



RISK DASHBOARD

DATA AS OF Q2 2021



EBA

EUROPEAN
BANKING
AUTHORITY

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Summary*

Banks maintained strong capital levels in the second quarter. The average CET1 ratio reached 15.5% on a fully loaded basis by end Q2. This reflects a small increase in CET1 capital as well as an increase in risk weighted assets (RWA). The leverage ratio increased (from 5.6% in Q1 2021 to 5.7% in Q2 2021) on a fully loaded basis. This reflects higher capital as well as a slight decrease of total assets relative to Q1 2021. The decline in assets was driven by debt securities and derivatives, partially counterbalanced by an increase in cash balances (including deposits with central banks). The RWA composition showed a rising share of credit RWA (from 82.8% in Q1 to 83.2% in Q2) whereas both the share of market risk (from 3.6% to 3.3%) and operational risk (from 10% to 9.8%) declined.

Asset quality continued to improve albeit with an increase in forbore loans. The aggregate non-performing loan (NPL) ratio continued to decline, reaching 2.3% at end Q2. For household exposures the NPL ratio declined from 2.9% in Q1 to 2.7% in Q2 2021, and for loans to non-financial corporates (NFCs) from 4.7% to 4.4%. Even sub-segments commonly considered to be of higher risk saw lower NPL ratios like for SME loans (down from 6.1% to 5.9% QoQ) and for CRE financing (down from 6.4% to 5.9% QoQ). Due to uneven impacts of the pandemic on corporates, sector level data shows increasing divergence of asset quality. NPL ratios are even further up for accommodation and food services from 9% to 9.6% QoQ and for arts, entertainment and recreation from 7.9% to 8.2%. Forborne loans kept on rising, and were up by 3.7% in Q2, with the forbearance ratio increasing by 10 bps to 2.1% in Q2. The stage 2 ratio declined from 9.0% to 8.8% QoQ.

Visible signs of deterioration for loans under moratoria and exposures under public guarantee schemes (PGS). Loan volumes under existing EBA eligible moratoria declined further in Q2. They were down by nearly EUR 80bn to now EUR 123.4bn. The rise of PGS loans stopped, reaching around EUR 377bn in Q2 (around EUR 378bn in Q1 2021). The NPL ratio increased from 3.9% to 4.5% for loans under current moratoria, from 4.5% to 4.7% for loans under expired moratoria and from 1.4% to 2.0% for PGS exposures. In Q2 2021 the share of stage 2 loans increased by 1p.p. to 28.2% for loans currently under moratoria while it reached 24.4% (up from 23.6% in the previous quarter) for loans with expired moratoria. For PGS exposures it increased from 13.6% to 18.5%.

Profitability remained stable this quarter. Return on equity (RoE) decreased to 7.4% in Q2 2021 from 7.7% in the previous quarter, with the lower end of the 5th percentile moving further into negative territory. Net interest income as a share of equity remained stable QoQ at 17.1%, and the net interest margin was unchanged, too (124bps). Net fee & commission income continued its rising trend reaching 9.8%, while net trading income dropped from 3.7% to 2.4%. The cost to income ratio increased from 63.6% in Q1 2021 to 64.0% in Q2 2021. This was not least driven by staff expenses, whose share of equity increased from 10.2% to 10.5% QoQ, continuing a trend seen in previous quarters. However, other administrative expenses as share of equity reverted their rising trend and declined from 8.3% as of Q1 2021 to 8.0% in Q2 2021.

The Liquidity Coverage Ratio (LCR) remained high. The LCR declined from 173.6% in Q1 to 172.4% in Q2 2021. The contraction of the loan to deposit ratio continued. Its dispersion shows that the lower end of the LCR's 5th percentile remains well above 100%. It was down from 110.9% in Q1 to 108.9% in Q2 due to a strong increase in deposits from households. The relatively strong increase in the asset encumbrance ratio during the previous quarter flattened again, slightly rising from 28.8% as of Q1 to 29.1% in Q2 2021.

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

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

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

Asset quality



Banks point to still positive loan growth across the board. This is clearly reflected in the ECB's bank lending survey. However, with public guarantee schemes for loans coming to an end, lending growth has slowed. For larger non-financial corporates (NFC) this may reflect increasing reliance on capital market funding. There are no indications of a major rise in insolvencies on broad average. The overall reduction in the NPL ratio was supported by NPL transactions. Asset quality deterioration is focused on the sectors most affected for instance by social distancing and travel restriction measures. The increase in forborne loans is primarily driven by banks' measures to proactively address deterioration in borrowers' credit quality.

Short-term outlook: Improving macroeconomic conditions should support loan growth going forward as well as help support asset quality. The impact of the phase out of COVID-related support measures on asset quality remains uncertain. It remains paramount that banks keep on addressing any deterioration in asset quality proactively. Poor prospects for non-prime commercial real estate (CRE) might negatively affect the asset quality of CRE lending. Signs of overvaluation in residential real estate are also a source of concern. Concentration risks arising from central counterparties (CCPs) domiciled in the UK require continued monitoring, particular in light of the possible expiry of the European Commission's equivalence decision in June 2022.

Market risk



Market risks remain contained, although bouts of volatility in financial markets appeared from time to time. The potential change in inflation outlook and macroeconomic conditions affect conditions on financial markets given their impact on central bank policy choices. The risk of abrupt market corrections is a potential concern not least amid signs of overvaluation of assets amid very accommodative monetary policy and support measures. Market participants remain vigilant and continue to track pandemic-related news.

Short-term outlook: Despite the current rather positive mood on financial markets, negative news related to the macroeconomic outlook or the evolution of the pandemic might trigger an abrupt reversal of elevated asset prices. This risk might be exacerbated if inflationary pressures prove more persistent than expected by central banks and the latter need to withdraw their stimulus earlier than anticipated by market participants. Increasing inflation might eventually translate into rising yields and volatility. Emerging market related exposures might be particularly vulnerable. Even though a rising share of financial market participants seems to be prepared for the upcoming LIBOR and EONIA cessations, there might be significant exposures relying on them also after their termination.

Liquidity and funding



Primary markets have been active. Banks of different sizes and locations have come to the markets with different instruments across the capital ladder. Client deposits overall increased, but with diverging trends for household and NFC clients: whereas deposits from households continued their rising trend, NFC deposits declined. Yield increases seen earlier this year receded, and spreads are on very low levels. They have further contracted for subordinated instruments. Banks should manage their high liquidity positions while providing adequate lending levels to the economy.

Short-term outlook: Given current tight spreads, banks' abundant liquidity buffers, and the availability of extraordinary central bank facilities, expectations are that banks will not face any major funding pressure. The phase out of central bank funding support measures may become challenging for some institutions more dependent on them in the medium to long-term.

Profitability



Banks benefitted from the economic recovery, which not least resulted in lower impairments. The good performance of financial markets positively affected fee and commission, and trading income. Only net interest income did not show any major benefit from positive economic developments. There are indications of rising operating expenses amid a resumption of pre-pandemic working arrangements incl. return to the office, resumption of some business travel and similar measures. Banks' initiatives to reduce headcount remained under pressure.

Short-term outlook: Banks' profitability remains strongly dependent on the economic recovery. Any setbacks might quickly affect cost of risk. Any major corrections on financial markets could negatively affect banks' profitability through lower net trading income or through a reduction in fee income from asset management activities. Competition, including from non-banks, remains strong, which might limit future upside in e.g. fee and commission income and could drive a further decline in the net interest margin. Internal and external pressure might delay the streamlining of operating expenses that many institutions still need. Recently merged institutions need to prove that the expected synergies and scale economies outweigh restructuring costs.

Operational resilience



Cyber and information and communication technology (ICT) related risks remain elevated even though no major successful cyber-attack has been reported. Amid higher levels of online banking and remote working following the pandemic as well as increased reliance on third party providers related risks, banks' ICT systems remain vulnerable to significant disruptions in their operations. Conduct related risks remain high, too, stemming from and affecting different areas, including issues related to COVID-19 support measures and the upcoming LIBOR and EONIA replacements. Anti-money laundering (AML) settlements show that the legal, economic, and reputational consequences can last for several years and affect the whole banking sector. Inadequately addressed ESG factors and considerations can impact institutions' counterparties or invested assets and can increase conduct risk.



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

RIs heatmap

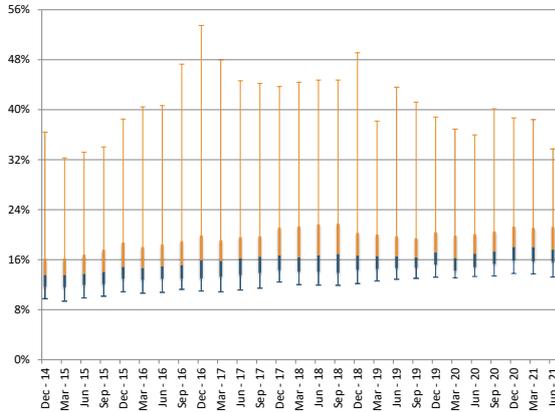
		Traffic light																			
RI	Threshold	Current vs previous quarters for the worst bucket	201703 201706 201709 201712 201803 201806 201809 201812 201903 201906 201909 201912 202003 202006 202009 202012 202103 202106																		
Solvency	Tier 1 capital ratio	> 15%	●	56.5%	56.7%	64.4%	71.1%	63.1%	60.8%	64.7%	68.2%	63.6%	67.2%	68.2%	74.6%	53.8%	62.5%	72.9%	77.2%	76.4%	75.7%
		[12% - 15%]	●	37.6%	34.7%	33.4%	28.0%	36.0%	37.9%	33.9%	30.5%	35.5%	32.4%	31.1%	25.4%	45.6%	37.3%	26.9%	22.5%	23.4%	24.2%
		< 12%	●	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%	0.2%
	CET1 ratio	> 14%	●	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%	61.6%	62.9%	63.1%	63.0%
		[11% - 14%]	●	47.3%	45.3%	46.1%	41.3%	50.5%	41.1%	49.0%	51.1%	48.4%	46.0%	51.2%	44.5%	55.0%	41.5%	38.3%	37.0%	36.7%	36.5%
	< 11%	●	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%	0.2%	
Leverage ratio	> 8%	●	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%	5.6%	6.6%	
	[5% - 8%]	●	45.0%	49.1%	53.2%	56.4%	52.0%	49.2%	51.0%	58.0%	50.6%	49.1%	51.1%	58.4%	46.0%	37.4%	54.2%	60.1%	54.4%	60.0%	
	< 5%	●	51.1%	46.7%	42.6%	38.6%	43.5%	46.6%	44.6%	37.1%	45.3%	46.5%	44.5%	36.1%	48.0%	58.0%	40.2%	34.0%	40.0%	33.3%	
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%	●	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%	78.9%	73.0%
		[3% - 8%]	●	41.3%	39.2%	33.6%	27.1%	30.1%	30.7%	32.1%	28.7%	28.7%	23.2%	23.2%	20.2%	26.2%	17.6%	19.2%	18.7%	19.0%	25.1%
		> 8%	●	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%	2.0%	1.9%
	Coverage ratio of non-performing loans and advances	> 55%	●	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%	15.3%
		[40% - 55%]	●	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%	60.9%	46.6%
	< 40%	●	46.5%	45.0%	44.3%	45.1%	46.2%	49.3%	50.2%	40.6%	47.8%	38.9%	46.5%	45.8%	29.5%	31.8%	31.5%	29.9%	31.8%	38.1%	
Forbearance ratio for loans and advances	< 1.5%	●	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%	51.9%	50.8%	51.1%	42.0%	42.0%	
	[1.5% - 4%]	●	32.6%	31.4%	31.5%	29.8%	31.5%	23.9%	25.5%	28.2%	28.7%	28.1%	28.3%	28.5%	28.2%	40.8%	43.9%	40.7%	49.8%	49.1%	
	> 4%	●	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%	8.8%	
Profitability	Return on equity	> 10%	●	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%	14.8%	13.7%
		[6% - 10%]	●	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%	51.8%	58.6%
	< 6%	●	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%	33.4%	27.8%	
	Cost to income ratio	< 50%	●	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%	16.0%
[50% - 60%]		●	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%	12.8%	17.8%	
> 60%	●	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%	69.5%	66.2%		
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	< 100%	●	27.3%	31.0%	30.8%	31.7%	31.2%	30.9%	30.5%	31.4%	32.2%	32.3%	32.6%	33.0%	13.9%	23.7%	28.9%	34.3%	40.3%	41.7%
		[100% - 150%]	●	52.5%	51.2%	49.9%	51.5%	51.9%	52.1%	52.6%	52.0%	51.7%	51.7%	51.5%	51.2%	66.2%	57.5%	52.4%	47.4%	43.8%	43.5%
		> 150%	●	20.3%	17.8%	19.4%	16.8%	17.0%	17.0%	17.0%	16.6%	16.0%	16.0%	15.9%	15.8%	19.9%	18.8%	18.7%	18.2%	15.9%	14.8%

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 the "worst bucket".

Solvency

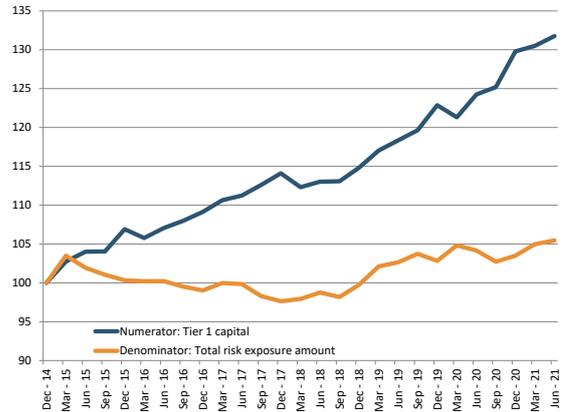
1 - Tier 1 capital ratio

Dispersion



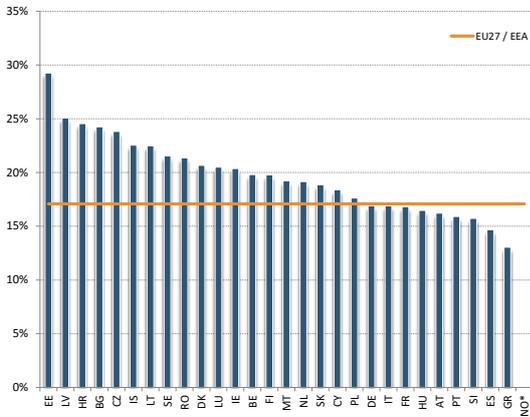
5th and 95th pct, interquartile range and median. From Q1 2020 onwards, EU aggregates no longer include figures for UK banks and they include data for subsidiaries of UK banks in EU countries.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

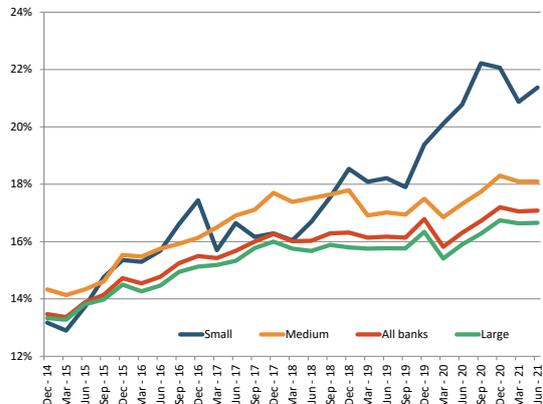
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class



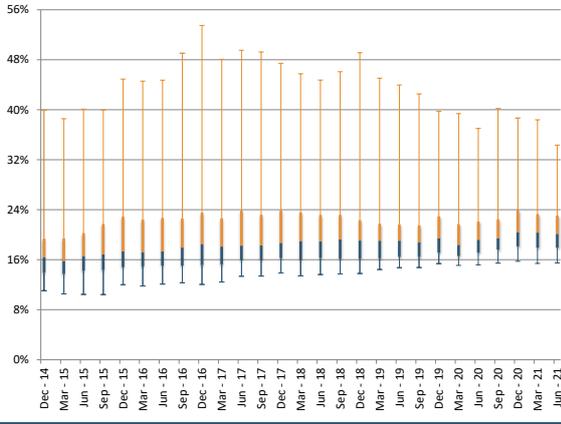
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021. Non-FINREP banks are assigned to the bucket of small banks.

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

Solvency

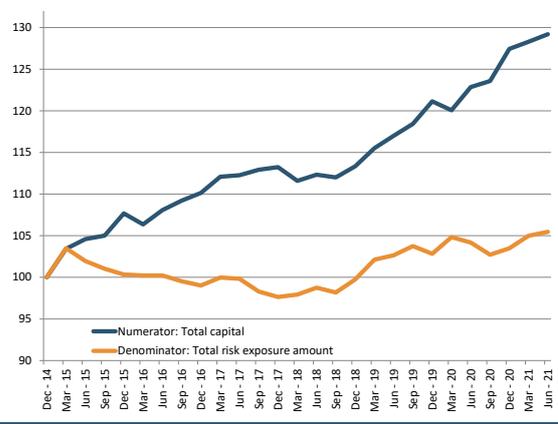
2 - Total capital ratio

Dispersion



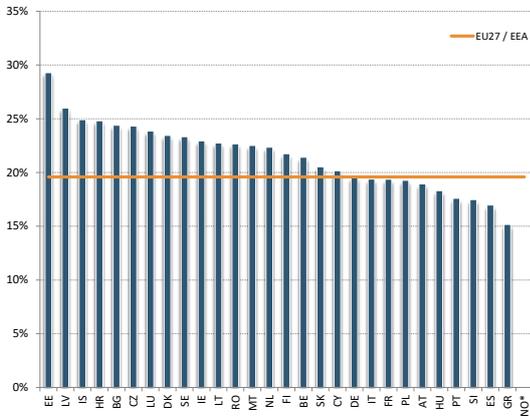
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class



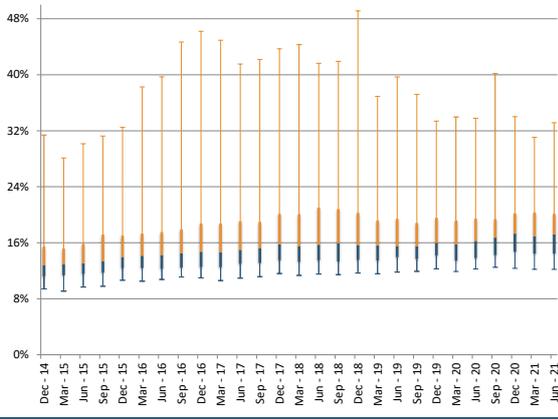
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021. Non-FINREP banks are assigned to the bucket of small banks.

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

Solvency

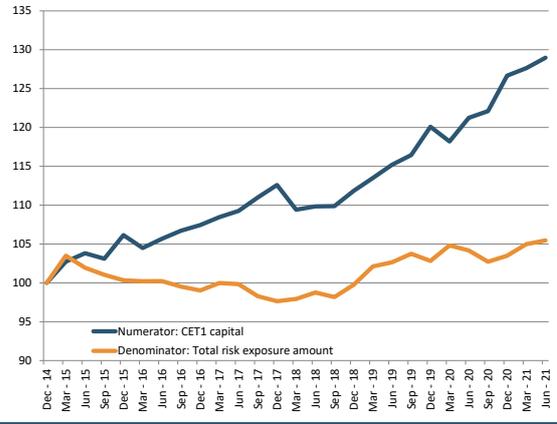
3 - CET1 ratio

Dispersion



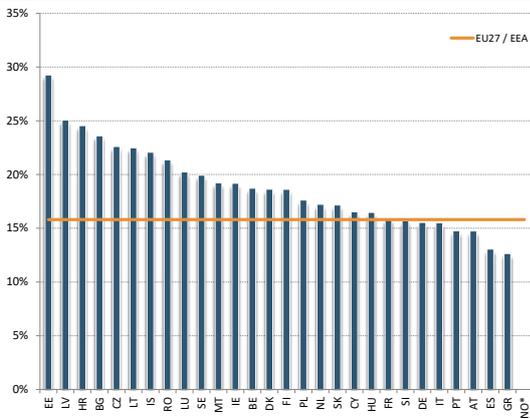
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

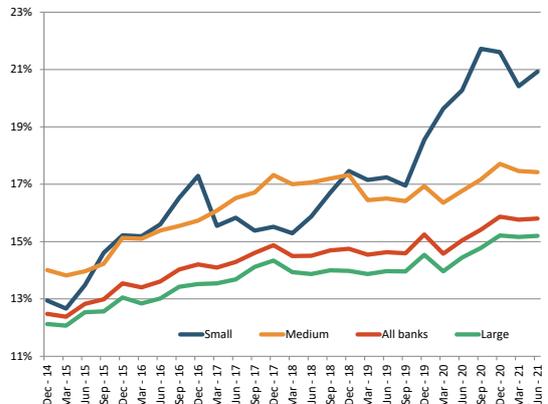
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class



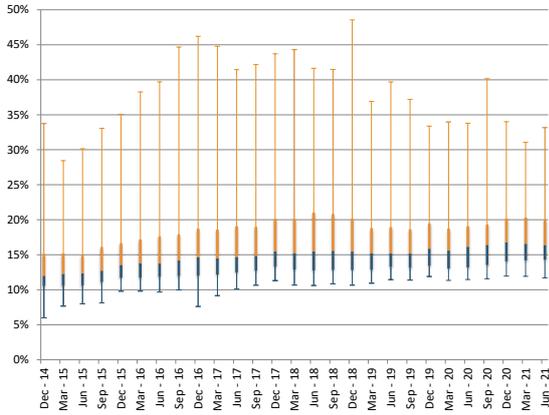
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021. Non-FINREP banks are assigned to the bucket of small banks.

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

Solvency

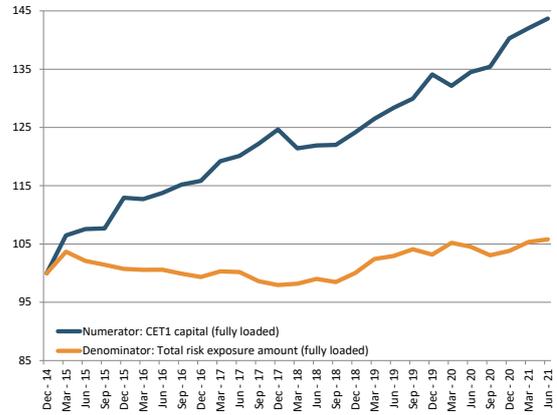
4 - CET1 ratio (fully loaded)

Dispersion



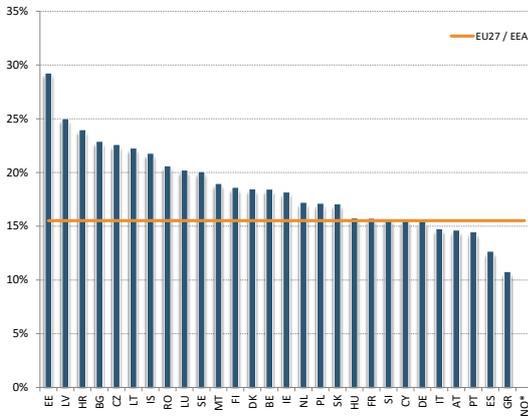
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class



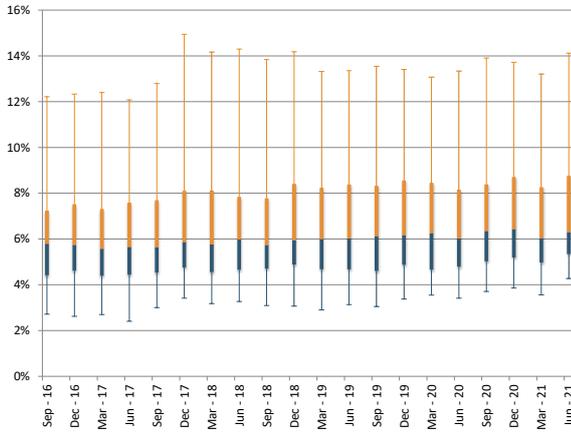
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021. Non-FINREP banks are assigned to the bucket of small banks.

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

Solvency

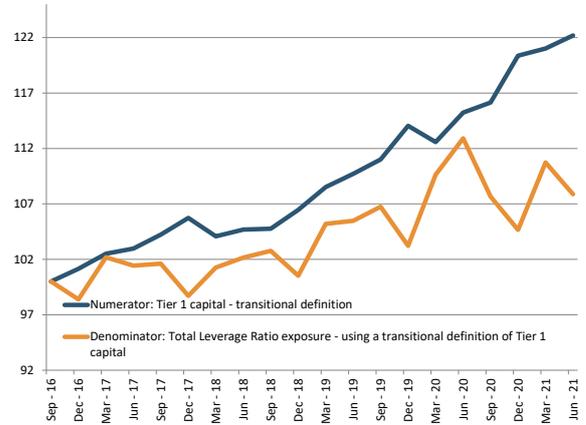
5 - Leverage ratio

Dispersion



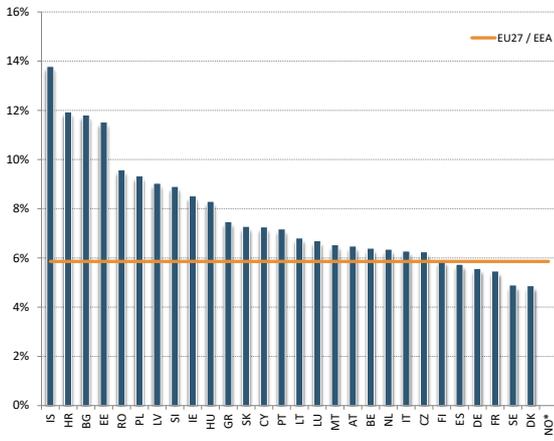
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Sep 2016 = 100.

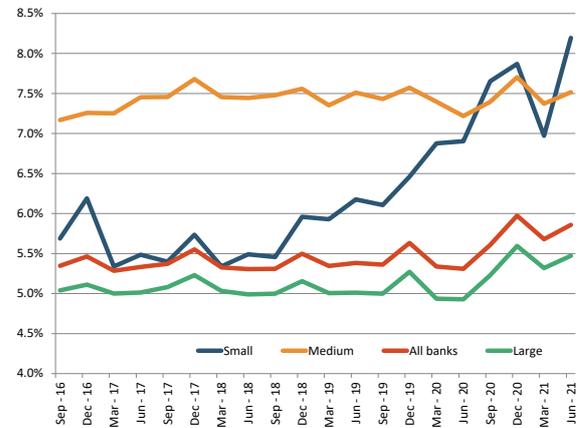
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class



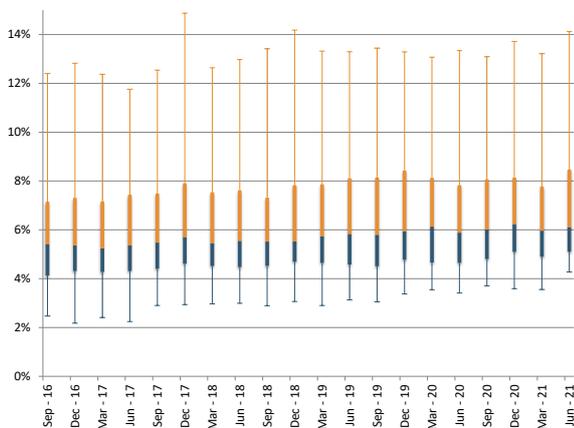
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

Period	Weighted average	25th	50th	75th
Dec - 16	5.5%	4.6%	5.7%	7.5%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Dec - 17	5.6%	4.8%	5.9%	8.1%
Jun - 18	5.3%	4.7%	6.0%	7.8%
Dec - 18	5.5%	4.9%	6.0%	8.4%
Jun - 19	5.4%	4.7%	6.0%	8.4%
Dec - 19	5.6%	4.9%	6.2%	8.6%
Mar - 20	5.3%	4.7%	6.3%	8.5%
Jun - 20	5.3%	4.8%	6.0%	8.2%
Sep - 20	5.6%	5.0%	6.3%	8.4%
Dec - 20	6.0%	5.2%	6.4%	8.7%
Mar - 21	5.7%	5.0%	6.0%	8.3%
Jun - 21	5.9%	5.3%	6.3%	8.8%

Solvency

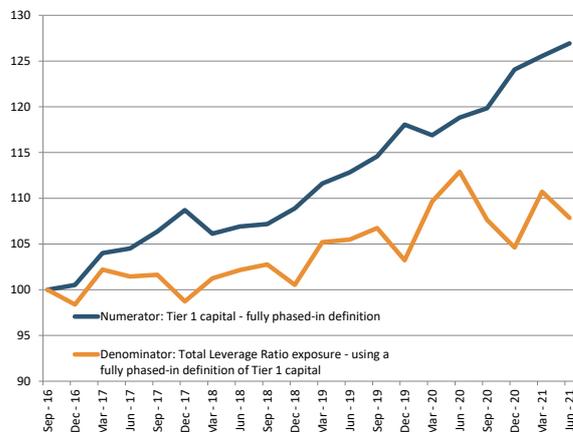
6 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



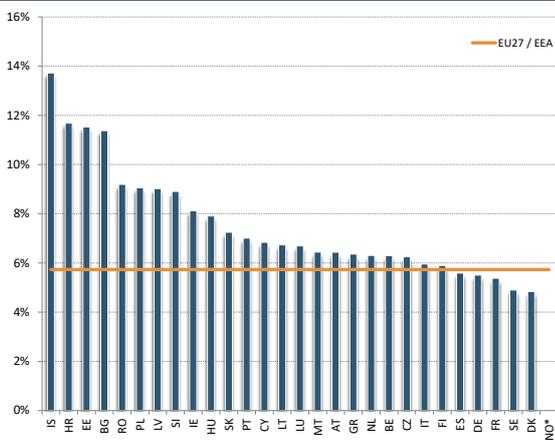
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Sep 2016 = 100.

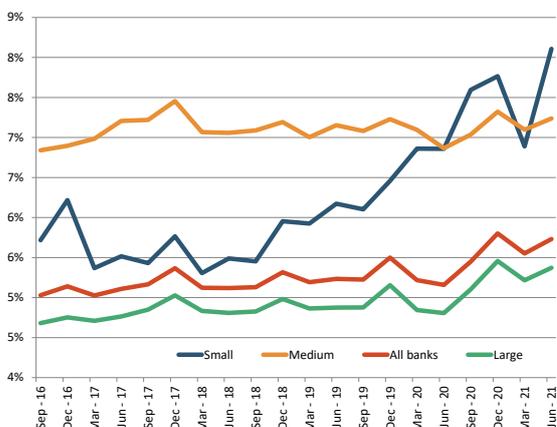
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class



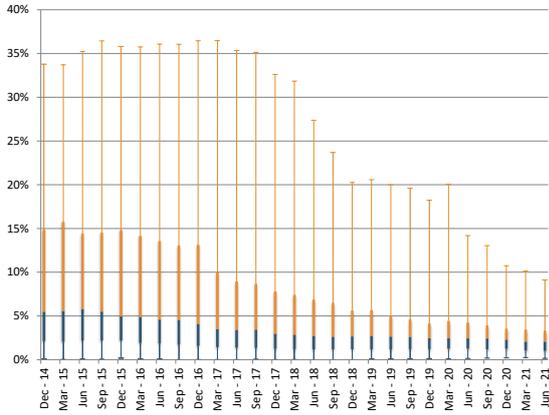
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

Period	Weighted average	25th	50th	75th
Dec - 16	5.1%	4.3%	5.4%	7.3%
Jun - 17	5.1%	4.3%	5.4%	7.4%
Dec - 17	5.4%	4.6%	5.7%	7.9%
Jun - 18	5.1%	4.5%	5.5%	7.6%
Dec - 18	5.3%	4.7%	5.5%	7.8%
Jun - 19	5.2%	4.6%	5.8%	8.1%
Dec - 19	5.5%	4.8%	5.9%	8.4%
Mar - 20	5.2%	4.7%	6.1%	8.1%
Jun - 20	5.2%	4.6%	5.9%	7.8%
Sep - 20	5.5%	4.8%	6.0%	8.1%
Dec - 20	5.8%	5.1%	6.2%	8.1%
Mar - 21	5.6%	4.9%	6.0%	7.8%
Jun - 21	5.7%	5.1%	6.1%	8.5%

Credit Risk and Asset Quality

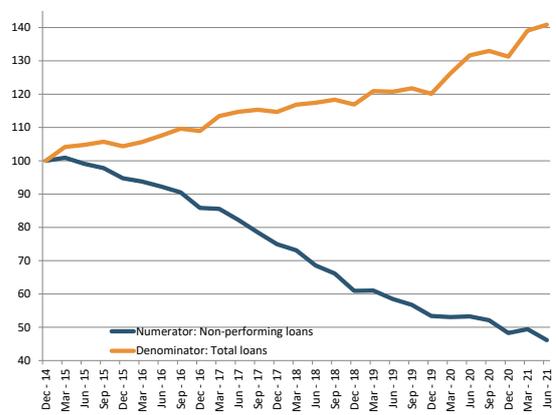
7 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



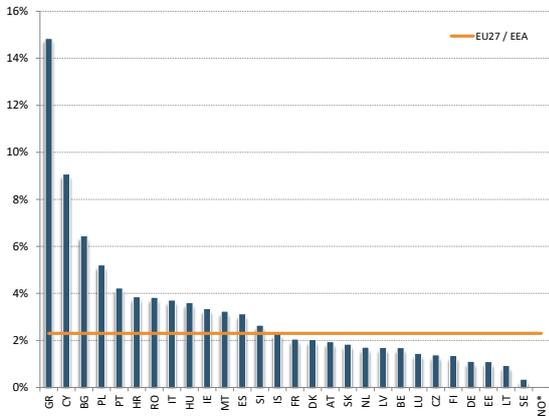
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

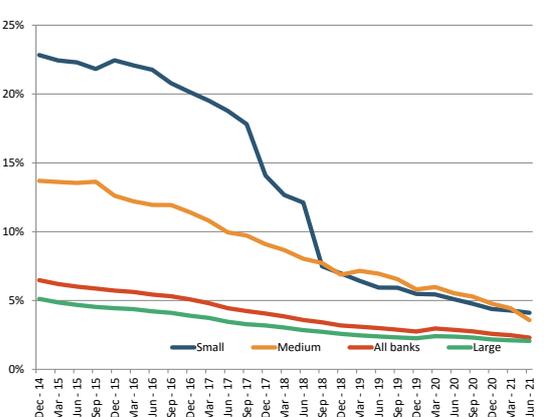
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class



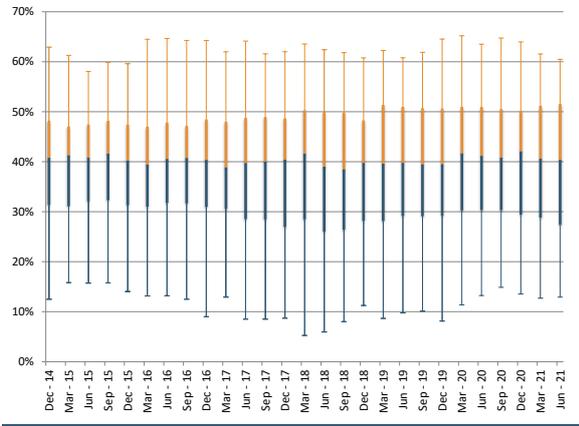
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

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

Credit Risk and Asset Quality

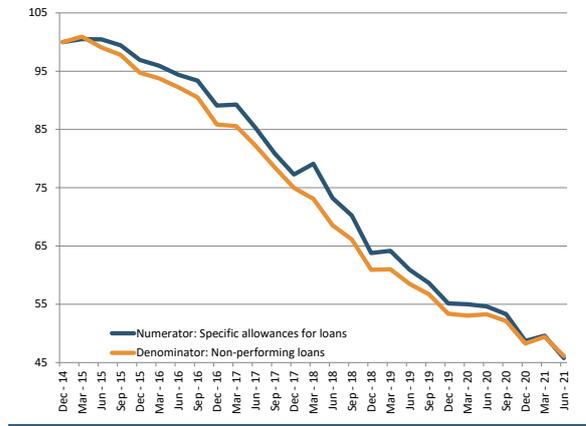
8 - Coverage ratio of non-performing loans and advances

Dispersion



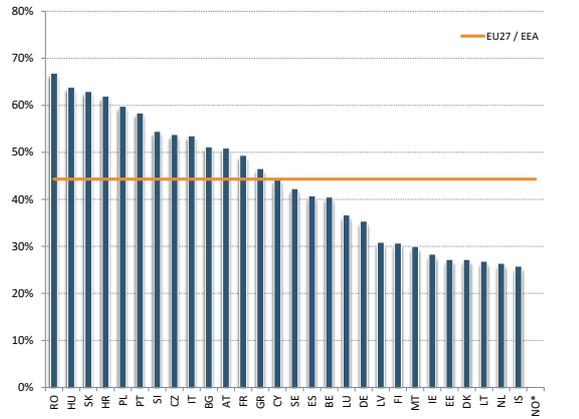
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

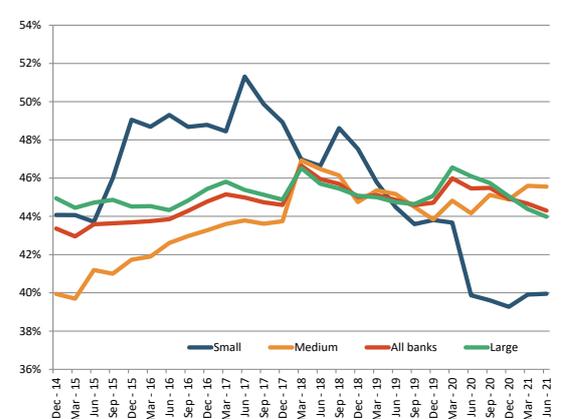
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class

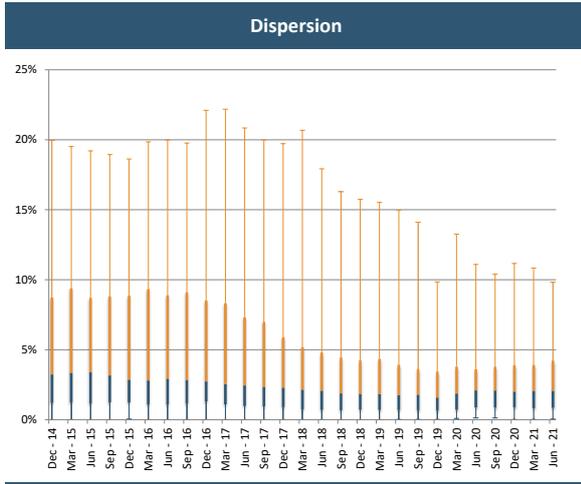


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

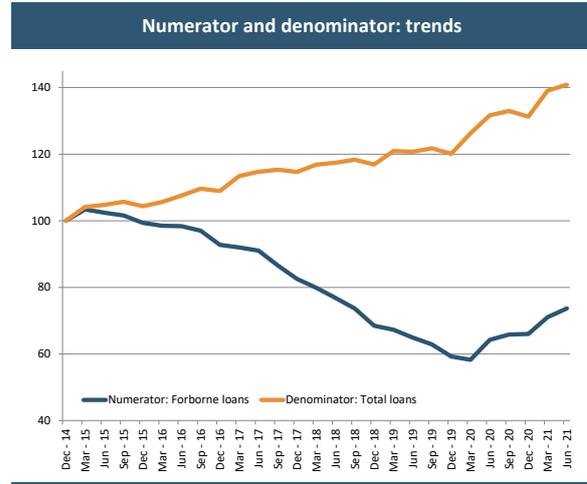
Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.3%	40.9%	48.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Dec - 16	44.8%	31.0%	40.4%	48.5%
Jun - 17	45.0%	28.5%	39.8%	48.8%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Jun - 18	46.0%	26.0%	39.0%	50.0%
Dec - 18	45.0%	28.2%	39.8%	48.3%
Jun - 19	44.9%	29.2%	39.8%	51.0%
Dec - 19	44.7%	29.2%	39.5%	50.7%
Mar - 20	46.0%	30.2%	41.7%	51.0%
Jun - 20	45.5%	30.3%	41.2%	51.0%
Sep - 20	45.5%	30.3%	40.9%	50.6%
Dec - 20	44.9%	29.4%	42.1%	50.2%
Mar - 21	44.7%	28.8%	40.7%	51.2%
Jun - 21	44.3%	27.4%	40.4%	51.6%

Credit Risk and Asset Quality

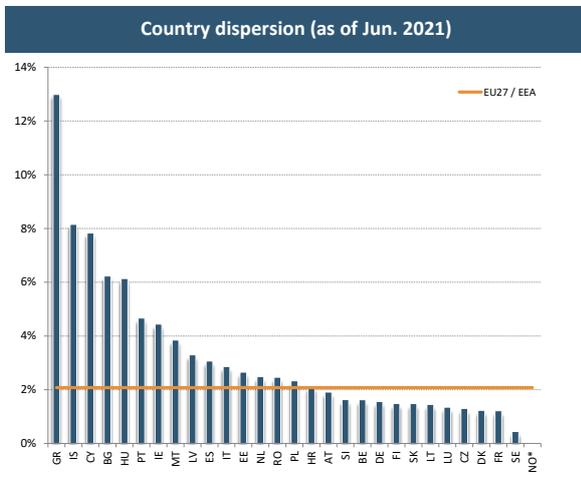
9 - Forbearance ratio for loans and advances



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

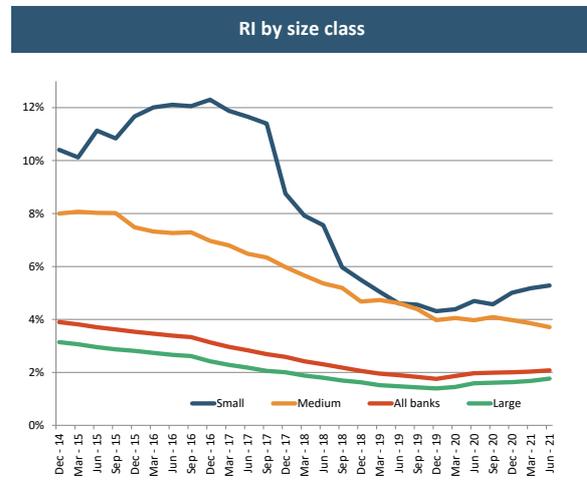


Total numerator and denominator.
Dec 2014 = 100.



Weighted Averages by country.

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



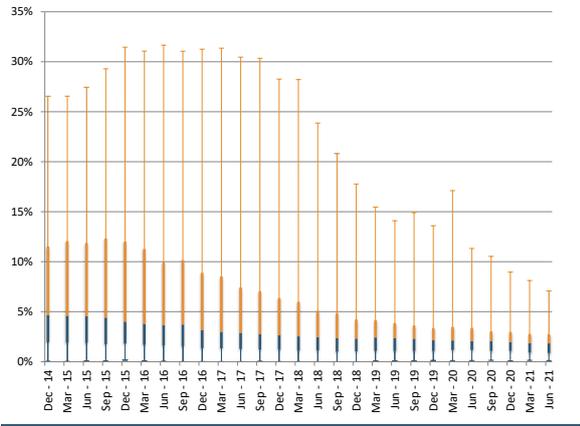
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

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

Credit Risk and Asset Quality

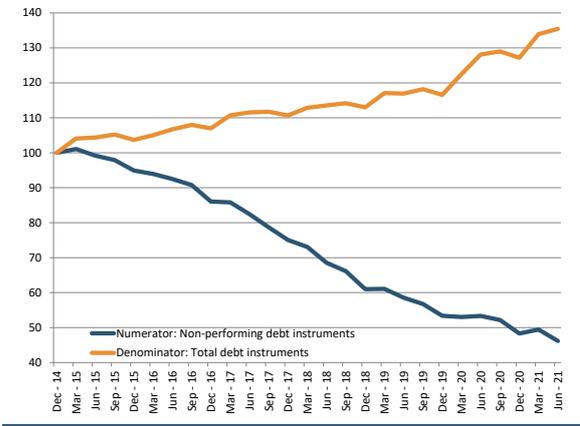
10 - Ratio of non-performing exposures (NPE ratio)

Dispersion



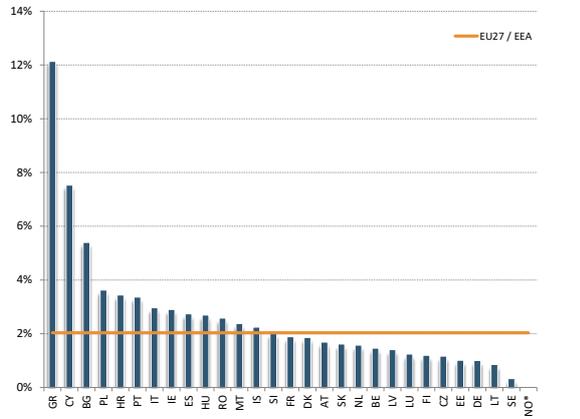
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

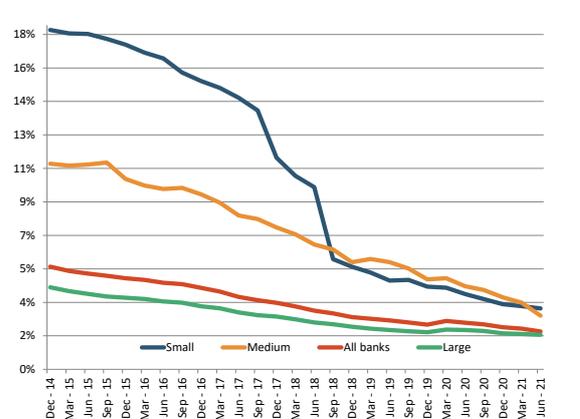
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class

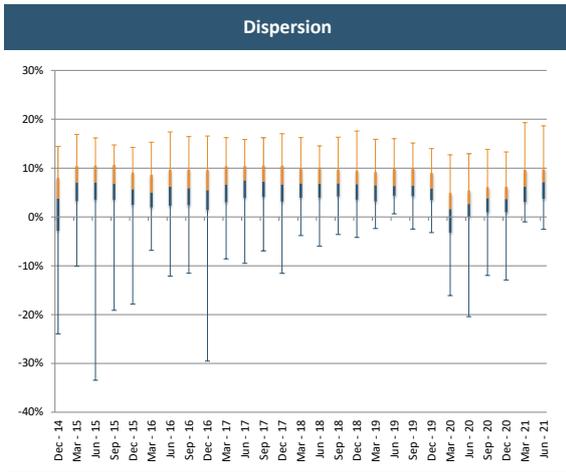


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

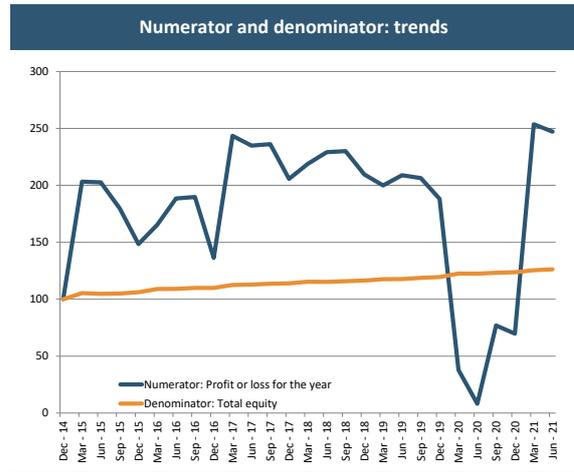
Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	11.5%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Dec - 16	4.4%	1.4%	3.2%	8.9%
Jun - 17	3.9%	1.3%	2.9%	7.4%
Dec - 17	3.6%	1.2%	2.6%	6.4%
Jun - 18	3.2%	1.1%	2.4%	5.1%
Dec - 18	2.8%	1.0%	2.3%	4.2%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

Profitability

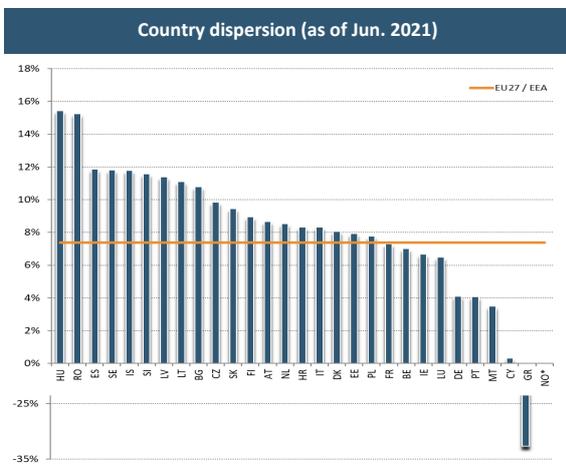
11 - Return on equity



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

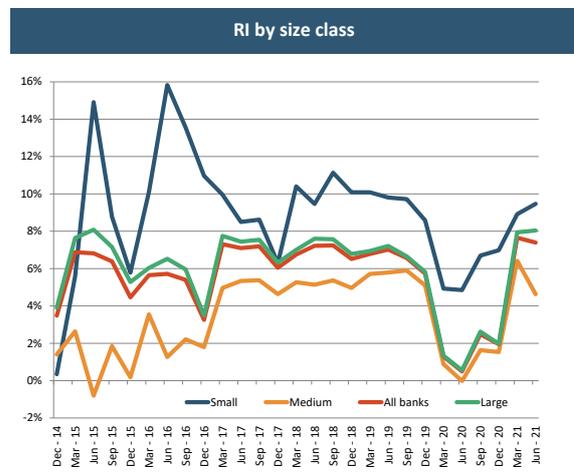


Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.

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

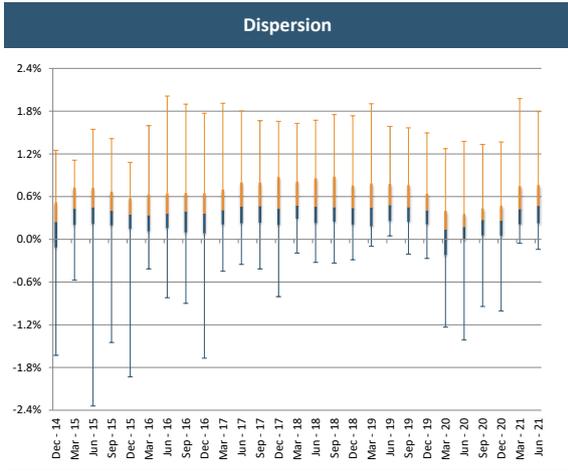


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

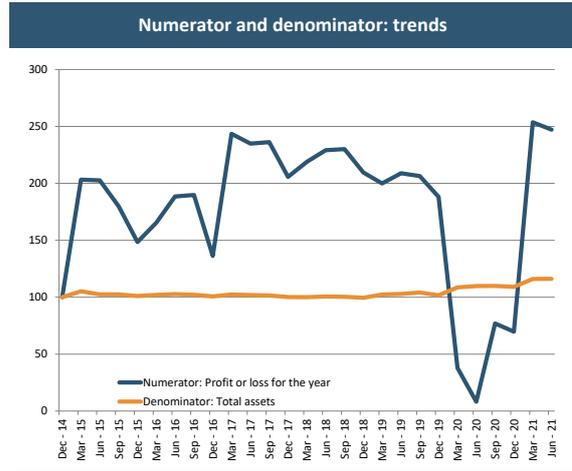
Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-2.8%	3.8%	8.0%
Jun - 15	6.8%	3.5%	7.1%	10.5%
Dec - 15	4.5%	2.5%	5.7%	9.1%
Jun - 16	5.7%	2.3%	6.2%	9.7%
Dec - 16	3.3%	1.4%	5.5%	9.6%
Jun - 17	7.1%	3.9%	7.5%	10.4%
Dec - 17	6.0%	3.1%	6.6%	10.5%
Jun - 18	7.2%	3.9%	6.8%	10.1%
Dec - 18	6.5%	3.5%	6.7%	9.5%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

Profitability

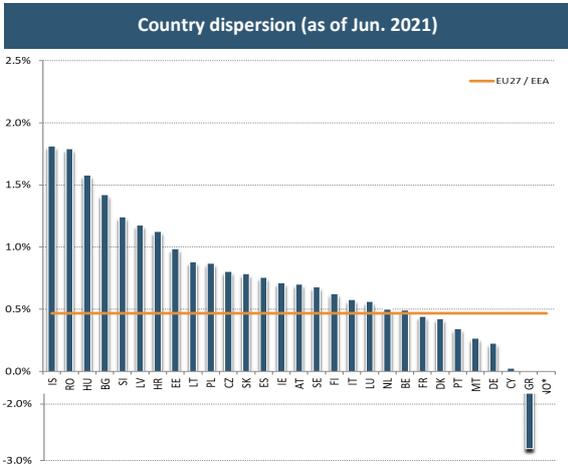
12 - Return on assets



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

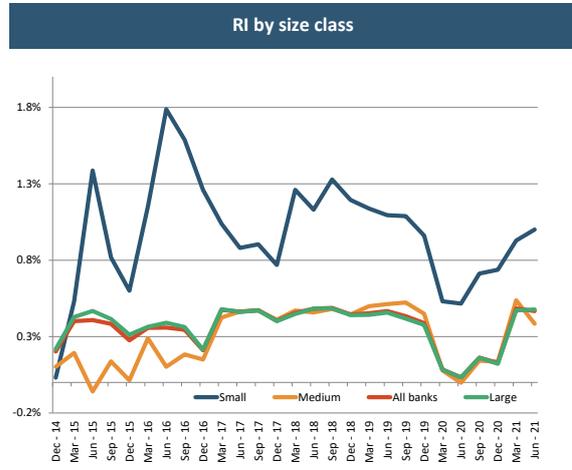


Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.

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



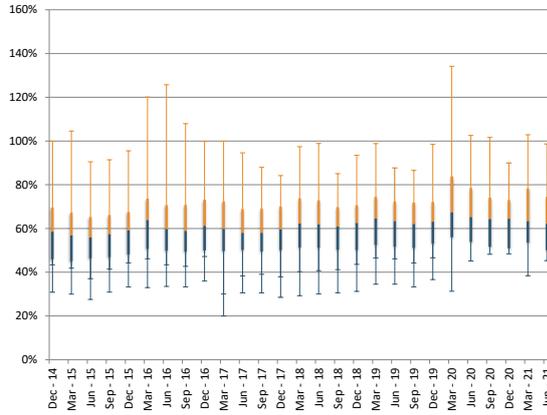
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

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

Profitability

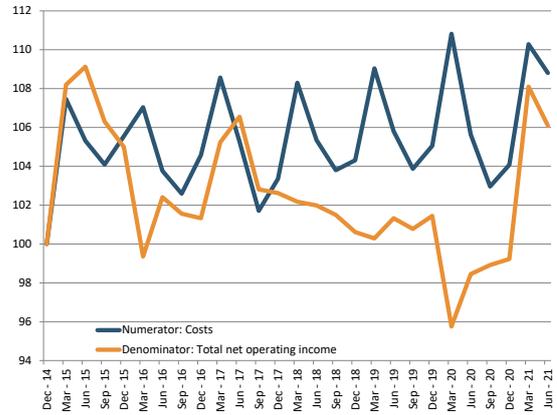
13 - Cost to income ratio

Dispersion



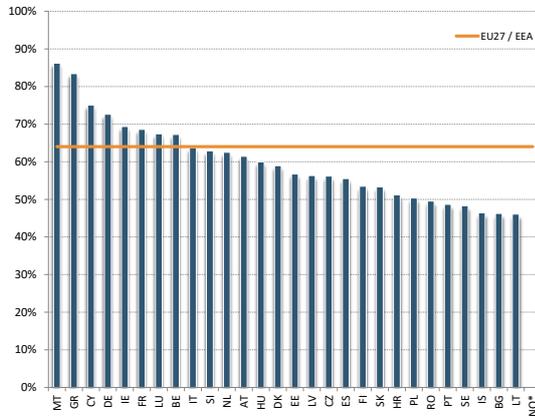
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator. Dec 2014 =100.

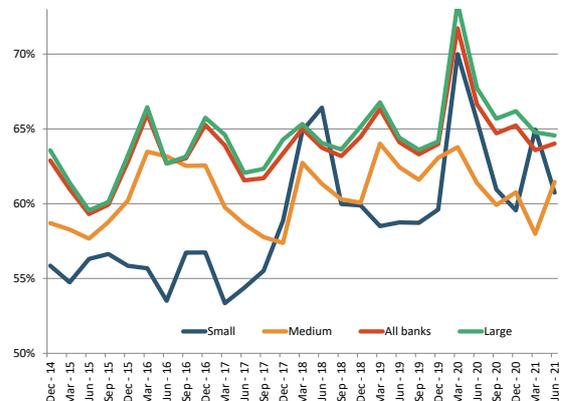
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class

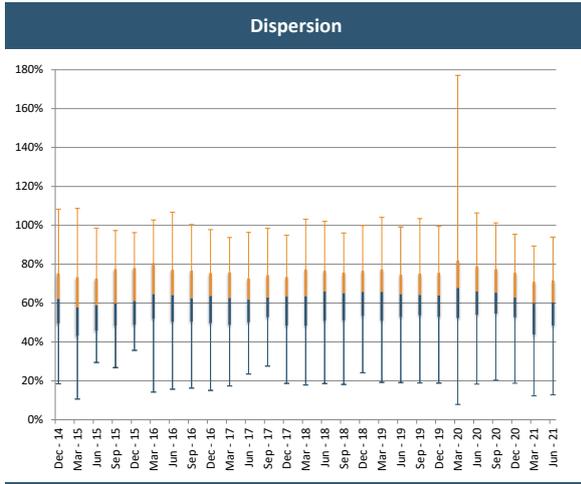


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

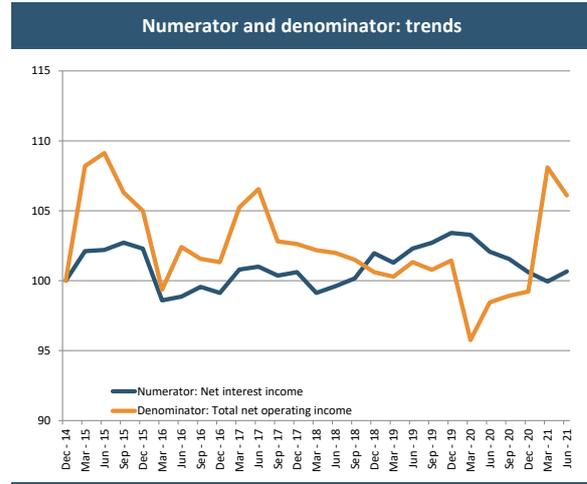
Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Jun - 18	63.7%	51.2%	61.8%	73.0%
Dec - 18	64.5%	50.1%	62.5%	70.7%
Jun - 19	64.1%	51.8%	63.4%	72.5%
Dec - 19	64.0%	53.1%	63.0%	72.2%
Mar - 20	71.7%	56.1%	67.4%	83.9%
Jun - 20	66.6%	53.9%	65.2%	78.6%
Sep - 20	64.7%	51.6%	64.3%	74.1%
Dec - 20	65.2%	51.0%	64.5%	73.0%
Mar - 21	63.6%	53.6%	63.4%	78.3%
Jun - 21	64.0%	50.1%	62.2%	74.5%

Profitability

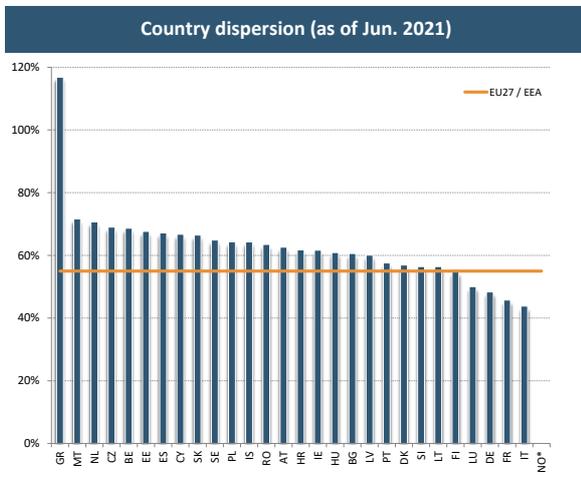
14 - Net interest income to total net operating income



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

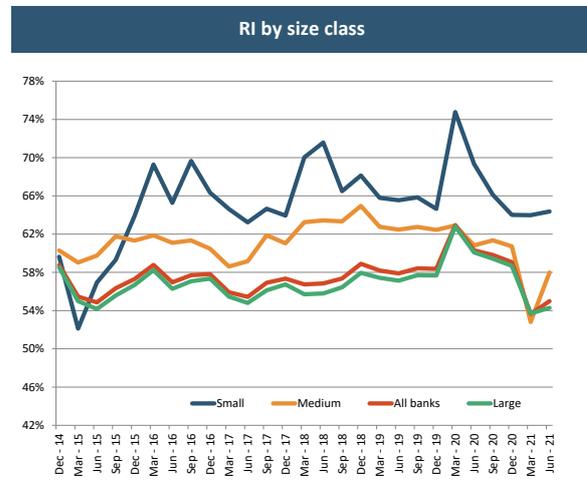


Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.

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

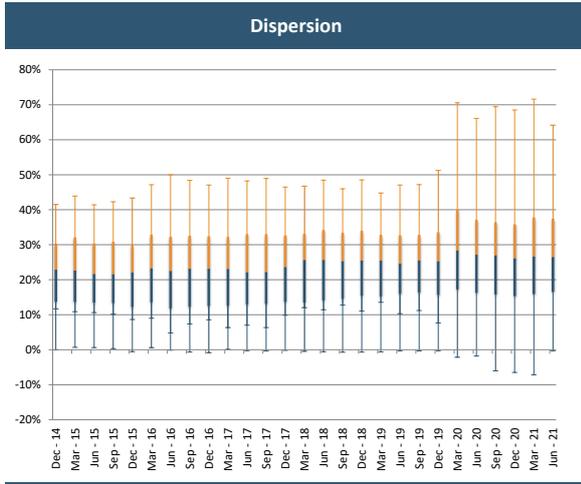


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

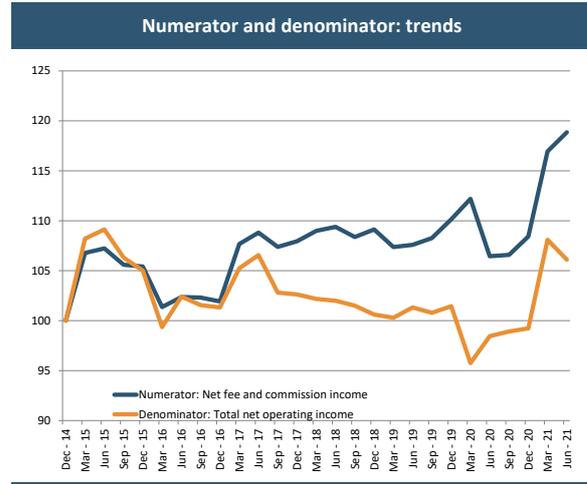
Period	Weighted average	25th	50th	75th
Dec-14	58.8%	49.6%	62.2%	75.4%
Jun-15	54.9%	45.9%	58.9%	72.7%
Dec-15	57.3%	48.9%	61.1%	78.1%
Jun-16	57.0%	50.4%	64.1%	77.1%
Dec-16	57.8%	49.7%	63.8%	75.5%
Jun-17	55.4%	50.1%	61.8%	72.9%
Dec-17	57.3%	48.5%	63.4%	73.5%
Jun-18	56.8%	51.1%	66.0%	76.7%
Dec-18	58.9%	53.4%	65.8%	76.6%
Jun-19	57.9%	52.8%	64.7%	74.7%
Dec-19	58.4%	53.0%	63.9%	75.6%
Mar-20	62.9%	52.3%	67.8%	81.9%
Jun-20	60.3%	54.0%	65.9%	79.0%
Sep-20	59.8%	54.7%	65.4%	77.6%
Dec-20	59.1%	52.6%	62.8%	75.7%
Mar-21	53.6%	43.8%	60.1%	71.0%
Jun-21	55.0%	48.5%	60.3%	71.6%

Profitability

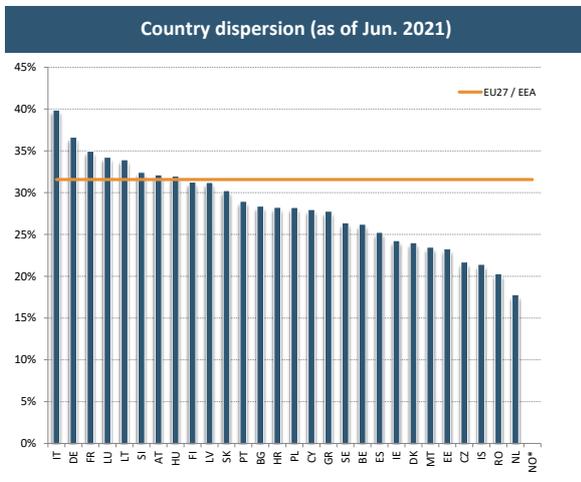
15 - Net fee and commission income to total net operating income



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

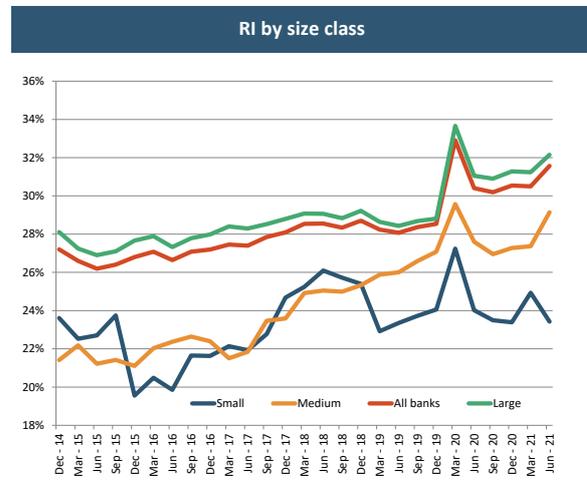


Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.

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



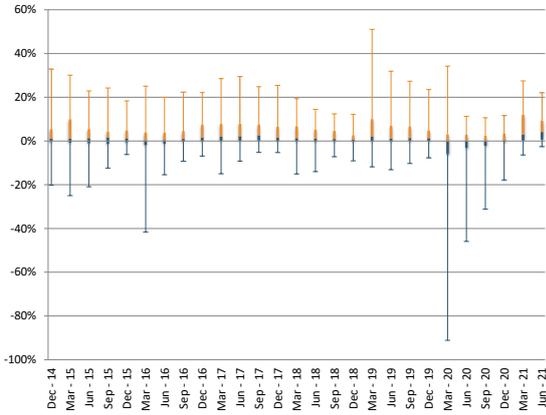
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

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

Profitability

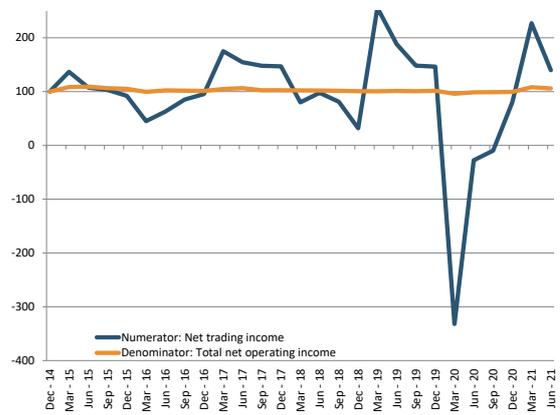
16 - Net trading income to total net operating income

Dispersion



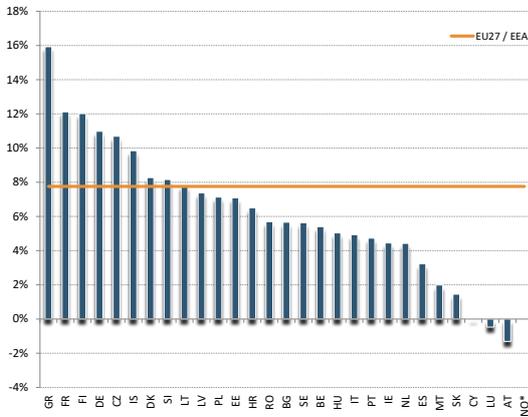
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

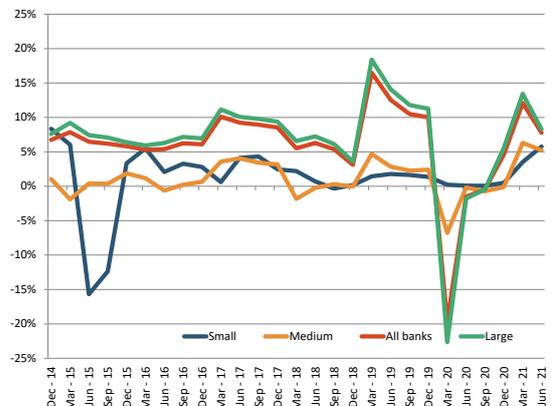
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class



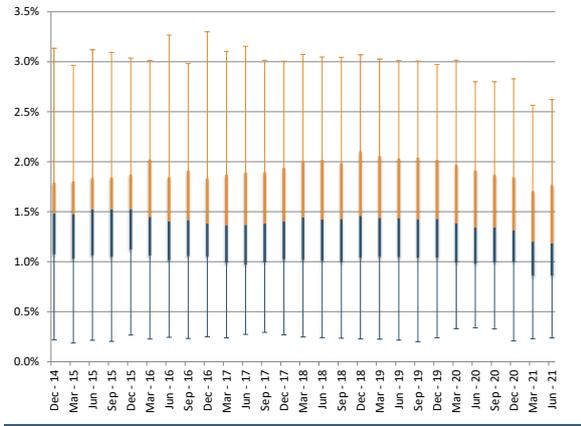
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

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

Profitability

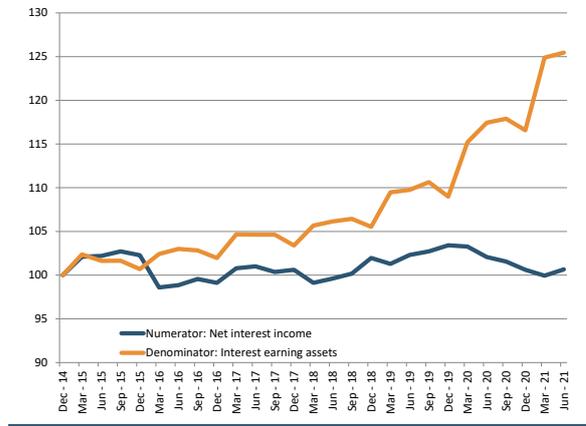
17 - Net interest margin

Dispersion



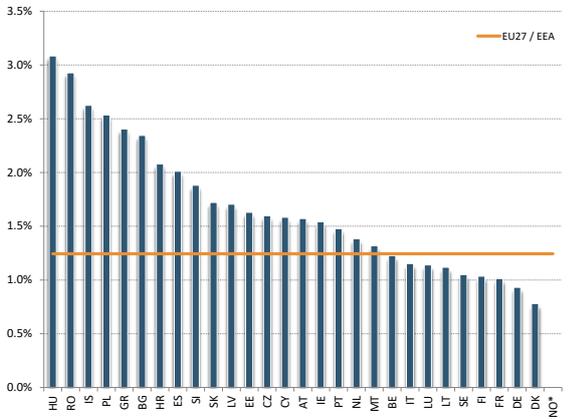
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

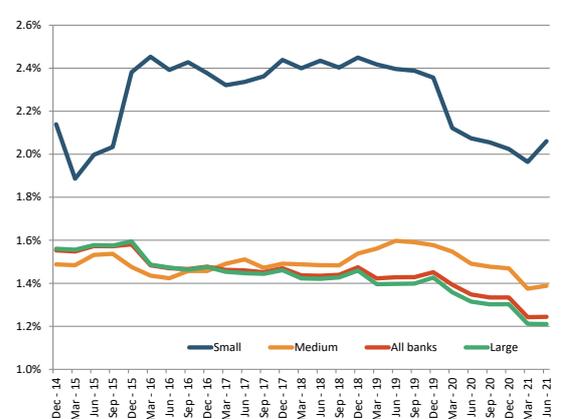
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class



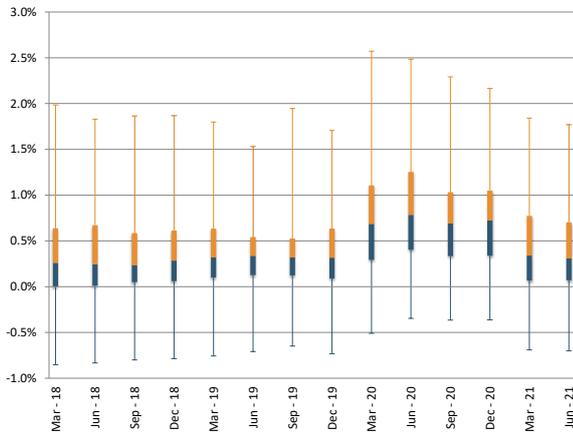
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

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

Profitability

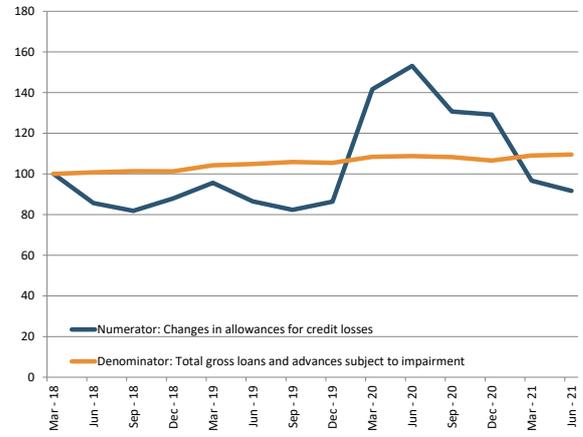
18 - Cost of Risk

Dispersion



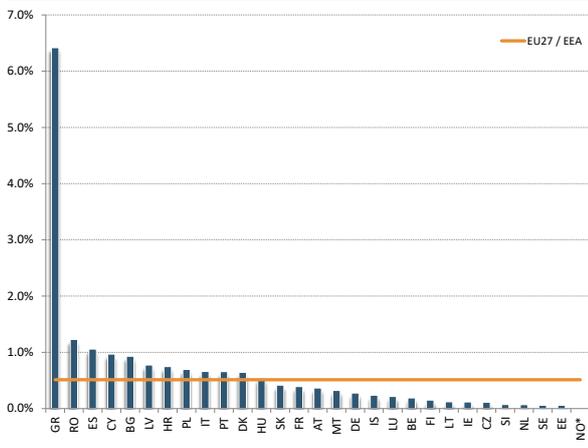
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator. Mar 2018 =100.

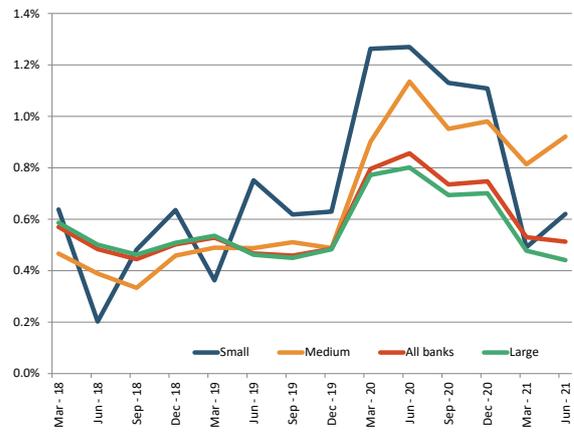
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class



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

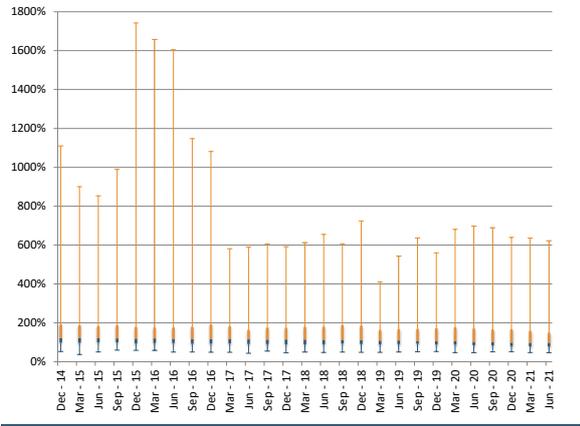
Period	Weighted average	25th	50th	75th
Jun - 18	0.48%	0.01%	0.24%	0.67%
Dec - 18	0.50%	0.06%	0.29%	0.61%
Jun - 19	0.47%	0.13%	0.34%	0.54%
Dec - 19	0.48%	0.09%	0.32%	0.64%
Mar - 20	0.80%	0.29%	0.69%	1.11%
Jun - 20	0.86%	0.40%	0.78%	1.25%
Sep - 20	0.74%	0.33%	0.69%	1.03%
Dec - 20	0.75%	0.34%	0.72%	1.05%
Mar - 21	0.53%	0.07%	0.34%	0.77%
Jun - 21	0.51%	0.07%	0.31%	0.70%

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

Funding and Liquidity

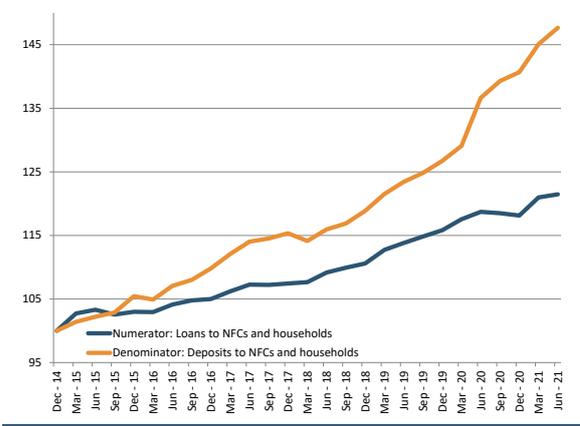
19 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



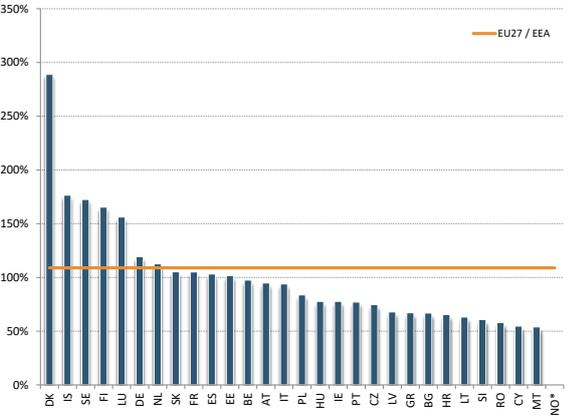
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 =100.

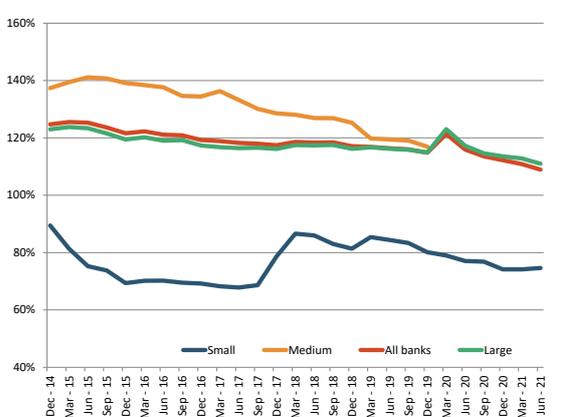
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class



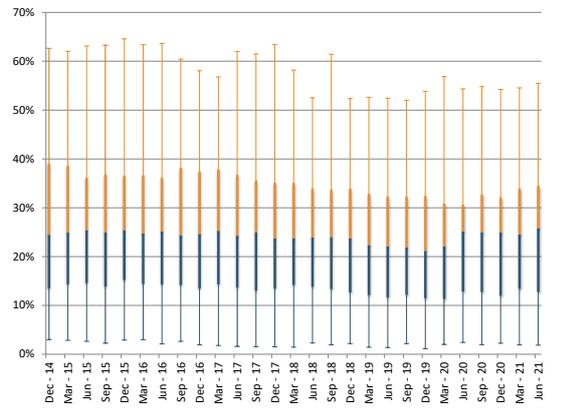
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

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

Funding and Liquidity

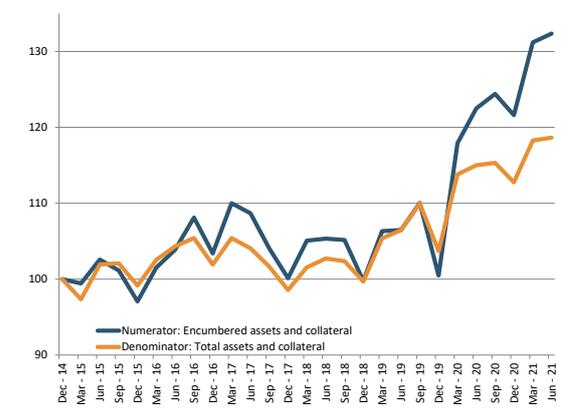
20 - Asset encumbrance ratio

Dispersion



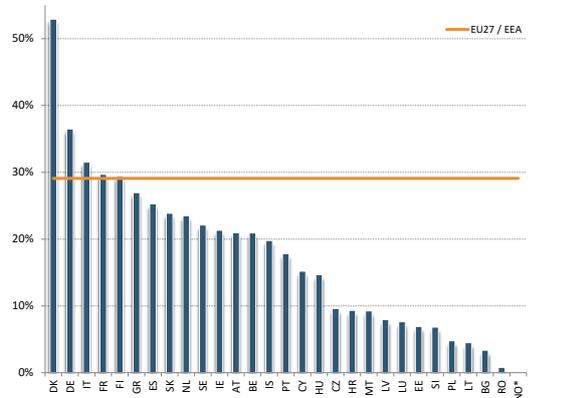
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

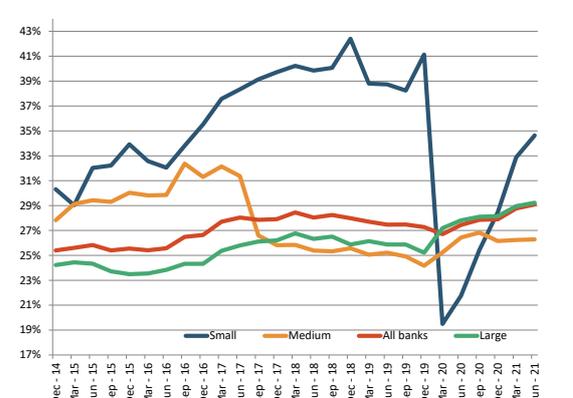
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

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

RI by size class



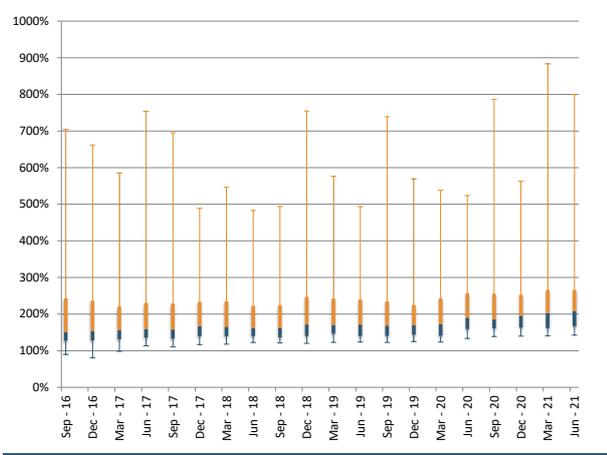
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2021.

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

Funding and Liquidity

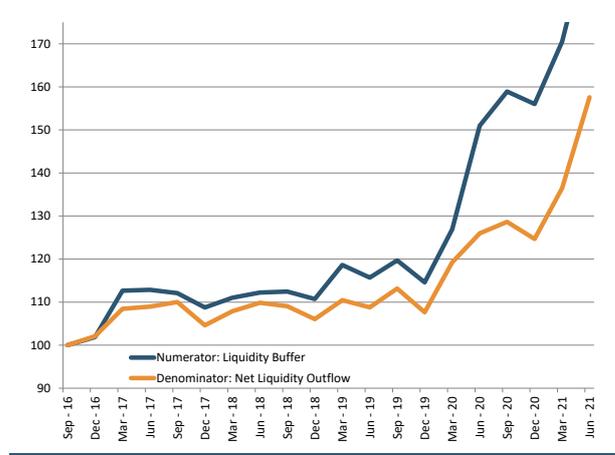
21 - Liquidity coverage ratio

Dispersion



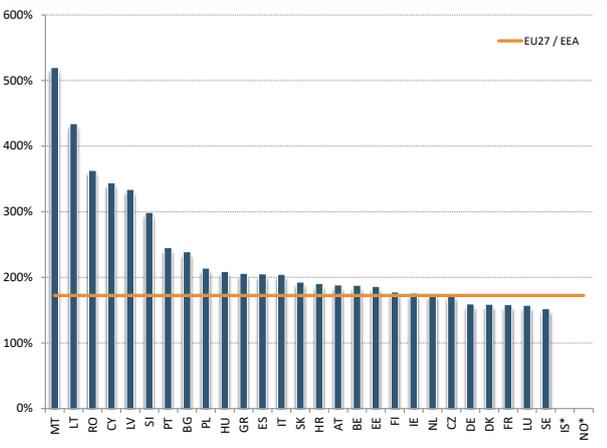
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Sep 2016 = 100.

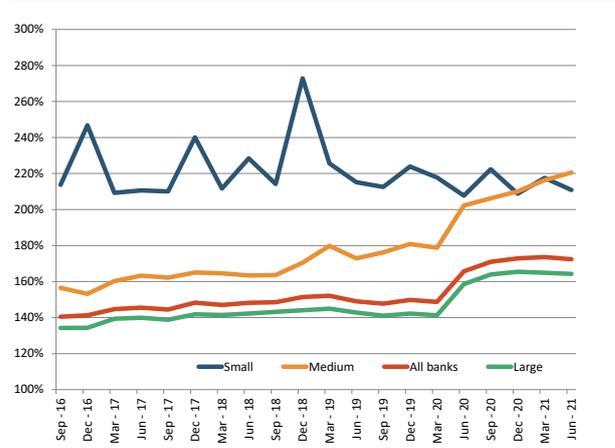
Country dispersion (as of Jun. 2021)



Weighted Averages by country.

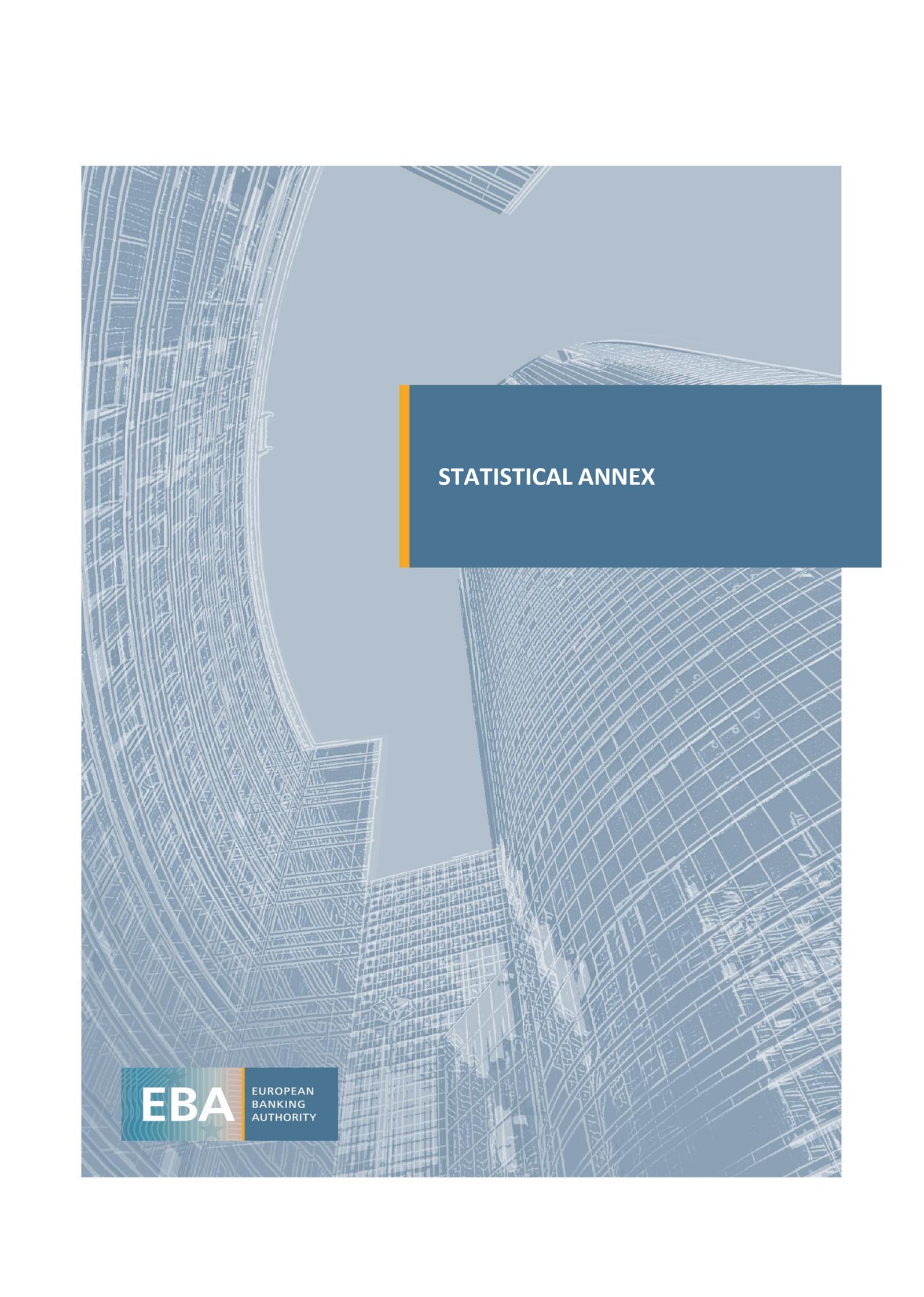
* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



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

Period	Weighted average	25th	50th	75th
Dec - 16	141.3%	128.4%	153.7%	236.9%
Jun - 17	145.5%	135.8%	159.0%	230.8%
Dec - 17	148.3%	139.7%	166.8%	233.7%
Jun - 18	148.2%	139.8%	161.9%	222.8%
Dec - 18	151.4%	140.4%	171.6%	247.5%
Jun - 19	149.0%	140.2%	171.4%	240.0%
Dec - 19	149.8%	143.8%	169.3%	225.3%
Mar - 20	148.7%	140.8%	172.1%	243.4%
Jun - 20	165.7%	159.3%	190.2%	257.8%
Sep - 20	171.0%	161.0%	185.4%	256.0%
Dec - 20	172.9%	163.1%	195.4%	253.5%
Mar - 21	173.6%	162.0%	202.7%	266.2%
Jun - 21	172.4%	167.1%	208.2%	266.3%



STATISTICAL ANNEX

EBA

EUROPEAN
BANKING
AUTHORITY

Statistical Annex

Asset composition and volumes

Asset composition																								
% of total assets																								
	Cash balances				Equity instruments				Debt securities				Loans and advances				Derivatives				Other Assets			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	15.6%	17.7%	19.8%	20.0%	0.3%	0.5%	0.5%	0.5%	13.9%	13.4%	13.0%	13.3%	65.1%	63.4%	62.3%	61.9%	1.9%	1.7%	1.4%	1.3%	3.3%	3.2%	3.0%	3.0%
BE	14.3%	15.5%	19.6%	20.6%	0.2%	0.2%	0.2%	0.2%	14.5%	14.1%	13.4%	13.2%	60.3%	59.8%	57.7%	59.1%	4.8%	4.5%	3.6%	3.3%	5.8%	5.8%	5.5%	3.6%
BG	18.3%	20.5%	17.7%	15.9%	0.1%	0.1%	0.1%	0.1%	15.7%	15.2%	16.0%	16.1%	61.1%	59.8%	61.8%	63.4%	0.2%	0.2%	0.3%	0.2%	4.5%	4.3%	4.1%	4.2%
CY	24.3%	26.4%	29.1%	36.7%	0.1%	0.1%	0.1%	0.1%	20.7%	18.5%	18.2%	16.2%	45.6%	45.3%	43.4%	39.4%	0.1%	0.1%	0.0%	0.0%	9.2%	9.6%	9.1%	7.6%
CZ	2.9%	2.2%	2.4%	2.2%	0.1%	0.1%	0.1%	0.0%	13.6%	14.5%	14.4%	15.4%	78.6%	79.1%	79.7%	79.3%	2.8%	2.1%	1.6%	1.5%	1.9%	2.0%	1.8%	1.7%
DE	15.2%	13.8%	17.2%	18.4%	0.7%	0.8%	0.8%	0.9%	13.7%	13.8%	12.9%	12.6%	54.9%	55.4%	55.3%	55.1%	13.0%	13.6%	11.2%	10.4%	2.6%	2.7%	2.6%	2.6%
DK	5.1%	7.1%	7.0%	7.2%	0.6%	0.6%	0.7%	0.7%	14.0%	13.5%	14.2%	14.1%	70.1%	69.0%	69.5%	69.9%	7.4%	7.5%	6.3%	5.5%	2.4%	2.4%	2.4%	2.4%
EE	25.3%	28.1%	25.9%	22.7%	0.0%	0.0%	0.0%	0.0%	7.8%	7.0%	7.6%	7.8%	65.6%	63.5%	65.4%	68.4%	0.2%	0.1%	0.2%	0.2%	1.1%	1.2%	0.9%	0.9%
ES	10.1%	10.2%	11.9%	12.5%	0.8%	0.9%	1.0%	1.1%	13.8%	12.1%	13.1%	13.1%	63.7%	58.4%	61.8%	63.5%	4.7%	4.0%	3.5%	3.3%	6.9%	14.4%	8.8%	6.4%
FI	11.3%	9.3%	13.0%	12.8%	0.8%	0.7%	1.6%	2.1%	12.5%	11.6%	11.5%	11.1%	65.8%	68.4%	65.6%	66.2%	7.3%	7.5%	5.9%	5.3%	2.3%	2.4%	2.5%	2.4%
FR	12.6%	12.8%	14.2%	14.8%	2.3%	2.7%	3.5%	3.7%	10.8%	10.0%	10.6%	10.2%	58.9%	59.2%	58.3%	58.2%	8.8%	8.7%	7.5%	7.0%	6.5%	6.7%	6.0%	6.0%
GR	10.5%	12.6%	14.2%	15.9%	0.2%	0.3%	0.3%	0.2%	14.4%	14.5%	15.5%	15.9%	55.6%	53.2%	51.5%	49.1%	3.6%	3.5%	3.0%	2.8%	15.6%	15.9%	15.5%	16.0%
HR	15.6%	18.2%	19.6%	19.9%	0.3%	0.2%	0.2%	0.1%	11.4%	11.2%	10.8%	11.0%	70.0%	67.7%	66.6%	66.4%	0.3%	0.2%	0.3%	0.2%	2.4%	2.5%	2.5%	2.3%
HU	9.2%	9.8%	9.6%	9.3%	0.3%	0.3%	0.3%	0.3%	22.0%	21.5%	24.6%	24.6%	63.0%	63.2%	60.5%	60.8%	1.3%	1.1%	0.9%	0.9%	4.1%	4.1%	4.1%	4.0%
IE	18.3%	18.8%	22.3%	26.9%	0.2%	0.2%	0.2%	0.1%	14.3%	14.0%	13.3%	12.4%	58.6%	58.0%	54.9%	51.9%	2.8%	4.5%	4.5%	3.8%	4.9%	4.6%	4.8%	4.9%
IS	10.4%	7.5%	8.1%	9.3%	1.7%	1.9%	2.4%	2.6%	10.7%	10.6%	9.3%	9.3%	73.7%	77.3%	77.2%	76.1%	0.4%	0.4%	0.2%	0.2%	3.1%	2.4%	2.9%	2.5%
IT	7.6%	13.7%	14.8%	15.9%	1.1%	1.2%	1.1%	1.2%	20.5%	19.1%	20.4%	20.6%	61.6%	56.1%	55.4%	54.3%	3.5%	3.5%	3.0%	2.7%	5.7%	6.5%	5.3%	5.2%
LT	38.0%	36.8%	43.9%	41.0%	0.1%	0.0%	0.0%	0.0%	5.6%	5.4%	5.3%	8.5%	55.4%	56.8%	49.8%	49.6%	0.1%	0.1%	0.1%	0.1%	0.9%	0.8%	0.8%	0.8%
LU	16.6%	21.1%	21.2%	22.5%	0.3%	0.4%	0.4%	0.5%	12.8%	15.9%	14.9%	14.7%	66.4%	58.7%	59.6%	58.7%	1.2%	1.1%	1.0%	0.8%	2.7%	2.8%	2.8%	2.8%
LV	26.0%	30.1%	26.4%	29.1%	0.2%	0.1%	0.1%	0.1%	19.5%	17.9%	17.2%	17.1%	52.8%	50.8%	55.0%	52.6%	0.3%	0.2%	0.3%	0.1%	1.1%	0.8%	1.0%	0.9%
MT	21.9%	23.9%	23.3%	23.2%	0.2%	0.3%	0.2%	0.2%	26.7%	25.0%	24.6%	25.9%	48.2%	47.7%	48.8%	47.8%	0.1%	0.0%	0.1%	0.1%	3.0%	3.1%	2.9%	2.8%
NL	14.7%	13.3%	15.6%	15.3%	0.5%	0.6%	0.6%	0.8%	8.2%	8.3%	7.6%	7.6%	70.1%	71.2%	69.4%	69.8%	3.3%	3.5%	3.0%	2.5%	3.3%	3.3%	3.9%	4.0%
NO*	10.3%	9.3%	13.1%	n.a.	0.3%	0.3%	0.3%	n.a.	10.8%	11.4%	11.2%	n.a.	70.5%	70.8%	68.9%	n.a.	6.6%	6.6%	4.6%	n.a.	1.5%	1.5%	1.8%	n.a.
PL	1.9%	2.3%	3.1%	2.1%	0.2%	0.2%	0.3%	0.3%	30.4%	31.0%	31.0%	31.8%	62.5%	61.3%	60.7%	60.8%	1.9%	1.8%	1.6%	1.5%	3.2%	3.4%	3.4%	3.4%
PT	8.1%	9.5%	11.2%	12.5%	1.3%	1.3%	1.2%	1.2%	24.0%	23.2%	22.6%	22.8%	59.0%	59.0%	57.6%	56.6%	1.0%	0.9%	0.9%	0.8%	6.5%	6.2%	6.4%	6.2%
RO	14.8%	16.6%	13.9%	14.4%	0.2%	0.2%	0.1%	0.1%	28.5%	29.3%	31.8%	32.0%	54.0%	51.5%	51.9%	51.3%	0.1%	0.1%	0.1%	0.1%	2.4%	2.3%	2.2%	2.1%
SE	13.1%	11.0%	16.4%	16.2%	0.9%	1.1%	1.2%	1.2%	8.7%	8.1%	8.4%	9.0%	73.2%	75.5%	70.1%	70.3%	2.8%	2.8%	2.3%	1.9%	1.3%	1.5%	1.5%	1.4%
SI	18.8%	20.4%	21.2%	22.9%	0.5%	0.5%	0.5%	0.5%	23.0%	23.7%	23.3%	22.9%	55.1%	52.9%	52.4%	51.4%	0.1%	0.1%	0.1%	0.1%	2.5%	2.4%	2.4%	2.2%
SK	6.3%	7.9%	16.0%	17.3%	0.1%	0.0%	0.0%	0.0%	14.6%	13.8%	12.1%	12.3%	76.5%	75.9%	69.7%	68.5%	0.6%	0.6%	0.4%	0.4%	1.9%	1.8%	1.7%	1.6%
EU/EEA	12.2%	12.5%	14.7%	15.4%	1.2%	1.4%	1.7%	1.9%	13.2%	12.5%	12.8%	12.7%	61.5%	60.5%	59.9%	59.9%	7.0%	6.9%	5.8%	5.4%	5.0%	6.2%	5.1%	4.8%

Assets												
Volumes bn EUR												
	Total Assets				Total Financial Assets							
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	692.2	705.0	743.8	750.7	669.5	682.3	721.7	728.4				
BE	1,194.6	1,193.7	1,243.5	1,246.3	1,125.5	1,124.0	1,174.9	1,201.4				
BG	35.2	36.6	37.5	37.7	33.6	35.1	35.9	36.1				
CY	36.3	36.4	38.0	41.6	33.0	32.9	34.5	38.4				
CZ	171.8	170.0	184.5	191.8	168.5	166.6	181.1	188.6				
DE	3,915.7	3,742.7	3,864.6	3,875.0	3,814.5	3,642.9	3,765.5	3,775.0				
DK	794.3	813.6	810.9	793.7	775.3	794.4	791.3	774.4				
EE	39.5	41.5	36.7	35.6	39.0	41.0	36.4	35.2				
ES	3,477.5	3,476.1	3,539.5	3,498.1	3,238.6	2,976.2	3,229.7	3,272.8				
FI	724.1	698.2	728.2	724.6	707.6	681.3	709.7	706.9				
FR	8,465.1	8,308.2	8,617.8	8,631.3	7,911.0	7,755.5	8,098.9	8,110.7				
GR	274.8	283.0	286.3	293.5	231.8	238.1	242.0	246.6				
HR	46.7	47.8	48.5	50.0	45.6	46.6	47.3	48.9				
HU	83.7	87.6	114.3	120.7	80.2	84.0	109.7	115.8				
IE	279.8	285.6	307.4	321.5	266.0	272.4	292.8	305.7				
IS	25.7	26.1	28.1	29.6	24.9	25.5	27.3	28.9				
IT	2,582.7	2,623.6	2,752.3	2,805.6	2,434.4	2,452.0	2,606.8	2,659.1				
LT	25.1	27.2	27.9	29.2	24.8	27.0	27.7	29.0				
LU	218.7	177.3	183.5	186.8	212.8	172.3	178.4	181.6				
LV	15.8	16.5	17.3	17.3	15.6	16.4	17.2	17.1				
MT	22.5	22.8	23.8	23.8	21.8	22.1	23.1	23.1				
NL	2,290.7	2,193.3	2,338.1	2,303.1	2,215.0	2,122.0	2,246.6	2,211.9				
NO*	297.2	303.0	324.0	n.a.	292.7	298.4	318.1	n.a.				
PL	182.4	183.6	186.5	191.3	176.7	177.4	180.3	184.8				
PT	354.2	355.0	284.5	294.3	331.0	333.0	266.2	276.0				
RO	49.1	52.0	52.7	53.8	48.0	50.8	51.5	52.7				
SE	941.9	939.9	1,014.0	1,030.0	929.5	925.4	998.5	1,015.4				
SI	27.7	32.4	33.2	34.7	27.0	31.6	32.4	33.9				
SK	54.1	55.6	60.3	62.2	53.1	54.6	59.3	61.2				
EU/EEA	25,992.2	25,638.3	26,706.4	26,365.1	24,687.9	24,052.6	25,346.4	25,093.0				

Financial Assets													
% of total financial assets													
	Share of financial assets valued at (amortised) cost				Share of financial assets at fair value through OCI				Share of financial assets at fair value through profit&loss				
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	
AT	90.4%	90.8%	91.5%	91.7%	5.6%	5.4%	5.1%	5.1%	4.0%	3.8%	3.4%	3.2%	
BE	89.2%	90.2%	91.4%	91.8%	3.8%	3.7%	3.5%	3.3%	7.0%	6.1%	5.1%	4.8%	
BG	87.9%	88.3%	88.8%	88.7%	11.1%	10.7%	10.1%	10.2%	1.0%	1.0%	1.1%	1.1%	
CY	95.6%	96.1%	96.2%	96.5%	3.4%	2.8%	2.8%	2.6%	1.1%	1.1%	1.0%	0.9%	
CZ	94.5%	95.7%	95.9%	95.5%	2.1%	1.9%	1.8%	1.9%	3.4%	2.4%	2.3%	2.6%	
DE	70.5%	70.2%	72.9%	73.8%	6.4%	6.7%	6.0%	5.8%	23.1%	23.1%	21.1%	20.4%	
DK	31.5%	33.3%	33.6%	34.0%	2.0%	2.0%	2.1%	2.1%	66.5%	64.7%	64.3%	63.9%	
EE	91.9%	92.8%	92.1%	92.1%	0.0%	0.0%	0.0%	0.0%	8.1%	7.2%	7.9%	7.9%	
ES	82.9%	82.8%	84.0%	84.6%	6.6%	6.9%	6.4%	6.1%	10.5%	10.3%	9.6%	9.3%	
FI	65.0%	67.3%	67.5%	68.2%	7.0%	7.1%	6.9%	6.7%	28.1%	25.6%	25.7%	25.1%	
FR	71.7%	72.9%	72.3%	73.4%	3.8%	3.8%	3.6%	3.5%	24.4%	23.3%	24.2%	23.1%	
GR	88.0%	87.8%	87.9%	88.2%	7.1%	7.2%	7.7%	7.4%	5.0%	4.9%	4.5%	4.4%	
HR	88.9%	89.3%	89.7%	89.7%	10.2%	10.0%	9.5%	9.6%	0.8%	0.8%	0.8%	0.7%	
HU	88.6%	86.6%	86.5%	87.2%	9.1%	8.8%	9.2%	8.3%	2.4%	4.7%	4.2%	4.5%	
IE	84.1%	83.7%	84.1%	85.6%	11.4%	11.							

Statistical Annex

Loans: composition and asset quality

Volumes bn EUR	of which: loans and advances at amortised cost - by segment (volumes) ⁽²⁾																							
	Loans and advances ⁽¹⁾				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	554.4	566.9	606.2	608.8	168.7	172.1	173.6	177.8	116.0	118.5	118.1	121.1	198.8	198.0	204.3	202.7	72.2	72.3	73.5	73.1	58.4	59.3	59.6	58.1
BE	892.4	902.2	963.9	993.2	296.9	302.4	305.7	311.3	248.2	254.2	265.4	269.9	247.1	247.4	249.8	263.7	118.2	119.6	123.4	125.3	56.2	57.4	60.5	60.7
BG	28.7	30.0	30.6	30.6	9.0	9.0	9.2	9.6	4.2	4.3	4.3	4.5	11.2	11.3	11.3	11.3	6.1	5.6	5.6	5.4	5.9	5.7	5.7	5.4
CY	27.0	27.3	28.8	32.8	9.4	9.1	9.1	9.0	7.1	6.9	6.9	6.9	8.0	7.8	7.9	7.8	6.4	6.2	6.2	6.3	5.9	5.8	5.8	5.7
CZ	140.2	138.7	151.4	155.2	48.9	51.3	52.2	54.8	37.5	39.7	40.5	42.6	29.8	29.9	30.2	30.7	11.3	11.7	11.8	12.0	12.1	13.0	13.1	13.1
DE	2,706.4	2,557.7	2,765.5	2,807.6	518.4	525.5	527.5	535.2	350.7	357.8	361.2	365.7	797.7	779.3	803.1	788.4	192.4	192.8	202.9	204.6	240.0	240.0	241.9	248.8
DK	604.6	622.7	623.7	616.0	71.3	73.5	74.8	74.6	53.9	56.0	57.1	56.8	82.3	81.7	82.1	81.1	34.1	34.6	39.3	38.6	26.4	27.3	27.2	25.4
EE	35.9	38.0	33.4	32.3	13.9	14.0	13.2	13.4	11.5	11.6	11.0	11.2	11.3	11.2	10.0	10.1	7.6	8.0	6.9	7.1	6.9	6.8	5.9	5.9
ES	2,570.8	2,381.6	2,604.6	2,653.2	1,139.4	1,056.8	1,145.1	1,167.4	804.7	736.6	817.9	821.3	760.6	688.3	740.4	738.5	318.3	299.4	320.5	318.5	124.8	105.5	111.9	110.3
FI	516.5	515.9	536.7	540.2	197.2	203.4	198.1	201.3	162.9	169.2	164.5	166.8	152.3	160.8	159.8	154.6	57.7	59.9	56.3	57.3	33.8	34.0	35.4	34.7
FR	5,455.9	5,439.8	5,641.2	5,739.8	1,870.0	1,893.7	1,908.6	1,942.0	601.6	609.1	644.9	657.2	1,672.0	1,669.9	1,691.4	1,695.4	754.3	759.8	769.8	785.3	179.4	200.9	220.8	226.7
GR	208.8	210.2	213.5	204.7	73.3	69.6	68.9	55.1	55.3	50.5	49.8	38.9	90.0	89.9	91.2	81.3	43.4	46.3	46.9	38.4	31.1	30.6	31.1	24.2
HR	40.1	41.3	42.0	43.1	13.7	13.6	13.6	13.9	5.1	5.4	5.4	5.6	9.8	10.1	10.1	10.1	5.4	5.2	5.2	5.2	4.3	4.4	4.4	4.4
HU	61.5	65.0	81.7	86.0	24.5	22.3	27.0	28.4	12.0	10.9	13.3	13.6	21.6	21.8	27.9	29.4	8.7	9.1	13.2	14.1	7.9	7.8	9.5	9.5
IE	218.8	222.8	241.1	256.0	85.2	85.4	85.3	84.0	74.8	75.2	75.3	74.0	65.3	65.0	65.9	65.9	27.9	28.4	28.8	28.9	17.2	17.1	17.7	18.1
IS	21.9	22.4	24.2	25.5	8.4	9.4	10.4	11.2	7.2	8.1	9.1	9.9	10.0	10.1	10.5	10.6	5.0	4.9	5.5	4.9	4.5	4.5	4.7	5.1
IT	1,823.4	1,855.5	1,959.9	1,990.8	518.6	509.3	539.6	549.7	361.8	355.8	375.0	385.6	742.4	715.1	733.3	724.4	334.6	323.3	336.0	340.9	171.9	159.3	161.7	158.0
LT	23.2	25.3	25.9	26.2	7.8	7.9	8.0	8.3	6.5	6.7	6.8	7.0	5.9	5.6	5.7	5.8	3.8	3.2	3.1	3.1	3.7	3.6	3.6	3.6
LU	182.6	142.4	149.3	152.2	20.4	21.0	21.6	22.2	13.8	14.8	15.1	15.5	47.8	49.2	50.3	50.4	21.7	22.7	23.2	23.8	5.1	6.1	7.6	7.3
LV	12.4	13.3	14.1	14.1	3.8	3.8	4.1	4.2	3.0	3.1	3.1	3.2	4.4	4.3	5.1	4.7	2.8	2.4	3.0	3.0	2.6	2.6	2.7	2.5
MT	15.9	16.5	17.4	17.1	5.7	6.0	6.3	6.6	4.7	5.0	5.3	5.7	3.5	3.5	3.5	3.5	1.9	2.0	2.1	2.1	0.4	0.4	0.7	0.8
NL	1,940.4	1,852.2	1,988.1	1,958.9	738.8	740.2	744.8	748.4	681.1	682.8	687.3	691.4	550.5	540.0	559.1	547.2	146.1	173.1	173.9	174.4	162.6	162.3	159.6	161.6
NO*	241.7	244.5	267.4	n.a.	95.7	102.4	107.9	n.a.	84.6	90.9	95.8	n.a.	79.7	82.2	84.7	n.a.	29.1	30.2	31.3	n.a.	23.5	25.0	26.8	n.a.
PL	120.2	119.5	121.7	123.5	70.9	69.6	69.9	72.5	47.4	46.4	45.8	47.0	40.8	40.9	41.5	42.5	19.4	19.4	21.4	21.7	14.0	13.3	14.4	14.2
PT	245.2	249.5	201.4	209.0	119.1	120.0	96.1	97.3	101.0	101.6	81.4	82.6	78.3	77.6	59.0	60.7	53.3	53.4	38.3	40.4	22.4	22.2	14.9	15.2
RO	33.2	34.8	33.9	34.5	15.2	15.3	15.3	15.7	9.8	10.0	10.0	10.2	8.9	9.1	9.5	9.7	4.5	4.6	4.7	4.7	3.4	3.3	3.1	3.2
SE	788.9	798.5	861.6	874.4	338.9	359.5	357.8	367.3	304.1	323.3	323.5	332.5	265.0	272.7	271.2	276.0	137.3	142.4	144.4	146.4	99.3	104.9	104.6	107.4
SI	20.5	23.6	24.3	25.6	8.4	9.4	9.5	9.7	3.3	3.8	3.9	4.0	6.2	6.8	7.0	7.2	3.4	3.9	3.9	4.2	2.7	2.8	2.8	2.8
SK	45.2	46.9	52.0	53.6	27.1	27.4	27.6	28.2	21.5	21.5	21.8	22.1	13.7	13.8	13.8	13.8	5.6	5.7	5.7	5.7	5.1	5.0	5.0	5.0
EU/EEA	18,515.6	18,171.7	19,308.1	19,226.9	6,180.6	6,158.3	6,317.2	6,279.3	3,936.0	3,914.8	4,074.6	4,012.7	5,679.3	5,567.1	5,709.9	5,580.6	2,282.6	2,300.6	2,363.6	2,344.3	1,244.6	1,243.4	1,274.5	1,247.7

Volumes bn EUR	of which: non-performing loans and advances at amortised cost by segment (volumes) ⁽²⁾																							
	Non-performing loans and				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	11.1	11.9	12.0	11.9	4.6	4.7	4.7	4.7	1.9	1.9	1.9	1.9	6.0	6.7	6.6	6.6	3.0	3.3	3.2	3.0	2.0	2.1	2.0	2.1
BE	16.9	17.8	17.4	16.8	5.8	5.9	6.0	5.7	4.3	4.4	4.5	4.3	9.3	10.1	9.6	9.3	4.5	4.9	4.6	4.5	2.1	2.7	2.4	2.5
BG	2.1	2.1	2.1	2.0	0.7	0.7	0.8	0.7	0.3	0.3	0.2	0.2	1.3	1.3	1.3	1.2	1.0	0.9	0.9	0.8	0.8	0.8	0.8	0.8
CY	3.9	3.1	3.1	3.0	2.2	1.8	1.8	1.8	1.7	1.4	1.4	1.4	1.5	1.2	1.2	1.1	1.4	1.1	1.1	1.0	1.1	0.9	0.8	0.7
CZ	1.8	2.0	2.1	2.1	0.8	0.9	0.9	0.9	0.3	0.4	0.4	0.4	1.0	1.1	1.2	1.2	0.4	0.5	0.6	0.6	0.3	0.4	0.4	0.4
DE	33.2	32.5	32.3	31.2	9.0	9.2	9.0	8.7	3.7	3.7	3.6	3.4	21.0	20.4	20.1	19.6	4.8	5.7	5.5	5.7	4.2	4.8	4.9	5.2
DK	11.3	11.6	11.4	12.6	2.0	2.0	1.9	2.0	1.1	1.1	1.0	1.2	4.1	4.5	4.1	4.2	2.0	2.0	2.2	2.1	0.9	1.0	1.0	1.1
EE	0.5	0.4	0.4	0.4	0.2	0.2	0.2	0.1	0.2	0.2	0.1	0.1	0.3	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
ES	76.9	69.7	80.5	83.1	41.4	36.9	43.7	44.8	25.8	21.4	25.4	25.7	34.9	32.2	36.2	37.6	21.7	20.1	22.4	23.3	11.9	10.2	11.2	11.4
FI	8.0	7.9	7.7	7.3	3.0	3.0	2.8	2.7	1.7	1.7	1.6	1.6	3.8	3.7	3.7	3.6	1.7	1.6	1.4	1.5	0.7	0.7	0.7	0.8
FR	125.4	119.3	119.6	118.1	51.7	49.3	48.8	47.7	16.2	15.3	15.3	14.9	67.4	64.7	66.1	65.8	34.2	33.0	33.1	34.1	7.1	7.6	7.9	8.1
GR	60.2	53.7	53.7	30.4	30.6	25.7	25.6	12.7	22.1	17.6	17.3	7.8	27.8	26.3	26.6	16.4	20.3	20.0	20.1	11.5	14.6	14.3	14.7	8.3
HR	1.8	1.8	1.7	1.7	0.8	0.8	0.8	0.8	0.2	0.2	0.2	0.2	1.0	1.0	0.9	0.8	0.7	0.6	0.5	0.5	0.5	0.4	0.4	0.4
HU	2.6	2.6	3.1	3.1	1.7	1.7	2.0	2.0	0.7	0.7	0.7	0.7	0.9	0.9	1.1	1.0	0.4	0.4	0.6	0.6	0.5	0.4	0.5	0.4
IE	8.8	9.3	8.8	8.6	5.0	4.9	4.4	3.9	4.4	4.3	3.7	3.3	3.8	4.4	4.3	4.4	2.5	2.7	2.7	3.0	1.8	2.2	2.1	2.2
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	0.3	0.2	0.2	0.2	0.2
IT	98.0	76.7	78.8	74.0	23.5	19.0	20.6	20.4	11.7	9.5	10.7	10.8	70.2	53.5	53.7	49.5	43.5	32.9	33.1	31.7	29.7	21.5	21.7	19.8
LT	0.3	0.3	0.3	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1
LU	2.5	2.6	2.4	2.2	0.4	0.5	0.4	0.4	0.3	0.4	0.3	0.2	1.8	1.9	1.7	1.6	1.1	1.2	1.0	1.0	0.2	0.3	0.4	0.3
LV	0.2	0.2	0.3	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
MT	0.5	0.6	0.6	0.6	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.3	0.3	0.4	0.3	0.2	0.2	0.2	0.2	0.0	0.0	0.1	0.1

Statistical Annex

Loans: NPL and coverage ratios

%	Loans and advances:				of which: loans and advances at amortised cost: NPL ratio ⁽²⁾																			
	NPL ratio ⁽¹⁾				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	2.0%	2.1%	2.0%	1.9%	2.7%	2.7%	2.7%	2.6%	1.7%	1.6%	1.6%	1.6%	3.0%	3.4%	3.2%	3.2%	4.2%	4.6%	4.4%	4.2%	3.4%	3.6%	3.3%	3.6%
BE	1.9%	2.0%	1.8%	1.7%	2.0%	2.0%	1.9%	1.8%	1.7%	1.7%	1.7%	1.6%	3.8%	4.1%	3.8%	3.5%	3.8%	4.1%	3.7%	3.6%	3.8%	4.7%	4.0%	4.2%
BG	7.2%	7.0%	6.7%	6.4%	8.1%	8.2%	8.2%	7.7%	6.1%	6.0%	5.7%	5.3%	11.6%	11.6%	11.2%	10.5%	15.6%	16.5%	16.0%	15.1%	13.6%	14.0%	14.3%	14.6%
CY	14.3%	11.5%	10.9%	9.1%	23.9%	20.2%	20.2%	19.5%	23.4%	20.5%	20.3%	19.6%	19.1%	15.4%	15.3%	14.4%	21.9%	17.6%	17.7%	16.1%	18.1%	14.9%	13.9%	13.0%
CZ	1.3%	1.5%	1.4%	1.4%	1.6%	1.7%	1.8%	1.7%	0.9%	0.9%	0.9%	0.9%	3.2%	3.8%	4.0%	3.9%	3.7%	4.6%	4.9%	4.7%	2.5%	3.0%	3.0%	2.9%
DE	1.2%	1.3%	1.2%	1.1%	1.7%	1.8%	1.7%	1.6%	1.1%	1.0%	1.0%	0.9%	2.6%	2.6%	2.5%	2.5%	2.5%	3.0%	2.7%	2.8%	1.7%	2.0%	2.0%	2.1%
DK	1.9%	1.9%	1.8%	2.0%	2.9%	2.7%	2.5%	2.7%	2.1%	1.9%	1.8%	2.1%	5.0%	5.5%	5.0%	5.2%	5.9%	5.9%	5.5%	5.5%	3.6%	3.8%	3.8%	4.3%
EE	1.3%	1.1%	1.1%	1.1%	1.5%	1.5%	1.2%	1.1%	1.5%	1.5%	1.2%	1.1%	2.4%	1.8%	2.2%	2.0%	2.4%	1.7%	2.1%	2.0%	2.1%	1.9%	2.4%	2.4%
ES	3.0%	2.9%	3.1%	3.1%	3.6%	3.5%	3.8%	3.8%	3.2%	2.9%	3.1%	3.1%	4.6%	4.7%	4.9%	5.1%	6.8%	6.7%	7.0%	7.3%	9.5%	9.7%	10.0%	10.3%
FI	1.6%	1.5%	1.4%	1.4%	1.5%	1.5%	1.4%	1.4%	1.0%	1.0%	1.0%	1.0%	2.5%	2.3%	2.3%	2.3%	2.9%	2.6%	2.5%	2.7%	2.2%	2.0%	1.9%	2.2%
FR	2.3%	2.2%	2.1%	2.1%	2.8%	2.6%	2.6%	2.5%	2.7%	2.5%	2.4%	2.3%	4.0%	3.9%	3.9%	3.9%	4.5%	4.3%	4.3%	4.3%	4.0%	3.8%	3.6%	3.6%
GR	28.8%	25.5%	25.2%	14.8%	40.6%	36.8%	37.1%	23.0%	39.9%	34.9%	34.7%	19.9%	30.9%	29.2%	29.2%	20.2%	46.7%	43.1%	42.9%	29.9%	47.0%	46.7%	47.3%	34.4%
HR	4.5%	4.4%	4.1%	3.9%	5.7%	5.9%	5.9%	5.9%	4.0%	3.7%	3.6%	3.5%	10.2%	9.6%	9.2%	8.4%	12.1%	11.2%	10.5%	10.1%	10.8%	10.3%	10.1%	9.3%
HU	4.2%	4.0%	3.8%	3.6%	6.9%	7.6%	7.3%	6.9%	5.6%	6.0%	5.5%	5.2%	4.1%	4.0%	3.8%	3.5%	4.7%	4.8%	4.5%	4.1%	5.9%	5.4%	4.8%	4.5%
IE	4.0%	4.2%	3.7%	3.4%	5.9%	5.8%	5.1%	4.7%	5.9%	5.7%	5.0%	4.5%	5.8%	6.8%	6.5%	6.7%	8.9%	9.6%	9.2%	10.4%	10.2%	12.7%	11.8%	12.2%
IS	2.9%	2.7%	2.6%	2.3%	1.6%	1.2%	1.1%	1.0%	1.3%	1.0%	0.9%	0.8%	4.6%	4.5%	4.7%	4.5%	7.7%	7.7%	7.2%	7.1%	4.2%	4.0%	4.5%	4.7%
IT	5.4%	4.1%	4.0%	3.7%	4.5%	3.7%	3.8%	3.7%	3.2%	2.7%	2.9%	2.8%	9.5%	7.5%	7.3%	6.8%	13.0%	10.2%	9.9%	9.3%	17.3%	13.5%	13.4%	12.5%
LT	1.2%	1.3%	1.1%	0.9%	1.7%	1.6%	1.5%	1.3%	1.5%	1.4%	1.3%	1.1%	2.5%	3.3%	2.9%	2.3%	3.0%	5.5%	4.8%	4.1%	3.2%	4.0%	3.4%	2.6%
LU	1.4%	1.8%	1.6%	1.5%	2.2%	2.1%	1.9%	1.6%	2.4%	2.4%	2.0%	1.5%	3.7%	3.8%	3.5%	3.2%	5.1%	5.2%	4.4%	4.4%	4.2%	5.1%	4.9%	4.4%
LV	1.8%	1.6%	1.9%	1.7%	2.2%	2.0%	1.9%	1.7%	2.4%	2.2%	2.1%	1.9%	3.3%	3.3%	3.7%	3.5%	2.9%	3.5%	3.9%	3.7%	4.4%	4.2%	4.7%	4.9%
MT	3.3%	3.5%	3.4%	3.2%	2.7%	2.7%	2.6%	2.6%	2.0%	2.2%	2.2%	2.1%	9.0%	9.9%	10.2%	9.4%	8.3%	8.5%	9.0%	9.8%	10.3%	10.3%	8.2%	12.4%
NL	1.9%	2.0%	1.8%	1.7%	1.3%	1.3%	1.3%	1.2%	1.0%	1.0%	1.0%	0.9%	4.9%	4.8%	4.5%	4.2%	5.1%	6.0%	5.7%	5.2%	5.3%	5.4%	5.4%	5.0%
NO	1.7%	1.6%	1.6%	n.a.	0.4%	0.4%	0.5%	n.a.	0.2%	0.2%	0.4%	n.a.	4.5%	4.1%	4.0%	n.a.	2.1%	2.2%	2.9%	n.a.	1.1%	1.1%	1.3%	n.a.
PL	5.0%	5.1%	5.3%	5.2%	3.8%	3.9%	4.3%	4.2%	1.8%	1.9%	2.2%	2.3%	7.7%	7.6%	7.8%	7.5%	9.3%	9.3%	9.0%	8.8%	11.0%	12.0%	11.0%	11.3%
PT	5.5%	4.9%	4.5%	4.2%	3.1%	3.0%	2.9%	2.7%	2.1%	1.9%	1.8%	1.6%	11.1%	10.1%	9.5%	9.1%	11.4%	10.6%	9.9%	9.4%	17.0%	15.8%	14.6%	14.3%
RO	3.9%	3.7%	3.9%	3.8%	4.0%	4.1%	4.1%	4.1%	2.7%	2.6%	2.5%	2.4%	7.4%	7.3%	7.2%	6.9%	6.7%	7.2%	6.9%	6.6%	11.6%	10.4%	10.8%	9.8%
SE	0.5%	0.5%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	1.1%	1.0%	0.8%	0.7%	0.5%	0.4%	0.4%	0.3%	0.4%	0.3%	0.4%	0.3%
SI	3.2%	3.2%	3.2%	2.6%	2.4%	2.7%	2.9%	3.0%	2.4%	2.4%	2.3%	2.3%	5.6%	5.7%	5.7%	5.4%	8.2%	8.3%	8.0%	7.4%	8.3%	9.3%	9.1%	8.6%
SK	2.3%	2.2%	2.0%	1.8%	2.7%	2.5%	2.5%	2.3%	1.5%	1.4%	1.4%	1.4%	2.2%	2.2%	2.5%	2.4%	4.6%	4.3%	4.6%	4.3%	2.7%	3.0%	3.1%	3.2%
EU/EEA	2.8%	2.6%	2.5%	2.3%	3.1%	2.9%	2.9%	2.7%	2.6%	2.3%	2.3%	2.1%	5.1%	4.8%	4.7%	4.4%	6.7%	6.2%	6.1%	5.7%	7.2%	6.6%	6.4%	5.9%

%	of which: non-performing loans and advances at amortised cost: coverage ratio ⁽²⁾																							
	Non-performing loans and				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	53.7%	51.5%	51.1%	50.9%	55.6%	54.7%	54.9%	55.1%	35.5%	34.5%	34.6%	34.6%	53.6%	50.6%	50.2%	49.0%	53.4%	50.8%	49.9%	48.6%	48.4%	42.4%	44.4%	40.5%
BE	41.8%	40.2%	40.3%	40.5%	24.1%	23.5%	22.6%	23.4%	17.8%	16.5%	15.9%	16.6%	50.4%	47.5%	48.7%	48.7%	49.1%	46.0%	49.1%	48.4%	35.9%	25.5%	29.4%	28.1%
BG	49.5%	50.6%	50.2%	51.2%	62.7%	63.9%	64.9%	65.6%	44.8%	46.7%	47.8%	48.1%	43.0%	43.9%	42.3%	43.2%	43.0%	45.5%	43.3%	44.8%	38.4%	39.7%	39.3%	40.9%
CY	46.2%	44.3%	45.1%	44.4%	42.7%	42.0%	42.3%	41.2%	37.7%	38.2%	38.1%	36.5%	53.5%	50.8%	52.2%	52.6%	55.4%	52.7%	54.1%	54.6%	50.5%	45.8%	48.3%	48.6%
CZ	56.9%	54.7%	53.7%	53.8%	57.6%	55.2%	54.6%	54.5%	37.0%	33.4%	32.5%	31.1%	56.9%	55.1%	53.8%	53.9%	55.3%	53.1%	54.0%	54.1%	54.7%	48.8%	47.3%	46.9%
DE	37.1%	36.6%	36.5%	35.4%	32.7%	31.0%	32.6%	32.7%	17.7%	17.6%	18.0%	18.4%	41.7%	41.0%	40.7%	39.0%	43.7%	40.6%	41.2%	38.6%	27.8%	27.5%	26.3%	26.4%
DK	31.9%	29.3%	29.8%	27.2%	40.2%	39.7%	41.3%	37.0%	21.7%	21.0%	21.2%	18.4%	35.9%	29.1%	30.2%	30.3%	34.4%	31.5%	30.4%	32.3%	27.5%	22.8%	20.7%	19.4%
EE	34.0%	29.0%	26.8%	27.2%	25.6%	22.5%	22.7%	23.1%	23.9%	20.3%	21.1%	21.6%	40.5%	35.6%	29.1%	28.6%	37.8%	29.8%	23.8%	24.3%	30.9%	32.9%	25.3%	27.7%
ES	44.3%	44.9%	42.3%	40.8%	39.2%	41.8%	38.0%	37.7%	24.2%	24.1%	22.6%	22.9%	50.6%	48.7%	47.6%	44.6%	50.2%	50.8%	48.9%	47.5%	36.6%	38.3%	35.6%	35.3%
FI	30.7%	29.5%	29.7%	30.7%	20.6%	19.3%	19.1%	19.5%	5.8%	6.3%	6.3%	8.6%	43.8%	42.9%	43.7%	44.7%	38.4%	40.8%	39.8%	42.1%	21.5%	24.3%	19.8%	22.7%
FR	48.8%	49.1%	49.0%	49.4%	48.4%	48.9%	49.1%	49.6%	23.5%	25.5%	26.2%	27.6%	49.5%	49.3%	48.7%	48.9%	50.5%	49.6%	49.9%	49.4%	31.8%	31.0%	31.3%	30.1%
GR	44.9%	44.7%	47.1%	46.6%	41.2%	41.7%	44.1%	46.1%	32.7%	31.7%	34.5%	34.1%	48.8%	47.8%	49.9%	47.1%	49.7%	48.1%	50.1%	46.1%	38.8%	38.6%	41.2%	35.9%
HR	67.5%	62.9%	63.0%	62.0%	66.3%	59.8%	59.0%	58.6%	64.4%	55.9%	54.7%	53.1%	67.9%	64.7%	66.5%	65.1%	68.1%	62.1%	64.6%	63.2%	61.5%	62.7%	61.5%	63.2%
HU	65.5%	62.8%	62.6%	63.8%	69.4%	66.9%	66.4%	67.3%	57.6%	57.0%	55.8%	56.0%	58.4%	55.1%	55.2%	55.5%	55.1%	51.2%	52.0%	53.3%	56.0%	51.9%	54.6%	54.5%
IE	29.8%	30.8%	28.5%	28.3%	26.7%	28.2%	25.4%	27.0%	23.0%	24.6%	20.7%	22.5%	34.0%	33.8%	32.9%	30.9%	32.3%	31.4%	32.1%	30.8%	27.6%	27.8%	26.8%	25.4%
IS	29.6%	30.4%	29.9%	25.8%	17.0%	16.9%	16.6%	15.4%	5.5%	6.0%	6.2%	5.4%	34.7%	34.9%	33.1%	28.1%	30.6%	31.0%	30.7%	31.9%	19.3%	21.9%	21.6%	12.9%
IT	53.8%	53.5%	53.3%	53.5%	47.2%	47.6%	46.5%	46.7%	33.0%	34.4%	34.0%	35.0%	56.0%	56.1%	56.5%	56.8%	55.3%	55.7%	56.2%	56.4%	45.2%	45.5%	46.4%	46.6%
LT	32.0%	29.6%	27.5%	26.8%	24.1%	24.3%	22.6%	22.8%	18.1%	17.2%	16.6%	17.4%	39.0%	33.3%	31.0%	30.1%	39.0%	33.3%	31.0%	30.1%	35.1%	27.8%	26.4%	24.1%
LU	33.1%	31.8%	33.7%	36.7%	22.1%	19.9%	20.3%	22.4%	10.1%	9.3%	10.6%	12.4%	33.9%	34.0%	35.0%	38.0%	40.9%	40.6%	45.9%	46.6%	30.3%	23.6%	22.1%	26.0%
LV	37.4%	35.2%	29.2%	30.9%	44.3%	44.2%	44.3%	45.2%	43.2%	43.7%	44.7%	45.6%	33.4%	30.2%	23.0%	24.8%	30.0%	29.9%	21.8%	25.4%	27.7%	24.5%	22.4%	23.0%
MT	28.0%	33.0%	31.9%	30.0%	23.6%	31.1%	29.8%	30.1%	7.9%	10.8%	10.6%	11.8%	29.0%	33.8%	34.9%	33.0%	39.4%	44.6%	44.2%	39.9%	20.3%	28.7%	34.9%	24.2%
NL	27.4%	27.1%	26.7%	26.4%	17.3%	17.1%	16.6%	16.7%	7.8%	8.2%	7.1%	7.1%	30.4%	30.9%	30.5%	30.3%	23.9%	23.8%	23.9%	23.6%	16.8%	15.9%	16.1%	14.5%
NO	37.8%	36.9%	35.7%	n.a.	22.8%	22.5%	14.6%	n.a.	12.0%	11.8%	6.3%	n.a.	39.8%	39.1%	40.2%	n.a.	46.8%	33.7%	35.9%	n.a.	19.9%	24.0%	19.	

Statistical Annex

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

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

%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication	
	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21
	AT	1.7%	1.8%	1.2%	1.0%	17.9%	17.7%	3.5%	3.1%	1.0%	1.0%	7.4%	7.4%	13.2%	13.6%	4.5%	4.6%	3.6%	3.6%	2.5%
BE	4.3%	4.1%	0.6%	0.5%	15.1%	14.3%	4.7%	4.6%	1.2%	1.2%	11.1%	10.4%	15.6%	14.7%	6.0%	5.7%	1.6%	1.5%	2.6%	2.4%
BG	6.3%	6.2%	0.8%	0.8%	25.9%	25.1%	5.3%	6.0%	0.5%	0.5%	7.4%	7.7%	22.9%	23.1%	6.2%	6.6%	4.5%	4.5%	1.7%	2.0%
CY	1.2%	1.3%	0.3%	0.3%	9.0%	9.2%	0.7%	0.9%	0.6%	0.6%	12.2%	11.7%	18.9%	18.9%	7.4%	7.2%	20.4%	20.5%	1.0%	1.2%
CZ	4.1%	4.2%	0.5%	0.5%	23.7%	23.6%	4.2%	3.7%	1.1%	1.1%	4.8%	4.9%	16.2%	16.4%	5.9%	6.9%	1.6%	1.5%	2.1%	2.2%
DE	0.7%	0.7%	0.8%	0.7%	12.5%	12.4%	8.2%	8.2%	1.7%	1.8%	2.3%	2.2%	8.4%	8.1%	5.4%	5.1%	1.0%	1.0%	2.9%	2.7%
DK	2.8%	2.7%	0.5%	0.6%	7.2%	6.9%	2.6%	2.6%	0.3%	0.4%	2.7%	2.7%	6.7%	6.6%	4.0%	4.0%	0.8%	0.8%	1.4%	1.4%
EE	7.7%	8.3%	0.6%	0.3%	13.0%	13.5%	6.4%	5.5%	0.7%	0.7%	3.5%	3.8%	14.0%	14.1%	9.9%	10.0%	1.7%	1.7%	0.6%	0.6%
ES	2.6%	2.6%	1.8%	1.7%	17.4%	17.7%	6.0%	5.9%	0.7%	0.7%	7.6%	7.5%	17.9%	17.9%	6.6%	6.8%	5.8%	5.7%	3.7%	3.8%
FI	5.4%	5.1%	0.9%	0.9%	7.7%	8.6%	4.1%	4.2%	1.0%	1.1%	4.9%	4.7%	10.0%	6.6%	6.0%	5.9%	1.1%	1.1%	2.1%	2.1%
FR	3.9%	4.0%	2.1%	2.0%	13.0%	12.8%	4.3%	4.2%	0.6%	0.6%	4.7%	4.6%	12.7%	12.6%	5.8%	5.8%	2.6%	2.6%	2.6%	2.6%
GR	1.8%	1.7%	1.3%	1.3%	19.0%	18.1%	6.4%	6.6%	0.2%	0.2%	7.7%	7.1%	22.1%	20.5%	14.0%	16.0%	10.5%	10.9%	1.3%	1.2%
HR	4.7%	4.7%	0.5%	0.5%	17.8%	17.6%	6.5%	6.2%	2.7%	2.8%	9.2%	7.3%	20.1%	19.8%	7.2%	8.9%	13.2%	13.6%	2.2%	2.5%
HU	7.1%	7.4%	0.7%	0.7%	20.2%	19.5%	4.8%	4.4%	0.7%	0.7%	6.6%	6.7%	20.0%	19.6%	6.9%	7.2%	4.3%	4.2%	2.2%	2.5%
IE	5.2%	5.1%	0.5%	0.5%	18.5%	19.3%	3.6%	3.5%	0.6%	0.6%	2.6%	2.5%	9.0%	9.1%	4.4%	4.4%	7.9%	7.7%	4.3%	3.9%
IS	13.0%	12.8%	0.4%	0.4%	17.3%	16.7%	1.1%	0.9%	0.6%	0.5%	10.8%	10.5%	8.0%	8.1%	5.3%	5.8%	6.8%	8.3%	4.1%	4.4%
IT	2.2%	2.2%	1.2%	0.8%	27.9%	28.0%	3.6%	3.6%	1.1%	1.1%	8.3%	8.1%	16.3%	16.5%	5.5%	5.3%	3.7%	3.8%	3.2%	3.3%
LT	3.5%	3.4%	0.3%	0.3%	16.0%	15.8%	5.9%	5.4%	0.8%	0.8%	3.0%	2.7%	20.0%	19.7%	11.3%	11.1%	2.7%	2.5%	1.3%	1.3%
LU	13.7%	14.0%	0.8%	1.0%	10.2%	9.4%	1.5%	1.4%	0.5%	0.5%	8.8%	8.9%	7.8%	8.1%	6.4%	6.8%	1.6%	1.6%	1.7%	1.7%
LV	11.0%	12.2%	0.3%	0.3%	11.9%	12.9%	9.6%	9.2%	1.0%	1.1%	3.1%	3.3%	12.5%	12.2%	9.9%	10.3%	3.6%	3.8%	1.9%	1.6%
MT	0.2%	0.1%	0.0%	0.1%	5.7%	6.0%	5.9%	6.1%	1.0%	1.0%	6.7%	7.0%	15.6%	15.3%	7.2%	7.7%	13.9%	13.8%	3.2%	3.2%
NL	14.1%	14.6%	2.7%	2.5%	15.4%	15.2%	4.2%	3.7%	0.8%	0.8%	3.5%	3.6%	14.4%	14.2%	7.5%	7.1%	1.7%	1.7%	2.6%	2.7%
NO*	5.5%	n.a.	4.1%	n.a.	7.7%	n.a.	4.3%	n.a.	0.5%	n.a.	10.5%	n.a.	5.3%	n.a.	13.0%	n.a.	1.5%	n.a.	2.6%	n.a.
PL	1.5%	1.6%	1.7%	1.6%	23.8%	23.9%	2.5%	2.3%	1.0%	1.1%	5.2%	5.7%	18.8%	19.9%	7.8%	8.0%	3.9%	3.8%	4.6%	4.3%
PT	2.3%	2.3%	0.4%	0.4%	18.4%	18.4%	2.5%	2.6%	1.2%	1.1%	10.1%	9.8%	15.3%	15.9%	6.4%	6.3%	8.2%	8.4%	1.4%	1.5%
RO	7.5%	8.2%	0.7%	0.8%	20.6%	20.0%	4.5%	4.5%	1.2%	1.3%	9.1%	8.7%	24.3%	24.0%	10.6%	10.9%	2.7%	2.7%	1.8%	1.7%
SE	1.3%	1.3%	1.1%	1.2%	4.9%	5.0%	3.3%	3.2%	0.7%	0.7%	2.8%	2.7%	4.5%	4.6%	4.4%	4.2%	0.9%	0.9%	1.6%	1.5%
SI	1.6%	1.4%	1.5%	1.5%	26.7%	27.4%	5.1%	5.0%	1.1%	1.1%	7.1%	7.6%	20.2%	18.5%	12.1%	11.9%	3.6%	3.6%	4.6%	5.2%
SK	3.9%	4.1%	0.9%	0.9%	19.8%	17.5%	9.1%	9.5%	1.6%	1.6%	6.5%	6.3%	15.9%	15.7%	9.9%	10.1%	1.4%	1.4%	2.5%	2.7%
EU/EEA	3.8%	3.9%	1.6%	1.4%	15.2%	15.3%	4.8%	4.7%	0.9%	0.9%	5.3%	5.1%	12.9%	12.8%	6.0%	5.9%	2.9%	3.0%	2.7%	2.7%

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

%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services	
	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21
	AT	1.4%	1.2%	27.4%	28.0%	8.8%	8.6%	2.4%	2.5%	0.5%	0.5%	0.1%	0.1%	1.0%	1.0%	0.6%	0.6%	1.1%
BE	2.3%	2.1%	13.6%	13.0%	7.4%	7.1%	4.5%	9.2%	0.6%	0.6%	0.2%	0.2%	6.0%	5.7%	0.7%	0.7%	1.8%	1.9%
BG	0.9%	0.9%	12.1%	11.6%	2.2%	2.0%	1.3%	1.2%	0.0%	0.0%	0.2%	0.2%	0.6%	0.6%	0.2%	0.2%	0.8%	0.9%
CY	0.0%	0.0%	17.0%	17.7%	5.0%	4.6%	1.3%	1.2%	0.0%	0.0%	1.3%	1.2%	2.1%	2.0%	0.6%	0.6%	0.8%	0.8%
CZ	0.0%	0.0%	24.7%	23.3%	3.9%	4.4%	2.1%	2.2%	0.1%	0.1%	0.2%	0.2%	0.8%	0.8%	0.7%	0.8%	3.4%	3.1%
DE	4.1%	4.2%	38.3%	39.5%	4.4%	4.0%	4.5%	4.7%	0.3%	0.3%	0.2%	0.2%	1.5%	1.5%	0.4%	0.4%	2.6%	2.5%
DK	1.8%	1.4%	62.8%	63.1%	2.0%	2.0%	2.0%	2.3%	0.2%	0.3%	0.5%	0.5%	0.8%	0.8%	0.3%	0.3%	0.6%	0.6%
EE	0.0%	0.0%	32.8%	32.6%	4.3%	4.2%	2.9%	2.8%	0.0%	0.0%	0.1%	0.1%	0.7%	0.6%	0.3%	0.2%	0.7%	0.9%
ES	3.3%	3.3%	11.1%	11.0%	4.6%	4.7%	3.1%	3.1%	0.5%	0.5%	0.6%	0.6%	1.6%	1.5%	0.8%	0.8%	4.4%	4.2%
FI	5.8%	6.6%	39.7%	43.1%	5.9%	5.0%	2.4%	2.4%	0.1%	0.1%	0.2%	0.2%	0.9%	0.9%	0.6%	0.6%	1.2%	0.7%
FR	6.4%	6.5%	22.4%	22.8%	5.4%	5.2%	5.5%	5.7%	0.3%	0.3%	0.4%	0.4%	1.9%	1.8%	0.6%	0.6%	5.0%	5.0%
GR	0.0%	0.0%	6.8%	7.1%	2.1%	2.3%	1.4%	1.3%	0.0%	0.0%	0.3%	0.3%	1.5%	1.6%	1.3%	1.3%	2.3%	2.4%
HR	0.1%	0.1%	6.4%	6.6%	4.7%	4.4%	2.1%	2.1%	0.4%	0.4%	0.2%	0.2%	0.7%	0.7%	0.9%	1.1%	0.4%	0.5%
HU	1.7%	1.8%	13.7%	13.9%	3.8%	4.1%	2.9%	2.8%	0.0%	0.0%	0.2%	0.2%	0.6%	0.6%	0.3%	0.3%	3.1%	3.3%
IE	1.5%	2.0%	24.0%	24.0%	2.3%	2.3%	5.0%	5.0%	0.0%	0.0%	1.3%	1.2%	4.8%	4.9%	1.6%	1.5%	2.9%	2.6%
IS	1.8%	2.0%	23.6%	21.4%	1.0%	0.9%	4.5%	4.8%	0.0%	0.0%	0.2%	1.0%	0.2%	0.3%	0.8%	0.8%	0.4%	0.5%
IT	1.4%	1.5%	12.8%	12.9%	5.6%	5.5%	2.6%	2.7%	0.1%	0.1%	0.1%	0.1%	1.4%	1.4%	0.6%	0.6%	2.4%	2.6%
LT	0.2%	0.2%	27.9%	28.9%	1.9%	2.1%	2.8%	3.1%	0.0%	0.0%	0.1%	0.1%	0.8%	0.8%	0.3%	0.3%	1.2%	1.4%
LU	2.6%	2.5%	10.4%	10.1%	3.6%	3.6%	19.8%	19.8%	0.0%	0.1%	0.3%	0.3%	2.3%	2.3%	0.5%	0.3%	7.5%	7.9%
LV	0.0%	0.0%	26.7%	24.6%	1.1%	1.2%	4.1%	4.2%	0.2%	0.3%	0.2%	0.2%	1.1%	1.0%	0.3%	0.3%	1.3%	1.3%
MT	9.2%	9.4%	12.1%	11.9%	7.9%	6.7%	3.8%	3.6%	0.2%	0.2%	0.7%	0.7%	4.9%	5.2%	1.3%	1.4%	0.6%	0.7%
NL	3.2%	3.0%	18.4%	18.9%	3.0%	3.0%	3.3%	3.6%	0.2%	0.2%	0.2%	0.2%	3.2%	3.3%	0.5%	0.5%	1.1%	1.2%
NO*	0.2%	n.a.	29.3%	n.a.	6.0%	n.a.	6.8%	n.a.	0.0%	n.a.	0.4%	n.a.	1.4%	n.a.	0.4%	n.a.	0.5%	n.a.
PL	0.6%	0.4%	14.3%	13.6%	6.7%	5.9%	2.0%	2.1%	0.0%	0.0%	0.3%	0.3%	1.7%	1.7%	0.7%	0.7%	3.0%	2.8%
PT	2.6%	2.3%	12.3%	11.7%	5.9%	6.0%	2.6%	2.7%	0.2%	0.2%	0.7%	0.6%	1.8%	1.8%	1.5%	1.5%	6.2%	6.4%
RO	1.6%	1.7%	6.8%	6.7%	2.0%	2.0%	2.2%	2.3%	0.0%	0.0%	0.2%	0.2%	2.9%	2.9%	0.7%	0.7%	0.7%	0.7%
SE	4.4%	5.2%	61.7%	61.2%	3.9%	4.0%	2.0%	2.0%	0.1%	0.1%	0.2%	0.2%	0.7%	0.6%	0.4%	0.4%	0.9%	1.0%
SI	0.4%	0.9%	5.0%	4.9%	6.3%	6.5%	1.9%	1.9%	0.0%	0.0%	0.3%	0.3%	1.4%	1.3%	0.9%	0.9%	0.2%	0.2%
SK	0.6%	0.4%	17.6%	18.9%	3.4%	3.5%	2.6%	2.7%	0.0%	0.0%	0.2%	0.2%	1.3%	1.3%	0.7%	0.9%	2.2%	2.1%
EU/EEA	3.9%	4.1%	25.0%	25.4%	4.8%	4.7%	3.9%	4.0%	0.3%	0.3%	0.3%	0.3%	1.9%	1.9%	0.6%	0.6%	3.1%	3.1%

Statistical Annex

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

NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (1/2)																				
%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication	
	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21
AT	4.4%	4.3%	5.3%	5.7%	3.8%	3.9%	2.8%	2.9%	1.2%	1.4%	3.5%	3.5%	3.8%	3.6%	4.5%	4.5%	7.1%	8.1%	2.9%	2.6%
BE	3.1%	3.2%	2.0%	1.3%	4.3%	4.3%	2.0%	1.9%	2.1%	2.0%	4.7%	4.6%	5.6%	5.1%	3.1%	3.0%	8.0%	8.6%	2.4%	2.4%
BG	6.0%	5.9%	57.6%	62.4%	6.2%	6.1%	7.8%	6.8%	19.9%	19.9%	23.6%	22.1%	10.7%	8.6%	6.4%	5.9%	13.2%	12.6%	16.8%	14.7%
CY	22.9%	20.2%	11.5%	10.6%	13.9%	13.1%	2.4%	2.0%	5.1%	5.0%	29.1%	26.9%	19.8%	19.3%	3.0%	3.1%	6.0%	6.0%	12.6%	10.9%
CZ	1.2%	1.4%	0.6%	0.4%	5.6%	5.3%	5.6%	5.2%	2.6%	2.9%	4.2%	5.1%	4.1%	3.7%	5.3%	4.6%	14.3%	15.1%	1.0%	1.6%
DE	3.8%	3.8%	4.4%	3.7%	3.6%	3.8%	1.0%	1.0%	0.8%	0.8%	6.1%	5.8%	3.8%	3.8%	5.7%	5.4%	5.4%	5.7%	2.2%	2.5%
DK	6.5%	5.8%	11.9%	19.5%	3.0%	3.4%	0.2%	0.1%	3.8%	3.3%	4.9%	5.1%	5.6%	5.4%	13.7%	14.7%	14.4%	16.3%	2.5%	2.1%
EE	2.6%	2.0%	0.0%	0.0%	2.1%	1.7%	0.6%	0.4%	0.2%	0.3%	5.9%	5.8%	1.7%	1.6%	2.0%	1.5%	10.4%	19.0%	1.7%	1.1%
ES	5.2%	5.2%	1.7%	2.3%	4.7%	4.6%	2.9%	3.3%	2.1%	2.2%	8.8%	8.9%	5.2%	5.3%	4.2%	5.1%	6.8%	9.6%	3.1%	2.6%
FI	8.3%	7.5%	25.9%	29.0%	4.3%	3.2%	0.3%	0.2%	0.2%	0.2%	2.3%	2.5%	2.1%	3.4%	6.8%	7.2%	3.2%	3.2%	0.8%	0.7%
FR	4.4%	4.3%	3.7%	4.5%	5.0%	4.9%	2.2%	1.2%	3.7%	3.6%	7.5%	7.4%	4.7%	4.6%	4.5%	4.2%	8.9%	9.3%	3.0%	3.0%
GR	36.2%	25.6%	35.9%	33.2%	32.1%	21.0%	1.3%	1.2%	16.5%	9.0%	49.7%	35.3%	38.5%	26.2%	15.1%	12.2%	23.7%	17.1%	33.5%	22.3%
HR	15.6%	16.0%	1.1%	1.0%	15.2%	14.0%	0.6%	0.6%	7.3%	7.0%	11.6%	9.7%	6.6%	5.7%	6.0%	5.7%	7.8%	8.6%	12.0%	11.0%
HU	2.3%	2.1%	2.6%	2.7%	5.0%	4.7%	1.2%	1.1%	1.3%	1.3%	4.4%	4.8%	3.2%	2.9%	5.6%	5.4%	3.7%	4.5%	3.3%	2.7%
IE	6.7%	6.5%	1.7%	0.9%	1.4%	1.4%	1.0%	1.4%	1.6%	1.4%	4.2%	5.4%	4.4%	4.0%	5.2%	7.1%	12.6%	16.1%	1.6%	1.1%
IS	0.7%	0.7%	49.5%	47.8%	3.4%	2.3%	0.0%	0.0%	2.0%	2.2%	5.4%	7.8%	2.4%	2.2%	5.9%	4.7%	16.9%	15.2%	2.0%	1.8%
IT	7.2%	6.8%	4.2%	4.9%	6.0%	5.6%	2.4%	2.3%	4.5%	4.0%	18.9%	17.1%	5.7%	5.3%	5.5%	5.3%	9.0%	8.9%	2.9%	2.7%
LT	4.2%	4.2%	10.2%	0.0%	4.1%	3.2%	0.1%	0.1%	0.1%	0.1%	8.6%	6.7%	2.2%	1.4%	1.3%	2.0%	15.0%	10.6%	0.2%	0.1%
LU	3.0%	3.4%	0.3%	0.2%	2.8%	2.5%	4.3%	4.4%	5.8%	5.4%	2.8%	2.9%	4.0%	2.6%	4.1%	2.1%	40.3%	40.6%	4.0%	4.1%
LV	2.5%	1.3%	0.8%	2.0%	10.3%	9.4%	1.4%	1.4%	1.1%	0.8%	3.4%	1.7%	1.3%	1.0%	6.5%	5.8%	12.5%	17.6%	0.5%	0.2%
MT	7.4%	3.2%	0.0%	0.0%	14.2%	13.9%	1.2%	1.1%	0.1%	0.1%	23.1%	22.1%	8.4%	6.8%	5.8%	6.0%	13.5%	17.3%	11.5%	8.2%
NL	6.4%	5.9%	11.5%	9.5%	4.6%	4.5%	1.3%	1.4%	4.0%	3.9%	5.6%	5.8%	4.1%	3.6%	5.6%	5.1%	7.9%	7.8%	1.9%	2.0%
NO*	0.3%	n.a.	23.3%	n.a.	1.3%	n.a.	1.4%	n.a.	4.6%	n.a.	1.0%	n.a.	4.5%	n.a.	14.3%	n.a.	3.1%	0.0%	1.2%	n.a.
PL	6.4%	8.8%	1.7%	1.1%	8.7%	8.8%	1.0%	1.0%	2.4%	2.2%	14.3%	12.9%	7.1%	6.4%	7.4%	6.7%	18.0%	17.1%	3.0%	3.0%
PT	6.1%	5.5%	7.1%	6.5%	6.3%	6.0%	2.2%	2.2%	7.1%	7.0%	11.8%	11.4%	5.8%	5.4%	7.6%	7.0%	13.6%	13.8%	5.9%	4.5%
RO	5.2%	4.9%	32.1%	29.3%	11.8%	10.8%	8.8%	7.4%	3.0%	3.0%	13.1%	13.3%	4.1%	4.0%	4.3%	4.4%	10.1%	10.5%	5.5%	5.7%
SE	0.7%	0.4%	18.5%	24.4%	2.5%	1.6%	0.2%	0.2%	0.1%	0.0%	0.9%	0.7%	0.9%	0.6%	4.9%	2.2%	1.9%	2.9%	0.3%	0.3%
SI	6.6%	1.7%	0.9%	0.9%	3.4%	2.8%	0.1%	0.4%	3.8%	3.4%	9.2%	8.9%	12.9%	6.5%	4.2%	4.6%	18.7%	18.8%	3.0%	2.6%
SK	7.0%	7.4%	0.1%	0.7%	3.1%	2.5%	1.3%	1.3%	1.5%	1.4%	2.1%	2.2%	2.8%	2.6%	1.5%	1.9%	3.3%	3.7%	0.6%	0.5%
EU/EEA	5.7%	5.4%	7.0%	6.9%	5.4%	5.0%	1.9%	1.6%	2.6%	2.4%	10.1%	9.5%	5.7%	5.1%	5.9%	5.3%	9.0%	9.7%	2.8%	2.7%

NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (2/2)																			
%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services		
	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	Mar-21	Jun-21	
AT	1.9%	2.1%	1.4%	1.3%	3.4%	3.2%	4.4%	5.9%	0.0%	0.0%	2.0%	1.9%	0.8%	1.4%	8.3%	7.5%	13.1%	11.3%	
BE	4.5%	4.5%	3.4%	3.7%	3.3%	3.2%	3.3%	1.4%	3.1%	2.9%	2.3%	1.9%	1.2%	1.2%	5.0%	4.5%	3.2%	2.4%	
BG	0.0%	0.0%	17.3%	18.4%	10.5%	9.6%	17.7%	18.2%	9.1%	7.8%	7.6%	8.6%	2.2%	2.2%	37.2%	38.3%	6.3%	5.6%	
CY	0.0%	0.0%	18.3%	17.5%	22.2%	20.6%	24.8%	14.5%	0.0%	0.0%	10.4%	11.9%	2.0%	2.0%	32.6%	33.0%	34.9%	35.9%	
CZ	0.0%	0.0%	0.8%	0.9%	9.2%	8.4%	5.6%	4.6%	0.0%	0.0%	1.9%	1.4%	0.4%	0.4%	11.3%	7.6%	4.1%	4.5%	
DE	2.8%	2.9%	1.5%	1.5%	2.0%	2.4%	4.5%	4.3%	0.0%	0.0%	1.2%	1.1%	0.6%	0.7%	4.2%	2.5%	2.5%	2.3%	
DK	3.3%	4.1%	1.7%	1.6%	3.7%	3.7%	2.9%	2.7%	0.0%	0.0%	0.4%	0.6%	7.9%	8.2%	8.5%	8.5%	3.0%	3.1%	
EE	0.0%	0.0%	1.6%	1.6%	0.2%	0.2%	6.4%	4.7%	0.0%	0.0%	1.1%	1.0%	2.7%	2.9%	14.2%	4.9%	2.0%	1.6%	
ES	2.2%	1.9%	3.8%	3.8%	6.8%	6.0%	4.4%	4.6%	0.3%	0.3%	6.0%	6.7%	5.6%	3.5%	8.9%	12.3%	3.4%	3.3%	
FI	0.5%	0.4%	0.9%	0.9%	1.4%	2.7%	1.5%	1.3%	0.0%	0.1%	1.1%	1.1%	2.2%	2.4%	2.7%	3.0%	4.3%	0.5%	
FR	2.8%	2.6%	2.4%	2.4%	4.4%	4.7%	3.0%	3.4%	3.6%	10.6%	3.2%	3.3%	2.2%	2.1%	4.9%	5.5%	3.0%	3.0%	
GR	36.9%	38.0%	30.1%	24.0%	38.3%	29.7%	23.4%	11.8%	27.1%	15.7%	50.5%	43.2%	25.3%	18.8%	22.5%	15.7%	30.5%	23.6%	
HR	9.7%	6.6%	5.6%	4.0%	9.0%	5.7%	18.2%	18.8%	0.0%	0.0%	14.6%	13.6%	1.0%	1.2%	13.5%	10.9%	9.9%	8.0%	
HU	1.9%	1.8%	2.1%	2.0%	2.4%	2.9%	3.8%	2.8%	0.7%	0.5%	1.9%	2.2%	3.5%	3.4%	2.5%	2.8%	14.9%	12.3%	
IE	3.7%	2.7%	13.5%	13.5%	5.1%	3.8%	8.8%	6.6%	0.0%	0.0%	1.0%	1.1%	1.9%	2.2%	11.5%	11.4%	4.3%	5.9%	
IS	0.1%	0.0%	3.7%	2.9%	7.2%	8.0%	9.5%	7.3%	6.2%	0.0%	0.2%	2.1%	0.6%	0.6%	4.6%	4.2%	2.1%	1.9%	
IT	1.9%	1.7%	10.6%	10.0%	4.2%	3.6%	7.4%	7.3%	0.0%	0.8%	4.4%	4.1%	3.7%	3.4%	10.3%	10.0%	8.2%	7.5%	
LT	0.0%	0.0%	2.3%	2.1%	2.1%	0.9%	1.6%	1.4%	0.0%	0.0%	5.6%	2.1%	3.3%	3.1%	0.2%	0.2%	0.2%	0.1%	
LU	0.9%	0.7%	5.2%	4.8%	4.1%	4.3%	0.6%	0.5%	0.4%	0.2%	3.0%	2.7%	3.7%	3.4%	3.8%	7.8%	2.8%	2.7%	
LV	0.3%	0.0%	1.4%	1.5%	0.9%	1.4%	5.1%	3.6%	0.0%	0.0%	3.9%	3.0%	0.1%	0.0%	11.2%	8.1%	1.0%	1.0%	
MT	0.9%	1.0%	8.3%	8.7%	10.4%	0.7%	33.3%	26.3%	0.0%	0.0%	1.5%	1.4%	2.8%	2.7%	2.9%	2.6%	22.5%	21.1%	
NL	10.9%	10.8%	1.4%	1.4%	6.0%	5.5%	4.3%	3.9%	0.0%	0.2%	4.1%	2.2%	3.1%	2.8%	6.4%	7.1%	4.3%	3.4%	
NO*	14.5%	n.a.	0.9%	n.a.	2.7%	n.a.	1.3%	n.a.	0.0%	n.a.	0.1%	n.a.	2.9%	n.a.	1.5%	n.a.	2.1%	n.a.	
PL	1.1%	1.6%	7.8%	7.6%	6.5%	7.1%	10.0%	8.4%	0.0%	0.0%	8.2%	7.9%	4.3%	3.7%	4.6%	4.7%	3.0%	3.0%	
PT	8.9%	10.5%	11.1%	10.6%	10.6%	10.1%	9.8%	11.4%	0.1%	0.1%	14.0%	14.2%	6.7%	6.5%	44.1%	42.9%	15.1%	13.5%	
RO	0.4%	0.3%	3.5%	3.4%	10.2%	10.0%	3.9%	4.9%	1.5%	21.0%	1.9%	2.3%	1.7%	1.8%	3.9%	3.4%	8.2%	12.5%	
SE	0.2%	0.2%	0.2%	0.1%	0.2%	0.1%	1.0%	0.9%	0.0%	0.0%	0.5%	0.5%	1.4%	0.7%	1.7%	0.8%	3.6%	3.4%	
SI	0.1%	0.3%	5.5%	4.4%	10.9%	10.6%	8.3%	4.3%	29.2%	32.8%	6.5%	12.3%	2.8%	2.7%	8.3%	19.2%	8.9%	15.7%	
SK	0.1%	0.1%	2.7%	2.4%	2.4%	2.5%	5.0%	4.9%	0.0%	0.0%	0.6%	0.7%	0.2%	0.2%	1.4%	0.9%	0.2%	0.2%	
EU/EEA	3.2%	3.0%	2.6%	2.6%	4.4%	4.4%	4.0%	4.2%	1.5%	4.0%	4.3%	4.3%	3.0%	2.6%	7.9%	8.2%	4.4%	4.2%	

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

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

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

Statistical Annex

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

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

Country of counterparty	Total exposures to Real Estate activities (NACE L)								Non-performing exposures to Real Estate activities (NACE L)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	35.2	35.7	36.2	36.7	32.3%	33.1%	32.4%	33.1%	0.3	0.4	0.4	0.3	0.7%	1.0%	1.0%	0.9%
BE	30.0	29.4	29.2	29.9	16.9%	16.7%	16.5%	16.7%	0.8	1.0	1.0	1.1	2.6%	3.5%	3.3%	3.6%
BG	2.0	2.1	2.0	2.0	12.2%	12.1%	12.1%	11.6%	0.3	0.3	0.3	0.3	15.1%	15.4%	14.1%	13.4%
CY	2.3	2.2	2.2	2.2	15.5%	15.7%	16.1%	16.9%	0.7	0.6	0.6	0.6	31.9%	29.1%	29.8%	28.6%
CZ	13.1	13.9	13.9	13.2	27.0%	28.4%	28.1%	26.2%	0.1	0.1	0.1	0.1	0.4%	0.9%	0.9%	0.9%
DE	184.4	188.5	188.9	190.2	31.7%	32.8%	31.6%	32.8%	0.7	0.8	0.8	0.9	0.4%	0.4%	0.4%	0.4%
DK	66.3	67.5	68.2	71.8	51.4%	48.7%	49.9%	53.3%	1.0	0.9	1.0	0.9	1.6%	1.4%	1.4%	1.2%
EE	3.4	3.5	3.0	2.9	34.3%	35.1%	33.2%	33.9%	0.0	0.0	0.0	0.0	0.7%	0.7%	1.1%	1.0%
ES	41.5	40.6	43.3	43.6	11.6%	11.3%	10.9%	11.0%	2.0	2.1	2.3	2.3	4.8%	5.1%	5.9%	5.3%
FI	50.5	51.0	50.6	51.6	46.4%	46.8%	48.1%	48.3%	0.6	0.8	0.7	0.8	1.2%	1.5%	1.4%	1.5%
FR	308.0	313.8	319.0	336.9	30.7%	30.9%	30.9%	31.6%	6.8	6.6	6.6	7.3	2.2%	2.1%	2.1%	2.2%
GR	4.6	4.5	4.6	4.1	5.9%	5.8%	5.8%	6.0%	1.3	1.3	1.3	0.9	29.4%	29.8%	29.3%	21.6%
HR	1.3	1.2	1.2	1.2	10.3%	9.8%	9.5%	9.7%	0.1	0.1	0.1	0.1	10.9%	6.9%	7.6%	5.8%
HU	4.1	4.2	4.1	4.1	18.7%	18.7%	18.8%	18.8%	0.1	0.1	0.1	0.1	1.9%	1.9%	1.8%	1.2%
IE	10.9	11.2	11.5	11.5	18.0%	19.3%	18.9%	20.1%	1.3	1.3	1.2	1.3	11.6%	11.4%	10.7%	11.3%
IS	2.3	2.4	2.5	2.3	22.4%	22.5%	22.8%	20.9%	0.1	0.1	0.1	0.1	4.3%	3.7%	3.7%	2.9%
IT	61.6	55.7	56.3	53.9	11.3%	10.6%	10.5%	10.3%	12.4	8.8	8.7	8.1	20.1%	15.8%	15.4%	15.0%
LI	0.1	0.1	0.1	0.1	32.3%	42.6%	27.2%	17.0%	0.0	0.0	0.0	0.0	7.1%	6.2%	5.9%	6.1%
LT	2.6	2.5	2.6	2.2	25.9%	27.2%	27.1%	23.5%	0.0	0.0	0.0	0.0	1.4%	1.9%	1.5%	0.9%
LU	36.4	37.6	36.5	37.3	35.9%	37.2%	36.6%	36.3%	0.4	0.6	0.6	0.7	1.1%	1.5%	1.6%	1.8%
LV	1.8	1.8	1.8	1.5	27.2%	27.7%	27.3%	25.2%	0.0	0.0	0.0	0.0	1.9%	1.9%	2.6%	2.7%
MT	0.5	0.5	0.5	0.5	8.0%	9.0%	8.1%	8.2%	0.0	0.1	0.1	0.0	9.3%	10.4%	10.8%	9.9%
NL	99.4	97.7	97.7	97.8	32.0%	32.1%	31.3%	31.8%	1.3	1.3	1.2	1.2	1.3%	1.4%	1.2%	1.3%
NO*	40.1	43.9	46.3	27.9	35.5%	35.5%	38.1%	39.0%	0.2	0.3	0.3	0.1	0.6%	0.7%	0.7%	0.4%
PL	14.4	14.3	14.3	14.0	20.1%	20.1%	20.0%	19.1%	0.5	0.5	0.5	0.4	3.5%	3.2%	3.2%	2.9%
PT	9.2	9.3	7.5	7.5	12.0%	12.3%	11.3%	11.1%	1.0	1.0	0.7	0.7	11.2%	10.8%	9.6%	9.0%
RO	3.7	3.6	3.5	3.4	14.0%	13.5%	12.8%	12.3%	0.3	0.4	0.5	0.5	8.5%	11.4%	13.9%	13.6%
SE	136.2	146.0	143.7	143.3	59.4%	61.4%	61.5%	61.9%	0.2	0.2	0.2	0.2	0.2%	0.2%	0.2%	0.1%
SI	0.7	0.7	0.7	0.7	8.2%	8.4%	8.2%	8.6%	0.0	0.0	0.0	0.0	4.8%	4.6%	4.3%	4.0%
SK	4.5	4.5	4.5	4.7	18.6%	18.8%	18.6%	19.8%	0.1	0.1	0.1	0.1	1.9%	1.8%	1.7%	1.6%
EU/EEA	1,171.0	1,189.9	1,196.3	1,199.0	27.4%	27.9%	27.5%	28.0%	32.8	29.9	29.5	29.0	2.8%	2.5%	2.5%	2.4%
Memo Item: Non-EU/EEA countries	164.2	150.1	154.2	154.3	12.8%	12.5%	12.3%	12.7%	4.2	4.8	5.0	4.8	2.5%	3.2%	3.2%	3.1%

By country of counterparty	Total exposures to Construction (NACE F)								Non-performing exposures to Construction (NACE F)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	10.4	10.5	10.6	10.4	9.6%	9.7%	9.5%	9.4%	0.3	0.3	0.3	0.3	2.9%	3.0%	2.9%	2.8%
BE	19.7	19.7	20.1	20.4	11.1%	11.2%	11.3%	11.4%	0.7	0.8	0.8	0.8	3.5%	4.3%	3.9%	3.9%
BG	1.2	1.1	1.1	1.2	7.0%	6.6%	6.7%	7.0%	0.2	0.2	0.2	0.2	19.4%	20.5%	20.2%	18.9%
CY	1.9	1.8	1.8	1.7	13.1%	13.0%	13.3%	13.3%	1.0	0.9	0.9	0.9	53.3%	51.2%	50.2%	49.4%
CZ	1.9	1.8	1.9	2.0	3.9%	3.7%	3.9%	4.0%	0.1	0.1	0.1	0.1	3.8%	4.4%	4.3%	4.7%
DE	16.0	15.5	15.6	14.5	2.8%	2.7%	2.6%	2.5%	0.5	0.5	0.4	0.4	3.0%	3.1%	2.8%	2.8%
DK	3.5	3.6	3.7	3.5	2.7%	2.6%	2.7%	2.6%	0.1	0.1	0.2	0.2	3.7%	4.1%	4.4%	4.5%
EE	0.3	0.3	0.3	0.3	3.1%	2.9%	2.9%	3.0%	0.0	0.0	0.0	0.0	1.5%	1.8%	1.8%	1.3%
ES	35.3	34.1	36.9	36.1	9.8%	9.5%	9.3%	9.1%	3.6	3.3	3.6	3.5	10.1%	9.7%	9.9%	9.7%
FI	4.4	4.1	3.9	3.9	4.1%	3.7%	3.7%	3.6%	0.2	0.2	0.2	0.2	5.2%	5.1%	4.7%	4.6%
FR	47.9	47.8	48.6	49.2	4.8%	4.7%	4.7%	4.6%	2.3	2.2	2.2	2.4	4.7%	4.7%	4.6%	4.9%
GR	5.9	5.6	5.6	4.1	7.7%	7.2%	7.1%	6.1%	2.9	2.7	2.7	1.2	48.8%	48.5%	49.2%	30.2%
HR	1.0	1.2	1.3	1.1	8.4%	9.6%	10.4%	8.5%	0.1	0.1	0.1	0.1	12.7%	10.7%	10.0%	10.9%
HU	1.0	1.1	1.1	1.2	4.7%	4.8%	5.1%	5.3%	0.0	0.0	0.0	0.0	1.6%	1.6%	1.9%	2.2%
IE	1.5	1.5	1.5	1.5	2.5%	2.5%	2.4%	2.7%	0.1	0.1	0.1	0.1	8.6%	7.9%	7.7%	6.1%
IS	1.2	1.1	1.2	1.1	11.3%	10.6%	10.4%	10.2%	0.0	0.0	0.1	0.1	3.7%	2.8%	5.4%	7.8%
IT	48.5	42.0	43.0	41.5	8.9%	8.0%	8.0%	8.0%	16.2	10.7	10.5	9.3	33.4%	25.5%	24.5%	22.5%
LI	0.0	0.0	0.0	0.0	1.8%	2.1%	1.3%	0.8%	0.0	0.0	0.0	0.0	0.0%	0.0%	0.0%	0.0%
LT	0.3	0.3	0.3	0.2	3.3%	3.0%	3.2%	2.5%	0.0	0.0	0.0	0.0	13.2%	12.8%	11.4%	10.3%
LU	4.1	3.7	3.8	3.8	4.0%	3.7%	3.8%	3.7%	0.1	0.1	0.1	0.1	1.8%	2.0%	1.6%	1.6%
LV	0.2	0.2	0.2	0.2	2.9%	2.5%	2.7%	2.8%	0.0	0.0	0.0	0.0	3.7%	4.0%	3.3%	3.2%
MT	0.2	0.2	0.2	0.3	3.9%	3.5%	4.0%	4.3%	0.1	0.1	0.1	0.1	32.3%	30.5%	23.1%	22.1%
NL	10.0	10.4	10.7	10.6	3.2%	3.4%	3.4%	3.4%	0.7	0.6	0.6	0.6	6.6%	6.2%	5.6%	5.3%
NO*	10.6	12.9	13.0	5.4	9.4%	10.4%	10.7%	7.6%	0.1	0.1	0.1	0.1	0.9%	0.8%	0.9%	1.0%
PL	4.0	3.8	3.8	4.1	5.6%	5.4%	5.4%	5.6%	0.3	0.3	0.3	0.2	8.7%	7.7%	7.4%	5.9%
PT	8.2	8.0	6.8	6.7	10.7%	10.5%	10.2%	10.0%	1.6	1.3	0.7	0.7	19.7%	16.7%	11.1%	11.1%
RO	2.6	2.5	2.4	2.5	9.6%	9.3%	9.0%	9.0%	0.3	0.3	0.3	0.3	11.3%	10.5%	10.6%	10.3%
SE	6.1	6.3	6.3	5.6	2.7%	2.7%	2.7%	2.4%	0.1	0.1	0.1	0.1	1.4%	1.2%	1.1%	1.5%
SI	0.3	0.3	0.3	0.3	3.9%	3.8%	3.9%	4.2%	0.0	0.0	0.0	0.0	11.3%	11.4%	10.3%	7.6%
SK	1.3	1.2	1.3	1.3	5.3%	5.2%	5.6%	5.6%	0.1	0.1	0.0	0.0	4.1%	4.2%	3.3%	3.4%
EU/EEA	249.6	242.6	247.3	234.8	5.8%	5.7%	5.7%	5.5%	31.8	25.4	24.9	22.0	12.7%	10.5%	10.1%	9.4%
Memo Item: Non-EU/EEA countries	37.5	35.8	37.3	35.5	2.9%	3.0%	3.0%	2.9%	2.6	3.0	3.0	2.7	7.0%	8.3%	8.1%	7.5%

Volumes bn EUR; %

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

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

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

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

Statistical Annex

IFRS 9 specific data ⁽¹⁾

Loans and advances at amortised cost: distribution among stages according to IFRS 9 ⁽²⁾																								
% of loans and advances at amortised cost																								
	Stage 1				Stage 2				Stage 3				Coverage ratio of stage 1 loans and advances				Coverage ratio of stage 2 loans and advances				Coverage ratio of stage 3 loans and advances			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	80.0%	79.1%	79.7%	80.1%	17.6%	18.3%	17.8%	17.5%	2.4%	2.6%	2.5%	2.4%	0.2%	0.2%	0.2%	0.2%	2.8%	3.0%	3.0%	3.2%	54.2%	51.6%	51.2%	51.2%
BE	86.6%	86.2%	86.0%	87.1%	11.2%	11.4%	11.6%	10.8%	2.3%	2.4%	2.4%	2.1%	0.1%	0.1%	0.1%	0.1%	2.9%	3.0%	3.1%	2.9%	43.0%	41.2%	41.2%	42.6%
BG	79.8%	80.2%	81.7%	82.7%	11.2%	10.8%	9.9%	9.6%	9.0%	9.0%	8.4%	7.7%	0.6%	0.6%	0.6%	0.5%	9.6%	8.5%	9.1%	9.6%	49.5%	50.5%	50.2%	51.1%
CY	63.0%	64.2%	65.7%	68.4%	16.1%	18.5%	17.1%	17.1%	20.9%	17.3%	17.2%	14.5%	0.4%	0.4%	0.4%	0.5%	1.7%	2.1%	2.1%	2.8%	47.1%	45.4%	46.2%	49.3%
CZ	93.5%	92.7%	93.1%	93.4%	5.2%	5.8%	5.5%	5.3%	1.3%	1.5%	1.4%	1.4%	0.1%	0.1%	0.1%	0.1%	7.2%	7.2%	7.0%	6.7%	56.9%	54.7%	53.7%	54.1%
DE	91.6%	89.2%	89.1%	90.2%	6.8%	9.2%	9.3%	8.4%	1.6%	1.6%	1.6%	1.4%	0.1%	0.1%	0.1%	0.1%	2.4%	2.4%	2.3%	2.6%	39.0%	38.0%	38.0%	38.7%
DK	88.9%	89.3%	89.7%	89.8%	8.1%	7.6%	7.3%	7.8%	3.0%	3.1%	2.9%	2.3%	0.2%	0.2%	0.2%	0.2%	5.6%	6.4%	6.2%	6.2%	43.9%	38.8%	40.2%	40.9%
EE	86.6%	87.8%	88.0%	90.2%	11.6%	10.7%	10.5%	8.4%	1.8%	1.5%	1.5%	1.4%	0.2%	0.2%	0.2%	0.1%	1.8%	1.9%	2.1%	2.6%	34.6%	29.7%	27.5%	28.1%
ES	90.5%	89.5%	89.1%	89.3%	6.0%	7.1%	7.5%	7.4%	3.5%	3.4%	3.5%	3.3%	0.5%	0.5%	0.5%	0.4%	8.0%	7.3%	7.1%	7.0%	45.0%	45.8%	44.7%	44.4%
FI	92.2%	92.7%	92.4%	93.1%	6.0%	5.6%	6.0%	5.5%	1.8%	1.7%	1.7%	1.4%	0.1%	0.1%	0.1%	0.1%	2.4%	2.6%	2.5%	2.4%	34.7%	33.4%	33.4%	37.5%
FR	90.1%	89.0%	89.0%	89.0%	7.1%	8.4%	8.3%	8.5%	2.7%	2.6%	2.7%	2.6%	0.2%	0.2%	0.2%	0.2%	4.3%	4.3%	4.3%	4.2%	50.5%	50.5%	49.9%	50.6%
GR	54.2%	56.0%	55.7%	69.6%	12.9%	13.8%	13.7%	13.2%	33.0%	30.3%	30.6%	17.2%	0.7%	0.6%	0.6%	0.6%	6.3%	5.7%	5.8%	5.4%	44.8%	44.6%	46.9%	46.4%
HR	84.4%	83.4%	84.2%	84.5%	10.4%	11.3%	10.6%	10.8%	5.2%	5.3%	5.1%	4.7%	0.6%	0.6%	0.6%	0.6%	7.1%	7.8%	7.8%	7.9%	67.5%	62.9%	63.1%	62.2%
HU	85.1%	83.3%	83.3%	84.1%	10.3%	12.1%	12.3%	12.2%	4.7%	4.6%	4.4%	3.7%	0.7%	0.8%	0.8%	0.8%	10.5%	9.9%	9.0%	8.7%	65.6%	62.9%	63.3%	64.7%
IE	80.4%	79.0%	79.2%	79.1%	14.4%	15.6%	15.8%	16.2%	5.2%	5.4%	5.0%	4.7%	0.7%	0.5%	0.5%	0.4%	5.5%	5.9%	5.7%	5.6%	29.9%	31.0%	29.3%	29.2%
IS	82.7%	83.3%	84.2%	85.2%	14.2%	13.9%	13.0%	12.2%	3.1%	2.8%	2.8%	2.6%	0.4%	0.4%	0.3%	0.3%	3.6%	3.7%	3.7%	3.6%	31.0%	31.3%	30.4%	26.2%
IT	82.7%	81.1%	81.7%	82.1%	11.4%	13.8%	13.3%	13.4%	5.9%	5.1%	5.0%	4.5%	0.2%	0.3%	0.3%	0.3%	3.5%	3.5%	3.3%	3.5%	53.8%	53.5%	53.3%	54.4%
LT	87.6%	89.7%	88.2%	89.4%	10.5%	8.4%	9.9%	9.0%	1.9%	1.9%	1.9%	1.5%	0.2%	0.1%	0.2%	0.2%	1.5%	1.8%	1.9%	2.1%	33.7%	31.1%	28.9%	29.4%
LU	91.9%	91.8%	92.2%	92.6%	5.8%	5.8%	5.7%	5.4%	2.3%	2.4%	2.1%	2.0%	0.2%	0.2%	0.2%	0.2%	1.9%	2.2%	2.3%	2.4%	34.0%	33.4%	34.6%	37.4%
LV	87.0%	87.0%	86.7%	88.1%	10.5%	10.6%	10.8%	9.8%	2.5%	2.3%	2.5%	2.1%	0.3%	0.4%	0.4%	0.5%	2.1%	2.1%	3.2%	2.8%	39.4%	38.7%	30.8%	34.5%
MT	88.1%	85.2%	86.0%	85.4%	7.6%	10.0%	9.6%	10.1%	4.3%	4.8%	4.4%	4.5%	0.3%	0.4%	0.4%	0.4%	4.3%	4.9%	4.2%	4.3%	30.6%	35.2%	36.1%	31.8%
NL	89.5%	89.9%	90.5%	90.9%	8.1%	7.7%	7.2%	7.0%	2.4%	2.4%	2.3%	2.1%	0.1%	0.1%	0.1%	0.1%	2.2%	2.4%	2.6%	2.4%	27.8%	27.7%	27.3%	27.1%
NO*	88.8%	90.4%	91.0%	n.a.	9.2%	7.8%	7.1%	n.a.	2.0%	1.9%	1.9%	n.a.	0.1%	0.1%	0.1%	n.a.	1.3%	1.3%	1.4%	n.a.	38.2%	37.4%	36.3%	n.a.
PL	84.8%	81.9%	81.5%	82.3%	10.1%	12.9%	13.1%	12.8%	5.1%	5.1%	5.4%	4.9%	0.4%	0.4%	0.4%	0.4%	6.1%	5.9%	5.5%	5.7%	64.1%	63.6%	60.5%	62.8%
PT	84.5%	82.2%	83.0%	83.1%	9.3%	12.2%	11.6%	11.9%	6.2%	5.7%	5.4%	5.0%	0.3%	0.4%	0.4%	0.4%	7.0%	5.9%	7.3%	7.1%	55.0%	53.9%	57.0%	58.8%
RO	78.8%	75.7%	76.5%	75.9%	16.5%	19.7%	18.9%	19.8%	4.6%	4.6%	4.6%	4.2%	1.0%	1.1%	1.1%	1.1%	10.4%	10.3%	10.1%	10.4%	65.4%	66.3%	66.4%	69.6%
SE	95.2%	95.5%	95.7%	95.9%	4.2%	4.0%	3.9%	3.7%	0.6%	0.5%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%	1.6%	1.8%	2.1%	1.9%	44.1%	44.9%	41.7%	42.5%
SI	90.0%	88.1%	88.0%	88.9%	6.4%	8.1%	8.2%	7.7%	3.6%	3.7%	3.8%	3.4%	0.7%	0.7%	0.7%	0.6%	7.7%	5.9%	5.7%	5.3%	58.9%	55.5%	54.0%	58.3%
SK	80.9%	81.6%	82.8%	83.0%	16.6%	16.1%	14.8%	14.9%	2.5%	2.3%	2.4%	2.1%	0.2%	0.3%	0.3%	0.2%	3.0%	3.3%	3.6%	3.5%	64.8%	62.4%	61.4%	61.5%
EU/EEA	88.6%	87.7%	87.9%	88.4%	8.0%	9.1%	9.0%	8.8%	3.4%	3.2%	3.1%	2.8%	0.2%	0.2%	0.2%	0.2%	4.1%	4.0%	4.1%	4.1%	46.6%	46.1%	46.0%	46.6%

Fair valued financial assets																
Volumes bn EUR, % as share of fair value financial assets																
	Total fair valued financial assets				Level 1 financial assets				Level 2 financial assets				Level 3 financial assets			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	64.2	62.9	61.5	60.7	59.0%	61.1%	62.8%	63.7%	33.3%	31.3%	29.3%	28.2%	7.7%	7.6%	7.9%	8.1%
BE	121.2	110.1	101.4	98.0	33.4%	35.5%	39.7%	39.9%	55.4%	54.9%	50.6%	50.8%	11.1%	9.6%	9.8%	9.4%
BG	4.1	4.1	4.0	4.1	77.6%	77.7%	79.9%	76.9%	21.4%	21.3%	18.9%	21.7%	1.1%	1.1%	1.2%	1.4%
CY	1.5	1.3	1.3	1.3	74.4%	71.1%	71.7%	73.6%	1.6%	2.3%	1.4%	1.0%	24.0%	26.6%	26.8%	25.4%
CZ	9.2	7.1	7.5	8.5	32.4%	39.5%	42.8%	42.2%	63.6%	55.6%	51.6%	52.8%	4.0%	5.0%	5.6%	5.0%
DE	1,125.7	1,085.7	1,017.6	986.6	21.0%	21.1%	20.6%	21.7%	74.0%	73.5%	73.7%	72.6%	4.9%	5.5%	5.8%	5.8%
DK	531.2	529.7	525.2	511.1	12.8%	13.0%	14.0%	14.2%	86.9%	86.8%	78.8%	79.4%	0.3%	0.2%	7.2%	6.4%
EE	3.2	3.0	2.9	2.8	36.8%	33.7%	22.6%	22.2%	62.6%	65.9%	77.0%	77.4%	0.6%	0.4%	0.4%	0.4%
ES	554.2	512.8	515.3	504.2	44.2%	48.6%	48.8%	48.5%	53.1%	48.7%	48.1%	48.1%	2.7%	2.7%	3.1%	3.4%
FI	247.9	222.9	231.0	224.4	23.4%	22.5%	23.6%	24.7%	74.5%	75.6%	74.8%	73.6%	2.1%	2.0%	1.6%	1.6%
FR	2,235.4	2,105.4	2,247.4	2,155.5	29.5%	29.2%	34.0%	35.5%	67.1%	67.4%	62.4%	60.8%	3.4%	3.4%	3.6%	3.7%
GR	27.9	29.0	29.4	29.1	53.8%	53.5%	60.1%	59.2%	43.4%	43.9%	37.3%	37.1%	2.9%	2.5%	2.6%	3.7%
HR	5.1	5.0	4.9	5.0	40.5%	44.2%	46.4%	46.0%	57.9%	52.8%	52.0%	52.8%	1.6%	2.9%	1.6%	1.2%
HU	9.2	11.3	14.8	14.8	49.7%	39.8%	44.3%	41.4%	43.5%	35.2%	34.6%	34.7%	6.8%	25.0%	21.1%	23.9%
IE	42.3	44.5	46.7	44.1	66.4%	61.7%	60.2%	66.5%	29.9%	34.7%	35.8%	29.4%	3.7%	3.7%	4.0%	4.2%
IS	3.4	3.5	3.5	3.7	85.6%	87.0%	86.5%	86.7%	7.8%	5.7%	4.3%	4.4%	6.6%	7.4%	9.2%	8.9%
IT	403.8	369.9	376.6	394.2	63.2%	60.8%	63.7%	66.2%	33.2%	35.5%	32.4%	30.1%	3.6%	3.8%	3.9%	3.7%
LT	0.7	0.8	0.9	1.9	94.4%	95.3%	94.6%	44.7%	3.5%	3.4%	3.6%	54.4%	2.1%	1.4%	1.9%	0.9%
LU	57.5	14.0	13.7	12.9	14.2%	58.3%	62.7%	61.7%	40.7%	37.0%	29.8%	29.9%	45.0%	4.7%	7.5%	8.4%
LV	1.8	1.6	1.7	1.6	48.0%	44.5%	46.5%	40.8%	51.5%	55.1%	53.1%	58.8%	0.6%	0.4%	0.4%	0.4%
MT	2.4	2.3	2.3	2.5	65.6%	71.8%	69.4%	68.8%	33.6%	27.3%	29.6%	30.3%	0.9%	0.9%	0.9%	0.9%
NL	281.8	267.2	274.1	268.4	43.6%	44.2%	42.8%	44.0%	53.5%	52.9%	54.4%	52.9%	2.9%	2.9%	2.8%	3.1%
NO*	64.6	68.9	66.4	n.a.	8.4%	10.4%	10.0%	n.a.	69.9%	68.0%	66.4%	n.a.	21.7%	21.6%	23.5%	n.a.
PL	47.0	46.6	44.8	43.2	64.3%	69.3%	67.6%	63.6%	24.1%	19.8%	20.8%	25.2%	11.6%	10.9%	11.6%	11.2%
PT	54.0	50.1	43.8	44.0	71.0%	70.3%	68.6%	69.7%	16.4%	16.8%	18.5%	17.6%	12.6%	12.9%	12.9%	12.7%
RO	10.9	12.2	14.0	14.4	96.7%	96.7%	96.0%	95.5%	2.2%	2.5%	3.3%	3.7%	1.0%	0.8%	0.7%	0.8%
SE	136.4	120.3	135.2	132.5	34.8%	38.4%	42.3%	43.8%	64.7%	61.1%	57.2%	55.6%	0.5%	0.5%	0.5%	0.6%
SI	4.7	6.0	5.7	5.5	82.0%	64.4%	64.2%	63.0%	16.1%	34.1%	34.1%	36.6%	1.9%	1.5%	1.7%	0.4%
SK	2.4	2.2	1.9	2.0	33.5%	48.0%	54.3%	64.4%	64.2%	50.7%	44.2%	34.3%	2.4%	1.3%	1.5%	1.3%
EU/EEA	5,879.0	5,573.3	5,696.3	5,457.9	31.8%	31.9%	34.3%	35.9%	64.5%	64.2%	61.0%	59.6%	3.8%	3.9%	4.6%	4.5%

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

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

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

Statistical Annex

Sovereign exposures

Sovereign exposure																			
Direct exposures towards General governments ⁽¹⁾																			
Volumes bn EUR, % of total sov exposure	Total gross carrying amount of which:						Total carrying amount (net of short positions) of which ⁽²⁾ :												
			to home country		to other EU/EEA countries				Financial assets held for trading		Fair value through P&L		Fair value through OCI		Amortised cost		Other financial assets		
	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	
AT	94.0	79.6	27%	29%	61%	57%	93.6	79.6	5%	5%	1%	1%	33%	34%	57%	55%	5%	5%	
BE	183.2	176.3	41%	41%	49%	45%	175.4	178.5	2%	2%	0%	0%	12%	12%	84%	84%	2%	1%	
BG	5.5	5.9	75%	71%	19%	20%	5.5	5.9	1%	1%	0%	0%	66%	60%	29%	32%	4%	7%	
CY	3.7	3.5	93%	88%	2%	4%	3.6	3.5	0%	0%	0%	0%	17%	20%	83%	80%	0%	0%	
CZ	26.0	32.0	95%	96%	5%	3%	26.0	32.0	2%	1%	12%	14%	10%	9%	76%	77%	0%	0%	
DE	518.5	478.2	40%	39%	30%	24%	458.1	411.6	26%	29%	2%	3%	27%	22%	37%	38%	8%	8%	
DK	47.3	47.6	48%	48%	47%	46%	46.7	45.3	47%	52%	1%	1%	2%	4%	25%	22%	25%	21%	
EE	4.1	1.5	82%	55%	18%	45%	4.1	1.5	0%	0%	6%	16%	0%	0%	77%	46%	17%	38%	
ES	453.7	480.6	52%	56%	18%	17%	437.1	464.8	12%	11%	1%	1%	35%	32%	52%	57%	0%	0%	
FI	42.4	42.7	42%	43%	43%	39%	41.2	42.7	7%	7%	0%	0%	11%	12%	52%	47%	30%	34%	
FR	1,008.8	1,039.1	53%	52%	22%	22%	927.5	903.0	19%	23%	0%	0%	19%	16%	61%	60%	1%	1%	
GR	40.0	46.0	67%	69%	29%	27%	39.9	45.8	2%	3%	0%	0%	35%	31%	63%	66%	0%	0%	
HR	7.7	10.4	87%	85%	7%	9%	7.7	10.4	2%	2%	0%	0%	41%	43%	57%	56%	0%	0%	
HU	7.6	17.7	99%	99%	0%	1%	7.6	13.1	2%	17%	0%	0%	15%	15%	80%	67%	4%	1%	
IE	38.6	41.0	41%	36%	52%	47%	33.7	34.3	17%	22%	0%	0%	63%	51%	19%	26%	1%	2%	
IS	1.3	2.5	67%	83%	20%	10%	0.7	1.5	100%	100%	0%	0%	0%	0%	0%	0%	0%	0%	
IT	440.4	510.4	63%	61%	27%	28%	426.8	472.6	9%	12%	0%	0%	31%	32%	59%	55%	2%	1%	
LT	1.8	1.9	88%	89%	11%	11%	1.8	1.9	1%	1%	0%	0%	1%	2%	58%	58%	40%	40%	
LU	23.9	23.3	18%	24%	54%	51%	25.5	23.3	0%	0%	0%	0%	31%	49%	68%	50%	1%	1%	
LV	1.8	1.9	49%	46%	48%	51%	1.8	1.9	0%	0%	0%	0%	10%	10%	69%	66%	21%	24%	
MT	3.1	3.2	60%	62%	38%	36%	3.1	3.2	0%	0%	0%	0%	36%	35%	63%	65%	0%	0%	
NL	252.1	246.8	50%	49%	35%	35%	251.4	245.4	1%	2%	1%	1%	32%	31%	36%	38%	30%	28%	
NO*	18.5	n.a.	37%	n.a.	7%	n.a.	17.0	n.a.	27%	n.a.	30%	n.a.	30%	n.a.	8%	n.a.	5%	n.a.	
PL	47.3	52.3	97%	100%	3%	0%	47.3	52.3	1%	1%	0%	0%	63%	56%	36%	43%	0%	0%	
PT	84.3	70.9	61%	60%	35%	34%	84.3	70.9	4%	2%	0%	0%	40%	49%	52%	38%	5%	11%	
RO	19.5	20.9	96%	89%	2%	9%	19.5	20.9	34%	39%	0%	0%	25%	25%	21%	19%	21%	17%	
SE	57.6	64.1	78%	79%	16%	15%	56.5	61.2	16%	21%	14%	13%	3%	3%	53%	51%	13%	12%	
SI	6.6	6.6	34%	33%	31%	32%	6.6	6.6	1%	0%	0%	0%	64%	64%	35%	36%	0%	0%	
SK	6.8	7.0	80%	78%	19%	21%	6.8	7.0	0%	2%	0%	0%	1%	14%	98%	83%	0%	0%	
EU/EEA	3,281	3,345	51%	52%	28%	26%	3,096	3,068	15%	17%	1%	1%	26%	24%	53%	53%	6%	5%	

(1) Direct exposures through Non-derivative financial assets. Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables".

(2) The breakdown by accounting portfolios refers to the Total carrying amount of General governments exposures through Non-derivative financial assets.

Sovereign exposure										
Total gross carrying amount by maturity										
% of total sov exposure	0 - 3M		3M - 1Y		1Y - 5Y		5Y - 10Y		10Y - more	
	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21
AT	11%	9%	8%	9%	38%	40%	28%	27%	14%	16%
BE	5%	6%	5%	3%	26%	29%	30%	30%	33%	32%
BG	6%	2%	3%	14%	49%	41%	39%	38%	4%	6%
CY	2%	3%	33%	21%	54%	60%	8%	13%	2%	3%
CZ	4%	4%	5%	6%	32%	34%	38%	42%	20%	14%
DE	8%	8%	8%	8%	28%	28%	15%	16%	40%	39%
DK	37%	92%	12%	2%	34%	4%	9%	1%	7%	1%
EE	62%	1%	6%	27%	19%	40%	11%	27%	2%	5%
ES	6%	10%	14%	13%	37%	35%	29%	26%	13%	16%
FI	27%	26%	4%	9%	27%	24%	28%	25%	15%	17%
FR	17%	16%	9%	10%	32%	27%	19%	19%	23%	28%
GR	4%	3%	12%	11%	20%	16%	19%	19%	46%	51%
HR	7%	3%	26%	22%	33%	35%	31%	34%	3%	6%
HU	28%	25%	3%	4%	27%	23%	36%	42%	7%	6%
IE	23%	25%	8%	7%	29%	37%	31%	27%	8%	4%
IS	26%	35%	22%	11%	52%	52%	0%	1%	0%	2%
IT	6%	4%	10%	9%	46%	46%	22%	25%	16%	16%
LT	23%	22%	6%	10%	65%	61%	6%	6%	0%	0%
LU	9%	14%	7%	7%	49%	48%	30%	26%	5%	5%
LV	7%	2%	5%	19%	69%	56%	17%	19%	3%	4%
MT	8%	7%	13%	10%	44%	44%	35%	36%	1%	3%
NL	6%	6%	10%	7%	32%	35%	22%	22%	29%	30%
NO*	19%	n.a.	15%	n.a.	43%	n.a.	9%	n.a.	14%	n.a.
PL	6%	5%	11%	9%	55%	52%	24%	28%	4%	6%
PT	23%	24%	27%	9%	16%	26%	25%	30%	10%	10%
RO	27%	19%	8%	9%	46%	44%	12%	19%	7%	9%
SE	28%	32%	16%	17%	40%	34%	10%	11%	5%	5%
SI	8%	7%	10%	16%	49%	44%	23%	22%	11%	10%
SK	7%	2%	12%	7%	25%	41%	49%	40%	8%	10%
EU/EEA	12%	12%	10%	9%	34%	32%	21%	22%	22%	24%

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

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

Statistical Annex

Liability composition and volumes

% of total liabilities	Liabilities composition																							
	Debt securities issued				Deposits from credit institutions				Customer deposits from HHs				Customer deposits from NFCs				Other customer deposits ⁽¹⁾				Other liabilities ⁽²⁾			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	12.1%	11.9%	11.3%	11.0%	9.5%	8.9%	9.8%	9.4%	39.2%	40.4%	38.9%	40.3%	17.4%	17.5%	17.2%	16.8%	9.0%	8.9%	9.3%	8.5%	12.8%	12.4%	13.5%	13.9%
BE	13.0%	12.8%	13.0%	13.4%	8.6%	7.1%	9.1%	8.2%	35.8%	36.8%	35.9%	36.6%	13.7%	14.0%	13.6%	13.8%	10.6%	11.3%	11.4%	11.4%	18.2%	17.9%	17.0%	16.5%
BG	0.5%	0.4%	0.4%	0.4%	3.1%	4.1%	3.3%	3.0%	63.1%	63.3%	63.6%	64.0%	26.5%	25.9%	26.2%	25.5%	4.6%	4.3%	4.2%	5.2%	2.2%	2.0%	2.4%	2.0%
CY	1.2%	1.2%	1.1%	2.0%	1.7%	1.6%	1.6%	1.4%	64.6%	65.5%	63.0%	57.6%	19.1%	18.5%	17.0%	16.4%	8.4%	8.1%	7.6%	7.1%	5.1%	5.0%	9.6%	15.5%
CZ	9.1%	15.3%	11.6%	11.3%	12.0%	5.8%	8.5%	9.3%	44.4%	48.2%	46.5%	47.0%	16.5%	17.9%	16.6%	16.4%	13.0%	9.0%	13.5%	12.1%	5.0%	3.8%	3.4%	3.9%
DE	15.9%	16.2%	16.1%	16.2%	12.3%	11.8%	12.4%	12.4%	17.5%	18.8%	18.3%	18.5%	11.0%	11.5%	11.7%	11.8%	16.5%	15.8%	15.8%	15.9%	26.7%	26.0%	25.6%	25.2%
DK	54.1%	53.6%	54.1%	54.2%	2.5%	2.8%	2.6%	2.3%	11.1%	11.2%	11.5%	11.8%	9.6%	10.2%	9.8%	10.5%	7.7%	7.4%	8.6%	8.4%	15.0%	14.8%	13.3%	12.7%
EE	4.5%	4.2%	3.7%	3.9%	3.4%	2.9%	3.1%	2.3%	36.5%	36.2%	39.7%	42.0%	30.7%	32.1%	31.8%	31.8%	17.9%	18.0%	14.0%	12.8%	7.1%	6.5%	7.7%	7.3%
ES	12.7%	11.6%	12.1%	12.2%	5.6%	4.4%	4.9%	4.5%	38.2%	35.3%	38.4%	39.6%	15.9%	14.8%	14.8%	15.5%	8.9%	7.9%	8.6%	8.7%	18.7%	25.9%	21.1%	19.5%
FI	38.5%	39.2%	38.6%	38.7%	2.7%	1.5%	2.8%	2.7%	20.8%	21.8%	20.3%	21.4%	14.1%	13.1%	13.1%	15.3%	6.5%	7.2%	7.9%	6.2%	17.5%	17.2%	17.3%	15.8%
FR	16.3%	16.4%	16.1%	16.1%	5.4%	4.5%	5.5%	5.1%	24.2%	25.1%	24.9%	25.5%	17.2%	17.5%	17.1%	16.9%	12.6%	12.4%	12.8%	12.9%	24.2%	24.1%	23.6%	23.5%
GR	2.6%	2.0%	2.1%	2.2%	2.2%	2.1%	2.0%	2.0%	51.0%	51.2%	51.4%	50.7%	15.2%	16.0%	15.9%	16.3%	6.4%	6.3%	5.7%	5.9%	22.6%	22.4%	22.8%	22.8%
HR	0.2%	0.2%	0.3%	0.3%	6.2%	6.7%	6.7%	6.2%	57.4%	57.1%	57.5%	57.4%	22.1%	22.3%	21.9%	21.8%	10.4%	10.0%	10.0%	10.0%	3.6%	3.6%	3.6%	4.3%
HU	3.9%	3.9%	3.9%	3.9%	5.2%	3.3%	3.9%	4.2%	46.7%	46.7%	42.3%	41.3%	27.4%	28.7%	27.7%	27.4%	8.0%	8.1%	9.0%	9.3%	8.9%	9.3%	13.2%	13.9%
IE	6.6%	5.9%	5.6%	5.7%	5.6%	5.1%	4.7%	5.1%	38.6%	38.9%	37.1%	36.0%	30.9%	31.5%	29.8%	29.6%	7.3%	7.2%	7.1%	6.6%	11.0%	11.5%	15.7%	16.9%
IS	32.0%	34.1%	34.2%	33.0%	1.5%	1.7%	1.3%	1.2%	29.0%	31.3%	31.7%	30.2%	19.4%	18.6%	17.7%	18.5%	12.2%	10.6%	10.7%	12.1%	5.9%	3.7%	4.5%	4.9%
IT	11.8%	11.4%	10.4%	10.0%	5.1%	5.4%	5.2%	5.1%	32.9%	32.5%	34.2%	34.0%	17.0%	17.2%	16.4%	16.4%	9.9%	9.7%	9.5%	9.6%	23.2%	23.8%	24.3%	24.9%
LT	0.1%	0.1%	0.1%	0.1%	6.4%	5.2%	3.3%	3.2%	57.8%	58.6%	58.0%	57.6%	25.2%	26.6%	26.5%	24.9%	8.0%	7.6%	9.6%	7.9%	2.5%	2.0%	2.5%	6.2%
LU	24.1%	3.9%	4.1%	4.3%	19.3%	25.7%	27.4%	25.0%	13.4%	16.6%	16.3%	16.0%	10.0%	11.7%	10.6%	10.9%	28.4%	36.8%	36.5%	38.3%	4.8%	5.2%	5.0%	5.4%
LV	0.4%	0.4%	0.4%	0.4%	3.3%	2.4%	0.7%	0.8%	51.1%	51.2%	50.4%	52.7%	28.7%	30.3%	30.6%	30.7%	6.5%	6.2%	6.8%	6.1%	10.0%	9.5%	11.0%	9.4%
MT	3.3%	3.7%	4.7%	4.1%	1.1%	1.1%	0.7%	0.7%	66.2%	66.6%	65.1%	66.5%	18.4%	19.1%	17.8%	17.3%	8.6%	7.4%	7.3%	6.9%	2.4%	2.1%	4.5%	4.4%
NL	21.6%	20.6%	20.5%	20.0%	3.4%	2.9%	3.5%	3.2%	36.9%	39.0%	37.4%	38.3%	14.4%	15.2%	14.2%	14.4%	10.5%	8.7%	11.0%	9.9%	13.2%	13.7%	13.5%	14.2%
NO*	39.5%	36.9%	37.2%	n.a.	5.5%	5.2%	6.5%	n.a.	18.2%	19.0%	18.6%	n.a.	20.1%	21.7%	22.6%	n.a.	6.3%	6.5%	7.2%	n.a.	10.5%	10.7%	7.8%	n.a.
PL	7.4%	7.8%	7.6%	7.5%	1.9%	2.2%	1.8%	1.9%	58.7%	59.5%	59.8%	60.4%	20.0%	19.2%	18.9%	18.1%	6.2%	5.4%	6.2%	6.3%	5.9%	5.9%	5.7%	5.8%
PT	4.5%	4.2%	4.1%	4.1%	2.7%	2.7%	2.2%	2.0%	54.2%	54.8%	54.5%	53.9%	18.5%	18.8%	18.8%	19.0%	5.3%	4.9%	4.9%	5.3%	14.9%	14.6%	15.5%	15.8%
RO	1.1%	1.0%	1.0%	1.4%	3.6%	3.5%	3.2%	3.1%	60.2%	59.5%	59.7%	59.1%	25.7%	27.0%	26.4%	27.0%	5.3%	5.5%	5.8%	5.5%	4.1%	3.5%	3.9%	3.9%
SE	44.9%	44.7%	43.2%	43.9%	3.7%	2.5%	3.7%	3.3%	18.6%	20.0%	18.6%	19.2%	17.6%	18.4%	17.7%	18.2%	8.3%	7.3%	10.5%	10.1%	7.0%	7.2%	6.2%	5.4%
SI	1.6%	1.3%	1.3%	1.6%	2.0%	1.8%	1.6%	1.5%	71.2%	71.6%	71.1%	69.5%	17.9%	18.3%	18.6%	17.4%	4.0%	3.9%	4.4%	4.6%	3.4%	3.1%	3.0%	5.3%
SK	12.2%	12.0%	11.8%	12.0%	2.4%	2.1%	2.2%	2.2%	52.0%	52.5%	50.1%	49.6%	22.0%	22.7%	19.7%	18.6%	5.3%	4.0%	4.0%	3.8%	6.1%	6.6%	12.2%	13.8%
EU/EEA	18.3%	18.1%	17.9%	17.6%	6.1%	5.3%	6.0%	5.8%	28.1%	28.6%	28.7%	29.3%	15.5%	15.7%	15.4%	15.5%	11.4%	10.9%	11.5%	11.4%	20.5%	21.4%	20.4%	20.4%

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

Total liabilities	Volumes bn EUR			
	Sep-20	Dec-20	Mar-21	Jun-21
AT	636	647	685	691
BE	1,112	1,109	1,157	1,159
BG	30	32	33	33
CY	33	33	35	39
CZ	158	156	170	177
DE	3,707	3,537	3,656	3,664
DK	754	772	769	751
EE	35	37	32	31
ES	3,257	3,259	3,318	3,276
FI	677	649	679	675
FR	7,966	7,800	8,102	8,111
GR	248	257	261	270
HR	40	41	42	43
HU	75	78	103	108
IE	247	254	275	288
IS	22	22	24	25
IT	2,395	2,439	2,560	2,612
LT	23	25	26	27
LU	203	161	168	171
LV	14	15	16	16
MT	21	21	22	22
NL	2,165	2,067	2,206	2,169
NO*	272	276	296	n.a.
PL	161	163	166	170
PT	324	325	261	270
RO	43	46	46	47
SE	890	884	958	973
SI	24	29	30	31
SK	49	51	55	57
EU/EEA	24,369	24,005	25,037	24,712

Share of secured funding	% of debt securities issued			
	Sep-20	Dec-20	Mar-21	Jun-21
AT	40.1%	38.9%	35.5%	35.8%
BE	23.0%	22.7%	21.6%	20.5%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	3.4%	28.3%	23.5%	23.6%
DE	30.9%	30.9%	30.5%	30.4%
DK	90.7%	90.7%	90.0%	90.7%
EE	48.8%	48.1%	41.6%	41.5%
ES	38.7%	36.8%	37.0%	35.4%
FI	48.8%	50.6%	47.6%	47.4%
FR	23.8%	24.0%	23.1%	22.5%
GR	55.8%	34.8%	31.1%	28.7%
HR	0.0%	0.0%	0.0%	0.0%
HU	57.0%	59.4%	65.6%	65.7%
IE	35.7%	35.5%	26.0%	23.9%
IS	66.4%	64.3%	65.7%	67.9%
IT	31.6%	30.3%	30.4%	30.1%
LT	0.0%	0.0%	0.0%	0.0%
LU	0.0%	0.0%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
MT	67.5%	71.7%	77.7%	74.8%
NL	22.3%	24.6%	23.1%	23.3%
NO	52.5%	55.7%	52.1%	n.a.
PL	48.4%	45.0%	44.3%	41.4%
PT	56.2%	54.1%	47.2%	45.3%
RO	0.0%	0.0%	0.0%	0.0%
SE	47.0%	47.6%	43.8%	43.8%
SI	0.0%	0.0%	0.0%	0.0%
SK	94.9%	91.5%	91.0%	85.8%
EU/EEA	37.1%	37.5%	36.2%	35.4%

Contingent liabilities: loan commitments	Volumes bn EUR; % of total loan commitments															
	Loan commitments: volume				Share of loan commitments to HHs				Share of loan commitments to NFCs							
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21				
AT	119	123	123	131	23.4%	23.0%	23.5%	23.7%	59.5%	59.7%	58.5%	58.9%				
BE	157	161	164	162	18.6%	18.0%	19.0%	19.6%	57.7%	55.8%	56.3%	56.4%				
BG	4	5	5	5	15.6%	14.6%	13.9%	13.9%	80.1%	81.7%	77.1%	78.7%				
CY	3	3	3	3	33.3%	33.7%	34.4%	34.5%	65.2%	64.6%	63.9%	63.9%				
CZ	20	22	23	25	24.9%	23.8%	26.4%	29.5%	57.9%	57.8%	54.6%	52.7%				
DE	634	646	653	663	17.7%	17.5%	17.9%	17.7%	61.0%	61.5%	60.7%	60.9%				
DK	121	125	125	126	18.5%	18.9%	20.8%	21.1%	61.7%	62.3%	60.6%	60.6%				
EE	3	3	3	3	18.0%	18.2%	22.6%	26.4%	71.8%	74.1%	73.7%	69.5%				
ES	552	557	561	542	38.8%	38.6%	38.9%	39.6%	50.1%	50.7%	50.4%	49.5%				
FI	120	121	121	123	31.8%	31.0%	33.6%	35.8%	55.1%	56.6%	54.0%	52.1%				
FR	1,193	1,165	1,211	1,216	17.5%	17.5%	17.3%	17.7%	59.1%	59.0%	58.1%	57.9%				
GR	22	23	22	23	29.1%	28.3%	29.6%	28.9%	69.5%	70.0%	68.7%	69.0%				
HR	6	6	5	6	52.4%	55.2%	54.8%	55.5%	41.3%	39.3%	39.6%	39.0%				
HU	13	13	16	17	17.8%	18.9%	18.0%	17.7%	64.8%	63.5%	65.3%	66.2%				
IE	50	51	52	52	17.7%	16.9%	16.8%	17.0%	75.5%	76.4%	77.0%	76.6%				
IS	2	2	2	2	16.4%	14.0%	14.3%	9.8%	75.1%	79.2%	79.0%	81.9%				
IT	600	597	592	604	8.2%	8.2%	8.6%	8.6%	65.9%	67.9%	68.1%	67.6%				
LT	2	2	2	2	19.1%	18.5%	20.9%	20.4%	78.9%	80.0%	77.6%	77.3%				
LU	20	17	18	18	24.2											

Statistical Annex

Composition of own funds and risk-weighted assets

Composition of own funds (Tier 1 capital)																								
Volumes bn EUR, %	Own funds (Tier 1 capital) volume				Capital instruments eligible as CET1 Capital				Retained earnings				Accumulated other comprehensive income				Other CET1 components				Additional Tier 1 capital			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	47.0	49.9	49.9	50.7	40%	38%	38%	37%	62%	61%	61%	63%	-17%	-16%	-16%	-16%	5%	7%	7%	6%	9%	10%	10%	9%
BE	72.1	76.9	77.3	77.8	49%	46%	46%	46%	65%	64%	64%	64%	-4%	-3%	-3%	-2%	-16%	-13%	-14%	-13%	6%	6%	6%	5%
BG	4.6	4.7	4.7	4.9	26%	25%	25%	24%	34%	34%	34%	35%	4%	5%	4%	4%	33%	33%	34%	34%	3%	3%	3%	3%
CY	3.6	3.6	3.6	3.5	63%	42%	43%	44%	14%	33%	34%	34%	3%	2%	3%	2%	10%	13%	11%	9%	10%	10%	10%	10%
CZ	11.8	12.6	12.5	13.2	19%	18%	18%	18%	77%	76%	76%	77%	1%	1%	0%	0%	-2%	0%	0%	0%	5%	5%	5%	5%
DE	193.2	200.0	199.5	205.9	59%	55%	55%	53%	29%	30%	31%	31%	-1%	-1%	-1%	-1%	5%	8%	8%	9%	8%	8%	8%	8%
DK	37.8	39.3	39.6	40.9	4%	3%	4%	3%	78%	80%	79%	78%	0%	0%	0%	0%	10%	8%	9%	9%	8%	9%	9%	10%
EE	4.4	4.5	4.3	4.3	8%	8%	6%	6%	59%	60%	61%	61%	0%	0%	0%	0%	32%	31%	33%	33%	1%	1%	0%	0%
ES	192.1	199.7	199.9	200.7	67%	65%	64%	63%	55%	54%	58%	59%	-26%	-25%	-25%	-25%	-7%	-4%	-8%	-8%	11%	11%	11%	11%
FI	41.1	43.2	42.5	42.8	18%	17%	17%	17%	82%	81%	81%	82%	-3%	-2%	-2%	-2%	-4%	-2%	-3%	-3%	7%	7%	7%	6%
FR	419.6	438.9	438.4	445.0	34%	33%	33%	32%	34%	35%	33%	34%	0%	0%	0%	1%	27%	27%	28%	27%	6%	6%	6%	6%
GR	24.4	25.1	22.7	20.0	224%	217%	242%	281%	-178%	-175%	-199%	-246%	0%	0%	-1%	-2%	55%	58%	58%	63%	0%	0%	0%	3%
HR	6.0	6.3	6.2	6.3	37%	35%	35%	35%	58%	58%	58%	59%	2%	3%	3%	2%	3%	4%	4%	4%	0%	0%	0%	0%
HU	7.8	8.4	10.2	10.8	3%	3%	18%	19%	92%	90%	82%	82%	2%	2%	1%	-1%	2%	5%	-1%	0%	0%	0%	0%	0%
IE	44.3	45.9	46.8	47.1	38%	39%	39%	39%	70%	67%	66%	66%	-5%	-5%	-5%	-5%	-9%	-6%	-7%	-6%	6%	6%	6%	6%
IS	3.7	4.0	4.2	4.3	42%	42%	40%	39%	51%	55%	54%	56%	1%	0%	0%	1%	4%	1%	4%	2%	2%	2%	2%	2%
IT	169.3	171.7	173.1	172.1	54%	54%	54%	52%	34%	32%	35%	36%	-3%	-3%	-2%	-2%	6%	8%	5%	6%	9%	9%	9%	8%
LT	1.9	2.1	2.1	2.1	51%	46%	46%	47%	32%	38%	36%	36%	0%	0%	0%	0%	0%	16%	18%	18%	0%	0%	0%	0%
LU	20.4	20.8	21.2	21.6	51%	50%	50%	49%	45%	44%	46%	44%	1%	3%	3%	5%	1%	2%	0%	2%	1%	1%	1%	1%
LV	1.5	1.6	1.6	1.6	58%	54%	54%	54%	45%	49%	48%	49%	0%	0%	0%	0%	-4%	-3%	-3%	-3%	0%	0%	0%	0%
MT	1.7	1.8	1.6	1.6	57%	56%	51%	51%	39%	36%	41%	42%	2%	3%	3%	2%	2%	5%	6%	5%	0%	0%	0%	0%
NL	123.7	123.7	128.3	129.8	34%	35%	36%	36%	59%	59%	57%	59%	0%	-1%	0%	-1%	-3%	-3%	-4%	-4%	11%	11%	11%	10%
NO*	20.8	23.2	24.3	n.a.	22%	21%	21%	n.a.	71%	72%	73%	n.a.	3%	2%	1%	n.a.	-4%	-4%	-4%	n.a.	9%	9%	9%	n.a.
PL	19.1	19.2	18.8	19.1	23%	22%	22%	23%	12%	10%	9%	12%	5%	5%	4%	3%	60%	63%	64%	63%	0%	0%	0%	0%
PT	26.4	27.0	20.9	21.5	63%	61%	55%	54%	23%	24%	28%	27%	-16%	-16%	-17%	-15%	22%	23%	27%	27%	8%	7%	7%	7%
RO	5.0	5.7	5.5	5.5	46%	42%	43%	43%	35%	40%	40%	36%	3%	3%	3%	3%	16%	14%	14%	18%	0%	0%	0%	0%
SE	47.6	52.2	52.6	53.8	17%	17%	16%	16%	69%	70%	70%	69%	2%	2%	4%	5%	4%	4%	2%	3%	8%	7%	8%	7%
SI	2.9	3.0	3.0	3.2	49%	46%	46%	44%	52%	52%	52%	55%	1%	1%	1%	1%	-2%	0%	0%	-1%	0%	0%	0%	0%
SK	4.1	4.2	4.4	4.4	24%	24%	23%	23%	67%	68%	68%	68%	1%	1%	1%	1%	-2%	-2%	0%	-1%	10%	9%	9%	9%
EU/EEA	1,462.9	1,520.4	1,530.4	1,516.4	46%	44%	44%	44%	42%	42%	43%	43%	-5%	-5%	-4%	-4%	9%	11%	10%	10%	8%	8%	8%	7%

RWA composition																								
Volumes bn EUR, %	RWA volume				Credit risk capital requirements (excl. securitisation)				Securitisation capital requirements				Market risk capital requirements				Operational risk capital requirements				Other capital requirements			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	299.5	298.5	302.2	312.4	84.8%	84.4%	84.4%	84.9%	0.4%	0.5%	0.5%	0.4%	3.0%	3.1%	3.3%	3.5%	10.2%	10.3%	10.1%	9.8%	1.6%	1.7%	1.7%	1.4%
BE	398.6	400.1	403.4	393.0	82.4%	82.6%	82.8%	83.5%	0.7%	0.7%	0.9%	0.8%	1.8%	1.7%	1.7%	1.7%	8.9%	8.7%	8.6%	8.1%	6.2%	6.3%	6.0%	5.9%
BG	19.7	19.7	20.2	20.3	91.4%	91.5%	91.9%	91.8%	0.0%	0.0%	0.0%	0.0%	0.5%	0.6%	0.5%	0.6%	8.1%	7.9%	7.6%	7.6%	0.0%	0.0%	0.0%	0.0%
CY	19.2	19.3	19.2	18.8	86.1%	87.7%	87.8%	87.4%	0.7%	0.8%	0.8%	0.9%	0.4%	0.4%	0.2%	0.1%	12.7%	11.1%	11.2%	11.4%	0.0%	0.1%	0.1%	0.1%
CZ	51.8	53.2	52.8	55.2	83.2%	84.1%	84.4%	84.3%	0.4%	0.2%	0.2%	0.2%	2.5%	2.3%	2.3%	2.5%	12.4%	12.1%	11.8%	11.6%	1.5%	1.3%	1.3%	1.5%
DE	1,155.9	1,174.8	1,200.0	1,216.7	78.2%	77.0%	77.7%	78.4%	2.4%	2.4%	2.3%	2.2%	5.8%	6.8%	6.7%	6.1%	11.7%	11.5%	11.1%	11.1%	1.9%	2.2%	2.2%	2.3%
DK	188.3	190.8	193.9	198.1	82.0%	82.6%	82.7%	83.3%	0.2%	0.2%	0.2%	0.2%	7.4%	6.8%	7.0%	6.4%	8.8%	8.6%	8.4%	8.2%	1.6%	1.8%	1.8%	1.9%
EE	16.0	16.0	14.4	14.7	89.6%	89.4%	89.5%	89.7%	0.0%	0.0%	0.0%	0.0%	0.5%	0.4%	0.4%	0.5%	8.9%	9.0%	9.1%	8.9%	1.1%	1.1%	1.0%	0.9%
ES	1,366.4	1,381.1	1,388.0	1,368.0	86.0%	85.7%	86.5%	86.7%	0.7%	0.7%	0.7%	0.6%	2.9%	2.7%	2.7%	2.7%	9.4%	9.5%	9.4%	9.3%	1.0%	1.4%	0.8%	0.7%
FI	217.8	222.1	217.2	216.5	79.7%	80.9%	82.3%	81.9%	0.5%	0.4%	0.5%	0.5%	4.2%	3.5%	2.7%	2.6%	9.0%	8.8%	8.5%	8.5%	6.6%	6.4%	6.0%	6.5%
FR	2,569.5	2,588.6	2,615.0	2,646.8	84.6%	85.1%	85.1%	85.6%	1.4%	1.4%	1.3%	1.3%	3.1%	2.8%	2.9%	2.6%	10.2%	10.0%	9.9%	9.5%	0.8%	0.8%	0.8%	0.9%
GR	165.4	165.3	163.8	153.0	89.3%	89.5%	89.1%	87.9%	0.7%	0.7%	0.7%	1.0%	2.4%	2.5%	2.8%	3.2%	7.4%	7.1%	7.2%	7.7%	0.2%	0.1%	0.1%	0.2%
HR	25.4	25.6	25.4	25.9	89.0%	89.2%	89.6%	89.8%	0.0%	0.0%	0.0%	0.0%	1.7%	1.7%	1.2%	1.1%	9.3%	9.0%	9.1%	9.1%	0.0%	0.0%	0.0%	0.1%
HU	51.7	52.0	62.2	65.6	88.5%	88.5%	88.4%	87.8%	0.0%	0.0%	0.0%	0.0%	1.3%	1.4%	0.9%	2.0%	10.1%	10.0%	10.6%	10.0%	0.1%	0.1%	0.1%	0.2%
IE	218.4	224.5	230.5	231.0	84.4%	85.3%	84.5%	84.5%	1.8%	1.8%	2.0%	1.9%	2.9%	2.6%	3.4%	3.2%	9.6%	9.2%	8.8%	8.8%	1.2%	1.1%	1.2%	1.6%
IS	17.1	17.9	19.1	19.1	88.5%	88.3%	88.5%	88.6%	0.0%	0.0%	0.0%	0.0%	1.7%	1.7%	1.6%	1.5%	9.7%	9.8%	9.7%	9.7%	0.1%	0.2%	0.2%	0.2%
IT	1,012.4	1,004.0	1,008.9	1,017.9	84.0%	83.4%	82.9%	84.0%	1.5%	1.8%	1.7%	1.8%	3.7%	3.8%	4.0%	3.3%	9.7%	9.9%	10.3%	10.2%	1.1%	1.1%	1.1%	0.7%
LT	8.7	9.0	8.9	9.3	88.9%	88.7%	88.6%	89.1%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.5%	0.5%	8.3%	8.5%	8.6%	8.1%	2.4%	2.4%	2.3%	2.3%
LU	98.6	101.9	105.1	105.4	85.6%	86.5%	86.7%	86.7%	2.2%	2.2%	2.1%	2.1%	0.5%	0.4%	0.4%	0.4%	9.7%	8.9%	8.8%	8.5%	2.0%	2.1%	2.0%	2.3%
LV	6.0	5.9	6.6	6.5	88.5%	88.8%	90.1%	90.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.3%	0.3%	0.2%	11.0%	10.8%	9.6%	9.6%	0.0%	0.0%	0.0%	0.1%
MT	9.1	8.8	8.4	8.3	89.5%	89.4%	89.1%	88.9%	0.7%	0.9%	1.2%	1.2%	0.3%	0.1%	0.0%	0.0%	9.5%	9.6%	9.7%	9.9%	0.0%	0.0%	0.0%	0.0%
NL	643.4	648.9	679.7	677.5	78.6%	78.5%	79.2%	79.0%	0.9%	0.9%	0.9%	0.9%	2.2%	2.2%	2.2%	2.1%	13.7%	13.2%	12.8%	12.3%	4.6%	5.2%	5.0%	5.7%
NO*	104.6	109.3	113.6	n.a.	89.1%	88.5%	88.5%	n.a.	0.0%	0.0%	0.0%	n.a.	0.9%	0.9%	0.9%	n.a.	9.3%	9.9%	10.0%	n.a.	0.7%	0.7%	0.6%	n.a.
PL	109.1	110.1	108.4	108.4	89.8%	86.2%	86.0%	88.6%	0.0%	0.0%	0.0%	0.0%	1.9%	4.7%	4.1%	1.3%	8.1%	8.9%	9.7%	9.8%	0.2%	0.2%	0.2%	0.2%
PT	171.3	170.2	133.2	135.0	86.4%	86.8%	86.1%	85.4%	0.5%	0.5%	0.5%	0.4%	3.3%	3.1%	3.8%	4.3%	8.4%	8.3%	8.4%	8.3%	1.4%	1.3%	1.2%	1.6%
RO	25.2	25.4	25.1	25.7	77.4%	75.9%	72.9%	72.9%	0.0%	0.0%	0.0%	0.0%	7.2%	9.0%	11.5%	11.7%	15.3%	15.0%	15.4%	15.0%	0.1%	0.2%	0.2%	0.4%
SE	235.4	247.9	250.2	249.9	61.1%	59.0%	60.6%	60.3%	0.1%	0.1%	0.1%	0.1%	2.5%	2.5%	3.3%	2.7%	8.7%	8.7%	8.5%	8.3%	27.6%	29.7%	27.5%	28.7%
SI	16.2	19.7	19.9	20.3	86.4%	85.2%	84.9%	85.9%	0.0%	0.0%	0.0%	0.0%	3.4%	6.4%	6.9%	6.1%	10.2%	8.4%	8.2%	8.0%	0.0%	0.0%	0.0%	0.0%
SK	23.6	24.0	23.9	23.6	90.2%	90.8%	91.4%																	

Statistical Annex

Profitability analysis: main drivers within RoE

Components of RoE: revenue side																					
%	RoE (Return on Equity)				Net interest income / equity				Net fee & commission income / equity				Net trading income (incl. FV result) / equity				Other operating income / equity				
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	
AT	4.4%	4.6%	6.6%	8.7%	19.9%	19.4%	18.1%	18.4%	9.1%	9.2%	9.2%	9.5%	1.4%	0.4%	1.7%	-0.4%	-0.5%	1.0%	0.1%	1.9%	
BE	3.6%	4.7%	4.5%	7.0%	16.3%	16.1%	15.7%	15.8%	5.5%	5.6%	6.0%	6.1%	-0.6%	-0.2%	1.5%	1.2%	3.3%	3.1%	2.5%	-0.1%	
BG	6.1%	5.8%	8.9%	10.8%	18.5%	18.3%	17.1%	17.0%	7.7%	7.8%	7.7%	8.0%	1.8%	1.0%	2.7%	1.6%	0.3%	1.4%	0.4%	1.5%	
CY	-4.8%	-4.4%	2.2%	0.3%	19.9%	20.0%	18.9%	18.8%	6.7%	6.9%	7.4%	7.9%	0.1%	0.2%	0.0%	0.0%	1.8%	2.6%	1.7%	1.5%	
CZ	7.4%	7.4%	8.0%	9.8%	21.3%	21.1%	18.9%	18.9%	5.7%	5.8%	5.9%	5.9%	-1.8%	-0.5%	3.5%	2.9%	3.5%	2.5%	-0.7%	-0.4%	
DE	1.4%	0.5%	4.7%	4.1%	15.0%	14.8%	14.8%	14.4%	9.4%	9.6%	11.0%	10.9%	1.7%	1.8%	4.3%	3.3%	1.4%	1.5%	1.7%	1.2%	
DK	3.5%	4.1%	8.7%	8.1%	14.2%	14.0%	13.3%	13.5%	4.8%	5.1%	6.0%	6.7%	0.0%	0.6%	2.9%	2.0%	2.3%	2.4%	2.3%	2.6%	
EE	7.2%	7.3%	6.6%	7.9%	13.2%	13.7%	12.6%	12.9%	4.5%	4.8%	4.3%	4.4%	0.6%	0.4%	1.2%	1.4%	2.9%	2.3%	0.5%	0.4%	
ES	-3.4%	-3.9%	16.2%	11.9%	27.0%	25.4%	26.9%	27.6%	9.5%	8.9%	10.0%	10.4%	3.2%	2.0%	3.5%	1.3%	-0.5%	0.6%	0.0%	1.8%	
FI	5.9%	6.0%	8.1%	9.0%	13.5%	13.3%	13.4%	13.3%	6.9%	6.9%	7.7%	7.6%	2.9%	2.0%	4.4%	2.9%	-0.4%	0.5%	-0.6%	0.4%	
FR	4.3%	4.3%	5.3%	7.3%	14.2%	14.0%	13.8%	13.8%	10.2%	10.3%	10.5%	10.5%	1.8%	2.8%	5.0%	3.6%	1.7%	1.0%	0.6%	2.2%	
GR	-3.1%	-6.5%	-1.0%	-32.7%	20.0%	20.5%	21.7%	22.7%	4.3%	4.5%	4.7%	5.4%	-0.1%	0.3%	5.0%	3.1%	8.5%	9.5%	10.9%	-11.8%	
HR	6.1%	5.2%	7.3%	8.3%	16.3%	16.1%	15.0%	14.9%	6.9%	7.0%	6.4%	6.8%	1.5%	1.0%	2.7%	1.6%	0.7%	0.7%	-0.4%	0.9%	
HU	9.7%	9.8%	13.9%	15.4%	28.2%	27.8%	28.0%	28.5%	14.7%	14.9%	14.3%	15.0%	-0.3%	0.0%	3.2%	2.4%	3.4%	2.7%	1.2%	1.0%	
IE	-4.5%	-3.2%	6.0%	6.7%	13.3%	13.3%	13.1%	13.1%	4.7%	4.7%	4.9%	5.2%	1.0%	1.0%	1.5%	0.9%	1.5%	1.8%	1.7%	2.1%	
IS	2.1%	4.4%	11.1%	11.8%	15.0%	15.2%	15.5%	16.2%	4.3%	4.4%	5.3%	5.4%	-0.3%	1.0%	2.6%	2.5%	0.9%	0.8%	1.0%	1.1%	
IT	3.8%	0.4%	8.7%	8.3%	15.3%	15.5%	14.8%	14.9%	11.5%	12.1%	13.5%	13.6%	1.0%	0.8%	2.4%	1.7%	3.2%	3.0%	4.9%	3.9%	
LT	11.6%	11.2%	10.3%	11.1%	17.0%	16.3%	13.7%	14.0%	8.7%	8.8%	8.0%	8.4%	1.1%	1.2%	2.4%	1.9%	1.3%	1.4%	-0.2%	0.5%	
LU	5.8%	5.8%	4.1%	6.5%	13.4%	13.1%	12.4%	12.6%	8.4%	8.4%	8.4%	8.6%	0.7%	0.9%	1.3%	-0.1%	2.5%	2.4%	1.5%	4.1%	
LV	5.6%	7.1%	8.4%	11.4%	15.6%	15.2%	16.1%	16.3%	8.5%	8.4%	8.4%	8.5%	-0.8%	-0.5%	3.0%	2.0%	0.4%	1.8%	-0.9%	0.4%	
MT	-0.7%	-3.0%	3.1%	3.5%	16.8%	16.8%	16.6%	16.7%	5.0%	5.2%	5.4%	5.5%	0.3%	0.7%	0.4%	0.5%	0.5%	0.5%	0.6%	0.7%	
NL	3.1%	3.2%	7.2%	8.5%	23.5%	23.3%	22.7%	21.8%	5.0%	5.1%	5.5%	5.5%	0.3%	0.1%	2.3%	1.4%	1.5%	1.5%	1.7%	2.2%	
NO*	7.2%	7.4%	10.2%	n.a.	16.4%	16.7%	16.9%	n.a.	2.9%	3.1%	3.7%	n.a.	2.2%	1.8%	1.7%	n.a.	1.2%	1.1%	0.7%	n.a.	
PL	5.5%	-0.2%	6.7%	7.8%	21.9%	22.3%	21.0%	21.5%	8.2%	8.5%	9.2%	9.4%	-0.8%	-0.6%	5.1%	2.4%	1.2%	-4.7%	-3.2%	0.1%	
PT	1.0%	-0.2%	3.6%	4.1%	16.0%	16.1%	16.0%	16.1%	7.6%	7.8%	7.8%	8.1%	-1.6%	-1.7%	2.2%	1.3%	2.6%	2.6%	2.2%	2.4%	
RO	12.8%	11.4%	17.1%	15.3%	27.0%	26.5%	24.4%	24.3%	7.6%	7.7%	7.5%	7.8%	1.7%	1.7%	2.3%	2.2%	3.9%	4.3%	3.8%	4.0%	
SE	7.9%	8.9%	11.1%	11.8%	18.6%	18.7%	17.2%	17.4%	6.7%	6.9%	6.8%	7.1%	1.2%	0.8%	2.8%	1.5%	0.7%	1.4%	0.1%	0.8%	
SI	16.2%	16.6%	9.3%	11.6%	17.5%	16.7%	17.0%	17.0%	8.9%	8.6%	9.4%	9.8%	0.7%	0.9%	1.8%	2.5%	1.7%	1.4%	-0.3%	0.9%	
SK	6.0%	6.4%	7.2%	9.5%	22.2%	21.9%	20.0%	20.2%	8.7%	8.9%	8.8%	9.2%	0.5%	0.6%	0.5%	0.4%	0.5%	0.5%	0.7%	0.6%	
EU/EEA	2.5%	1.9%	7.7%	7.4%	17.7%	17.4%	17.1%	17.1%	8.9%	9.0%	9.7%	9.8%	1.5%	1.6%	3.7%	2.4%	1.5%	1.5%	1.4%	1.8%	

Components of RoE: expenses, costs, provisions, impairments																					
%	Staff expenses / equity				Other admin. (incl. depreciation) expenses / equity				Provisions / equity				Impairments (credit risk losses) / equity				Other (incl. tax) / equity				
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	
AT	10.0%	9.9%	9.3%	9.3%	7.8%	7.9%	7.3%	7.2%	0.5%	0.6%	1.6%	0.7%	4.2%	4.7%	0.9%	0.9%	2.9%	2.4%	3.3%	2.8%	
BE	7.7%	7.7%	7.4%	6.8%	6.5%	6.3%	7.5%	6.1%	0.1%	0.3%	1.3%	0.0%	4.1%	3.5%	0.7%	0.2%	2.4%	2.0%	4.4%	2.9%	
BG	5.9%	6.0%	5.7%	5.7%	6.6%	6.7%	5.9%	5.9%	0.0%	-0.1%	-0.1%	-0.2%	6.5%	7.3%	3.6%	3.4%	3.2%	2.8%	3.9%	2.6%	
CY	10.7%	10.3%	10.8%	10.8%	7.6%	8.9%	8.7%	8.9%	0.6%	0.7%	0.4%	0.7%	10.5%	10.5%	3.5%	4.7%	4.1%	3.7%	2.5%	2.8%	
CZ	7.3%	7.3%	7.1%	7.2%	6.4%	6.6%	6.2%	6.4%	0.3%	0.4%	1.2%	0.0%	4.5%	4.6%	1.0%	0.0%	3.0%	2.6%	4.1%	4.0%	
DE	10.4%	10.5%	10.4%	10.3%	9.7%	9.9%	9.5%	9.4%	0.5%	1.0%	1.5%	1.4%	3.1%	3.2%	0.5%	0.5%	2.3%	2.7%	5.1%	4.1%	
DK	7.6%	7.8%	7.7%	7.7%	6.7%	6.8%	5.8%	5.9%	0.5%	0.3%	0.6%	-0.1%	2.5%	2.2%	-0.4%	0.1%	0.6%	0.9%	2.0%	1.9%	
EE	5.2%	5.5%	5.3%	5.2%	5.2%	5.4%	5.3%	5.2%	0.2%	0.2%	0.3%	0.1%	2.1%	2.3%	1.2%	0.5%	1.2%	0.5%	-0.1%	0.2%	
ES	10.4%	9.8%	10.4%	12.4%	9.0%	8.5%	8.9%	9.1%	1.2%	1.7%	2.3%	2.7%	10.9%	9.7%	7.2%	6.4%	11.1%	11.2%	-4.7%	-1.4%	
FI	7.1%	7.0%	6.9%	7.0%	5.1%	5.3%	4.8%	4.7%	0.4%	0.4%	0.0%	-0.1%	2.6%	2.2%	0.8%	0.4%	1.5%	1.9%	4.3%	3.3%	
FR	11.0%	11.2%	11.2%	11.3%	8.6%	8.5%	9.0%	8.1%	0.2%	0.3%	1.0%	0.2%	3.6%	3.8%	1.8%	1.7%	0.2%	0.2%	1.6%	1.5%	
GR	6.6%	7.5%	8.2%	8.1%	6.1%	6.5%	6.8%	7.1%	1.1%	1.2%	0.3%	0.2%	19.3%	20.6%	24.6%	34.1%	2.6%	5.6%	3.4%	2.6%	
HR	6.0%	6.0%	5.8%	5.8%	6.1%	6.0%	5.8%	5.9%	0.3%	0.8%	1.1%	0.5%	4.5%	4.6%	1.4%	1.3%	2.3%	2.2%	2.1%	2.4%	
HU	10.8%	10.6%	10.9%	11.0%	14.6%	14.5%	17.4%	15.8%	1.5%	0.6%	-0.2%	0.4%	6.8%	6.6%	0.9%	0.5%	2.6%	3.3%	3.8%	3.7%	
IE	6.9%	7.0%	7.1%	7.1%	6.2%	6.8%	6.3%	6.9%	2.0%	1.7%	1.8%	0.3%	10.1%	8.7%	-0.7%	-1.3%	-0.2%	-0.2%	0.8%	1.5%	
IS	5.7%	5.9%	6.7%	6.8%	4.5%	4.7%	4.8%	4.6%	0.1%	0.1%	0.2%	0.1%	5.1%	3.9%	-1.9%	-1.6%	2.3%	2.5%	3.5%	3.6%	
IT	11.8%	12.8%	11.2%	11.2%	8.3%	8.9%	8.8%	8.8%	1.1%	1.4%	0.4%	0.4%	6.2%	7.5%	3.5%	3.5%	-0.3%	0.4%	3.0%	1.9%	
LT	6.4%	6.5%	6.1%	6.0%	4.9%	5.1%	4.6%	4.6%	0.1%	0.1%	0.0%	-0.1%	1.6%	1.4%	-0.2%	-0.1%	3.7%	3.5%	3.0%	3.3%	
LU	9.1%	9.3%	9.1%	9.1%	6.8%	6.8%	6.9%	6.9%	-0.1%	0.0%	0.6%	0.0%	1.6%	1.4%	0.6%	0.7%	1.7%	1.5%	2.4%	2.0%	
LV	8.0%	8.0%	8.1%	8.2%	6.4%	6.4%	6.1%	6.1%	0.2%	0.2%	1.0%	0.4%	2.2%	1.8%	2.0%	-0.2%	1.3%	1.5%	1.0%	1.4%	
MT	8.0%	8.0%	8.1%	7.9%	8.4%	8.5%	10.8%	10.6%	0.0%	0.1%	-0.1%	0.0%	5.3%	8.6%	-0.8%	-0.6%	1.6%	1.1%	1.8%	1.8%	
NL	10.4%	10.4%	10.4%	10.4%	6.3%	6.7%	8.2%	7.1%	0.4%	0.5%	0.4%	0.4%	6.4%	5.4%	0.4%	-0.5%	3.8%	3.7%	5.6%	4.9%	
NO*	5.2%	5.6%	6.2%	n.a.	3.7%	3.9%	4.0%	n.a.	0.3%	0.1%	-0.1%	n.a.	4.8%	4.4%	0.2%	n.a.	1.4%	1.3%	2.6%	n.a.	
PL	6.5%	6.7%	6.8%	7.0%	8.0%	8.2%	8.6%	8.7%	1.6%	1.9%	2.1%	2.4%	4.6%	5.2%	3.3%	3.3%	4.4%	3.6%	4.7%	4.3%	
PT	7.7%	7.8%	7.5%	6.7%	5.4%	5.5%	4.9%	4.9%	0.4%	1.7%	4.9%	4.6%	7.3%	7.2%	4.5%	3.5%	2.7%	2.9%	2.8%	4.1%	
RO	10.0%	9.7%	9.5%	9.3%	8.9%	9.1%	8.2%	8.3%	-0.3%	0.5%	-0.4%	-0.3%	5.4%	6.1%	-0.5%	1.8%	3.4%	3.5%	4.1%	3.9%	
SE	8.2%	8.3%	7.7%	7.5%	5.4%	5.4%	4.5%	4.3%	0.5%	0.3%	0.3%	-0.5%	2.4%	2.2%	0.5%	0.2%	2.8%	2.7%	2.8%	3.5%	
SI	9.6%	9.2%	9.8%	9.7%	7.6%	7.5%	7.2%	7.4%	0.3%	0.5%	-0.4%	0.3%	3.7%	3.6%	-0.7%	-1.7%	-8.6%	-9.8%	2.7%	2.9%	
SK	9.0%	9.0%	8.1%	8.0%	9.7%	9.0%	6.7%	6.7%	-0.1%	0.0%	0.6%	0.2%	5.3%	4.8%	2.7%	2.0%	2.1%	2.8%	4.6%	4.1%	
EU/EEA	10.1%	10.2%	10.2%	10.5%	8.0%	8.1%	8.3%	8.0%	0.6%	0.8%	1.0%	0.8%	5.6%	5.5%	2.5%	2.4%	2.7%	2.8%	2.2%	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 quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

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

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

Statistical Annex

Overview on EBA-compliant Moratoria

Loans and advances with non-expired EBA-compliant moratoria

Volumes bn EUR, %	Loans and advances with non-expired EBA-compliant moratoria																							
	Total				of which: Households				of which: NFCs				Stage 2				Non-performing				Coverage of NPLs			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	22.7	9.1	2.4	1.0	50.2%	51.1%	36.5%	50.4%	48.6%	48.3%	63.4%	49.6%	38.3%	42.4%	48.9%	48.3%	2.8%	3.9%	4.6%	10.2%	49.1%	42.2%	50.3%	48.0%
BE	25.9	8.3	4.1	1.6	37.3%	21.7%	22.8%	8.3%	60.2%	75.4%	75.4%	90.7%	32.3%	25.0%	41.0%	43.0%	1.7%	2.8%	7.2%	4.6%	15.1%	14.9%	11.9%	22.1%
BG	1.5	0.3	0.5	0.3	26.9%	27.7%	19.4%	19.7%	71.5%	70.5%	78.8%	75.3%	25.0%	32.5%	17.8%	8.4%	3.4%	4.6%	8.6%	3.1%	41.7%	50.6%	20.3%	33.6%
CY	9.3	9.2	0.0	0.0	39.0%	39.2%	68.7%	69.1%	58.1%	57.9%	31.3%	30.9%	24.4%	23.8%	38.6%	33.4%	6.0%	6.5%	7.8%	6.6%	24.0%	25.6%	29.0%	25.0%
CZ																								
DE	9.3	2.8	2.4	1.0	47.2%	41.2%	14.1%	17.7%	51.2%	58.1%	84.3%	79.4%	19.1%	25.8%	31.6%	47.8%	2.1%	6.5%	5.0%	9.9%	22.2%	13.7%	11.6%	13.7%
DK																								
EE	0.7	0.2	0.1	0.0	57.1%	68.8%	98.6%	93.9%	42.4%	31.2%	1.4%	6.1%	24.9%	35.4%	19.9%	19.4%	0.8%	1.8%	0.1%	0.1%	22.5%	24.5%	12.5%	8.0%
ES	83.8	57.9	47.7	22.2	72.5%	77.4%	75.7%	57.7%	27.3%	22.4%	24.2%	42.1%	17.9%	26.0%	28.2%	26.2%	3.9%	5.1%	5.6%	7.6%	22.6%	24.1%	23.4%	28.1%
FI	15.0	7.3	7.6	7.7	72.6%	100.0%	100.0%	100.0%	27.4%	0.0%	0.0%	0.0%	7.3%	1.7%	2.0%	2.3%	1.0%	0.2%	0.2%	0.2%	17.0%	4.5%	4.7%	4.0%
FR	131.2	41.4	16.8	7.1	13.6%	19.9%	27.2%	18.1%	85.2%	78.1%	68.3%	80.7%	12.8%	25.4%	25.8%	33.9%	1.6%	2.5%	3.5%	4.6%	26.1%	19.3%	25.3%	31.1%
GR	22.2	4.1	2.2	1.4	43.3%	7.7%	12.5%	8.7%	55.5%	87.9%	87.5%	91.3%	32.0%	27.9%	38.7%	41.7%	17.5%	7.0%	14.1%	15.6%	24.1%	25.6%	12.3%	10.6%
HR	3.8	2.6	2.2	1.4	18.5%	10.1%	8.3%	2.1%	52.1%	48.1%	41.2%	26.5%	29.5%	31.8%	25.6%	13.8%	2.7%	2.8%	2.1%	2.5%	41.9%	40.3%	49.6%	49.9%
HU	13.8	8.8	1.3	0.9	53.4%	56.1%	49.7%	54.7%	44.7%	41.8%	46.6%	45.3%	16.6%	28.1%	39.9%	30.1%	3.0%	4.5%	6.9%	6.5%	40.9%	39.8%	29.2%	35.7%
IE	9.0	1.8	1.1	0.5	48.3%	37.2%	36.0%	30.2%	50.8%	61.9%	62.4%	69.8%	35.4%	65.2%	56.7%	74.6%	7.8%	6.1%	6.1%	3.7%	18.7%	19.8%	18.3%	31.8%
IS	1.4	0.0	0.0	0.0	21.1%	59.1%	100.0%	100.0%	77.6%	40.9%	-	-	38.0%	79.1%	85.6%	-	1.1%	5.9%	14.4%	-	18.8%	11.1%	-	-
IT	151.7	116.0	70.9	36.5	31.5%	26.3%	26.0%	17.2%	65.6%	70.4%	71.0%	78.6%	22.4%	33.8%	34.4%	46.7%	1.1%	1.5%	2.2%	3.1%	33.4%	37.5%	35.1%	37.4%
LT	0.3	0.1	0.1	0.0	54.5%	92.9%	95.9%	67.0%	45.4%	7.1%	4.1%	33.0%	29.2%	30.3%	31.9%	59.0%	0.0%	0.1%	0.4%	-	12.4%	8.6%	7.0%	-
LU	2.1	1.1	0.9	0.8	9.8%	7.1%	5.6%	0.0%	87.0%	91.1%	94.2%	99.9%	16.2%	16.9%	17.8%	52.2%	7.5%	4.6%	3.7%	3.5%	21.2%	59.3%	32.2%	20.3%
LV	0.2	0.1	0.1	0.0	71.5%	97.3%	99.6%	100.0%	28.5%	2.7%	0.4%	-	31.5%	37.8%	40.0%	31.8%	0.2%	0.2%	0.2%	-	14.6%	8.2%	6.3%	-
MT	1.1	0.6	0.3	0.1	37.8%	24.1%	23.0%	34.1%	52.0%	55.6%	64.1%	59.8%	15.2%	41.6%	57.6%	24.8%	1.0%	5.7%	7.3%	27.5%	111.8%	40.1%	71.1%	89.1%
NL	36.7	1.7	1.5	0.7	22.0%	34.1%	41.7%	30.9%	76.8%	65.3%	58.1%	69.0%	29.1%	26.5%	41.2%	38.4%	2.4%	4.6%	13.1%	3.2%	19.0%	11.6%	6.2%	20.5%
NO																								
PL	6.6	1.4	0.8	0.3	39.0%	46.5%	33.4%	22.5%	61.0%	53.5%	66.6%	77.5%	20.8%	33.8%	36.9%	20.1%	1.9%	12.9%	15.8%	19.3%	28.6%	30.2%	31.5%	37.1%
PT	45.8	41.5	27.7	27.0	46.1%	45.2%	40.9%	37.7%	53.6%	54.5%	58.5%	61.8%	18.7%	25.2%	23.7%	26.8%	6.0%	7.3%	8.6%	8.6%	41.4%	42.9%	47.3%	49.5%
RO	1.9	0.0	0.1	0.0	40.9%	7.8%	79.3%	75.8%	56.1%	92.2%	20.7%	24.2%	39.7%	47.0%	54.0%	64.3%	10.8%	33.3%	13.0%	11.2%	56.6%	2.6%	27.9%	42.0%
SE	23.7	24.8	23.7	22.3	95.6%	99.9%	100.0%	100.0%	4.4%	0.1%	0.0%	0.0%	6.5%	4.7%	4.3%	3.7%	0.1%	0.1%	0.1%	0.1%	7.7%	7.0%	5.4%	12.0%
SI	1.6	0.9	0.8	0.2	43.1%	26.4%	27.3%	18.4%	56.3%	72.6%	71.5%	81.6%	19.9%	44.4%	46.0%	57.4%	3.7%	6.1%	5.5%	8.2%	46.9%	31.4%	36.5%	43.4%
SK	4.3	2.3	0.5	0.2	64.3%	73.5%	55.9%	63.6%	33.7%	26.5%	44.0%	36.3%	43.9%	47.5%	59.2%	57.4%	0.7%	0.9%	1.2%	0.5%	50.3%	45.8%	34.2%	53.4%
EU/EEA	585.8	317.5	202.1	123.4	39.6%	45.2%	50.8%	48.3%	58.9%	52.9%	47.5%	50.2%	20.3%	27.8%	27.2%	28.2%	2.9%	3.3%	3.9%	4.5%	27.9%	31.1%	31.3%	37.0%

Loans and advances with expired EBA-compliant moratoria

Volumes bn EUR, %	Loans and advances with expired EBA-compliant moratoria																							
	Total				of which: Households				of which: NFCs				Stage 2				Non-performing				Coverage of NPLs			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	14.0	24.4	29.1	28.5	53.7%	56.9%	55.8%	55.3%	44.6%	41.9%	43.0%	43.5%	36.4%	37.9%	38.6%	38.7%	1.8%	3.7%	4.5%	5.0%	29.4%	44.9%	280.9%	42.8%
BE	2.8	35.8	37.7	37.8	55.6%	38.9%	38.6%	38.8%	39.8%	58.0%	58.2%	58.2%	34.0%	21.9%	20.2%	18.8%	5.4%	2.0%	2.4%	3.1%	16.7%	11.6%	11.8%	10.2%
BG	0.8	1.9	1.9	2.0	33.2%	28.6%	28.5%	29.2%	65.8%	70.2%	70.5%	69.7%	33.2%	34.1%	32.6%	34.3%	2.4%	5.9%	6.5%	8.9%	55.5%	42.6%	58.3%	44.0%
CY	-	-	9.0	8.7	-	-	39.0%	39.1%	-	-	58.0%	58.0%	-	-	30.6%	32.5%	-	-	6.8%	6.5%	-	-	26.3%	25.2%
CZ																								
DE	15.0	20.6	19.8	20.9	66.2%	62.3%	65.4%	61.8%	33.3%	36.7%	33.7%	36.4%	21.6%	22.3%	18.8%	20.8%	3.2%	4.1%	4.9%	4.8%	16.8%	17.9%	21.1%	23.4%
DK																								
EE	0.4	0.8	0.7	0.7	39.1%	47.3%	54.1%	61.5%	60.6%	51.5%	45.2%	37.9%	28.1%	23.4%	21.5%	19.4%	0.4%	1.0%	1.0%	1.4%	13.5%	13.3%	24.7%	22.3%
ES	105.8	127.3	136.3	147.4	81.8%	79.2%	80.4%	84.4%	18.1%	20.6%	19.5%	15.4%	17.9%	17.9%	22.5%	22.7%	2.8%	4.2%	5.8%	6.4%	35.4%	41.8%	34.8%	32.0%
FI	3.6	0.1	0.1	0.0	57.3%	0.1%	0.1%	0.1%	42.7%	99.8%	99.8%	99.8%	13.3%	-	-	-	0.9%	-	-	-	15.6%	-	-	-
FR	131.6	217.1	228.4	223.7	12.1%	11.6%	12.3%	13.0%	86.8%	86.9%	86.6%	85.6%	11.9%	13.5%	17.9%	18.8%	1.1%	1.7%	2.0%	2.3%	26.1%	27.9%	28.1%	29.1%
GR	5.4	23.4	25.4	24.1	67.2%	53.1%	49.0%	47.7%	32.7%	46.6%	50.1%	51.3%	32.5%	39.0%	39.5%	39.7%	28.0%	21.2%	21.2%	19.5%	23.0%	22.5%	24.7%	25.6%
HR	1.0	2.1	2.4	2.9	33.1%	36.4%	34.0%	31.0%	62.6%	60.5%	63.0%	63.4%	-	-	-	-	-	-	-	-	-	-	-	-
HU	1.3	1.3	12.8	13.7	57.7%	57.9%	57.5%	56.5%	41.7%	39.2%	40.2%	41.1%	-	-	-	-	-	-	-	-	-	-	-	-
IE	14.7	21.4	21.8	21.4	60.8%	57.9%	57.3%	57.3%	39.2%	41.8%	42.4%	42.4%	30.1%	35.0%	34.3%	45.7%	7.3%	11.6%	12.7%	13.5%	22.6%	20.2%	19.3%	20.0%
IS	1.3	1.5	1.5	2.5	32.8%	32.6%	32.8%	24.6%	66.6%	67.0%	66.8%	74.1%	-	-	-	-	-	-	-	-	-	-	-	-
IT	31.7	57.8	103.9	123.4	43.2%	48.7%	40.1%	40.4%	54.4%	49.0%	56.3%	56.5%	19.0%	25.7%	29.8%	30.2%	2.7%	2.9%	2.7%	2.8%	30.2%	35.4%	36.8%	35.3%
LT	0.1	0.3	0.3	0.3	50.5%	44.0%	47.2%	58.7%	49.5%	56.0%	52.8%	41.3%	28.1%	23.9%	27.1%	27.4%	0.5%	0.2%	0.4%	0.6%	16.3%	16.2%	10.9%	8.2%
LU	2.4	3.3	3.2	2.7	16.2%	16.0%	16.9%	11.8%	80.1%	79.9%	79.0%	85.3%	11.5%	12.5%	14.3%	4.1%	4.2%	4.8%	4.3%	3.4%	6.1%	7.9%	5.2%	4.6%
LV	0.1	0.2	0.2	0.3	31.2%	45.6%	47.9%	62.4%	68.8%	54.4%	52.1%	37.6%	18.1%	24.4%	26.7%	30.0%	0.4%	0.3%	0.4%	1.9%	19.0%	20.0%	25.4%	32.6%
MT	0.2	0.7	0.9	1.1	51.1%	53.5%	43.9%	39.7%	44.8%	35.5%	38.6%	41.2%	9.1%	14.1%	15.4%	26.5%	4.1%	1.2%	1.6%	2.9%	62.3%	40.2%	37.8%	17.7%
NL	14.5	46.9	45.3	43.7	24.4%	22.4%	22.2%	22.7%	73.0%	75.9%	76.1%	75.7%	13.5%	25.6%	24.2%	22.9%	1.7%	3.8%	4.7%	5.5%	17.0%	16.5%	16.2%	15.2%
NO																								
PL	9.2	14.0	13.5	13.4	62.2%	52.5%	52.3%	53.7%	37.8%	47.5%	46.5%	45.2%	19.9%	39.8%	39.2%	42.3%	1.9%	2.6%	4.6%	5.7%	35.6%	34.4%	32.0%	35.0%
PT	1.7	5.2	7.8	9.8	54.3%	58.5%	72.7%	66.8%	45.7%	41.5%	27.1%	32.8%	11.6%	9.7%	11.4%	18.4%	3.3%	2.8%	3.6%	4.2%	31.1%	33.5%	33.6%	41.5%
RO	1.4	3.2	2.9	2.7	80.6%	57.6%	57.8%	60.0%	19.0%	40.5														

Statistical Annex

Overview of public guarantee schemes (PGS)

Newly originated loans and advances subject to public guarantee schemes																				
Volumes bn EUR	Newly originated loans subject to PGS				of which: Residual maturity <= 6 months				of which: Residual maturity > 6 months <= 12 months				of which: Residual maturity > 1 year <= 2 years				of which: Residual maturity > 2 years <= 5 years			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	2.8	3.4	3.9	4.2	0.9%	1.0%	1.3%	2.3%	0.9%	1.0%	1.7%	14.4%	26.0%	23.1%	6.5%	6.7%	54.9%	54.5%	60.4%	61.6%
BE	0.9	1.9	1.8	1.4	31.2%	32.9%	28.3%	14.2%	41.1%	8.1%	6.5%	4.8%	2.7%	2.6%	3.6%	12.5%	21.4%	17.4%	25.8%	43.1%
BG	0.0	0.1	0.1	0.3	-	13.2%	13.0%	23.4%	4.2%	6.3%	4.7%	7.2%	7.2%	4.2%	3.2%	2.6%	88.6%	76.4%	79.1%	66.9%
CY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CZ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DE	7.8	9.9	11.2	12.7	2.2%	5.2%	2.6%	2.3%	6.2%	1.6%	0.7%	4.6%	11.1%	12.2%	11.4%	10.4%	46.8%	43.5%	45.4%	45.1%
DK	0.8	0.8	0.9	0.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EE	0.0	0.0	0.0	0.0	5.0%	2.5%	3.9%	10.7%	0.4%	6.2%	5.6%	11.1%	32.4%	23.0%	18.0%	12.5%	52.7%	55.0%	56.9%	54.7%
ES	92.1	102.1	108.7	106.8	4.3%	1.6%	1.6%	1.4%	5.3%	1.1%	1.1%	1.3%	3.4%	5.8%	5.8%	10.8%	86.0%	90.3%	86.0%	61.7%
FI	1.1	1.0	1.1	1.4	13.6%	0.4%	10.2%	5.0%	0.5%	22.6%	21.7%	5.0%	35.5%	17.1%	32.8%	25.8%	35.9%	42.8%	18.6%	36.4%
FR	115.4	126.8	131.7	118.9	17.9%	49.9%	38.7%	17.4%	61.2%	27.3%	21.7%	18.2%	2.9%	2.1%	2.8%	6.8%	3.9%	3.9%	20.9%	50.0%
GR	2.7	4.6	5.3	5.6	-	0.0%	0.3%	0.3%	0.5%	0.3%	0.0%	0.0%	0.1%	0.5%	0.5%	2.1%	99.4%	99.2%	99.2%	97.6%
HR	0.0	0.0	0.1	0.1	26.7%	6.9%	6.6%	12.3%	18.6%	25.2%	13.0%	7.5%	19.4%	9.3%	8.2%	0.7%	23.5%	33.5%	44.1%	61.5%
HU	0.3	0.8	1.4	2.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IE	0.4	0.7	1.0	1.2	-	1.5%	6.3%	4.3%	2.3%	7.0%	2.0%	1.8%	1.1%	0.9%	1.3%	1.9%	28.2%	29.0%	29.9%	48.5%
IS	0.0	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IT	56.8	82.1	100.5	110.7	0.7%	0.7%	0.6%	0.9%	0.6%	1.3%	1.4%	1.5%	2.7%	2.1%	1.5%	7.2%	26.2%	24.2%	24.4%	24.2%
LT	0.0	0.0	0.0	0.0	2.3%	9.7%	32.5%	37.2%	42.2%	15.0%	1.6%	15.1%	37.5%	42.8%	52.2%	40.8%	18.0%	32.3%	13.6%	6.9%
LU	0.1	0.1	0.1	0.1	-	4.0%	8.6%	7.5%	14.2%	7.6%	0.1%	0.6%	0.6%	0.1%	0.7%	13.7%	22.4%	28.8%	26.5%	30.3%
LV	0.0	0.0	0.0	0.0	-	25.9%	11.3%	43.6%	59.6%	43.4%	40.2%	15.0%	38.5%	28.7%	47.3%	40.2%	1.9%	1.4%	1.2%	1.2%
MT	0.1	0.2	0.2	0.3	-	-	-	-	-	-	0.0%	0.3%	6.7%	4.0%	3.7%	3.2%	22.0%	22.9%	23.7%	48.6%
NL	1.9	2.7	3.1	3.2	6.1%	11.2%	13.6%	9.9%	17.5%	15.8%	13.0%	19.9%	28.3%	22.3%	24.6%	24.2%	36.6%	37.8%	36.2%	40.7%
NO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PL	1.4	2.2	2.9	3.5	10.9%	16.6%	25.0%	25.3%	45.2%	35.7%	28.0%	27.8%	27.4%	28.9%	29.5%	27.4%	16.5%	17.6%	15.5%	19.5%
PT	6.0	6.8	6.8	7.1	0.1%	0.9%	1.3%	0.4%	1.7%	0.8%	0.8%	0.9%	0.9%	1.3%	3.0%	3.8%	51.6%	52.2%	55.5%	83.8%
RO	0.5	0.9	1.0	1.0	0.1%	0.5%	0.6%	0.3%	1.2%	0.4%	0.2%	0.4%	1.2%	1.2%	0.7%	30.4%	95.9%	95.5%	92.6%	62.1%
SE	0.1	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SI	0.1	0.2	0.1	0.1	-	0.5%	0.4%	0.7%	-	2.4%	2.5%	4.0%	8.5%	14.0%	6.3%	31.8%	91.2%	82.9%	90.8%	62.9%
SK	0.3	0.5	0.6	0.7	0.4%	1.8%	2.2%	1.6%	3.4%	1.8%	1.2%	1.4%	1.5%	0.6%	0.6%	1.1%	52.2%	45.1%	45.9%	53.2%
EU/EEA	288.7	343.2	378.0	377.3	8.9%	19.6%	14.6%	6.6%	26.9%	11.2%	8.8%	7.3%	3.7%	4.0%	4.0%	8.4%	38.1%	38.6%	43.2%	46.1%

Newly originated loans and advances subject to public guarantee schemes																
	Public guarantee received				Loans subject to PGS classified as stage 2				Non-performing loans subject to PGS				Coverage of non-performing loans subject to PGS			
	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21	Sep-20	Dec-20	Mar-21	Jun-21
AT	71.8%	73.9%	74.4%	75.4%	31.3%	47.8%	48.7%	46.6%	0.7%	2.7%	2.8%	3.5%	23.1%	18.5%	18.2%	20.6%
BE	29.3%	53.6%	59.0%	77.0%	5.1%	6.4%	9.9%	12.2%	0.2%	1.1%	2.1%	3.1%	7.3%	10.9%	9.7%	9.1%
BG	92.9%	90.2%	90.3%	90.3%	5.9%	8.2%	9.4%	11.5%	0.3%	1.1%	1.3%	1.5%	35.4%	64.3%	54.6%	47.6%
CY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CZ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DE	79.1%	78.4%	78.7%	78.8%	7.5%	13.8%	19.4%	18.5%	0.5%	1.4%	1.6%	1.6%	8.0%	13.4%	17.4%	16.2%
DK	83.7%	82.4%	81.4%	82.7%	25.9%	13.9%	15.9%	21.1%	16.6%	20.5%	23.2%	27.6%	7.2%	6.9%	13.8%	19.4%
EE	85.5%	78.6%	80.3%	83.4%	13.3%	24.2%	32.3%	20.2%	22.8%	19.5%	20.7%	17.6%	67.0%	46.7%	51.6%	43.5%
ES	78.3%	78.2%	82.2%	82.4%	2.3%	9.2%	11.9%	17.6%	0.2%	0.6%	1.0%	2.0%	18.2%	13.2%	13.2%	13.7%
FI	74.9%	75.8%	76.9%	68.5%	5.2%	11.4%	7.9%	4.4%	0.6%	1.2%	7.8%	6.5%	15.2%	15.4%	28.2%	24.2%
FR	53.1%	55.0%	68.6%	67.5%	5.6%	12.9%	15.7%	24.4%	1.4%	1.8%	2.2%	3.2%	9.0%	8.6%	9.0%	8.7%
GR	64.9%	64.0%	64.2%	64.5%	1.0%	3.8%	5.7%	7.5%	0.3%	0.6%	0.7%	0.9%	1.4%	5.3%	12.6%	9.3%
HR	71.0%	49.8%	55.9%	68.3%	47.0%	46.8%	60.6%	70.2%	-	-	-	2.7%	-	-	-	50.7%
HU	70.7%	70.5%	76.6%	75.2%	11.0%	12.7%	5.6%	7.5%	0.0%	0.9%	0.7%	1.4%	35.3%	8.6%	11.9%	25.1%
IE	76.2%	86.4%	84.6%	82.6%	3.2%	25.6%	28.4%	33.4%	4.5%	3.3%	7.8%	8.0%	9.5%	2.6%	3.4%	4.5%
IS	93.3%	89.7%	89.6%	89.5%	51.4%	62.3%	61.1%	60.6%	1.8%	8.1%	8.0%	8.1%	6.3%	32.8%	33.6%	34.2%
IT	81.6%	86.6%	86.3%	86.8%	5.1%	10.9%	10.5%	12.7%	0.1%	0.2%	0.3%	0.5%	18.2%	23.2%	21.8%	21.5%
LT	17.5%	29.8%	16.6%	16.2%	10.0%	1.4%	-	12.9%	-	-	25.9%	24.7%	-	-	21.0%	21.4%
LU	83.0%	85.4%	85.1%	84.8%	9.3%	16.7%	15.2%	21.5%	3.5%	7.3%	5.0%	12.9%	3.5%	7.6%	7.6%	11.8%
LV	80.0%	75.7%	80.0%	80.0%	-	-	-	-	-	-	-	-	-	-	-	-
MT	46.3%	48.2%	49.2%	49.4%	12.8%	17.9%	33.1%	31.1%	0.7%	1.0%	2.7%	5.9%	9.3%	3.2%	14.5%	10.4%
NL	84.8%	83.2%	85.2%	93.1%	22.5%	28.1%	28.6%	26.5%	3.0%	4.1%	4.1%	5.0%	13.6%	13.0%	11.8%	12.8%
NO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PL	67.1%	62.6%	39.8%	69.7%	9.1%	13.4%	14.1%	16.3%	0.0%	0.7%	1.1%	1.6%	31.3%	17.3%	24.3%	18.5%
PT	78.7%	78.8%	78.6%	77.2%	7.1%	14.7%	15.9%	11.5%	0.2%	0.4%	0.3%	0.4%	20.1%	25.7%	29.5%	27.8%
RO	28.1%	28.6%	26.5%	30.2%	9.9%	12.6%	12.3%	27.4%	0.5%	0.4%	0.5%	0.3%	9.1%	8.2%	11.6%	12.2%
SE	72.9%	72.4%	69.6%	69.4%	26.2%	24.9%	32.7%	36.4%	1.8%	4.1%	6.0%	5.6%	29.8%	18.6%	20.5%	23.4%
SI	39.5%	34.6%	43.9%	43.8%	0.7%	8.9%	15.5%	19.3%	-	0.0%	0.2%	0.4%	-	-	23.3%	22.7%
SK	31.4%	39.0%	41.4%	43.8%	20.4%	36.3%	41.3%	53.5%	0.3%	0.4%	0.2%	0.5%	39.7%	55.1%	65.6%	32.5%
EU/EEA	68.4%	71.1%	77.5%	78.2%	4.9%	11.7%	13.6%	18.5%	0.7%	1.1%	1.4%	2.0%	10.4%	10.4%	11.8%	12.1%

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

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

Methodological note

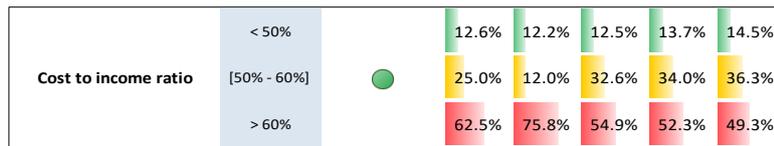
Risk Indicators' (RIs) heatmap

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

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

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

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



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

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

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

Risk Indicators in the Dashboard

Nr	Risk Indicator code	Dashboard name	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾			Data Point C ⁽¹⁾			Data Point D ⁽¹⁾		
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	015	010	C 02.00	010	010						
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	010	010	C 02.00	010	010						
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	020	010	C 02.00	010	010						
4	SVC_29	CET 1 ratio (fully loaded)	Common equity TIER 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects	[(C 01.00/(020, c10) - C 05.01/(010, c010) - C 01.00/(440, c010) + MIN [(C 01.00/(530, c10) - C 01.00/(740, c10) - C 05.01/(010, c020) - C 01.00/(720, c10) + MIN [(C 01.00/(750, c10) - C 01.00/(970, c10) - C 05.01/(010, c030), 0), 0]) / ((C 02.00/010;c010) - (C 05.01/010;c040))											
5	SVC_13	Leverage ratio	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	C 47.00	320	010	C 47.00	300	010						
6	SVC_12	Leverage ratio (fully phased-in definition of Tier 1)	Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)	C 47.00	310	010	C 47.00	290	010						
7	AQT_3.2	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	005, 070, 191, 221	060	F 18.00	005, 070, 191, 221	010						
8	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	005, 070, 191, 221	150	F 18.00	005, 070, 191, 221	060						
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBI)	Exposures with forbearance measures for loans and advances (A) / total instruments on BS (B)	F 19.00	005, 070, 191, 221	010	F 18.00	005, 070, 191, 221	010						
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	330	060	F 18.00	330	010						
11	PFT_21	Return on equity (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total equity (B)	F 02.00	670	010	F 01.03	300	010						
12	PFT_24	Return on assets (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total assets (B)	F 02.00	670	010	F 01.01	380	010						
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	360, 385, 390	010	F 02.00	355	010						
14	PFT_25	Net interest income to total net operating income	Net interest income (Interest income (A) - interest expenses (B)) / Total net operating income (C)	F 02.00	010	010	F 02.00	090	010	F 02.00	355	010			
15	PFT_26	Net fee and commission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	200	010	F 02.00	210	010	F 02.00	355	010			
16	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	280, 285, 287, 290, 295	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, 182, 183	010			
18	PFT_43	Cost of risk ⁽³⁾	⁽³⁾ Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecognition (net) + Changes due to updates in the institution's methodology for estimation (net) + Other adjustments (annualised) (A) / Total gross loans and advances subject to impairment (B + C)	F 12.01	080, 250, 430, 670	020, 040, 050, 070, 110, 120, 125	F 04.03.1	110	015, 030, 040, 041	F 04.04.1	070	015, 030, 040, 041			
19	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)	F 05.01	080	050, 060	F 04.01	170, 180	010	F 08.01	260, 310	010, 020, 030, 034, 035			
20	FND_33	Asset encumbrance ratio	⁽⁴⁾ Total encumbered assets and collateral (A) / Total assets and collateral (B+C)	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040			
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	010	010	C 76.00	020	010						

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

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

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

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

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾		
				Template	Row	Column	Template	Row	Column
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	020, 030, 040	010	F 01.01	380	010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	070, 093, 097, 110, 142, 172, 176, 235, 390	010	F 01.01	380	010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	080, 094, 098, 120, 173, 143, 177, 182, 232, 236	010	F 01.01	380	010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 099, 130, 144, 174, 178, 183, 233, 237	010	F 01.01	380	010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 092, 240	010	F 01.01	380	010
Other assets	RDB_6 ⁽⁴⁾	Ratio	Other assets (A) / Total Assets (B)	F 01.01	250, 260, 270, 300, 330, 360, 370, 375	010	F 01.01	380	010
Total assets	RDB_1	Denominator	Total assets	F 01.01	380	010			
Total financial assets	AQT_68.1 ⁽⁴⁾	Denominator	Total financial instruments on the asset side	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010			
Share of financial assets valued at (amortised) cost	AQT_68.3 ⁽⁴⁾	Ratio	Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)	F01.01	010, 181, 231, 234	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Share of financial assets at fair value through OCI	AQT_68.2 ⁽⁴⁾	Ratio	Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B)	F01.01	141, 175	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Share of financial assets at fair value through profit&loss ⁽³⁾	AQT_68.1 ⁽⁴⁾	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F01.01	050, 091, 096, 100, 171, 240	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Loans and advances	AQT_3.2	Denominator	Total gross loans and advances	F 18.00	005, 070, 191, 221	010	n/a	n/a	n/a
Loans and advances: HHs	n/a		Gross carrying amount of loans at amortised costs to Households	F 18.00	150	010	n/a	n/a	n/a
Loans and advances: Mortgages	n/a		Gross carrying amount of loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	160	010	n/a	n/a	n/a
Loans and advances: NFCs	n/a		Gross carrying amount of loans at amortised costs to Non-financial corporations	F 18.00	120	010	n/a	n/a	n/a
Loans and advances: SME	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	130	010	n/a	n/a	n/a
Loans and advances: CRE	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	140	010	n/a	n/a	n/a
Non-performing loans and advances	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	005, 070, 191, 221	060	n/a	n/a	n/a
Non-performing loans and advances: HHs	n/a		Gross carrying amount of non-performing loans at amortised costs to Households	F 18.00	150	060	n/a	n/a	n/a
Non-performing loans and advances: Mortgages	n/a		Gross carrying amount of non-performing loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	160	060	n/a	n/a	n/a

Non-performing loans and advances: NFCs	n/a		Gross carrying amount of non-performing loans at amortised costs to Non-financial corporations	F 18.00	120	060	n/a	n/a	n/a
Non-performing loans and advances: SME	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	130	060	n/a	n/a	n/a
Non-performing loans and advances: CRE	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	140	060	n/a	n/a	n/a
NPL Ratio	AQT_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	005,070, 191, 221	060	F 18.00	005,070, 191, 221	010
NPL ratio: HHS	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Non-performing (A) / Gross carrying amount (B)	F 18.00	150	060	F 18.00	150	010
NPL ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	160	060	F 18.00	160	010
NPL ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Non-performing (A) / Gross carrying amount (B)	F 18.00	120	060	F 18.00	120	010
NPL ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Non-performing (A) / Gross carrying amount (B)	F 18.00	130	060	F 18.00	130	010
NPL ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	140	060	F 18.00	140	010
Coverage ratio of non-performing loans and advances	AQT_41.2	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	005,070, 191, 221	150	F 18.00	005, 070, 191, 221	060
Coverage ratio: HHS	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Accumulated impairment (A) / Non-performing (B)	F 18.00	150	150	F18.00	150	060
Coverage ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Accumulated impairment (A) / Non-performing (B)	F 18.00	160	150	F18.00	160	060
Coverage ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Accumulated impairment (A) / Non-performing (B)	F 18.00	120	150	F18.00	120	060
Coverage ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises Accumulated impairment (A) / Non-performing (B)	F 18.00	130	150	F18.00	130	060
Coverage ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property Accumulated impairment (A) / Non-performing (B)	F 18.00	140	150	F18.00	140	060
NFCs loans and advances - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	010	010	F06.01	190	010
NFCs loans and advances - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying (A) / Total gross carrying amount Loans and advances (B)	F 06.01	020	010	F06.01	190	010
NFCs loans and advances - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	030	010	F06.01	190	010
NFCs loans and advances - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	040	010	F06.01	190	010
NFCs loans and advances - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	050	010	F06.01	190	010
NFCs loans and advances - F Construction	n/a	Ratio	NFCs loans and advances - F Construction (A) / Total gross carrying amount Loans and advances (B)	F 06.01	060	010	F06.01	190	010
NFCs loans and advances - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade (A) / Total gross carrying amount Loans and advances (B)	F 06.01	070	010	F06.01	190	010

NFCs loans and advances - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage (A) / Total gross carrying amount Loans and advances (B)	F 06.01	080	010	F06.01	190	010
NFCs loans and advances - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	090	010	F06.01	190	010
NFCs loans and advances - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication (A) / Total gross carrying amount Loans and advances (B)	F 06.01	100	010	F06.01	190	010
NFCs loans and advances - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	105	010	F06.01	190	010
NFCs loans and advances - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	110	010	F06.01	190	010
NFCs loans and advances - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	120	010	F06.01	190	010
NFCs loans and advances - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	130	010	F06.01	190	010
NFCs loans and advances - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security (A) / Total gross carrying amount Loans and advances (B)	F 06.01	140	010	F06.01	190	010
NFCs loans and advances - P Education	n/a	Ratio	NFCs loans and advances - P Education (A) / Total gross carrying amount Loans and advances (B)	F 06.01	150	010	F06.01	190	010
NFCs loans and advances - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	160	010	F06.01	190	010
NFCs loans and advances - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation (A) / Total gross carrying amount Loans and advances (B)	F 06.01	170	010	F06.01	190	010
NFCs loans and advances - S Other services	n/a	Ratio	NFCs loans and advances - S Other services (A) / Total gross carrying amount Loans and advances (B)	F 06.01	180	010	F06.01	190	010
NFCs NPLs - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing : Non-performing (A) /Loans and advances (B)	F 06.01	010	012	F06.01	010	010
NFCs NPLs - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying : Non-performing (A) /Loans and advances (B)	F 06.01	020	012	F06.01	020	010
NFCs NPLs - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing : Non-performing (A) /Loans and advances (B)	F 06.01	030	012	F06.01	030	010
NFCs NPLs - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply : Non-performing (A) /Loans and advances (B)	F 06.01	040	012	F06.01	040	010
NFCs NPLs - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply : Non-performing (A) /Loans and advances (B)	F 06.01	050	012	F06.01	050	010
NFCs NPLs - F Construction	n/a	Ratio	NFCs loans and advances - F Construction : Non-performing (A) /Loans and advances (B)	F 06.01	060	012	F06.01	060	010
NFCs NPLs - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade : Non-performing (A) /Loans and advances (B)	F 06.01	070	012	F06.01	070	010
NFCs NPLs - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage : Non-performing (A) /Loans and advances (B)	F 06.01	080	012	F06.01	080	010
NFCs NPLs - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities : Non-performing (A) /Loans and advances (B)	F 06.01	090	012	F06.01	090	010

NFCs NPLs - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication : Non-performing (A) /Loans and advances (B)	F 06.01	100	012	F06.01	100	010
NFCs NPLs - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities : Non-performing (A) /Loans and advances (B)	F 06.01	105	012	F06.01	105	010
NFCs NPLs - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities : Non-performing (A) /Loans and advances (B)	F 06.01	110	012	F06.01	110	010
NFCs NPLs - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities : Non-performing (A) /Loans and advances (B)	F 06.01	120	012	F06.01	120	010
NFCs NPLs - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities : Non-performing (A) /Loans and advances (B)	F 06.01	130	012	F06.01	130	010
NFCs NPLs - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security : Non-performing (A) /Loans and advances (B)	F 06.01	140	012	F06.01	140	010
NFCs NPLs - P Education	n/a	Ratio	NFCs loans and advances - P Education : Non-performing (A) /Loans and advances (B)	F 06.01	150	012	F06.01	150	010
NFCs NPLs - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities : Non-performing (A) /Loans and advances (B)	F 06.01	160	012	F06.01	160	010
NFCs NPLs - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation : Non-performing (A) /Loans and advances (B)	F 06.01	170	012	F06.01	170	010
NFCs NPLs - S Other services	n/a	Ratio	NFCs loans and advances - S Other services : Non-performing (A) /Loans and advances (B)	F 06.01	180	012	F06.01	180	010
Proportion of exposures to NACE L (Real Estate Activities)	n/a	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	110	010	F 20.07.1	190	010
Non-performing exposures to NACE L (Real Estate Activities)	n/a	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	110	012	F 20.07.1	110	010
Proportion of exposures to NACE F (Construction)	n/a	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	060	010	F 20.07.1	190	010
Non-performing exposures to NACE F (Construction)	n/a	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	060	012	F 20.07.1	060	010
Stage 1 loans and advances ⁽³⁾	AQT_65	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	015	F 04.04.1	070	015, 030, 040
Stage 2 loans and advances ⁽³⁾	AQT_66	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	030	F 04.04.1	070	015, 030, 040
Stage 3 loans and advances ⁽³⁾	AQT_67	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	040	F 04.04.1	070	015, 030, 040
Coverage ratio stage 1 of loans and advances ⁽³⁾	AQT_79.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	070	050	F 04.04.1	070	015
Coverage ratio stage 2 of loans and advances ⁽³⁾	AQT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	070	060	F 04.04.1	070	030
Coverage ratio stage 3 of loans and advances ⁽³⁾	AQT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	070	070	F 04.04.1	070	040
Total fair valued financial assets ⁽³⁾	n/a	Calculation	(AQT_68.1 + AQT_68.2) * Total Financial Assets	n/a	n/a	n/a	n/a	n/a	n/a
Level 1 financial assets ⁽³⁾	AQT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	010	F 14.00	010, 056, 060, 101, 140	010, 020, 030

Level 2 financial assets ⁽¹⁾	AQT_80.2	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	020	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Level 3 financial assets ⁽¹⁾	AQT_80.3	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	030	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Sovereign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	010	010			
Sovereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	010	020			
Sovereign exposure - Financial assets held for trading	n/a	Ratio	Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	030	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Fair value through P&L	n/a	Ratio	Sovereign exposure treated as Fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	060	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Fair value through OCI	n/a	Ratio	Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	080	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Amortised cost	n/a	Ratio	Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	100	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Other	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 33.00	010	030, 060, 080, 100	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure maturities 0 - 3M	n/a	Ratio	Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	170	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 3M - 1Y	n/a	Ratio	Sovereign exposure maturities 3M - 1Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	180	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 1Y - 5Y	n/a	Ratio	Sovereign exposure maturities 1Y - 5Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	190, 200, 210	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 5Y - 10Y	n/a	Ratio	Sovereign exposure maturities 5Y - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	220	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 10Y - more	n/a	Ratio	Sovereign exposure maturities 10Y - more (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	230	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Debt securities issued	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	050, 065, 090, 130, 143	010	F 01.02	300	010
Deposits from credit institutions	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	160	010, 020, 030, 034, 035	F 01.02	300	010
Customer deposits from HHs	n/a	Ratio	Deposits from HHs (A) / Total liabilities (B)	F 08.01	310	010, 020, 030, 034, 035	F 01.02	300	010
Customer deposits from NFCs	n/a	Ratio	Deposits from NFCs (A) / Total liabilities (B)	F 08.01	260	010, 020, 030, 034, 035	F 01.02	300	010

Other deposits	n/a	Ratio	Other deposits (A) / Total liabilities (B)	F 08.01	110, 210	010, 020, 030, 034, 035	F01.02	300	010
Other liabilities	n/a	Calculation	Residual Calculation: 1 - (A/B)	F 08.01	110, 210, 260, 310	010, 020, 030, 034, 035	F01.02	300	010
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	300	010
			Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
Share of secured funding	FND_28	Numerator	Covered bonds (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B)	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
Loan commitments: volume	n/a		Gross carrying amount	F 18.00	340	010	n/a	n/a	n/a
Share of loan commitments to HHs	n/a	Ratio	Loan commitments to HHs (A) / Total loan commitments given (B)	F 18.00	400	010	F 18.00	340	010
Share of loan commitments to NFCs	n/a	Ratio	Loan commitments to NFCs (A) / Total loan commitments given (B)	F 18.00	390	010	F 18.00	340	010
Own funds (Tier 1 capital) volume	n/a		Tier 1 capital volume (A)	C 01.00	015	010	n/a	n/a	n/a
Capital instruments eligible as CET1 Capital	n/a	Ratio	Capital instruments eligible as CET1 Capital (A) / Tier 1 capital volume (B)	C 01.00	030	010	C01.00	015	010
Retained earnings	n/a	Ratio	Retained earnings (A) / Tier 1 capital volume (B)	C 01.00	130	010	C01.00	015	010
Accumulated other comprehensive income	n/a	Ratio	Accumulated other comprehensive income (A) / Tier 1 capital volume (B)	C 01.00	180	010	C01.00	015	010
Other CET1 components	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 01.00	030, 130, 180, 530	010	C01.00	015	010
Additional Tier 1 capital	n/a	Ratio	Additional Tier 1 capital	C 01.00	530	010	C01.00	015	010
RWA volume	n/a		RWA volume	C 02.00	010	010	n/a	n/a	n/a
			Calculated as SCV_4 - Securitisation risk exposure amounts of total credit risk exposure amounts	n/a	n/a	n/a	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	C 02.00	040	010	C 02.00	010	010
Securitisation capital requirements	n/a	Ratio	Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	C 02.00	220, 430, 470	010	C 02.00	010	010
Market risk capital requirements	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	520	010	C 02.00	010	010
Operational risk capital requirements	SCV_9	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	C 02.00	590	010	C 02.00	010	010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
Net interest income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	(Interest income - Interest expense) / (A) / Equity (B)	F 02.00	010, 090	010	F 01.03	300	010
Net fee & commission income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Fee & commission income - Fee & commission expense (A) / Equity (B)	F 02.00	200, 210	010	F 01.03	300	010
Net trading income (incl. FV result) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Net Gains or (-) losses on financial assets and liabilities: held for trading, trading, non-trading financial assets mandatorily at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B)	F 02.00	280, 285, 287, 290	010	F 01.03	300	010
Other operating income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Total net operating income - net interest income - Fee & commission income - net trading income (A) / Equity (B)	F 02.00	010, 090, 200, 210, 280, 285, 287, 290, 355	010	F 01.03	300	010
Staff expenses on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Staff expenses (A) / Equity (B)	F 02.00	370	010	F 01.03	300	010
Other admin. (incl. depreciation) expenses on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Other admin. (incl. depreciation) expenses (A) / Equity (B)	F 02.00	380, 390	010	F 01.03	300	010
Provisions on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Provisions (A) / Equity (B)	F 02.00	430	010	F 01.03	300	010
Impairments (credit risk losses) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Impairments (credit risk losses) (A) / Equity (B)	F 02.00	460	010	F 01.03	300	010

Other (incl. tax) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Profit or (-) loss for the year - Total operating income + Staff expenses + Other admin. Expenses + Provisions + Impairments (A) / Equity (B)	F 02.00	670, 355, 370, 380, 390, 430, 460	010	F 01.03	300	010
Loans and advances with non-expired EBA-compliant moratoria: Total	n/a		Total Loans and advances with non-expired EBA-compliant moratoria	F 91.01	0010	0010			
Loans and advances with non-expired EBA-compliant moratoria: HHS	n/a	Ratio	Households (A) / Total Loans and advances with non-expired EBA-compliant moratoria (B)	F 91.01	0020	0010	F 91.01	0010	0010
Loans and advances with non-expired EBA-compliant moratoria: NFCs	n/a	Ratio	NFCs (A) / Total Loans and advances with non-expired EBA-compliant moratoria (B)	F 91.01	0040	0010	F 91.01	0010	0010
Loans and advances with non-expired EBA-compliant moratoria: Stage 2	n/a	Ratio	Stage 2 (A) / Total Loans and advances with non-expired EBA-compliant moratoria (B)	F 91.01	0010	0050	F 91.01	0010	0010
Loans and advances with non-expired EBA-compliant moratoria: Non-performing	n/a	Ratio	Non-performing (A) / Total Loans and advances with non-expired EBA-compliant moratoria (B)	F 91.01	0010	0060	F 91.01	0010	0010
Loans and advances with non-expired EBA-compliant moratoria: Coverage of NPLs	n/a	Ratio	Coverage of NPLs (A) / Non-performing (B)	F 91.01	0010	0150	F 91.01	0010	0060
Loans and advances with expired EBA-compliant moratoria: Total	n/a		Total Loans and advances with expired EBA-compliant moratoria	F 91.03	0010	0010			
Loans and advances with expired EBA-compliant moratoria: HHS	n/a	Ratio	Households (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0020	0010	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: NFCs	n/a	Ratio	NFCs (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0040	0010	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Stage 2	n/a	Ratio	Stage 2 (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0010	0040	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Non-performing	n/a	Ratio	Non-performing (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0010	0050	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Coverage of NPLs	n/a	Ratio	Coverage of NPLs (A) / Non-performing (B)	F 91.03	0010	0120	F 91.03	0010	0050
Loans subject to PGS: newly originated	n/a		Total loans subject to PGS	F 90.03	0010	0030			
Loans subject to PGS: residual maturity <= 6 months	n/a	Ratio	Residual maturity <= 6 months (A) / Total loans subject to PGS (B)	F 90.03	0010	0050	F 90.03	0010	0030
Loans subject to PGS: residual maturity > 6 months <= 12 months	n/a	Ratio	Residual maturity > 6 months <= 12 months (A) / Total loans subject to PGS (B)	F 90.03	0010	0060	F 90.03	0010	0030
Loans subject to PGS: residual maturity > 1 year <= 2 years	n/a	Ratio	Residual maturity > 1 year <= 2 years (A) / Total loans subject to PGS (B)	F 90.03	0010	0070	F 90.03	0010	0030
Loans subject to PGS: residual maturity > 2 years <= 5 years	n/a	Ratio	Residual maturity > 2 years <= 5 years (A) / Total loans subject to PGS (B)	F 90.03	0010	0080	F 90.03	0010	0030
Loans subject to PGS: public guarantee received	n/a	Ratio	Guarantee received (A) / Total loans subject to PGS (B)	F 91.05	0010	0150	F 90.03	0010	0030
Loans subject to PGS: classified as stage 2	n/a	Ratio	Loans subject to PGS classified as stage 2 (A) / Total loans subject to PGS (B)	F 91.05	0010	0040	F 90.03	0010	0030
Loans subject to PGS: non-performing loans	n/a	Ratio	Non-performing loans subject to PGS (A) / Total loans subject to PGS (B)	F 91.05	0010	0050	F 90.03	0010	0030
Loans subject to PGS: coverage ratio of non-performing loans subject to PGS	n/a	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk of non-performing loans subject to PGS (A) / Non-performing loans subject to PGS (B)	F 91.05	0010	0120	F 91.05	0010	0050

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

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

(3) Applicable only to IFRS reporting banks.

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



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