



RISK DASHBOARD

DATA AS OF Q1 2023



EBA

EUROPEAN
BANKING
AUTHORITY

Contents

Coverage EU banking population		3
Overview of the main risks and vulnerabilities in the EU banking sector		4
Heatmap		8
Risk Indicators (RIs)		
Solvency	Tier 1 capital ratio	9
	Total capital ratio	10
	CET1 ratio	11
	CET1 ratio (fully loaded)	12
	Leverage ratio	13
	Leverage ratio (fully phased-in definition of Tier 1)	14
Credit Risk and Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	15
	Coverage ratio for non-performing loans and advances	16
	Forbearance ratio for loans and advances	17
	Ratio of non-performing exposures (NPE ratio)	18
Profitability	Return on equity	19
	Return on assets	20
	Cost to income ratio	21
	Net interest income to total net operating income	22
	Net fee and commission income to total net operating income	23
	Net trading income to total net operating income	24
	Net interest margin	25
	Cost of Risk	26
Funding and Liquidity	Loan-to-deposit ratio (for households and non-financial corporations)	27
	Asset encumbrance ratio	28
	Liquidity coverage ratio	29
	Net stable funding ratio	30
Annex 1: Statistical Annex	Asset composition and volumes	32
	Loans: composition and asset quality	33
	Loans: NPL and coverage ratios	34
	Distribution of NFC loans and advances by NACE code	35
	NPL ratios of NFC loans and advances by NACE code	36
	Exposures to Real Estate activities and Construction	37
	IFRS9 specific data	38
	Sovereign exposures	39
	Liability composition and volumes	40
	Liquidity	41
	Composition of own funds and risk-weighted assets	42
	Profitability analysis: main drivers within RoE	43
Annex 2: Methodological note on the RIs heatmap		44
Annex 3: The RI and Annex database		45

Number of Credit institutions and branches in EU

Largest institutions that contribute to the EBA Risk Dashboard							
	Total	Highest level of consolidation in EU/EEA	Highest level of consolidation in MS (Subsidiaries of other largest institutions) ⁽¹⁾	Banking Groups	Largest independent credit institutions ⁽²⁾	Institutions belonging to a largest group ⁽³⁾	Branches of largest institutions ⁽⁴⁾
AT	6	5	1	6		62	5
BE	8	7	1	8		15	9
BG	3		3	3		5	1
CY	4	3	1	3	1	6	1
CZ	3		3	3		10	4
DE	24	23	1	18	6	40	24
DK	3	3		3		5	7
EE	4	2	2	4		4	2
ES	10	10		10		43	26
FI	3	3		3		126	7
FR	12	12		10	2	112	31
GR	4	4		4		4	9
HR	3		3	3		5	
HU	3	2	1	3		19	2
IE	6	6		3	3	8	11
IS	3	3		3		3	
IT	12	12		12		231	20
LI	3	3		3		2	
LT	4	2	2	3	1	3	2
LU	6	4	2	5	1	25	14
LV	3	1	2	3		3	
MT	3	2	1	3		3	
NL	7	7		6	1	10	18
NO	3	3		3		9	7
PL	3	2	1	3		13	15
PT	4	3	1	4		14	12
RO	3	1	2	3		12	2
SE	7	7		6	1	19	14
SI	4	2	2	4		8	1
SK	3		3	3		5	2
EU/EEA	164	132	32	148	16	824	246

(1) Institutions that are subsidiaries of a large institution with the Head Office in another EU/EEA country. They contribute to country aggregates but not to EU/EEA averages. For example, at country level the subsidiary in country X of a largest 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.

(2) Individual institutions that do not belong to a banking group and report only on individual basis. These institutions are not required to submit FINREP data on solo basis to the EBA and therefore they are not included in FINREP-based risk indicators in this Risk Dashboard.

(3) Institutions that are subsidiaries of a large institution with the Head Office in the same country. They contribute neither to country aggregates nor to EU/EEA averages because data for these institutions are included in the figures reported at consolidated basis by their parent companies.

(4) Number of branches of the largest institutions authorised in each country. The largest institutions have their Head Office in another EU/EEA country and they have the right to passport their activities. They do contribute neither to country aggregates nor to EU/EEA averages because data for these institutions are included in the figures reported at consolidated basis by their parent companies.

EU Banking Population							
	Banking groups		Institutions by type		Institutions by size	Branches	
	Total	of which: Subgroups ⁽¹⁾	Independent credit institutions ⁽²⁾	Institutions belonging to an EU banking group	Small non-complex credit institutions	Branches of EU/EEA credit institutions	Branches of non EU/EEA credit institutions
AT	34	3	321	89	370	19	
BE	16	4	10	20	12	44	8
BG	11	5	6	12		6	1
CY	6	1	3	7		5	13
CZ	10	6	9	17	6	22	2
DE	82	11	1160	105	1065	81	36
DK	19	2	39	20	5	24	
EE	9	2		9	3	5	
ES	43	9	33	77	42	77	4
FI	14	3		171	4	33	
FR	46	7	50	142	44	85	20
GR	8		6	8	2	19	2
HR	6	5	11	10	13	1	
HU	9	6	7	20	17	9	1
IE	7	1	7	12	2	26	1
IS	4		7	4	5		
IT	59	14	86	278	74	70	9
LI	6		6	5			
LT	11	3	6	9	12	6	
LU	22	9	41	34	5	28	13
LV	9	3	2	7	1	4	
MT	5	1	12	5	2	2	2
NL	22	2	9	27	5	44	2
NO	103	2	24	122	123	39	
PL	14	6	500	22	427	31	1
PT	17	4	14	98	15	33	1
RO	8	6	8	18	5	10	
SE	24		81	36	86	32	
SI	13	4	2	11	4	2	
SK	6	5	3	8	3	14	
EU/EEA	643	124	2463	1403	2352	771	116

(1) Subsidiaries in the form of subgroup of another EU group which has the Head Office in another EU/EEA country.

(2) Individual institutions that do not belong to a banking group and report only on individual basis. These institutions are not required to submit FINREP data on solo basis to the EBA and therefore they are not included in FINREP-based risk indicators in this Risk Dashboard.

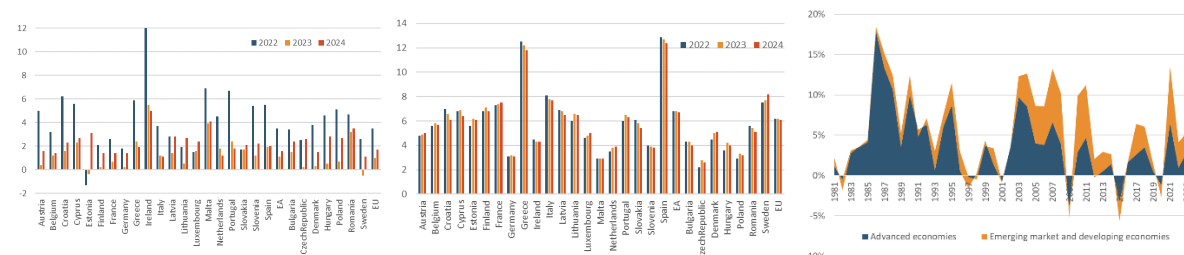
Overview of the main risks and vulnerabilities in the EU banking sector

This section summarises main risks and vulnerabilities for the EU/EEA banking sector. The risk indicators are based on the supervisory data reported by EU institutions, as of Q1 2023. They are complemented by analyses based on market data and other sources as of mid-June 2023. This publication includes an MREL dashboard as well as the results of the spring 2023 edition of the EBA’s risk assessment questionnaire (RAQ).

Subdued economic growth and persistent high inflation

Economic growth in the EU is expected to be subdued this year. The Euro area entered into technical recession in Q1 2023. In the spring the European Commission revised its 2023 GDP growth forecast for the EU upwards to 1% following higher than expected GDP growth of 3.5% last year.¹ For 2024 GDP growth is expected to be 1.7%. Inflation is expected to remain higher for longer, reaching 6.7% this year followed by a decline to 3.1% in 2024. Unemployment rates are expected to remain unchanged at 6.2% this year compared to 2022 followed by a slight decline next year. The OECD expects global GDP growth to remain below long-term historical levels, reaching 2.7% this year and 2.9% in 2024.² This in part reflects expectations of continued low economic growth in emerging markets. Overall, the outlook for growth is subject to significant downside risk, in part due to continued geopolitical uncertainty.

EU GDP growth forecast, incl. by country (left), EU unemployment rate forecast, incl. by country (middle) and GDP growth for advanced vs. emerging economies over time (right)



Source: European Commission, IMF

Primary funding markets are back to normal following their temporary halt in early spring

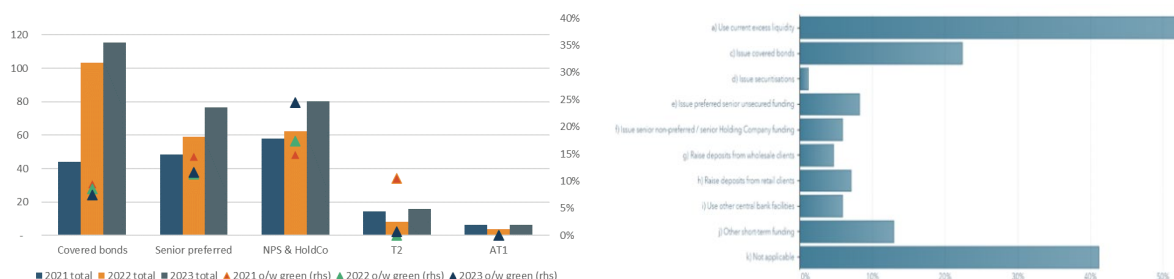
The loan to deposit ratio rose by 1p.p. QoQ to 109.3%, mainly due to lower customer deposits. At the same time loan volumes remained stable. The liquidity coverage ratio (LCR) declined from 164.6% in Q4 2022 to 163.7% in Q1 2023 as the increase in high-quality liquid assets (HQLA) was outweighed by higher net outflows. The growth of the former was mainly driven by cash and reserves, which is also reflected in growing cash balances of banks’ balance sheets. The lower end of the LCR dispersion (5th percentile) similarly declined from 138.8% to 137.4% QoQ. In contrast to the LCR, the net stable funding ratio (NSFR) rose slightly from 125.6% to 126% on a quarterly basis. In case of the NSFR, the decline in available stable funding (ASF) was less pronounced than the decline in required stable funding (RSF). The lower end of the distribution (5th percentile) reached 114.9% in Q1 2023, down from 112.7% in the previous quarter. The asset encumbrance ratio stood at 26.5%, up from 25.8% in the previous quarter.

Liquidity and funding ratios are expected to decline due to repayments of the ECB’s targeted longer-term refinancing operations (TLTRO). Answers to the EBA’s risk assessment questionnaire’s (RAQ) indicate that banks aim to primarily use their own liquidity for TLTRO repayments. Banks might also make use of the ECB’s open market operations, such as the main refinancing operations (MRO) and longer-term refinancing operations (LTRO). The change in funding composition is likely to increase funding costs for banks.

¹ See the [European Commission’s Spring 2023 Economic Forecast](#) from May 2023 (version as of 7 June 2023).

² See the [OECD’s Economic Outlook](#) from June 2023 (version as of 7 June 2023).

Banks’ issuances YtD (as of end of May 2023) vs. previous years (left) and banks’ actions planned to replace upcoming maturing TLTRO (RAQ Spring 2023; right)



Source: Dealogic, EBA RAQ

Issuance activity has resumed, following a temporary halt after the Silicon Valley Bank (SVB) and Credit Suisse (CS) induced turmoil. This includes AT1 and T2 issuances as well as issuances from smaller and / or less well-known banks. As of end of May, banks have issued more instruments across all debt classes than year to date in the previous two years, not least non-preferred senior (NPS) and holding company (HoldCo) bonds. Looking forward, based on EBA RAQ results, a rising share of banks aims to attract further wholesale and retail deposits. However, preferred and non-preferred senior issuances remain key funding instruments to focus on according to the RAQ. These instruments not least contribute to banks’ efforts to meet their minimum required eligible liabilities (MREL) and MREL subordination requirements, which have to be met by 1 January 2024 for most banks. The EBA MREL Dashboard shows that a limited number of banks still face shortfalls. The total shortfall is EUR 29.1bn (MREL overall shortfall, incl. combined buffer requirement [CBR], EUR 40.8bn in the previous quarter) and EUR 7.4bn (subordination shortfall amount, EUR 11.5bn in the previous quarter).³

Lending growth has stopped

Macroeconomic uncertainty caused by subdued economic growth, sticky inflation and increasing interest rates have impaired consumer and business confidence while at the same time pushing banks’ risk appetite lower (see above on macroeconomic trends). As a result, outstanding loans towards households and NFCs were roughly stable over the quarter reflecting both subdued demand for loans as well as banks’ tightening of credit standards and increasing loan rejection rates. Going forward, EBA RAQ results point towards slower lending growth rates. A growing number of banks report their intention to decrease their real estate related exposure as well as consumer credit.

Total assets, increased by nearly 3% over the quarter, reversing the end of year retreat that had been caused by the early repayment of ECB’s TLTRO in December. During the first quarter of the year, EU banks have strengthened their liquidity, with an increase in their cash balances. Liquidity reporting similarly confirms that high liquid assets increased by more than 3% QoQ and reached EUR 5.8tn.

The challenging macroeconomic environment was not yet mirrored in banks’ asset quality metrics. Non-performing loans remained stable QoQ at EUR 357bn (1.8% of total loans), with total coverage of 43.6%. There are, however, some nuances across portfolios and countries. NPLs in household lending increased marginally over the quarter, and the NPL ratio was reported at 2.1%. This was driven by NPL volume increase in both mortgages as well as consumer credit loans. Although dispersion in NPL ratios across countries is smaller compared to previous years, there are still some differences at portfolio level. For example, Greek and Cypriot banks still report high NPL ratios in household loans (9.6% and 8.6% respectively), while average corporate NPL ratios in other Southern countries are comparatively high (e.g. Malta 7.1% and Portugal 7%). Allocation in IFRS9 stage 2 loans has retreated during Q1 2023, to 9.1% from 9.4% in Q4 2022. This was mainly driven by a decrease

³ As submission dates for MREL related reporting are later than for supervisory related reporting (COREP, FINREP, etc.) the MREL Risk Dashboard is published together with the core Risk Dashboard with a delay of one quarter (Q4 2022 data is shown in this text). The text focuses on external MREL, whereas the MREL Risk Dashboard also covers internal MREL.

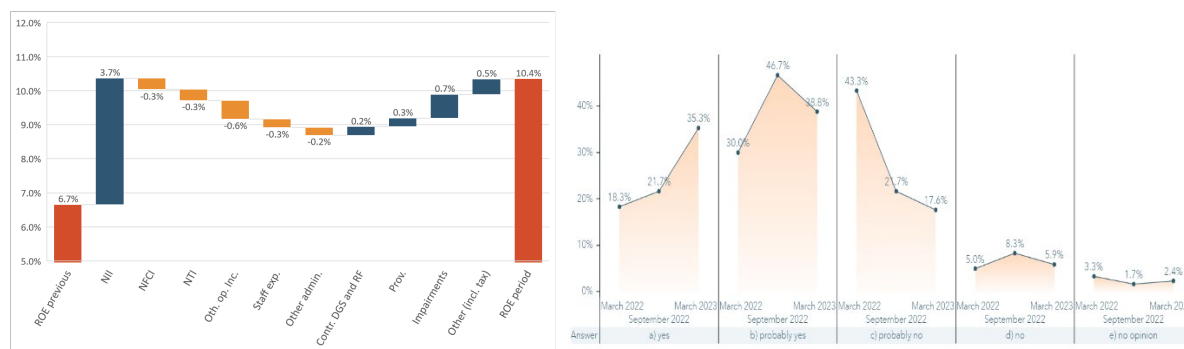
in stage 2 allocation for corporate loans, while for household loans it remained stable, albeit banks reported a slight increase stage 2 allocation for mortgage loans. According to EBA’s RAQ results banks expect asset quality to further deteriorate in the next 12 months across all segments. The economic outlook may have stabilised in recent months and unemployment rates remain at or near historical lows in Europe, but sticky inflation and increasing interest rates could still challenge overindebted borrowers (see macroeconomic trends above).

Higher Interest rates help increase bank profitability

EU banks’ average annualised return on equity (RoE) was reported in double digits (10.4%) for the first time after the global financial crisis (GFC). This compares to 6.7% reported in March 2022. Based on RAQ results, around 50% of the banks surveyed reported cost of equity of more than 10%. The biggest driver of the RoE was net interest income (NII) which increased by around 13% QoQ and 23% YoY. As a result, the total income of EU banks increased by around 9% QoQ. Net interest margin surged by 16bp QoQ to 155bp as banks benefited from increasing interest rates and low deposit rate betas. Costs also increased by 7% QoQ, partly offsetting higher interest income. Average cost-to-income ratio was reported below 60%, for the first time since June 2015, following a consistent downward trend from the highest level reported at the onset of the pandemic in March 2020 (71.7%).

Although RAQ results indicate that banks expect increasing interest rates to further boost their profitability in the next 12 months, there are still challenges for EU/EEA banks to maintain the high returns reported. Deposit betas are expected to increase as depositors become more sensitive to interest rate developments, and they move from sight-to term-deposits. At the same time, elevated market funding costs (see above on bank liquidity and funding) feed through banks’ cost base while banks could also be challenged by wage inflation and increasing impairments as credit risk rises. In the medium-term, subdued loan growth could mitigate the impact of wider margins, further exerting pressure on NII.

Impact of different profit and loss items on banks’ RoE March 2022 to March 2023 (left) and banks’ expectations for RoE increase in next 12 months



Source: EBA supervisory reporting data and EBA RAQ results

Capital ratios benefit from higher profitability

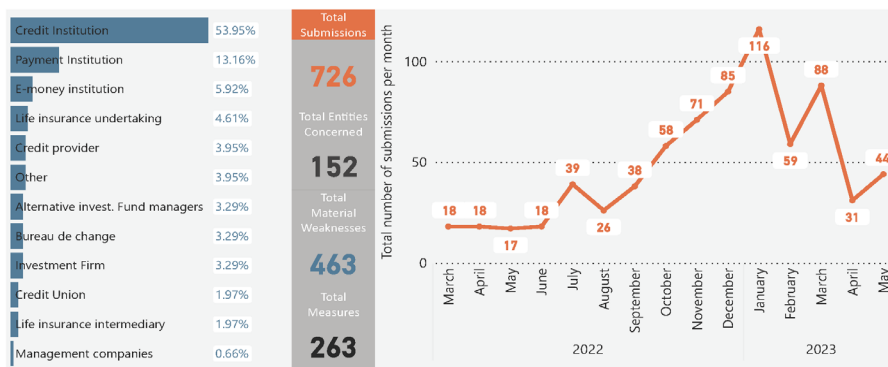
EU/EEA banks’ capital ratios continued to increase. The CET1 ratio (fully loaded) reached 15.7% in Q1 2023, supported by rising capital not least due to rising profitability and relatively flat risk weighted assets (RWA). The lower end of the CET1 ratio’s distribution also increased, from 12% in Q4 2022 to 12.4% in Q1 2023. The RWA composition remained nearly stable. Credit RWA slightly increased its share in total RWA by 10bps (now reaching 82.3% – see on asset trends above), whereas market risk showed a similar decline of 10bps to 3.7% as of Q1 2023.

Operational risks concerns remain

The share of operational RWA in total RWA has remained at 9.8%. Key risk drivers for operational risks include ICT and cyber related risks, but also anti money laundering and counter financing of terrorism (AML/CFT)

circumvention, including sanction related breaches. EBA RAQ results confirm that cyber risk is a key driver for operational risks: nearly two third of banks agree with this view. It is followed by conduct and legal risks. On AML related aspects, the EBA’s EuReCa data shows that EU competent authorities reported 463 serious deficiencies, or ‘material weaknesses’, in 152 institutions between 31 January 2022 and 31 May 2023.⁴ Competent authorities also reported 263 ‘corrective measures’ that they imposed on institutions to correct these deficiencies. Approximately 67% of all reported deficiencies relate to credit institutions and payment institutions. Most deficiencies are related to institutions’ customer due diligence policies and procedures, and in particular weaknesses in institutions’ approaches to transaction monitoring. The most serious corrective measure was the withdrawal of an authorisation on AML/CFT grounds.

AML/CFT related material weaknesses and related measures taken (31 January 2022 until 31 May 2023)



Source: EBA EuReCa

⁴ The EBA’s EuReCa is a central database that puts together information submitted by competent authorities on serious deficiencies in individual financial institutions’ systems and controls that expose these institutions to money laundering and terrorist financing (ML/TF) risk. EuReCa was launched in January 2022. Data refers to all sectors within the remit of the EBA’s AML/CFT mandate, namely: credit institutions, payment institutions, e-money institutions, bureaux de change, investment firms, fund managers, credit providers (other than credit institutions), life insurance undertakings and life insurance intermediaries, and an additional category of ‘others’.

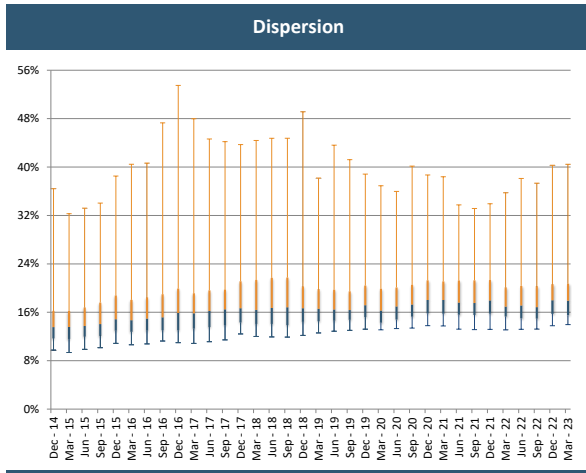
Heatmap: Risk indicator trends over time

				Traffic light												
RI	Threshold	Current vs previous quarters for the worst bucket														
			202003	202006	202009	202012	202103	202106	202109	202112	202203	202206	202209	202212	202303	
Solvency	Tier 1 capital ratio	> 15%	●	53.8%	62.5%	72.8%	77.2%	76.0%	75.7%	77.6%	77.1%	63.4%	57.1%	65.6%	75.3%	78.1%
		[12% - 15%]	●	45.6%	37.3%	26.9%	22.6%	23.8%	24.2%	21.5%	22.7%	35.7%	42.2%	33.7%	24.5%	21.8%
		< 12%	●	0.6%	0.2%	0.2%	0.2%	0.2%	0.2%	0.9%	0.2%	0.9%	0.6%	0.6%	0.2%	0.2%
	CET1 ratio	> 14%	●	45.0%	58.3%	61.5%	62.9%	63.1%	63.0%	63.8%	61.9%	56.2%	54.1%	53.6%	60.1%	59.7%
		[11% - 14%]	●	55.0%	41.5%	38.3%	36.9%	36.7%	36.5%	35.3%	37.9%	43.6%	45.4%	45.8%	39.7%	40.3%
		< 11%	●	0.0%	0.2%	0.2%	0.2%	0.2%	0.5%	0.9%	0.2%	0.2%	0.5%	0.6%	0.2%	0.0%
Leverage ratio	> 8%	●	6.0%	4.6%	5.6%	5.9%	5.6%	6.6%	6.7%	6.2%	5.5%	4.2%	3.7%	5.4%	5.1%	
	[5% - 8%]	●	46.0%	37.4%	54.2%	60.1%	54.4%	60.0%	57.3%	68.6%	59.8%	45.6%	37.6%	55.3%	42.2%	
	< 5%	●	48.0%	58.0%	40.2%	33.9%	40.0%	33.3%	36.0%	25.2%	34.7%	50.1%	58.7%	39.2%	52.7%	
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%	●	69.7%	78.5%	78.6%	79.1%	78.9%	73.0%	84.0%	81.6%	88.4%	90.8%	93.6%	94.1%	94.1%
		[3% - 8%]	●	26.2%	17.6%	19.2%	18.7%	19.0%	25.1%	15.1%	17.8%	11.0%	9.2%	6.4%	5.9%	5.9%
		> 8%	●	4.1%	4.0%	2.1%	2.2%	2.0%	1.9%	0.9%	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%
	Coverage ratio of non-performing loans and advances	> 55%	●	14.7%	14.8%	9.1%	8.6%	7.3%	15.3%	16.3%	4.8%	4.9%	6.1%	5.4%	6.1%	6.0%
		[40% - 55%]	●	55.7%	53.3%	59.4%	61.5%	60.6%	46.6%	51.2%	60.2%	64.3%	53.1%	54.6%	53.3%	58.0%
		< 40%	●	29.5%	31.8%	31.5%	29.9%	32.2%	38.1%	32.5%	35.0%	30.8%	40.8%	40.0%	40.6%	36.0%
Forbearance ratio for loans and advances	< 1.5%	●	64.5%	51.9%	50.9%	51.1%	42.0%	42.0%	44.4%	38.4%	45.7%	62.2%	63.1%	63.0%	64.9%	
	[1.5% - 4%]	●	28.2%	40.8%	43.7%	40.7%	49.8%	49.1%	46.8%	53.1%	46.2%	33.7%	32.4%	33.8%	32.8%	
	> 4%	●	7.4%	7.3%	5.3%	8.2%	8.3%	8.8%	8.8%	8.5%	8.2%	4.1%	4.4%	3.2%	2.3%	
Profitability	Return on equity	> 10%	●	2.3%	1.8%	5.1%	2.0%	14.8%	13.7%	18.2%	23.1%	17.8%	21.5%	21.1%	26.8%	55.4%
		[6% - 10%]	●	10.4%	17.6%	18.9%	19.3%	51.8%	58.6%	53.8%	44.9%	29.4%	51.5%	52.8%	47.3%	15.0%
	Cost to income ratio	< 50%	●	14.1%	13.4%	15.8%	16.5%	17.7%	16.0%	16.1%	19.7%	17.0%	17.6%	19.8%	19.6%	22.5%
		[50% - 60%]	●	8.2%	16.6%	13.0%	11.4%	12.8%	17.8%	15.3%	9.9%	12.9%	20.0%	17.9%	21.2%	24.3%
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	< 100%	●	13.9%	23.7%	28.9%	34.4%	40.3%	41.7%	43.8%	36.4%	36.0%	35.8%	34.7%	34.3%	34.4%
		[100% - 150%]	●	66.2%	57.5%	52.5%	47.4%	43.8%	43.5%	42.4%	49.1%	49.6%	50.1%	51.7%	50.7%	50.5%
		> 150%	●	19.9%	18.8%	18.6%	18.2%	15.9%	14.8%	13.8%	14.5%	14.4%	14.1%	13.7%	15.0%	15.1%
	Liquidity coverage ratio (%)	> 140%	●	55.1%	84.6%	92.2%	97.5%	89.4%	83.4%	78.7%	83.9%	76.8%	69.2%	74.8%	85.6%	80.6%
		[110% - 140%]	●	44.4%	15.2%	7.8%	2.5%	10.6%	16.6%	21.3%	16.1%	23.2%	30.8%	25.2%	14.4%	19.4%
		< 110%	●	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

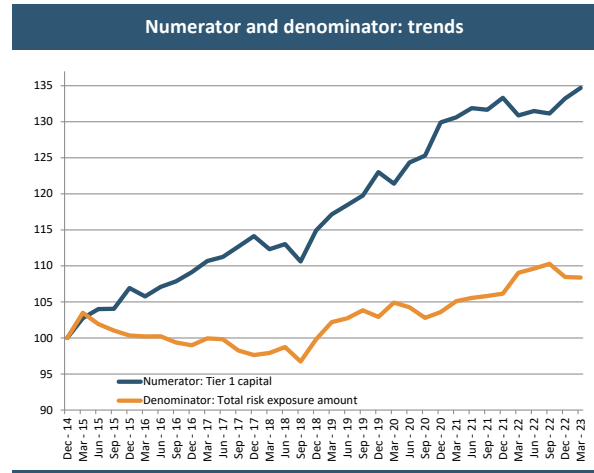
Note: Traffic lights provide the trend of the RI risk indicator given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket". Further explanations on the calculation of the heatmap can be found in the "methodological note" in the Annex of this Risk Dashboard.

Solvency

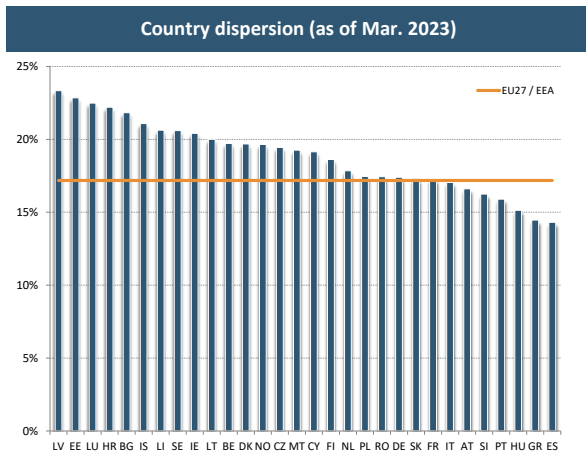
1 - Tier 1 capital ratio



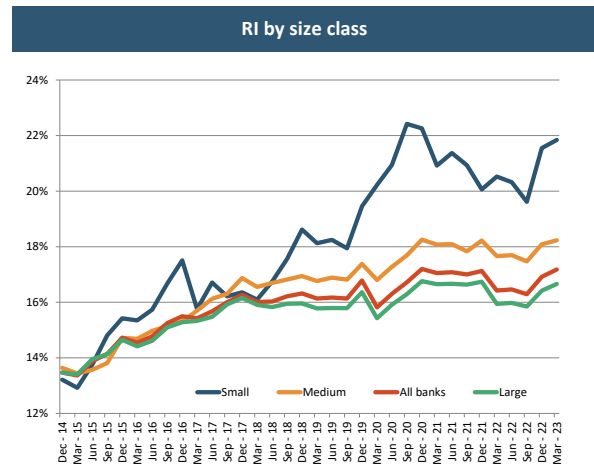
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Dec 2014 = 100.



Weighted Averages by country.



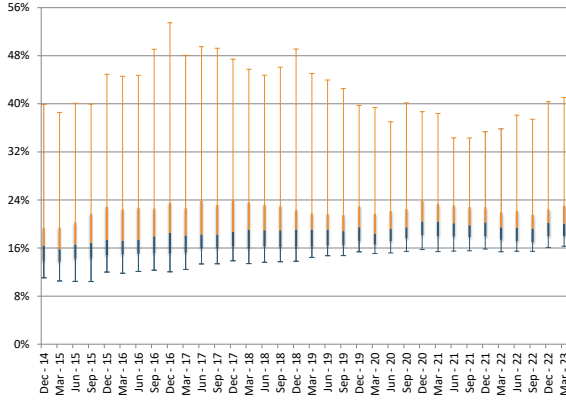
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023. Non-FINREP banks are assigned to the bucket of small banks.

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%	19.7%
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%
Sep - 21	17.0%	15.6%	17.5%	21.3%
Dec - 21	17.1%	15.8%	18.0%	21.3%
Mar - 22	16.4%	15.3%	16.9%	20.1%
Jun - 22	16.5%	15.0%	17.1%	20.4%
Sep - 22	16.3%	15.0%	16.9%	20.3%
Dec - 22	16.9%	15.7%	18.0%	20.6%
Mar - 23	17.2%	15.5%	17.9%	20.7%

Solvency

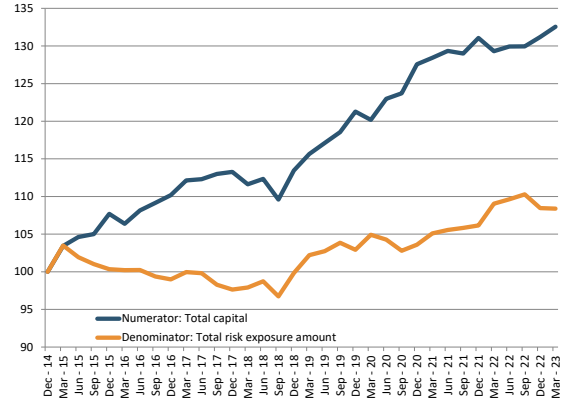
2 - Total capital ratio

Dispersion



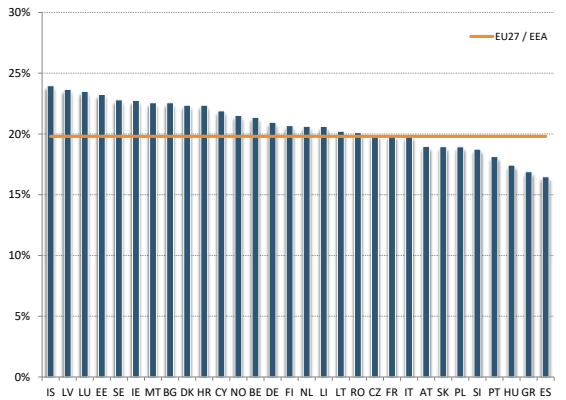
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



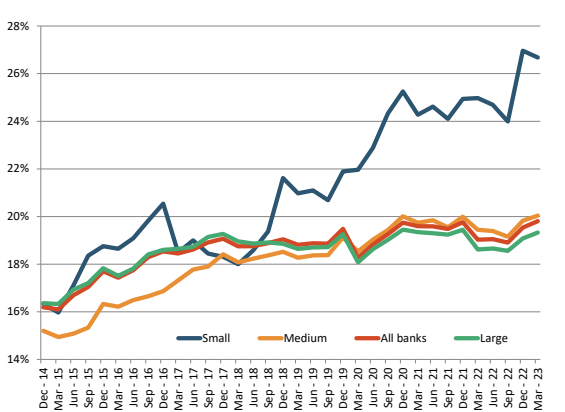
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2023)



Weighted Averages by country.

RI by size class



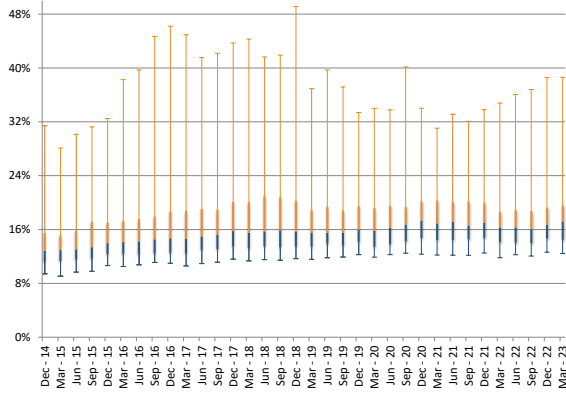
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.9%	16.4%	19.4%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Dec - 15	17.7%	14.8%	17.3%	22.9%
Jun - 16	17.7%	15.1%	17.3%	22.7%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Dec - 17	19.1%	16.3%	18.7%	23.9%
Jun - 18	18.8%	16.3%	19.0%	23.2%
Dec - 18	19.0%	16.2%	19.1%	22.4%
Jun - 19	18.9%	16.4%	19.0%	21.7%
Dec - 19	19.5%	17.1%	19.5%	23.0%
Mar - 20	18.3%	16.6%	18.4%	21.7%
Jun - 20	18.8%	17.1%	19.2%	22.2%
Sep - 20	19.3%	17.6%	19.4%	22.5%
Dec - 20	19.7%	18.1%	20.4%	23.9%
Mar - 21	19.6%	17.9%	20.3%	23.3%
Jun - 21	19.6%	17.9%	20.1%	23.1%
Sep - 21	19.5%	17.9%	19.8%	22.8%
Dec - 21	19.8%	17.9%	20.3%	22.8%
Mar - 22	19.0%	17.4%	19.5%	22.0%
Jun - 22	19.0%	17.2%	19.4%	22.2%
Sep - 22	18.9%	16.9%	19.2%	21.6%
Dec - 22	19.5%	18.0%	20.2%	22.4%
Mar - 23	19.8%	18.0%	20.1%	23.1%

Solvency

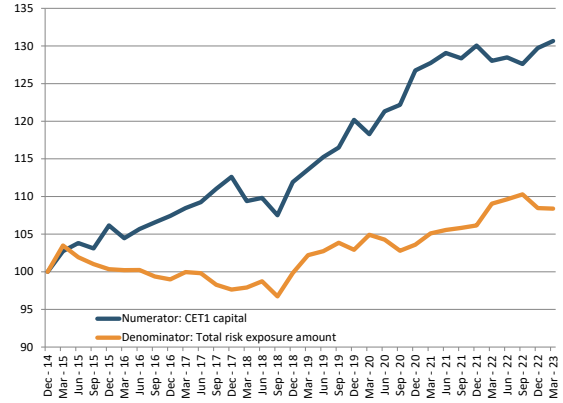
3 - CET1 ratio

Dispersion



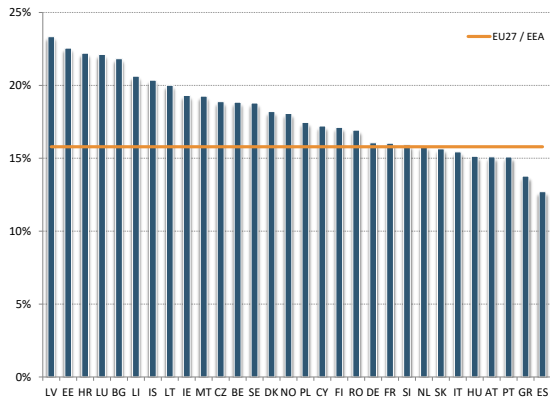
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



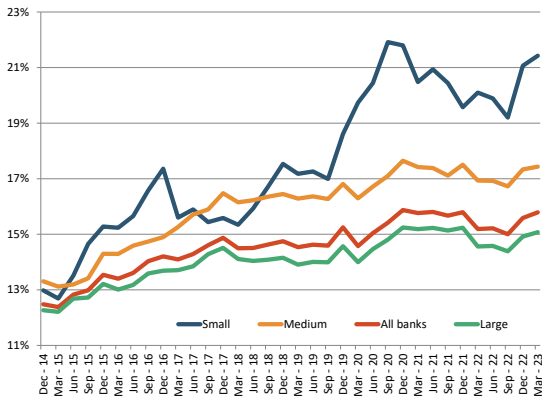
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2023)



Weighted Averages by country.

RI by size class

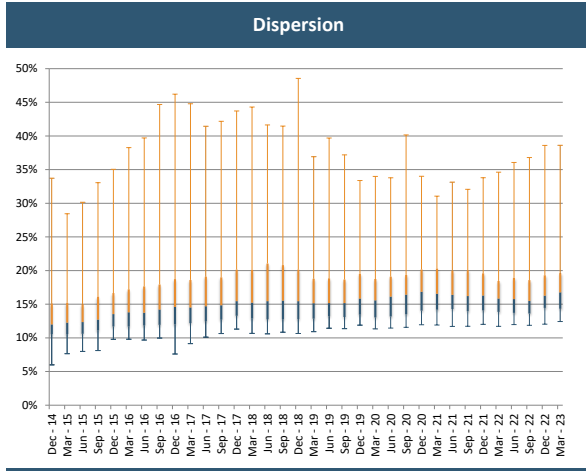


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023. Non-FINREP banks are assigned to the bucket of small banks.

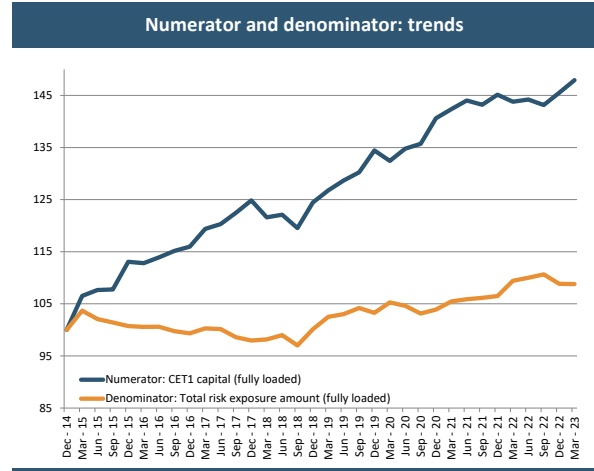
Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Jun - 15	12.8%	11.6%	13.0%	15.9%
Dec - 15	13.5%	12.3%	14.0%	17.1%
Jun - 16	13.6%	12.3%	14.2%	17.6%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Jun - 18	14.5%	13.5%	15.7%	21.0%
Dec - 18	14.7%	13.6%	15.7%	20.3%
Jun - 19	14.6%	13.9%	15.5%	19.4%
Dec - 19	15.2%	14.2%	16.0%	19.6%
Mar - 20	14.6%	13.4%	15.8%	19.2%
Jun - 20	15.0%	13.8%	16.2%	19.5%
Sep - 20	15.4%	14.2%	16.7%	19.4%
Dec - 20	15.9%	14.7%	17.3%	20.2%
Mar - 21	15.8%	14.4%	16.9%	20.3%
Jun - 21	15.8%	14.5%	17.2%	20.1%
Sep - 21	15.7%	14.5%	16.6%	20.2%
Dec - 21	15.8%	14.8%	17.0%	20.0%
Mar - 22	15.2%	14.1%	16.3%	18.7%
Jun - 22	15.2%	14.0%	16.3%	18.9%
Sep - 22	15.0%	13.9%	16.0%	18.8%
Dec - 22	15.6%	14.7%	16.7%	19.3%
Mar - 23	15.8%	14.4%	17.2%	19.6%

Solvency

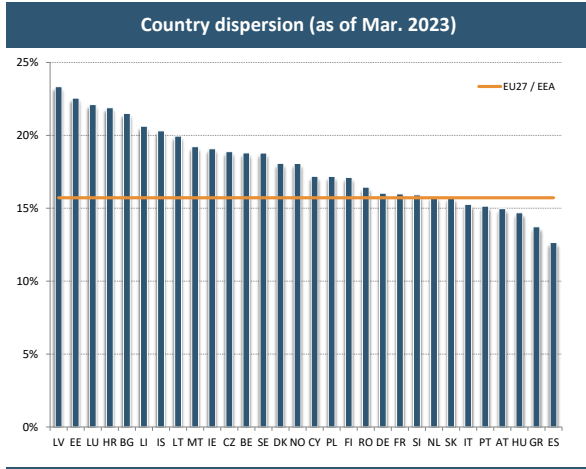
4 - CET1 ratio (fully loaded)



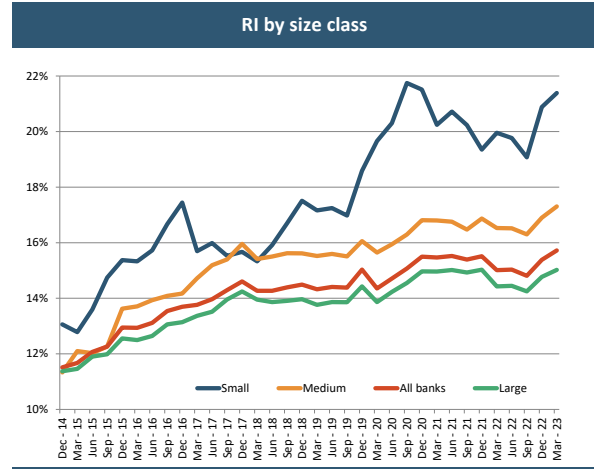
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Dec 2014 = 100.



Weighted Averages by country.



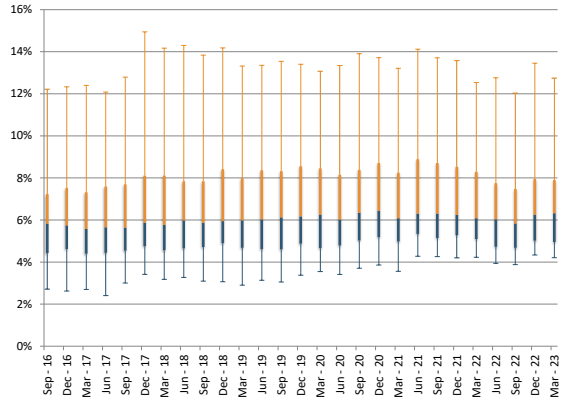
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023. Non-FINREP banks are assigned to the bucket of small banks.

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%	18.9%
Dec - 19	15.0%	13.5%	15.9%	19.5%
Mar - 20	14.4%	13.0%	15.6%	18.7%
Jun - 20	14.7%	13.2%	16.1%	19.1%
Sep - 20	15.1%	13.5%	16.4%	19.3%
Dec - 20	15.5%	14.1%	16.8%	20.2%
Mar - 21	15.5%	14.2%	16.6%	20.3%
Jun - 21	15.5%	14.3%	16.4%	20.0%
Sep - 21	15.4%	14.0%	16.2%	20.1%
Dec - 21	15.5%	14.1%	16.3%	19.6%
Mar - 22	15.0%	13.9%	15.8%	18.5%
Jun - 22	15.0%	13.7%	15.8%	18.9%
Sep - 22	14.8%	13.6%	15.5%	18.6%
Dec - 22	15.4%	14.5%	16.3%	19.3%
Mar - 23	15.7%	14.3%	16.8%	19.6%

Solvency

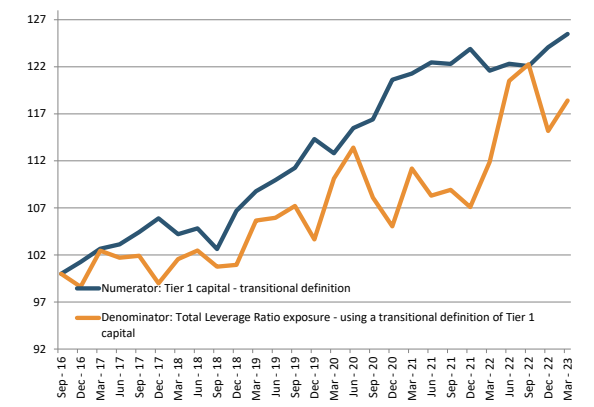
5 - Leverage ratio

Dispersion



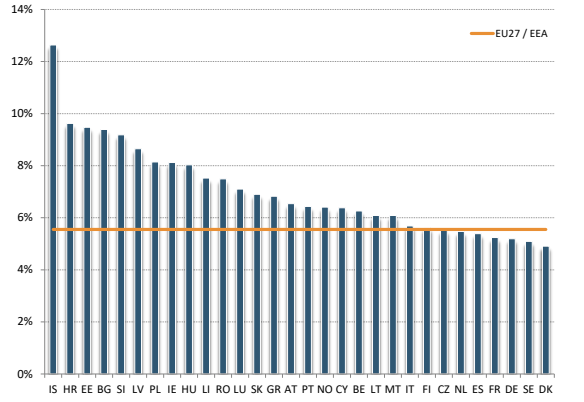
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



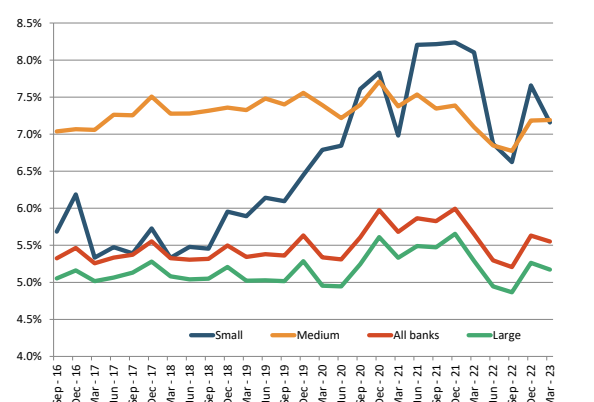
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Mar. 2023)



Weighted Averages by country.

RI by size class

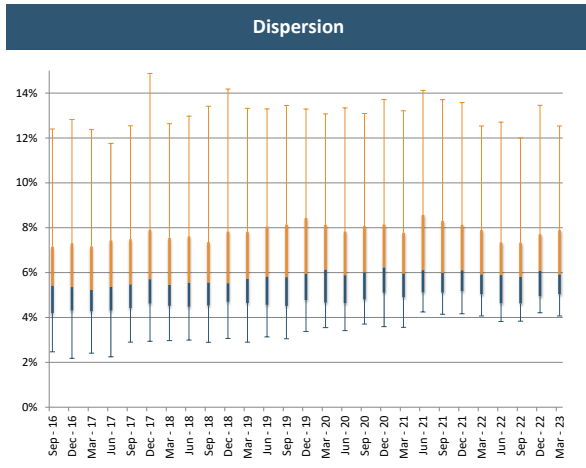


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

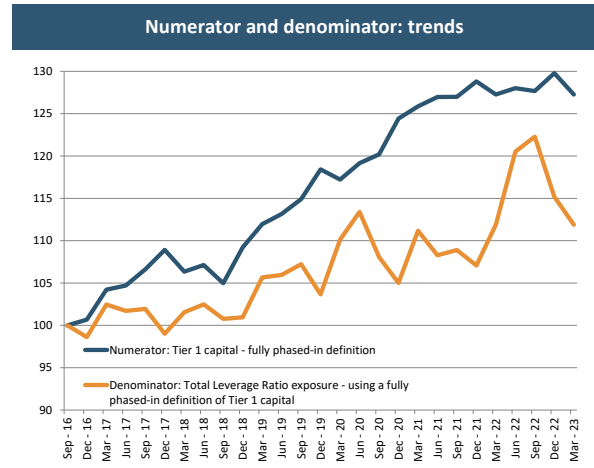
Period	Weighted average	25th	50th	75th
Dec - 16	5.5%	4.6%	5.7%	7.5%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Dec - 17	5.6%	4.8%	5.9%	8.1%
Jun - 18	5.3%	4.7%	6.0%	7.8%
Dec - 18	5.5%	4.9%	6.0%	8.4%
Jun - 19	5.4%	4.6%	6.0%	8.4%
Dec - 19	5.6%	4.9%	6.2%	8.6%
Mar - 20	5.3%	4.7%	6.3%	8.5%
Jun - 20	5.3%	4.8%	6.0%	8.2%
Sep - 20	5.6%	5.0%	6.3%	8.4%
Dec - 20	6.0%	5.2%	6.4%	8.7%
Mar - 21	5.7%	5.0%	6.1%	8.2%
Jun - 21	5.9%	5.3%	6.3%	8.9%
Sep - 21	5.8%	5.1%	6.3%	8.7%
Dec - 21	6.0%	5.3%	6.2%	8.5%
Mar - 22	5.7%	5.1%	6.1%	8.3%
Jun - 22	5.3%	4.7%	6.0%	7.8%
Sep - 22	5.2%	4.7%	5.8%	7.5%
Dec - 22	5.6%	5.0%	6.2%	8.0%
Mar - 23	5.6%	5.0%	6.3%	7.9%

Solvency

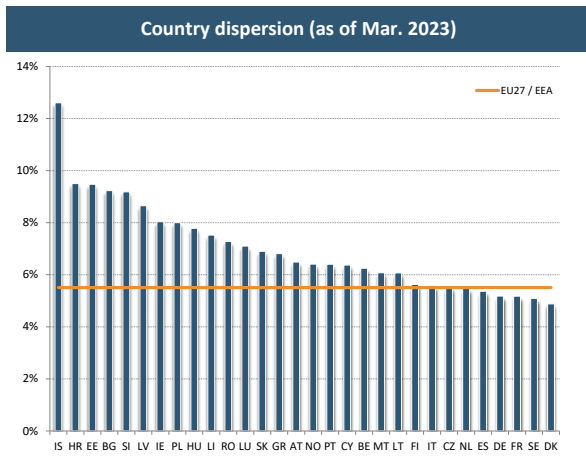
6 - Leverage ratio (fully phased-in definition of Tier 1)



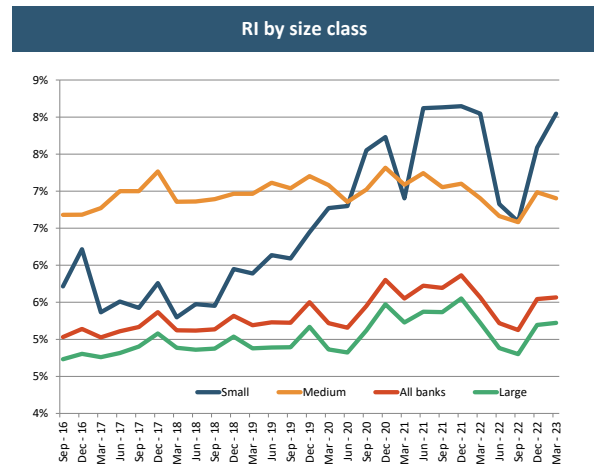
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Sep 2016 =100.



Weighted Averages by country.

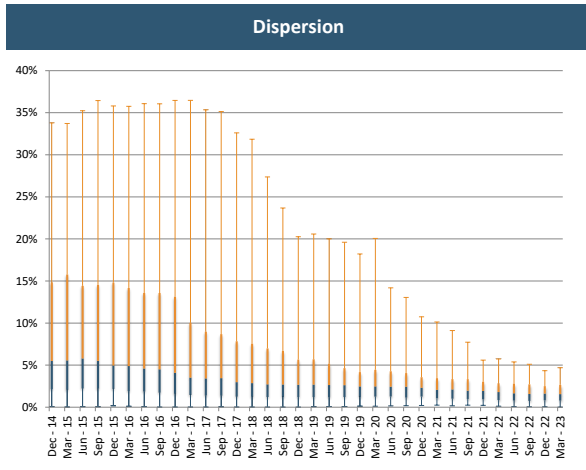


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

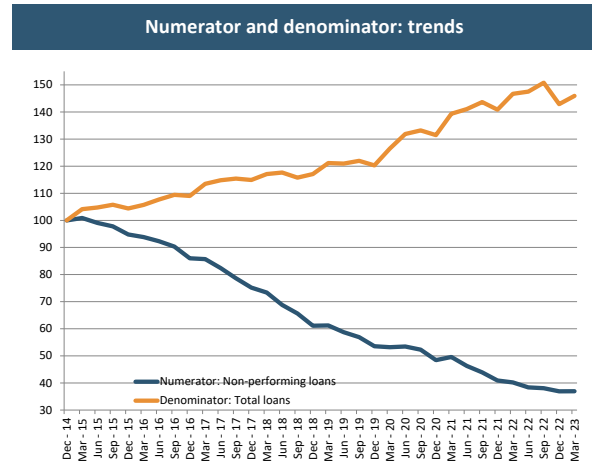
Period	Weighted average	25th	50th	75th
Dec - 16	5.1%	4.3%	5.4%	7.3%
Jun - 17	5.1%	4.3%	5.4%	7.4%
Dec - 17	5.4%	4.6%	5.7%	7.9%
Jun - 18	5.1%	4.5%	5.5%	7.6%
Dec - 18	5.3%	4.7%	5.5%	7.8%
Jun - 19	5.2%	4.6%	5.8%	8.1%
Dec - 19	5.5%	4.8%	5.9%	8.4%
Mar - 20	5.2%	4.7%	6.1%	8.1%
Jun - 20	5.2%	4.6%	5.9%	7.8%
Sep - 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%	8.6%
Sep - 21	5.7%	5.1%	6.0%	8.3%
Dec - 21	5.9%	5.2%	6.1%	8.1%
Mar - 22	5.6%	5.0%	5.9%	7.9%
Jun - 22	5.2%	4.6%	5.9%	7.4%
Sep - 22	5.1%	4.6%	5.8%	7.3%
Dec - 22	5.5%	4.9%	6.1%	7.7%
Mar - 23	5.6%	5.0%	5.9%	7.9%

Credit Risk and Asset Quality

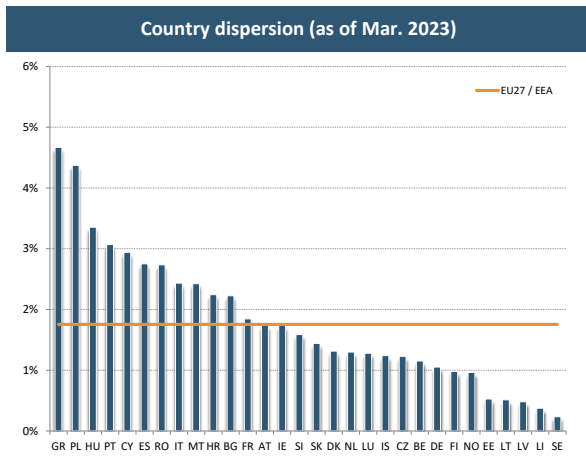
7 - Ratio of non-performing loans and advances (NPL ratio)



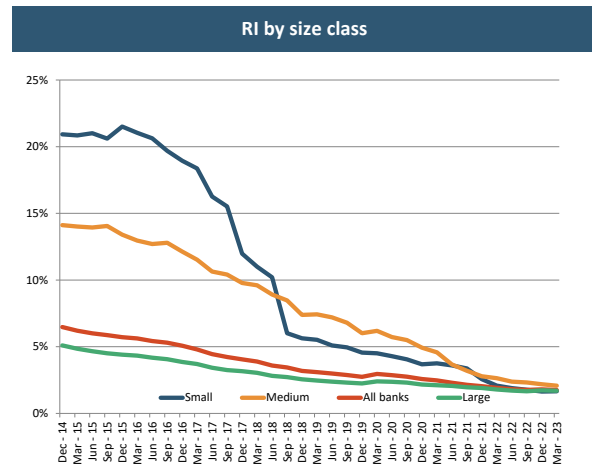
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.



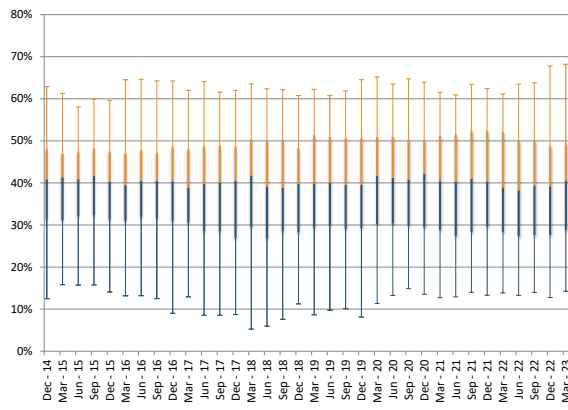
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

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%	7.0%
Dec - 18	3.2%	1.2%	2.7%	5.7%
Jun - 19	3.0%	1.2%	2.6%	5.2%
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%	1.1%	2.4%	4.1%
Dec - 20	2.6%	1.3%	2.3%	3.6%
Mar - 21	2.5%	1.1%	2.1%	3.5%
Jun - 21	2.3%	1.0%	2.1%	3.3%
Sep - 21	2.1%	1.0%	2.0%	3.3%
Dec - 21	2.0%	1.0%	1.9%	3.0%
Mar - 22	1.9%	0.8%	1.8%	2.9%
Jun - 22	1.8%	0.8%	1.6%	2.8%
Sep - 22	1.8%	0.8%	1.6%	2.7%
Dec - 22	1.8%	0.8%	1.6%	2.5%
Mar - 23	1.8%	0.8%	1.6%	2.7%

Credit Risk and Asset Quality

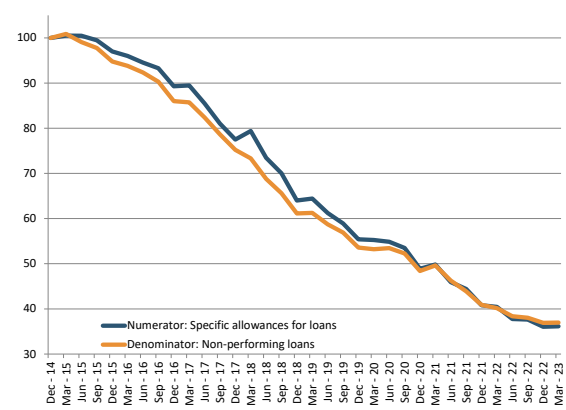
8 - Coverage ratio of non-performing loans and advances

Dispersion



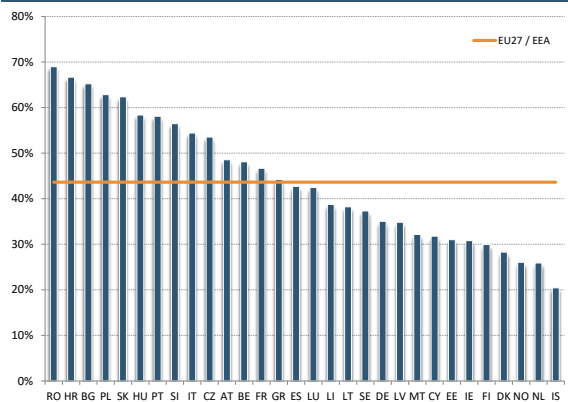
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



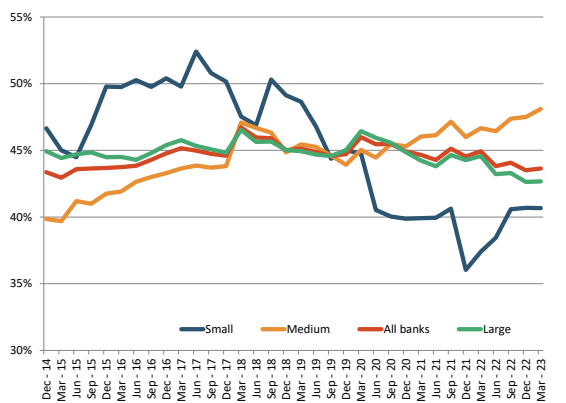
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2023)



Weighted Averages by country.

RI by size class

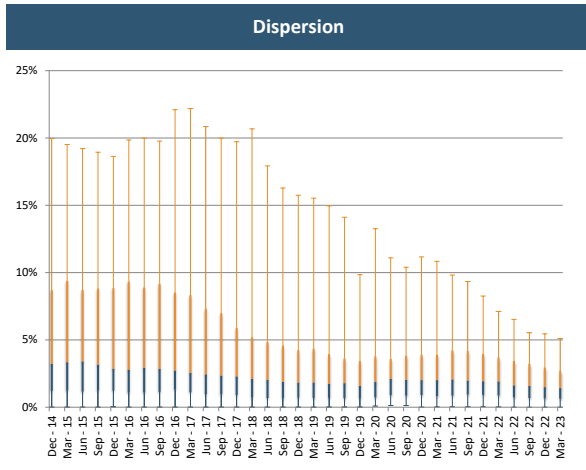


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

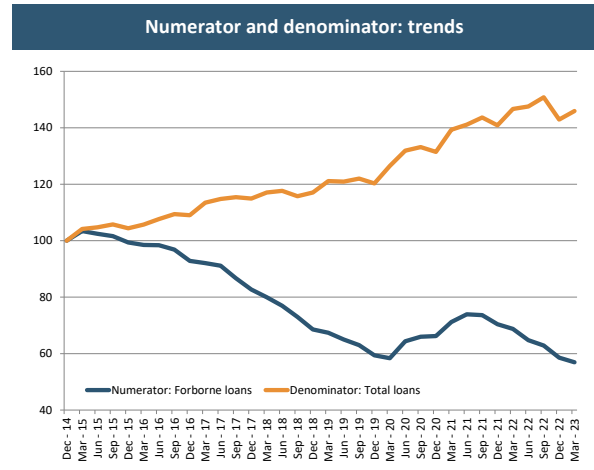
Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.3%	40.9%	48.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Dec - 16	44.8%	31.0%	40.4%	48.5%
Jun - 17	45.0%	28.5%	39.8%	48.8%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Jun - 18	46.0%	26.8%	39.0%	50.0%
Dec - 18	45.0%	28.2%	39.8%	48.3%
Jun - 19	44.9%	30.0%	40.0%	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%	29.7%	40.8%	50.3%
Dec - 20	44.9%	29.4%	42.1%	50.2%
Mar - 21	44.7%	28.8%	40.4%	51.2%
Jun - 21	44.3%	27.4%	40.3%	51.6%
Sep - 21	45.1%	28.3%	41.0%	52.3%
Dec - 21	44.5%	29.5%	40.4%	52.4%
Mar - 22	44.9%	28.4%	38.9%	52.1%
Jun - 22	43.8%	27.3%	38.2%	50.1%
Sep - 22	44.1%	27.5%	39.4%	50.2%
Dec - 22	43.5%	27.7%	39.2%	48.7%
Mar - 23	43.6%	28.9%	40.6%	49.5%

Credit Risk and Asset Quality

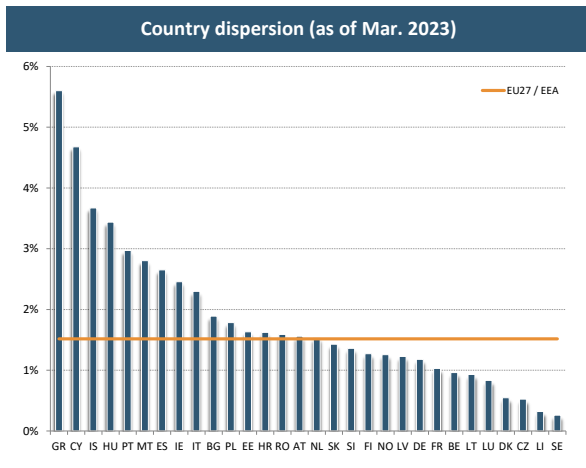
9 - Forbearance ratio for loans and advances



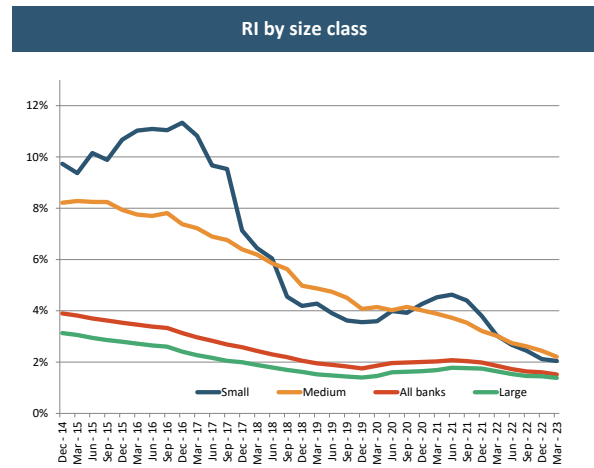
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Dec 2014 = 100.



Weighted Averages by country.

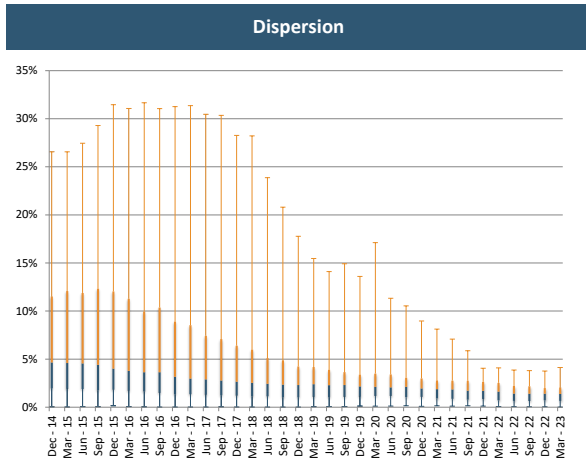


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

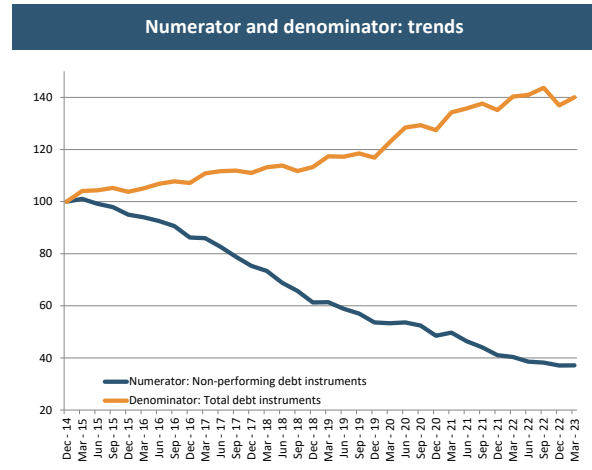
Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.2%	3.2%	8.7%
Jun - 15	3.7%	1.2%	3.4%	8.7%
Dec - 15	3.5%	1.2%	2.9%	8.9%
Jun - 16	3.4%	1.1%	2.9%	8.9%
Dec - 16	3.1%	1.3%	2.7%	8.5%
Jun - 17	2.8%	1.0%	2.4%	7.3%
Dec - 17	2.6%	0.9%	2.3%	5.9%
Jun - 18	2.3%	0.7%	2.0%	4.9%
Dec - 18	2.1%	0.7%	1.8%	4.3%
Jun - 19	1.9%	0.7%	1.8%	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%	2.0%	3.8%
Dec - 20	2.0%	0.9%	2.0%	3.9%
Mar - 21	2.0%	0.8%	2.0%	3.9%
Jun - 21	2.1%	0.9%	2.1%	4.2%
Sep - 21	2.0%	0.9%	2.0%	4.2%
Dec - 21	2.0%	0.9%	1.9%	4.0%
Mar - 22	1.9%	0.9%	1.9%	3.7%
Jun - 22	1.7%	0.7%	1.6%	3.4%
Sep - 22	1.6%	0.7%	1.6%	3.2%
Dec - 22	1.6%	0.7%	1.5%	3.0%
Mar - 23	1.5%	0.6%	1.4%	2.7%

Credit Risk and Asset Quality

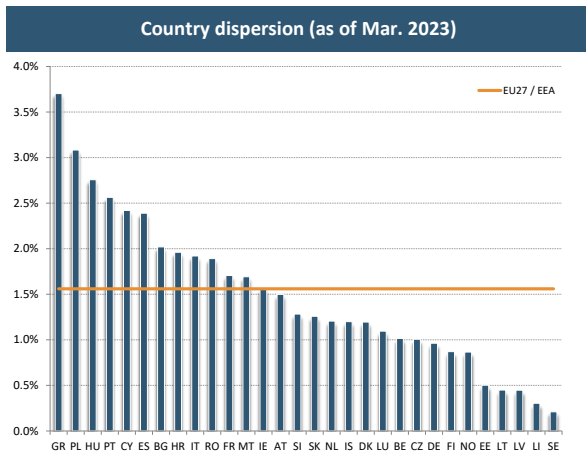
10 - Ratio of non-performing exposures (NPE ratio)



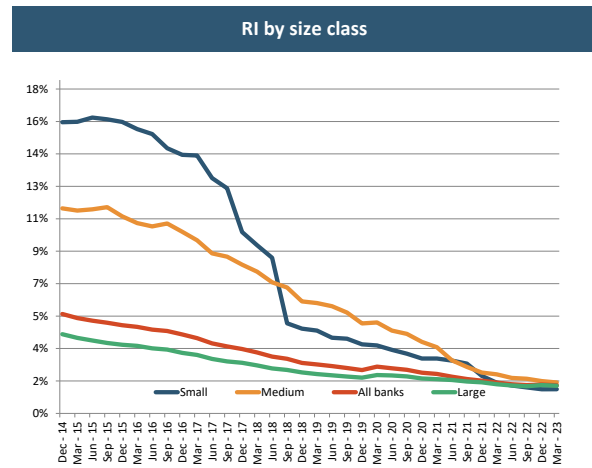
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Dec 2014 = 100.



Weighted Averages by country.

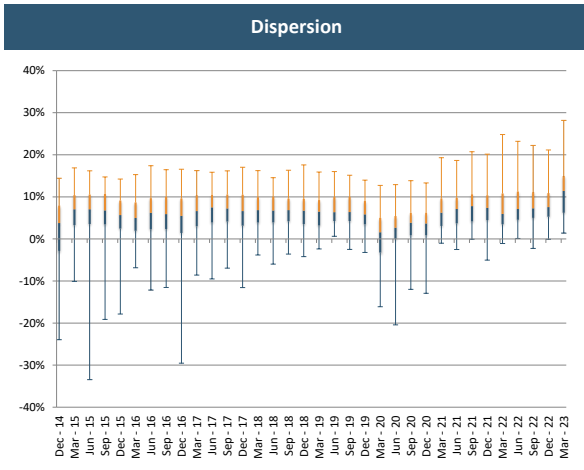


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

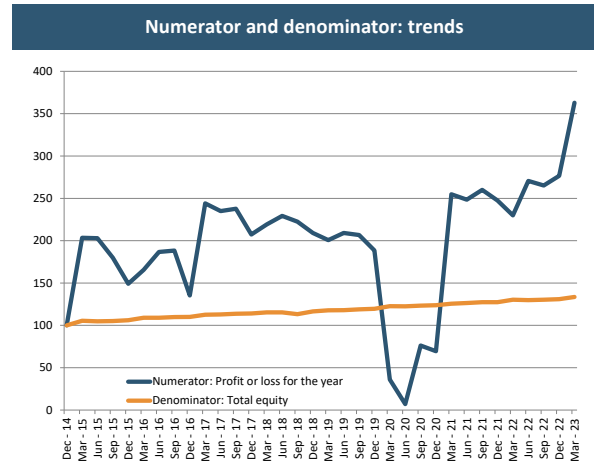
Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	11.5%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Dec - 16	4.4%	1.4%	3.2%	8.9%
Jun - 17	3.9%	1.3%	2.9%	7.4%
Dec - 17	3.6%	1.2%	2.6%	6.4%
Jun - 18	3.2%	1.1%	2.4%	5.1%
Dec - 18	2.8%	1.0%	2.3%	4.2%
Jun - 19	2.6%	1.1%	2.3%	3.9%
Dec - 19	2.4%	1.1%	2.2%	3.4%
Mar - 20	2.6%	1.2%	2.1%	3.5%
Jun - 20	2.5%	1.2%	2.1%	3.4%
Sep - 20	2.4%	1.1%	2.1%	3.1%
Dec - 20	2.3%	1.1%	1.9%	3.0%
Mar - 21	2.2%	0.9%	1.9%	2.8%
Jun - 21	2.0%	0.9%	1.8%	2.8%
Sep - 21	1.9%	0.8%	1.7%	2.7%
Dec - 21	1.8%	0.9%	1.7%	2.6%
Mar - 22	1.7%	0.7%	1.6%	2.5%
Jun - 22	1.6%	0.7%	1.4%	2.2%
Sep - 22	1.6%	0.6%	1.4%	2.2%
Dec - 22	1.6%	0.7%	1.4%	2.0%
Mar - 23	1.6%	0.7%	1.4%	2.1%

Profitability

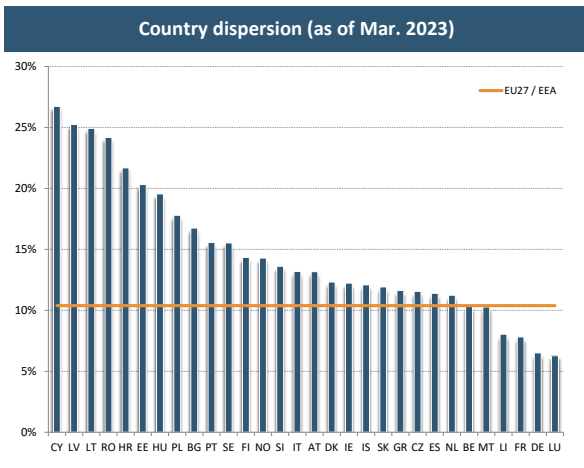
11 - Return on equity



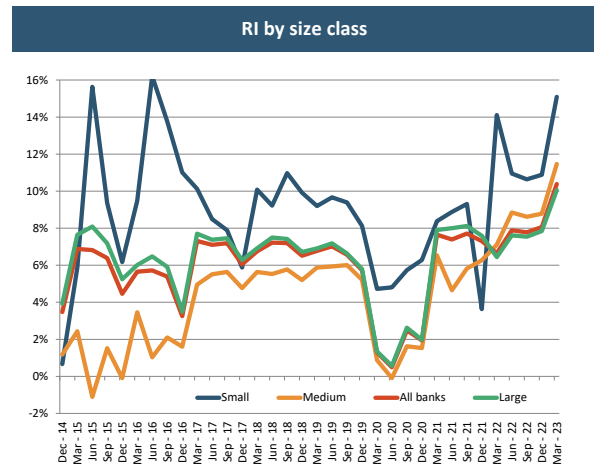
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.



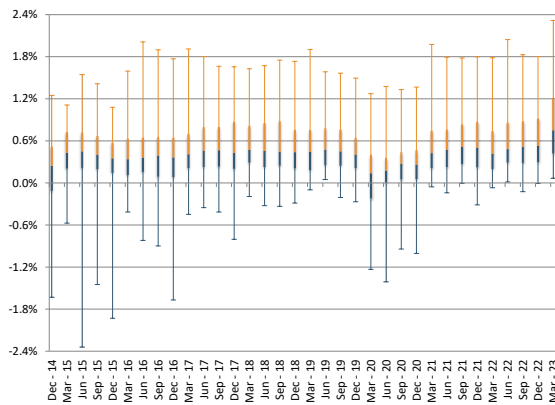
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

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%	4.3%	6.3%	10.0%
Dec - 19	5.7%	3.5%	5.8%	9.0%
Mar - 20	1.3%	-3.2%	1.6%	5.0%
Jun - 20	0.5%	0.0%	2.7%	5.4%
Sep - 20	2.5%	0.9%	3.8%	6.2%
Dec - 20	1.9%	0.9%	3.7%	6.2%
Mar - 21	7.7%	3.1%	6.2%	9.6%
Jun - 21	7.4%	3.7%	7.1%	9.8%
Sep - 21	7.7%	4.2%	7.8%	10.6%
Dec - 21	7.3%	4.5%	7.4%	10.4%
Mar - 22	6.7%	3.5%	5.9%	10.8%
Jun - 22	7.9%	4.6%	7.1%	11.3%
Sep - 22	7.8%	5.0%	7.3%	11.1%
Dec - 22	8.1%	5.3%	7.6%	10.9%
Mar - 23	10.4%	6.2%	11.4%	14.9%

Profitability

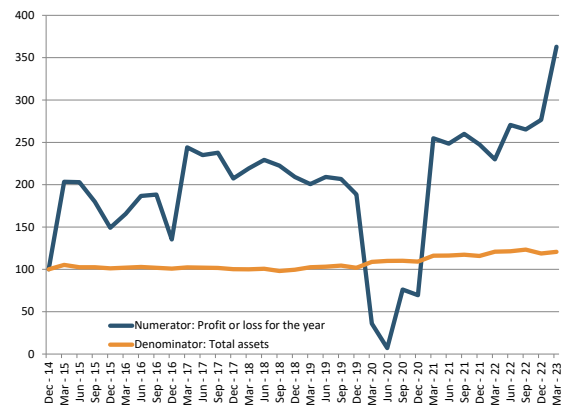
12 - Return on assets

Dispersion



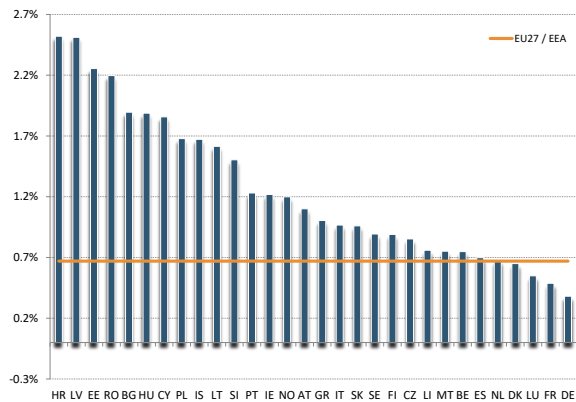
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



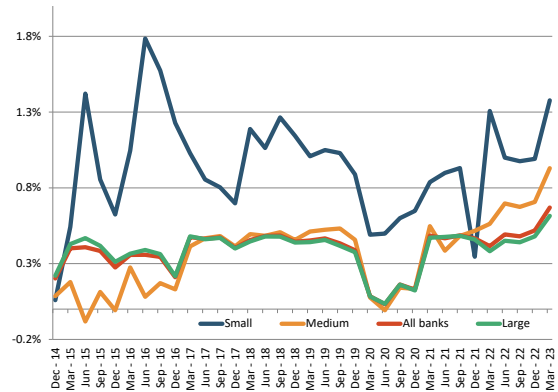
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2023)



Weighted Averages by country.

RI by size class



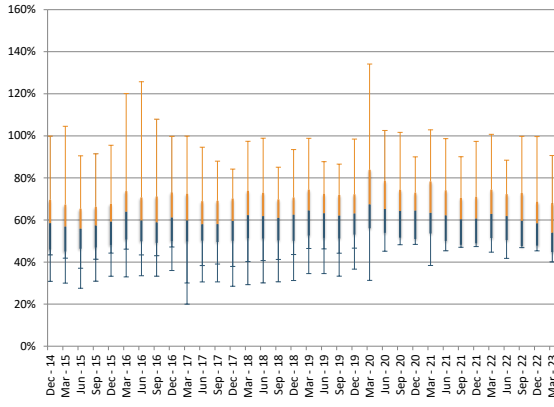
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

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%	0.25%	0.47%	0.78%
Dec - 19	0.39%	0.21%	0.41%	0.64%
Mar - 20	0.08%	-0.22%	0.14%	0.40%
Jun - 20	0.03%	0.00%	0.17%	0.36%
Sep - 20	0.16%	0.05%	0.27%	0.44%
Dec - 20	0.13%	0.05%	0.26%	0.47%
Mar - 21	0.48%	0.21%	0.42%	0.75%
Jun - 21	0.47%	0.22%	0.47%	0.76%
Sep - 21	0.49%	0.27%	0.51%	0.84%
Dec - 21	0.47%	0.22%	0.50%	0.87%
Mar - 22	0.42%	0.20%	0.42%	0.74%
Jun - 22	0.49%	0.29%	0.48%	0.86%
Sep - 22	0.48%	0.28%	0.51%	0.88%
Dec - 22	0.52%	0.30%	0.53%	0.92%
Mar - 23	0.67%	0.42%	0.75%	1.21%

Profitability

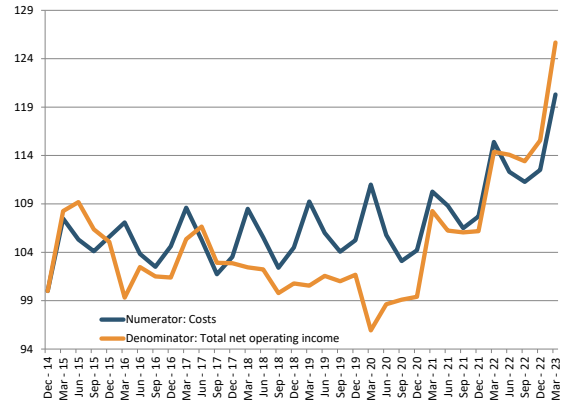
13 - Cost to income ratio

Dispersion



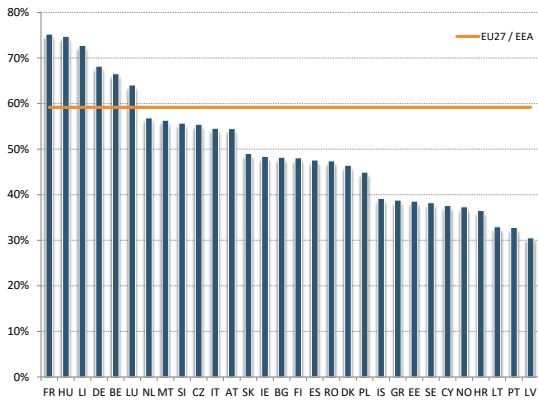
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



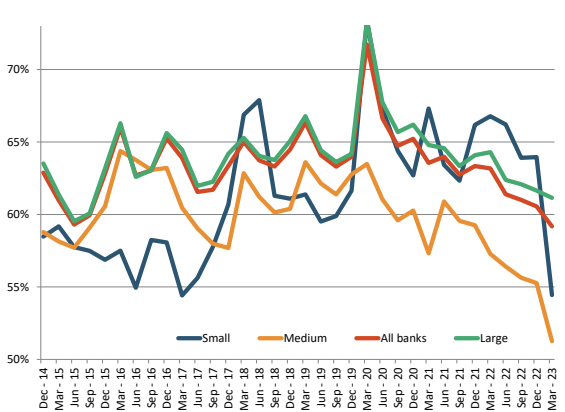
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2023)



Weighted Averages by country.

RI by size class



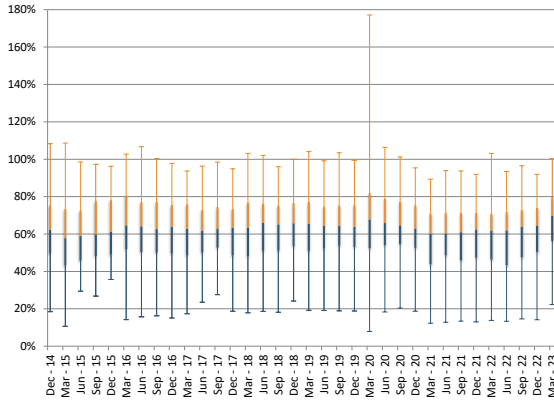
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

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%	51.5%	63.2%	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%	74.4%
Dec - 20	65.2%	51.0%	64.5%	73.0%
Mar - 21	63.6%	53.6%	63.4%	78.3%
Jun - 21	64.0%	50.1%	62.2%	74.1%
Sep - 21	62.7%	48.2%	60.3%	70.5%
Dec - 21	63.3%	48.9%	60.7%	71.1%
Mar - 22	63.2%	51.4%	62.9%	74.5%
Jun - 22	61.4%	50.5%	61.8%	72.3%
Sep - 22	61.0%	47.6%	59.6%	72.8%
Dec - 22	60.6%	47.8%	58.4%	68.7%
Mar - 23	59.2%	44.8%	53.9%	68.1%

Profitability

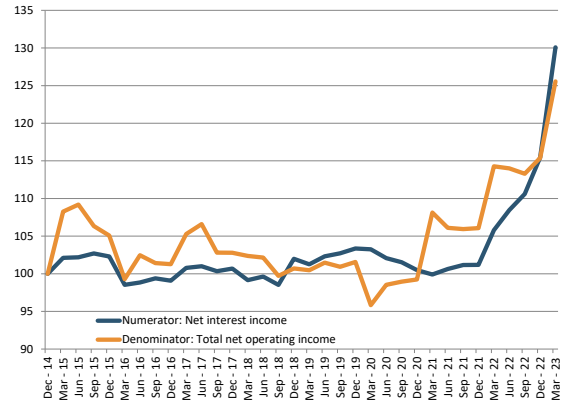
14 - Net interest income to total net operating income

Dispersion



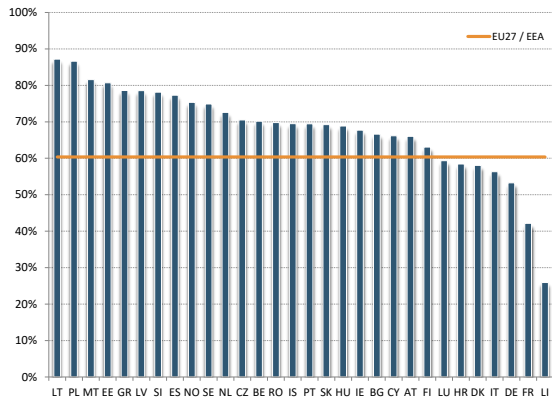
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



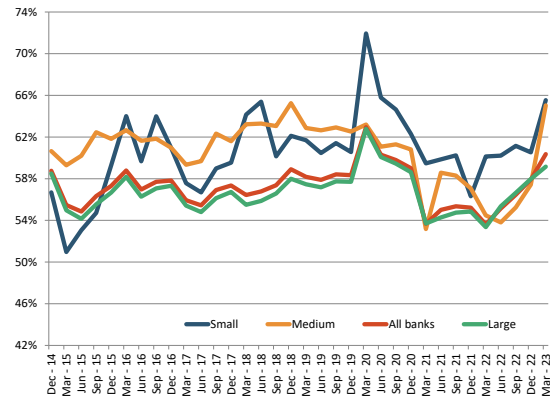
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2023)



Weighted Averages by country.

RI by size class

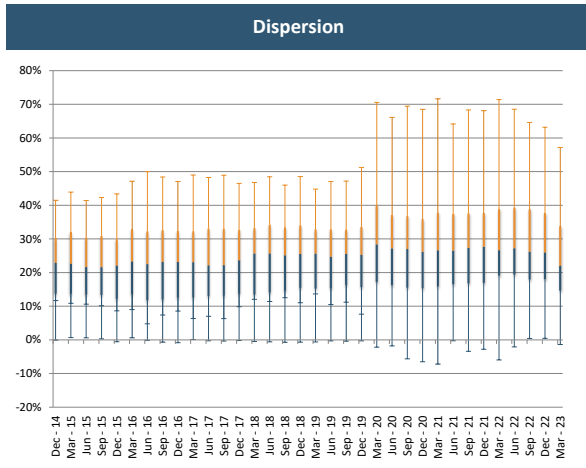


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

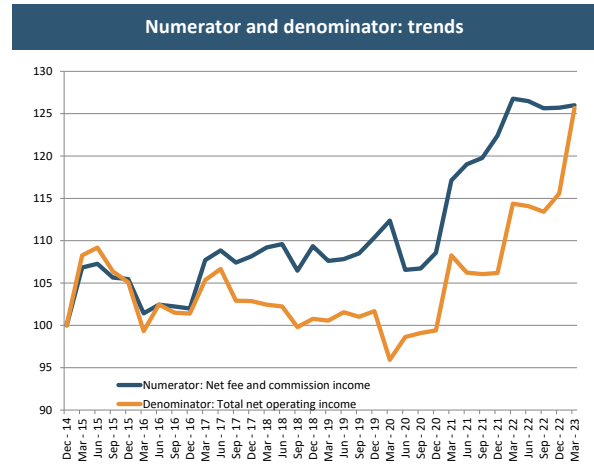
Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.2%	75.4%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Jun - 18	56.8%	51.0%	66.0%	76.3%
Dec - 18	58.9%	53.4%	65.8%	76.6%
Jun - 19	57.9%	52.4%	64.4%	74.8%
Dec - 19	58.3%	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%	54.5%	64.6%	77.3%
Dec - 20	59.0%	52.6%	62.8%	75.4%
Mar - 21	53.7%	43.8%	60.2%	71.0%
Jun - 21	55.0%	48.5%	60.3%	71.6%
Sep - 21	55.4%	46.0%	60.9%	71.4%
Dec - 21	55.2%	47.4%	62.4%	71.2%
Mar - 22	53.6%	46.3%	61.9%	70.9%
Jun - 22	55.1%	43.3%	61.9%	71.9%
Sep - 22	56.5%	47.5%	63.8%	72.9%
Dec - 22	57.9%	50.4%	64.5%	74.0%
Mar - 23	60.4%	56.3%	69.7%	79.7%

Profitability

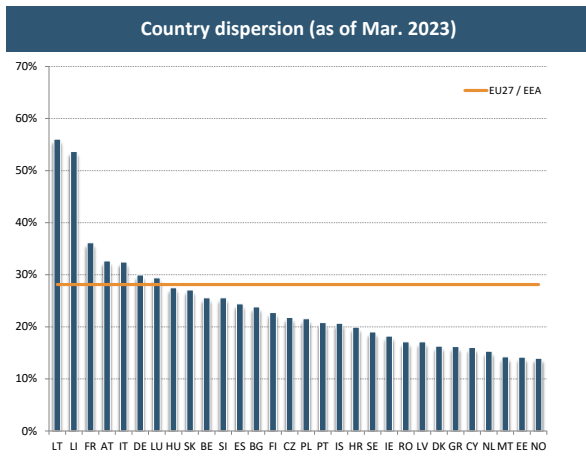
15 - Net fee and commission income to total net operating income



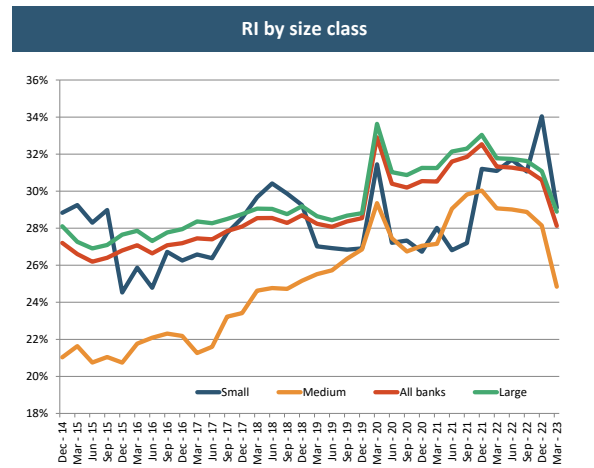
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.

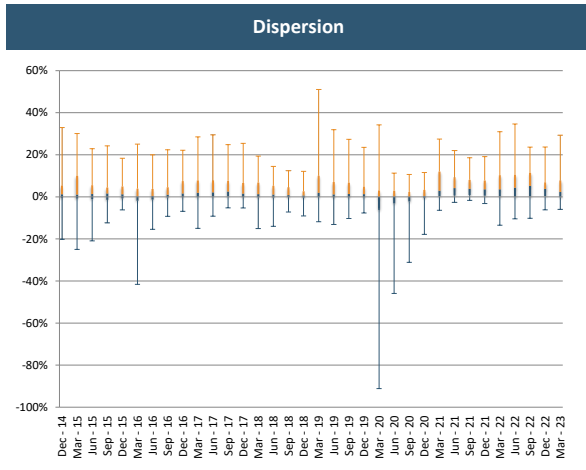


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

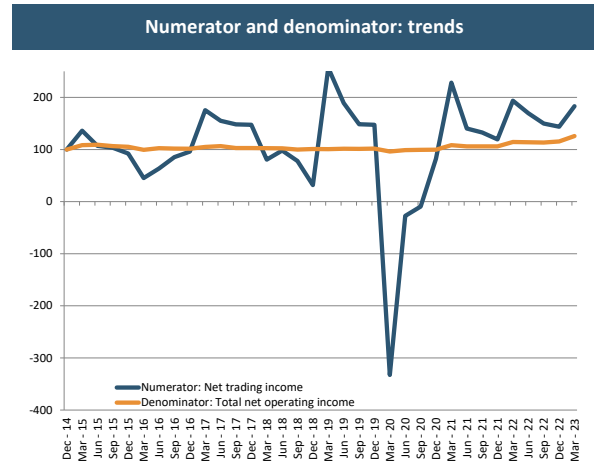
Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Jun - 18	28.6%	14.1%	25.7%	34.2%
Dec - 18	28.7%	15.5%	25.5%	34.1%
Jun - 19	28.1%	15.3%	24.7%	32.9%
Dec - 19	28.5%	15.7%	25.3%	33.6%
Mar - 20	32.9%	17.3%	28.3%	40.1%
Jun - 20	30.4%	16.3%	27.1%	37.2%
Sep - 20	30.2%	15.5%	27.0%	36.8%
Dec - 20	30.5%	15.3%	26.1%	35.9%
Mar - 21	30.5%	15.9%	26.6%	37.9%
Jun - 21	31.6%	16.6%	26.5%	37.4%
Sep - 21	31.9%	16.8%	27.3%	37.6%
Dec - 21	32.5%	17.0%	27.6%	37.7%
Mar - 22	31.3%	19.1%	26.6%	38.8%
Jun - 22	31.3%	19.4%	27.2%	39.3%
Sep - 22	31.1%	17.9%	26.2%	38.9%
Dec - 22	30.6%	18.1%	25.9%	37.7%
Mar - 23	28.1%	14.7%	22.0%	33.8%

Profitability

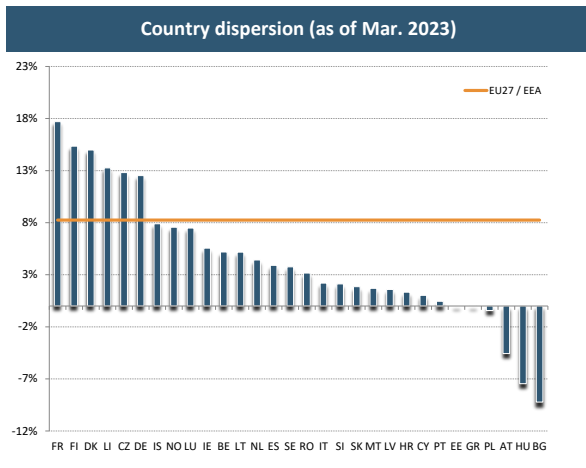
16 - Net trading income to total net operating income



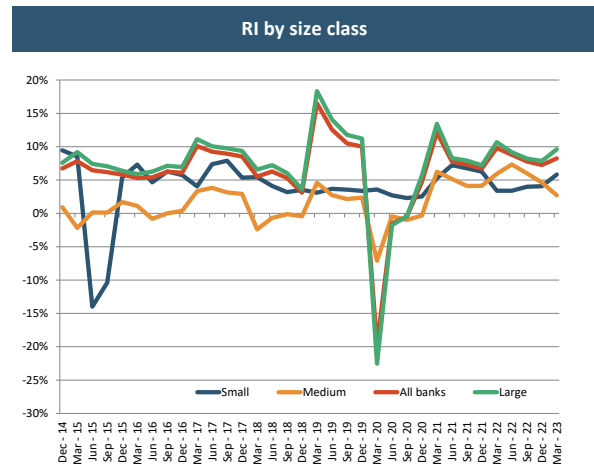
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.

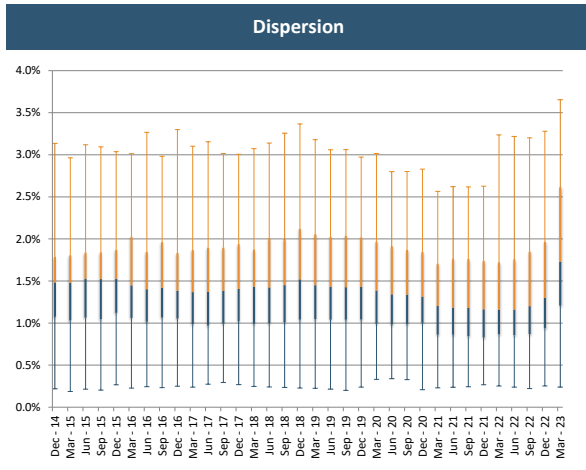


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

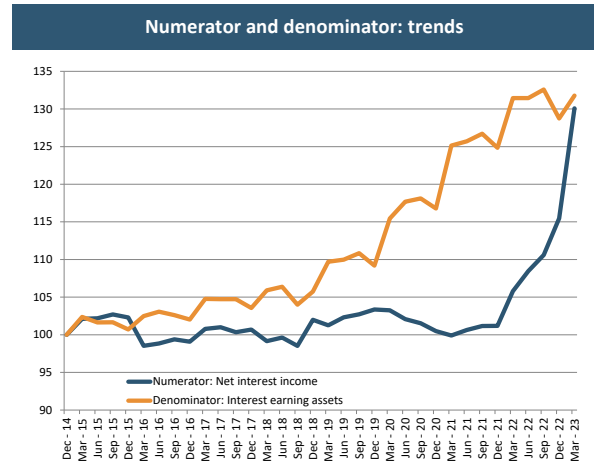
Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.4%
Jun - 15	6.5%	-1.1%	1.3%	5.5%
Dec - 15	5.8%	-0.7%	1.3%	5.0%
Jun - 16	5.4%	-1.2%	0.4%	3.8%
Dec - 16	6.1%	-0.1%	1.6%	7.5%
Jun - 17	9.2%	0.1%	2.2%	7.9%
Dec - 17	8.5%	0.0%	1.5%	6.6%
Jun - 18	6.3%	-0.3%	1.1%	5.3%
Dec - 18	3.1%	-0.3%	0.6%	2.7%
Jun - 19	12.6%	0.0%	1.2%	7.0%
Dec - 19	10.0%	0.0%	1.3%	4.9%
Mar - 20	-19.7%	-5.7%	-0.4%	2.7%
Jun - 20	-1.5%	-3.1%	0.2%	3.0%
Sep - 20	-0.5%	-2.2%	0.0%	2.4%
Dec - 20	4.7%	-0.3%	0.4%	3.3%
Mar - 21	12.1%	0.1%	2.9%	12.0%
Jun - 21	7.8%	0.7%	4.1%	9.3%
Dec - 21	7.3%	0.9%	3.9%	8.1%
Sep - 21	6.7%	0.6%	3.6%	7.8%
Mar - 22	9.8%	0.1%	3.6%	10.3%
Jun - 22	8.8%	-0.1%	4.4%	10.4%
Sep - 22	7.8%	0.1%	5.2%	11.3%
Dec - 22	7.2%	0.4%	3.8%	6.9%
Mar - 23	8.3%	-0.2%	2.3%	7.8%

Profitability

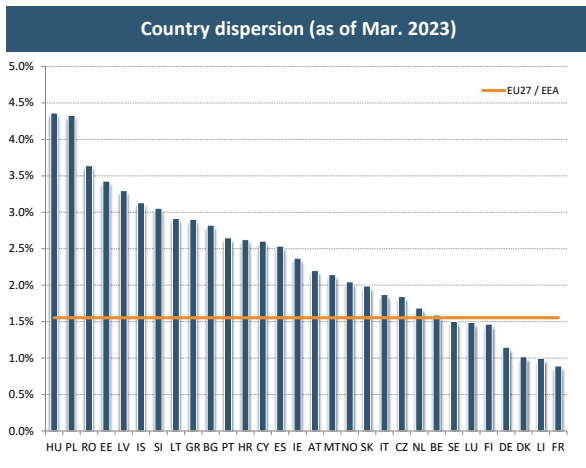
17 - Net interest margin



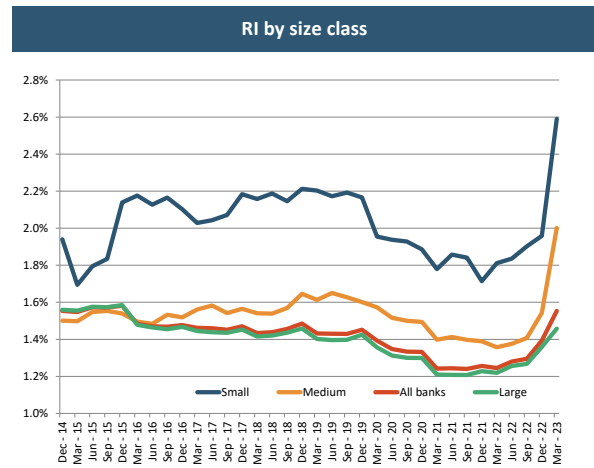
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Dec 2014 = 100.



Weighted Averages by country.



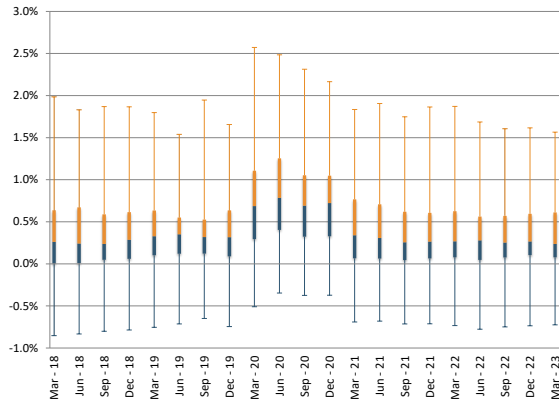
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

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	1.44%	1.00%	1.42%	2.01%
Dec - 18	1.48%	1.04%	1.52%	2.12%
Jun - 19	1.43%	1.04%	1.43%	2.02%
Dec - 19	1.45%	1.04%	1.43%	2.02%
Mar - 20	1.39%	0.99%	1.39%	1.97%
Jun - 20	1.35%	0.98%	1.34%	1.91%
Sep - 20	1.33%	0.99%	1.34%	1.87%
Dec - 20	1.33%	1.00%	1.31%	1.85%
Mar - 21	1.24%	0.86%	1.20%	1.71%
Jun - 21	1.24%	0.86%	1.18%	1.77%
Sep - 21	1.24%	0.85%	1.18%	1.76%
Dec - 21	1.26%	0.83%	1.16%	1.74%
Mar - 22	1.25%	0.87%	1.16%	1.72%
Jun - 22	1.28%	0.86%	1.16%	1.76%
Sep - 22	1.29%	0.87%	1.20%	1.85%
Dec - 22	1.39%	0.94%	1.30%	1.97%
Mar - 23	1.55%	1.21%	1.73%	2.61%

Profitability

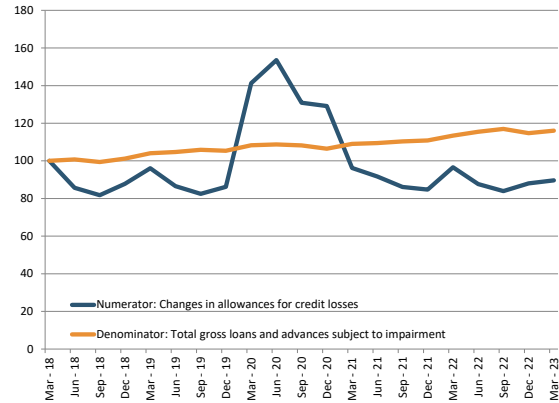
18 - Cost of Risk

Dispersion



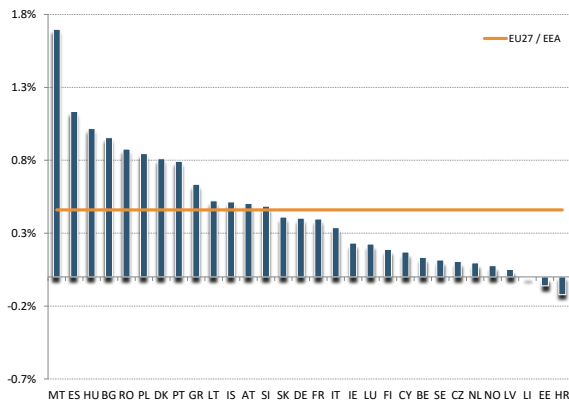
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



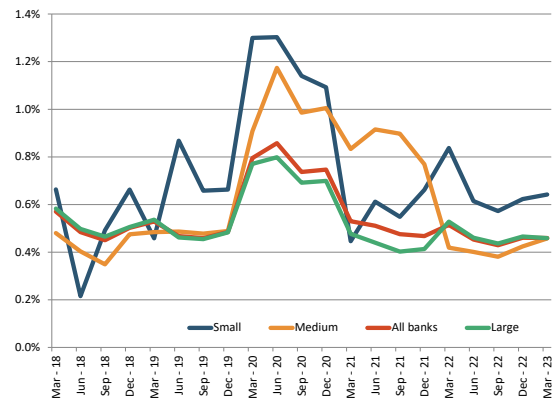
Total numerator and denominator. Mar 2018 =100.

Country dispersion (as of Mar. 2023)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

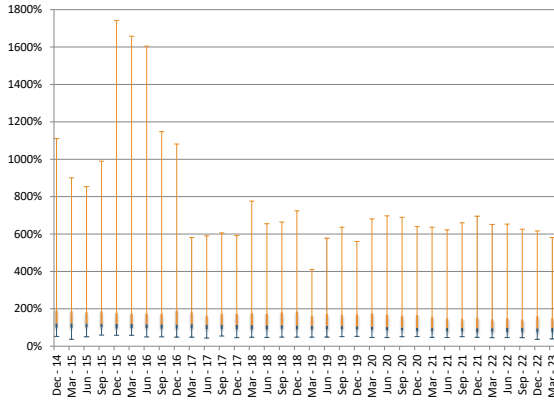
Period	Weighted average	25th	50th	75th
Jun - 18	0.48%	0.01%	0.24%	0.67%
Dec - 18	0.50%	0.06%	0.29%	0.61%
Jun - 19	0.47%	0.12%	0.35%	0.55%
Dec - 19	0.48%	0.09%	0.32%	0.64%
Mar - 20	0.79%	0.29%	0.69%	1.11%
Jun - 20	0.86%	0.40%	0.78%	1.25%
Sep - 20	0.74%	0.32%	0.69%	1.05%
Dec - 20	0.75%	0.33%	0.72%	1.05%
Mar - 21	0.53%	0.07%	0.34%	0.77%
Jun - 21	0.51%	0.06%	0.31%	0.71%
Sep - 21	0.48%	0.05%	0.26%	0.62%
Dec - 21	0.47%	0.07%	0.26%	0.61%
Mar - 22	0.51%	0.08%	0.27%	0.63%
Jun - 22	0.45%	0.05%	0.28%	0.56%
Sep - 22	0.43%	0.08%	0.25%	0.57%
Dec - 22	0.46%	0.10%	0.27%	0.59%
Mar - 23	0.46%	0.08%	0.24%	0.61%

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

Funding and Liquidity

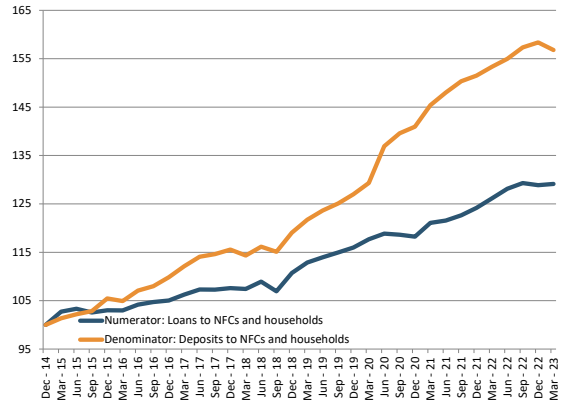
19 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



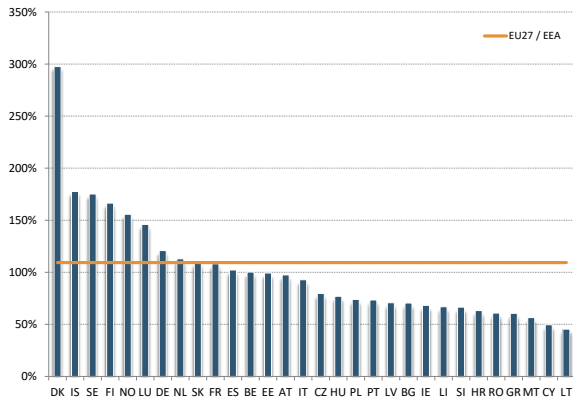
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



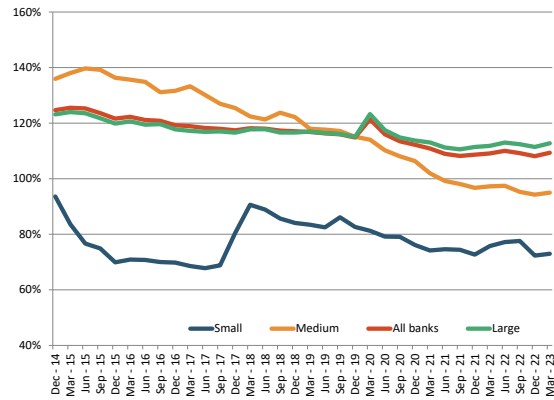
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2023)



Weighted Averages by country.

RI by size class



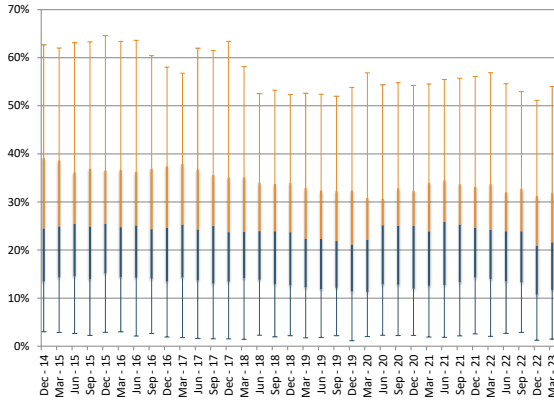
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

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	118.0%	89.7%	111.8%	175.0%
Dec - 18	117.1%	90.9%	111.2%	186.1%
Jun - 19	116.3%	90.5%	108.7%	173.4%
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	113.5%	84.4%	100.2%	163.8%
Dec - 20	112.2%	81.2%	97.6%	167.6%
Mar - 21	110.9%	79.6%	97.4%	159.1%
Jun - 21	108.9%	78.8%	97.2%	149.7%
Sep - 21	108.2%	78.6%	97.5%	148.8%
Dec - 21	108.6%	76.1%	96.5%	153.6%
Mar - 22	109.1%	78.2%	96.2%	144.5%
Jun - 22	110.0%	76.3%	98.6%	152.3%
Sep - 22	109.2%	77.4%	98.3%	144.5%
Dec - 22	108.1%	74.6%	95.9%	161.5%
Mar - 23	109.3%	76.7%	97.7%	152.0%

Funding and Liquidity

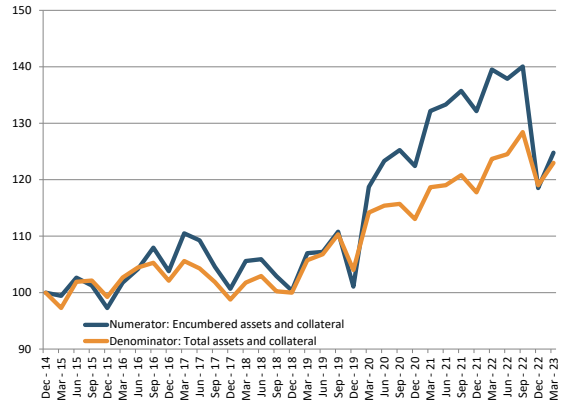
20 - Asset encumbrance ratio

Dispersion



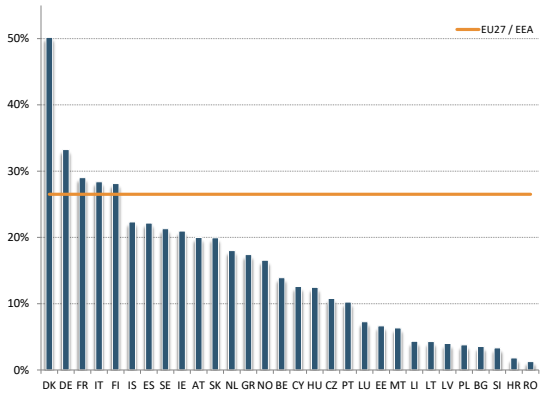
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



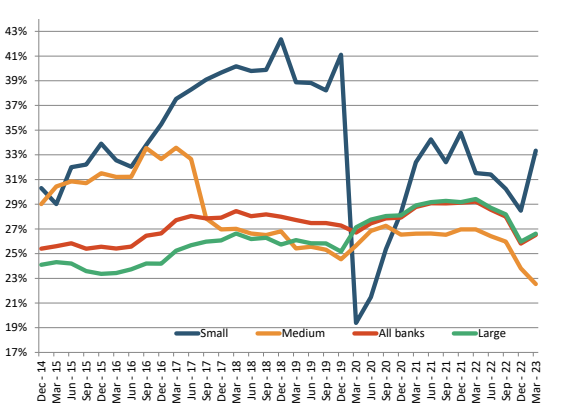
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2023)



Weighted Averages by country.

RI by size class



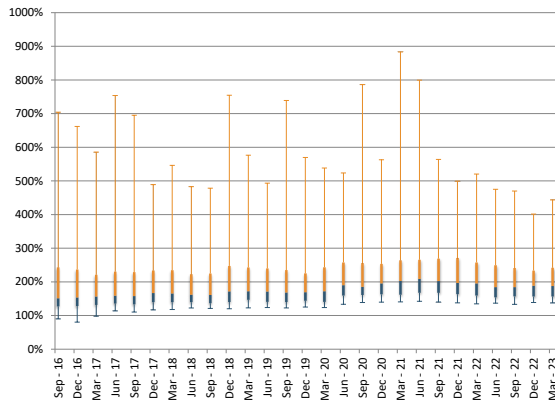
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

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%	11.9%	22.3%	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%	12.8%	25.0%	32.9%
Dec - 20	27.9%	12.0%	25.0%	32.3%
Mar - 21	28.8%	12.6%	23.9%	34.0%
Jun - 21	29.1%	12.7%	25.8%	34.5%
Sep - 21	29.1%	13.3%	25.3%	33.7%
Dec - 21	29.1%	14.3%	24.6%	33.2%
Mar - 22	29.2%	13.9%	24.2%	33.7%
Jun - 22	28.6%	13.5%	23.9%	32.0%
Sep - 22	28.0%	13.3%	23.9%	32.8%
Dec - 22	25.8%	10.7%	20.9%	31.3%
Mar - 23	26.5%	11.7%	21.6%	31.9%

Funding and Liquidity

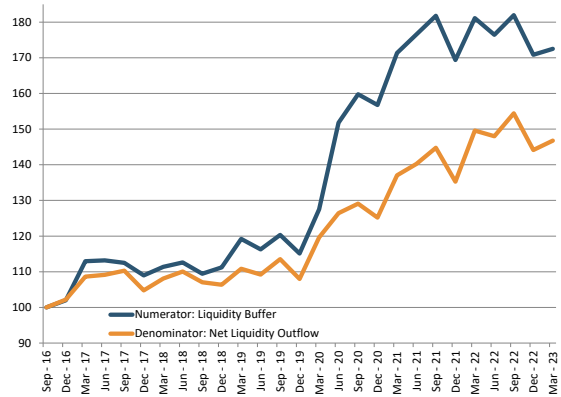
21 - Liquidity coverage ratio

Dispersion



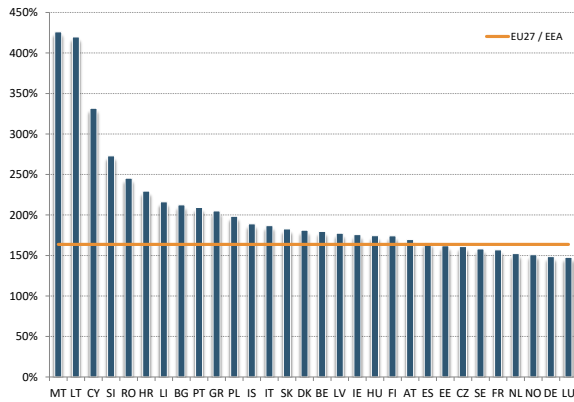
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



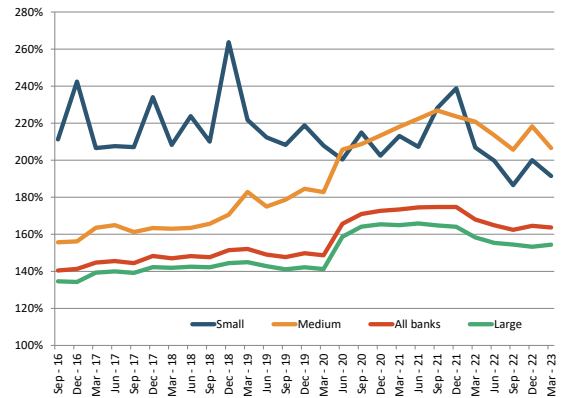
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Mar. 2023)



Weighted Averages by country.

RI by size class



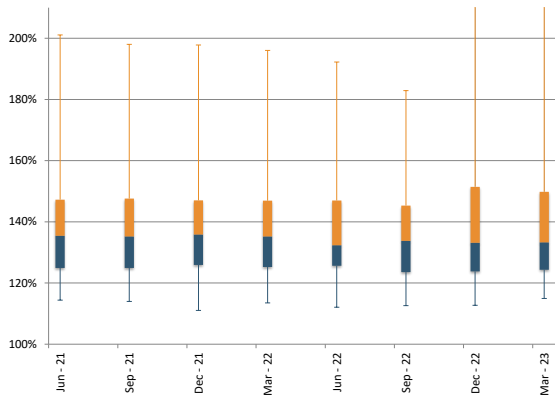
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

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%	140.6%	171.5%	240.0%
Dec - 19	149.8%	143.8%	169.3%	225.3%
Mar - 20	148.7%	140.8%	172.1%	243.4%
Jun - 20	165.7%	159.3%	190.2%	257.8%
Sep - 20	171.0%	161.0%	185.4%	256.0%
Dec - 20	172.7%	163.1%	195.4%	253.5%
Mar - 21	173.4%	162.0%	202.7%	264.2%
Jun - 21	174.5%	167.5%	209.1%	265.7%
Sep - 21	174.7%	167.9%	202.3%	268.9%
Dec - 21	174.7%	163.6%	196.8%	271.0%
Mar - 22	167.9%	159.4%	195.3%	257.7%
Jun - 22	164.9%	154.3%	184.4%	249.3%
Sep - 22	162.4%	157.0%	184.6%	241.3%
Dec - 22	164.6%	156.6%	188.6%	233.5%
Mar - 23	163.7%	156.5%	187.7%	242.0%

Funding and Liquidity

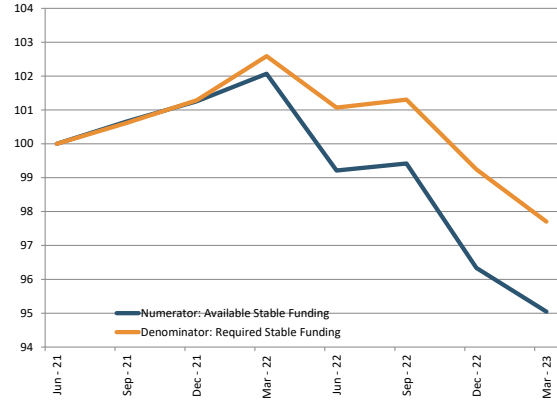
22 - Net stable funding ratio

Dispersion



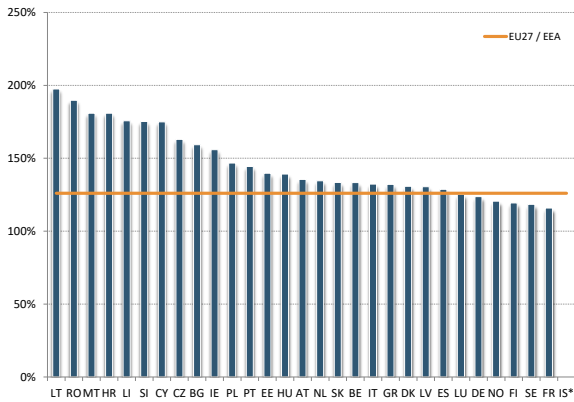
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



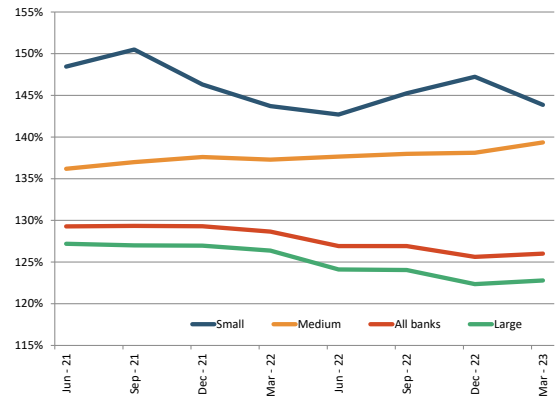
Total numerator and denominator.
Jun 2021 = 100.

Country dispersion (as of Mar. 2023)



Weighted Averages by country.
* Data not reported for the countries marked.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2023.

Period	Weighted average	25th	50th	75th
Jun - 21	129.3%	124.9%	135.4%	147.2%
Sep - 21	129.3%	124.9%	135.2%	147.6%
Dec - 21	129.3%	125.9%	135.8%	147.0%
Mar - 22	128.7%	125.2%	135.2%	146.9%
Jun - 22	126.9%	125.7%	132.3%	147.0%
Sep - 22	126.9%	123.6%	133.8%	145.3%
Dec - 22	125.6%	123.8%	133.1%	151.4%
Mar - 23	126.0%	124.3%	133.3%	149.8%



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		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	18.3%	16.8%	17.9%	0.6%	0.6%	0.6%	13.2%	13.8%	13.9%	63.1%	64.1%	63.2%	1.5%	2.3%	2.0%	3.3%	2.4%	2.4%
BE	20.9%	15.3%	22.0%	0.2%	0.2%	0.3%	12.1%	12.2%	12.3%	60.1%	64.9%	60.2%	3.1%	4.5%	2.6%	3.6%	2.9%	2.7%
BG	19.5%	20.2%	18.1%	0.1%	0.1%	0.1%	15.5%	15.0%	13.6%	62.3%	62.0%	65.8%	0.3%	0.5%	0.5%	2.4%	2.3%	2.0%
CY	39.1%	41.0%	40.2%	0.1%	0.1%	0.1%	14.5%	15.6%	16.8%	38.5%	36.8%	37.1%	0.0%	0.1%	0.1%	7.8%	6.4%	5.7%
CZ	9.4%	2.1%	1.9%	0.0%	0.0%	0.0%	15.0%	17.8%	17.2%	71.4%	74.2%	75.7%	3.0%	4.6%	3.9%	1.1%	1.2%	1.3%
DE	18.6%	16.0%	17.8%	0.5%	0.5%	0.5%	11.8%	11.4%	11.7%	55.7%	57.9%	58.0%	11.1%	12.3%	10.0%	2.3%	2.0%	2.1%
DK	6.1%	5.3%	7.5%	0.4%	0.3%	0.4%	13.0%	11.9%	11.7%	71.6%	71.6%	70.7%	6.5%	8.4%	7.3%	2.4%	2.4%	2.3%
EE	25.8%	20.1%	22.8%	0.0%	0.0%	0.0%	7.9%	4.8%	4.7%	65.1%	73.5%	71.1%	0.4%	0.5%	0.4%	0.7%	1.1%	1.0%
ES	13.6%	11.0%	10.9%	1.0%	0.7%	0.8%	12.7%	13.3%	13.8%	63.3%	65.0%	64.8%	3.3%	4.1%	3.9%	6.1%	5.9%	5.7%
FI	14.7%	14.5%	12.4%	1.6%	0.9%	1.4%	10.9%	10.1%	11.4%	66.1%	66.9%	68.1%	4.7%	5.9%	5.2%	2.0%	1.6%	1.5%
FR	15.1%	13.9%	13.8%	3.0%	2.6%	2.9%	9.3%	8.3%	9.1%	58.1%	59.0%	60.8%	6.9%	8.7%	7.5%	7.6%	7.6%	5.9%
GR	19.4%	17.2%	14.4%	0.3%	0.3%	0.4%	15.6%	16.4%	18.0%	48.7%	50.5%	50.4%	2.2%	2.3%	2.3%	13.9%	13.3%	14.5%
HR	22.7%	27.6%	22.3%	0.1%	0.1%	0.1%	11.6%	10.8%	12.0%	63.0%	59.0%	63.2%	0.4%	0.6%	0.5%	2.1%	2.0%	1.9%
HU	7.4%	13.5%	15.9%	0.3%	0.2%	0.2%	23.6%	22.3%	23.0%	63.5%	58.2%	55.9%	2.4%	3.1%	2.1%	2.8%	2.7%	2.9%
IE	29.3%	27.9%	26.4%	0.2%	0.2%	0.2%	10.9%	10.8%	11.9%	49.2%	48.5%	48.7%	5.1%	7.5%	7.0%	5.3%	5.2%	5.9%
IS	7.4%	7.8%	8.3%	2.7%	1.6%	1.5%	8.4%	8.3%	8.0%	78.4%	80.3%	79.7%	0.2%	0.4%	0.3%	2.9%	1.6%	1.7%
IT	15.4%	12.0%	12.0%	1.2%	1.0%	1.0%	20.5%	20.1%	20.5%	54.7%	57.5%	57.4%	2.9%	3.9%	3.4%	5.4%	5.5%	5.5%
LI*	n.a.	13.9%	14.2%	n.a.	5.4%	5.4%	n.a.	19.0%	17.7%	n.a.	56.0%	57.4%	n.a.	2.0%	1.4%	n.a.	3.8%	3.9%
LT	41.4%	50.6%	49.7%	0.0%	0.0%	0.0%	10.5%	11.1%	12.2%	47.2%	36.2%	36.5%	0.1%	0.1%	0.1%	0.7%	2.0%	1.5%
LU	26.3%	28.8%	27.5%	0.6%	0.5%	0.7%	12.3%	13.0%	13.6%	57.2%	53.4%	53.5%	1.1%	1.8%	1.7%	2.6%	2.4%	3.0%
LV	35.1%	29.7%	29.2%	0.0%	0.0%	0.0%	11.0%	6.8%	6.9%	52.7%	62.3%	62.7%	0.1%	0.2%	0.2%	1.0%	1.0%	1.0%
MT	25.7%	20.9%	18.1%	0.2%	0.2%	0.2%	25.2%	28.4%	29.3%	46.2%	47.2%	49.2%	0.5%	1.6%	1.5%	2.3%	1.6%	1.7%
NL	17.6%	13.9%	17.0%	0.8%	0.8%	0.7%	7.0%	7.4%	7.3%	69.4%	73.8%	71.3%	2.5%	3.4%	2.8%	2.7%	0.7%	0.8%
NO*	n.a.	8.9%	14.8%	n.a.	0.3%	0.3%	n.a.	12.1%	10.5%	n.a.	70.3%	66.6%	n.a.	6.0%	5.2%	n.a.	2.4%	2.6%
PL	4.2%	4.4%	5.0%	0.1%	0.1%	0.1%	28.0%	28.1%	29.6%	60.4%	60.2%	58.9%	3.8%	3.8%	3.2%	3.5%	3.4%	3.2%
PT	15.9%	14.8%	12.4%	1.0%	0.8%	0.9%	20.4%	20.1%	21.8%	56.4%	58.5%	59.0%	0.7%	0.9%	0.9%	5.6%	4.9%	4.9%
RO	13.0%	12.5%	13.1%	0.1%	0.2%	0.2%	30.6%	28.4%	30.0%	53.9%	56.0%	54.0%	0.1%	0.2%	0.2%	2.3%	2.7%	2.6%
SE	14.7%	12.3%	11.8%	1.0%	0.6%	0.7%	8.5%	7.6%	11.8%	69.3%	73.8%	70.6%	2.2%	2.9%	2.4%	4.3%	2.8%	2.8%
SI	21.5%	20.7%	21.5%	0.6%	0.5%	0.5%	20.1%	19.0%	18.3%	55.3%	57.4%	57.4%	0.1%	0.2%	0.2%	2.4%	2.2%	2.1%
SK	13.2%	12.4%	12.9%	0.0%	0.0%	0.0%	12.6%	12.9%	12.7%	72.2%	72.6%	72.1%	0.4%	0.8%	0.8%	1.6%	1.2%	1.5%
EU/EEA	15.9%	13.7%	14.4%	1.5%	1.3%	1.4%	11.9%	11.6%	12.2%	59.9%	61.8%	61.9%	5.5%	6.7%	5.7%	5.3%	4.9%	4.3%

Assets						
Volumes bn EUR	Total Assets			Total Financial Assets		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	772.6	772.3	806.7	746.9	753.9	787.2
BE	1,273.2	1,199.1	1,200.8	1,227.1	1,164.4	1,168.7
BG	34.9	38.9	40.4	34.1	38.0	39.6
CY	43.3	44.9	45.2	39.9	42.0	42.7
CZ	224.5	196.9	223.3	222.0	194.5	220.4
DE	4,070.0	3,934.3	4,021.7	3,977.9	3,854.5	3,937.9
DK	769.0	760.1	767.1	750.7	741.9	749.1
EE	43.5	43.1	43.9	43.2	42.6	43.5
ES	3,656.1	3,650.8	3,704.9	3,434.0	3,436.7	3,492.6
FI	762.0	733.0	721.6	747.0	721.1	710.7
FR	9,095.5	8,893.2	9,043.7	8,405.2	8,219.8	8,508.9
GR	309.7	312.5	304.8	266.6	271.0	260.5
HR	53.0	59.5	56.8	51.8	58.4	55.8
HU	132.2	135.7	137.6	128.4	132.0	133.6
IE	348.5	381.9	391.0	330.0	362.1	368.0
IS	31.8	31.8	33.5	30.9	31.3	32.8
IT	2,849.7	2,668.3	2,693.3	2,696.8	2,521.1	2,544.3
LI*	n.a.	100.5	97.9	n.a.	96.6	94.1
LT	20.4	30.8	31.2	20.3	30.2	30.7
LU	202.0	193.8	191.0	196.8	189.1	185.4
LV	48.6	51.4	50.9	48.1	50.9	50.4
MT	25.3	25.9	25.8	24.7	25.4	25.4
NL	2,377.4	2,197.1	2,337.1	2,313.9	2,180.7	2,317.9
NO**	n.a.	340.3	342.6	n.a.	332.2	333.7
PL	201.4	207.0	212.7	194.4	200.0	205.8
PT	301.1	294.4	287.7	284.3	279.9	273.4
RO	58.9	63.3	64.9	57.5	61.6	63.2
SE	1,047.5	951.9	992.0	1,002.3	925.3	964.6
SI	43.0	44.8	44.4	41.9	43.8	43.5
SK	65.9	68.3	69.4	64.9	67.5	68.4
EU/EEA	27,458.5	27,020.0	27,681.6	26,016.3	25,697.1	26,487.2

Financial Assets									
% of total financial assets	Share of financial assets valued at (amortised) cost			Share of financial assets at fair value through OCI			Share of financial assets at fair value through profit&loss		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	92.1%	91.7%	92.1%	4.4%	4.1%	4.1%	3.5%	4.3%	3.8%
BE	92.8%	92.0%	93.0%	2.7%	2.6%	3.3%	4.4%	5.4%	3.7%
BG	92.4%	93.6%	94.7%	7.2%	5.8%	4.7%	0.4%	0.6%	0.6%
CY	97.2%	98.0%	98.1%	2.0%	1.3%	1.2%	0.8%	0.7%	0.7%
CZ	94.3%	93.0%	93.4%	1.7%	2.0%	1.9%	3.9%	5.0%	4.7%
DE	74.1%	73.6%	75.4%	4.9%	5.0%	4.9%	20.9%	21.4%	19.7%
DK	34.2%	35.1%	36.6%	2.2%	2.1%	2.0%	63.6%	62.7%	61.4%
EE	92.8%	97.9%	98.0%	0.0%	0.0%	0.0%	7.2%	2.0%	2.0%
ES	85.8%	86.2%	85.8%	5.1%	4.3%	4.2%	9.1%	9.5%	10.0%
FI	69.9%	71.9%	69.9%	6.3%	6.2%	6.6%	23.8%	21.9%	23.5%
FR	74.1%	75.9%	74.1%	3.1%	3.0%	3.0%	22.7%	21.2%	22.9%
GR	92.3%	93.1%	92.5%	4.2%	3.3%	3.6%	3.5%	3.6%	3.9%
HR	90.7%	93.0%	92.8%	8.6%	6.1%	6.4%	0.8%	0.8%	0.8%
HU	87.1%	87.5%	88.5%	6.3%	5.0%	5.2%	6.7%	7.5%	6.3%
IE	84.7%	79.6%	79.8%	7.8%	6.8%	6.6%	7.5%	13.6%	13.6%
IS	87.7%	89.1%	89.6%	1.9%	2.4%	2.5%	10.4%	8.4%	7.9%
IT	86.0%	86.8%	86.8%	7.0%	6.3%	6.5%	7.0%	6.9%	6.7%
LI*	n.a.	83.4%	84.3%	n.a.	12.7%	12.2%	n.a.	3.9%	3.5%
LT	92.9%	95.4%	95.4%	0.6%	0.3%	0.2%	6.5%	4.3%	4.3%
LU	94.0%	94.0%	93.5%	4.1%	3.4%	3.9%	1.8%	2.5%	2.6%
LV	91.6%	95.7%	95.7%	0.4%	0.4%	0.3%	8.0%	4.0%	4.0%
MT	89.1%	93.1%	94.1%	9.8%	4.8%	3.9%	1.0%	2.1%	2.0%
NL	88.5%	88.4%	87.8%	4.0%	4.2%	4.2%	7.4%	7.4%	8.0%
NO**	n.a.	77.0%	79.9%	n.a.	7.0%	7.0%	n.a.	16.0%	13.1%
PL	79.4%	81.9%	82.5%	15.9%	13.5%	13.4%	4.7%	4.6%	4.1%
PT	88.4%	91.7%	91.0%	8.7%	6.0%	6.3%	2.8%	2.3%	2.7%
RO	74.1%	76.7%	76.1%	24.7%	21.8%	22.6%	1.2%	1.4%	1.2%
SE	87.0%	87.6%	84.8%	1.3%	1.3%	1.6%	11.7%	11.1%	13.6%
SI	86.8%	89.3%	90.4%	12.9%	10.3%	9.2%	0.3%	0.5%	0.5%
SK	96.5%	96.7%	96.7%	3.0%	2.4%	2.4%	0.5%	0.9%	0.9%
EU/EEA	79.1%	79.7%	79.4%	4.4%	4.1%	4.2%	16.5%	16.1%	16.5%

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.

* The statistical annex of this Risk Dashboard has been refreshed on 20/07/23. Compared to the version published by the EBA on 13/07/23 the aggregated figures for PT have been amended.

** The EBA Risk Dashboard does not include data from Norwegian nor Liechtenstein banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.

Statistical Annex

Loans: composition and asset quality

Volumes bn EUR	of which: loans and advances at amortised cost - by segment (volumes) ⁽²⁾																	
	Loans and advances ⁽¹⁾			HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	621.0	625.3	655.7	184.3	192.2	192.2	127.6	138.7	139.2	214.2	222.5	224.0	73.9	77.9	79.5	61.3	65.4	66.4
BE	1,031.5	965.3	987.6	332.8	347.7	304.9	288.0	302.4	263.8	284.3	301.9	256.0	135.2	141.3	125.7	77.4	82.5	68.8
BG	29.0	32.1	34.3	9.2	10.2	10.4	4.3	4.9	5.1	10.1	11.2	11.4	5.5	6.2	6.3	4.7	5.0	5.1
CY	33.8	35.1	35.2	8.3	8.3	8.4	6.4	6.5	6.5	7.6	7.7	7.7	6.1	5.5	5.4	5.5	5.6	5.5
CZ	180.2	150.9	172.8	61.2	64.0	66.2	48.0	51.0	52.7	34.2	36.8	37.8	13.2	12.9	13.1	14.3	15.2	15.2
DE	2,978.0	2,870.7	3,023.7	550.8	554.1	552.3	380.4	388.5	388.5	838.2	861.6	868.5	209.3	217.0	213.6	266.4	275.4	275.2
DK	600.6	587.1	602.7	73.4	72.5	69.8	57.5	54.9	52.4	82.9	89.8	90.2	36.6	37.3	37.5	25.3	22.5	22.9
EE	39.4	40.3	41.2	15.0	16.0	16.0	12.6	13.4	13.5	12.0	13.0	12.7	8.7	9.0	8.9	7.2	7.7	7.7
ES	2,758.1	2,724.9	2,740.7	1,202.7	1,216.1	1,214.7	844.6	841.8	835.8	767.3	798.2	797.7	321.5	318.0	313.9	106.8	117.4	120.1
FI	579.7	571.4	549.2	207.9	200.5	197.3	171.3	166.9	163.0	165.7	172.8	169.2	62.4	64.5	64.8	28.1	33.4	34.4
FR	6,015.5	6,008.4	6,077.1	2,002.3	2,021.4	2,054.8	660.8	636.9	645.1	1,786.1	1,914.8	1,903.2	818.3	867.7	869.0	251.9	275.5	281.1
GR	216.6	215.1	201.1	46.3	45.7	44.5	33.2	32.8	32.3	79.5	83.5	82.0	34.8	34.9	34.7	24.1	23.7	23.1
HR	45.2	50.7	47.8	14.0	14.7	14.9	5.9	6.5	6.6	10.8	12.2	12.4	5.7	5.9	5.9	4.4	4.8	4.7
HU	95.2	98.6	100.2	28.7	28.9	30.5	14.0	14.1	14.7	32.4	34.9	33.9	16.1	17.0	17.2	10.7	11.7	11.9
IE	274.8	292.4	294.9	83.4	79.8	88.7	71.3	68.2	75.9	68.3	69.6	69.3	26.8	26.5	26.7	18.8	18.5	18.5
IS	27.5	28.2	29.6	12.8	12.9	13.3	11.4	11.5	11.9	11.2	11.6	12.3	6.1	5.0	5.4	4.9	4.8	5.3
IT	2,012.9	1,872.5	1,890.1	565.2	581.2	578.3	401.9	414.8	414.7	726.4	713.5	705.7	332.1	322.6	317.6	142.6	138.9	139.1
LI*	n.a.	70.1	70.1	n.a.	21.5	21.2	n.a.	12.4	12.3	n.a.	8.1	8.1	n.a.	4.9	4.9	n.a.	2.6	2.6
LT	17.9	26.6	26.8	6.0	6.4	6.6	4.8	5.0	5.1	3.6	4.2	4.2	2.7	2.9	3.1	2.2	2.5	2.5
LU	169.4	160.3	155.6	23.5	23.0	22.8	16.3	16.6	16.5	49.1	48.1	47.6	23.9	24.5	24.5	5.0	5.2	5.5
LV	42.4	47.1	46.6	14.3	15.3	15.4	11.5	12.2	12.2	10.6	11.7	11.7	7.2	7.6	7.7	5.8	6.3	6.2
MT	18.3	17.7	17.5	7.0	7.4	7.6	6.3	6.8	7.0	3.4	3.6	3.6	2.2	2.3	2.4	1.3	1.5	1.5
NL	2,065.8	1,926.1	2,059.5	774.0	780.0	777.2	707.8	717.2	716.5	565.2	577.8	574.9	169.8	172.9	174.4	158.9	175.6	175.1
NO*	n.a.	270.6	279.9	n.a.	119.1	111.0	n.a.	105.4	93.0	n.a.	93.5	89.5	n.a.	33.6	32.7	n.a.	29.8	28.1
PL	132.1	136.6	139.0	71.4	67.5	67.0	46.5	44.8	44.6	46.3	48.8	50.7	22.8	23.6	24.5	14.4	13.8	14.1
PT	222.2	219.8	209.6	100.5	102.1	101.1	85.5	86.9	85.9	60.1	59.2	58.4	40.4	39.5	39.0	14.6	14.4	15.2
RO	38.3	42.6	43.3	16.7	17.2	17.1	10.8	11.0	10.9	11.6	13.7	14.2	6.4	7.8	7.9	3.4	3.7	4.0
SE	866.7	808.4	802.5	363.6	346.6	340.8	329.2	313.1	309.3	279.3	275.8	272.0	142.1	134.8	131.9	106.8	66.6	65.6
SI	32.7	34.7	34.8	11.9	12.6	12.1	4.9	5.2	5.2	10.9	11.7	11.3	6.2	6.8	6.3	3.8	4.1	3.9
SK	56.4	58.3	59.3	29.8	31.3	31.6	23.0	25.6	25.9	15.5	17.0	17.1	6.7	7.3	6.9	4.9	5.5	5.6
EU/EEA	20,033.2	19,834.9	20,352.8	6,451.8	6,636.4	6,650.4	4,104.5	4,218.7	4,208.2	5,817.3	6,136.8	6,112.3	2,379.7	2,471.2	2,462.2	1,270.9	1,329.2	1,338.9

Volumes bn EUR	of which: non-performing loans and advances at amortised cost by segment (volumes) ⁽²⁾																	
	Non-performing loans and advances ⁽¹⁾			HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	11.4	11.5	11.4	4.3	4.2	4.2	1.8	1.7	1.8	6.5	6.5	6.3	3.0	3.3	3.2	2.3	2.3	2.1
BE	14.5	14.4	11.4	4.0	4.0	2.7	2.6	2.6	1.4	8.8	8.7	7.1	4.4	4.1	3.6	2.5	2.4	1.8
BG	1.1	0.8	0.8	0.6	0.4	0.4	0.2	0.1	0.1	0.5	0.4	0.4	0.5	0.4	0.3	0.3	0.2	0.2
CY	1.3	1.1	1.0	0.9	0.7	0.7	0.7	0.6	0.5	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2
CZ	2.2	2.1	2.1	0.9	0.8	0.8	0.4	0.3	0.3	1.3	1.2	1.2	0.6	0.5	0.5	0.4	0.5	0.4
DE	30.1	31.0	31.8	8.1	7.4	7.6	3.0	2.7	2.7	19.2	19.0	19.9	5.6	5.0	5.1	6.0	5.7	6.2
DK	9.2	8.2	7.9	1.5	1.4	1.3	0.8	0.7	0.7	2.8	2.5	2.4	1.4	1.3	1.3	0.7	0.5	0.5
EE	0.3	0.2	0.2	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
ES	81.4	75.5	75.4	44.8	42.5	43.0	24.5	21.1	21.1	35.9	32.5	31.8	22.9	21.2	20.3	10.0	9.8	9.3
FI	6.6	5.3	5.4	2.7	2.5	2.6	1.6	1.6	1.6	3.2	2.2	2.2	1.5	1.4	1.4	0.5	0.5	0.6
FR	110.1	111.5	112.1	45.1	41.6	42.0	13.7	13.1	13.2	60.6	65.7	66.0	32.6	35.1	35.0	7.9	8.1	8.1
GR	14.6	9.9	9.4	4.8	4.4	4.3	2.9	2.8	2.8	9.0	5.3	4.9	6.4	3.7	3.5	5.0	2.8	2.6
HR	1.4	1.1	1.1	0.7	0.6	0.6	0.2	0.2	0.1	0.7	0.5	0.5	0.5	0.4	0.4	0.3	0.2	0.2
HU	3.3	3.4	3.4	2.0	2.0	1.9	0.7	0.6	0.6	1.1	1.3	1.3	0.7	0.8	0.8	0.4	0.4	0.4
IE	7.3	5.2	5.1	3.4	1.7	2.0	2.6	1.1	1.4	3.7	3.3	2.9	2.5	1.8	1.7	2.1	1.3	1.2
IS	0.4	0.4	0.4	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.3	0.3	0.3	0.2	0.2	0.1	0.1	0.1
IT	59.9	45.9	46.0	17.9	13.5	13.5	9.5	6.6	6.6	38.5	29.4	29.5	24.8	18.6	18.5	14.8	10.5	10.7
LI*	n.a.	0.3	0.3	n.a.	0.1	0.1	n.a.	0.0	0.1	n.a.	0.1	0.1	n.a.	0.1	0.1	n.a.	0.0	0.0
LT	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0
LU	2.2	2.0	2.0	0.3	0.3	0.3	0.2	0.2	0.2	1.7	1.6	1.5	1.0	1.0	1.0	0.2	0.2	0.2
LV	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
MT	0.6	0.4	0.4	0.2	0.1	0.1	0.1	0.1	0.1	0.3	0.2	0.3	0.3	0.2	0.2	0.1	0.1	0.1
NL	27.9	26.9	26.8	8.5	7.9	7.8	5.8	5.4	5.5	18.4	18.0	18.0	5.8	6.0	6.2	5.4	4.9	5.2
NO*	n.a.	3.2	2.7	n.a.	0.5	0.5	n.a.	0.3	0.3	n.a.	2.6	2.1	n.a.	0.8	0.6	n.a.	0.3	0.2
PL	5.8	6.0	6.1	2.7	3.1	3.1	1.0	1.2	1.2	2.9	2.8	2.8	1.7	1.8	1.8	1.4	1.0	1.0
PT	7.8	6.5	6.4	2.4	2.1	2.2	1.1	1.0	1.0	5.1	4.2	4.1	3.4	3.0	2.9	1.9	1.7	1.8
RO	1.2	1.2	1.2	0.6	0.6	0.6	0.2	0.2	0.2	0.6	0.5	0.5	0.4	0.4	0.4	0.3	0.2	0.2
SE	2.3	1.9	1.9	1.0	0.9	1.0	0.4	0.4	0.5	1.2	0.9	0.9	0.4	0.3	0.3	0.2	0.2	0.2
SI	0.7	0.6	0.6	0.3	0.3	0.2	0.1	0.1	0.1	0.4	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2
SK	0.9	0.8	0.9	0.6	0.6	0.6	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1
EU/EEA	384.2	357.4	357.1	150.9	136.9	138.4	70.8	61.6	62.0	211.7	199.3	197.9	114.8	106.0	104.8	60.0	51.2	51.3

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

(1) Gross carrying amounts, other than trading exposures.

(2) Gross carrying amounts, loans and advances at amortised cost (excluding at fair value through OCI and through P&L, excluding trading exposures).

* The EBA Risk Dashboard does not include data from Norwegian nor Liechtensteiner banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.

Statistical Annex

Loans: NPL and coverage ratios

%	Loans and advances: NPL ratio ⁽¹⁾			of which: loans and advances at amortised cost: NPL ratio ⁽²⁾														
				HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	1.8%	1.8%	1.7%	2.3%	2.2%	2.2%	1.4%	1.3%	1.3%	3.0%	2.9%	2.8%	4.0%	4.2%	4.0%	3.7%	3.5%	3.2%
BE	1.4%	1.5%	1.2%	1.2%	1.2%	0.9%	0.9%	0.9%	0.5%	3.1%	2.9%	2.8%	3.2%	2.9%	2.8%	3.2%	2.9%	2.6%
BG	3.7%	2.5%	2.2%	6.2%	3.7%	3.5%	3.5%	2.4%	2.1%	5.0%	3.9%	3.4%	8.4%	5.8%	5.2%	6.7%	5.0%	4.3%
CY	3.9%	3.1%	2.9%	10.5%	9.0%	8.6%	10.4%	8.6%	8.1%	4.5%	4.3%	4.1%	4.5%	4.7%	4.5%	4.2%	4.2%	4.0%
CZ	1.2%	1.4%	1.2%	1.4%	1.3%	1.3%	0.7%	0.6%	0.6%	3.7%	3.4%	3.2%	4.7%	4.1%	3.8%	3.1%	3.0%	2.7%
DE	1.0%	1.1%	1.1%	1.5%	1.3%	1.4%	0.8%	0.7%	0.7%	2.3%	2.2%	2.3%	2.7%	2.3%	2.4%	2.2%	2.1%	2.2%
DK	1.5%	1.4%	1.3%	2.0%	1.9%	1.9%	1.4%	1.3%	1.3%	3.4%	2.8%	2.6%	3.9%	3.5%	3.3%	2.6%	2.4%	2.0%
EE	0.7%	0.6%	0.5%	0.7%	0.5%	0.5%	0.6%	0.5%	0.5%	1.4%	1.2%	1.1%	1.3%	1.3%	1.1%	1.6%	1.6%	1.4%
ES	3.0%	2.8%	2.8%	3.7%	3.5%	3.5%	2.9%	2.5%	2.5%	4.7%	4.1%	4.0%	7.1%	6.7%	6.5%	9.4%	8.3%	7.8%
FI	1.1%	0.9%	1.0%	1.3%	1.3%	1.3%	1.0%	0.9%	1.0%	1.9%	1.3%	1.3%	2.5%	2.2%	2.2%	1.8%	1.6%	1.7%
FR	1.8%	1.9%	1.8%	2.3%	2.1%	2.0%	2.1%	2.1%	2.0%	3.4%	3.4%	3.5%	4.0%	4.0%	4.0%	3.2%	2.9%	2.9%
GR	6.7%	4.6%	4.7%	10.4%	9.5%	9.6%	8.7%	8.6%	8.8%	11.3%	6.3%	5.9%	18.3%	10.7%	10.2%	20.8%	11.8%	11.3%
HR	3.1%	2.2%	2.2%	5.2%	4.0%	3.8%	3.0%	2.4%	2.2%	6.1%	4.4%	4.0%	8.1%	6.5%	6.1%	7.0%	5.2%	4.9%
HU	3.5%	3.5%	3.4%	7.1%	6.7%	6.4%	5.2%	4.4%	4.2%	3.4%	3.7%	3.7%	4.5%	4.8%	4.9%	4.1%	3.6%	3.6%
IE	2.7%	1.8%	1.7%	4.1%	2.1%	2.2%	3.6%	1.6%	1.8%	5.4%	4.8%	4.2%	9.4%	6.9%	6.5%	10.9%	7.2%	6.7%
IS	1.6%	1.3%	1.2%	0.8%	0.7%	0.8%	0.6%	0.6%	0.6%	3.0%	2.3%	2.2%	4.7%	4.1%	4.0%	2.8%	2.1%	2.2%
IT	3.0%	2.5%	2.4%	3.2%	2.3%	2.3%	2.4%	1.6%	1.6%	5.3%	4.1%	4.2%	7.5%	5.8%	5.8%	10.4%	7.6%	7.7%
LI*	n.a.	0.4%	0.4%	n.a.	0.5%	0.6%	n.a.	0.4%	0.5%	n.a.	1.3%	1.2%	n.a.	1.6%	1.5%	n.a.	1.5%	1.2%
LT	0.9%	0.5%	0.5%	1.4%	1.0%	1.1%	1.2%	0.6%	0.6%	2.3%	1.5%	1.6%	2.8%	2.0%	2.1%	2.7%	1.8%	1.8%
LU	1.3%	1.3%	1.3%	1.4%	1.3%	1.3%	1.3%	1.2%	1.3%	3.4%	3.3%	3.2%	4.1%	4.2%	4.0%	3.4%	4.0%	3.1%
LV	0.6%	0.5%	0.5%	0.8%	0.6%	0.6%	0.7%	0.5%	0.5%	1.4%	1.2%	1.2%	1.9%	1.6%	1.4%	1.8%	1.5%	1.6%
MT	3.2%	2.2%	2.4%	2.4%	1.8%	1.7%	2.3%	1.7%	1.5%	9.7%	6.1%	7.1%	11.4%	8.9%	9.7%	9.3%	7.3%	8.7%
NL	1.4%	1.4%	1.3%	1.1%	1.0%	1.0%	0.8%	0.8%	0.8%	3.2%	3.1%	3.1%	3.4%	3.4%	3.5%	3.4%	2.8%	2.9%
NO*	n.a.	1.2%	1.0%	n.a.	0.4%	0.5%	n.a.	0.3%	0.3%	n.a.	2.8%	2.4%	n.a.	2.3%	2.0%	n.a.	0.9%	0.7%
PL	4.4%	4.4%	4.4%	3.8%	4.5%	4.7%	2.1%	2.7%	2.6%	6.3%	5.8%	5.4%	7.7%	7.7%	7.5%	9.7%	7.4%	7.0%
PT	3.5%	3.0%	3.1%	2.4%	2.1%	2.1%	1.3%	1.1%	1.1%	8.4%	7.1%	7.0%	8.4%	7.6%	7.5%	13.0%	11.9%	11.7%
RO	3.2%	2.7%	2.7%	3.6%	3.5%	3.7%	2.0%	2.0%	2.0%	5.4%	4.0%	3.8%	5.9%	4.6%	4.5%	8.1%	5.9%	5.0%
SE	0.3%	0.2%	0.2%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
SI	2.2%	1.8%	1.6%	2.8%	2.3%	2.0%	2.1%	1.6%	1.6%	3.4%	2.7%	2.5%	4.5%	3.9%	3.8%	6.0%	4.8%	4.9%
SK	1.6%	1.4%	1.4%	2.0%	1.8%	1.8%	1.2%	1.1%	1.1%	1.9%	1.6%	1.6%	3.6%	3.2%	3.3%	1.7%	1.2%	1.5%
EU/EEA	1.9%	1.8%	1.8%	2.3%	2.1%	2.1%	1.7%	1.5%	1.5%	3.6%	3.2%	3.2%	4.8%	4.3%	4.3%	4.7%	3.9%	3.8%

%	Non-performing loans and advances: coverage ratio ⁽¹⁾			of which: non-performing loans and advances at amortised cost: coverage ratio ⁽²⁾														
				HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	50.0%	48.6%	48.6%	54.8%	53.6%	53.8%	33.6%	32.6%	31.9%	48.3%	49.7%	49.5%	48.5%	46.5%	47.1%	37.8%	37.2%	37.3%
BE	44.2%	43.8%	48.1%	24.1%	22.5%	33.0%	12.1%	12.0%	13.4%	51.0%	50.8%	52.8%	46.3%	45.7%	46.8%	28.2%	28.6%	27.9%
BG	65.9%	66.5%	65.2%	70.0%	64.6%	64.5%	51.1%	53.4%	53.9%	61.4%	67.8%	65.6%	61.5%	70.6%	68.4%	57.9%	68.7%	64.0%
CY	30.3%	30.0%	31.8%	24.7%	24.2%	27.2%	19.2%	17.6%	20.3%	46.7%	42.9%	41.7%	43.6%	38.8%	37.1%	42.0%	41.5%	39.1%
CZ	53.1%	53.5%	53.5%	52.6%	54.8%	54.7%	26.0%	26.2%	26.2%	54.2%	54.7%	54.7%	51.5%	51.8%	53.7%	50.4%	53.1%	54.0%
DE	36.0%	34.7%	35.1%	35.0%	35.2%	37.9%	20.1%	17.9%	18.3%	39.0%	39.9%	38.4%	37.1%	39.3%	36.1%	28.1%	32.3%	29.1%
DK	29.2%	28.0%	28.3%	42.7%	37.0%	40.2%	23.1%	23.5%	26.3%	29.0%	28.8%	27.9%	34.9%	40.6%	39.1%	22.9%	21.9%	21.6%
EE	30.0%	30.5%	31.0%	23.8%	22.9%	23.4%	20.8%	19.4%	19.9%	31.5%	34.2%	35.3%	30.4%	30.7%	36.5%	27.4%	30.4%	32.2%
ES	42.5%	42.9%	42.7%	40.1%	40.1%	40.3%	24.9%	26.1%	26.5%	45.5%	46.5%	46.1%	46.3%	44.9%	46.0%	36.3%	40.0%	40.0%
FI	29.7%	29.9%	30.0%	19.2%	20.1%	20.2%	8.9%	9.5%	9.8%	43.5%	47.5%	45.2%	41.4%	42.8%	42.1%	30.0%	22.4%	21.6%
FR	49.1%	46.7%	46.7%	49.2%	47.9%	47.8%	32.3%	31.3%	31.6%	48.5%	45.2%	45.4%	48.3%	45.8%	45.6%	36.3%	34.8%	35.4%
GR	44.4%	44.3%	44.2%	33.8%	35.1%	35.1%	19.9%	22.3%	22.6%	50.6%	50.9%	51.3%	47.9%	48.2%	48.0%	38.6%	38.0%	38.7%
HR	63.5%	65.8%	66.7%	62.5%	64.5%	64.9%	54.9%	56.3%	56.1%	64.4%	67.3%	68.6%	62.9%	67.5%	69.7%	58.5%	60.8%	61.8%
HU	60.0%	59.2%	58.4%	64.5%	62.9%	62.0%	46.2%	41.7%	40.1%	52.3%	55.0%	55.1%	49.1%	48.6%	49.2%	57.4%	58.0%	55.9%
IE	30.8%	31.3%	30.8%	32.3%	34.2%	30.0%	25.5%	26.2%	21.9%	30.9%	31.2%	33.0%	31.3%	34.1%	34.8%	26.5%	25.8%	26.9%
IS	26.1%	22.4%	20.4%	16.5%	16.2%	16.2%	4.9%	4.3%	4.6%	28.7%	24.8%	22.1%	24.6%	22.6%	19.2%	16.2%	15.1%	14.1%
IT	55.1%	53.3%	54.4%	50.4%	50.9%	52.1%	38.4%	38.3%	39.4%	58.6%	56.7%	57.8%	58.7%	56.5%	57.2%	51.2%	52.7%	54.3%
LI*	n.a.	34.3%	38.7%	n.a.	38.0%	31.2%	n.a.	19.8%	14.6%	0.0%	40.9%	44.7%	n.a.	45.5%	47.6%	n.a.	13.6%	15.9%
LT	22.8%	37.5%	38.2%	16.9%	43.0%	48.7%	12.4%	16.9%	18.9%	28.7%	32.0%	27.1%	28.3%	28.7%	24.7%	18.2%	21.9%	16.2%
LU	39.2%	40.4%	42.4%	24.7%	25.5%	27.3%	12.1%	12.7%	12.9%	40.0%	40.2%	43.2%	50.2%	46.9%	50.1%	31.4%	29.6%	33.9%
LV	27.6%	34.7%	34.8%	28.9%	37.1%	37.8%	15.0%	21.1%	22.4%	26.6%	33.1%	32.9%	21.0%	29.5%	33.2%	23.4%	31.3%	31.5%
MT	30.9%	34.2%	32.2%	34.2%	40.1%	41.4%	27.3%	34.3%	35.9%	33.6%	34.0%	30.6%	40.7%	34.5%	31.4%	37.0%	34.5%	23.5%
NL	28.9%	26.6%	25.9%	19.2%	20.8%	20.3%	8.2%	10.3%	11.6%	33.4%	28.7%	28.9%	25.5%	24.7%	24.6%	17.4%	18.7%	19.1%
NO*	n.a.	24.8%	26.1%	n.a.	18.4%	16.7%	n.a.	5.8%	6.1%	0.0%	26.4%	28.9%	n.a.	35.6%	36.8%	n.a.	17.6%	22.5%
PL	61.3%	63.4%	62.8%	64.8%	68.0%	68.8%	55.9%	47.5%	68.5%	59.4%	59.8%	58.1%	56.5%	53.8%	52.9%	56.2%	45.1%	44.2%
PT	54.8%	56.8%	58.1%	52.0%	55.5%	54.9%	33.8%	41.3%	40.5%	56.3%	57.6%	60.1%	54.5%	58.4%	61.0%	45.8%	49.1%	48.9%
RO	69.2%	68.2%	69.0%	72.4%	74.5%	75.0%	51.8%	55.2%	55.5%	65.9%	61.5%	62.0%	63.6%	63.4%	63.1%	62.3%	55.6%	54.3%
SE	41.3%	40.1%	37.3%	31.2%	31.3%	28.6%	11.6%	10.7%	9.9%	49.2%	49.6%	47.6%	25.4%	27.2%	25.2%	26.4%	26.4%	26.3%
SI	50.4%	51.3%	56.5%	51.6%	52.3%	60.0%	34.3%	42.1%	45.1%	49.3%	50.4%	52.7%	51.5%	51.6%	55.4%	46.9%	46.8%	49.6%
SK	66.5%	63.1%	62.3%	67.1%	62.2%	62.4%	50.4%	45.2%	45.4%	65.7%	65.3%	62.5%	66.8%	63.7%	65.1%	45.1%	48.4%	44.2%
EU/EEA	44.9%	43.5%	43.6%	42.8%	42.6%	42.8%	26.6%	26.6%	27.4%	47.3%	45.3%	45.4%	47.8%	46.0%	46.1%	37.7%	37.9%	38.0%

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

(1) Gross carrying amounts, other than trading exposures.

(2) Gross carrying amounts, loans and advances at amortised costs (excluding at fair value through OCI and through P&L, excluding trading exposures).

* The EBA Risk Dashboard does not include data from Norwegian nor Liechtenstein banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.

Statistical Annex

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

Distribution of NFC loans and advances by NACE code (other than trading exposures) (1/2)																				
%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication	
	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23
AT	1.7%	1.6%	0.7%	0.8%	19.0%	19.0%	4.1%	4.3%	1.0%	0.9%	7.5%	7.6%	13.3%	13.4%	4.4%	4.4%	3.4%	3.3%	2.7%	2.5%
BE	4.4%	4.9%	0.6%	0.5%	15.3%	14.4%	4.2%	4.5%	1.2%	1.2%	9.8%	9.6%	15.1%	15.0%	5.8%	5.9%	1.4%	1.5%	2.4%	2.3%
BG	6.8%	6.7%	0.2%	0.2%	25.4%	24.9%	6.9%	7.7%	0.6%	0.7%	5.5%	5.3%	26.9%	27.8%	7.9%	7.8%	2.9%	3.1%	1.9%	2.0%
CY	1.2%	1.2%	0.3%	0.3%	10.9%	10.7%	1.5%	1.6%	0.6%	0.6%	9.3%	9.0%	18.4%	18.6%	7.1%	6.9%	22.2%	22.7%	0.9%	1.0%
CZ	3.9%	4.3%	0.4%	0.3%	22.3%	22.1%	4.5%	4.6%	1.3%	1.3%	4.5%	4.9%	18.9%	19.1%	6.1%	5.9%	1.2%	1.2%	2.4%	2.2%
DE	0.6%	0.6%	0.6%	0.7%	12.5%	12.9%	8.6%	8.5%	1.9%	1.9%	2.1%	2.2%	8.8%	8.4%	4.3%	4.2%	0.8%	0.8%	2.8%	2.7%
DK	2.9%	2.9%	0.3%	0.2%	8.7%	8.8%	3.7%	3.3%	0.4%	0.4%	2.7%	2.7%	6.5%	6.9%	3.3%	3.2%	0.7%	0.8%	2.3%	2.3%
EE	8.3%	8.5%	0.3%	0.3%	12.7%	12.3%	6.6%	5.2%	1.2%	1.2%	4.4%	4.8%	12.9%	13.1%	7.1%	7.1%	1.4%	1.4%	0.8%	0.8%
ES	2.6%	2.6%	1.8%	1.9%	19.2%	19.2%	6.4%	6.4%	0.7%	0.7%	6.4%	6.4%	18.3%	18.5%	6.5%	6.2%	4.7%	4.7%	4.3%	3.9%
FI	4.9%	4.9%	0.4%	0.4%	9.7%	9.5%	5.2%	5.1%	1.1%	1.2%	5.2%	5.2%	7.0%	7.2%	5.5%	5.4%	0.9%	1.0%	2.2%	2.1%
FR	3.7%	3.6%	1.8%	1.7%	13.5%	13.3%	4.6%	4.6%	0.6%	0.6%	4.6%	4.6%	12.3%	12.4%	5.4%	5.5%	2.5%	2.5%	2.9%	3.0%
GR	1.9%	1.9%	0.2%	0.2%	19.9%	19.3%	9.5%	9.8%	0.2%	0.2%	4.7%	4.7%	17.6%	17.2%	18.9%	18.9%	11.1%	11.4%	1.5%	1.5%
HR	4.6%	4.2%	0.3%	0.4%	16.6%	16.2%	14.3%	15.0%	2.1%	2.0%	6.0%	7.6%	18.2%	18.3%	8.7%	6.8%	10.4%	10.4%	2.0%	1.8%
HU	7.2%	7.0%	0.6%	0.6%	18.9%	19.0%	6.9%	6.4%	0.6%	0.7%	6.6%	7.2%	19.8%	19.8%	6.4%	6.0%	3.5%	3.8%	2.5%	2.7%
IE	3.5%	3.5%	0.5%	0.5%	21.2%	21.0%	5.1%	4.8%	0.5%	0.5%	2.4%	2.4%	8.7%	8.4%	4.1%	4.2%	6.0%	5.9%	4.4%	4.8%
IS	11.0%	10.9%	0.4%	0.4%	17.5%	17.1%	1.4%	1.0%	0.7%	0.8%	12.3%	13.1%	8.6%	9.3%	5.1%	4.7%	8.5%	8.1%	3.3%	3.4%
IT	2.3%	2.3%	1.0%	0.9%	28.3%	28.3%	4.4%	4.4%	1.2%	1.3%	7.5%	7.6%	16.8%	16.9%	5.0%	4.6%	3.5%	3.5%	3.3%	3.4%
LI	0.4%	0.4%	0.2%	0.2%	5.9%	5.8%	2.4%	2.5%	0.4%	0.5%	6.8%	6.8%	5.0%	4.8%	1.3%	1.3%	1.5%	1.5%	1.3%	1.2%
LT	2.6%	2.3%	0.1%	0.1%	15.5%	16.0%	10.0%	10.0%	0.8%	0.9%	4.5%	4.8%	15.1%	14.5%	6.8%	6.7%	2.9%	2.8%	2.1%	2.1%
LU	16.3%	15.6%	1.5%	1.7%	8.9%	8.3%	1.7%	1.7%	0.6%	0.6%	11.3%	11.7%	9.0%	9.9%	6.7%	6.3%	1.7%	1.8%	1.7%	1.7%
LV	9.4%	9.4%	0.2%	0.1%	13.1%	13.2%	10.4%	10.1%	0.7%	0.7%	3.3%	3.4%	12.9%	12.8%	9.1%	9.1%	2.5%	2.4%	1.8%	1.9%
MT	1.0%	1.0%	0.1%	0.1%	6.3%	6.8%	6.3%	5.7%	0.7%	0.6%	7.2%	7.6%	16.6%	16.5%	7.6%	7.7%	13.5%	13.7%	2.8%	2.9%
NL	13.8%	13.6%	2.3%	2.2%	15.6%	15.9%	4.6%	4.7%	0.9%	0.9%	3.7%	3.7%	14.4%	14.3%	6.9%	6.9%	1.4%	1.4%	3.2%	3.1%
NO	6.1%	6.8%	2.8%	2.9%	8.0%	7.5%	5.5%	5.5%	0.2%	0.2%	10.9%	10.7%	6.0%	6.9%	10.3%	9.6%	1.1%	1.2%	3.0%	3.1%
PL	1.4%	1.3%	1.3%	1.1%	25.3%	24.9%	3.8%	4.9%	1.2%	1.3%	5.3%	5.3%	20.3%	20.3%	8.0%	8.0%	3.1%	2.9%	4.6%	4.8%
PT	2.5%	2.5%	0.5%	0.5%	19.1%	18.9%	2.4%	2.4%	0.9%	1.0%	9.6%	9.7%	16.6%	16.1%	6.9%	6.8%	8.0%	7.9%	1.6%	1.6%
RO	8.6%	8.2%	1.2%	1.1%	17.1%	17.0%	6.9%	6.4%	1.1%	1.1%	7.6%	8.0%	26.3%	27.4%	10.6%	10.0%	2.4%	2.4%	1.7%	1.6%
SE	1.3%	1.3%	0.4%	0.4%	6.1%	5.8%	3.9%	4.2%	0.7%	0.8%	2.6%	2.7%	4.9%	4.7%	3.9%	3.6%	0.7%	0.7%	1.8%	1.8%
SI	1.4%	1.4%	1.0%	1.0%	25.8%	26.4%	8.1%	7.4%	0.9%	1.0%	8.9%	9.2%	19.6%	20.2%	8.9%	8.5%	3.8%	3.6%	4.7%	4.8%
SK	3.8%	3.7%	0.4%	0.6%	16.6%	16.7%	10.2%	9.9%	1.5%	1.6%	7.0%	7.2%	16.1%	16.1%	9.3%	8.7%	1.1%	1.1%	3.2%	2.9%
EU/EEA	3.7%	3.7%	1.3%	1.3%	15.8%	15.7%	5.3%	5.4%	0.9%	1.0%	5.0%	5.0%	12.8%	12.8%	5.6%	5.5%	2.6%	2.6%	3.0%	3.0%

Distribution of NFC loans and advances by NACE code (other than trading exposures) (2/2)																				
%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services			
	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23		
AT	1.5%	1.4%	27.9%	28.2%	7.7%	7.4%	2.2%	2.0%	0.5%	0.5%	0.1%	0.1%	1.1%	1.0%	0.6%	0.6%	0.8%	0.7%		
BE	2.6%	3.2%	13.2%	13.7%	7.4%	6.6%	8.5%	8.7%	0.6%	0.3%	0.2%	0.2%	5.2%	5.0%	0.7%	0.7%	1.5%	1.7%		
BG	0.9%	0.9%	8.9%	8.7%	2.8%	1.9%	1.5%	1.4%	0.0%	0.0%	0.2%	0.2%	0.4%	0.4%	0.1%	0.1%	0.3%	0.3%		
CY	0.0%	0.0%	17.1%	16.8%	4.7%	4.8%	1.2%	1.2%	0.0%	0.0%	1.3%	1.2%	2.5%	2.4%	0.5%	0.6%	0.6%	0.5%		
CZ	0.1%	0.1%	25.2%	25.2%	3.9%	3.8%	2.4%	2.5%	0.0%	0.0%	0.1%	0.1%	0.8%	0.8%	0.5%	0.5%	1.5%	1.2%		
DE	4.5%	4.5%	38.8%	38.6%	4.1%	4.2%	4.4%	4.5%	0.7%	0.8%	0.2%	0.2%	1.5%	1.5%	0.4%	0.4%	2.2%	2.5%		
DK	1.8%	1.5%	59.2%	59.5%	3.1%	3.3%	2.0%	2.0%	0.3%	0.3%	0.5%	0.5%	0.8%	0.8%	0.2%	0.2%	0.5%	0.5%		
EE	0.0%	0.0%	34.1%	35.0%	3.9%	3.9%	4.2%	4.0%	0.0%	0.0%	0.1%	0.1%	0.9%	1.1%	0.6%	0.6%	0.5%	0.5%		
ES	3.8%	3.9%	10.3%	10.7%	4.8%	4.9%	3.2%	3.3%	0.6%	0.5%	0.5%	0.5%	1.4%	1.4%	0.6%	0.6%	4.0%	3.6%		
FI	7.7%	7.6%	40.2%	40.7%	5.5%	5.4%	2.1%	2.2%	0.1%	0.1%	0.2%	0.2%	0.8%	0.8%	0.5%	0.5%	0.7%	0.6%		
FR	6.8%	6.7%	23.0%	22.9%	5.7%	5.8%	5.4%	5.4%	0.2%	0.3%	0.3%	0.3%	1.9%	1.9%	0.5%	0.5%	4.3%	4.4%		
GR	0.0%	0.1%	7.1%	7.3%	1.6%	1.9%	1.4%	1.5%	0.0%	0.0%	0.2%	0.2%	1.6%	1.6%	0.9%	0.8%	1.5%	1.6%		
HR	0.5%	0.4%	8.6%	8.0%	2.6%	3.2%	2.1%	2.2%	0.8%	0.8%	0.2%	0.2%	0.6%	0.6%	0.9%	0.8%	0.4%	1.2%		
HU	3.2%	2.6%	14.4%	13.2%	3.9%	4.4%	2.9%	3.1%	0.0%	0.0%	0.1%	0.1%	0.6%	0.8%	0.2%	0.3%	1.7%	2.2%		
IE	2.6%	3.0%	23.6%	23.4%	3.0%	3.2%	5.8%	5.6%	0.0%	0.0%	1.0%	1.0%	4.5%	4.5%	1.3%	1.3%	2.0%	2.1%		
IS	1.6%	1.6%	21.2%	21.1%	0.9%	1.0%	5.4%	5.6%	0.0%	0.0%	0.2%	0.2%	0.3%	0.4%	0.8%	0.7%	0.7%	0.6%		
IT	2.2%	2.1%	12.5%	12.4%	6.0%	6.0%	2.5%	2.6%	0.1%	0.1%	0.1%	0.1%	1.4%	1.5%	0.6%	0.6%	1.4%	1.3%		
LI	0.0%	0.0%	54.1%	54.8%	6.7%	6.7%	0.9%	0.9%	0.0%	0.0%	0.1%	0.1%	1.9%	1.8%	0.5%	0.5%	10.5%	10.2%		
LT	2.1%	1.9%	26.7%	26.8%	3.6%	3.4%	4.4%	4.5%	0.0%	0.0%	0.1%	0.1%	1.1%	1.0%	0.3%	0.3%	1.3%	1.8%		
LU	2.3%	2.4%	10.7%	10.8%	3.8%	3.9%	14.0%	13.5%	0.0%	0.0%	0.3%	0.3%	2.3%	2.2%	0.3%	0.3%	7.0%	7.3%		
LV	0.6%	0.5%	27.9%	28.0%	3.0%	2.9%	2.9%	2.8%	0.0%	0.1%	0.2%	0.2%	0.8%	0.7%	0.2%	0.2%	1.0%	1.4%		
MT	8.7%	8.8%	12.9%	12.9%	5.9%	6.1%	2.6%	1.9%	0.0%	0.0%	0.8%	0.8%	4.2%	4.3%	2.0%	2.0%	0.7%	0.6%		
NL	3.3%	3.3%	18.4%	18.5%	3.5%	3.4%	3.8%	3.8%	0.2%	0.2%	0.2%	0.2%	3.0%	3.0%	0.4%	0.4%	0.6%	0.6%		
NO	0.3%	0.2%	30.2%	30.0%	8.8%	8.4%	3.6%	3.7%	0.0%	0.0%	0.3%	0.3%	1.7%	1.8%	0.4%	0.4%	0.6%	0.8%		
PL	1.0%	1.0%	12.3%	11.9%	5.4%	5.2%	3.0%	3.1%	0.0%	0.0%	0.2%	0.2%	1.5%	1.5%	0.5%	0.5%	1.7%	1.8%		
PT	2.0%	1.9%	12.2%	12.6%	7.0%	6.8%	2.5%	2.5%	0.0%	0.0%	0.6%	0.6%	1.9%	1.9%	1.0%	1.0%	4.6%	5.2%		
RO	1.2%	0.9%	7.7%	7.9%	1.8%	1.7%	1.8%	1.8%	0.0%	0.0%	0.2%	0.2%	2.7%	3.1%	0.7%	0.6%	0.4%	0.7%		
SE	6.3%	6.4%	58.8%	59.0%	5.3%	5.6%	1.3%	1.2%	0.1%	0.1%	0.3%	0.2%	0.6%	0.5%	0.4%	0.4%	0.9%	0.6%		
SI	1.6%	1.4%	6.9%	6.9%	4.3%	4.3%	2.1%	1.8%	0.0%	0.0%	0.2%	0.2%	1.0%	1.0%	0.6%	0.6%	0.2%	0.2%		
SK	1.2%	1.9%	18.8%	19.0%	3.5%	3.0%	2.7%	2.8%	0.1%	0.1%	0.2%	0.1%	1.3%	1.3%	0.7%	0.6%	2.6%	2.7%		
EU/EEA	4.5%	4.5%	25.0%	25.1%	5.1%	5.1%	3.8%	3.9%	0.3%	0.3%	0.3%	0.3%	1.8%	1.8%	0.5%	0.5%	2.6%	2.6%		

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.

* The EBA Risk Dashboard does not include data from Norwegian nor Liechtenstein banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.

Statistical Annex

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

NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (1/2)																					
%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication		
	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	
AT	6.8%	6.7%	7.0%	5.4%	3.7%	3.6%	1.7%	1.3%	1.3%	1.3%	3.0%	3.0%	3.2%	3.2%	3.3%	3.0%	7.5%	7.5%	2.1%	2.2%	
BE	2.7%	2.8%	1.1%	0.4%	3.6%	3.5%	1.4%	1.4%	1.5%	1.1%	4.1%	3.9%	3.7%	3.6%	2.5%	2.5%	7.8%	7.1%	1.9%	2.0%	
BG	2.7%	2.7%	1.6%	2.0%	2.7%	2.2%	1.6%	0.9%	3.3%	2.7%	8.1%	7.3%	2.6%	2.4%	4.4%	3.8%	14.4%	15.2%	2.0%	1.7%	
CY	11.9%	10.9%	5.0%	5.1%	3.2%	2.9%	5.8%	5.3%	1.3%	0.2%	6.8%	6.0%	4.9%	4.7%	0.5%	0.5%	2.6%	2.6%	4.5%	4.6%	
CZ	1.8%	2.0%	0.1%	0.6%	5.4%	5.0%	1.5%	1.4%	0.6%	0.6%	4.0%	3.6%	4.1%	3.7%	3.3%	3.6%	9.5%	8.6%	1.1%	1.1%	
DE	2.9%	2.8%	13.1%	11.4%	3.9%	4.2%	0.9%	1.0%	0.5%	0.3%	3.6%	3.5%	3.0%	3.2%	3.3%	2.9%	3.3%	2.8%	1.0%	1.2%	
DK	2.6%	2.5%	12.0%	12.2%	1.3%	1.0%	0.1%	0.1%	1.5%	1.5%	3.4%	3.3%	4.0%	3.6%	10.5%	9.1%	7.1%	6.2%	1.1%	1.0%	
EE	1.6%	1.4%	0.4%	1.3%	1.8%	1.9%	0.2%	0.2%	0.0%	0.1%	2.5%	2.2%	1.7%	1.6%	0.2%	0.2%	13.7%	13.4%	0.2%	0.2%	
ES	5.3%	5.4%	1.9%	1.7%	3.2%	3.2%	2.6%	2.0%	1.6%	1.4%	7.0%	6.7%	4.8%	4.8%	3.9%	3.7%	8.5%	8.6%	1.8%	1.9%	
FI	3.9%	3.6%	13.2%	14.0%	1.9%	2.4%	0.1%	0.1%	0.1%	0.2%	1.6%	1.6%	1.9%	1.6%	3.8%	4.0%	2.3%	2.3%	1.9%	2.0%	
FR	4.0%	4.0%	3.7%	2.9%	3.9%	4.0%	1.1%	1.4%	2.8%	2.4%	7.0%	7.0%	4.0%	3.9%	4.0%	3.9%	8.5%	8.8%	1.9%	1.9%	
GR	7.9%	8.2%	10.9%	11.8%	6.7%	6.4%	0.7%	0.7%	3.5%	3.1%	9.0%	8.6%	9.3%	9.2%	2.8%	2.3%	8.2%	7.9%	5.5%	5.3%	
HR	3.8%	3.7%	1.1%	0.9%	6.6%	6.2%	1.0%	1.0%	0.5%	0.5%	7.3%	5.6%	3.5%	3.1%	7.0%	8.9%	5.8%	5.4%	1.3%	1.4%	
HU	5.9%	7.1%	2.2%	3.6%	4.2%	4.0%	0.5%	0.4%	1.5%	1.0%	5.9%	5.8%	3.2%	3.7%	5.1%	4.1%	4.9%	4.2%	2.4%	2.6%	
IE	5.3%	7.1%	3.7%	4.0%	2.8%	3.0%	0.9%	0.1%	1.3%	1.3%	7.6%	7.6%	2.6%	2.8%	4.3%	4.0%	16.4%	12.4%	3.6%	3.7%	
IS	0.3%	0.3%	42.1%	39.8%	2.3%	2.4%	0.0%	0.0%	0.0%	1.6%	1.6%	1.5%	1.1%	0.7%	1.3%	0.9%	5.6%	6.3%	0.2%	0.2%	
IT	4.1%	4.2%	4.2%	4.3%	3.1%	3.2%	1.9%	1.8%	2.0%	2.0%	9.3%	9.2%	3.4%	3.5%	3.1%	3.3%	7.9%	8.0%	2.4%	2.3%	
LI	2.4%	2.4%	0.0%	0.0%	4.3%	4.3%	0.2%	0.1%	0.0%	0.0%	2.8%	2.7%	3.2%	3.2%	1.1%	1.1%	1.6%	1.6%	3.0%	1.7%	
LU	4.9%	6.8%	0.0%	0.0%	0.6%	0.9%	0.1%	0.2%	0.6%	0.4%	4.4%	4.2%	1.1%	1.0%	1.8%	2.4%	9.3%	9.4%	0.1%	0.1%	
LT	2.7%	2.9%	0.3%	0.2%	7.3%	7.9%	4.6%	4.4%	4.6%	4.5%	2.5%	2.6%	2.5%	2.4%	2.8%	3.1%	6.9%	6.8%	2.5%	2.5%	
LV	1.1%	0.7%	1.0%	1.1%	1.3%	2.4%	0.4%	0.2%	0.0%	0.0%	3.3%	3.6%	0.6%	0.7%	2.4%	2.3%	9.0%	8.2%	0.1%	0.0%	
MT	1.3%	1.4%	0.0%	0.0%	8.0%	11.8%	0.5%	1.9%	0.1%	0.1%	6.4%	6.2%	6.4%	7.0%	9.7%	10.9%	10.9%	10.5%	0.2%	0.8%	
NL	3.9%	3.9%	6.6%	6.9%	3.2%	3.4%	2.3%	2.2%	1.2%	1.3%	4.9%	4.7%	3.8%	4.0%	3.0%	3.0%	5.6%	5.6%	2.9%	2.6%	
NO	1.6%	1.6%	21.6%	16.9%	0.8%	1.0%	2.1%	2.2%	8.6%	8.4%	1.1%	1.1%	2.3%	2.1%	10.9%	8.9%	1.6%	1.4%	1.0%	2.0%	
PL	5.1%	5.5%	1.0%	1.0%	5.5%	5.3%	1.0%	0.7%	1.5%	1.6%	12.2%	11.8%	5.3%	4.8%	5.3%	5.8%	15.2%	14.2%	1.2%	1.1%	
PT	5.8%	5.4%	12.4%	12.4%	6.9%	6.9%	0.7%	0.7%	3.3%	3.0%	10.6%	10.4%	4.5%	4.6%	6.6%	6.6%	10.6%	10.6%	3.1%	3.2%	
RO	3.3%	3.5%	2.3%	2.1%	5.2%	4.8%	1.2%	1.0%	3.8%	3.2%	9.5%	8.3%	2.3%	2.3%	3.7%	4.1%	8.2%	6.1%	3.2%	3.4%	
SE	0.6%	0.4%	15.2%	18.8%	0.9%	1.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.5%	0.3%	0.3%	1.4%	0.5%	1.9%	1.8%	0.1%	0.1%	
SI	2.5%	2.7%	0.9%	0.7%	1.5%	1.5%	0.1%	0.1%	2.5%	2.0%	3.7%	3.5%	2.7%	2.5%	3.2%	2.1%	17.9%	17.7%	1.1%	1.1%	
SK	4.8%	4.4%	1.2%	2.0%	1.6%	1.5%	1.1%	1.1%	0.8%	0.8%	3.1%	2.8%	2.1%	2.1%	1.1%	1.0%	6.7%	6.4%	0.5%	1.0%	
EU/EEA	4.0%	4.0%	5.5%	5.0%	3.5%	3.6%	1.4%	1.4%	1.4%	1.3%	6.2%	6.1%	3.9%	3.9%	3.8%	3.7%	7.9%	7.8%	1.9%	1.9%	

NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (2/2)																					
%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services				
	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23	Dec-22	Mar-23			
AT	3.3%	3.3%	1.6%	1.5%	2.4%	2.5%	3.3%	3.5%	0.0%	0.0%	3.1%	3.0%	6.7%	4.3%	3.9%	3.8%	1.6%	1.8%			
BE	3.1%	3.9%	2.7%	2.5%	2.8%	2.4%	1.2%	1.0%	2.6%	6.5%	1.6%	1.4%	1.2%	1.2%	3.7%	3.6%	1.9%	1.8%			
BG	17.6%	18.2%	6.8%	4.9%	2.1%	3.0%	5.6%	5.3%	0.0%	0.0%	0.1%	0.1%	5.6%	4.7%	2.7%	0.7%	7.8%	6.8%			
CY	0.0%	0.0%	2.7%	2.4%	14.4%	14.1%	6.8%	6.3%	0.0%	0.0%	2.8%	2.9%	0.4%	0.4%	14.1%	13.5%	9.3%	9.1%			
CZ	1.3%	1.1%	0.9%	0.7%	7.8%	7.6%	4.0%	3.7%	0.0%	0.0%	2.4%	0.9%	3.3%	2.1%	6.0%	5.0%	4.9%	6.3%			
DE	2.5%	2.6%	1.4%	1.5%	2.4%	2.5%	3.5%	3.3%	0.7%	0.6%	0.9%	0.9%	1.8%	1.4%	2.2%	2.4%	2.3%	2.0%			
DK	1.5%	1.7%	1.0%	1.0%	1.7%	1.5%	2.0%	2.2%	0.0%	0.0%	0.4%	0.4%	4.2%	5.1%	7.1%	7.2%	1.1%	1.0%			
EE	0.0%	0.0%	0.7%	0.5%	0.1%	0.1%	1.0%	0.4%	0.0%	0.0%	0.5%	0.7%	0.1%	0.1%	0.4%	0.4%	1.8%	1.6%			
ES	2.6%	2.4%	3.5%	3.2%	3.7%	3.8%	3.8%	3.6%	0.3%	0.3%	4.7%	4.9%	3.9%	4.1%	11.7%	11.6%	2.7%	2.5%			
FI	0.3%	0.3%	0.5%	0.5%	1.2%	1.2%	1.2%	1.2%	0.0%	0.0%	0.9%	0.9%	0.7%	0.8%	3.3%	3.3%	0.3%	0.4%			
FR	2.1%	2.2%	1.9%	1.8%	3.8%	4.1%	2.7%	3.0%	0.7%	0.7%	4.1%	4.3%	9.0%	9.5%	6.1%	6.0%	3.2%	3.7%			
GR	6.5%	5.0%	7.6%	6.9%	13.6%	12.0%	4.4%	4.4%	3.1%	2.9%	6.7%	6.7%	3.5%	3.0%	4.3%	4.4%	15.3%	12.9%			
HR	0.5%	0.5%	2.1%	1.4%	3.0%	2.9%	11.3%	9.6%	0.0%	0.0%	10.8%	11.7%	4.9%	4.9%	5.4%	5.4%	3.6%	0.9%			
HU	1.2%	0.3%	2.6%	2.1%	2.3%	2.9%	2.3%	2.9%	5.0%	3.8%	2.3%	2.0%	3.2%	2.2%	7.2%	4.8%	18.2%	13.7%			
IE	4.1%	0.6%	4.6%	4.0%	2.4%	2.4%	5.1%	4.0%	0.0%	0.0%	1.1%	0.9%	7.9%	7.9%	6.8%	5.9%	8.1%	5.2%			
IS	0.3%	0.4%	2.4%	1.9%	2.5%	2.7%	4.1%	4.1%	0.0%	0.0%	0.1%	0.3%	1.2%	0.5%	6.2%	7.3%	1.1%	1.5%			
IT	1.1%	1.0%	6.4%	6.5%	2.1%	2.1%	5.4%	5.2%	0.2%	0.1%	3.2%	3.1%	5.3%	5.1%	6.5%	6.6%	4.3%	4.4%			
LI	0.0%	0.0%	0.5%	0.4%	0.4%	0.4%	4.4%	4.4%	0.0%	0.0%	0.0%	0.2%	3.0%	3.1%	0.2%	0.2%	1.8%	1.4%			
LU	0.2%	0.2%	1.5%	1.6%	0.3%	0.4%	1.0%	1.0%	0.2%	0.1%	0.4%	0.5%	3.9%	0.7%	0.1%	0.0%	0.3%	0.4%			
LT	0.6%	0.6%	4.6%	3.8%	4.1%	4.0%	0.7%	0.7%	0.2%	0.2%	2.5%	2.4%	3.6%	3.5%	4.2%	4.5%	5.7%	3.7%			
LV	0.0%	0.0%	0.6%	0.4%	0.2%	0.2%	1.0%	0.6%	0.0%	0.0%	1.1%	0.4%	0.2%	0.1%	2.8%	0.4%	0.2%	0.1%			
MT	0.3%	0.3%	7.5%	7.3%	0.2%	0.2%	11.2%	1.4%	0.0%	0.0%	23.5%	22.8%	1.9%	15.5%	1.2%	1.0%	19.0%	34.7%			
NL	4.3%	3.9%	1.1%	1.1%	3.9%	3.8%	2.6%	2.5%	0.0%	0.0%	3.7%	2.7%	2.4%	2.7%	6.8%	6.5%	3.5%	2.2%			
NO	10.2%	0.8%	0.9%	0.6%	1.1%	1.3%	0.4%	0.4%	10.8%	0.0%	8.0%	8.9%	0.1%	0.2%	0.5%	0.4%	1.8%	1.2%			
PL	3.4%	3.5%	7.2%	6.4%	5.5%	5.5%	3.7%	3.7%	0.1%	0.1%	7.5%	7.6%	3.3%	3.5%	4.5%	4.1%	4.9%	4.7%			
PT	4.2%	4.1%	5.9%	5.9%	10.1%	10.5%	10.8%	11.1%	0.0%	0.0%	10.7%	9.7%	4.8%	4.4%	31.1%	24.4%	4.2%	3.7%			
RO	0.2%	0.3%	4.3%	3.9%	8.5%	8.5%	4.1%	3.9%	17.0%	36.9%	2.1%	3.4%	2.3%	2.1%	2.0%	2.0%	11.7%	7.1%			
SE	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.1%	0.1%	0.3%	0.3%	1.2%	1.2%	2.4%	3.5%			
SI	0.0%	0.0%	1.5%	1.5%	2.3%	2.2%	3.5%	3.1%	0.7%	0.6%	15.9%	17.0%	1.2%	1.1%	6.4%	6.2%	5.4%	5.8%			
SK	0.0%	0.1%	0.3%	0.9%	2.5%	2.8%	3.1%	2.4%	0.0%	0.0%	1.7%	1.7%	0.1%	0.1%	3.2%	3.4%	0.2%	0.2%			
EU/EEA	2.2%	2.1%	1.8%	1.8%	3.0%	3.2%	3.1%	3.2%	0.7%	0.7%	3.5%	3.6%	4.9%	5.1%	6.4%	6.2%	3.2%	3.3%			

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

Statistical Annex

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

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

Country of counterparty	Total exposures to Real Estate activities (NACE L)						Non-performing exposures to Real Estate activities (NACE L)					
	Gross carrying amount			As % of Total of exposures to Non-financial corporations			Gross carrying amount			NPL ratio		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	37.1	38.3	38.7	30.7%	30.6%	30.5%	0.3	0.3	0.4	0.8%	0.8%	0.9%
BE	32.1	35.3	37.0	16.7%	17.4%	18.1%	0.9	0.9	1.0	2.8%	2.6%	2.7%
BG	1.6	1.7	1.7	11.2%	10.1%	9.9%	0.3	0.2	0.2	19.2%	14.0%	12.7%
CY	2.1	2.2	2.2	18.6%	21.3%	21.5%	0.6	0.5	0.6	28.2%	24.2%	26.0%
CZ	14.7	16.2	16.7	26.4%	26.7%	26.7%	0.2	0.2	0.1	1.1%	1.0%	0.9%
DE	194.1	198.9	198.7	31.7%	31.0%	30.3%	1.0	1.1	1.2	0.5%	0.5%	0.6%
DK	65.4	66.0	68.4	46.4%	48.7%	48.7%	0.7	0.6	0.5	1.1%	0.9%	0.7%
EE	3.5	3.2	3.3	34.4%	33.4%	34.1%	0.0	0.0	0.0	0.5%	0.8%	0.5%
ES	46.4	45.6	44.9	10.9%	10.6%	10.6%	2.2	2.0	1.8	4.8%	4.3%	4.1%
FI	46.5	44.9	45.1	44.3%	41.8%	42.3%	0.6	0.4	0.4	1.2%	1.0%	1.0%
FR	349.2	374.8	376.0	32.4%	32.1%	32.2%	6.4	6.6	6.5	1.8%	1.8%	1.7%
GR	3.9	4.2	4.3	6.0%	6.0%	6.2%	0.5	0.3	0.3	12.6%	6.7%	5.9%
HR	1.4	1.4	1.4	10.9%	9.9%	9.6%	0.1	0.0	0.0	5.6%	3.4%	3.0%
HU	3.8	4.2	4.3	16.9%	16.5%	16.3%	0.0	0.1	0.0	0.9%	1.5%	0.5%
IE	10.9	12.4	12.3	19.8%	19.4%	19.6%	0.9	0.4	0.4	8.1%	3.1%	3.0%
IS	2.4	2.5	2.6	20.4%	20.5%	20.4%	0.1	0.1	0.0	2.2%	2.4%	1.9%
IT	50.4	50.3	46.7	9.5%	9.4%	9.0%	5.9	4.9	4.5	11.7%	9.7%	9.7%
LI	0.1	0.7	0.7	34.7%	39.2%	38.6%	0.0	0.0	0.0	0.4%	0.0%	0.0%
LT	2.7	3.1	3.0	24.7%	24.8%	24.6%	0.0	0.0	0.0	1.1%	0.9%	1.0%
LU	40.2	40.4	40.7	34.3%	32.1%	32.1%	0.5	0.4	0.4	1.4%	1.0%	1.0%
LV	1.4	1.6	1.6	23.6%	24.1%	24.5%	0.0	0.0	0.0	0.5%	0.3%	0.2%
MT	0.6	0.5	0.5	9.8%	8.3%	8.5%	0.2	0.0	0.0	24.7%	6.9%	6.8%
NL	97.6	53.9	52.4	30.9%	20.4%	19.6%	0.7	0.7	0.6	0.7%	1.2%	1.1%
NO	25.3	51.2	48.7	33.1%	39.1%	38.7%	0.1	0.3	0.2	0.3%	0.5%	0.3%
PL	15.1	15.8	16.1	19.3%	20.1%	19.8%	0.5	0.6	0.5	3.5%	3.5%	2.8%
PT	7.3	6.0	8.1	10.6%	11.2%	12.1%	0.5	0.3	0.4	6.2%	5.7%	4.4%
RO	3.4	3.7	4.0	10.9%	10.7%	11.3%	0.2	0.1	0.1	5.0%	2.5%	1.5%
SE	149.0	149.0	146.5	59.0%	56.6%	57.0%	0.2	0.2	0.2	0.1%	0.1%	0.1%
SI	0.9	1.0	1.0	9.3%	9.6%	10.0%	0.0	0.0	0.0	1.8%	1.6%	1.6%
SK	5.2	5.3	5.7	20.5%	19.1%	19.5%	0.0	0.0	0.0	0.4%	0.4%	0.7%
EU/EEA	1,214.3	1,234.0	1,233.1	27.2%	26.6%	26.5%	23.4	21.2	20.4	1.9%	1.7%	1.7%
Memo Item: Non-EU/EEA countries	157.9	172.5	176.7	12.1%	13.1%	13.5%	5.4	4.9	4.9	3.4%	2.8%	2.8%

By country of counterparty	Total exposures to Construction (NACE F)						Non-performing exposures to Construction (NACE F)					
	Gross carrying amount			As % of Total of exposures to Non-financial corporations			Gross carrying amount			NPL ratio		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	11.0	11.9	11.9	9.1%	9.5%	9.4%	0.3	0.3	0.3	2.7%	2.7%	2.6%
BE	20.9	21.6	21.6	10.9%	10.7%	10.6%	0.7	0.7	0.7	3.3%	3.3%	3.3%
BG	0.9	1.0	1.0	6.3%	5.9%	5.7%	0.1	0.1	0.1	9.6%	7.5%	7.0%
CY	1.0	0.9	0.9	8.6%	9.0%	9.0%	0.1	0.1	0.1	9.6%	8.4%	7.9%
CZ	2.1	2.3	2.4	3.8%	3.8%	3.9%	0.1	0.1	0.1	2.9%	3.7%	3.6%
DE	15.4	16.7	17.8	2.5%	2.6%	2.7%	0.4	0.5	0.5	2.7%	2.7%	2.8%
DK	3.3	3.6	3.6	2.3%	2.6%	2.6%	0.1	0.1	0.1	4.5%	3.7%	3.5%
EE	0.4	0.3	0.3	3.6%	3.3%	3.5%	0.0	0.0	0.0	1.9%	1.4%	1.4%
ES	36.5	34.5	34.2	8.5%	8.1%	8.1%	3.1	2.7	2.5	8.6%	7.8%	7.4%
FI	3.8	4.1	4.0	3.6%	3.8%	3.7%	0.2	0.2	0.1	4.9%	3.8%	3.7%
FR	49.0	56.3	55.7	4.5%	4.8%	4.8%	2.6	3.3	3.3	5.4%	5.9%	5.9%
GR	3.3	3.1	3.0	5.0%	4.4%	4.4%	0.6	0.2	0.2	19.6%	7.8%	7.8%
HR	1.0	1.1	1.3	7.9%	7.5%	8.9%	0.1	0.1	0.1	12.0%	10.7%	8.9%
HU	1.2	1.2	1.3	5.2%	4.9%	4.7%	0.0	0.0	0.0	2.9%	3.2%	3.8%
IE	2.0	1.5	1.5	3.7%	2.4%	2.4%	0.1	0.1	0.1	4.7%	6.1%	6.1%
IS	1.2	1.4	1.6	10.7%	11.8%	12.7%	0.0	0.0	0.0	3.7%	1.6%	1.5%
IT	39.8	36.5	36.3	7.5%	6.8%	7.0%	6.6	4.3	4.2	16.5%	11.9%	11.7%
LI	0.0	0.1	0.1	1.2%	3.8%	4.1%	0.0	0.0	0.0	0.5%	1.9%	1.7%
LT	0.4	0.5	0.5	3.8%	4.1%	4.5%	0.0	0.0	0.0	5.4%	7.1%	6.0%
LU	4.6	5.0	5.1	3.9%	4.0%	4.1%	0.1	0.1	0.1	1.1%	1.1%	1.8%
LV	0.2	0.2	0.2	3.6%	3.0%	3.0%	0.0	0.0	0.0	1.1%	2.3%	3.1%
MT	0.2	0.3	0.3	3.9%	4.0%	4.4%	0.0	0.0	0.0	9.6%	6.3%	6.2%
NL	10.8	10.6	11.1	3.4%	4.0%	4.2%	0.5	0.4	0.4	4.7%	3.6%	3.6%
NO	7.2	14.3	13.6	9.4%	10.9%	10.8%	0.1	0.1	0.1	0.7%	0.9%	0.8%
PL	4.2	4.0	4.1	5.4%	5.2%	5.1%	0.2	0.3	0.3	5.1%	6.2%	6.3%
PT	6.4	5.1	6.3	9.3%	9.5%	9.4%	0.8	0.5	0.6	11.8%	9.6%	9.5%
RO	2.7	3.0	3.0	8.7%	8.5%	8.5%	0.2	0.2	0.2	7.6%	7.2%	6.2%
SE	5.4	6.6	6.7	2.1%	2.5%	2.6%	0.1	0.0	0.0	1.1%	0.7%	0.7%
SI	0.4	0.6	0.6	4.5%	5.9%	6.0%	0.0	0.0	0.0	5.2%	2.8%	2.4%
SK	1.4	1.8	1.8	5.6%	6.3%	6.3%	0.1	0.1	0.1	3.6%	3.7%	3.5%
EU/EEA	236.7	250.1	251.9	5.3%	5.4%	5.4%	17.2	14.6	14.5	7.3%	5.8%	5.7%
Memo Item: Non-EU/EEA countries	35.5	34.5	34.5	2.7%	2.6%	2.6%	2.7	2.7	2.6	7.7%	7.8%	7.5%

(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.

Statistical Annex

IFRS 9 specific data ⁽¹⁾

Loans and advances at amortised cost: distribution among stages according to IFRS 9 ⁽²⁾																		
% of loans and advances at amortised cost	Stage 1			Stage 2			Stage 3			Coverage ratio of stage 1 loans and advances			Coverage ratio of stage 2 loans and advances			Coverage ratio of stage 3 loans and advances		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	81.0%	80.8%	81.5%	16.7%	16.8%	16.2%	2.2%	2.2%	2.1%	0.2%	0.2%	0.2%	3.4%	3.6%	3.8%	50.4%	49.4%	49.7%
BE	86.4%	84.9%	86.3%	11.7%	13.2%	12.1%	1.8%	1.8%	1.5%	0.1%	0.1%	0.1%	2.0%	1.8%	1.9%	46.4%	45.3%	49.7%
BG	82.4%	84.5%	85.1%	12.9%	12.3%	12.1%	4.6%	3.2%	2.7%	0.6%	0.6%	0.6%	9.0%	9.1%	8.4%	66.2%	66.4%	65.1%
CY	76.6%	79.4%	80.1%	15.1%	13.1%	12.7%	5.5%	4.9%	4.5%	0.3%	0.4%	0.3%	2.8%	2.6%	2.7%	36.7%	35.5%	37.8%
CZ	91.5%	87.3%	88.7%	7.1%	11.2%	10.0%	1.3%	1.4%	1.2%	0.1%	0.1%	0.1%	4.2%	3.7%	3.8%	53.7%	54.1%	54.0%
DE	89.2%	88.7%	88.9%	9.3%	9.9%	9.6%	1.3%	1.3%	1.3%	0.1%	0.1%	0.1%	2.5%	2.0%	2.1%	38.6%	37.5%	38.1%
DK	91.1%	89.2%	89.2%	6.1%	8.6%	8.5%	1.8%	1.5%	1.4%	0.2%	0.2%	0.2%	6.7%	5.7%	6.4%	38.6%	35.4%	38.6%
EE	86.5%	88.5%	88.9%	12.5%	10.7%	10.3%	0.9%	0.7%	0.7%	0.2%	0.2%	0.2%	1.7%	2.1%	2.3%	31.1%	31.1%	32.0%
ES	89.7%	90.2%	90.2%	7.0%	6.8%	6.9%	3.3%	2.9%	2.9%	0.4%	0.4%	0.4%	6.7%	6.2%	6.1%	44.6%	45.4%	45.3%
FI	92.9%	93.0%	92.8%	5.6%	5.8%	6.0%	1.3%	1.1%	1.1%	0.1%	0.1%	0.1%	2.2%	2.1%	2.1%	35.0%	33.2%	33.0%
FR	88.4%	87.8%	88.3%	9.3%	9.8%	9.4%	2.3%	2.3%	2.3%	0.2%	0.2%	0.2%	4.0%	3.9%	4.0%	49.9%	47.3%	47.3%
GR	77.1%	81.8%	82.1%	13.0%	11.4%	11.2%	8.2%	5.4%	5.3%	0.4%	0.4%	0.4%	4.6%	5.0%	5.2%	44.7%	45.4%	45.5%
HR	83.9%	81.7%	83.1%	12.0%	15.2%	13.9%	3.9%	3.0%	2.8%	0.5%	0.5%	0.5%	8.9%	7.8%	7.8%	63.5%	66.0%	66.8%
HU	84.3%	81.0%	81.4%	11.8%	14.7%	14.2%	3.4%	3.9%	3.9%	0.8%	1.0%	1.0%	8.3%	7.9%	7.9%	61.1%	61.3%	61.0%
IE	84.2%	84.6%	84.8%	11.7%	12.6%	12.5%	4.1%	2.8%	2.5%	0.3%	0.3%	0.3%	6.2%	4.6%	4.5%	31.7%	32.4%	32.9%
IS	91.5%	94.0%	93.9%	6.7%	4.6%	4.7%	1.8%	1.4%	1.4%	0.3%	0.3%	0.3%	3.4%	2.9%	3.2%	26.2%	22.3%	20.3%
IT	83.1%	84.9%	85.7%	13.1%	12.2%	11.3%	3.6%	2.8%	2.8%	0.2%	0.3%	0.3%	4.3%	4.7%	4.7%	55.7%	54.1%	55.1%
LI*	n.a.	98.9%	98.8%	n.a.	0.7%	0.8%	n.a.	0.4%	0.4%	n.a.	0.0%	0.0%	n.a.	0.2%	0.4%	n.a.	43.8%	45.4%
LT	85.2%	87.8%	88.4%	13.2%	11.1%	10.3%	1.5%	1.1%	1.2%	0.3%	0.3%	0.3%	1.3%	2.4%	2.5%	25.0%	38.1%	38.8%
LU	92.4%	92.1%	91.6%	5.7%	6.0%	6.5%	1.9%	2.0%	1.9%	0.2%	0.2%	0.2%	2.1%	4.1%	3.8%	39.3%	40.5%	42.6%
LV	87.7%	89.1%	89.7%	11.3%	10.2%	9.6%	0.8%	0.7%	0.7%	0.3%	0.3%	0.3%	1.8%	2.6%	2.6%	32.9%	36.4%	36.2%
MT	86.5%	89.2%	90.1%	9.0%	7.6%	6.6%	4.5%	3.2%	3.3%	0.3%	0.3%	0.3%	3.8%	3.8%	3.9%	33.6%	34.2%	32.2%
NL	90.9%	90.4%	90.7%	7.4%	7.9%	7.7%	1.7%	1.7%	1.6%	0.1%	0.1%	0.1%	2.8%	2.2%	2.1%	29.3%	27.1%	26.6%
NO*	n.a.	91.4%	91.7%	n.a.	7.2%	7.1%	n.a.	1.4%	1.2%	n.a.	0.1%	0.1%	n.a.	0.9%	0.8%	n.a.	25.2%	26.5%
PL	82.9%	85.1%	85.1%	12.6%	10.2%	10.3%	4.2%	4.3%	4.2%	0.4%	0.5%	0.5%	6.1%	8.8%	9.1%	65.0%	65.5%	64.8%
PT	82.8%	84.8%	84.5%	12.7%	11.5%	11.8%	4.3%	3.5%	3.5%	0.3%	0.4%	0.4%	7.4%	7.2%	7.3%	54.8%	56.3%	57.7%
RO	77.7%	78.4%	78.1%	18.4%	18.3%	18.5%	3.4%	2.9%	3.0%	1.2%	1.3%	1.3%	10.8%	10.8%	10.8%	72.0%	71.0%	71.4%
SE	96.5%	95.3%	95.0%	3.2%	4.4%	4.7%	0.3%	0.2%	0.2%	0.0%	0.1%	0.1%	1.6%	1.5%	1.6%	40.4%	37.6%	36.4%
SI	89.8%	90.2%	90.9%	7.2%	7.4%	6.9%	2.7%	2.2%	2.0%	0.6%	0.6%	0.6%	5.2%	5.1%	5.1%	54.7%	55.1%	61.0%
SK	85.7%	85.9%	85.5%	12.4%	12.3%	12.6%	1.8%	1.6%	1.6%	0.3%	0.3%	0.3%	3.5%	4.4%	4.4%	66.4%	63.0%	62.3%
EU/EEA	88.4%	88.3%	88.7%	9.1%	9.4%	9.1%	2.4%	2.1%	2.1%	0.2%	0.2%	0.2%	4.0%	3.8%	3.9%	46.7%	45.2%	45.4%

Fair valued financial assets												
Volumes bn EUR, % as share of fair value financial assets	Total fair valued financial assets			Level 1 financial assets			Level 2 financial assets			Level 3 financial assets		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	58.9	62.8	61.9	59.4%	48.6%	53.3%	31.2%	42.7%	37.9%	9.4%	8.7%	8.8%
BE	87.8	93.1	82.1	37.5%	21.1%	46.2%	53.0%	71.3%	44.7%	9.5%	7.6%	9.1%
BG	2.6	2.4	2.1	71.5%	71.1%	64.2%	26.5%	27.4%	33.6%	2.0%	1.5%	2.1%
CY	1.1	0.9	0.8	70.0%	62.5%	61.1%	1.1%	6.5%	6.8%	29.0%	31.0%	32.0%
CZ	12.6	13.6	14.6	29.3%	28.4%	29.0%	67.2%	67.7%	68.1%	3.5%	3.8%	2.9%
DE	1,027.3	1,015.9	966.2	19.1%	16.3%	19.9%	74.8%	78.0%	75.5%	6.1%	5.7%	4.5%
DK	493.8	481.2	475.0	12.7%	10.0%	10.2%	79.9%	82.8%	82.5%	7.4%	7.2%	7.3%
EE	3.1	0.9	0.9	34.1%	71.6%	72.2%	65.6%	23.9%	23.2%	0.3%	4.6%	4.6%
ES	487.7	473.2	494.4	46.2%	39.2%	39.9%	50.7%	57.9%	57.1%	3.1%	2.9%	3.0%
FI	224.8	202.4	214.0	23.6%	20.1%	21.0%	74.7%	77.7%	75.8%	1.7%	2.2%	3.2%
FR	2,173.6	1,984.4	2,200.7	31.3%	27.4%	29.6%	64.6%	67.7%	65.8%	4.1%	4.9%	4.6%
GR	20.5	18.6	19.6	53.5%	40.8%	42.3%	40.6%	50.7%	50.8%	5.9%	8.4%	6.9%
HR	4.8	4.1	4.0	40.7%	42.3%	46.0%	57.4%	55.4%	51.7%	1.9%	2.3%	2.3%
HU	16.6	16.5	15.4	26.9%	19.8%	23.2%	43.1%	49.2%	41.5%	29.9%	31.0%	35.3%
IE	50.5	73.9	74.3	55.1%	43.4%	48.9%	41.1%	54.1%	48.8%	3.9%	2.5%	2.3%
IS	3.8	3.4	3.4	85.1%	86.1%	86.9%	4.3%	6.5%	5.8%	10.5%	7.4%	7.3%
IT	376.8	333.7	336.2	64.0%	55.8%	59.3%	30.8%	38.9%	35.3%	5.2%	5.3%	5.3%
LI*	n.a.	16.0	14.8	n.a.	50.2%	51.1%	n.a.	43.3%	11.7%	n.a.	6.5%	37.2%
LT	1.4	1.4	1.4	30.6%	27.9%	27.3%	68.6%	70.4%	70.9%	0.7%	1.8%	1.8%
LU	11.8	11.3	12.1	53.0%	44.4%	50.0%	36.0%	44.0%	38.6%	11.0%	11.6%	11.4%
LV	4.0	2.2	2.2	26.3%	46.5%	47.1%	73.6%	52.0%	51.3%	0.0%	1.6%	1.6%
MT	2.7	1.8	1.5	71.1%	43.3%	48.9%	28.0%	55.4%	49.5%	0.8%	1.3%	1.6%
NL	265.4	252.8	283.5	40.0%	40.2%	39.0%	56.1%	55.4%	56.4%	3.9%	4.4%	4.6%
NO*	n.a.	76.4	67.1	n.a.	6.5%	6.7%	n.a.	72.5%	71.5%	n.a.	21.1%	21.8%
PL	40.1	36.2	36.1	57.8%	56.8%	65.6%	34.8%	35.5%	26.2%	7.3%	7.8%	8.2%
PT	32.9	23.2	24.5	64.4%	53.2%	52.1%	21.8%	29.3%	27.9%	13.8%	17.5%	20.0%
RO	14.9	14.3	15.1	98.5%	89.6%	96.1%	0.5%	5.7%	2.3%	0.9%	4.7%	1.6%
SE	130.4	114.4	146.4	44.7%	39.6%	50.7%	54.8%	59.7%	48.7%	0.5%	0.7%	0.5%
SI	5.5	4.7	4.2	56.6%	50.8%	53.3%	42.8%	48.5%	46.0%	0.5%	0.7%	0.6%
SK	2.3	2.3	2.3	81.7%	65.7%	70.8%	16.7%	32.5%	27.3%	1.6%	1.8%	1.9%
EU/EEA	5,437.9	5,205.8	5,467.0	32.5%	27.8%	30.6%	62.6%	66.9%	64.2%	4.9%	5.4%	5.1%

(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.

* The EBA Risk Dashboard does not include data from Norwegian nor Liechtenstein banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRDS taking place only in Q2 2022.

Statistical Annex

Sovereign exposures

Sovereign exposure																			
Direct exposures towards General governments ⁽¹⁾																			
Volumes in EUR, % of total sov exposure		Total gross carrying amount of which:						Total carrying amount (net of short positions) of which ⁽²⁾ :											
		to home country		to other EU/EEA countries				Financial assets held for trading		Fair value through P&L		Fair value through OCI		Amortised cost		Other financial assets			
	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	
AT	103.2	98.5	26%	23%	62%	65%	102.8	98.3	3%	2%	0%	0%	23%	21%	69%	76%	4%	0%	
BE	170.2	155.3	40%	41%	46%	45%	168.5	154.2	1%	1%	0%	0%	9%	9%	89%	89%	1%	1%	
BG	5.6	5.9	78%	80%	15%	14%	5.6	5.9	1%	0%	0%	0%	40%	36%	44%	42%	16%	22%	
CY	2.7	3.5	82%	60%	9%	17%	2.7	3.5	0%	0%	0%	0%	17%	22%	83%	78%	0%	0%	
CZ	35.7	35.7	99%	99%	1%	1%	35.7	35.7	2%	1%	16%	19%	5%	5%	77%	75%	0%	0%	
DE	391.1	355.9	42%	42%	30%	27%	350.1	319.6	26%	24%	3%	2%	19%	21%	44%	46%	8%	7%	
DK	39.0	36.2	48%	51%	41%	36%	38.8	36.0	43%	35%	0%	0%	3%	4%	30%	36%	24%	25%	
EE	1.9	2.4	37%	34%	63%	66%	1.9	2.4	0%	1%	10%	8%	0%	0%	69%	73%	21%	18%	
ES	500.4	500.8	52%	52%	18%	18%	483.3	484.7	12%	11%	0%	0%	24%	21%	63%	68%	0%	0%	
FI	43.5	41.6	46%	45%	38%	43%	43.5	41.6	10%	6%	2%	0%	10%	10%	46%	53%	32%	31%	
FR	1,097.0	990.8	52%	54%	20%	18%	980.6	950.5	20%	15%	0%	0%	15%	14%	63%	70%	1%	1%	
GR	47.0	48.7	65%	67%	29%	26%	46.2	48.2	2%	2%	0%	0%	18%	14%	80%	84%	0%	0%	
HR	11.0	11.1	85%	85%	9%	9%	11.0	11.1	1%	1%	0%	0%	34%	30%	66%	70%	0%	0%	
HU	26.2	32.8	79%	73%	11%	17%	26.2	32.7	1%	1%	0%	0%	20%	27%	78%	71%	0%	0%	
IE	41.9	38.5	24%	24%	56%	56%	28.9	32.5	38%	38%	0%	0%	39%	37%	22%	21%	2%	4%	
IS	3.0	3.1	85%	67%	11%	27%	3.0	3.1	31%	36%	0%	0%	34%	30%	35%	35%	0%	0%	
IT	497.0	462.0	60%	58%	26%	27%	486.5	455.7	7%	5%	0%	0%	28%	25%	64%	69%	1%	1%	
LI*	4.0	2.2	1%	0%	17%	17%	4.0	2.2	0%	0%	0%	0%	14%	0%	85%	100%	0%	0%	
LT	2.2	1.9	88%	86%	12%	14%	2.2	1.9	0%	0%	0%	0%	2%	3%	63%	60%	34%	36%	
LU	16.6	16.7	18%	17%	59%	57%	16.6	16.7	0%	0%	0%	0%	26%	25%	73%	74%	1%	1%	
LV	2.8	2.8	38%	37%	61%	61%	2.8	2.8	0%	0%	0%	0%	6%	6%	59%	60%	35%	34%	
MT	4.2	4.5	60%	53%	36%	41%	4.2	4.5	0%	0%	0%	0%	35%	25%	65%	75%	0%	0%	
NL	227.9	218.0	45%	43%	35%	35%	227.1	217.3	3%	3%	1%	1%	31%	31%	41%	41%	24%	23%	
NO	19.9	23.2	32%	28%	6%	4%	17.4	18.6	29%	17%	47%	73%	0%	0%	13%	10%	10%	0%	
PL	45.7	44.9	100%	100%	0%	0%	45.3	44.9	1%	0%	0%	0%	48%	47%	50%	53%	0%	0%	
PT	66.6	60.2	62%	60%	31%	33%	66.6	60.2	4%	2%	0%	0%	32%	27%	48%	58%	17%	13%	
RO	17.5	18.6	94%	93%	6%	6%	17.5	18.6	48%	47%	0%	0%	27%	25%	25%	28%	0%	0%	
SE	64.3	59.9	79%	75%	13%	16%	63.2	58.1	15%	15%	11%	13%	10%	11%	55%	48%	9%	14%	
SI	6.9	7.2	29%	24%	34%	38%	6.9	7.1	0%	0%	0%	0%	56%	51%	44%	49%	0%	0%	
SK	7.5	7.9	80%	84%	20%	16%	7.5	7.9	0%	0%	0%	0%	17%	32%	83%	68%	0%	0%	
EU/EEA	3,332	3,122	51%	51%	26%	26%	3,126	3,008	15%	12%	1%	1%	20%	19%	60%	64%	4%	4%	

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

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

Sovereign exposure											
Total gross carrying amount by maturity											
% of total sov exposure	0 - 3M		3M - 1Y		1Y - 5Y		5Y - 10Y		10Y - more		
	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	
AT	8%	5%	7%	11%	40%	35%	30%	33%	15%	16%	
BE	4%	3%	3%	5%	34%	29%	30%	33%	29%	30%	
BG	2%	7%	9%	4%	50%	47%	37%	38%	3%	4%	
CY	4%	7%	29%	14%	56%	68%	9%	9%	2%	2%	
CZ	11%	0%	4%	3%	27%	27%	43%	53%	15%	16%	
DE	10%	9%	8%	7%	28%	29%	13%	22%	40%	33%	
DK	35%	33%	10%	14%	39%	36%	8%	9%	7%	7%	
EE	1%	2%	9%	10%	43%	43%	42%	42%	5%	4%	
ES	9%	9%	18%	12%	31%	38%	26%	28%	16%	13%	
FI	25%	28%	9%	6%	26%	25%	25%	25%	15%	16%	
FR	17%	16%	12%	9%	26%	29%	18%	18%	26%	28%	
GR	11%	10%	5%	4%	21%	27%	21%	21%	41%	39%	
HR	2%	3%	18%	19%	41%	34%	33%	38%	6%	6%	
HU	4%	10%	8%	12%	52%	49%	31%	26%	5%	3%	
IE	28%	25%	9%	7%	36%	32%	21%	27%	7%	9%	
IS	62%	66%	23%	18%	11%	10%	2%	2%	2%	3%	
IT	5%	5%	10%	11%	40%	39%	31%	32%	13%	13%	
LI*	54%	49%	22%	28%	19%	21%	5%	3%	0%	0%	
LT	22%	8%	16%	25%	55%	57%	7%	10%	0%	0%	
LU	3%	6%	8%	12%	50%	42%	32%	30%	8%	9%	
LV	12%	0%	20%	25%	43%	48%	20%	21%	5%	5%	
MT	12%	11%	14%	16%	43%	44%	27%	24%	5%	4%	
NL	6%	4%	8%	9%	33%	32%	24%	25%	29%	30%	
NO	19%	22%	22%	15%	35%	40%	15%	15%	9%	7%	
PL	8%	11%	11%	5%	47%	51%	28%	27%	5%	6%	
PT	28%	25%	7%	6%	26%	24%	30%	39%	9%	6%	
RO	1%	2%	13%	20%	48%	44%	28%	25%	9%	9%	
SE	36%	35%	13%	15%	37%	34%	8%	9%	6%	7%	
SI	5%	12%	14%	12%	49%	46%	19%	19%	13%	11%	
SK	5%	8%	7%	4%	40%	38%	41%	43%	6%	6%	
EU/EEA	12%	12%	11%	10%	31%	33%	22%	24%	23%	22%	

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

* The EBA Risk Dashboard does not include data from Norwegian nor Liechtensteiner banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRDS taking place only in Q2 2022.

Statistical Annex

Liability composition and volumes

Liabilities composition																		
% of total liabilities	Debt securities issued			Deposits from credit institutions			Customer deposits from HHS			Customer deposits from NFCs			Other customer deposits (1)			Other liabilities (2)		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	11.0%	12.2%	13.2%	8.6%	8.2%	10.3%	39.6%	40.8%	38.9%	17.4%	18.4%	17.9%	8.9%	9.1%	9.9%	14.5%	11.3%	9.9%
BE	11.0%	11.2%	11.4%	8.8%	6.4%	9.5%	38.4%	42.0%	36.4%	14.4%	16.1%	13.4%	12.1%	11.7%	10.8%	15.4%	12.6%	18.5%
BG	0.5%	0.5%	1.1%	6.4%	7.4%	8.0%	58.5%	56.4%	54.9%	26.3%	28.5%	27.6%	5.8%	5.4%	5.5%	2.4%	1.8%	2.9%
CY	1.8%	2.0%	2.5%	1.8%	1.5%	1.5%	57.2%	58.5%	58.4%	17.0%	18.5%	17.9%	7.5%	7.7%	7.7%	14.7%	11.8%	11.9%
CZ	11.9%	9.5%	7.2%	10.2%	6.4%	9.5%	42.6%	49.0%	44.2%	16.2%	17.9%	17.7%	14.8%	11.1%	16.2%	4.3%	6.0%	5.2%
DE	15.5%	15.5%	16.2%	11.9%	11.9%	12.8%	17.7%	18.9%	18.0%	12.1%	13.2%	13.1%	17.9%	17.4%	18.3%	24.9%	23.1%	21.6%
DK	54.3%	52.6%	53.3%	2.5%	2.3%	2.8%	10.8%	11.2%	11.1%	10.1%	11.3%	10.8%	8.1%	7.1%	7.7%	14.1%	15.6%	14.3%
EE	4.1%	5.9%	6.6%	1.8%	3.2%	3.7%	38.3%	39.5%	38.5%	31.7%	34.2%	34.8%	17.2%	14.6%	14.0%	6.9%	2.6%	2.4%
ES	11.6%	12.8%	12.8%	4.5%	5.1%	7.2%	39.4%	40.4%	39.3%	16.0%	17.3%	16.2%	9.1%	9.5%	10.2%	19.4%	15.0%	14.3%
FI	37.9%	37.9%	40.0%	3.9%	2.5%	3.6%	19.4%	21.5%	21.6%	16.7%	15.9%	15.6%	6.8%	7.0%	7.1%	15.2%	15.2%	12.2%
FR	14.8%	15.9%	16.8%	5.1%	4.7%	5.4%	24.6%	25.9%	25.9%	16.7%	17.7%	17.1%	13.6%	11.5%	13.2%	25.2%	24.2%	21.5%
GR	2.8%	3.5%	3.6%	2.3%	2.3%	2.5%	50.1%	52.7%	53.8%	16.7%	19.0%	18.6%	5.7%	5.4%	5.8%	22.5%	17.1%	15.7%
HR	1.2%	1.2%	1.3%	5.1%	5.7%	4.2%	57.9%	56.4%	58.1%	22.9%	24.0%	24.2%	9.1%	9.3%	8.2%	3.9%	3.4%	4.0%
HU	3.1%	4.1%	4.7%	4.9%	4.5%	4.4%	40.1%	39.2%	43.0%	27.9%	29.0%	26.1%	10.1%	10.6%	10.2%	13.9%	12.5%	11.6%
IE	6.4%	5.3%	5.3%	4.1%	3.2%	3.1%	35.8%	35.1%	35.1%	28.1%	30.4%	30.0%	6.6%	7.6%	7.2%	19.1%	18.4%	19.3%
IS	33.9%	34.0%	33.6%	0.5%	0.8%	1.4%	30.1%	29.9%	29.9%	20.3%	20.2%	19.6%	10.4%	10.6%	10.4%	4.7%	4.5%	5.1%
IT	9.2%	9.9%	10.7%	5.6%	5.1%	6.1%	35.0%	38.1%	36.8%	17.2%	18.9%	17.6%	9.2%	8.6%	10.2%	23.7%	19.3%	18.7%
LI*	n.a.	5.6%	5.8%	n.a.	7.1%	6.7%	n.a.	39.3%	40.1%	n.a.	8.2%	9.1%	n.a.	34.9%	34.5%	n.a.	4.8%	3.9%
LT	0.5%	0.6%	0.6%	2.4%	2.0%	1.9%	56.4%	62.2%	63.7%	19.1%	18.9%	17.3%	11.1%	9.4%	9.4%	10.5%	7.0%	7.1%
LU	3.9%	3.8%	3.8%	22.6%	22.1%	21.7%	15.6%	16.7%	16.7%	9.7%	10.4%	10.6%	43.8%	43.3%	43.5%	4.4%	3.7%	3.6%
LV	0.6%	0.6%	0.6%	1.2%	3.1%	3.7%	54.2%	54.3%	54.4%	26.9%	28.6%	28.2%	8.0%	8.5%	8.4%	9.0%	4.9%	4.8%
MT	3.7%	6.5%	6.4%	1.1%	1.3%	2.1%	65.8%	64.8%	65.4%	17.9%	18.0%	16.5%	6.9%	6.7%	6.9%	4.6%	2.6%	2.6%
NL	20.0%	20.2%	21.2%	3.3%	2.6%	3.4%	36.5%	40.8%	38.2%	15.0%	17.2%	16.1%	11.5%	9.9%	12.8%	13.7%	9.2%	8.3%
NO*	n.a.	33.9%	33.6%	n.a.	4.0%	6.5%	n.a.	20.9%	18.8%	n.a.	24.8%	24.7%	n.a.	6.9%	7.9%	n.a.	9.6%	8.5%
PL	5.7%	5.0%	4.7%	2.2%	1.5%	1.3%	55.9%	57.6%	58.7%	19.2%	20.4%	21.3%	8.0%	6.2%	5.8%	8.9%	9.4%	8.2%
PT	4.2%	4.8%	4.9%	1.6%	2.7%	2.9%	54.3%	58.3%	58.0%	20.3%	21.2%	21.4%	4.8%	4.8%	4.9%	14.8%	8.3%	8.0%
RO	1.8%	2.5%	2.5%	3.7%	5.9%	4.8%	55.1%	54.0%	53.9%	26.4%	27.1%	28.3%	5.8%	6.9%	6.8%	7.1%	3.7%	3.7%
SE	41.9%	44.2%	44.0%	3.3%	1.8%	3.8%	18.4%	20.8%	19.5%	18.2%	18.1%	17.0%	10.0%	8.2%	9.0%	8.1%	7.0%	6.7%
SI	2.2%	3.5%	3.5%	1.7%	1.8%	2.0%	65.1%	66.3%	67.1%	20.6%	21.3%	20.6%	5.0%	4.8%	4.3%	5.3%	2.3%	2.3%
SK	11.5%	12.6%	14.4%	2.3%	2.2%	2.1%	47.3%	45.7%	45.0%	19.3%	23.9%	23.3%	3.9%	6.6%	6.7%	15.7%	8.9%	8.5%
EU/EEA	16.6%	17.4%	18.0%	5.8%	5.4%	6.4%	28.7%	30.5%	29.7%	15.8%	17.1%	16.3%	12.2%	11.1%	12.3%	20.9%	18.4%	17.2%

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

(2) Also includes deposits from central banks.

Total liabilities							
Volumes bn EUR	Mar-22			Dec-22		Mar-23	
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	
AT	712	707	740				
BE	1,183	1,110	1,114				
BG	30	34	36				
CY	40	42	42				
CZ	208	182	207				
DE	3,848	3,706	3,785				
DK	728	720	727				
EE	39	38	39				
ES	3,431	3,426	3,478				
FI	716	686	678				
FR	8,557	8,347	8,473				
GR	286	287	277				
HR	46	53	50				
HU	120	123	125				
IE	313	344	351				
IS	27	27	29				
IT	2,657	2,474	2,496				
LI*	n.a.	91	89				
LT	19	29	29				
LU	186	177	174				
LV	44	46	46				
MT	23	24	24				
NL	2,243	2,062	2,200				
NO*	n.a.	311	314				
PL	183	188	192				
PT	278	272	264				
RO	53	58	59				
SE	992	895	937				
SI	38	40	39				
SK	61	63	64				
EU/EEA	25,780	25,279	25,891				

Share of secured funding							
% of debt securities issued	Mar-22			Dec-22		Mar-23	
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	
AT	33.9%	36.4%	37.8%				
BE	21.1%	22.2%	17.3%				
BG	0.0%	0.0%	0.0%				
CY	0.0%	0.0%	0.0%				
CZ	26.1%	14.7%	13.9%				
DE	29.6%	31.0%	29.9%				
DK	88.0%	86.7%	85.8%				
EE	45.7%	52.2%	46.1%				
ES	33.3%	30.3%	29.7%				
FI	44.8%	44.8%	44.3%				
FR	22.9%	21.9%	21.5%				
GR	21.6%	12.6%	7.5%				
HR	0.0%	0.0%	0.0%				
HU	61.7%	41.5%	30.2%				
IE	15.5%	11.3%	5.5%				
IS	69.0%	66.5%	70.7%				
IT	30.3%	29.7%	30.7%				
LI*	n.a.	0.0%	0.0%				
LT	0.0%	0.0%	0.0%				
LU	0.0%	5.7%	5.0%				
LV	0.0%	0.0%	0.0%				
MT	73.8%	62.6%	61.9%				
NL	22.1%	22.7%	21.4%				
NO*	n.a.	39.8%	37.3%				
PL	38.7%	36.6%	33.0%				
PT	33.6%	25.3%	25.2%				
RO	0.0%	0.0%	0.0%				
SE	45.3%	41.2%	40.2%				
SI	0.0%	0.0%	0.0%				
SK	85.8%	79.1%	77.7%				
EU / EEA	34.8%	33.7%	32.7%				

Contingent liabilities: loan commitments										
Volumes bn EUR; % total loan comm.	Loan commitments: volume			Share of loan commitments to HHS			Share of loan commitments to NFCs			
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	
AT	142	139	139	24.0%	22.8%	22.2%	59.3%	60.7%	60.7%	
BE	168	170	143	20.8%	17.1%	22.5%	56.5%	60.5%	56.9%	
BG	5	6	6	12.0%	10.9%	10.3%	79.7%	80.1%	80.8%	
CY	3	3	3	38.4%	34.0%	33.8%	59.5%	63.7%	64.0%	
CZ	29	28	28	32.1%	24.1%	22.8%	50.3%	57.2%	58.5%	
DE	691	714	707	17.7%	15.2%	15.1%	60.1%	61.8%	60.7%	
DK	117	114	112	20.9%	16.0%	16.2%	60.3%	65.5%	63.3%	
EE	4	4	4	25.0%	17.9%	16.6%	67.5%	74.9%	76.7%	
ES	588	598	617	39.5%	38.6%	39.0%	46.8%	49.1%	46.7%	
FI	122	112	114	34.0%	26.9%	28.7%	54.2%	58.5%	58.2%	
FR	1,327	1,355	1,376	16.7%	15.5%	14.7%	57.7%	58.4%	56.5%	
GR	26	35	34	25.8%	19.6%	19.9%	69.0%	73.7%	73.4%	
HR	6	7	7	54.5%	45.2%	49.0%	42.0%	48.8%	48.2%	
HU	18	18	17	17.0%	17.0%	19.8%	65.7%	68.0%	64.2%	
IE	52	57	58	18.7%	17.2%	17.8%	74.8%	76.7%	75.7%	
IS	3	3	3	11.5%	10.5%	10.5%	83.5%	84.0%	81.2%	
IT	598	616	622	8.7%	8.4%	8.1%	68.2%	71.4%	69.6%	
LI*	n.a.	34	32	n.a.	49.3%	45.7%	n.a.	2.5%	3.4%	
LT	2	2	2	23.8%	23.1%	22.8%	72.9%	70.2%	65.6%	
LU	18	17	17	28.5%	30.1%	29.0%	42.1%	35.2%	34.8%	
LV	4	4	4	30.7%	25.8%	24.6%	64.4%	69.5%	70.3%	
MT	3	3	3	37.9%	39.9%	38.6%	47.8%	52.0%	54.1%	
NL	383	409	401	18.5%	15.5%	15.2%	62.3%	64.2%	65.9%	
NO*	n.a.	65	64	n.a.	42.1%	44.1%	n.a.	53.1%	51.2%	
PL	30	34	36	21.3%	16.5%	15.6%	70.7%	76.1%	74.7%	
PT	27	28	28	26.0%	24.3%	24.6%	68.5%	70.3%	69.1%	
RO	8	9	9	17.6%	16.3%	16.6%	70.2%	72.1%	72.6%	
SE	157	140	140	26.9%	20.1%	20.3%	62.5%	67.6%	66.8%	
SI	5	5	5	28.5%	27.0%	26.6%	65.1%	66.5%	67.8%	
SK	11	12	12	23.1%	20.9%	19.5%	66.5%	68.2%	69.8%	
EU / EEA	4,337	4,515	4,545	20.6%	19.2%	19.0%	58.8%	60.4%	59.0%	

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

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Statistical Annex

Liquidity and Funding

Volume and composition of liquid assets (after weighting)

Volumes bn EUR and %	Total			Cash and reserves			Central government assets (L1)			L1 securities			Extremely high quality covered bonds			L2A & L2B assets		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	170.1	172.4	180.8	62.6%	43.0%	42.4%	15.1%	23.1%	20.1%	20.3%	28.3%	32.2%	1.1%	4.3%	3.8%	0.9%	1.3%	1.6%
BE	277.1	235.4	332.4	76.3%	59.4%	66.9%	9.5%	16.5%	16.2%	9.7%	14.4%	11.1%	1.8%	5.0%	3.0%	2.7%	4.7%	2.8%
BG	11.4	13.1	14.3	54.2%	57.9%	49.5%	44.1%	40.8%	49.4%	0.9%	0.8%	0.7%	0.0%	0.0%	0.0%	0.7%	0.4%	0.4%
CY	18.7	24.2	24.3	93.3%	87.3%	85.0%	1.5%	7.8%	9.3%	3.4%	2.7%	2.8%	0.5%	0.4%	0.7%	1.3%	1.8%	2.1%
CZ	82.9	60.4	68.0	21.7%	3.4%	2.3%	30.5%	42.3%	40.2%	47.5%	53.8%	57.1%	0.0%	0.1%	0.0%	0.2%	0.4%	0.3%
DE	989.2	906.4	994.8	77.8%	70.0%	73.9%	10.4%	12.5%	10.2%	7.6%	9.8%	8.8%	1.4%	3.8%	3.6%	2.8%	3.8%	3.5%
DK	113.3	223.1	116.2	34.6%	36.3%	42.2%	13.9%	8.5%	10.1%	7.1%	5.7%	6.2%	40.5%	46.2%	37.7%	3.8%	3.3%	3.7%
EE	11.4	10.1	11.0	87.7%	82.0%	84.0%	11.8%	17.0%	15.1%	0.2%	0.6%	0.6%	0.3%	0.3%	0.4%	0.0%	0.0%	0.0%
ES	713.3	658.9	637.9	64.3%	31.3%	38.8%	25.8%	32.5%	29.0%	7.1%	33.3%	28.4%	0.3%	0.6%	1.4%	2.5%	2.2%	2.4%
FI	167.7	158.2	155.8	64.7%	59.5%	51.9%	10.4%	6.5%	7.9%	10.1%	14.1%	15.8%	12.8%	17.0%	20.7%	2.0%	2.9%	3.7%
FR	1,659.5	1,551.6	1,545.0	76.5%	62.6%	71.7%	12.2%	13.6%	13.1%	7.1%	18.8%	9.2%	0.8%	1.2%	1.3%	3.5%	3.7%	4.6%
GR	62.7	72.0	73.1	81.3%	37.1%	29.5%	17.9%	36.4%	49.1%	0.6%	26.3%	21.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%
HR	15.3	20.2	16.9	64.8%	73.6%	66.8%	34.3%	25.6%	32.3%	0.3%	0.4%	0.4%	0.0%	0.0%	0.0%	0.6%	0.5%	0.5%
HU	23.5	32.1	35.8	22.5%	37.7%	34.8%	68.3%	49.5%	43.3%	8.5%	12.2%	21.1%	0.0%	0.0%	0.1%	0.6%	0.5%	0.6%
IE	159.4	182.4	167.3	86.0%	80.5%	78.8%	6.0%	9.3%	10.7%	6.3%	6.4%	6.0%	0.7%	2.3%	2.6%	0.9%	1.5%	2.0%
IS	3.6	4.0	4.3	20.5%	16.0%	14.5%	52.1%	50.5%	51.4%	19.2%	25.3%	23.1%	0.0%	0.0%	0.0%	8.1%	8.2%	11.1%
IT	594.0	561.7	542.1	67.5%	47.6%	49.4%	27.5%	41.5%	39.5%	1.7%	6.3%	6.1%	0.3%	1.6%	1.9%	2.9%	3.1%	3.1%
LI*	n.a.	40.2	38.5	n.a.	29.2%	30.4%	n.a.	4.8%	3.4%	n.a.	54.7%	54.6%	n.a.	2.6%	3.0%	n.a.	8.9%	8.7%
LT	10.5	19.3	18.8	93.6%	92.6%	92.5%	6.1%	6.0%	6.1%	0.0%	1.2%	1.3%	0.0%	0.0%	0.0%	0.4%	0.2%	0.2%
LU	68.2	73.5	74.3	75.2%	72.5%	70.4%	8.4%	8.3%	8.7%	10.2%	10.9%	12.6%	2.1%	2.5%	2.6%	4.1%	5.8%	5.8%
LV	1.9	2.6	2.6	23.9%	39.3%	39.3%	54.2%	39.2%	45.5%	19.0%	19.5%	12.3%	0.0%	0.0%	0.7%	3.0%	1.9%	2.2%
MT	9.6	9.6	9.4	62.6%	46.8%	44.1%	25.2%	36.9%	38.0%	7.3%	13.9%	15.2%	4.1%	1.8%	2.0%	0.8%	0.6%	0.7%
NL	537.7	437.3	534.9	74.3%	63.8%	68.0%	10.0%	13.6%	13.8%	11.0%	16.7%	13.7%	1.3%	2.0%	1.9%	3.4%	3.8%	2.6%
NO*	n.a.	73.0	88.4	n.a.	39.0%	54.6%	n.a.	18.0%	6.6%	n.a.	19.2%	18.5%	n.a.	17.9%	15.4%	n.a.	5.9%	4.9%
PL	48.6	53.5	58.3	7.1%	6.2%	5.2%	83.8%	78.5%	74.8%	7.3%	13.6%	16.9%	0.0%	0.0%	1.6%	1.8%	1.7%	1.6%
PT	81.2	76.8	70.9	53.2%	41.8%	33.6%	41.8%	42.6%	48.2%	2.4%	13.2%	15.4%	0.1%	0.1%	0.1%	2.6%	2.3%	2.7%
RO	18.7	20.1	20.5	17.4%	15.8%	11.4%	81.2%	81.1%	82.5%	0.9%	2.8%	5.9%	0.0%	0.0%	0.0%	0.5%	0.2%	0.2%
SE	247.7	197.1	235.9	64.6%	61.3%	49.6%	3.4%	3.9%	3.3%	22.1%	23.5%	35.5%	8.7%	10.0%	9.9%	1.2%	1.3%	1.6%
SI	11.4	12.1	12.5	59.0%	56.4%	58.4%	26.8%	30.3%	28.7%	10.2%	10.4%	10.4%	2.8%	3.9%	1.5%	1.2%	1.0%	1.1%
SK	10.5	13.3	14.3	77.7%	22.6%	19.0%	21.1%	36.1%	35.0%	0.2%	38.8%	43.6%	0.4%	0.4%	0.6%	0.6%	2.0%	1.8%
EU/EEA	5,812.0	5,611.9	5,801.2	71.0%	55.7%	60.5%	15.7%	19.4%	18.2%	8.2%	17.0%	14.1%	2.3%	4.6%	3.8%	2.8%	3.3%	3.4%

Volume and composition of available stable funding (after weighting)

Volumes bn EUR and %	Total			Capital items and instruments			Retail deposits			Operational deposits			Other non-financial customers (excl. central banks)			(Other) financial customers and central banks			Liabilities provided from undetermined counterparties			Intra-group and other liabilities		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	606.0	581.6	588.5	10.0%	11.5%	11.4%	46.5%	49.5%	48.4%	1.0%	0.7%	0.7%	12.3%	13.0%	13.1%	14.7%	8.5%	7.0%	9.8%	12.3%	14.1%	5.7%	4.6%	5.2%
BE	816.5	742.9	658.0	9.7%	10.6%	11.2%	55.7%	63.0%	61.9%	2.6%	3.5%	2.9%	8.9%	7.8%	8.4%	21.5%	13.6%	13.1%	0.5%	0.7%	1.2%	1.1%	0.7%	1.3%
BG	27.0	29.9	31.1	15.5%	13.5%	13.5%	72.6%	71.5%	69.8%	0.0%	0.0%	0.0%	10.3%	11.8%	11.9%	0.5%	2.1%	2.3%	0.6%	0.5%	1.3%	0.6%	0.4%	1.2%
CY	32.6	42.3	41.3	11.0%	8.7%	9.2%	73.2%	64.6%	66.1%	0.0%	0.0%	1.1%	11.2%	13.9%	12.8%	2.7%	11.3%	9.0%	0.0%	0.0%	0.0%	2.0%	1.5%	1.8%
CZ	138.8	132.8	137.9	10.9%	10.6%	10.8%	61.5%	65.1%	64.0%	5.2%	5.8%	5.1%	17.9%	11.9%	14.1%	3.7%	5.4%	4.8%	0.5%	0.9%	0.9%	0.3%	0.3%	0.3%
DE	2,430.4	2,274.5	2,315.0	12.3%	13.6%	13.9%	28.8%	31.7%	31.5%	3.1%	5.2%	4.7%	13.6%	14.5%	15.2%	22.9%	13.7%	12.8%	17.0%	18.4%	19.3%	2.2%	2.9%	2.6%
DK	415.6	429.0	235.9	20.1%	19.8%	19.5%	38.0%	43.0%	38.5%	5.1%	4.9%	8.7%	16.7%	15.7%	13.3%	12.9%	7.9%	15.0%	1.7%	8.2%	4.4%	5.6%	0.5%	0.7%
EE	32.3	31.9	32.3	13.6%	13.7%	14.1%	56.2%	58.3%	56.9%	9.1%	9.1%	8.7%	8.8%	9.4%	10.4%	8.7%	4.4%	4.5%	3.4%	4.8%	5.2%	0.2%	0.2%	0.2%
ES	2,656.8	2,488.8	2,473.6	10.3%	10.8%	11.1%	53.0%	58.1%	57.8%	1.8%	1.9%	2.4%	9.3%	11.0%	10.1%	16.0%	7.3%	6.9%	8.0%	9.5%	10.4%	1.7%	1.5%	1.5%
FI	451.0	451.4	451.6	11.0%	10.8%	10.6%	32.3%	33.9%	33.1%	5.3%	4.0%	3.3%	9.3%	9.5%	10.0%	3.8%	2.0%	1.8%	38.1%	39.1%	40.3%	0.1%	0.9%	0.9%
FR	5,039.8	4,764.3	4,787.8	11.6%	12.4%	12.9%	40.8%	44.5%	43.4%	3.1%	5.2%	4.5%	12.7%	12.8%	12.9%	19.5%	12.1%	11.8%	9.3%	10.1%	11.2%	3.0%	3.0%	3.2%
GR	248.4	233.4	232.1	9.9%	12.6%	13.3%	58.3%	65.2%	65.6%	0.6%	0.8%	0.7%	9.6%	11.6%	10.9%	20.0%	7.5%	7.0%	0.8%	1.3%	1.3%	0.7%	1.1%	1.3%
HR	34.0	38.0	36.9	16.4%	14.2%	14.9%	65.2%	65.5%	65.1%	0.0%	0.0%	0.0%	14.7%	16.4%	15.7%	1.3%	1.2%	1.2%	1.5%	1.7%	1.7%	0.9%	1.1%	1.4%
HU	95.6	96.9	99.5	13.1%	13.8%	13.3%	55.5%	54.5%	58.2%	0.1%	0.1%	0.0%	16.0%	16.8%	15.0%	13.9%	12.9%	12.1%	1.2%	1.5%	1.0%	0.1%	0.5%	0.3%
IE	337.7	330.7	329.0	18.7%	20.5%	20.7%	40.6%	40.8%	41.4%	4.8%	6.3%	6.0%	12.1%	13.4%	13.2%	18.5%	13.2%	12.7%	5.0%	5.5%	5.8%	0.4%	0.2%	0.2%
IS	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
IT	2,054.2	1,823.1	1,777.1	10.4%	11.8%	12.2%	47.6%	55.5%	55.3%	1.8%	2.3%	2.1%	10.8%	11.7%	12.0%	23.0%	12.4%	11.0%	4.6%	4.9%	5.4%	1.8%	1.4%	2.1%
LI*	n.a.	59.8	59.9	n.a.	15.2%	15.4%	n.a.	54.7%	54.1%	n.a.	1.5%	1.4%	n.a.	19.8%	19.8%	n.a.	3.8%	3.9%	n.a.	4.5%	4.9%	n.a.	0.5%	0.5%
LT	25.9	35.8	36.0	8.6%	7.6%	8.0%	68.7%	72.3%	73.0%	8.2%	7.6%	7.2%	5.1%	5.4%	4.7%	8.8%	6.4%	6.5%	0.0%	0.0%	0.0%	0.5%	0.8%	0.6%
LU	139.8	134.8	135.0	14.5%	15.4%	15.7%	35.1%	37.2%	37.1%	8.0%	8.0%	7.7%	16.6%	18.7%	18.9%	22.6%	17.7%	17.3%	0.5%	0.6%	0.8%	2.7%	2.2%	2.5%
LV	7.6	7.6	7.7	11.2%	11.3%	11.7%	63.6%	67.0%	65.0%	7.1%	7.5%	8.3%	7.8%	10.5%	10.6%	7.5%	1.0%	1.7%	2.6%	2.6%	2.6%	0.2%	0.2%	0.1%
MT	20.5	21.0	20.8	9.5%	11.3%	11.5%	73.9%	73.1%	73.6%	1.0%	1.1%	1.0%	9.2%	9.2%	8.7%	6.2%	5.2%	5.1%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%
NL	1,752.2	1,592.6	1,606.4	9.1%	10.1%	10.0%	48.2%	54.5%	54.0%	1.9%	4.0%	3.7%	8.6%	7.5%	8.0%	13.8%	5.0%	4.5%	18.2%	18.5%	19.5%	0.2%	0.3%	0.3%
NO*	n.a.	199.9	193.9	n.a.	14.5%	14.2%	n.a.	31.4%	29.9%	n.a.	3.4%	4.1%	n.a.	20.5%	20.7%	n.a.	0.6%	0.6%	n.a.	27.2%	28.0%	n.a.	2.5%	2.3%
PL	146.5	155.0	160.5	13.8%	13.5%	13.2%	67.0%	68.0%	68.1%	5.0%	4.6%	3.5%	9.9%	9.8%	10.9%	0.5%	0.6%	0.6%	2.7%	2.3%	2.5%	1.2%	1.2%	1.1%
PT	240.4	232.7	226.6	9.6%	9.5%	10.0%	66.7%	72.3%	72.0%	1.9%	1.9%	1.9%	7.9%	8.1%	8.3%	10.2%	3.0%	2.6%	0.9%	1.4%	1.5%	2.9%	3.7%	3.7%
RO	45.1	49.2	50.3	12.4%	12.4%	12.4%	70.7%	68.6%	67.8%	0.0%	0.0%	0.0%	13.0%	13.8%	14.6%	2.5%	3.5%	3.4%	1.4%	1.7%	1.7%	0.0%	0.0%	0.0%
SE	662.2	620.0	625.4	9.7%	10.0%	9.9%	32.8%	34.0%	33.0%	10.1%	9.4%	9.1%	4.9%	5.1%	5.2%	3.8%	3.2%	3.5%	32.7%	32.1%	39.0%	6.1%	6.1%	0.3%
SI	35.5	37.5	37.2	12.0%	13.3%	13.3%	72.9%	72.6%	73.0%	0.0%	0.0%	0.0%	10.2%	10.1%	9.4%	3.3%	2.5%	2.6%	1.3%	1.3%	1.3%	0.3%</		

Statistical Annex

Composition of own funds and risk-weighted assets

Composition of own funds (Tier 1 capital)																		
Volumes bn EUR and %	Own funds (Tier 1 capital) volume			Capital instruments eligible as CET1 Capital			Retained earnings			Accumulated other comprehensive income			Other CET1 components			Additional Tier 1 capital		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	51.2	56.8	57.0	31%	28%	28%	66%	69%	70%	-16%	-16%	-16%	9%	9%	8%	10%	9%	9%
BE	75.4	76.2	70.1	48%	45%	48%	63%	69%	69%	-3%	-5%	-5%	-14%	-14%	-16%	6%	6%	4%
BG	4.0	4.0	4.1	24%	25%	24%	43%	45%	43%	3%	-1%	0%	30%	31%	33%	0%	0%	0%
CY	3.4	3.6	3.5	46%	47%	48%	34%	37%	39%	3%	0%	0%	6%	6%	2%	10%	10%	10%
CZ	12.7	12.6	13.0	20%	20%	20%	78%	78%	78%	-2%	-2%	-2%	2%	2%	1%	3%	3%	3%
DE	222.8	227.0	237.3	51%	52%	50%	33%	37%	37%	-2%	-4%	-4%	12%	7%	9%	7%	8%	8%
DK	38.9	39.1	39.1	3%	4%	3%	83%	84%	84%	0%	0%	0%	6%	5%	5%	7%	8%	8%
EE	4.3	4.3	4.3	9%	10%	10%	59%	58%	59%	0%	0%	0%	32%	31%	30%	1%	1%	1%
ES	200.2	200.3	205.7	61%	59%	57%	65%	69%	69%	-26%	-29%	-26%	-12%	-10%	-10%	12%	11%	11%
FI	41.7	41.2	40.3	18%	18%	19%	80%	79%	79%	-1%	-2%	-2%	-5%	-4%	-4%	8%	8%	8%
FR	446.2	457.2	478.9	32%	32%	31%	34%	41%	39%	0%	-3%	-1%	28%	22%	24%	6%	7%	7%
GR	18.6	21.8	20.9	297%	78%	82%	-261%	18%	20%	-4%	-4%	-4%	65%	6%	-2%	3%	3%	5%
HR	6.1	6.2	5.8	36%	36%	38%	60%	62%	61%	1%	-1%	-1%	3%	4%	2%	0%	0%	0%
HU	11.5	12.3	11.5	18%	18%	19%	82%	81%	88%	-4%	0%	-2%	3%	2%	-5%	0%	0%	0%
IE	49.7	53.8	53.2	38%	36%	28%	68%	67%	74%	-5%	-8%	-8%	-6%	1%	0%	6%	5%	5%
IS	4.4	4.3	4.5	37%	34%	33%	55%	58%	60%	0%	0%	0%	5%	4%	3%	4%	4%	3%
IT	164.2	167.4	163.7	53%	50%	48%	37%	43%	44%	3%	-6%	-5%	4%	4%	4%	9%	9%	9%
LI*	n.a.	7.4	7.8	n.a.	7%	7%	n.a.	94%	93%	n.a.	18%	17%	n.a.	-20%	-18%	n.a.	0%	0%
LT	2.2	2.7	2.8	47%	106%	103%	32%	-23%	-19%	0%	0%	0%	21%	17%	16%	0%	0%	0%
LU	17.9	18.1	18.5	41%	41%	40%	49%	50%	51%	8%	7%	7%	0%	1%	0%	2%	2%	2%
LV	4.5	4.6	4.6	94%	92%	91%	8%	10%	11%	0%	0%	0%	-2%	-2%	-2%	0%	0%	0%
MT	1.6	1.6	1.6	51%	50%	51%	44%	47%	48%	1%	0%	1%	4%	2%	1%	0%	0%	0%
NL	131.8	132.8	134.4	34%	33%	33%	62%	63%	63%	-2%	-3%	-3%	-4%	-4%	-4%	10%	11%	11%
NO*	n.a.	24.3	22.9	n.a.	19%	18%	n.a.	82%	82%	n.a.	1%	2%	n.a.	-9%	-10%	n.a.	7%	8%
PL	17.6	18.8	18.6	24%	22%	23%	19%	19%	19%	-18%	-15%	-11%	75%	74%	70%	0%	0%	0%
PT	19.4	19.3	19.5	60%	51%	54%	30%	32%	29%	-22%	-28%	-26%	27%	39%	38%	5%	5%	5%
RO	4.9	5.3	5.2	50%	50%	50%	42%	44%	51%	-5%	-9%	-7%	13%	12%	3%	0%	3%	3%
SE	52.6	52.3	52.9	15%	15%	14%	72%	69%	72%	6%	5%	5%	-1%	4%	0%	7%	8%	9%
SI	3.9	4.3	4.3	36%	33%	34%	62%	67%	66%	-2%	-6%	-5%	3%	4%	3%	0%	2%	2%
SK	4.7	4.8	5.0	22%	21%	22%	68%	71%	71%	0%	0%	0%	-1%	-2%	-2%	10%	10%	10%
EU/EEA	1,518.6	1,582.4	1,618.6	43%	39%	38%	45%	53%	52%	-5%	-7%	-6%	10%	7%	8%	8%	8%	8%

RWA composition																		
Volumes bn EUR and %	RWA volume			Credit risk capital requirements (excl. securitisation)			Securitisation capital requirements			Market risk capital requirements			Operational risk capital requirements			Other capital requirements		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	336.0	339.1	343.2	83.2%	81.5%	83.2%	0.6%	0.7%	0.7%	3.7%	4.3%	4.0%	10.1%	10.4%	10.4%	2.5%	3.0%	1.7%
BE	406.3	390.2	355.6	84.3%	86.8%	86.4%	0.7%	0.7%	0.5%	1.6%	2.2%	2.1%	8.0%	8.5%	9.5%	5.4%	1.8%	1.5%
BG	17.6	18.3	18.8	92.1%	92.5%	92.7%	0.0%	0.5%	0.4%	0.6%	0.2%	0.1%	7.3%	6.8%	6.7%	0.0%	0.1%	0.0%
CY	18.0	18.3	18.3	87.8%	88.1%	87.2%	0.9%	1.1%	1.9%	0.4%	0.8%	0.0%	10.8%	10.8%	10.8%	0.1%	0.0%	0.0%
CZ	61.3	64.7	67.0	85.4%	85.0%	85.1%	0.1%	0.1%	0.1%	2.9%	3.0%	3.1%	10.8%	10.4%	10.8%	0.8%	1.6%	0.9%
DE	1,355.5	1,326.8	1,363.7	76.6%	76.1%	76.2%	2.0%	2.2%	2.1%	8.3%	8.3%	8.2%	10.2%	10.6%	10.4%	2.8%	2.8%	3.0%
DK	200.6	201.4	198.4	83.1%	81.3%	82.0%	0.2%	0.2%	0.2%	6.1%	6.5%	5.8%	7.9%	7.9%	8.1%	2.8%	4.1%	4.0%
EE	17.1	19.2	19.0	89.9%	90.1%	89.1%	0.0%	0.0%	0.0%	0.4%	0.3%	0.2%	8.8%	8.3%	8.6%	0.9%	1.3%	2.1%
ES	1,385.8	1,417.0	1,436.8	86.3%	85.8%	86.1%	0.7%	0.8%	0.8%	2.6%	2.2%	2.2%	9.6%	9.2%	9.1%	0.8%	2.0%	1.8%
FI	220.9	219.1	216.6	79.9%	78.9%	79.9%	0.4%	0.6%	0.7%	3.1%	2.7%	2.7%	8.8%	8.9%	9.6%	7.8%	9.0%	7.1%
FR	2,740.2	2,750.9	2,772.2	85.6%	85.6%	85.4%	1.3%	1.5%	1.4%	2.9%	2.7%	3.0%	9.3%	9.3%	9.3%	0.9%	0.8%	0.9%
GR	142.1	143.7	144.6	86.7%	86.5%	86.3%	1.8%	2.2%	2.3%	2.8%	2.2%	2.4%	8.4%	8.7%	8.7%	0.3%	0.4%	0.3%
HR	24.8	26.3	26.2	88.9%	88.8%	89.5%	0.0%	0.0%	0.0%	1.6%	1.8%	1.1%	9.4%	9.3%	9.4%	0.0%	0.0%	0.0%
HU	67.7	72.8	75.9	88.4%	88.2%	88.4%	0.0%	0.0%	0.0%	1.1%	1.4%	1.2%	10.3%	10.3%	10.3%	0.2%	0.1%	0.1%
IE	247.1	258.7	260.8	83.0%	78.0%	79.3%	2.4%	2.4%	2.7%	4.9%	8.7%	7.2%	8.1%	8.3%	8.0%	1.6%	2.7%	2.8%
IS	21.0	20.3	21.1	88.7%	89.3%	89.7%	0.0%	0.0%	0.0%	1.8%	1.4%	1.1%	9.3%	9.0%	8.8%	0.2%	0.3%	0.3%
IT	1,017.6	968.3	960.6	83.4%	82.9%	83.5%	1.9%	2.2%	2.1%	3.5%	2.9%	2.7%	10.1%	10.8%	10.9%	1.1%	1.2%	0.8%
LI*	n.a.	38.0	37.6	n.a.	77.6%	77.4%	n.a.	0.0%	0.0%	n.a.	6.8%	7.2%	n.a.	14.5%	14.5%	n.a.	1.1%	0.9%
LT	10.1	13.3	14.1	90.4%	86.6%	82.0%	0.0%	0.4%	0.4%	0.4%	0.5%	0.6%	8.0%	11.7%	12.2%	1.1%	0.8%	4.8%
LU	85.0	82.4	82.3	85.4%	89.0%	84.9%	3.1%	3.3%	4.1%	1.3%	0.6%	0.6%	7.6%	7.7%	7.7%	2.7%	-0.6%	2.6%
LV	15.0	18.4	19.7	88.6%	89.5%	85.5%	0.0%	0.0%	0.0%	0.2%	0.2%	0.1%	10.5%	9.4%	8.7%	0.8%	0.9%	5.6%
MT	8.0	8.1	8.3	88.6%	89.4%	88.1%	1.5%	1.5%	1.5%	0.0%	0.0%	0.1%	9.8%	10.0%	9.9%	0.1%	-0.9%	0.5%
NL	761.3	754.5	753.3	74.9%	79.3%	78.5%	0.7%	0.8%	0.8%	2.9%	2.7%	2.7%	11.0%	11.2%	11.2%	10.4%	5.9%	6.8%
NO*	n.a.	123.7	116.4	n.a.	88.7%	89.1%	n.a.	0.0%	0.0%	n.a.	0.7%	0.7%	n.a.	9.8%	9.6%	n.a.	0.7%	0.6%
PL	109.3	109.3	106.5	88.7%	86.0%	87.5%	0.1%	0.1%	0.1%	1.2%	1.5%	1.1%	9.7%	12.1%	11.0%	0.2%	0.2%	0.3%
PT	127.9	123.9	122.9	85.4%	84.1%	86.2%	0.6%	1.1%	1.1%	3.7%	3.7%	2.3%	8.7%	9.2%	9.3%	1.6%	1.9%	1.2%
RO	26.6	28.6	29.8	81.1%	82.3%	82.9%	0.0%	0.0%	0.0%	3.7%	2.7%	2.5%	14.8%	14.6%	14.3%	0.5%	0.4%	0.4%
SE	263.9	256.8	256.6	59.1%	59.4%	60.6%	0.1%	0.1%	0.1%	3.7%	3.7%	3.7%	7.9%	7.7%	7.7%	29.3%	29.2%	27.8%
SI	25.9	27.0	26.4	85.8%	85.1%	84.8%	0.0%	0.0%	0.0%	5.1%	5.2%	5.3%	8.9%	9.3%	9.5%	0.2%	0.4%	0.4%
SK	26.0	27.7	29.2	91.5%	92.2%	92.6%	0.4%	0.4%	0.4%	0.4%	0.2%	0.3%	7.4%	7.1%	6.7%	0.3%	0.1%	0.1%
EU/EEA	9,246.9	9,353.3	9,420.3	82.2%	82.2%	82.3%	1.2%	1.3%	1.3%	3.9%	3.8%	3.7%	9.6%	9.8%	9.8%	3.1%	3.0%	2.9%

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

* The EBA Risk Dashboard does not include data from Norwegian nor Liechtenstein banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRDS taking place only in Q2 2022.

Statistical Annex

Profitability analysis: main drivers within RoE

Components of RoE: revenue side																
%	RoE (Return on Equity)			Net interest income / equity			Net fee & commission income / equity			Net trading income (incl. FV result) / equity			Other operating income / equity			
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	
AT	6.6%	12.8%	13.2%	20.1%	22.4%	25.0%	11.4%	12.6%	12.4%	0.6%	0.3%	-1.7%	0.7%	1.0%	2.2%	
BE	7.0%	9.8%	10.3%	16.0%	17.0%	20.6%	6.3%	6.2%	7.5%	2.2%	1.0%	1.5%	2.0%	1.0%	-0.3%	
BG	9.5%	13.1%	16.8%	16.2%	17.8%	24.3%	8.3%	8.7%	8.7%	2.1%	2.2%	-3.4%	0.4%	0.7%	6.9%	
CY	5.0%	2.8%	26.7%	17.9%	22.6%	35.1%	8.4%	9.2%	8.5%	-0.2%	0.4%	0.5%	3.1%	3.5%	8.9%	
CZ	13.5%	14.2%	11.6%	24.6%	26.2%	23.6%	6.7%	6.8%	7.3%	4.7%	2.7%	4.3%	-0.8%	-0.2%	-1.7%	
DE	4.1%	6.0%	6.5%	14.1%	15.8%	17.0%	11.2%	10.1%	9.5%	4.1%	2.2%	4.0%	1.4%	1.2%	1.3%	
DK	7.9%	2.7%	12.3%	12.3%	14.2%	17.3%	5.3%	5.0%	4.8%	2.6%	1.8%	4.5%	3.1%	2.8%	3.2%	
EE	8.5%	10.7%	20.3%	15.3%	18.1%	30.4%	5.3%	5.4%	5.3%	1.0%	0.8%	0.0%	0.1%	0.7%	1.9%	
ES	11.1%	10.4%	11.4%	29.3%	32.6%	37.0%	11.0%	11.5%	11.7%	4.7%	1.5%	1.9%	-2.6%	-0.3%	-2.7%	
FI	4.2%	9.6%	14.3%	14.7%	16.1%	21.7%	8.2%	7.6%	7.8%	3.1%	3.5%	5.3%	-3.7%	-1.4%	-0.4%	
FR	5.1%	6.1%	7.8%	13.4%	13.5%	11.8%	10.6%	10.4%	10.1%	4.2%	3.5%	5.0%	2.0%	1.9%	1.1%	
GR	21.4%	15.3%	11.6%	20.3%	22.7%	28.0%	6.7%	6.6%	5.8%	11.0%	6.2%	0.0%	7.7%	5.3%	1.8%	
HR	9.7%	8.8%	21.7%	13.8%	15.1%	22.0%	7.0%	7.9%	7.5%	2.1%	2.3%	0.5%	0.0%	-0.2%	7.6%	
HU	2.6%	11.3%	19.5%	32.0%	34.0%	42.7%	16.1%	16.2%	17.1%	4.7%	3.1%	-4.6%	-0.4%	-1.0%	6.9%	
IE	4.1%	7.2%	12.2%	12.3%	14.5%	20.7%	5.1%	5.7%	5.6%	0.4%	1.1%	1.7%	3.5%	3.3%	2.6%	
IS	8.8%	9.7%	12.1%	18.0%	18.8%	21.8%	5.7%	5.9%	6.5%	-1.2%	-2.0%	2.5%	1.0%	1.1%	0.6%	
IT	5.9%	9.2%	13.2%	15.5%	18.2%	22.9%	13.8%	13.4%	13.2%	1.5%	2.1%	0.9%	4.4%	2.0%	3.7%	
LI*	n.a.	6.7%	8.0%	n.a.	7.1%	9.4%	n.a.	21.2%	19.5%	n.a.	3.4%	4.8%	n.a.	2.5%	2.6%	
LT	10.0%	12.2%	24.9%	18.0%	19.2%	44.1%	8.5%	24.6%	28.4%	1.0%	1.3%	2.6%	0.8%	-12.3%	-24.5%	
LU	4.0%	6.8%	6.3%	12.9%	14.2%	16.2%	8.4%	7.9%	8.0%	1.9%	1.2%	2.0%	1.5%	2.7%	1.0%	
LV	10.3%	11.5%	25.3%	13.7%	17.4%	32.8%	7.2%	7.2%	7.1%	0.4%	1.1%	0.7%	2.0%	0.4%	1.1%	
MT	4.7%	4.0%	10.3%	16.3%	20.0%	28.4%	5.6%	5.7%	4.9%	0.5%	1.2%	0.6%	0.5%	0.6%	0.9%	
NL	5.6%	8.1%	11.2%	21.8%	22.3%	26.8%	5.9%	5.7%	5.6%	-0.2%	1.5%	1.6%	4.8%	2.3%	2.8%	
NO*	n.a.	12.6%	14.3%	n.a.	19.5%	22.3%	n.a.	4.3%	4.1%	n.a.	1.1%	2.2%	n.a.	1.3%	0.9%	
PL	15.2%	9.0%	17.8%	33.8%	37.6%	42.7%	11.1%	11.1%	10.6%	3.1%	2.0%	-0.2%	-1.9%	-4.3%	-3.8%	
PT	9.8%	9.5%	15.6%	18.2%	21.4%	31.3%	9.1%	9.3%	9.4%	2.4%	1.3%	0.2%	0.7%	1.6%	4.2%	
RO	15.8%	19.3%	24.2%	30.1%	33.6%	38.9%	9.2%	9.9%	9.5%	2.6%	2.8%	1.8%	3.3%	3.0%	5.5%	
SE	11.9%	11.5%	15.5%	17.2%	18.5%	24.5%	7.2%	6.5%	6.2%	1.7%	1.9%	1.2%	0.9%	0.2%	0.8%	
SI	34.5%	17.2%	13.6%	16.4%	19.6%	26.9%	9.1%	9.6%	8.8%	0.9%	1.0%	0.7%	0.3%	0.9%	-2.0%	
SK	7.3%	11.1%	11.9%	19.1%	20.5%	24.1%	9.4%	9.6%	9.4%	0.4%	0.6%	0.6%	1.1%	1.3%	0.6%	
EU/EEA	6.7%	8.1%	10.4%	17.4%	18.9%	21.1%	10.2%	10.0%	9.9%	3.2%	2.4%	2.9%	1.7%	1.4%	1.1%	

Components of RoE: expenses, costs, provisions, impairments																		
%	Staff expenses / equity			Other admin. (incl. depreciation) expenses / equity			Provisions / equity			Impairments (credit risk losses) / equity			Contributions to DGS and resolution funds / equity			Other (incl. tax) / equity		
	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
AT	9.1%	9.5%	9.6%	7.5%	7.7%	7.9%	2.7%	0.8%	0.6%	2.2%	2.8%	2.0%	2.0%	1.1%	3.1%	2.8%	1.7%	1.4%
BE	7.0%	7.2%	7.5%	8.5%	6.8%	9.1%	1.5%	0.2%	0.3%	0.5%	0.9%	0.2%	3.5%	1.2%	3.0%	-1.5%	-1.0%	-1.0%
BG	5.5%	5.6%	6.0%	5.4%	5.6%	6.4%	0.6%	0.3%	-0.3%	3.3%	2.5%	0.5%	2.3%	1.0%	5.3%	0.4%	1.2%	1.9%
CY	12.0%	14.2%	9.8%	9.0%	11.7%	8.4%	-0.5%	0.4%	0.9%	0.4%	2.6%	3.6%	1.6%	1.4%	1.8%	1.8%	2.6%	1.9%
CZ	7.4%	7.9%	8.3%	6.4%	7.3%	7.5%	1.8%	1.0%	0.9%	0.3%	0.8%	0.0%	2.5%	1.1%	2.8%	3.3%	3.2%	2.4%
DE	10.2%	10.2%	9.9%	8.6%	8.9%	8.7%	0.5%	0.2%	0.2%	1.7%	1.5%	1.2%	3.7%	1.2%	3.1%	2.1%	1.3%	2.2%
DK	7.3%	7.2%	7.7%	5.5%	10.8%	5.8%	0.3%	0.6%	0.3%	-0.1%	-0.1%	-0.1%	0.3%	0.4%	0.4%	2.0%	2.4%	3.4%
EE	5.6%	5.8%	6.5%	5.2%	5.9%	7.5%	0.5%	0.2%	0.4%	0.7%	0.8%	-0.2%	0.5%	0.7%	0.6%	0.6%	1.0%	2.6%
ES	10.7%	11.4%	11.9%	9.3%	9.8%	10.2%	1.1%	1.2%	1.4%	6.3%	7.3%	8.6%	0.6%	1.6%	0.7%	3.4%	3.6%	3.7%
FI	7.3%	7.3%	7.9%	4.9%	5.1%	5.6%	0.2%	0.1%	0.2%	1.2%	0.5%	0.4%	3.0%	1.0%	3.0%	1.5%	2.3%	3.0%
FR	11.1%	11.0%	10.9%	8.4%	8.1%	8.2%	1.1%	-0.1%	0.9%	1.8%	2.1%	1.5%	2.3%	0.9%	1.9%	0.2%	1.1%	-3.2%
GR	6.9%	7.1%	6.8%	7.2%	6.9%	6.1%	2.1%	1.2%	-0.3%	8.0%	7.3%	5.6%	1.1%	1.1%	0.9%	-1.1%	1.9%	4.9%
HR	5.5%	6.1%	6.1%	5.7%	6.3%	6.5%	0.7%	1.9%	0.2%	-1.1%	-0.8%	-2.4%	0.7%	0.6%	1.1%	1.7%	2.1%	4.5%
HU	10.6%	10.7%	12.3%	18.4%	17.7%	31.9%	0.5%	0.4%	0.1%	10.2%	5.9%	1.4%	2.6%	1.3%	2.3%	7.4%	5.0%	-5.4%
IE	6.9%	7.1%	7.4%	6.0%	7.1%	6.4%	1.6%	0.4%	1.0%	0.4%	0.6%	0.5%	0.8%	0.7%	1.0%	1.4%	1.5%	2.1%
IS	6.6%	6.3%	7.2%	4.4%	4.3%	5.1%	0.1%	0.1%	0.2%	-0.5%	-0.6%	1.6%	0.3%	0.1%	0.0%	3.8%	3.9%	5.2%
IT	10.8%	12.0%	10.9%	8.5%	9.1%	8.9%	0.4%	0.3%	0.4%	5.0%	3.9%	1.8%	2.9%	1.4%	2.5%	1.6%	-0.2%	3.1%
LI*	n.a.	18.5%	18.4%	n.a.	8.0%	8.0%	n.a.	0.0%	0.2%	n.a.	0.0%	0.0%	n.a.	0.0%	0.0%	n.a.	1.1%	1.6%
LT	6.1%	5.5%	6.4%	7.9%	8.9%	9.3%	0.4%	0.0%	0.1%	0.7%	2.4%	2.2%	0.8%	0.9%	1.0%	2.4%	2.9%	6.7%
LU	8.7%	8.9%	8.7%	7.6%	6.9%	7.3%	1.0%	0.0%	0.8%	1.2%	1.6%	0.7%	1.3%	0.6%	1.4%	0.9%	1.1%	2.0%
LV	5.4%	5.4%	5.7%	5.5%	6.0%	6.5%	0.6%	0.1%	0.7%	0.3%	1.1%	-0.1%	0.5%	0.9%	0.5%	0.8%	1.2%	3.1%
MT	8.0%	8.8%	8.3%	9.0%	15.1%	9.6%	-0.2%	0.0%	0.1%	-2.6%	-3.3%	-0.1%	1.8%	1.0%	1.7%	2.1%	1.8%	4.9%
NL	10.4%	10.9%	11.4%	6.7%	6.8%	6.6%	0.2%	0.3%	0.1%	3.8%	1.8%	0.4%	3.2%	1.3%	3.0%	2.3%	2.6%	4.2%
NO*	n.a.	6.2%	6.3%	n.a.	4.2%	4.2%	n.a.	-0.2%	0.1%	n.a.	0.2%	-0.2%	n.a.	0.5%	0.5%	n.a.	2.8%	4.4%
PL	8.0%	8.4%	9.0%	10.1%	12.8%	11.1%	1.8%	1.6%	1.4%	3.3%	4.7%	3.2%	2.7%	1.3%	2.0%	4.9%	8.7%	4.8%
PT	7.7%	8.2%	7.9%	5.3%	5.7%	5.9%	1.1%	2.5%	4.2%	2.5%	2.0%	3.1%	1.2%	1.4%	0.9%	2.9%	4.3%	7.4%
RO	11.2%	11.7%	13.4%	9.7%	10.5%	10.7%	-1.1%	-0.9%	-0.1%	3.7%	3.8%	0.8%	3.0%	1.1%	2.3%	2.9%	3.7%	4.4%
SE	7.1%	6.8%	7.3%	4.5%	4.4%	4.7%	0.6%	0.1%	0.5%	0.4%	0.8%	0.8%	0.5%	0.9%	0.6%	2.0%	2.6%	3.4%
SI	8.4%	9.3%	8.8%	6.8%	7.8%	7.1%	-0.3%	0.2%	0.3%	0.3%	0.6%	-0.4%	1.8%	1.2%	3.2%	-24.6%	-5.1%	1.7%
SK	7.8%	8.0%	8.2%	6.4%	6.5%	6.6%	0.6%	-0.3%	-0.3%	3.2%	2.8%	2.6%	2.7%	0.9%	2.3%	2.1%	2.9%	3.5%
EU/EEA	10.1%	10.4%	10.4%	8.1%	8.2%	8.3%	0.9%	0.4%	0.6%	2.9%	2.8%	2.2%	2.3%	1.1%	2.1%	1.5%	1.7%	1.1%

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. 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.

* The EBA Risk Dashboard does not include data from Norwegian nor Liechtensteiner banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRDS taking place only in Q2 2022.



Methodological note

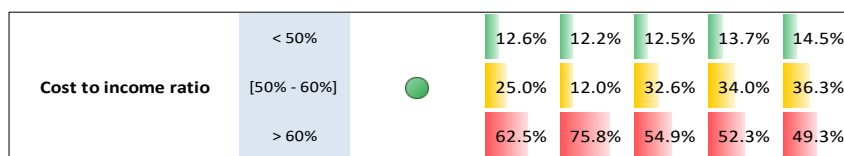
Risk Indicators' (RIs) heatmap

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

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

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

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



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

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

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

Risk Indicators in the Dashboard

Nr	Risk Indicator code	Dashboard name	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾			Data Point C ⁽¹⁾			Data Point D ⁽¹⁾			
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column	
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	0015	0010	C 02.00	0010	0010							
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	0010	0010	C 02.00	0010	0010							
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	0020	0010	C 02.00	0010	0010							
4	SVC_29	CET 1 ratio (fully loaded)	Common equity TIER 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects	C 01.00(0020, c0010) - C 05.01(0010, c0010) - C 01.00(0440, c0010) + MIN ((C 01.00(0030, c0010) - C 01.00(0740, c0010) - C 05.01(0010, c0020) - C 01.00(0720, c0010) + MIN ((C 01.00(0750, c0010) - C 01.00(0970, c0010) - C 05.01(0010, c0030)), 0)), 0) / ((C 02.00(0010, c0010) - (C 05.01(0010, c0040))												
5	SVC_13	Leverage ratio	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	C 47.00	0320	0010	C 47.00	0300	0010							
6	SVC_12	Leverage ratio (fully phased-in definition of Tier 1)	Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)	C 47.00	0310	0010	C 47.00	0290	0010							
7	AQT_3.2	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	010							
8	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060							
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBL)	Exposures with forbearance measures for loans and advances (A) / total instruments on BS (B)	F 19.00	0005, 0070, 0191, 0221	0010	F 18.00	0005, 0070, 0191, 0221	0010							
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	0330	0060	F 18.00	0330	0010							
11	PFT_21	Return on equity (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total equity (B)	F 02.00	0670	0010	F 01.03	0300	0010							
12	PFT_24	Return on assets (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total assets (B)	F 02.00	0670	0010	F 01.01	0380	0010							
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	0360, 0385, 0390	0010	F 02.00	0355	0010							
14	PFT_25	Net interest income to total net operating income	Net interest income (Interest income (A) - Interest expenses (B)) / Total net operating income (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 02.00	0355	0010				
15	PFT_26	Net fee and commission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	0200	0010	F 02.00	0210	0010	F 02.00	0355	0010				
16	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	0280, 0285, 0287, 0290, 0295	0010	F 02.00	0355	0010							
17	PFT_41	Net interest margin (numerator annualised, denominator as average) ⁽²⁾	Interest income (A) - interest expenses (B) / Interest earning assets (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 01.01	0010, 0080, 0090, 0094, 0095, 0120, 0130, 0173, 0174, 0177, 0178, 0232, 0233, 0236, 0237, 0096, 0099, 0143, 0144, 0182, 0183	0010				
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 update in the institution's methodology for estimation (net) + Other adjustments (annualised) (A) / Total gross loans and advances subject to impairment (B + C)	F 12.01	0080, 0250, 0430, 0670	0020, 0040, 0050, 0070, 0110, 0120, 0125	F 04.03.1	0110	0015, 0030, 0040, 0041	F 04.04.1	0070	0015, 0030, 0040, 0041				
19	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)	F 05.01	0080	0050, 0060	F 04.01	0170, 0180	0010	F 08.01	0260, 0310	0010, 0020, 0030, 0034, 0035				
20	FND_33	Asset encumbrance ratio	⁽⁴⁾ Total encumbered assets and collateral (A) / Total assets and collateral (B+C)	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040				
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	0010	0010	C 76.00	0020	0010							
22	LIQ_20	Net Stable Funding Ratio	Available Stable Funding (A) / Required Stable Funding (B)	C 84.00	0120	0030	C 84.00	0010	0020							

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

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

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾		
				Template	Row	Column	Template	Row	Column
Exposures towards counterparty	n/a	Equity instruments + Cash balances at central banks and other demand deposits + Debt securities + Loans and advances		F 20.04	0040, 0075, 0080, 0140	0010			
Cash balances at central banks and other demand deposits	n/a	Cash balances at central banks and other demand deposits		F 20.04	0075	0010			
Debt securities	n/a	Debt securities		F 20.04	0080	0010			
Debt securities: of which Central banks and general governments	n/a	Central banks and general governments		F 20.04	0090, 0100	0010			
Loans and advances	n/a	Loans and advances		F 20.04	0140	0010			
Loans and advances: of which Credit institutions and other financial corporations	n/a	Credit institutions and other financial corporations		F 20.04	0170, 0180	0010			
Loans and advances: of which Non-financial corporations	n/a	Non-financial corporations		F 20.04	0190	0010			
Loans and advances: of which Households	n/a	Households		F 20.04	0220	0010			
Deposits	n/a	Deposits		F 20.06	0070	0010			
Deposits: of which Central banks	n/a	Central banks		F 20.06	0080	0010			
Deposits: of which General governments	n/a	General governments		F 20.06	0090	0010			
Deposits: of which Credit institutions	n/a	Credit institutions		F 20.06	0100	0010			
Deposits: of which Other financial corporations	n/a	Other financial corporations		F 20.06	0110	0010			
Deposits: of which Non-financial corporations	n/a	Non-financial corporations		F 20.06	0120	0010			
Deposits: of which Households	n/a	Households		F 20.06	0130	0010			
Off balance sheet exposures: Loan commitments	n/a	Loan commitments given		F 20.05	0010	0010			
Off balance sheet exposures: Financial guarantees	n/a	Financial guarantees given		F 20.05	0020	0010			
Off balance sheet exposures: Other Commitments	n/a	Other Commitments given		F 20.05	0030	0010			
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	0020, 0030, 0040	0010	F 01.01	0380	0010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	0070, 0093, 0097, 0110, 0142, 0172, 0176, 0235, 0390	0010	F 01.01	0380	0010

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

NPL ratio: HHS	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Non-performing (A) / Gross carrying amount (B)	F 18.00	0150	0060	F 18.00	0150	0010
NPL ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	0160	0060	F 18.00	0160	0010
NPL ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Non-performing (A) / Gross carrying amount (B)	F 18.00	0120	0060	F 18.00	0120	0010
NPL ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Non-performing (A) / Gross carrying amount (B)	F 18.00	0130	0060	F 18.00	0130	0010
NPL ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	0140	0060	F 18.00	0140	0010
Coverage ratio of non-performing loans and advances	AQT_41.2	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060
Coverage ratio: HHS	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Accumulated impairment (A) / Non-performing (B)	F 18.00	0150	0150	F18.00	0150	0060
Coverage ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Accumulated impairment (A) / Non-performing (B)	F 18.00	0160	0150	F18.00	0160	0060
Coverage ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Accumulated impairment (A) / Non-performing (B)	F 18.00	0120	0150	F18.00	0120	0060
Coverage ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises Accumulated impairment (A) / Non-performing (B)	F 18.00	0130	0150	F18.00	0130	0060
Coverage ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property Accumulated impairment (A) / Non-performing (B)	F 18.00	0140	0150	F18.00	0140	0060
NFCs loans and advances - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0010	0010	F06.01	0190	0010
NFCs loans and advances - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0020	0010	F06.01	0190	0010
NFCs loans and advances - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0030	0010	F06.01	0190	0010
NFCs loans and advances - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0040	0010	F06.01	0190	0010
NFCs loans and advances - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0050	0010	F06.01	0190	0010
NFCs loans and advances - F Construction	n/a	Ratio	NFCs loans and advances - F Construction (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0060	0010	F06.01	0190	0010
NFCs loans and advances - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0070	0010	F06.01	0190	0010
NFCs loans and advances - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0080	0010	F06.01	0190	0010
NFCs loans and advances - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0090	0010	F06.01	0190	0010
NFCs loans and advances - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0100	0010	F06.01	0190	0010
NFCs loans and advances - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0105	0010	F06.01	0190	0010
NFCs loans and advances - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0110	0010	F06.01	0190	0010
NFCs loans and advances - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0120	0010	F06.01	0190	0010
NFCs loans and advances - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0130	0010	F06.01	0190	0010
NFCs loans and advances - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0140	0010	F06.01	0190	0010
NFCs loans and advances - P Education	n/a	Ratio	NFCs loans and advances - P Education (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0150	0010	F06.01	0190	0010
NFCs loans and advances - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0160	0010	F06.01	0190	0010

NFCs loans and advances - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0170	0010	F06.01	0190	0010
NFCs loans and advances - S Other services	n/a	Ratio	NFCs loans and advances - S Other services (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0180	0010	F06.01	0190	0010
NFCs NPLs - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing : Non-performing (A) /Loans and advances (B)	F 06.01	0010	0012	F06.01	0010	0010
NFCs NPLs - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying : Non-performing (A) /Loans and advances (B)	F 06.01	0020	0012	F06.01	0020	0010
NFCs NPLs - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing : Non-performing (A) /Loans and advances (B)	F 06.01	0030	0012	F06.01	0030	0010
NFCs NPLs - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply : Non-performing (A) /Loans and advances (B)	F 06.01	0040	0012	F06.01	0040	0010
NFCs NPLs - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply : Non-performing (A) /Loans and advances (B)	F 06.01	0050	0012	F06.01	0050	0010
NFCs NPLs - F Construction	n/a	Ratio	NFCs loans and advances - F Construction : Non-performing (A) /Loans and advances (B)	F 06.01	0060	0012	F06.01	0060	0010
NFCs NPLs - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade : Non-performing (A) /Loans and advances (B)	F 06.01	0070	0012	F06.01	0070	0010
NFCs NPLs - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage : Non-performing (A) /Loans and advances (B)	F 06.01	0080	0012	F06.01	0080	0010
NFCs NPLs - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0090	0012	F06.01	0090	0010
NFCs NPLs - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication : Non-performing (A) /Loans and advances (B)	F 06.01	0100	0012	F06.01	0100	0010
NFCs NPLs - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities : Non-performing (A) /Loans and advances (B)	F 06.01	0105	0012	F06.01	0105	0010
NFCs NPLs - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities : Non-performing (A) /Loans and advances (B)	F 06.01	0110	0012	F06.01	0110	0010
NFCs NPLs - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities : Non-performing (A) /Loans and advances (B)	F 06.01	0120	0012	F06.01	0120	0010
NFCs NPLs - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0130	0012	F06.01	0130	0010
NFCs NPLs - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security : Non-performing (A) /Loans and advances (B)	F 06.01	0140	0012	F06.01	0140	0010
NFCs NPLs - P Education	n/a	Ratio	NFCs loans and advances - P Education : Non-performing (A) /Loans and advances (B)	F 06.01	0150	0012	F06.01	0150	0010
NFCs NPLs - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities : Non-performing (A) /Loans and advances (B)	F 06.01	0160	0012	F06.01	0160	0010
NFCs NPLs - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation : Non-performing (A) /Loans and advances (B)	F 06.01	0170	0012	F06.01	0170	0010
NFCs NPLs - S Other services	n/a	Ratio	NFCs loans and advances - S Other services : Non-performing (A) /Loans and advances (B)	F 06.01	0180	0012	F06.01	0180	0010
Proportion of exposures to NACE L (Real Estate Activities)	n/a	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0110	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE L (Real Estate Activities)	n/a	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	0110	0012	F 20.07.1	0110	0010
Proportion of exposures to NACE F (Construction)	n/a	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0060	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE F (Construction)	n/a	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	0060	0012	F 20.07.1	0060	0010
Share of stage 1 loans and advances to total gross loans and advances	AQT_65.1	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0015	F 04.04.1	0070	0015, 0030, 0040, 0041
Share of stage 2 loans and advances to total gross loans and advances	AQT_65.2	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0030	F 04.04.1	0070	0015, 0030, 0040, 0041
Share of stage 3 loans and advances to total gross loans and advances	AQT_65.3	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0040	F 04.04.1	0070	0015, 0030, 0040, 0041
Coverage ratio stage 1 of loans and advances	AQT_79.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	0070	0050	F 04.04.1	0070	0015
Coverage ratio stage 2 of loans and advances	AQT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	0070	0060	F 04.04.1	0070	0030
Coverage ratio stage 3 of loans and advances	AQT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	0070	0070	F 04.04.1	0070	0040
Total fair valued financial assets ⁽⁹⁾	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 ⁽⁹⁾	AQT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030

Level 2 financial assets ⁽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	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Level 3 financial assets ⁽²⁾	AQT_80.3	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Sovereign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	0010	0010			
Sovereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	0010	0020			
Sovereign exposure - Financial assets held for trading	n/a	Ratio	Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0010	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Fair value through P&L	n/a	Ratio	Sovereign exposure treated as Fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0060	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Fair value through OCI	n/a	Ratio	Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0080	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Amortised cost	n/a	Ratio	Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0100	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Other	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 33.00	0010	0030, 0060, 0080, 0100	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure maturities 0 - 3M	n/a	Ratio	Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0170	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 3M - 1Y	n/a	Ratio	Sovereign exposure maturities 3M - 1Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0180	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 1Y - 5Y	n/a	Ratio	Sovereign exposure maturities 1Y - 5Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0190, 0200, 0210	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 5Y - 10Y	n/a	Ratio	Sovereign exposure maturities 5Y - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0220	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 10Y - more	n/a	Ratio	Sovereign exposure maturities 10Y - more (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0230	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Debt securities issued	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	0050, 0065, 0090, 0130, 0143	0010	F 01.02	0300	0010
Deposits from credit institutions	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	0160	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Customer deposits from HHS	n/a	Ratio	Deposits from HHS (A) / Total liabilities (B)	F 08.01	0310	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Customer deposits from NFCs	n/a	Ratio	Deposits from NFCs (A) / Total liabilities (B)	F 08.01	0260	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010

Other deposits	n/a	Ratio	Other deposits (A) / Total liabilities (B)	F 08.01	0110, 0210	0010, 0020, 0030, 0034, 0035	F01.02	0300	0010
Other liabilities	n/a	Calculation	Residual Calculation: 1 - (A/B)	F 08.01	0110, 0210, 0260, 0310	0010, 0020, 0030, 0034, 0035	F01.02	0300	0010
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	0300	0010
			Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
Share of secured funding	FND_28	Numerator	Covered bonds (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B)	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
Loan commitments: volume	n/a		Gross carrying amount	F 18.00	0340	0010	n/a	n/a	n/a
Share of loan commitments to HHs	n/a	Ratio	Loan commitments to HHs (A) / Total loan commitments given (B)	F 18.00	0400	0010	F 18.00	0340	0010
Share of loan commitments to NFCs	n/a	Ratio	Loan commitments to NFCs (A) / Total loan commitments given (B)	F 18.00	0390	0010	F 18.00	0340	0010
Volume of liquid assets (after weighting)	n/a		Volume of liquid assets	C 72.00	0010	0040			
Cash and reserves	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0040, 0050	0040	C 72.00	0010	0040
Central government assets (L1)	n/a	Ratio	Central government assets L1 (A) / Volume of liquid assets (B)	C 72.00	0070	0040	C 72.00	0010	0040
L1 securities	n/a	Ratio	L1 Securities (A) / Volume of liquid assets (B)	C 72.00	0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170	0040	C 72.00	0010	0040
Extremely high quality covered bonds	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0180	0040	C 72.00	0010	0040
L2A & L2B assets	n/a	Ratio	L2A & L2B assets (A) / Volume of liquid assets (B)	C 72.00	0230, 0310	0040	C 72.00	0010	0040
Volume of available stable funding (after weighting)	n/a		Volume of available stable funding	C 84.00	0120	0030			
Capital items and instruments	n/a	Ratio	Capital items and instruments (A) / Volume of available stable funding (B)	C 84.00	0130	0030	C 84.00	0120	0030
Retail deposits	n/a	Ratio	Retail deposits (A) / Volume of available stable funding (B)	C 84.00	0140	0030	C 84.00	0120	0030
Operational deposits	n/a	Ratio	Operational deposits (A) / Volume of available stable funding (B)	C 84.00	0160	0030	C 84.00	0120	0030
Other non-financial customers (excl. central banks)	n/a	Ratio	Other non-financial customers (excl. central banks) (A) / Volume of available stable funding (B)	C 84.00	0150	0030	C 84.00	0120	0030
(Other) financial customers and central banks	n/a	Ratio	(Other) financial customers and central banks (A) / Volume of available stable funding (B)	C 84.00	0180	0030	C 84.00	0120	0030
Liabilities provided from undetermined counterparties	n/a	Ratio	Liabilities provided from undetermined counterparties (A) / Volume of available stable funding (B)	C 84.00	0190	0030	C 84.00	0120	0030
Intra-group and other liabilities	n/a	Ratio	Intra-group and other liabilities (A) / Volume of available stable funding (B)	C 84.00	0170, 0200, 0210	0030	C 84.00	0120	0030
Own funds (Tier 1 capital) volume	n/a		Tier 1 capital volume (A)	C 01.00	0015	0010	n/a	n/a	n/a
Capital instruments eligible as CET1 Capital	n/a	Ratio	Capital instruments eligible as CET1 Capital (A) / Tier 1 capital volume (B)	C 01.00	0030	0010	C 01.00	0015	0010
Retained earnings	n/a	Ratio	Retained earnings (A) / Tier 1 capital volume (B)	C 01.00	0130	0010	C 01.00	0015	0010
Accumulated other comprehensive income	n/a	Ratio	Accumulated other comprehensive income (A) / Tier 1 capital volume (B)	C 01.00	0180	0010	C 01.00	0015	0010
Other CET1 components	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 01.00	0030, 0130, 0180, 0530	0010	C 01.00	0015	0010
Additional Tier 1 capital	n/a	Ratio	Additional Tier 1 capital	C 01.00	0530	0010	C 01.00	0015	0010
RWA volume	n/a		RWA volume	C 02.00	0010	0010	n/a	n/a	n/a
			Calculated as SCV_4 - Securitisation risk exposure amounts of total credit risk exposure amounts	n/a	n/a	n/a	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	C 02.00	0040	0010	C 02.00	0010	0010
Securitisation capital requirements	n/a	Ratio	Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	C 02.00	0220, 0430, 0470	0010	C 02.00	0010	0010
Market risk capital requirements	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	0520	0010	C 02.00	0010	0010
Operational risk capital requirements	SCV_9	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	C 02.00	0590	0010	C 02.00	0010	0010

Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
Net interest income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	(Interest income - Interest expense) (A) / Equity (B)	F 02.00	0010, 0090	0010	F 01.03	0300	0010
Net fee & commission income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Fee & commission income - Fee & commission expense (A) / Equity (B)	F 02.00	0200, 0210	0010	F 01.03	0300	0010
Net trading income (incl. FV result) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Net Gains or (-) losses on financial assets and liabilities: held for trading, trading, non-trading financial assets mandatorily at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B)	F 02.00	0280, 0285, 0287, 0290	0010	F 01.03	0300	0010
Other operating income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Total net operating income - net interest income - Fee & commission income - net trading income (A) / Equity (B)	F 02.00	0010, 0090, 0200, 0210, 0280, 0285, 0287, 0290, 0355	0010	F 01.03	0300	0010
Staff expenses on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Staff expenses (A) / Equity (B)	F 02.00	0370	0010	F 01.03	0300	0010
Other admin. (incl. depreciation) expenses on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Other admin. (incl. depreciation) expenses (A) / Equity (B)	F 02.00	0380, 0390	0010	F 01.03	0300	0010
Provisions on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Provisions (A) / Equity (B)	F 02.00	0430	0010	F 01.03	0300	0010
Impairments (credit risk losses) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Impairments (credit risk losses) (A) / Equity (B)	F 02.00	0460	0010	F 01.03	0300	0010
Contributions to resolution funds and DGS (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Cash contributions to resolution funds and deposit guarantee schemes (A) / Equity (B)	F 02.00	0385	0010	F 01.03	0300	0010
Other (incl. tax) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Profit or (-) loss for the year - Total operating income + Staff expenses + Other admin. Expenses + Cash contributions to resolution funds and deposit guarantee schemes + Provisions + Impairments (A) / Equity (B)	F 02.00	0670, 0355, 0370, 0380, 0385, 0390, 0430, 0460	0010	F 01.03	0300	0010

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

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

(3) Applicable only to IFRS reporting banks.

(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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