

***RISK DASHBOARD***  
***DATA AS OF Q3 2020***

## Contents

1	Summary		3
2	Overview of the main risks and vulnerabilities in the EU banking sector		4
3	Heatmap		5
4	Risk Indicators (RIs)		
4.1	Solvency	Tier 1 capital ratio	6
		Total capital ratio	7
		CET1 ratio	8
		CET1 ratio (fully loaded)	9
		Leverage ratio	10
		Leverage ratio (fully phased-in definition of Tier 1)	11
4.2	Credit Risk and Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	12
		Coverage ratio for non-performing loans and advances	13
		Forbearance ratio for loans and advances	14
		Ratio of non-performing exposures (NPE ratio)	15
4.3	Profitability	Return on equity	16
		Return on assets	17
		Cost to income ratio	18
		Net interest income to total net operating income	19
		Net fee and commission income to total net operating income	20
		Net trading income to total net operating income	21
		Net interest margin	22
		Cost of Risk	23
4.4	Funding and Liquidity	Loan-to-deposit ratio (for households and non-financial corporations)	24
		Asset encumbrance ratio	25
		Liquidity coverage ratio (%)	26
5	Annex 1: Statistical Annex	Asset composition and volumes	28
		Loans: composition and asset quality	29
		Loans: NPL and coverage ratios	30
		Distribution of NFC loans and advances by NACE code	31
		NPL ratios of NFC loans and advances by NACE code	32
		Exposures to Real Estate activities and Construction	33
		IFRS9 specific data	34
		Sovereign exposures	35
		Liability composition and volumes	36
		Composition of own funds and risk-weighted assets	37
		Profitability analysis: main drivers within RoE	38
		EBA-compliant Moratoria	39
		Public guarantee schemes	40
6	Annex 2: Methodological note on the RIs heatmap		41
7	Annex 3: The RI and Annex database		43

## Summary\*

**Capital ratios continued their rise in Q3 2020.** Due to a further increase in capital and contraction in risk weighted assets, the CET1 ratio grew by 40bps to 15.1% on a fully loaded basis. The growth in capital was not least supported by a slightly rising share of retained earnings in own funds. The dispersion, as reflected in the 5th and 95th percentile, widened for the CET1 fully loaded ratio. The leverage ratio (on a fully phased in definition of Tier 1 capital) similarly increased from 5.2% in Q2 to 5.5% in Q3. The rise in the leverage ratio reverted its sudden contraction in Q1.

**A further deterioration in asset quality is not yet reflected in Q3 data.** The non-performing loan (NPL) ratio continued its decline, from 2.9% in Q2 to 2.8% in Q3, supported by a contraction in the NPL volume and rising total loans and advances. The forborne loan (FBL) ratio remained unchanged at 2%. The FBL volume rose by around 2.5% QoQ. The share of stage 2 loans in total loans (at amortised cost) slightly contracted in Q3 by 20bps to 8%. At the same time the share of stage 1 loans increased by 20bps, whereas the share of stage 3 loans remained unchanged. The most significant change of coverages ratios was for stage 2 loans (up from 3.8% to 4.1%), whereas it remained the same for stage 1 (0.2%) and contracted by 10bps to 46.6% for stage 3 loans.

**Loans under non-expired moratoria declined from around EUR 810bn in Q2 to around EUR 587bn in Q3.** During the same period the volume of loans with expired moratoria increased from EUR 82bn to EUR 350bn (all referring to EBA-compliant moratoria). The share of stage 2 loans under non-expired moratoria increased from 16.7% to 20.2% (17% for exposures with expired moratoria) in contrast to the declining trend in the share of stage 2 loans (for total loans). Loans under public guarantee schemes increased from around EUR 184bn to EUR 289bn in Q3. For these loans the share of stage 2 loans reached 4.9%. The coverage through public guarantees was nearly 70% for these exposures.

**Profitability partially recovered.** Return on equity (RoE) increased from 0.5% in Q2 to a still subdued level of 2.5% in Q3. The rise was driven by a contraction in cost of risk (down from 86bps in Q2 to 74bps in Q3). Total net operating income increased slightly, supported mainly by lower losses in net trading income. The share of net trading income in total net operating income rose from -1.5% in Q2 to -0.5%. Net interest income declined (share in total operating income down from 60.3% to 59.8%) and net fee and commission income remained roughly unchanged (20bps down to 30.2%). The cost to income ratio declined from 66.6% to 64.7% in Q3. The decrease was mainly supported by the decline of the numerator.

**The loan to deposit ratio further declined from 116% to 113.6% driven by strongly rising client deposits.** The asset encumbrance ratio increased from 27.5% to 27.9%. The liquidity coverage ratio (LCR) again rose to new heights, reaching 171.3%, up from 166% in Q2.

\*]This risk dashboard is based on a sample of Risk Indicators (RI) from 182 European banks (unconsolidated number of banks, including 35 subsidiaries). The sample of banks is reviewed annually by competent authorities and adjusted accordingly. This can determine breaks in the time series. In particular, from Q1 2020 onwards, EU aggregates no longer include figures for UK banks but for subsidiaries of UK banks in EU countries. Ratios provided in the text are weighted average if not otherwise stated. The data is based on the EBA's implementing technical standards (ITS) on supervisory reporting (EU Regulation No 680/2014 and its subsequent amendments). In the chart on Risk Indicators by size class, considering the distribution of the average total assets, the small banks are those below the first quartile, the large banks are those above the third quartile.

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

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

Asset quality



The strong lending growth seen during the first half of 2020 has come to a halt as credit demand from non-financial corporates (NFCs) to build precautionary liquidity buffers has eased. For the Euro area this is similarly reflected in the ECB's Q3 bank lending survey, according to which loan demand moderated and lending standards tightened. Rising volume of forbearance loans shows that banks keep on dealing with potential struggling borrowers. The decline in non-performing loans (NPLs), the QoQ contraction of the cost of risk and the slight fall in the share of loans classified under IFRS9 Stage 2 should be taken with caution and not as conclusion that asset quality is already improving again. The volume of loans under public guarantee schemes continued to rise in Q3 whereas loans under moratoria have fallen significantly. Although the NPL ratio of loans exiting moratoria is roughly in line with the overall NPL ratio, the share of loans under moratoria classified under Stage 2 is more than double the share for loans on average.

**Short-term outlook:** The economic contraction and the expiration of public guarantee schemes are likely to be a drag for lending growth. Recent rises in COVID-19 cases and the resumption of containment measures in many countries might lead to additional asset quality deterioration and further provisioning needs. Looking forward, it will be important that banks differentiate between viable and non-viable borrowers, avoiding undue credit restriction to the former and engaging in early restructuring or other forbearance measures with the latter. It needs to be seen how the phasing out of COVID-19-related measures like moratoria or public guarantees will materialise in asset quality parameters.

Market risk



Markets are supported by central bank intervention and high expectations on the effectiveness of COVID-19 vaccines. Spreads have further contracted, including for subordinated and other high risk debt, not least due to investors' search for yield. Volatility has remained muted except for certain spikes. Concerns are that neither spread moves nor valuations properly reflect risks related to the real economy.

**Short-term outlook:** COVID-19 and political risks significantly affect market risks. It will take time before a substantial share of the population is vaccinated and new contagion waves and ensuing containment measures can be ruled out. The Trade and Cooperation Agreement concluded between the EU and the UK before year-end was important to maintain initial low volatility at the end of the UK's withdrawal process. Uncertainties nevertheless persist as the agreement does not cover financial services. Developments on financial markets will be increasingly dependent on central banks' and economic policy measures. Ultra low yields further increase investors' search for yield. The decoupling of financial markets from the real economy, especially after the November rally, entails a risk of a sudden and abrupt correction. Also market liquidity might easily come under pressure.

Liquidity and funding



Banks kept comfortable funding and liquidity profiles not least due to continued central bank support. Funding spreads have further contracted recently and are now close to pre-crisis levels. Although the availability of cheap central bank funding has led to a significant reduction in covered bond issuance, primary markets have been active in recent months, before they went into the year-end break. Banks of different size and from different geographies placed instruments across the capital stack successfully. Focus was on MREL-eligible and in particular subordinated instruments. In addition, volumes of household and NFC deposits kept on rising.

**Short-term outlook:** In the months ahead, banks might make use of windows of favourable market conditions to advance in building up their MREL buffers and to optimise their capital structure. Banks' access to and pricing of market based funding remain vulnerable to sudden corrections in financial markets. However, for the time being, central bank measures might soften any funding and liquidity tensions. In the medium-term, a key challenge might be the refinancing of significant amounts of central bank funding, which might even impact on banks' liquidity positions.

Profitability



Profitability remained at very low levels although it has slightly improved in Q3, driven mainly by lower impairments. Operating income has also improved slightly, yet the increase is almost completely explained by trading income (including fair value gains), the most volatile component. The increase in lending volumes in previous quarters has not been enough to offset the fall in net interest margins. However, banks have also managed to reduce their staff and other administrative expenses further and to improve their cost to income ratio. Investment banks continued to benefit from their fixed income, currency and commodity (FICC) business.

**Short-term outlook:** Pressure on profitability is expected to remain high. The bleak economic outlook is likely to keep cost of risk elevated and to result in subdued lending growth. Low interest rates and intense competition will maintain margins low. Moreover, competition might weigh on fee income. Although operating expenses continue to decrease, this trend might be reverted once the pandemic is over. The current crisis might be a catalyst for many clients to become digital customers, hence increasing branch overcapacity and requiring further information and communication technology (ICT) investments. M&A deals remain one of the options for banks to address potentially high costs bases, especially when cost reduction opportunities on a stand-alone basis have been exhausted. M&A would at the same time help to address overcapacities.

Operational resilience



Operational risks, including reputational challenges, have not abated. As ICT usage has grown further and following a rising share of digital transactions, technology-related risks remain elevated, including risks of financial crime. The uncertainty related to the developments of the COVID-19 crisis, together with the measures introduced to address it, like loan moratoria or public guarantee schemes, might imply rising risks of new types of misconduct and of potentially fraudulent activities. AML risks remain elevated. In the medium-term, additional risks such as those related to the climate change and other environmental, social or governance (ESG) factors might play an increasing role.



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

### RIs heatmap

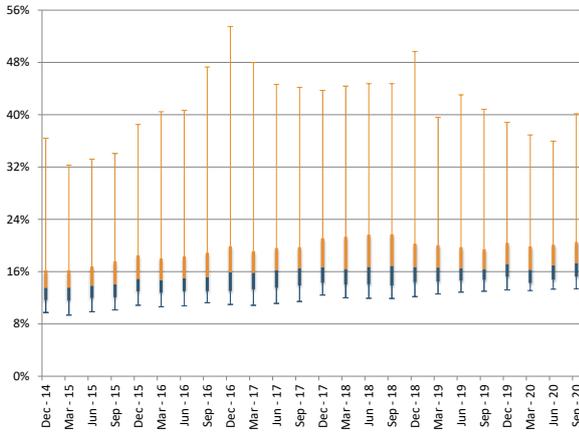
		Traffic light																				
RI	Threshold	Current vs previous quarters for the worst bucket	201606	201609	201612	201703	201706	201709	201712	201803	201806	201809	201812	201903	201906	201909	201912	202003	202006	202009		
Solvency	Tier 1 capital ratio	> 15%	●	29.7%	39.6%	55.5%	49.3%	50.5%	59.4%	67.0%	57.9%	55.3%	59.9%	64.8%	59.5%	63.6%	64.6%	71.7%	46.5%	56.4%	67.9%	
		[12% - 15%]	●	62.3%	52.5%	35.5%	43.9%	39.7%	38.2%	32.0%	41.2%	43.5%	38.8%	33.8%	39.5%	35.9%	34.6%	28.3%	53.1%	43.6%	32.1%	
		< 12%	●	8.0%	7.9%	9.0%	6.8%	9.8%	2.3%	1.0%	0.9%	1.3%	1.3%	1.3%	1.0%	0.5%	0.8%	0.0%	0.4%	0.0%	0.0%	
	CET1 ratio	> 14%	●	22.8%	27.5%	34.3%	41.1%	40.0%	46.3%	52.7%	41.7%	47.3%	46.9%	42.1%	45.1%	47.9%	42.3%	50.4%	40.4%	51.7%	54.5%	
		[11% - 14%]	●	72.6%	68.1%	61.2%	55.7%	52.0%	53.1%	47.0%	58.0%	47.0%	52.6%	57.2%	54.3%	51.5%	57.2%	49.6%	59.6%	48.3%	45.5%	
	Leverage ratio	> 8%	●	n.a.	4.2%	4.6%	4.3%	4.3%	4.3%	4.6%	4.5%	4.1%	4.4%	5.0%	4.1%	4.3%	4.1%	5.3%	5.3%	4.2%	5.6%	
[5% - 8%]		●	n.a.	47.4%	54.5%	45.9%	52.4%	57.2%	57.5%	53.9%	52.6%	54.7%	59.7%	53.1%	51.4%	53.2%	60.7%	48.9%	38.9%	57.4%		
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 5%	●	n.a.	48.4%	40.9%	49.8%	43.3%	38.5%	37.9%	41.7%	43.3%	40.9%	35.4%	42.8%	44.3%	42.7%	34.0%	45.8%	57.0%	37.1%	
		[3% - 8%]	●	42.8%	42.1%	39.5%	40.1%	44.6%	51.4%	60.5%	60.7%	60.8%	61.9%	67.3%	67.6%	74.0%	74.0%	75.8%	67.2%	77.8%	77.7%	
		> 8%	●	44.0%	44.5%	47.3%	46.4%	42.8%	36.2%	28.5%	32.1%	32.9%	34.3%	29.6%	29.5%	23.1%	23.1%	21.3%	29.0%	18.4%	20.8%	
	Coverage ratio of non-performing loans and advances	> 55%	●	13.1%	13.3%	13.2%	13.5%	12.6%	12.4%	11.1%	7.3%	6.4%	3.8%	3.2%	2.9%	2.9%	2.9%	3.0%	3.8%	3.7%	1.5%	
		[40% - 55%]	●	10.7%	10.9%	16.9%	9.7%	11.2%	12.9%	9.3%	25.7%	20.3%	20.2%	15.1%	14.4%	14.2%	19.7%	19.8%	16.5%	16.7%	9.6%	
	Forbearance ratio for loans and advances	< 40%	●	50.3%	49.0%	43.7%	52.2%	50.5%	48.5%	51.6%	33.5%	36.9%	36.3%	51.1%	43.4%	53.2%	37.9%	38.8%	61.6%	58.3%	66.0%	
< 1.5%		●	38.9%	40.2%	39.4%	38.1%	38.3%	38.6%	39.1%	40.8%	42.8%	43.4%	33.8%	42.2%	32.5%	42.4%	41.4%	21.9%	25.0%	24.4%		
Profitability	Return on equity	< 1.5%	●	42.7%	50.6%	51.5%	53.9%	52.3%	52.3%	59.4%	58.0%	62.1%	64.9%	66.2%	66.6%	67.3%	68.0%	68.3%	67.2%	56.6%	55.2%	
		[1.5% - 4%]	●	36.2%	24.5%	21.0%	24.7%	27.2%	27.3%	23.3%	25.2%	21.9%	24.9%	26.2%	27.3%	27.5%	27.1%	26.7%	26.4%	37.3%	40.6%	
		> 4%	●	21.2%	25.0%	27.5%	21.5%	20.6%	20.4%	17.3%	16.8%	16.0%	10.2%	7.5%	6.1%	5.2%	4.9%	5.0%	6.3%	6.1%	4.2%	
	Cost to income ratio	> 10%	●	6.0%	6.6%	5.3%	11.6%	12.0%	15.1%	12.4%	12.2%	13.2%	9.6%	6.1%	10.1%	12.5%	9.8%	2.2%	2.6%	2.0%	5.8%	
		[6% - 10%]	●	49.4%	36.8%	40.4%	45.4%	47.6%	48.1%	34.4%	52.1%	53.9%	53.3%	55.5%	47.9%	60.2%	54.6%	42.1%	8.4%	15.7%	16.1%	
	Loan-to-deposit ratio for households and non-financial corporations	< 6%	●	44.6%	56.6%	54.3%	43.0%	40.3%	36.8%	53.2%	35.7%	32.9%	37.1%	38.4%	42.0%	27.3%	35.7%	55.6%	89.0%	82.3%	78.0%	
< 50%		●	9.9%	9.4%	10.7%	13.8%	14.7%	13.6%	10.2%	9.3%	9.4%	9.5%	10.2%	8.2%	8.9%	8.6%	9.1%	12.8%	13.3%	13.9%		
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	[50% - 60%]	●	26.2%	23.8%	13.6%	9.0%	16.9%	18.5%	16.9%	17.5%	18.7%	15.7%	16.1%	18.1%	12.9%	22.2%	16.6%	7.1%	10.0%	6.2%	
		> 60%	●	63.9%	66.8%	75.8%	77.2%	68.4%	67.9%	72.9%	73.2%	72.0%	74.8%	73.7%	73.6%	78.3%	69.2%	74.3%	80.2%	76.7%	79.9%	
		< 100%	●	28.3%	29.4%	29.4%	31.6%	35.3%	35.1%	35.6%	35.3%	35.0%	34.7%	34.6%	34.9%	34.9%	35.3%	36.1%	13.5%	24.9%	30.6%	
	[100% - 150%]	●	58.2%	56.6%	55.2%	54.6%	50.9%	51.8%	51.5%	51.7%	52.0%	52.4%	50.8%	51.9%	51.8%	51.5%	50.8%	69.4%	59.3%	54.0%		
	> 150%	●	13.5%	14.0%	15.3%	13.8%	13.8%	13.1%	12.9%	13.0%	13.0%	12.9%	14.6%	13.3%	13.3%	13.1%	13.1%	17.1%	15.8%	15.4%		

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

# Solvency

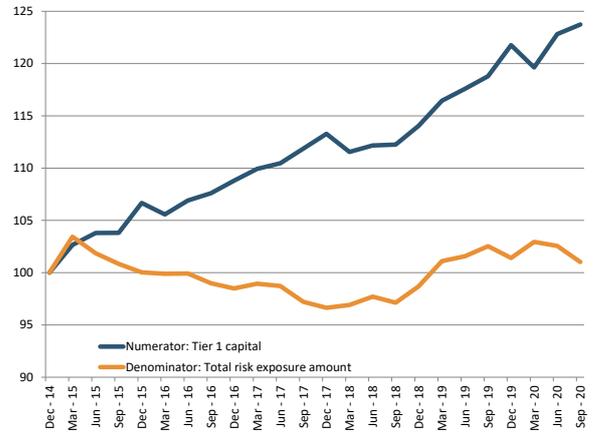
## 1 - Tier 1 capital ratio

### Dispersion



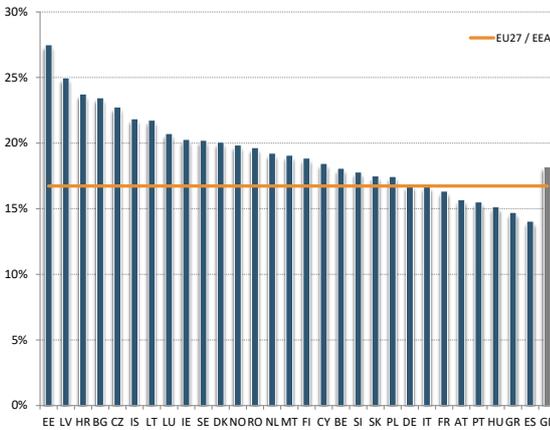
5th and 95th pct, interquartile range and median. From Q1 2020 onwards, EU aggregates no longer include figures for UK banks and they include data for subsidiaries of UK banks in EU countries.

### Numerator and denominator: trends



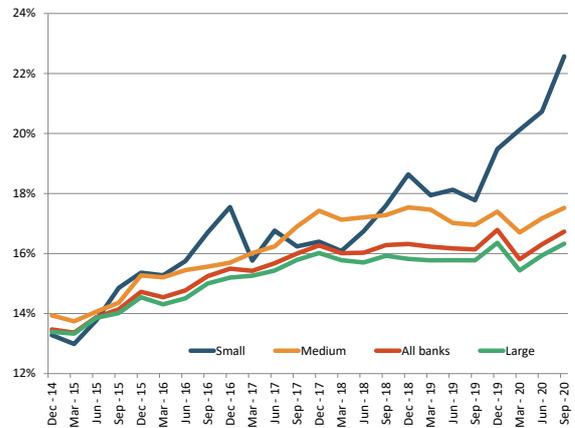
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2020)



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

### RI by size class



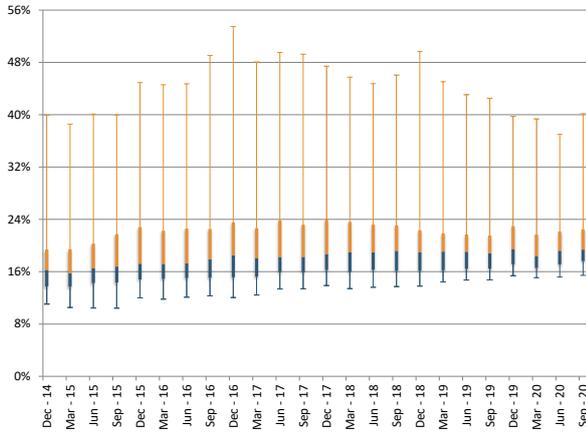
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.5%	16.2%
Mar - 15	13.4%	11.6%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.8%	16.8%
Sep - 15	14.1%	12.1%	14.1%	17.6%
Dec - 15	14.7%	13.0%	14.9%	18.5%
Mar - 16	14.5%	12.8%	14.7%	18.0%
Jun - 16	14.8%	13.0%	15.0%	18.3%
Sep - 16	15.2%	13.0%	15.2%	18.9%
Dec - 16	15.5%	13.0%	15.9%	19.9%
Mar - 17	15.4%	13.3%	15.8%	19.2%
Jun - 17	15.7%	13.6%	16.2%	19.6%
Sep - 17	16.0%	13.9%	16.5%	19.8%
Dec - 17	16.3%	14.3%	16.7%	21.1%
Mar - 18	16.0%	14.1%	16.4%	21.3%
Jun - 18	16.0%	14.1%	16.7%	21.7%
Sep - 18	16.3%	13.9%	16.9%	21.7%
Dec - 18	16.3%	14.4%	16.7%	20.3%
Mar - 19	16.2%	14.5%	16.6%	20.1%
Jun - 19	16.2%	14.6%	16.5%	19.8%
Sep - 19	16.1%	14.8%	16.4%	19.5%
Dec - 19	16.8%	15.2%	17.2%	20.4%
Mar - 20	15.8%	14.3%	16.3%	19.9%
Jun - 20	16.3%	14.8%	17.0%	20.1%
Sep - 20	16.7%	15.3%	17.3%	20.5%

# Solvency

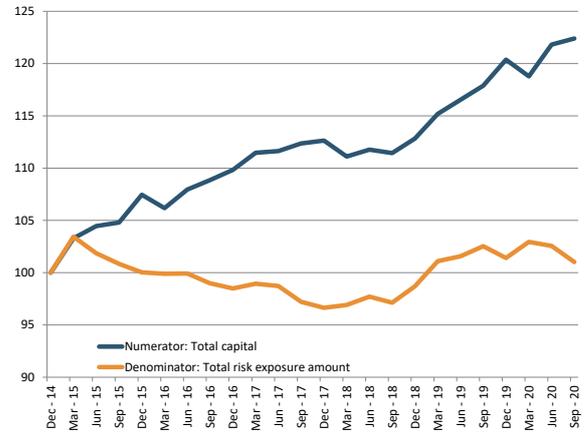
## 2 - Total capital ratio

### Dispersion



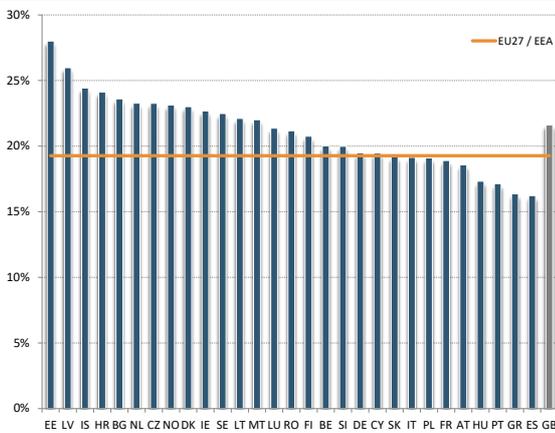
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



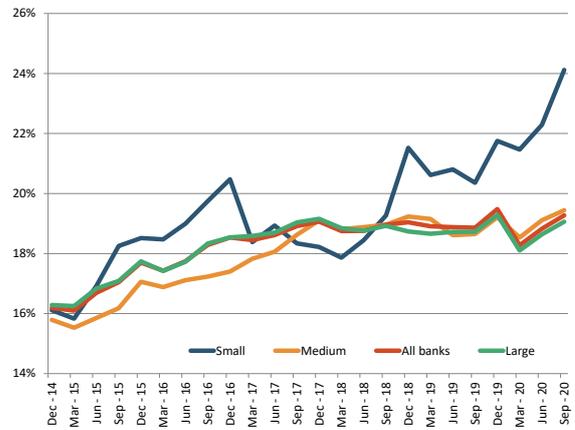
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

### RI by size class



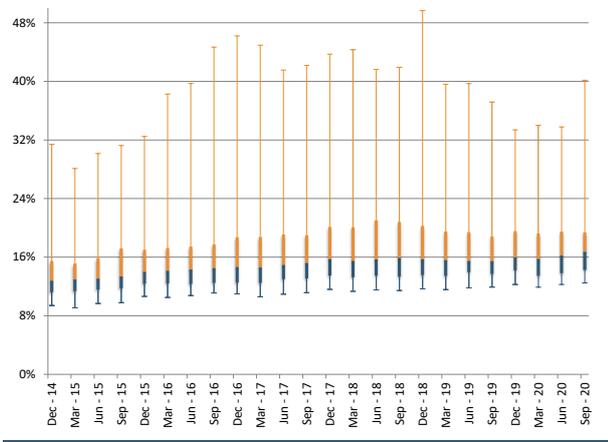
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.8%	16.3%	19.4%
Mar - 15	16.1%	13.7%	15.8%	19.5%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Sep - 15	17.0%	14.4%	16.8%	21.7%
Dec - 15	17.7%	14.8%	17.2%	22.8%
Mar - 16	17.4%	14.9%	17.2%	22.3%
Jun - 16	17.7%	15.0%	17.3%	22.6%
Sep - 16	18.3%	15.1%	17.9%	22.5%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Mar - 17	18.4%	15.3%	18.1%	22.7%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Sep - 17	18.9%	15.9%	18.3%	23.2%
Dec - 17	19.1%	16.3%	18.7%	23.9%
Mar - 18	18.8%	16.0%	19.0%	23.6%
Jun - 18	18.8%	16.3%	19.0%	23.2%
Sep - 18	19.0%	16.2%	19.2%	23.1%
Dec - 18	19.0%	16.2%	19.0%	22.4%
Mar - 19	18.9%	16.2%	19.1%	21.9%
Jun - 19	18.9%	16.4%	19.0%	21.7%
Sep - 19	18.9%	16.5%	18.8%	21.6%
Dec - 19	19.5%	17.1%	19.5%	23.0%
Mar - 20	18.3%	16.6%	18.4%	21.7%
Jun - 20	18.8%	17.1%	19.2%	22.2%
Sep - 20	19.3%	17.6%	19.4%	22.5%

# Solvency

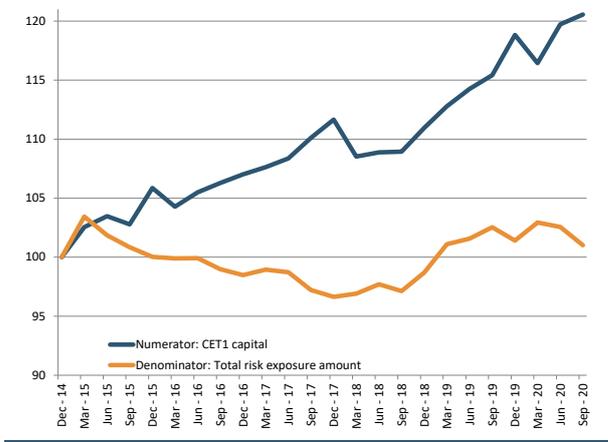
## 3 - CET1 ratio

### Dispersion



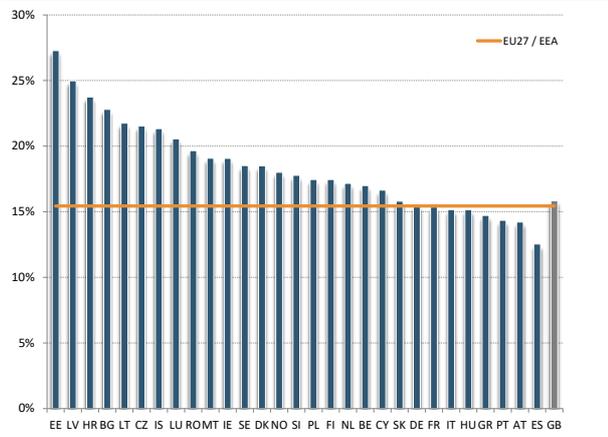
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



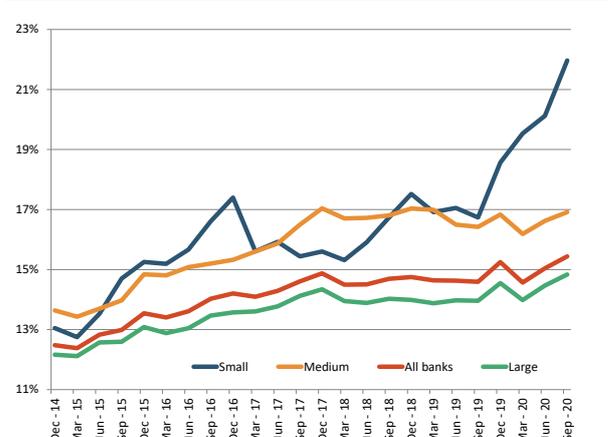
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

### RI by size class



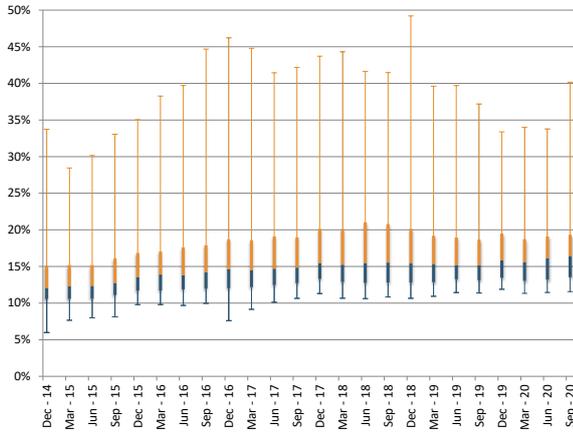
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Mar - 15	12.4%	11.4%	13.0%	15.2%
Jun - 15	12.8%	11.6%	13.1%	15.9%
Sep - 15	13.0%	11.7%	13.4%	17.2%
Dec - 15	13.5%	12.3%	14.0%	17.0%
Mar - 16	13.4%	12.4%	14.2%	17.3%
Jun - 16	13.6%	12.3%	14.3%	17.5%
Sep - 16	14.0%	12.5%	14.5%	17.7%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Mar - 17	14.1%	12.5%	14.6%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Sep - 17	14.6%	13.1%	15.2%	19.0%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Mar - 18	14.5%	13.3%	15.5%	20.1%
Jun - 18	14.5%	13.5%	15.7%	21.0%
Sep - 18	14.7%	13.3%	15.9%	20.8%
Dec - 18	14.8%	13.6%	15.7%	20.3%
Mar - 19	14.6%	13.5%	15.6%	19.5%
Jun - 19	14.6%	13.9%	15.5%	19.4%
Sep - 19	14.6%	13.7%	15.5%	18.8%
Dec - 19	15.2%	14.2%	16.0%	19.6%
Mar - 20	14.6%	13.4%	15.8%	19.2%
Jun - 20	15.0%	13.8%	16.2%	19.5%
Sep - 20	15.4%	14.2%	16.8%	19.4%

# Solvency

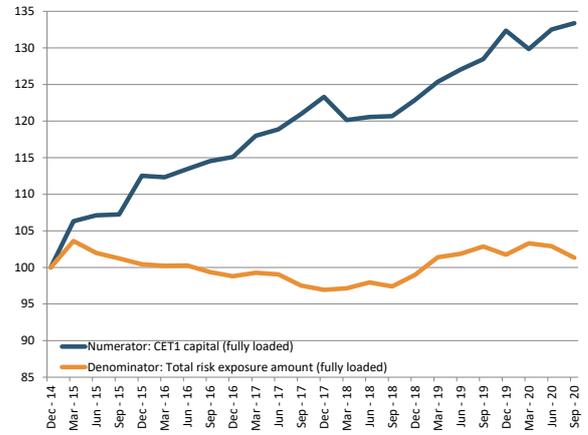
## 4 - CET1 ratio (fully loaded)

### Dispersion



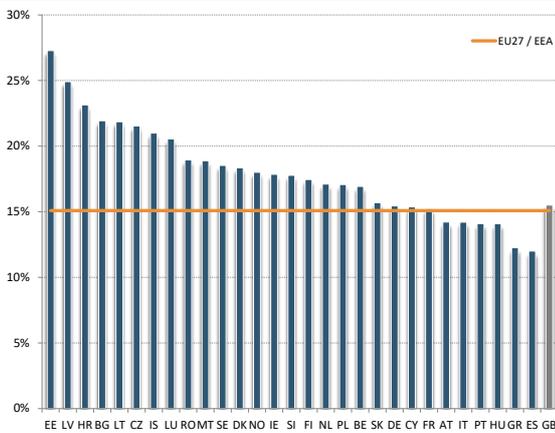
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



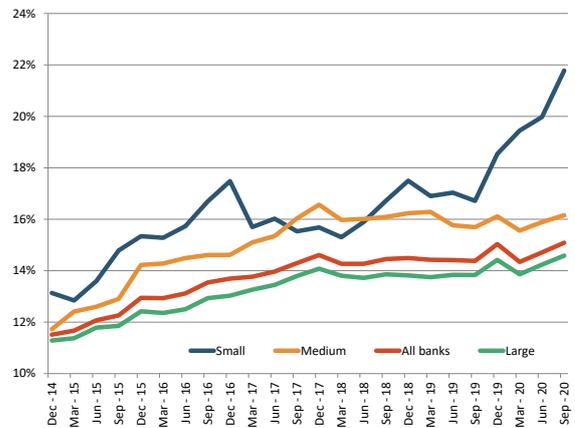
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

### RI by size class



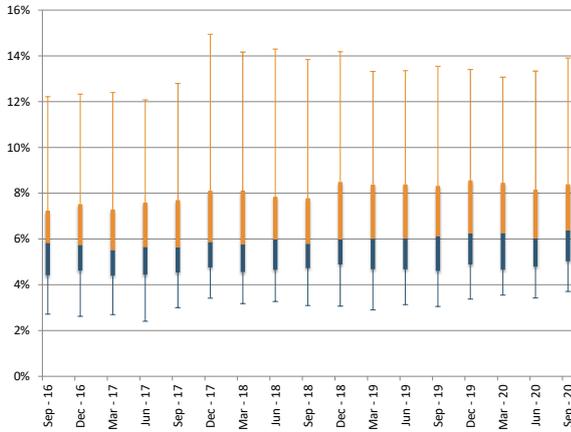
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.1%	15.1%
Mar - 15	11.7%	10.6%	12.3%	15.2%
Jun - 15	12.1%	10.6%	12.4%	15.2%
Sep - 15	12.3%	11.1%	12.7%	16.1%
Dec - 15	12.9%	11.7%	13.6%	16.9%
Mar - 16	12.9%	11.7%	13.9%	17.1%
Jun - 16	13.1%	11.9%	13.8%	17.6%
Sep - 16	13.5%	12.0%	14.2%	17.9%
Dec - 16	13.7%	12.0%	14.6%	18.7%
Mar - 17	13.8%	12.2%	14.5%	18.6%
Jun - 17	14.0%	12.5%	14.7%	19.1%
Sep - 17	14.3%	12.7%	14.8%	19.0%
Dec - 17	14.6%	13.3%	15.5%	20.1%
Mar - 18	14.3%	12.9%	15.2%	20.1%
Jun - 18	14.3%	12.8%	15.5%	21.0%
Sep - 18	14.5%	12.8%	15.5%	20.8%
Dec - 18	14.5%	12.8%	15.5%	20.1%
Mar - 19	14.4%	12.9%	15.3%	19.2%
Jun - 19	14.4%	13.2%	15.2%	19.0%
Sep - 19	14.4%	13.1%	15.2%	18.7%
Dec - 19	15.0%	13.5%	15.9%	19.5%
Mar - 20	14.3%	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%

# Solvency

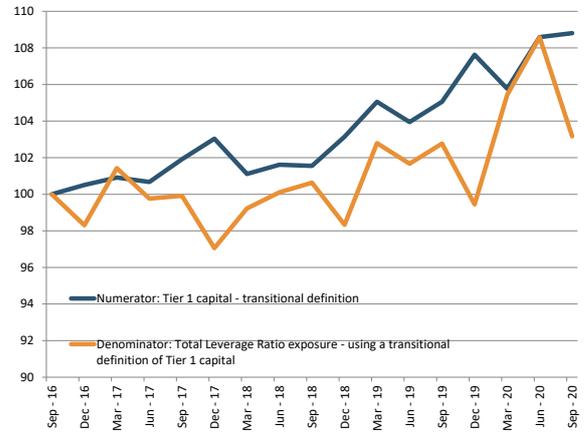
## 5 - Leverage ratio

### Dispersion



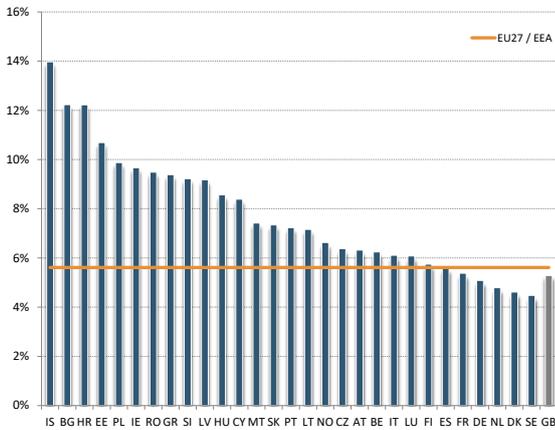
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



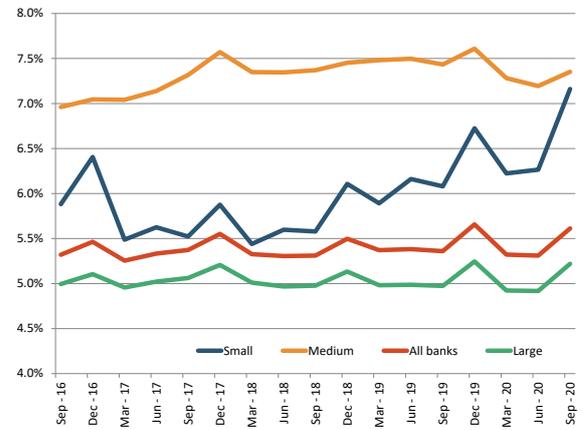
Total numerator and denominator.  
Sep 2016 = 100.

### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

### RI by size class



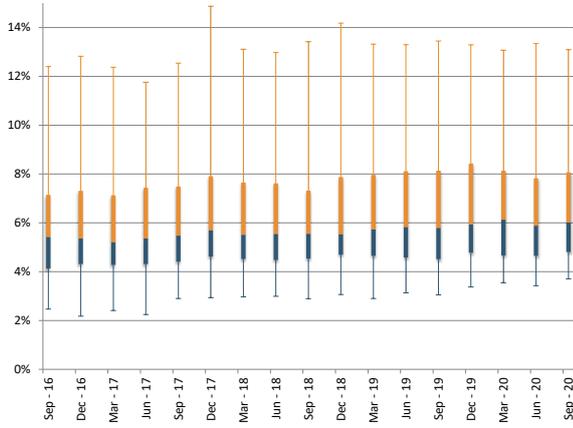
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

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

## Solvency

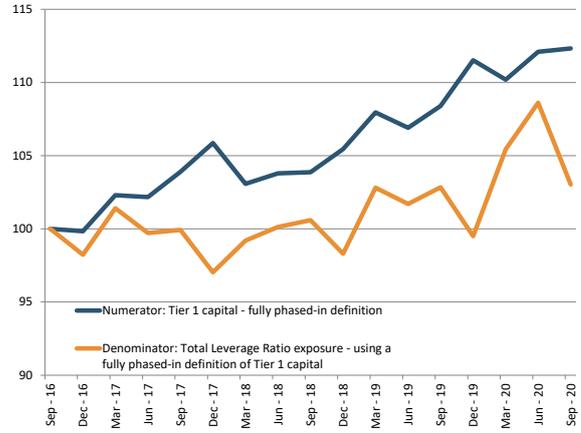
### 6 - Leverage ratio (fully phased-in definition of Tier 1)

#### Dispersion



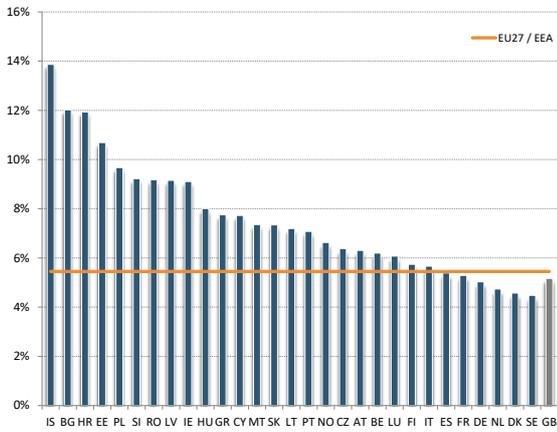
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



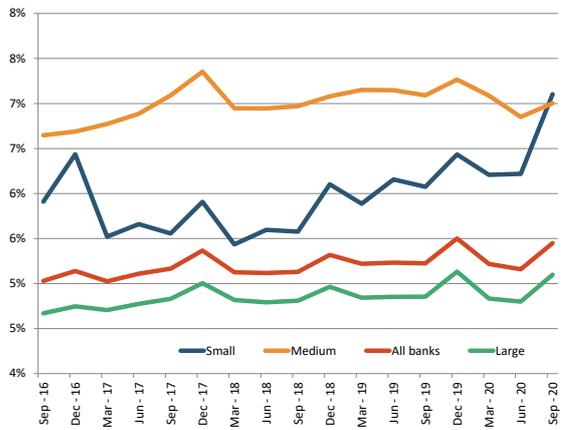
Total numerator and denominator.  
Sep 2016 = 100.

#### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

#### RI by size class



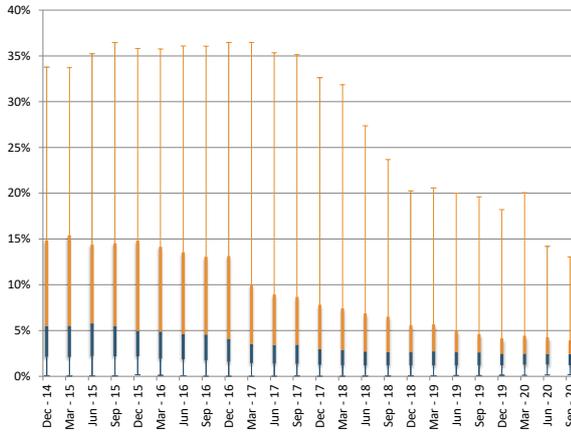
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Sep - 16	5.0%	4.1%	5.4%	7.2%
Dec - 16	5.1%	4.3%	5.4%	7.3%
Mar - 17	5.0%	4.3%	5.2%	7.1%
Jun - 17	5.1%	4.3%	5.4%	7.4%
Sep - 17	5.2%	4.4%	5.5%	7.5%
Dec - 17	5.4%	4.6%	5.7%	7.9%
Mar - 18	5.1%	4.5%	5.5%	7.7%
Jun - 18	5.1%	4.5%	5.5%	7.6%
Sep - 18	5.1%	4.5%	5.6%	7.3%
Dec - 18	5.3%	4.7%	5.5%	7.9%
Mar - 19	5.2%	4.6%	5.7%	8.0%
Jun - 19	5.2%	4.6%	5.8%	8.1%
Sep - 19	5.2%	4.5%	5.8%	8.1%
Dec - 19	5.5%	4.8%	5.9%	8.4%
Mar - 20	5.2%	4.7%	6.1%	8.1%
Jun - 20	5.2%	4.6%	5.9%	7.8%
Sep - 20	5.5%	4.8%	6.0%	8.1%

## Credit Risk and Asset Quality

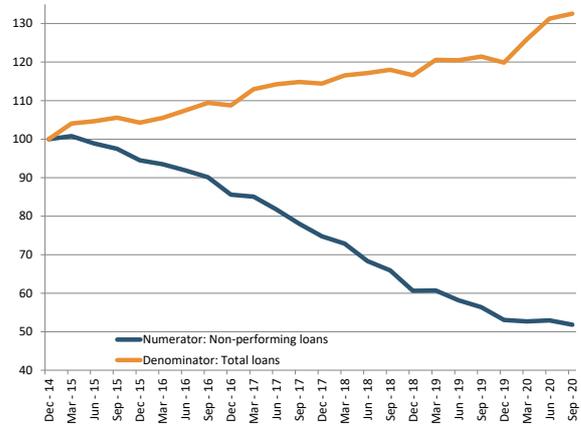
### 7 - Ratio of non-performing loans and advances (NPL ratio)

#### Dispersion



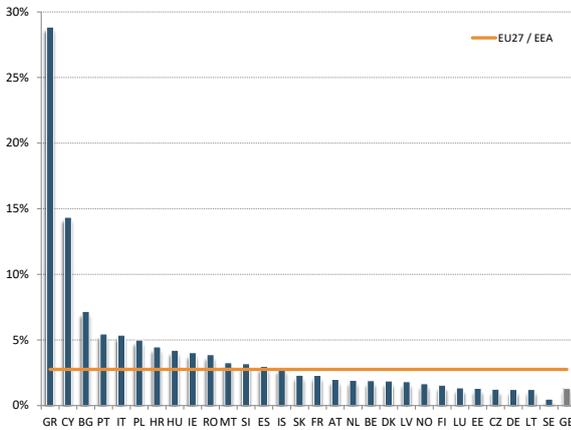
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



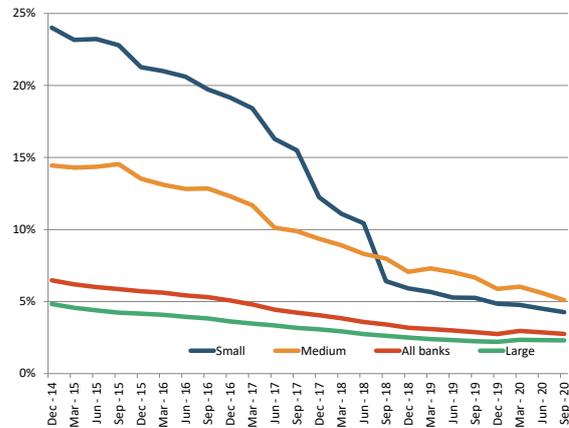
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

#### RI by size class



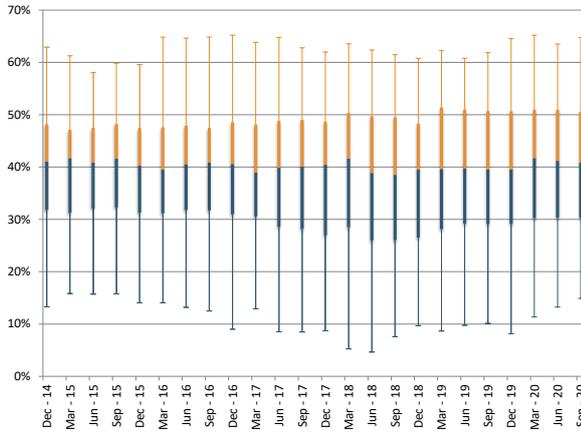
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.1%	5.5%	14.9%
Mar - 15	6.2%	2.1%	5.5%	15.4%
Jun - 15	6.0%	2.2%	5.8%	14.4%
Sep - 15	5.9%	2.2%	5.5%	14.5%
Dec - 15	5.7%	2.2%	5.0%	14.8%
Mar - 16	5.6%	1.9%	4.9%	14.2%
Jun - 16	5.4%	1.9%	4.6%	13.6%
Sep - 16	5.3%	1.8%	4.6%	13.1%
Dec - 16	5.1%	1.6%	4.1%	13.1%
Mar - 17	4.8%	1.5%	3.5%	10.0%
Jun - 17	4.4%	1.4%	3.4%	9.0%
Sep - 17	4.2%	1.4%	3.4%	8.7%
Dec - 17	4.1%	1.3%	3.0%	7.8%
Mar - 18	3.8%	1.2%	2.9%	7.4%
Jun - 18	3.6%	1.2%	2.7%	6.9%
Sep - 18	3.4%	1.2%	2.6%	6.5%
Dec - 18	3.2%	1.2%	2.7%	5.6%
Mar - 19	3.1%	1.2%	2.7%	5.7%
Jun - 19	3.0%	1.2%	2.6%	5.0%
Sep - 19	2.9%	1.2%	2.6%	4.6%
Dec - 19	2.7%	1.2%	2.5%	4.2%
Mar - 20	3.0%	1.3%	2.5%	4.5%
Jun - 20	2.9%	1.3%	2.4%	4.3%
Sep - 20	2.8%	1.2%	2.4%	3.9%

## Credit Risk and Asset Quality

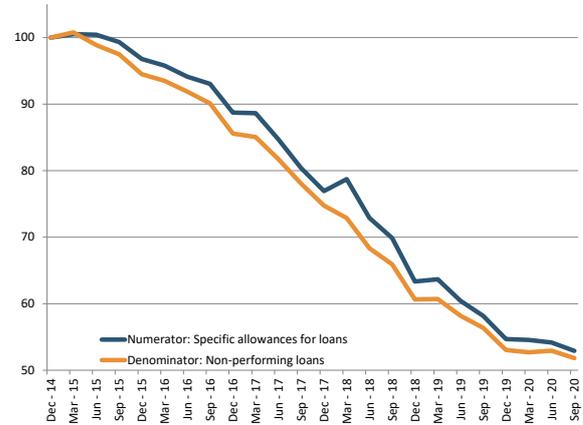
### 8 - Coverage ratio of non-performing loans and advances

#### Dispersion



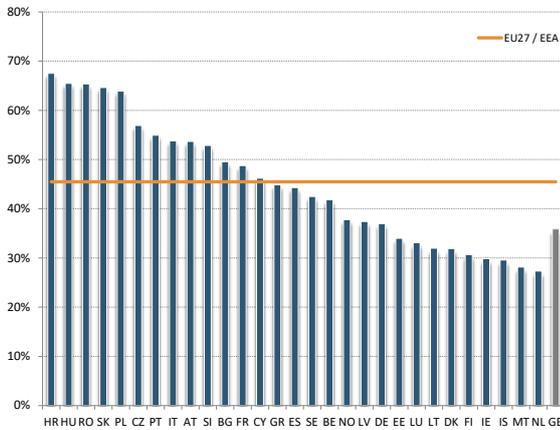
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



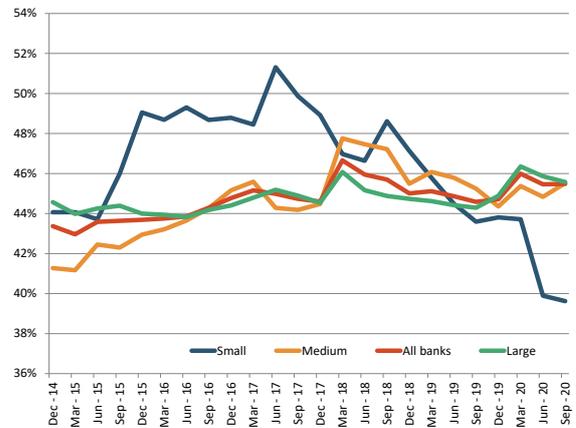
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

#### RI by size class



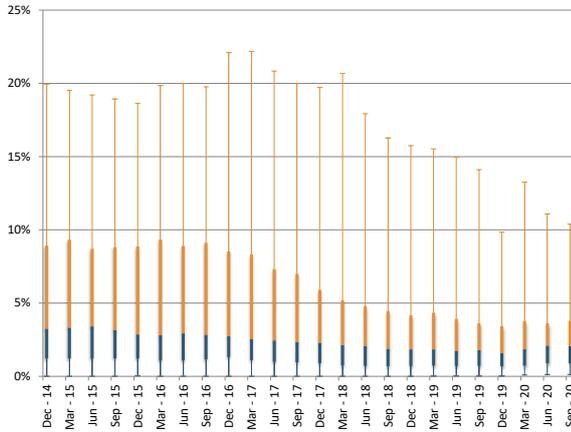
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.8%	41.1%	48.2%
Mar - 15	43.0%	31.2%	41.7%	47.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Sep - 15	43.6%	32.3%	41.7%	48.3%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Mar - 16	43.7%	31.2%	39.5%	47.6%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Sep - 16	44.3%	31.7%	40.9%	47.5%
Dec - 16	44.8%	31.0%	40.6%	48.6%
Mar - 17	45.2%	30.6%	38.9%	48.2%
Jun - 17	45.0%	28.6%	39.9%	48.9%
Sep - 17	44.7%	28.2%	40.1%	49.0%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Mar - 18	46.7%	28.5%	41.6%	50.3%
Jun - 18	46.0%	26.0%	38.9%	49.7%
Sep - 18	45.7%	26.0%	38.5%	49.5%
Dec - 18	45.0%	26.5%	39.5%	48.3%
Mar - 19	45.1%	28.1%	39.6%	51.4%
Jun - 19	44.9%	29.2%	39.8%	51.0%
Sep - 19	44.6%	29.1%	39.5%	50.7%
Dec - 19	44.7%	29.2%	39.5%	50.7%
Mar - 20	46.0%	30.2%	41.7%	51.0%
Jun - 20	45.5%	30.3%	41.2%	51.0%
Sep - 20	45.5%	30.3%	40.9%	50.6%

## Credit Risk and Asset Quality

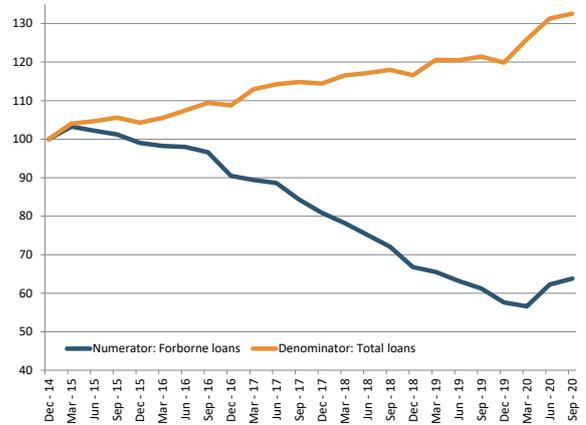
### 9 - Forbearance ratio for loans and advances

#### Dispersion



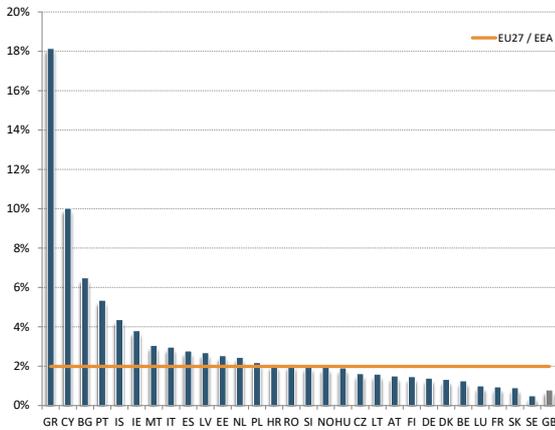
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



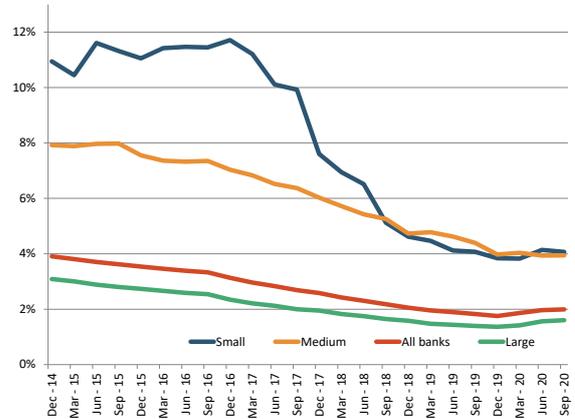
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

#### RI by size class



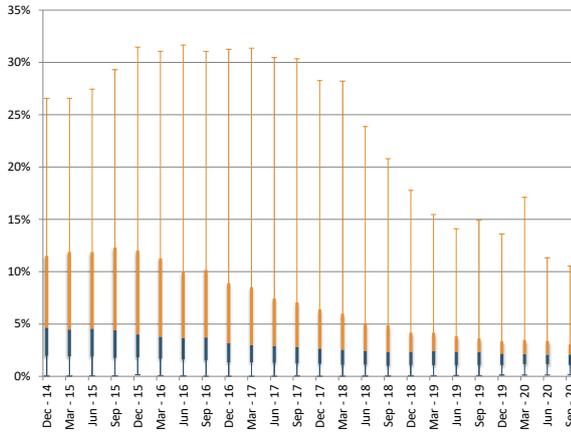
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.2%	3.3%	8.9%
Mar - 15	3.8%	1.2%	3.3%	9.3%
Jun - 15	3.7%	1.2%	3.4%	8.7%
Sep - 15	3.6%	1.2%	3.2%	8.8%
Dec - 15	3.5%	1.2%	2.9%	8.9%
Mar - 16	3.5%	1.1%	2.8%	9.3%
Jun - 16	3.4%	1.1%	2.9%	8.9%
Sep - 16	3.3%	1.2%	2.8%	9.1%
Dec - 16	3.1%	1.3%	2.7%	8.5%
Mar - 17	3.0%	1.1%	2.5%	8.3%
Jun - 17	2.8%	1.0%	2.4%	7.3%
Sep - 17	2.7%	1.0%	2.3%	7.0%
Dec - 17	2.6%	0.9%	2.3%	5.9%
Mar - 18	2.4%	0.7%	2.1%	5.2%
Jun - 18	2.3%	0.7%	2.1%	4.8%
Sep - 18	2.2%	0.7%	1.9%	4.5%
Dec - 18	2.1%	0.7%	1.8%	4.2%
Mar - 19	2.0%	0.7%	1.8%	4.4%
Jun - 19	1.9%	0.7%	1.7%	3.9%
Sep - 19	1.8%	0.7%	1.8%	3.6%
Dec - 19	1.8%	0.7%	1.6%	3.4%
Mar - 20	1.9%	0.7%	1.9%	3.8%
Jun - 20	2.0%	0.9%	2.1%	3.6%
Sep - 20	2.0%	0.9%	2.1%	3.8%

## Credit Risk and Asset Quality

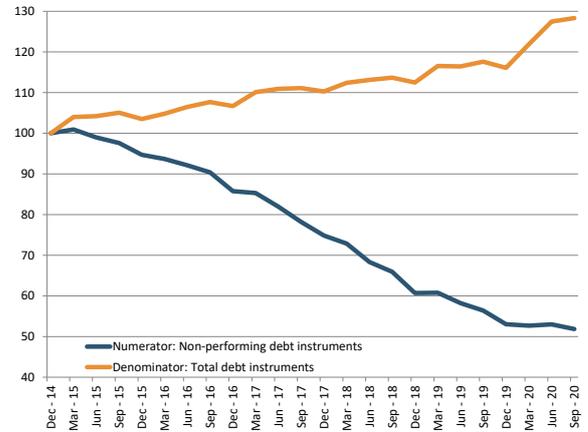
### 10 - Ratio of non-performing exposures (NPE ratio)

#### Dispersion



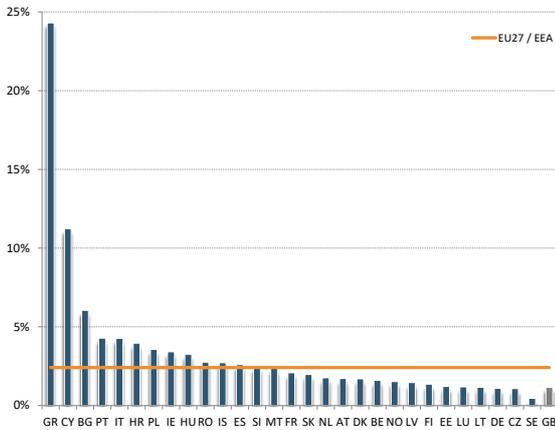
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



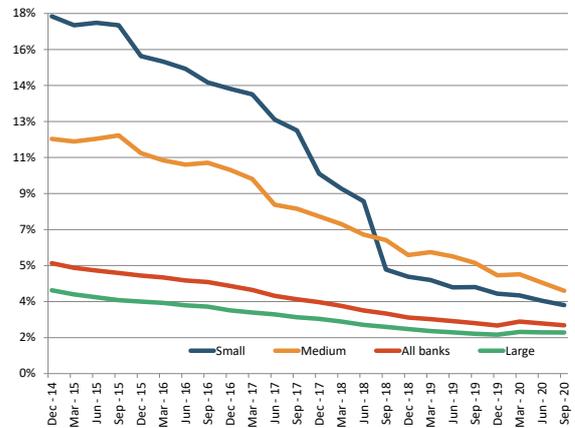
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

#### RI by size class



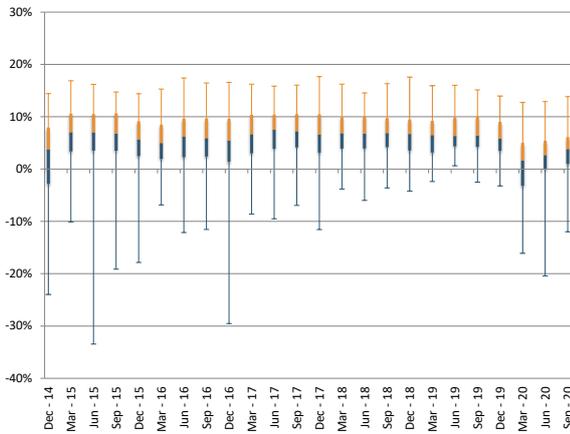
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	11.5%
Mar - 15	5.3%	1.9%	4.5%	11.9%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Sep - 15	5.0%	1.8%	4.4%	12.3%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Mar - 16	4.8%	1.7%	3.8%	11.3%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Sep - 16	4.6%	1.6%	3.7%	10.2%
Dec - 16	4.4%	1.4%	3.2%	8.9%
Mar - 17	4.2%	1.4%	3.0%	8.5%
Jun - 17	3.9%	1.3%	2.9%	7.4%
Sep - 17	3.7%	1.2%	2.8%	7.1%
Dec - 17	3.6%	1.2%	2.6%	6.4%
Mar - 18	3.4%	1.1%	2.5%	6.0%
Jun - 18	3.2%	1.1%	2.4%	5.1%
Sep - 18	3.0%	1.0%	2.3%	4.9%
Dec - 18	2.8%	1.1%	2.3%	4.2%
Mar - 19	2.7%	1.1%	2.4%	4.2%
Jun - 19	2.6%	1.1%	2.3%	3.9%
Sep - 19	2.5%	1.1%	2.3%	3.6%
Dec - 19	2.4%	1.1%	2.2%	3.4%
Mar - 20	2.6%	1.2%	2.1%	3.5%
Jun - 20	2.5%	1.2%	2.1%	3.4%
Sep - 20	2.4%	1.1%	2.1%	3.1%

# Profitability

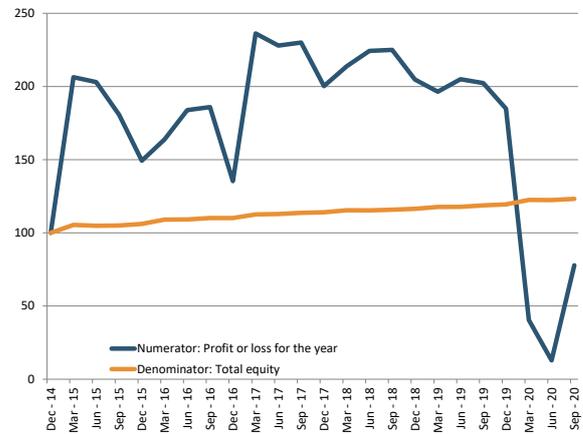
## 11 - Return on equity

### Dispersion



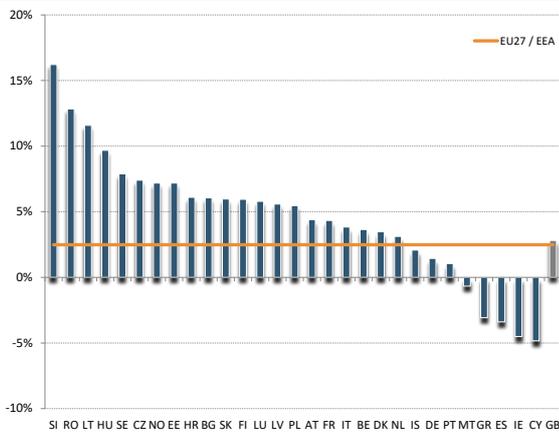
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



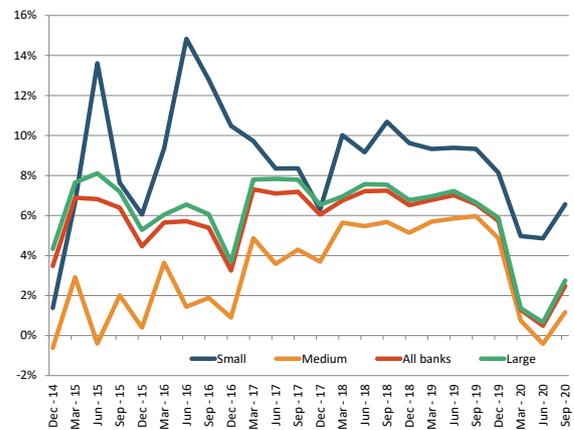
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

### RI by size class



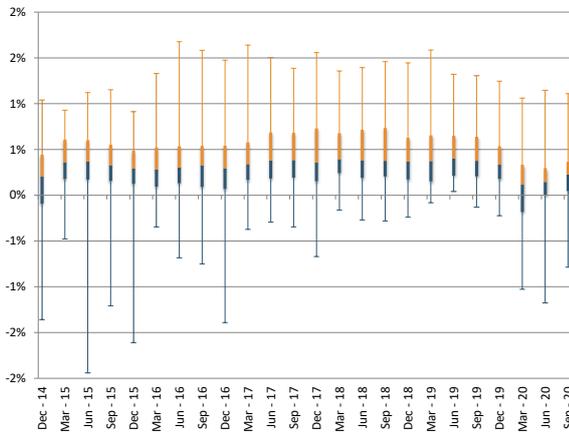
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-2.8%	3.8%	8.0%
Mar - 15	6.9%	3.4%	7.1%	10.6%
Jun - 15	6.8%	3.5%	7.0%	10.5%
Sep - 15	6.4%	3.5%	6.8%	10.7%
Dec - 15	4.5%	2.5%	5.7%	9.1%
Mar - 16	5.6%	1.9%	5.0%	8.5%
Jun - 16	5.7%	2.3%	6.2%	9.7%
Sep - 16	5.4%	2.4%	5.9%	9.7%
Dec - 16	3.3%	1.4%	5.5%	9.6%
Mar - 17	7.3%	3.0%	6.7%	10.4%
Jun - 17	7.1%	3.9%	7.5%	10.4%
Sep - 17	7.2%	4.1%	7.2%	10.5%
Dec - 17	6.0%	3.1%	6.6%	10.5%
Mar - 18	6.8%	3.9%	6.8%	9.9%
Jun - 18	7.2%	3.9%	6.8%	10.1%
Sep - 18	7.2%	4.2%	6.9%	9.8%
Dec - 18	6.5%	3.6%	6.7%	9.5%
Mar - 19	6.8%	3.2%	6.5%	9.2%
Jun - 19	7.0%	4.4%	6.3%	9.9%
Sep - 19	6.6%	4.3%	6.4%	10.0%
Dec - 19	5.7%	3.5%	5.8%	9.0%
Mar - 20	1.3%	-3.2%	1.6%	5.0%
Jun - 20	0.5%	0.0%	2.7%	5.4%
Sep - 20	2.5%	1.0%	3.8%	6.1%

# Profitability

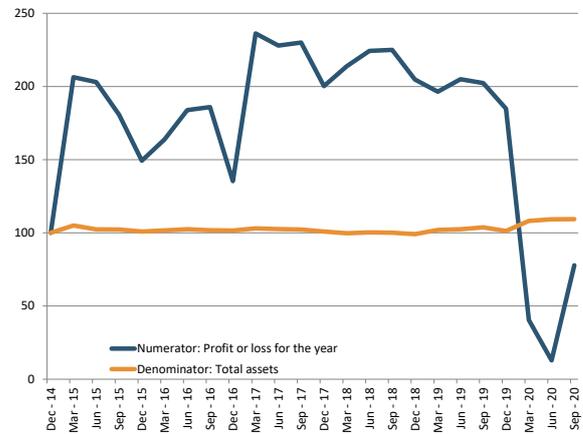
## 12 - Return on assets

### Dispersion



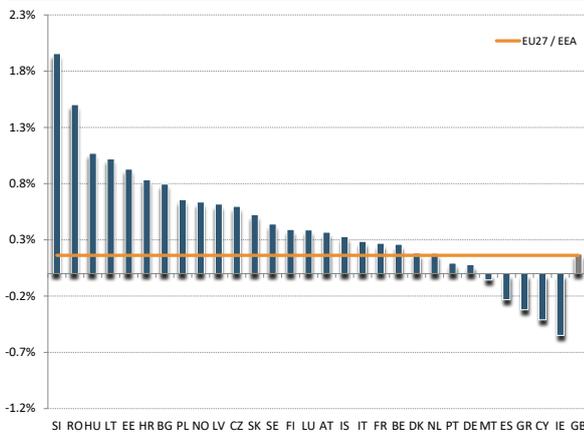
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



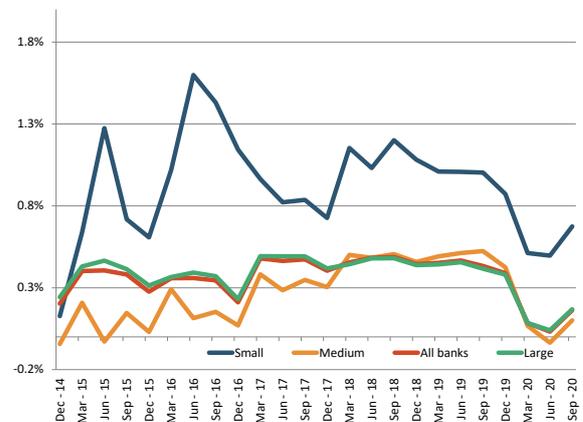
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

### RI by size class



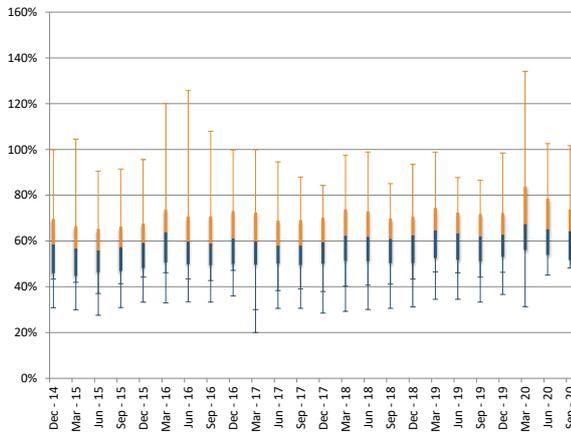
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.11%	0.24%	0.53%
Mar - 15	0.40%	0.21%	0.43%	0.73%
Jun - 15	0.41%	0.21%	0.44%	0.72%
Sep - 15	0.38%	0.19%	0.39%	0.66%
Dec - 15	0.28%	0.15%	0.35%	0.59%
Mar - 16	0.36%	0.11%	0.34%	0.63%
Jun - 16	0.36%	0.16%	0.36%	0.64%
Sep - 16	0.35%	0.11%	0.39%	0.65%
Dec - 16	0.21%	0.08%	0.35%	0.65%
Mar - 17	0.48%	0.20%	0.41%	0.70%
Jun - 17	0.46%	0.22%	0.46%	0.82%
Sep - 17	0.47%	0.23%	0.46%	0.82%
Dec - 17	0.40%	0.18%	0.43%	0.88%
Mar - 18	0.46%	0.29%	0.47%	0.82%
Jun - 18	0.48%	0.23%	0.46%	0.86%
Sep - 18	0.49%	0.25%	0.45%	0.88%
Dec - 18	0.44%	0.21%	0.44%	0.75%
Mar - 19	0.45%	0.18%	0.45%	0.79%
Jun - 19	0.47%	0.26%	0.48%	0.78%
Sep - 19	0.43%	0.25%	0.45%	0.76%
Dec - 19	0.39%	0.21%	0.40%	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%

# Profitability

## 13 - Cost to income ratio

### Dispersion



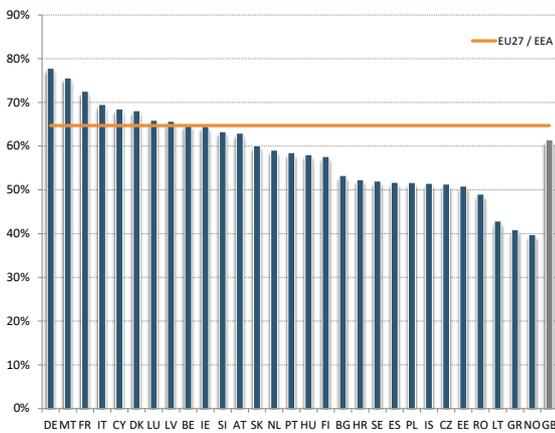
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



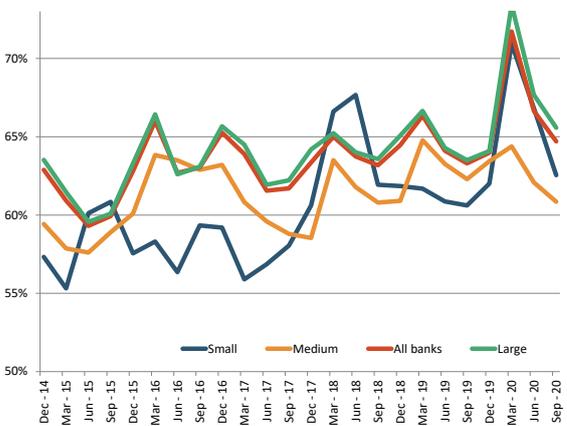
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

### RI by size class



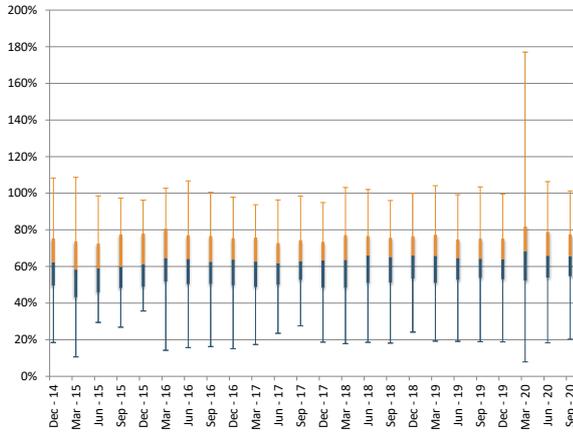
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Mar - 15	60.9%	44.8%	56.8%	66.5%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Sep - 15	59.9%	46.9%	57.3%	66.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Mar - 16	66.0%	50.7%	63.9%	73.8%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Sep - 16	63.0%	49.5%	58.9%	70.8%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Mar - 17	63.9%	49.7%	59.8%	72.5%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Sep - 17	61.7%	49.5%	58.0%	69.1%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Mar - 18	65.0%	51.3%	62.3%	73.9%
Jun - 18	63.7%	51.2%	61.8%	73.0%
Sep - 18	63.2%	50.3%	60.9%	69.8%
Dec - 18	64.5%	50.4%	62.5%	70.6%
Mar - 19	66.3%	52.6%	64.6%	74.5%
Jun - 19	64.1%	51.8%	63.4%	72.5%
Sep - 19	63.3%	51.2%	62.1%	71.9%
Dec - 19	64.0%	53.1%	62.7%	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%	73.8%

# Profitability

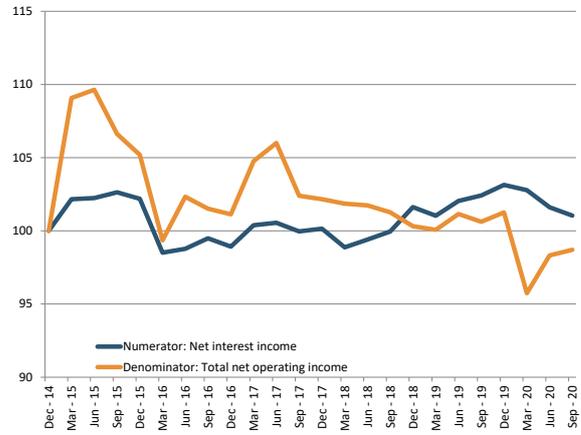
## 14 - Net interest income to total net operating income

### Dispersion



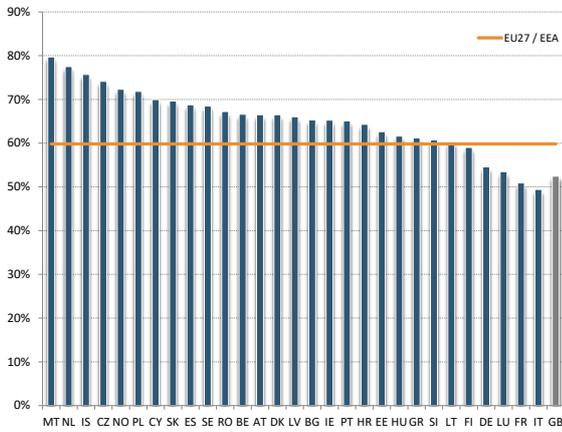
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



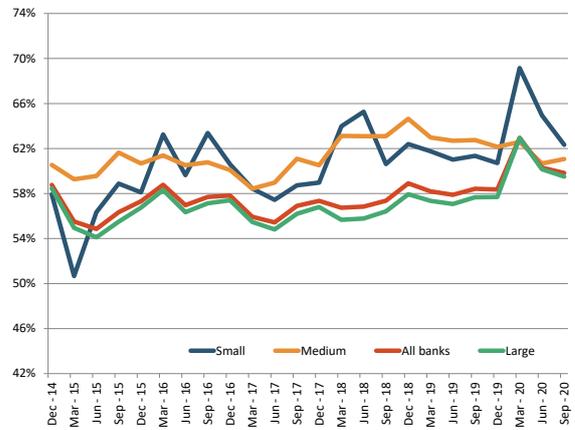
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

### RI by size class



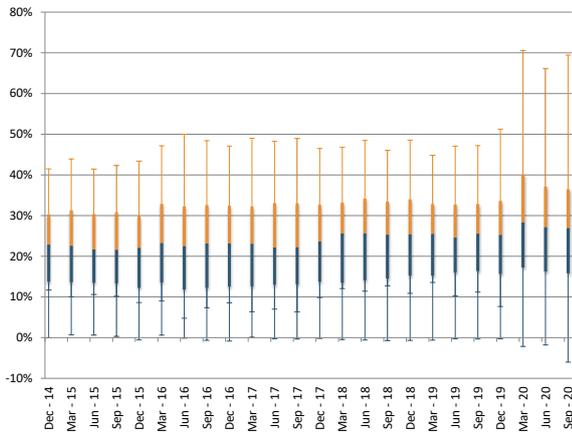
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.2%	75.4%
Mar - 15	55.5%	43.2%	58.3%	73.8%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Sep - 15	56.3%	48.3%	59.9%	77.6%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Mar - 16	58.8%	51.9%	64.7%	80.7%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Sep - 16	57.7%	50.4%	62.6%	76.8%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Mar - 17	55.9%	48.7%	62.7%	75.9%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Sep - 17	56.9%	52.7%	62.9%	74.5%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Mar - 18	56.7%	48.4%	63.6%	77.2%
Jun - 18	56.8%	51.1%	66.0%	76.7%
Sep - 18	57.4%	51.2%	65.2%	75.7%
Dec - 18	58.9%	53.5%	65.9%	76.6%
Mar - 19	58.2%	51.0%	65.8%	77.3%
Jun - 19	57.9%	52.8%	64.7%	74.7%
Sep - 19	58.4%	53.7%	64.3%	75.2%
Dec - 19	58.4%	53.0%	63.9%	75.3%
Mar - 20	62.9%	52.3%	68.3%	81.9%
Jun - 20	60.3%	54.0%	65.9%	79.0%
Sep - 20	59.8%	54.7%	65.6%	77.6%

## Profitability

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

#### Dispersion



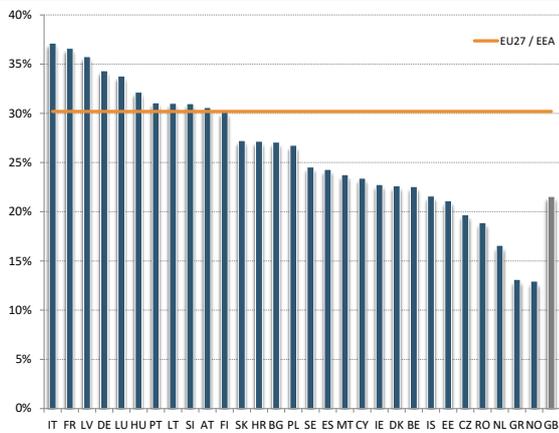
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



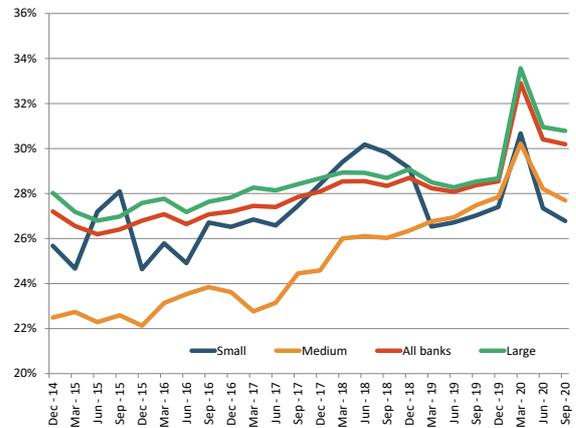
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

#### RI by size class



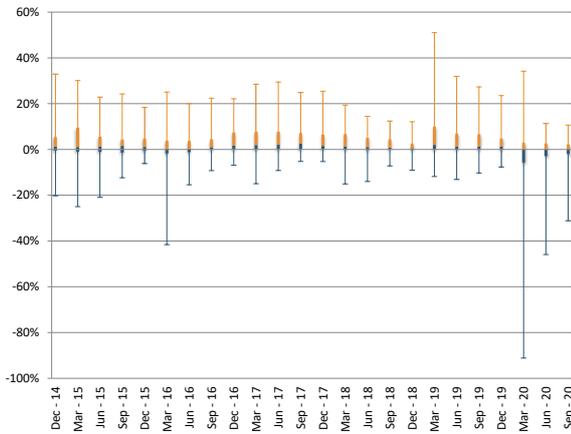
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Mar - 15	26.6%	13.6%	22.6%	31.4%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Sep - 15	26.4%	13.3%	21.6%	30.9%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Mar - 16	27.1%	13.6%	23.3%	32.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Sep - 16	27.1%	12.3%	23.2%	32.6%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Mar - 17	27.5%	12.6%	23.1%	32.3%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Sep - 17	27.8%	13.1%	22.2%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Mar - 18	28.5%	13.5%	25.6%	33.2%
Jun - 18	28.6%	14.1%	25.7%	34.2%
Sep - 18	28.3%	14.6%	25.3%	33.5%
Dec - 18	28.7%	15.2%	25.4%	34.0%
Mar - 19	28.2%	15.2%	25.5%	32.9%
Jun - 19	28.1%	16.0%	24.6%	32.8%
Sep - 19	28.4%	16.4%	25.5%	32.9%
Dec - 19	28.5%	15.7%	25.3%	33.6%
Mar - 20	32.9%	17.3%	28.3%	40.1%
Jun - 20	30.4%	16.3%	27.1%	37.2%
Sep - 20	30.2%	15.8%	26.9%	36.5%

# Profitability

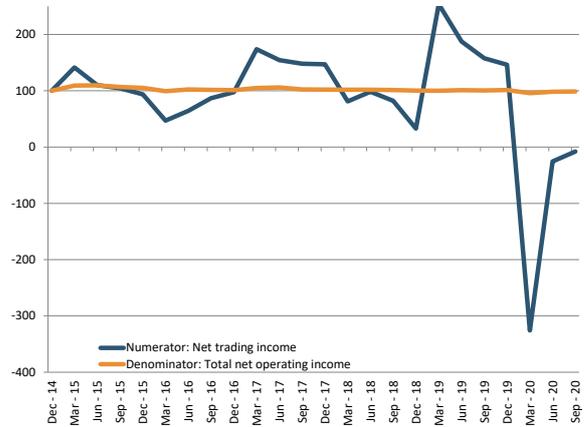
## 16 - Net trading income to total net operating income

### Dispersion



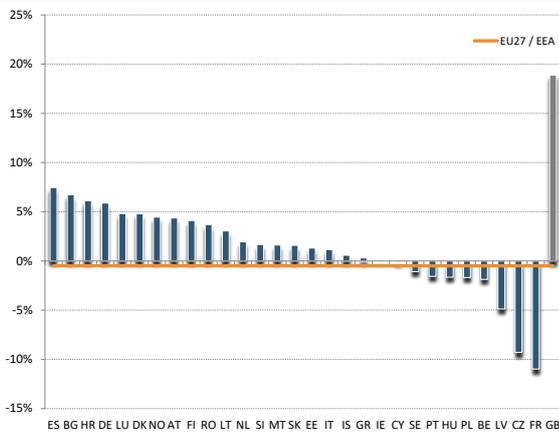
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



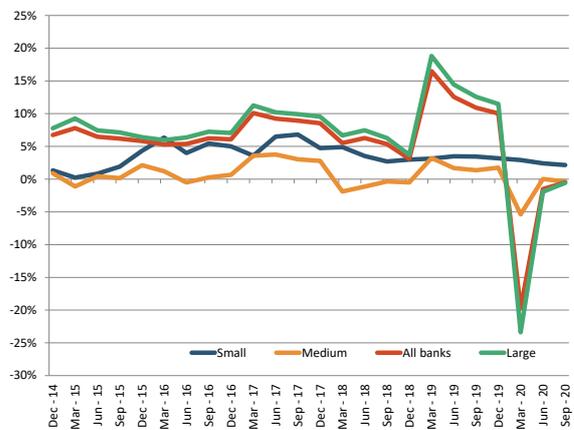
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

### RI by size class



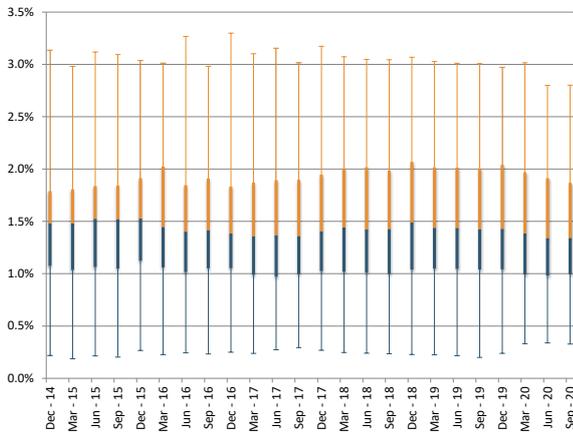
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.4%
Mar - 15	7.8%	-1.0%	1.0%	9.6%
Jun - 15	6.5%	-1.1%	1.3%	5.5%
Sep - 15	6.2%	-1.4%	1.5%	4.4%
Dec - 15	5.8%	-0.6%	1.1%	4.8%
Mar - 16	5.3%	-1.8%	0.2%	3.9%
Jun - 16	5.4%	-1.2%	0.4%	3.8%
Sep - 16	6.2%	-0.2%	1.0%	4.5%
Dec - 16	6.1%	-0.1%	1.6%	7.5%
Mar - 17	10.1%	0.0%	1.9%	7.9%
Jun - 17	9.2%	0.1%	2.1%	7.8%
Sep - 17	8.9%	0.1%	2.5%	7.2%
Dec - 17	8.5%	0.0%	1.5%	6.6%
Mar - 18	5.5%	-0.1%	1.3%	6.8%
Jun - 18	6.3%	-0.3%	1.0%	5.2%
Sep - 18	5.4%	-0.1%	0.8%	4.5%
Dec - 18	3.1%	-0.3%	0.5%	2.6%
Mar - 19	16.5%	-0.1%	2.0%	10.1%
Jun - 19	12.6%	0.0%	1.2%	7.0%
Sep - 19	10.9%	0.0%	1.3%	6.7%
Dec - 19	10.0%	-0.1%	1.3%	4.9%
Mar - 20	-19.7%	-5.5%	-0.3%	2.7%
Jun - 20	-1.5%	-2.9%	0.1%	2.7%
Sep - 20	-0.5%	-2.0%	0.0%	2.3%

# Profitability

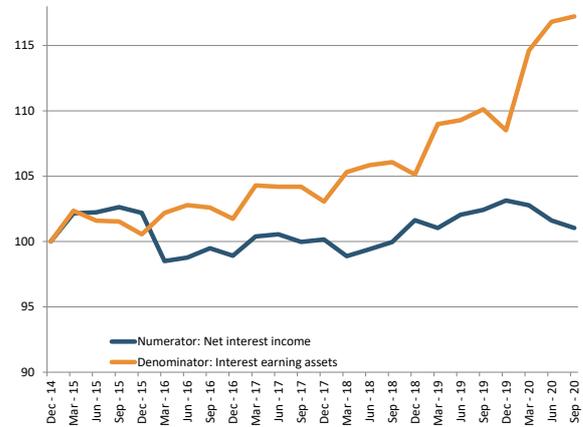
## 17 - Net interest margin

### Dispersion



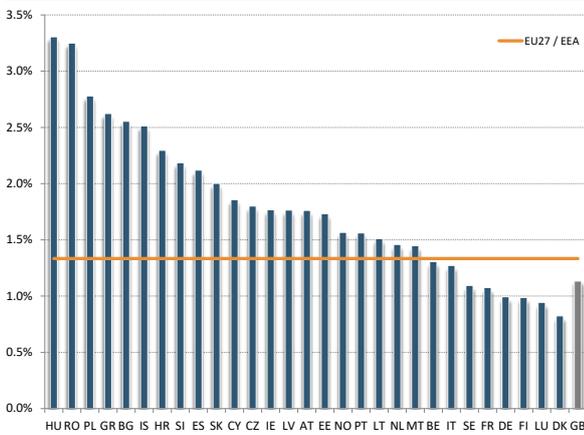
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



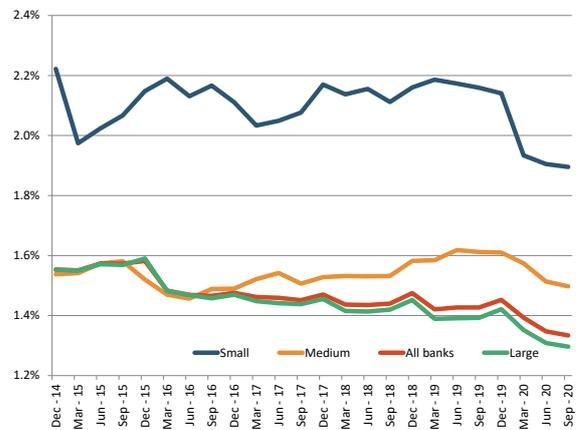
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

### RI by size class



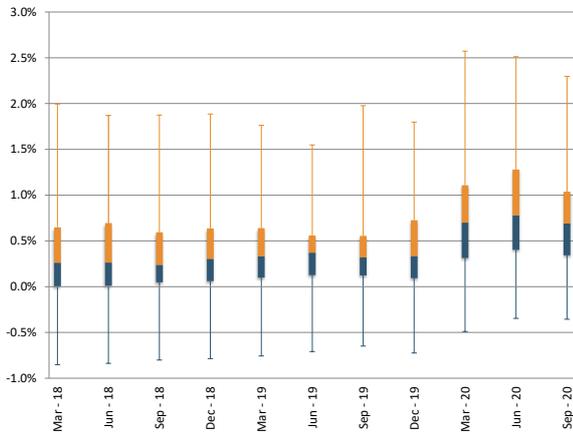
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.79%
Mar - 15	1.55%	1.03%	1.48%	1.81%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Sep - 15	1.57%	1.05%	1.52%	1.85%
Dec - 15	1.58%	1.12%	1.53%	1.91%
Mar - 16	1.48%	1.06%	1.45%	2.02%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Sep - 16	1.47%	1.05%	1.42%	1.91%
Dec - 16	1.48%	1.05%	1.38%	1.83%
Mar - 17	1.46%	0.99%	1.36%	1.87%
Jun - 17	1.46%	0.97%	1.37%	1.90%
Sep - 17	1.45%	1.00%	1.36%	1.90%
Dec - 17	1.47%	1.03%	1.41%	1.95%
Mar - 18	1.44%	1.02%	1.44%	2.01%
Jun - 18	1.43%	1.01%	1.42%	2.02%
Sep - 18	1.44%	1.00%	1.43%	1.99%
Dec - 18	1.47%	1.04%	1.49%	2.07%
Mar - 19	1.42%	1.05%	1.44%	2.02%
Jun - 19	1.43%	1.05%	1.44%	2.01%
Sep - 19	1.43%	1.04%	1.43%	2.01%
Dec - 19	1.45%	1.04%	1.43%	2.04%
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%

# Profitability

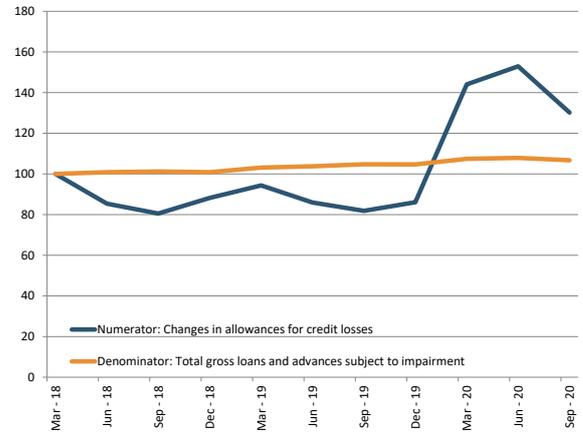
## 18 - Cost of Risk

### Dispersion



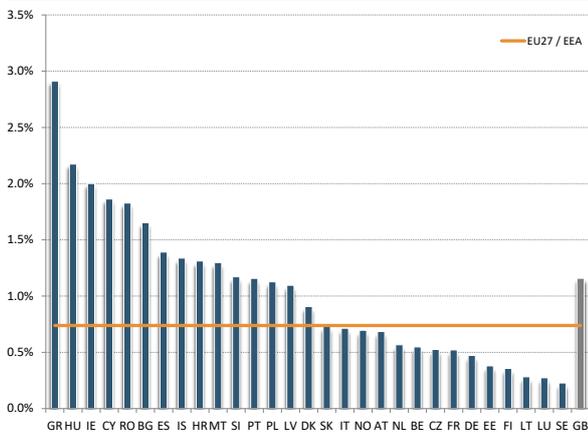
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



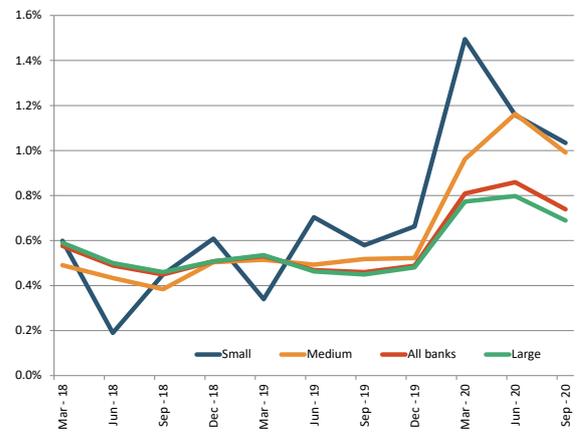
Total numerator and denominator.  
Mar 2018 =100.

### Country dispersion (as of Sep. 2020)



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 Sep. 2020.

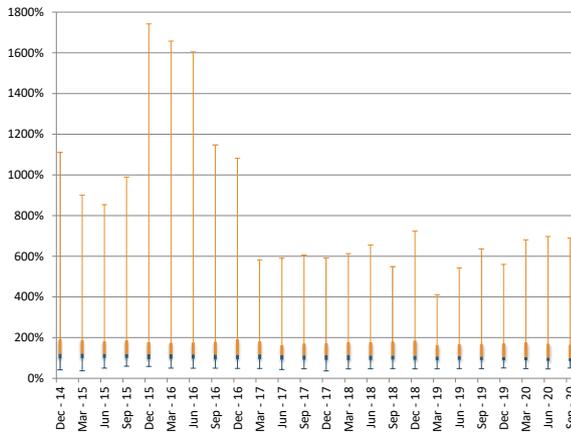
Period	Weighted average	25th	50th	75th
Mar - 18	0.58%	0.00%	0.26%	0.65%
Jun - 18	0.49%	0.01%	0.26%	0.69%
Sep - 18	0.45%	0.05%	0.24%	0.59%
Dec - 18	0.51%	0.06%	0.30%	0.64%
Mar - 19	0.53%	0.10%	0.33%	0.64%
Jun - 19	0.47%	0.13%	0.37%	0.56%
Sep - 19	0.46%	0.12%	0.32%	0.56%
Dec - 19	0.49%	0.09%	0.33%	0.73%
Mar - 20	0.81%	0.31%	0.70%	1.11%
Jun - 20	0.86%	0.40%	0.78%	1.28%
Sep - 20	0.74%	0.34%	0.69%	1.04%

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

## Funding and Liquidity

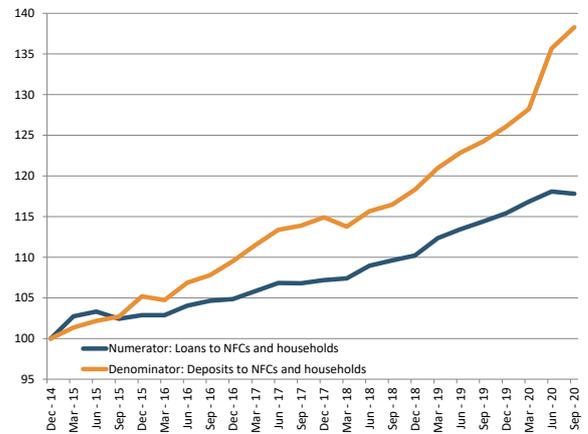
### 19 - Loan-to-deposit ratio for households and non-financial corporations

#### Dispersion



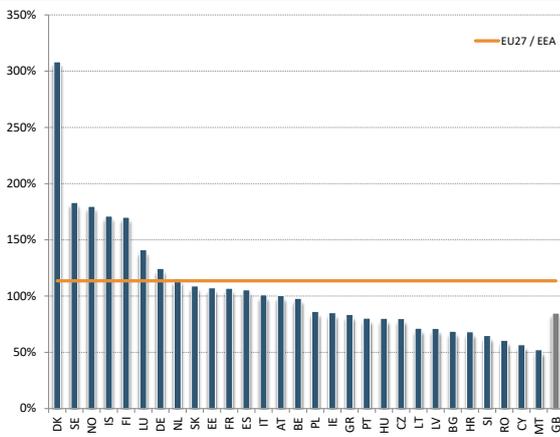
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



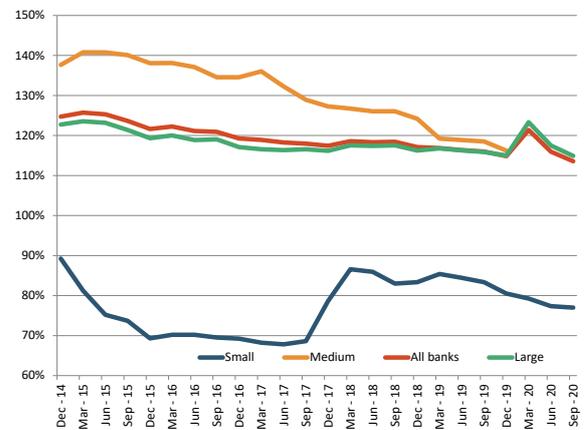
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

#### RI by size class



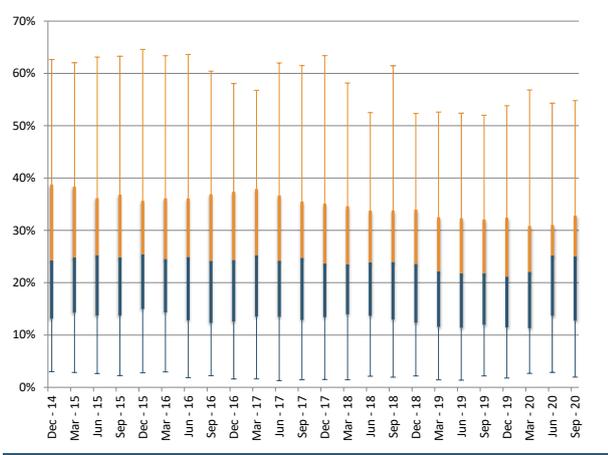
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Dec - 14	124.7%	97.5%	121.1%	191.8%
Mar - 15	125.7%	99.1%	122.2%	188.0%
Jun - 15	125.3%	100.1%	120.6%	183.0%
Sep - 15	123.6%	99.7%	120.0%	187.0%
Dec - 15	121.6%	94.0%	118.3%	179.4%
Mar - 16	122.3%	95.7%	119.3%	175.6%
Jun - 16	121.1%	96.4%	117.9%	176.0%
Sep - 16	120.9%	93.2%	116.9%	179.8%
Dec - 16	119.3%	93.5%	116.1%	192.5%
Mar - 17	118.9%	94.2%	117.7%	181.7%
Jun - 17	118.2%	91.2%	114.9%	163.9%
Sep - 17	118.0%	91.6%	112.9%	171.4%
Dec - 17	117.4%	89.9%	113.8%	173.7%
Mar - 18	118.6%	89.3%	113.3%	178.4%
Jun - 18	118.3%	90.0%	112.2%	177.9%
Sep - 18	118.4%	92.2%	112.0%	181.6%
Dec - 18	117.1%	90.9%	111.2%	186.1%
Mar - 19	116.9%	88.4%	108.1%	164.1%
Jun - 19	116.4%	90.1%	108.7%	168.4%
Sep - 19	116.0%	89.3%	106.8%	169.2%
Dec - 19	114.9%	88.4%	105.7%	171.7%
Mar - 20	121.4%	88.4%	104.6%	176.7%
Jun - 20	116.0%	85.2%	102.2%	170.3%
Sep - 20	113.6%	84.7%	100.2%	165.5%

# Funding and Liquidity

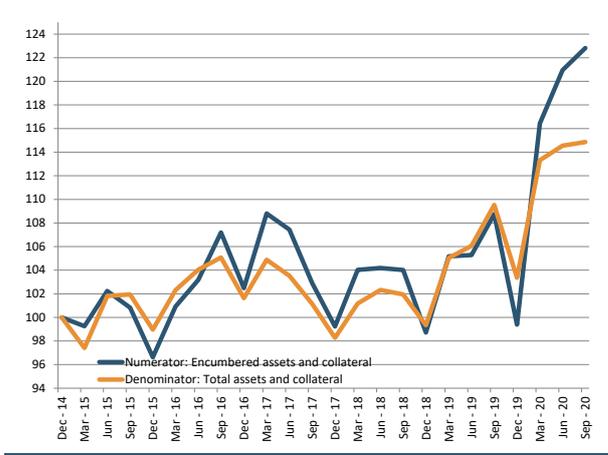
## 20 - Asset encumbrance ratio

### Dispersion



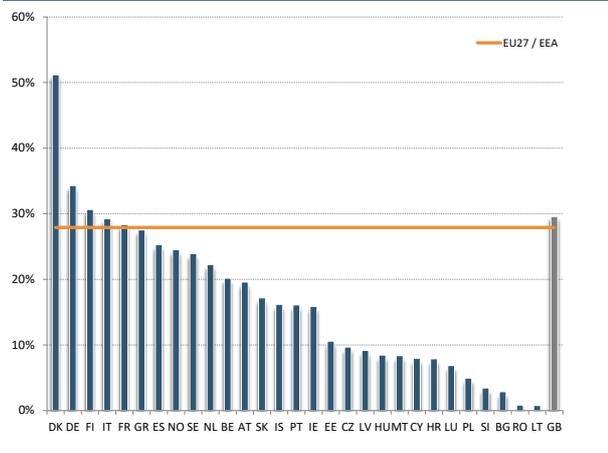
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



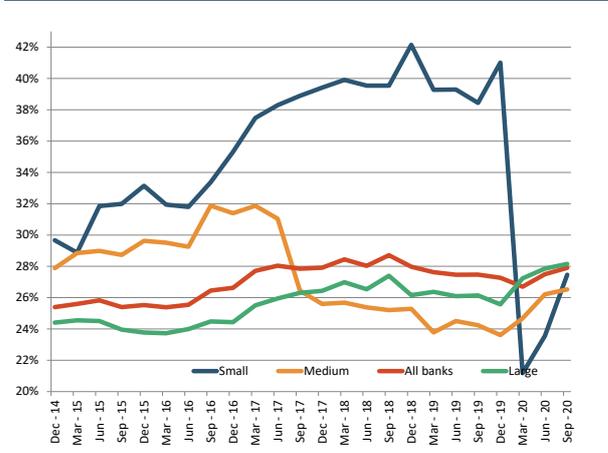
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2020)



Weighted Averages by country.

### RI by size class



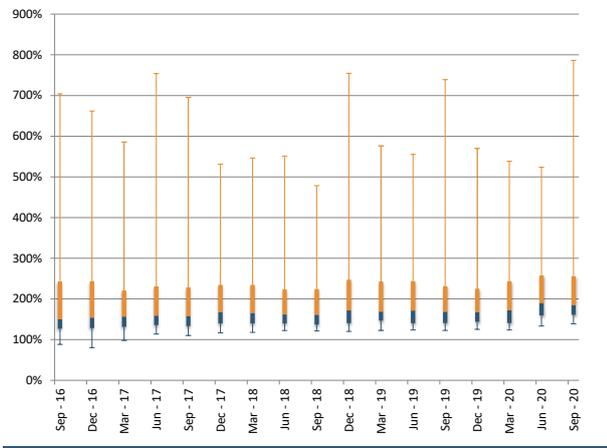
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2020.

Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.1%	24.3%	38.8%
Mar - 15	25.6%	14.3%	24.8%	38.4%
Jun - 15	25.8%	13.7%	25.3%	36.2%
Sep - 15	25.4%	13.7%	24.9%	36.9%
Dec - 15	25.5%	15.0%	25.4%	35.7%
Mar - 16	25.4%	14.3%	24.6%	36.2%
Jun - 16	25.5%	12.8%	24.9%	36.1%
Sep - 16	26.5%	12.3%	24.2%	36.9%
Dec - 16	26.6%	12.6%	24.4%	37.4%
Mar - 17	27.7%	13.5%	25.3%	37.9%
Jun - 17	28.0%	13.5%	24.2%	36.7%
Sep - 17	27.8%	12.9%	24.8%	35.5%
Dec - 17	27.9%	13.4%	23.7%	35.1%
Mar - 18	28.4%	14.0%	23.5%	34.7%
Jun - 18	28.0%	13.7%	23.9%	33.8%
Sep - 18	28.7%	13.0%	24.0%	33.8%
Dec - 18	28.0%	12.4%	23.6%	34.0%
Mar - 19	27.6%	11.5%	22.2%	32.5%
Jun - 19	27.5%	11.4%	21.8%	32.3%
Sep - 19	27.5%	12.0%	21.8%	32.1%
Dec - 19	27.3%	11.5%	21.2%	32.4%
Mar - 20	26.7%	11.3%	22.1%	30.9%
Jun - 20	27.5%	13.7%	25.2%	31.1%
Sep - 20	27.9%	12.7%	25.0%	32.9%

# Funding and Liquidity

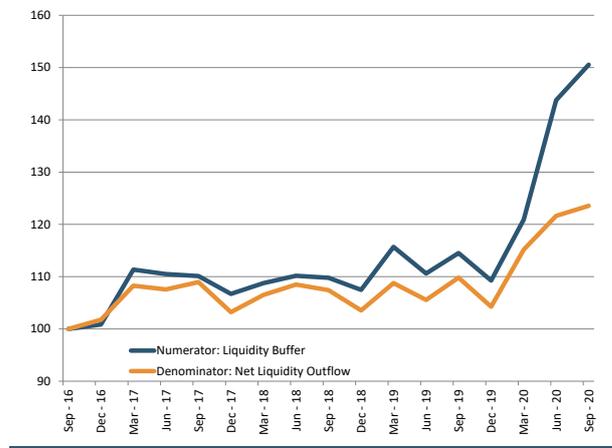
## 21 - Liquidity coverage ratio (%)

### Dispersion



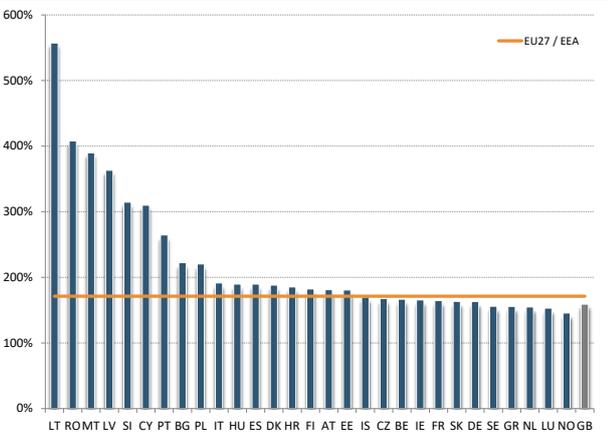
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



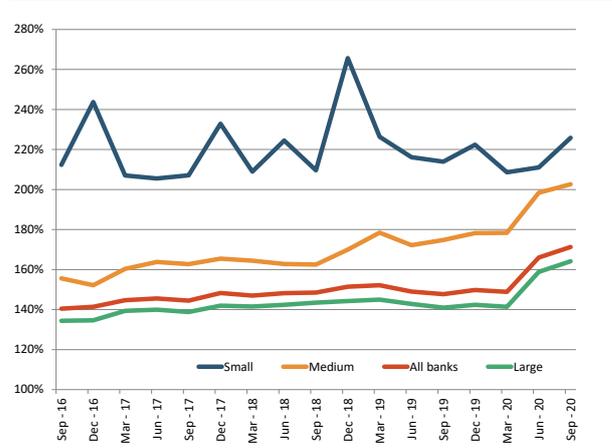
Total numerator and denominator.  
Sep 2016 = 100.

### Country dispersion (as of Sep. 2020)



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 Sep. 2020.

Period	Weighted average	25th	50th	75th
Sep - 16	140.4%	127.1%	150.3%	243.3%
Dec - 16	141.3%	128.4%	154.1%	243.9%
Mar - 17	144.7%	131.7%	156.6%	221.1%
Jun - 17	145.5%	135.8%	159.0%	230.8%
Sep - 17	144.4%	133.3%	158.0%	228.8%
Dec - 17	148.3%	139.7%	167.6%	234.8%
Mar - 18	147.0%	139.8%	165.6%	234.8%
Jun - 18	148.2%	139.8%	162.0%	223.2%
Sep - 18	148.5%	136.8%	161.4%	224.6%
Dec - 18	151.4%	140.4%	171.8%	247.5%
Mar - 19	152.1%	146.7%	169.2%	242.9%
Jun - 19	149.0%	140.4%	171.5%	244.0%
Sep - 19	147.7%	140.8%	168.5%	231.6%
Dec - 19	149.8%	143.8%	168.1%	225.3%
Mar - 20	148.9%	140.8%	172.1%	243.4%
Jun - 20	166.0%	159.3%	190.2%	257.8%
Sep - 20	171.3%	161.0%	185.4%	256.0%



*STATISTICAL ANNEX*

## Statistical Annex

### Asset composition and volumes

Asset composition																								
% of total assets																								
	Cash balances				Equity instruments				Debt securities				Loans and advances				Derivatives				Other Assets			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	8.5%	11.1%	13.4%	15.6%	0.3%	0.3%	0.3%	0.3%	14.3%	14.3%	14.6%	13.9%	71.4%	68.6%	66.6%	65.1%	1.8%	2.2%	1.9%	1.9%	3.7%	3.5%	3.3%	3.3%
BE	6.1%	9.3%	12.7%	14.3%	0.4%	0.2%	0.2%	0.2%	14.4%	14.1%	14.8%	14.5%	68.4%	65.1%	61.3%	60.3%	4.7%	5.4%	5.0%	4.8%	6.0%	5.9%	5.9%	5.8%
BG	12.2%	16.0%	17.5%	18.3%	0.2%	0.1%	0.2%	0.1%	14.0%	15.1%	15.4%	15.7%	68.7%	63.3%	62.1%	61.1%	0.2%	0.3%	0.2%	0.2%	4.7%	5.1%	4.7%	4.5%
CY	28.1%	24.6%	24.0%	24.3%	0.1%	0.1%	0.1%	0.1%	16.5%	18.7%	20.8%	20.7%	47.0%	48.1%	46.0%	45.6%	0.1%	0.1%	0.0%	0.1%	8.2%	8.4%	9.0%	9.2%
CZ	2.6%	4.3%	2.6%	2.9%	0.1%	0.1%	0.1%	0.1%	11.9%	11.4%	14.1%	13.6%	81.8%	79.3%	78.6%	78.6%	1.9%	3.1%	2.8%	2.8%	1.8%	1.9%	1.9%	1.9%
DE	10.0%	10.4%	13.9%	15.2%	0.9%	0.7%	0.7%	0.7%	14.1%	13.4%	13.7%	13.7%	58.8%	57.2%	55.2%	54.9%	13.2%	15.6%	13.9%	13.0%	3.0%	2.7%	2.6%	2.6%
DK	3.0%	3.8%	4.7%	5.1%	0.6%	0.5%	0.4%	0.6%	12.4%	12.9%	13.2%	14.0%	75.1%	71.3%	71.4%	70.5%	6.3%	8.9%	7.9%	7.4%	2.6%	2.6%	2.4%	2.4%
EE	21.9%	22.5%	23.5%	25.3%	0.1%	0.0%	0.0%	0.0%	1.7%	2.2%	8.0%	7.8%	74.9%	73.9%	67.2%	65.6%	0.2%	0.3%	0.2%	0.2%	1.2%	1.1%	1.1%	1.1%
ES	6.5%	7.3%	9.4%	10.1%	1.1%	0.8%	0.7%	0.8%	13.4%	12.9%	13.5%	13.8%	67.2%	65.8%	64.5%	63.7%	4.1%	5.5%	5.0%	4.7%	7.8%	7.7%	6.8%	6.9%
FI	8.7%	8.6%	10.8%	11.3%	0.8%	0.7%	0.7%	0.8%	12.6%	12.9%	13.0%	13.6%	68.8%	66.4%	65.7%	65.8%	6.7%	8.8%	7.5%	7.3%	2.3%	2.5%	2.3%	2.3%
FR	8.3%	9.1%	11.8%	12.6%	2.8%	1.9%	2.2%	2.3%	10.1%	10.8%	11.1%	10.8%	63.0%	60.0%	59.1%	58.9%	8.7%	11.0%	9.3%	8.8%	7.0%	7.3%	6.5%	6.5%
GR	7.1%	7.9%	9.6%	10.5%	0.3%	0.2%	0.2%	0.2%	11.3%	12.6%	14.6%	14.4%	60.5%	58.9%	55.0%	55.6%	3.4%	3.7%	3.7%	3.6%	17.3%	16.7%	16.9%	15.6%
HR	14.9%	15.9%	16.2%	15.6%	0.3%	0.3%	0.3%	0.3%	11.4%	11.2%	10.9%	11.4%	70.4%	69.5%	69.7%	70.0%	0.5%	0.7%	0.6%	0.3%	2.5%	2.4%	2.5%	2.4%
HU	10.2%	9.5%	9.5%	9.2%	0.4%	0.4%	0.3%	0.3%	23.1%	22.3%	21.5%	22.0%	60.8%	61.5%	62.7%	63.0%	1.2%	2.0%	1.5%	1.3%	4.4%	4.3%	4.4%	4.1%
IE	14.4%	14.1%	15.6%	18.3%	0.4%	0.2%	0.2%	0.2%	13.6%	13.6%	14.8%	14.3%	64.5%	63.0%	60.4%	58.6%	2.3%	3.4%	3.5%	3.6%	4.8%	5.7%	5.4%	4.9%
IS	10.1%	10.9%	9.6%	10.4%	2.2%	1.7%	1.7%	1.7%	6.6%	8.5%	10.1%	10.7%	77.4%	75.2%	74.9%	73.7%	0.4%	0.4%	0.4%	0.4%	3.2%	3.2%	3.3%	3.1%
IT	3.6%	5.2%	5.9%	7.6%	1.3%	1.0%	1.1%	1.1%	19.8%	20.0%	20.8%	20.5%	66.0%	63.9%	62.6%	61.6%	3.3%	4.1%	3.8%	3.5%	6.1%	5.9%	5.8%	5.7%
LT	28.1%	30.5%	33.9%	38.0%	0.1%	0.1%	0.1%	0.1%	5.4%	4.4%	5.6%	5.6%	65.0%	64.0%	59.3%	55.4%	0.5%	0.1%	0.1%	0.1%	0.9%	0.8%	0.9%	0.9%
LU	11.7%	16.0%	16.5%	16.6%	0.3%	0.3%	0.3%	0.3%	11.0%	11.3%	12.8%	12.8%	71.3%	65.6%	66.3%	66.4%	3.2%	4.3%	1.5%	1.2%	2.2%	2.5%	2.6%	2.7%
LV	25.8%	30.0%	28.0%	26.0%	0.2%	0.1%	0.2%	0.2%	10.6%	8.5%	16.6%	19.5%	61.7%	59.6%	53.7%	52.8%	0.4%	0.5%	0.4%	0.3%	1.4%	1.3%	1.1%	1.1%
MT	23.4%	21.9%	21.3%	21.9%	0.3%	0.2%	0.2%	0.2%	25.8%	24.4%	27.5%	26.7%	47.0%	50.1%	47.9%	48.2%	0.0%	0.1%	0.1%	0.1%	3.5%	3.3%	3.1%	3.0%
NL	7.3%	9.1%	12.1%	14.7%	0.6%	0.4%	0.4%	0.5%	8.2%	8.2%	8.5%	8.2%	77.4%	74.9%	72.1%	70.1%	3.1%	3.9%	3.5%	3.3%	3.3%	3.4%	3.5%	3.3%
NO	9.3%	11.4%	9.5%	10.3%	0.4%	0.3%	0.3%	0.3%	9.7%	10.0%	11.8%	10.8%	74.6%	69.0%	69.8%	70.5%	4.6%	8.0%	6.9%	6.6%	1.4%	1.5%	1.6%	1.5%
PL	4.1%	4.5%	3.0%	1.9%	0.2%	0.2%	0.2%	0.2%	22.0%	22.1%	28.7%	30.4%	69.0%	67.6%	63.0%	62.5%	1.0%	2.1%	1.9%	1.9%	3.6%	3.5%	3.2%	3.2%
PT	6.6%	6.4%	9.0%	8.1%	1.6%	1.5%	1.4%	1.3%	22.6%	23.0%	23.9%	24.0%	61.5%	61.3%	58.8%	59.0%	1.1%	1.2%	1.0%	1.0%	6.6%	6.6%	5.9%	6.5%
RO	14.7%	16.0%	15.8%	14.8%	0.1%	0.1%	0.2%	0.2%	28.2%	27.7%	28.4%	28.5%	54.2%	53.6%	53.0%	54.0%	0.1%	0.1%	0.1%	0.1%	2.7%	2.5%	2.5%	2.4%
SE	8.0%	12.5%	13.4%	13.1%	1.0%	0.7%	0.6%	0.9%	8.1%	10.3%	10.0%	8.7%	78.7%	70.9%	71.9%	73.2%	2.9%	4.4%	2.9%	2.8%	1.4%	1.2%	1.3%	1.3%
SI	15.8%	13.7%	19.1%	18.8%	0.6%	0.5%	0.5%	0.5%	25.9%	23.5%	22.2%	23.0%	54.8%	59.3%	55.5%	55.1%	0.1%	0.2%	0.1%	0.1%	2.8%	2.7%	2.6%	2.5%
SK	5.3%	4.3%	5.2%	6.3%	0.3%	0.1%	0.1%	0.1%	13.7%	13.5%	15.5%	14.6%	78.4%	79.7%	76.8%	76.5%	0.4%	0.5%	0.5%	0.6%	1.9%	1.9%	1.9%	1.9%
EU/EEA	8.0%	8.8%	11.1%	12.2%	1.9%	1.1%	1.2%	1.2%	13.2%	12.9%	13.4%	13.2%	63.9%	63.3%	62.0%	61.5%	8.2%	8.5%	7.4%	7.0%	5.2%	5.4%	5.0%	5.0%
GB	8.8%	8.5%	10.6%	12.0%	3.3%	1.7%	2.1%	2.4%	14.5%	13.5%	14.2%	13.7%	56.7%	54.0%	52.8%	53.0%	13.6%	17.8%	15.6%	14.7%	4.4%	4.5%	4.5%	4.3%

Assets									
Volumes bn EUR	Total Assets				Total Financial Assets				
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	
AT	627.9	650.3	683.4	692.2	604.5	627.6	660.6	669.5	
BE	1,116.8	1,184.2	1,204.0	1,194.6	1,049.6	1,114.0	1,133.3	1,125.5	
BG	34.1	33.9	34.1	35.2	32.5	32.1	32.5	33.6	
CY	36.5	35.3	36.3	36.3	33.5	32.4	33.0	33.0	
CZ	164.0	172.9	174.4	171.8	161.1	169.6	171.0	168.5	
DE	3,532.2	3,940.6	3,938.5	3,915.7	3,427.5	3,834.2	3,836.2	3,814.5	
DK	758.0	789.8	791.3	794.3	738.5	769.5	772.5	775.3	
EE	34.7	35.2	38.2	39.5	34.3	34.8	37.8	39.0	
ES	3,340.3	3,418.6	3,558.9	3,477.5	3,079.1	3,156.7	3,317.4	3,238.6	
FI	686.2	742.4	737.8	724.1	670.2	723.8	720.7	707.6	
FR	7,438.1	8,336.6	8,446.0	8,465.1	6,916.2	7,727.6	7,896.4	7,911.0	
GR	250.4	258.7	270.8	274.8	207.0	215.6	225.1	231.8	
HR	45.3	45.5	46.6	46.7	44.2	44.4	45.5	45.6	
HU	81.9	80.5	82.4	83.7	78.4	77.1	78.8	80.2	
IE	267.2	276.1	275.9	279.8	254.4	260.4	260.9	266.0	
IS	27.3	25.5	25.7	25.7	26.4	24.7	24.8	24.9	
IT	2,422.4	2,466.6	2,545.2	2,582.7	2,275.1	2,321.0	2,397.1	2,434.4	
LT	21.6	22.0	23.3	25.1	21.3	21.9	23.1	24.8	
LU	233.8	231.0	221.3	218.7	227.8	225.2	215.7	212.8	
LV	13.5	13.9	15.5	15.8	13.3	13.8	15.3	15.6	
MT	21.1	21.7	22.4	22.5	20.4	21.0	21.7	21.8	
NL	2,070.2	2,212.1	2,262.4	2,290.7	2,001.8	2,136.0	2,184.2	2,215.0	
NO	304.0	301.6	303.7	297.2	299.8	297.2	298.7	292.7	
PL	178.1	174.8	186.7	182.4	171.7	168.8	180.7	176.7	
PT	333.4	337.6	356.0	354.2	311.2	315.4	335.1	331.0	
RO	46.9	48.4	48.5	49.1	45.7	47.2	47.3	48.0	
SE	855.9	940.2	980.2	941.9	844.2	928.5	967.9	929.5	
SI	23.1	26.6	27.4	27.7	22.4	25.9	26.7	27.0	
SK	50.8	50.6	52.8	54.1	49.8	49.6	51.8	53.1	
EU/EEA	30,362.6	25,557.9	26,054.1	25,992.2	28,885.7	24,168.3	24,744.4	24,687.9	
GB	6,839.9	7,679.6	7,359.8	7,235.2	6,631.7	7,333.7	7,015.3	6,922.0	

Financial Assets												
% of total financial assets	Share of financial assets valued at (amortised) cost				Share of financial assets at fair value through OCI				Share of financial assets at fair value through profit&loss			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	89.3%	89.1%	89.7%	90.4%	6.3%	6.1%	6.1%	5.6%	4.4%	4.8%	4.2%	4.0%
BE	89.5%	88.4%	88.7%	89.2%	3.9%	3.8%	4.1%	3.8%	6.6%	7.7%	7.3%	7.0%
BG	87.8%	87.2%	87.5%	87.9%	10.9%	11.7%	11.5%	11.1%	1.3%	1.2%	1.0%	1.0%
CY	94.6%	94.8%	95.4%	95.6%	4.2%	4.1%	3.5%	3.4%	1.3%	1.0%	1.0%	1.1%
CZ	96.1%	94.9%	94.1%	94.5%	1.8%	1.6%	2.3%	2.1%	2.1%	3.5%	3.6%	3.4%
DE	69.8%	68.2%	69.7%	70.5%	6.4%	6.0%	6.2%	6.4%	23.8%	25.8%	24.1%	23.1%
DK	32.1%	31.3%	31.7%	31.5%	2.0%	1.9%	2.0%	2.0%	66.0%	66.8%	66.3%	66.5%
EE	98.1%	97.5%	91.7%	91.9%	0.0%	0.0%	0.0%	0.0%	1.9%	2.5%	8.3%	8.1%
ES	82.6%	82.0%	81.6%	82.9%	7.0%	6.2%	6.7%	6.6%	10.5%	11.8%	11.8%	10.5%
FI	65.4%	61.7%	63.9%	65.0%	6.6%	6.6%	6.9%	7.0%	27.9%	31.7%	29.1%	28.1%
FR	72.5%	68.3%	71.4%	71.7%	4.0%	3.9%	4.0%	3.8%	23.5%	27.8%	24.6%	24.4%
GR	86.2%	87.2%	86.9%	88.0%	8.6%	7.4%	7.8%	7.1%	5.2%	5.4%	5.3%	5.0%
HR	88.2%	88.4%	88.9%	88.9%	10.6%	10.2%	10.0%	10.2%	1.2%	1.4%	1.2%	0.8%
HU	85.1%	86.2%	88.5%	88.6%	12.4%	10.7%	8.9%	9.1%	2.4%	3.1%	2.6%	2.4%
IE	84.6%	83.9%	83.2%	84.1%	12.1%	11.6%	12.1%	11.4%	3.4%	4.5%	4.7%	4.5%
IS	90.2%	88.7%	87.1%	86.5%	1.4%	2.9%	3.2%	3.8%	8.4%	8.4%	9.7%	9.7%
IT	82.5%	82.3%	82.8%	83.4%</								



## Statistical Annex

### Loans: NPL and coverage ratios

%	Loans and advances:				of which: loans and advances at amortised cost: NPL ratio <sup>(2)</sup>																			
	NPL ratio <sup>(1)</sup>				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	2.3%	2.1%	2.1%	2.0%	2.8%	2.8%	2.8%	2.7%	1.9%	1.8%	1.8%	1.7%	3.3%	3.0%	3.0%	3.0%	4.5%	4.2%	4.2%	4.2%	3.9%	3.5%	3.5%	3.4%
BE	2.0%	1.9%	2.0%	1.9%	1.9%	2.0%	2.0%	2.0%	1.8%	1.9%	1.8%	1.7%	3.6%	3.6%	3.8%	3.8%	3.8%	3.7%	3.9%	3.8%	3.7%	3.8%	3.8%	3.8%
BG	7.2%	7.4%	7.7%	7.2%	7.4%	7.4%	8.2%	8.1%	6.3%	6.1%	6.4%	6.1%	11.9%	12.1%	12.4%	11.6%	14.6%	15.4%	16.6%	15.6%	13.2%	13.4%	14.1%	13.6%
CY	19.3%	20.1%	15.5%	14.3%	32.1%	31.9%	25.4%	23.9%	31.4%	30.9%	25.0%	23.4%	27.2%	26.3%	21.0%	19.1%	30.0%	29.2%	22.7%	21.9%	26.9%	25.7%	20.8%	18.1%
CZ	1.3%	1.1%	1.2%	1.3%	1.7%	1.7%	1.6%	1.6%	0.9%	0.9%	0.9%	0.9%	3.0%	2.9%	3.1%	3.2%	3.3%	3.3%	3.6%	3.7%	2.3%	2.2%	2.5%	2.5%
DE	1.3%	1.2%	1.3%	1.2%	1.6%	1.7%	1.7%	1.7%	1.0%	1.0%	1.1%	1.1%	2.3%	2.1%	2.5%	2.6%	2.6%	2.6%	2.7%	2.5%	1.5%	1.5%	1.6%	1.7%
DK	1.8%	1.8%	1.9%	1.9%	2.6%	2.7%	2.8%	2.9%	1.8%	2.0%	2.0%	2.1%	4.5%	4.5%	4.9%	5.0%	4.5%	4.7%	5.4%	5.9%	2.9%	2.8%	3.2%	3.6%
EE	1.5%	1.5%	1.5%	1.3%	1.6%	1.5%	1.6%	1.5%	1.6%	1.6%	1.6%	1.5%	2.4%	2.5%	2.5%	2.4%	2.7%	2.5%	2.6%	2.4%	2.2%	2.2%	2.4%	2.1%
ES	3.2%	3.1%	3.0%	3.0%	3.7%	3.7%	3.8%	3.6%	3.3%	3.3%	3.4%	3.2%	4.8%	4.5%	4.4%	4.6%	7.7%	7.2%	6.8%	6.4%	10.1%	9.4%	9.5%	9.5%
FI	1.4%	1.5%	1.6%	1.6%	1.1%	1.4%	1.4%	1.5%	0.8%	1.0%	1.0%	1.0%	2.6%	2.6%	2.8%	2.5%	2.8%	3.1%	2.8%	2.9%	2.2%	2.2%	2.2%	2.2%
FR	2.5%	2.4%	2.3%	2.3%	2.9%	2.9%	2.9%	2.8%	3.0%	3.0%	2.8%	2.7%	3.9%	3.8%	3.9%	4.0%	5.0%	4.9%	4.8%	4.5%	4.0%	3.9%	4.2%	4.0%
GR	35.2%	34.0%	30.3%	28.8%	43.2%	43.1%	41.1%	40.6%	42.3%	42.1%	40.4%	39.9%	37.1%	36.0%	32.0%	30.9%	53.1%	53.1%	48.6%	46.7%	51.9%	51.2%	47.6%	47.0%
HR	4.3%	4.2%	4.3%	4.5%	4.6%	4.5%	5.3%	5.7%	2.6%	2.5%	3.9%	4.0%	10.4%	9.7%	9.8%	10.2%	10.6%	10.2%	10.9%	12.1%	9.6%	9.2%	10.8%	10.8%
HU	4.6%	4.5%	4.4%	4.2%	7.0%	7.0%	7.3%	6.9%	6.4%	6.1%	6.0%	5.6%	4.4%	4.3%	4.1%	4.1%	4.7%	4.5%	4.5%	4.7%	6.6%	6.2%	5.7%	5.9%
IE	3.3%	3.3%	4.0%	4.0%	5.4%	5.4%	5.9%	5.9%	5.4%	5.3%	5.9%	5.9%	3.3%	3.5%	5.4%	5.8%	5.4%	6.1%	8.5%	8.9%	5.2%	5.9%	8.1%	10.2%
IS	2.6%	2.5%	2.9%	2.9%	2.0%	1.8%	1.8%	1.6%	1.6%	1.5%	1.6%	1.3%	3.9%	3.9%	4.5%	4.6%	8.0%	7.3%	7.4%	7.7%	3.7%	3.9%	4.6%	4.2%
IT	6.7%	6.4%	6.1%	5.4%	5.1%	5.1%	5.1%	4.5%	3.5%	3.5%	3.6%	3.2%	11.4%	10.8%	10.4%	9.5%	16.4%	16.0%	15.4%	13.0%	19.1%	18.8%	18.6%	17.3%
LT	1.5%	1.4%	1.4%	1.2%	1.8%	1.7%	1.8%	1.7%	1.6%	1.5%	1.5%	1.5%	2.5%	2.4%	2.6%	2.5%	4.3%	3.7%	3.1%	3.0%	3.0%	3.1%	3.1%	3.2%
LU	0.9%	1.0%	1.1%	1.4%	2.0%	2.1%	2.0%	2.2%	2.4%	2.4%	2.1%	2.4%	2.4%	2.5%	2.8%	3.7%	3.7%	4.1%	4.5%	5.1%	3.9%	3.5%	3.3%	4.2%
LV	1.9%	1.7%	1.8%	1.8%	2.6%	2.5%	2.4%	2.2%	2.9%	2.7%	2.5%	2.4%	2.8%	2.8%	3.2%	3.3%	2.4%	2.5%	2.6%	2.9%	3.7%	3.5%	4.1%	4.4%
MT	3.0%	3.0%	3.5%	3.3%	2.7%	2.4%	2.8%	2.6%	2.5%	2.2%	2.6%	2.5%	8.5%	8.2%	7.6%	10.0%	7.9%	8.7%	8.8%	9.0%	11.2%	12.0%	10.6%	10.2%
NL	2.0%	1.9%	2.0%	1.9%	1.1%	1.2%	1.3%	1.3%	0.9%	1.0%	1.0%	1.0%	4.3%	4.4%	4.8%	4.9%	5.5%	5.4%	5.3%	5.1%	5.9%	5.9%	5.3%	5.3%
NO	1.3%	1.5%	1.7%	1.7%	0.5%	0.4%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%	3.1%	4.0%	4.4%	4.5%	2.4%	2.6%	2.8%	2.1%	1.0%	1.0%	1.3%	1.1%
PL	4.8%	4.8%	4.9%	5.0%	3.6%	3.7%	3.8%	3.8%	1.8%	1.8%	1.9%	1.8%	7.5%	7.2%	7.6%	7.7%	8.8%	8.6%	9.3%	9.3%	11.2%	11.1%	10.9%	11.0%
PT	6.5%	6.2%	5.7%	5.5%	3.4%	3.3%	3.3%	3.1%	2.4%	2.3%	2.2%	2.1%	13.2%	12.7%	11.8%	11.1%	13.5%	13.1%	12.2%	11.4%	18.7%	18.5%	17.6%	17.0%
RO	4.1%	3.9%	4.2%	3.9%	3.9%	4.0%	4.2%	4.0%	3.0%	3.0%	3.0%	2.7%	8.1%	7.5%	8.5%	7.4%	7.5%	7.1%	7.9%	6.7%	11.8%	10.6%	12.3%	11.6%
SE	0.5%	0.5%	0.5%	0.5%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	1.0%	1.0%	1.1%	1.1%	0.4%	0.4%	0.5%	0.5%	0.4%	0.3%	0.3%	0.4%
SI	3.7%	3.5%	3.2%	3.2%	2.6%	2.4%	2.3%	2.4%	3.1%	2.6%	2.4%	2.4%	6.6%	5.6%	5.9%	5.6%	9.5%	8.5%	8.6%	8.2%	9.5%	9.2%	9.1%	8.3%
SK	2.6%	2.6%	2.5%	2.3%	3.0%	2.8%	2.9%	2.7%	1.7%	1.6%	1.5%	1.5%	2.5%	2.6%	2.4%	2.2%	4.5%	4.7%	4.7%	4.6%	3.3%	3.0%	2.8%	2.7%
EU/EEA	2.7%	3.0%	2.9%	2.8%	2.9%	3.3%	3.3%	3.1%	2.4%	2.8%	2.7%	2.6%	5.0%	5.1%	5.1%	5.1%	7.7%	7.7%	7.2%	6.7%	7.1%	7.6%	7.3%	7.3%
GB	1.3%	1.2%	1.3%	1.3%	1.7%	1.7%	1.8%	1.7%	1.5%	1.4%	1.5%	1.4%	2.6%	2.6%	3.0%	3.2%	3.9%	4.0%	3.7%	3.7%	3.0%	2.6%	3.1%	3.4%

%	Non-performing loans and advances: coverage ratio <sup>(1)</sup>				of which: non-performing loans and advances at amortised cost: coverage ratio <sup>(2)</sup>																			
	Non-performing loans and advances: coverage ratio <sup>(1)</sup>				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	52.0%	52.8%	52.7%	53.7%	54.2%	54.4%	54.8%	55.6%	35.2%	34.9%	35.5%	35.5%	51.7%	53.2%	52.4%	53.6%	52.1%	53.5%	52.4%	53.4%	42.9%	44.8%	47.1%	48.4%
BE	41.2%	40.9%	41.8%	41.8%	25.7%	23.7%	24.5%	24.1%	18.9%	17.1%	18.3%	17.8%	47.8%	49.4%	50.2%	50.4%	48.2%	48.3%	49.8%	49.1%	28.9%	28.0%	35.8%	35.9%
BG	49.0%	49.1%	48.3%	49.5%	62.8%	63.4%	61.9%	62.7%	45.8%	45.6%	47.2%	44.8%	43.2%	43.0%	41.9%	43.0%	43.8%	43.6%	43.1%	43.0%	38.9%	39.2%	39.2%	38.4%
CY	49.0%	50.6%	46.6%	46.2%	46.1%	47.8%	44.3%	42.7%	39.1%	40.8%	39.0%	37.7%	54.7%	56.5%	51.7%	53.5%	56.7%	58.3%	54.1%	55.4%	51.3%	52.4%	47.0%	50.5%
CZ	57.4%	56.9%	56.0%	56.9%	56.9%	56.9%	56.5%	57.6%	38.5%	37.9%	37.1%	37.0%	58.0%	57.0%	55.4%	56.9%	59.6%	60.1%	56.1%	55.3%	48.3%	51.1%	50.5%	54.7%
DE	39.1%	39.2%	37.9%	37.0%	33.2%	31.7%	30.7%	32.7%	21.2%	19.7%	18.2%	17.7%	43.7%	44.7%	42.7%	41.8%	41.6%	39.0%	45.3%	43.7%	32.0%	31.5%	28.5%	27.3%
DK	31.1%	34.5%	34.5%	31.9%	44.9%	45.8%	44.0%	40.2%	27.2%	26.8%	24.5%	21.7%	37.2%	42.7%	41.3%	35.9%	42.0%	43.5%	40.2%	34.4%	31.6%	36.4%	34.6%	27.5%
EE	34.8%	34.6%	33.3%	34.0%	26.2%	26.2%	26.8%	25.6%	23.6%	23.5%	24.6%	23.9%	41.8%	40.9%	38.5%	40.5%	38.1%	35.6%	35.6%	37.8%	40.3%	34.5%	30.7%	30.9%
ES	42.9%	43.3%	43.3%	44.3%	38.0%	38.3%	39.2%	39.2%	23.7%	24.5%	25.1%	24.2%	49.2%	49.7%	48.6%	50.6%	46.2%	48.0%	49.0%	50.2%	35.3%	35.8%	36.0%	36.6%
FI	31.5%	31.3%	31.8%	30.7%	24.0%	19.0%	22.0%	20.6%	4.9%	5.1%	5.9%	5.8%	40.0%	41.8%	43.0%	43.8%	44.8%	42.0%	42.4%	38.4%	18.7%	19.0%	24.0%	21.5%
FR	50.2%	50.3%	49.5%	48.8%	49.0%	48.9%	48.6%	48.4%	24.2%	25.0%	23.2%	23.5%	51.5%	51.8%	50.5%	49.5%	51.7%	51.5%	49.7%	50.5%	28.9%	31.3%	31.1%	31.8%
GR	44.7%	45.2%	44.5%	44.9%	40.3%	41.4%	40.8%	41.2%	32.1%	33.3%	32.7%	32.7%	48.9%	48.7%	48.5%	48.8%	49.2%	49.4%	49.4%	49.7%	39.6%	39.2%	38.7%	38.8%
HR	65.8%	67.8%	67.5%	67.5%	65.6%	67.0%	65.4%	66.3%	49.0%	51.1%	65.8%	64.4%	65.5%	67.8%	68.4%	67.9%	68.3%	70.2%	69.8%	68.1%	52.7%	52.7%	59.5%	61.5%
HU	66.5%	65.1%	66.4%	65.5%	71.4%	70.1%	70.3%	69.4%	60.7%	59.0%	59.4%	57.6%	57.9%	56.5%	58.8%	58.4%	55.5%	55.5%	57.9%	55.1%	54.4%	54.3%	57.3%	56.0%
IE	27.0%	27.6%	29.8%	29.8%	24.0%	25.3%	26.6%	26.7%	20.5%	21.6%	23.1%	23.0%	33.5%	32.0%	34.2%	34.0%	34.5%	32.1%	28.9%	32.3%	24.5%	24.0%	30.0%	27.6%
IS	27.6%	30.3%	29.3%	29.6%	17.5%	19.0%	17.9%	17.0%	6.4%	7.5%	6.8%	5.5%	31.5%	34.1%	34.3%	34.7%	24.7%	33.1%	30.5%	30.6%	26.6%	21.2%	20.0%	19.3%
IT	53.8%	53.8%	52.7%	53.8%	47.1%	47.1%	46.0%	47.2%	31.8%	31.9%	31.8%	33.0%	55.9%	56.0%	54.9%	56.0%	55.9%	55.9%	54.5%	55.3%	44.2%	44.1%	44.5%	45.2%
LT	31.6%	32.1%	31.5%	32.0%	24.1%	25.0%	24.5%	24.1%	20.1%	19.5%	18.4%	18.1%	37.7%	37.9%	37.6%	39.0%	40.2%	39.3%	37.6%	39.0%	39.7%	39.3%	34.1%	35.1%
LU	40.7%	39.8%	38.6%	33.1%	24.1%	24.2%	24.9%	22.1%	11.0%	12.3%	11.6%	10.1%	43.9%	42.8%	40.2%	33.9%	47.7%	46.7%	43.8%	40.9%	40.5%	37.2%	34.0%	30.3%
LV	35.1%	39.2%	36.9%	37.4%	38.1%	40.5%	41.5%	44.3%	36.7%	40.0%	40.5%	43.2%	32.6%	38.2%	34.1%	33.4%	38.2%	38.5%	32.2%	30.0%	26.9%	33.6%	28.1%	27.7%
MT	25.8%	26.3%	30.6%	28.2%	23.3%	26.0%	23.8%	23.8%	14.9%	23.9%	16.6%	16.0%	30.8%	32.0%	35.9%	29.0%	37.7%	37.1%	38.0%	39.9%	26.6%	16.1%	26.8%	26.5%
NL	25.5%	25.7%	27.9%	27.4%	16.9%	16.0%	16.4%	17.3%	7.2%	7.5%	7.6%	7.8%	28.5%	29.4%	31.5%	30.4%	24.5%	2						

## 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		
	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	
AT	1.8%	1.8%	1.5%	1.3%	18.6%	18.5%	3.6%	3.5%	1.0%	1.0%	7.4%	7.4%	13.2%	12.9%	4.3%	4.5%	3.5%	3.5%	2.1%	2.0%	
BE	4.0%	4.3%	0.9%	0.7%	14.9%	14.7%	4.5%	4.6%	1.2%	1.2%	10.2%	10.9%	15.1%	15.0%	5.8%	6.1%	1.7%	1.5%	2.8%	2.6%	
BG	6.1%	6.2%	0.9%	0.8%	25.5%	26.3%	4.6%	4.4%	0.6%	0.6%	7.7%	7.5%	23.4%	23.4%	5.7%	5.5%	4.6%	4.5%	2.3%	2.1%	
CY	1.3%	1.4%	0.7%	0.3%	8.9%	9.1%	0.7%	0.7%	0.6%	0.6%	13.1%	12.9%	21.1%	20.4%	6.4%	6.8%	18.9%	19.6%	1.2%	1.0%	
CZ	3.9%	4.0%	0.5%	0.6%	23.7%	24.3%	4.8%	4.9%	1.1%	1.1%	4.6%	4.6%	16.3%	16.4%	5.8%	5.8%	1.5%	1.5%	1.9%	2.0%	
DE	0.6%	0.7%	0.9%	0.9%	14.0%	13.3%	8.0%	8.2%	1.6%	1.6%	2.2%	2.2%	8.2%	7.8%	5.7%	5.6%	1.0%	0.9%	2.8%	2.7%	
DK	2.6%	2.6%	0.6%	0.6%	8.5%	7.8%	2.7%	3.1%	0.3%	0.3%	2.7%	2.7%	6.5%	6.4%	4.2%	4.0%	0.8%	0.8%	1.3%	1.4%	
EE	7.8%	7.8%	0.6%	0.6%	12.9%	12.6%	5.8%	5.8%	0.6%	0.6%	3.6%	3.7%	14.1%	14.9%	9.0%	8.8%	1.7%	1.6%	0.7%	0.7%	
ES	2.5%	2.4%	1.8%	1.8%	18.3%	17.8%	5.7%	5.7%	0.7%	0.7%	7.6%	7.6%	17.3%	17.2%	6.5%	6.6%	5.5%	5.7%	3.4%	3.4%	
FI	5.4%	5.4%	1.1%	1.0%	10.9%	11.0%	4.3%	4.5%	0.9%	1.0%	4.6%	4.6%	7.0%	6.6%	6.7%	6.4%	0.9%	0.9%	2.1%	2.0%	
FR	3.7%	3.9%	2.1%	2.3%	13.4%	13.4%	4.3%	4.2%	0.6%	0.6%	4.4%	4.7%	12.6%	12.5%	6.0%	6.0%	2.5%	2.5%	2.5%	2.4%	
GR	1.8%	1.7%	1.4%	1.3%	19.3%	19.3%	6.6%	6.5%	0.2%	0.2%	8.7%	8.4%	21.5%	21.8%	13.3%	13.0%	9.7%	10.2%	1.3%	1.2%	
HR	4.9%	5.1%	0.6%	0.6%	18.1%	18.1%	6.4%	6.4%	2.2%	2.2%	6.2%	6.6%	21.0%	20.4%	7.3%	7.1%	13.1%	13.4%	2.3%	2.1%	
HU	6.7%	7.2%	0.8%	0.9%	21.2%	21.3%	5.9%	5.7%	1.0%	0.9%	5.3%	5.6%	20.7%	19.5%	7.9%	7.6%	4.5%	4.5%	2.1%	2.1%	
IE	5.1%	5.3%	0.5%	0.6%	20.1%	19.8%	2.9%	3.0%	0.5%	0.6%	2.5%	2.6%	9.3%	9.1%	4.7%	4.8%	7.9%	8.0%	4.8%	4.6%	
IS	13.3%	13.4%	0.4%	0.4%	17.0%	17.7%	0.7%	0.7%	0.6%	0.6%	12.0%	11.7%	8.8%	7.6%	5.6%	5.6%	6.1%	6.0%	3.9%	3.9%	
IT	2.1%	2.1%	1.2%	1.0%	27.9%	28.3%	3.7%	3.6%	1.0%	1.0%	9.1%	8.9%	15.7%	15.7%	5.3%	5.6%	3.4%	3.4%	3.1%	3.0%	
LT	3.5%	3.6%	0.3%	0.3%	15.8%	15.8%	6.8%	7.3%	0.6%	0.6%	3.4%	3.5%	20.1%	21.0%	11.6%	11.5%	2.6%	2.8%	2.3%	1.3%	
LU	13.8%	14.6%	0.9%	4.3%	9.7%	9.7%	0.9%	1.2%	0.4%	0.4%	6.2%	6.6%	7.7%	7.6%	5.5%	5.8%	1.5%	1.6%	1.4%	1.6%	
LV	12.1%	12.2%	0.3%	0.3%	12.4%	13.3%	10.5%	10.6%	1.2%	1.2%	2.1%	2.0%	12.1%	12.2%	9.2%	8.8%	4.1%	4.0%	1.7%	1.4%	
MT	0.1%	0.1%	0.0%	0.0%	10.4%	8.1%	6.7%	6.8%	1.2%	1.1%	7.9%	7.3%	15.9%	14.8%	4.9%	5.1%	8.9%	9.7%	5.1%	4.1%	
NL	13.9%	14.2%	3.4%	3.2%	14.7%	14.5%	3.3%	3.6%	0.8%	0.8%	3.2%	3.5%	14.1%	13.1%	7.1%	7.1%	1.6%	1.6%	2.4%	2.3%	
NO	4.5%	4.9%	5.3%	5.1%	8.8%	8.5%	4.2%	4.4%	0.4%	0.4%	9.4%	10.1%	5.3%	5.1%	14.0%	13.6%	1.5%	1.5%	3.2%	3.1%	
PL	1.3%	1.3%	2.0%	1.8%	24.1%	24.1%	2.9%	2.6%	1.0%	1.0%	5.3%	5.5%	18.2%	18.3%	7.4%	7.6%	3.9%	4.0%	5.4%	5.2%	
PT	3.6%	3.7%	0.5%	0.4%	17.2%	17.7%	2.8%	2.7%	1.4%	1.3%	10.6%	10.6%	15.4%	15.6%	6.2%	6.1%	7.5%	7.7%	1.5%	1.5%	
RO	8.3%	9.0%	0.4%	0.5%	23.7%	22.1%	3.6%	3.0%	1.3%	1.3%	10.5%	10.2%	23.1%	23.5%	8.5%	9.2%	2.3%	2.7%	2.5%	2.4%	
SE	1.2%	1.3%	1.5%	1.4%	5.7%	5.4%	3.1%	3.3%	0.7%	0.7%	2.8%	2.8%	4.7%	4.6%	4.8%	4.5%	1.0%	1.0%	1.6%	1.5%	
SI	1.4%	1.4%	0.7%	0.8%	30.0%	29.5%	4.1%	4.1%	0.9%	0.9%	6.6%	6.4%	20.8%	20.4%	13.1%	13.1%	3.5%	3.6%	4.6%	4.7%	
SK	4.1%	4.3%	0.9%	0.7%	19.9%	19.0%	10.1%	9.9%	1.7%	1.7%	5.3%	6.1%	16.2%	16.8%	9.4%	9.6%	1.1%	1.1%	2.6%	2.5%	
EU/EEA	3.7%	3.8%	1.7%	1.7%	15.9%	15.7%	4.7%	4.7%	0.8%	0.9%	5.3%	5.4%	12.6%	12.3%	6.1%	6.1%	2.8%	2.9%	2.6%	2.6%	
GB	2.7%	2.9%	2.8%	2.7%	17.8%	16.9%	2.8%	2.8%	0.9%	1.0%	4.4%	4.5%	15.6%	15.4%	5.2%	5.5%	4.3%	4.5%	3.8%	3.9%	

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				
	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20			
AT	1.3%	1.5%	27.8%	27.5%	8.6%	8.9%	2.2%	2.2%	0.3%	0.5%	0.1%	0.1%	1.1%	1.1%	0.6%	0.6%	1.2%	1.3%			
BE	2.2%	2.2%	13.9%	14.3%	7.4%	7.3%	5.1%	4.9%	0.6%	0.6%	0.3%	0.3%	6.1%	6.2%	0.7%	0.7%	2.6%	1.8%			
BG	1.0%	0.8%	12.4%	12.5%	2.1%	2.3%	1.3%	1.3%	0.1%	0.0%	0.2%	0.2%	0.5%	0.5%	0.2%	0.2%	0.7%	0.7%			
CY	0.0%	0.0%	16.6%	16.9%	4.3%	4.1%	1.2%	1.3%	0.0%	0.0%	1.3%	1.3%	2.1%	2.2%	0.6%	0.6%	0.9%	0.9%			
CZ	0.0%	0.0%	23.5%	22.6%	4.6%	4.5%	2.0%	2.1%	0.0%	0.1%	0.2%	0.2%	0.7%	0.7%	1.2%	1.1%	3.8%	3.6%			
DE	3.9%	4.3%	37.2%	38.1%	4.1%	4.1%	4.6%	4.4%	0.3%	0.3%	0.2%	0.2%	1.4%	1.5%	0.5%	0.4%	2.8%	2.9%			
DK	1.5%	1.5%	61.1%	61.7%	1.8%	1.9%	2.1%	2.0%	0.3%	0.4%	0.4%	0.4%	0.7%	0.7%	0.8%	0.8%	1.1%	1.0%			
EE	0.0%	0.0%	32.5%	32.9%	4.3%	3.9%	3.4%	3.3%	0.0%	0.0%	0.1%	0.1%	0.8%	0.8%	0.8%	0.8%	1.3%	1.2%			
ES	2.9%	2.9%	11.9%	12.0%	4.5%	4.6%	3.0%	3.1%	0.2%	0.3%	0.6%	0.6%	1.8%	1.9%	0.8%	0.8%	4.9%	4.8%			
FI	6.0%	5.7%	38.9%	40.0%	6.0%	6.3%	2.4%	2.1%	0.0%	0.0%	0.3%	0.3%	1.0%	1.0%	0.6%	0.6%	1.0%	0.6%			
FR	5.1%	5.2%	21.3%	22.0%	5.2%	5.2%	5.7%	5.7%	1.0%	0.4%	0.3%	0.3%	1.9%	1.9%	0.6%	0.6%	6.8%	6.1%			
GR	0.0%	0.0%	7.0%	7.2%	2.0%	2.0%	1.4%	1.4%	0.0%	0.0%	0.2%	0.2%	1.4%	1.4%	1.8%	1.6%	2.4%	2.5%			
HR	0.5%	0.5%	7.3%	7.5%	4.9%	5.0%	2.3%	2.3%	0.5%	0.5%	0.2%	0.2%	0.7%	0.7%	0.9%	0.9%	0.5%	0.4%			
HU	2.3%	2.1%	13.4%	13.4%	2.6%	2.7%	2.8%	3.0%	0.0%	0.0%	0.2%	0.2%	0.5%	0.5%	0.2%	0.2%	1.7%	2.4%			
IE	1.3%	1.1%	22.2%	22.7%	2.6%	2.4%	5.0%	5.0%	0.0%	0.0%	1.2%	1.3%	4.8%	4.8%	1.9%	1.8%	2.7%	2.7%			
IS	1.7%	1.8%	22.7%	23.1%	0.9%	0.9%	4.4%	4.5%	0.0%	0.0%	0.3%	0.2%	0.3%	0.4%	0.7%	0.7%	0.5%	0.4%			
IT	1.1%	1.2%	13.2%	13.1%	5.7%	5.6%	2.3%	2.4%	0.0%	0.1%	0.1%	0.1%	1.3%	1.3%	0.6%	0.6%	3.2%	2.9%			
LT	0.2%	0.1%	25.9%	25.7%	1.5%	1.4%	3.1%	2.8%	0.0%	0.0%	0.1%	0.1%	0.7%	0.3%	0.4%	1.2%	1.0%	1.0%			
LU	4.3%	2.0%	10.6%	10.9%	2.8%	2.6%	21.8%	21.5%	0.1%	0.1%	0.3%	0.3%	2.4%	2.5%	0.3%	0.3%	9.3%	6.6%			
LV	0.0%	0.0%	28.5%	28.6%	0.7%	0.8%	1.5%	1.5%	0.3%	0.3%	0.2%	0.2%	0.6%	0.6%	0.3%	0.3%	2.1%	1.8%			
MT	0.1%	0.1%	18.8%	18.7%	8.6%	12.8%	4.9%	6.7%	0.2%	0.2%	0.6%	0.6%	3.6%	2.4%	1.5%	0.9%	0.7%	0.6%			
NL	3.0%	3.0%	18.8%	19.4%	3.7%	3.5%	3.1%	3.0%	0.1%	0.1%	0.2%	0.2%	3.2%	3.2%	0.5%	0.5%	2.9%	3.1%			
NO	0.2%	0.2%	26.2%	27.2%	7.0%	6.8%	6.7%	6.2%	0.0%	0.0%	0.4%	0.4%	1.7%	1.5%	0.4%	0.4%	0.7%	0.6%			
PL	0.4%	0.4%	14.6%	14.8%	7.0%	6.9%	1.9%	1.9%	0.0%	0.0%	0.3%	0.3%	1.7%	1.7%	0.6%	0.7%	1.8%	1.8%			
PT	3.0%	3.2%	11.9%	12.4%	4.8%	4.7%	2.7%	2.7%	0.1%	0.1%	0.6%	0.6%	1.9%	1.9%	1.2%	1.3%	7.2%	5.6%			
RO	0.1%	0.1%	7.1%	7.2%	2.1%	2.1%	2.1%	2.2%	0.0%	0.0%	0.2%	0.2%	2.8%	2.9%	0.6%	0.6%	0.7%	0.8%			
SE	4.9%	6.4%	59.5%	58.7%	4.4%	4.0%	1.7%	1.9%	0.1%	0.2%	0.2%	0.2%	0.5%	0.5%	0.4%	0.4%	1.1%	1.2%			
SI	0.4%	0.5%	4.6%	4.7%	4.7%	5.2%	1.8%	1.7%	0.0%	0.0%	0.3%	0.3%	1.3%	1.4%	0.9%	0.9%	0.3%	0.3%			
SK	0.8%	0.8%	16.1%	16.1%	3.3%	3.1%	3.3%	3.2%	0.1%	0.1%	0.2%	0.2%	1.5%	1.5%	0.8%	0.8%	2.6%	2.5%			
EU/EEA	3.4%	3.6%	24.4%	24.8%	4.8%	4.8%	3.9%	3.9%	0.4%	0.3%	0.3%	0.3%	1.9%	1.9%	0.8%	0.6%	4.0%	3.8%			
GB	0.6%	0.2%	24.0%	24.5%	4.3%	4.2%	4.7%	4.7%	0.4%	0.3%	1.1%	1.1%	2.1%	2.3%	0.8%	0.8%	1.8%	1.8%			

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

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. As of Q1 2020 onward UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

## Statistical Annex

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

NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (1/2)																					
%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication		
	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	
AT	3.3%	3.4%	6.4%	5.0%	3.3%	3.3%	3.3%	3.2%	1.8%	1.7%	3.8%	3.7%	3.7%	3.8%	3.6%	4.4%	4.3%	4.4%	2.5%	3.0%	
BE	3.7%	3.7%	3.0%	3.6%	4.0%	4.6%	2.6%	2.1%	2.2%	2.2%	4.9%	4.6%	5.8%	5.9%	3.1%	3.0%	5.4%	5.4%	2.0%	2.2%	
BG	5.5%	5.0%	54.6%	55.0%	7.2%	6.8%	10.7%	9.5%	23.4%	22.1%	23.7%	22.9%	12.5%	10.8%	7.1%	7.3%	10.6%	10.2%	14.5%	16.0%	
CY	22.7%	23.6%	6.6%	16.8%	19.9%	18.2%	3.0%	2.9%	5.1%	5.1%	36.9%	34.6%	29.3%	26.9%	5.9%	4.2%	8.4%	8.3%	11.5%	14.2%	
CZ	1.3%	1.4%	0.6%	2.2%	5.2%	5.6%	6.7%	5.6%	2.0%	2.2%	4.1%	4.2%	3.3%	3.5%	3.6%	3.8%	3.9%	3.0%	1.0%	0.9%	
DK	3.7%	3.5%	4.4%	6.3%	3.3%	3.8%	1.4%	1.4%	1.2%	1.2%	6.8%	6.7%	4.2%	4.0%	9.0%	8.1%	5.1%	4.7%	2.9%	2.6%	
DE	8.1%	7.7%	16.3%	13.4%	2.8%	2.9%	0.3%	0.2%	4.4%	3.9%	4.7%	5.1%	5.3%	5.3%	15.9%	15.2%	5.2%	7.2%	2.7%	2.4%	
EE	3.4%	2.5%	0.0%	0.1%	3.7%	2.9%	2.2%	2.3%	0.5%	0.0%	6.3%	6.4%	2.3%	1.8%	1.2%	1.2%	6.6%	6.9%	1.6%	1.8%	
ES	5.5%	5.5%	3.3%	3.7%	4.4%	4.6%	3.2%	3.4%	2.1%	2.0%	8.6%	8.7%	5.2%	5.2%	3.5%	3.6%	4.4%	4.9%	2.1%	2.1%	
FI	8.7%	9.5%	25.9%	29.6%	5.6%	4.8%	0.7%	0.2%	0.1%	0.2%	2.6%	2.5%	2.5%	2.5%	6.3%	6.5%	3.3%	3.2%	1.4%	1.0%	
FR	4.6%	4.7%	4.8%	5.4%	4.5%	4.8%	2.1%	1.6%	3.5%	3.5%	7.5%	8.3%	4.9%	5.2%	4.2%	4.7%	6.9%	7.7%	3.6%	3.3%	
GR	42.1%	40.8%	39.2%	40.9%	33.9%	32.9%	2.2%	1.8%	20.6%	19.3%	50.0%	49.2%	42.7%	41.2%	17.5%	17.4%	25.8%	24.6%	42.5%	36.3%	
HR	14.6%	13.8%	3.4%	3.5%	16.0%	16.7%	5.5%	5.2%	0.9%	0.9%	20.2%	18.3%	6.9%	7.6%	4.0%	4.3%	6.4%	6.8%	1.6%	1.6%	
HU	2.5%	2.0%	2.3%	1.9%	5.4%	5.4%	1.2%	1.7%	6.1%	6.1%	5.4%	5.7%	3.7%	3.7%	4.6%	4.6%	2.5%	3.0%	2.1%	2.3%	
IE	6.5%	6.5%	2.3%	1.9%	1.7%	1.5%	2.3%	0.4%	0.0%	0.0%	5.3%	5.2%	5.7%	5.4%	3.5%	3.6%	6.5%	7.0%	1.5%	0.9%	
IS	1.3%	1.0%	50.1%	50.3%	2.8%	2.7%	0.0%	0.0%	11.8%	12.8%	5.9%	3.9%	2.8%	3.6%	5.5%	5.4%	13.8%	14.6%	1.1%	1.1%	
IT	10.7%	8.8%	6.5%	6.3%	7.8%	7.0%	3.1%	2.8%	6.4%	5.5%	28.5%	26.0%	8.2%	7.7%	8.0%	6.9%	13.2%	10.9%	3.3%	3.1%	
LT	3.0%	3.1%	8.9%	9.3%	5.1%	5.1%	0.1%	0.1%	0.5%	0.3%	10.5%	9.2%	1.9%	1.7%	0.4%	0.4%	9.3%	9.0%	0.1%	0.3%	
LU	3.8%	4.1%	0.6%	2.8%	3.5%	3.5%	6.9%	5.8%	4.3%	5.7%	4.4%	4.7%	3.4%	3.9%	3.4%	4.6%	4.2%	34.7%	3.2%	3.5%	
LV	1.5%	1.4%	3.6%	3.7%	9.5%	8.9%	1.1%	0.9%	0.0%	0.0%	4.4%	4.6%	2.5%	1.8%	5.4%	4.3%	0.6%	13.1%	0.3%	0.4%	
MT	12.4%	11.5%	0.0%	0.0%	6.9%	13.5%	0.7%	0.7%	0.1%	0.1%	26.5%	26.5%	9.4%	10.0%	1.0%	0.8%	5.0%	9.5%	0.3%	0.2%	
NL	7.3%	6.8%	11.6%	12.5%	4.8%	5.2%	1.1%	1.4%	4.3%	4.4%	6.3%	6.2%	5.1%	5.1%	5.6%	6.2%	4.3%	4.5%	2.8%	2.9%	
NO	0.4%	0.3%	27.4%	26.8%	2.1%	1.8%	0.5%	1.7%	4.9%	4.8%	1.1%	1.0%	6.3%	5.6%	11.2%	12.6%	0.8%	1.2%	0.3%	0.3%	
PL	7.2%	7.2%	4.9%	2.3%	8.0%	8.0%	4.3%	4.6%	2.9%	2.8%	17.6%	16.9%	7.5%	7.5%	5.8%	5.7%	14.6%	15.4%	2.4%	2.3%	
PT	9.5%	7.7%	15.1%	16.3%	8.5%	7.9%	2.4%	2.2%	5.5%	5.7%	20.1%	19.3%	8.3%	7.4%	8.7%	9.2%	11.7%	10.4%	5.5%	5.8%	
RO	5.1%	4.4%	51.4%	52.0%	11.9%	11.4%	6.8%	7.1%	3.7%	3.3%	17.6%	14.2%	5.6%	4.4%	5.5%	5.0%	12.1%	10.1%	5.4%	4.9%	
SE	0.7%	0.6%	20.1%	27.6%	3.2%	2.5%	0.3%	0.1%	0.0%	0.0%	1.4%	1.2%	1.3%	1.3%	4.5%	3.7%	0.7%	1.5%	0.4%	0.3%	
SI	8.1%	7.8%	0.2%	0.2%	2.9%	2.8%	1.3%	1.1%	0.7%	4.7%	13.1%	12.0%	14.6%	14.2%	2.7%	2.6%	12.8%	12.4%	2.8%	2.7%	
SK	4.8%	4.6%	0.2%	0.2%	2.5%	1.9%	0.8%	0.8%	1.5%	1.5%	3.3%	2.8%	3.1%	3.0%	1.6%	1.6%	3.7%	3.9%	0.5%	0.6%	
EU/EEA	6.5%	6.2%	8.6%	9.3%	5.6%	5.6%	2.2%	2.0%	3.0%	2.9%	13.0%	12.4%	6.5%	6.5%	6.3%	6.3%	7.8%	7.8%	3.1%	2.9%	
GB	4.9%	4.7%	8.5%	8.8%	2.6%	2.9%	1.6%	2.3%	0.9%	0.9%	4.6%	5.5%	3.4%	3.7%	2.8%	3.3%	5.2%	5.6%	1.6%	1.5%	

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				
	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20			
AT	1.8%	1.7%	1.5%	1.5%	2.6%	2.4%	3.9%	2.8%	0.0%	0.0%	1.8%	1.5%	6.2%	6.0%	8.0%	6.8%	12.5%	12.2%			
BE	3.5%	4.6%	3.1%	2.9%	3.1%	2.9%	2.2%	2.4%	2.9%	3.0%	1.6%	1.9%	1.3%	1.3%	3.8%	3.9%	6.6%	3.3%			
BG	0.0%	0.0%	18.7%	18.1%	16.8%	15.3%	12.5%	16.8%	0.2%	8.5%	7.1%	7.3%	2.8%	2.5%	41.0%	40.4%	28.6%	8.1%			
CY	0.0%	0.0%	21.9%	20.4%	20.3%	17.2%	27.0%	27.0%	0.0%	0.0%	29.2%	11.5%	2.9%	2.8%	37.2%	37.6%	44.1%	41.2%			
CZ	23.5%	0.0%	0.3%	0.4%	4.1%	3.7%	2.4%	3.1%	0.0%	0.0%	1.3%	1.0%	0.6%	0.8%	5.0%	2.4%	2.6%	3.2%			
DE	3.5%	2.9%	1.1%	1.1%	2.6%	2.7%	2.8%	4.3%	0.0%	0.0%	1.1%	1.3%	0.6%	0.7%	2.7%	2.7%	2.0%	2.1%			
DK	3.0%	3.8%	1.6%	1.7%	2.5%	2.8%	2.0%	2.4%	0.0%	0.0%	0.8%	0.6%	5.9%	6.5%	2.1%	3.0%	1.8%	1.8%			
EE	0.0%	0.0%	1.1%	1.0%	8.9%	9.6%	1.0%	5.1%	0.0%	0.0%	1.2%	1.2%	3.5%	3.7%	4.4%	4.4%	0.7%	0.8%			
ES	2.0%	2.7%	3.3%	3.3%	4.1%	4.7%	3.5%	3.6%	0.7%	0.6%	5.7%	5.9%	4.7%	5.1%	5.5%	5.4%	3.1%	3.3%			
FI	0.6%	0.5%	0.8%	0.8%	2.3%	1.5%	0.9%	0.8%	0.0%	0.0%	1.2%	1.2%	3.2%	3.1%	3.5%	4.2%	0.5%	0.6%			
FR	3.1%	3.5%	2.8%	2.4%	3.4%	4.1%	2.6%	2.7%	1.0%	2.2%	3.2%	3.3%	2.3%	2.5%	4.5%	4.3%	3.4%	3.1%			
GR	12.6%	37.3%	33.0%	30.5%	41.4%	40.1%	22.6%	22.9%	35.2%	35.2%	49.3%	46.7%	29.5%	28.3%	20.5%	21.9%	37.1%	34.8%			
HR	73.7%	77.0%	13.1%	12.7%	5.3%	5.0%	10.0%	15.2%	0.0%	0.0%	13.5%	13.7%	0.9%	1.0%	7.1%	7.1%	9.1%	12.0%			
HU	6.5%	6.6%	3.6%	3.2%	2.1%	3.6%	2.2%	2.5%	0.1%	1.4%	1.3%	1.3%	3.1%	3.1%	3.3%	2.8%	21.5%	13.2%			
IE	3.5%	0.1%	10.4%	12.7%	4.6%	5.3%	7.2%	7.6%	0.0%	0.0%	0.9%	0.8%	2.9%	2.1%	5.0%	6.1%	4.3%	5.9%			
IS	0.3%	0.5%	3.3%	4.3%	8.5%	8.1%	11.4%	11.5%	0.0%	0.0%	1.2%	0.4%	0.9%	0.5%	8.5%	7.8%	2.0%	4.2%			
IT	5.4%	4.4%	15.3%	14.2%	5.1%	4.5%	9.6%	9.7%	0.9%	0.4%	6.3%	5.6%	4.7%	4.6%	13.9%	12.5%	6.5%	6.7%			
LT	0.0%	0.0%	1.9%	1.9%	2.3%	2.4%	1.8%	2.0%	0.0%	0.0%	5.3%	4.8%	3.5%	3.6%	0.8%	0.8%	0.1%	0.2%			
LU	0.5%	1.1%	4.2%	4.7%	4.3%	5.0%	0.4%	0.6%	0.5%	0.7%	2.3%	2.7%	3.3%	3.8%	3.9%	7.4%	2.5%	2.1%			
LV	0.0%	0.0%	2.8%	1.8%	1.6%	2.1%	0.9%	1.0%	0.0%	0.0%	0.4%	0.6%	0.3%	0.3%	1.9%	2.0%	0.6%	0.7%			
MT	0.0%	0.3%	5.0%	4.7%	9.5%	8.5%	5.5%	25.7%	0.0%	0.0%	5.3%	4.4%	4.4%	6.5%	1.2%	2.6%	20.0%	20.8%			
NL	8.2%	9.7%	1.6%	1.5%	5.9%	6.4%	2.8%	3.7%	0.1%	0.1%	4.5%	4.8%	3.2%	3.0%	5.0%	5.3%	4.2%	5.1%			
NO	7.4%	15.9%	0.7%	0.7%	5.2%	4.8%	1.1%	1.4%	0.0%	0.0%	0.1%	0.1%	2.6%	2.9%	2.0%	2.2%	0.2%	0.4%			
PL	1.5%	1.3%	8.2%	8.6%	3.7%	3.8%	8.4%	8.2%	0.0%	0.0%	7.5%	7.0%	3.1%	3.1%	2.8%	2.7%	4.9%	4.4%			
PT	13.1%	13.4%	12.8%	12.3%	16.2%	15.8%	10.4%	9.7%	0.1%	0.0%	14.7%	13.9%	5.7%	6.4%	33.5%	32.2%	19.2%	18.4%			
RO	5.3%	6.9%	3.5%	3.1%	11.4%	10.9%	3.2%	3.6%	2.2%	2.2%	2.2%	1.9%	2.0%	1.8%	3.3%	3.3%	10.0%	9.0%			
SE	0.7%	0.6%	0.2%	0.2%	0.4%	0.4%	0.9%	0.8%	0.0%	0.0%	0.7%	0.7%	0.5%	0.7%	1.8%	2.1%	3.4%	2.9%			
SI	0.1%	0.1%	7.1%	4.9%	14.5%	12.4%	7.3%	8.6%	1.4%	2.0%	0.3%	6.2%	12.1%	10.8%	2.8%	8.9%	5.1%	4.7%			
SK	0.0%	0.0%	3.3%	3.1%	1.9%	1.9%	2.2%	2.3%	0.0%	0.0%	0.7%	0.7%	0.1%	0.1%	1.0%	1.0%	0.4%	0.6%			
EU/EEA	3.4%	3.6%	3.0%	2.8%	4.1%	4.3%	3.4%	3.8%	0.9%	1.4%	4.5%	4.4%	3.2%	3.2%	6.8%	6.7%	4.4%	4.3%			
GB	1.0%	5.3%	1.6%	1.8%	2.0%	2.0%	3.2%	3.6%	1.1%	0.2%	2.6%	2.0%	5.0%	4.9%	1.9%	3.5%	7.6%	5.7%			

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. As of Q1 2020 onward 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) <sup>(1) (2)</sup>

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			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	33.8	34.6	35.0	35.2	32.0%	32.1%	32.0%	32.3%	0.3	0.3	0.3	0.3	0.9%	0.8%	0.8%	0.7%
BE	28.0	28.9	29.6	30.0	16.0%	15.7%	16.3%	16.9%	0.8	0.9	0.9	0.8	2.8%	2.9%	2.9%	2.6%
BG	1.9	1.9	2.0	2.0	11.0%	11.2%	11.8%	12.2%	0.3	0.3	0.3	0.3	16.4%	15.6%	15.5%	15.1%
CY	2.6	2.4	2.3	2.3	14.8%	14.8%	15.1%	15.5%	0.6	0.6	0.5	0.7	24.3%	24.3%	22.7%	31.9%
CZ	13.5	13.6	13.6	13.1	26.4%	27.4%	27.3%	27.0%	0.1	0.1	0.1	0.1	0.6%	0.4%	0.4%	0.4%
DE	183.5	184.8	187.2	184.4	31.6%	31.0%	31.2%	31.7%	0.9	0.6	0.7	0.7	0.5%	0.4%	0.4%	0.4%
DK	64.4	65.1	65.8	66.3	47.1%	50.1%	52.0%	51.4%	1.0	1.0	1.0	1.0	1.6%	1.5%	1.5%	1.6%
EE	3.3	3.4	3.5	3.4	32.6%	33.4%	35.2%	34.3%	0.0	0.0	0.0	0.0	0.5%	0.6%	0.7%	0.7%
ES	39.9	41.0	42.2	41.5	12.0%	12.1%	11.5%	11.6%	1.9	2.0	1.8	2.0	4.8%	4.8%	4.3%	4.8%
FI	47.5	48.9	50.9	50.5	47.5%	45.3%	46.0%	46.4%	0.4	0.5	0.5	0.6	0.8%	0.9%	1.0%	1.2%
FR	290.4	296.7	301.4	308.0	32.1%	31.6%	30.0%	30.7%	6.8	6.9	6.9	6.8	2.3%	2.3%	2.3%	2.2%
GR	4.6	4.8	4.4	4.6	5.7%	5.9%	5.7%	5.9%	1.8	1.8	1.4	1.3	38.4%	37.6%	32.9%	29.4%
HR	1.2	1.2	1.3	1.3	9.9%	9.6%	10.2%	10.3%	0.2	0.2	0.2	0.1	12.7%	12.7%	12.0%	10.9%
HU	4.1	4.2	4.1	4.1	18.6%	19.0%	19.0%	18.7%	0.1	0.1	0.1	0.1	2.1%	2.0%	1.9%	1.9%
IE	12.6	11.0	10.9	10.9	17.7%	17.8%	17.2%	18.0%	0.8	0.9	1.1	1.3	6.7%	7.9%	9.7%	11.6%
IS	2.7	2.3	2.4	2.3	22.9%	21.5%	21.9%	22.4%	0.1	0.1	0.1	0.1	2.9%	2.7%	3.3%	4.3%
IT	61.2	61.6	61.9	61.6	12.0%	11.8%	11.7%	11.3%	14.7	14.5	14.0	12.4	24.1%	23.6%	22.5%	20.1%
LT	2.5	2.5	2.6	2.6	22.9%	22.9%	26.6%	25.9%	0.0	0.0	0.0	0.0	1.8%	1.6%	1.6%	1.4%
LU	39.1	38.4	37.0	36.4	34.8%	33.7%	34.6%	35.9%	0.3	0.3	0.3	0.4	0.9%	0.8%	0.9%	1.1%
LV	1.9	1.9	1.9	1.8	26.8%	27.0%	28.1%	27.2%	0.0	0.0	0.1	0.0	2.1%	1.8%	2.8%	1.9%
MT	0.7	0.6	0.6	0.6	10.1%	10.0%	10.2%	11.0%	0.0	0.0	0.0	0.0	7.0%	7.6%	7.3%	6.9%
NL	99.1	100.6	99.4	99.4	30.8%	31.1%	31.1%	32.0%	1.6	1.6	1.4	1.3	1.6%	1.6%	1.5%	1.3%
NO	45.6	40.4	37.7	40.1	36.0%	35.1%	33.4%	35.5%	0.3	0.2	0.3	0.2	0.6%	0.6%	0.7%	0.6%
PL	14.0	14.1	14.3	14.4	17.7%	18.8%	19.4%	20.1%	0.5	0.5	0.5	0.5	3.7%	3.6%	3.5%	3.5%
PT	8.3	9.1	9.0	9.2	12.2%	12.6%	11.9%	12.0%	1.0	1.2	1.0	1.0	12.1%	12.6%	11.3%	11.2%
RO	2.8	3.0	3.1	3.7	12.2%	13.0%	14.1%	14.0%	0.3	0.3	0.3	0.3	11.6%	10.4%	9.9%	8.5%
SE	135.2	130.7	140.1	136.2	60.9%	58.0%	59.0%	59.4%	0.2	0.2	0.2	0.2	0.1%	0.1%	0.1%	0.2%
SI	0.7	0.7	0.7	0.7	7.8%	8.1%	8.2%	8.2%	0.0	0.0	0.0	0.0	5.3%	5.0%	5.7%	4.8%
SK	4.2	4.2	4.4	4.5	18.2%	17.8%	18.6%	18.6%	0.1	0.1	0.1	0.1	2.6%	2.4%	2.0%	1.9%
EU/EEA	1,281.8	1,191.8	1,207.4	1,208.1	27.3%	27.1%	26.9%	27.2%	37.7	35.8	35.3	34.1	2.9%	3.0%	2.9%	2.8%
Memo item: Non-EU/EEA countries	250.9	132.3	131.6	127.3	15.3%	10.9%	11.2%	11.5%	3.7	2.6	3.1	2.9	1.5%	2.0%	2.4%	2.2%
GB	132.5	39.1	38.4	37.0	24.7%	20.7%	21.0%	20.8%	2.4	0.7	1.2	1.3	1.8%	1.8%	3.2%	3.6%

By country of counterparty	Total exposures to Construction (NACE F)								Non-performing exposures to Construction (NACE F)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	11.0	10.8	10.7	10.4	10.4%	10.0%	9.8%	9.6%	0.4	0.4	0.3	0.3	4.0%	3.4%	2.9%	2.9%
BE	18.7	19.3	19.4	19.7	10.7%	10.5%	10.7%	11.1%	0.7	0.7	0.7	0.7	3.5%	3.5%	3.7%	3.5%
BG	1.1	1.2	1.2	1.2	6.6%	6.9%	7.1%	7.0%	0.2	0.3	0.2	0.2	21.5%	21.5%	19.9%	19.4%
CY	2.3	2.2	2.0	1.9	13.3%	13.5%	13.0%	13.1%	1.4	1.3	1.1	1.0	59.8%	59.6%	54.7%	53.3%
CZ	1.9	1.9	2.0	1.9	3.7%	3.8%	3.9%	3.9%	0.1	0.1	0.1	0.1	4.3%	4.3%	3.8%	3.8%
DE	16.3	16.4	16.5	16.0	2.8%	2.8%	2.7%	2.8%	0.6	0.5	0.5	0.5	3.7%	3.2%	3.0%	3.0%
DK	3.4	3.3	3.3	3.5	2.5%	2.5%	2.6%	2.7%	0.1	0.1	0.1	0.1	3.5%	3.7%	3.5%	3.7%
EE	0.3	0.3	0.3	0.3	2.9%	2.9%	3.0%	3.1%	0.0	0.0	0.0	0.0	2.7%	2.2%	1.4%	1.5%
ES	34.3	35.1	36.7	35.3	10.3%	10.4%	10.0%	9.8%	4.0	3.9	3.7	3.6	11.7%	11.2%	10.0%	10.1%
FI	4.5	4.5	4.5	4.4	4.5%	4.2%	4.1%	4.1%	0.2	0.2	0.2	0.2	4.7%	5.1%	5.4%	5.2%
FR	38.6	40.3	45.6	47.9	4.3%	4.3%	4.5%	4.8%	2.3	2.2	2.3	2.3	5.9%	5.6%	5.0%	4.7%
GR	7.1	6.8	6.1	5.9	8.8%	8.4%	8.0%	7.7%	3.8	3.7	3.0	2.9	53.5%	53.8%	49.9%	48.8%
HR	1.0	1.0	1.0	1.0	7.7%	8.1%	8.1%	8.4%	0.1	0.1	0.1	0.1	15.1%	13.2%	14.0%	12.7%
HU	1.1	1.0	1.0	1.0	4.8%	4.6%	4.6%	4.7%	0.0	0.0	0.0	0.0	2.1%	1.8%	1.6%	1.6%
IE	1.8	1.5	1.6	1.5	2.6%	2.5%	2.5%	2.5%	0.1	0.1	0.1	0.1	7.9%	9.0%	7.8%	8.6%
IS	1.4	1.3	1.2	1.2	12.1%	11.6%	11.6%	11.3%	0.1	0.1	0.1	0.0	3.7%	5.5%	5.7%	3.7%
IT	46.4	47.0	45.8	48.5	9.1%	9.0%	8.6%	8.9%	18.2	17.4	16.4	16.2	39.2%	36.9%	35.8%	33.4%
LT	0.3	0.4	0.3	0.3	3.0%	3.2%	3.6%	3.3%	0.0	0.0	0.0	0.0	14.6%	13.1%	13.5%	13.2%
LU	2.6	2.5	2.6	4.1	2.4%	2.2%	2.4%	4.0%	0.1	0.1	0.1	0.1	2.5%	2.8%	2.8%	1.8%
LV	0.2	0.2	0.2	0.2	3.2%	3.0%	3.1%	2.9%	0.0	0.0	0.0	0.0	2.5%	2.8%	2.9%	3.7%
MT	0.2	0.2	0.2	0.2	3.3%	3.6%	3.8%	4.1%	0.1	0.1	0.1	0.1	36.5%	33.1%	30.9%	28.8%
NL	9.9	10.4	10.3	10.0	3.1%	3.2%	3.2%	3.2%	0.7	0.6	0.7	0.7	7.4%	5.8%	6.8%	6.6%
NO	11.8	10.1	10.4	10.6	9.3%	8.8%	9.2%	9.4%	0.1	0.1	0.1	0.1	1.0%	1.0%	1.0%	0.9%
PL	4.2	4.1	4.1	4.0	5.3%	5.5%	5.5%	5.6%	0.4	0.4	0.4	0.3	9.3%	8.7%	8.7%	8.7%
PT	7.5	8.0	8.2	8.2	11.0%	11.0%	10.9%	10.7%	1.5	1.7	1.7	1.6	20.3%	21.2%	20.3%	19.7%
RO	2.2	2.1	2.0	2.6	9.4%	9.2%	9.2%	9.6%	0.3	0.3	0.2	0.3	12.3%	12.2%	11.3%	11.3%
SE	5.5	5.3	6.1	6.1	2.5%	2.4%	2.6%	2.7%	0.1	0.1	0.1	0.1	1.2%	1.1%	1.1%	1.4%
SI	0.3	0.3	0.3	0.3	3.6%	3.6%	3.9%	3.9%	0.0	0.0	0.0	0.0	13.7%	12.8%	12.5%	11.3%
SK	1.1	1.2	1.2	1.3	4.6%	5.0%	4.9%	5.3%	0.1	0.1	0.1	0.1	6.0%	5.7%	5.8%	4.1%
EU/EEA	267.3	246.9	252.7	256.7	5.7%	5.6%	5.6%	5.8%	37.4	34.8	32.7	32.1	14.0%	14.1%	12.9%	12.5%
Memo item: Non-EU/EEA countries	44.6	31.9	32.8	30.5	2.7%	2.6%	2.8%	2.8%	3.8	2.3	2.3	2.3	8.6%	7.3%	7.1%	7.6%
GB	30.3	8.1	7.8	7.0	5.7%	4.3%	4.3%	4.0%	1.5	0.3	0.3	0.3	5.1%	3.9%	3.7%	4.3%

Volumes bn EUR; %

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

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

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. 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 <sup>(1)</sup>

Loans and advances at amortised cost: distribution among stages according to IFRS 9																								
% 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			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	87.2%	83.0%	79.8%	80.0%	10.3%	14.6%	17.8%	17.6%	2.5%	2.4%	2.4%	2.4%	0.2%	0.2%	0.2%	0.2%	2.7%	2.3%	2.6%	2.8%	53.0%	53.6%	53.6%	54.2%
BE	88.8%	88.4%	87.4%	86.6%	9.1%	9.4%	10.3%	11.2%	2.1%	2.1%	2.3%	2.3%	0.1%	0.1%	0.1%	0.1%	1.5%	1.6%	2.8%	2.9%	42.3%	42.0%	43.1%	43.0%
BG	84.1%	81.9%	80.9%	79.8%	7.7%	9.1%	9.6%	11.2%	8.2%	9.0%	9.4%	9.0%	0.6%	0.6%	0.7%	0.6%	6.7%	7.1%	8.0%	9.6%	49.0%	49.1%	48.7%	49.5%
CY	60.2%	57.4%	63.6%	63.0%	10.8%	14.1%	14.0%	16.1%	29.0%	28.5%	22.5%	20.9%	0.3%	0.6%	0.4%	0.4%	1.9%	2.4%	1.7%	1.7%	49.7%	51.3%	47.4%	47.1%
CZ	95.2%	95.1%	93.9%	93.5%	3.5%	3.7%	4.8%	5.2%	1.3%	1.2%	1.3%	1.3%	0.1%	0.1%	0.1%	0.1%	4.0%	3.8%	6.8%	7.2%	57.4%	56.9%	56.0%	56.9%
DE	93.5%	93.1%	91.3%	91.6%	5.0%	5.6%	7.1%	6.8%	1.4%	1.3%	1.6%	1.6%	0.1%	0.1%	0.1%	0.1%	2.6%	2.3%	2.3%	2.4%	40.5%	40.7%	39.5%	38.8%
DK	90.3%	86.8%	84.8%	88.9%	7.1%	10.5%	12.3%	8.1%	2.6%	2.6%	2.9%	3.0%	0.1%	0.1%	0.1%	0.2%	5.2%	4.6%	3.8%	5.6%	46.0%	50.7%	50.1%	43.9%
EE	90.2%	88.0%	86.6%	86.6%	8.0%	10.1%	11.4%	11.6%	1.8%	1.9%	1.9%	1.8%	0.1%	0.1%	0.2%	0.2%	1.7%	1.8%	2.0%	1.8%	35.7%	35.3%	33.8%	34.6%
ES	90.6%	90.8%	90.4%	90.5%	5.8%	5.7%	6.1%	6.0%	3.6%	3.5%	3.5%	3.5%	0.4%	0.5%	0.5%	0.5%	6.9%	7.1%	7.3%	8.0%	43.1%	43.5%	43.8%	45.0%
FI	93.2%	93.7%	92.4%	92.2%	5.2%	4.5%	5.8%	6.0%	1.6%	1.7%	1.8%	1.8%	0.1%	0.1%	0.1%	0.1%	2.1%	2.3%	2.5%	2.4%	35.1%	34.5%	35.9%	34.7%
FR	90.5%	90.4%	90.0%	90.1%	6.8%	7.0%	7.3%	7.1%	2.7%	2.7%	2.7%	2.7%	0.2%	0.2%	0.2%	0.2%	4.1%	4.1%	4.2%	4.3%	52.7%	52.8%	51.7%	50.5%
GR	49.6%	49.9%	52.1%	54.2%	12.5%	12.8%	13.6%	12.9%	37.9%	37.2%	34.3%	33.0%	0.6%	0.7%	0.7%	0.7%	6.2%	6.7%	6.5%	6.3%	44.7%	45.1%	44.5%	44.8%
HR	88.5%	87.6%	86.2%	84.4%	6.5%	7.5%	8.7%	10.4%	5.0%	4.9%	5.1%	5.2%	0.8%	0.7%	0.6%	0.6%	6.9%	7.2%	7.6%	7.1%	65.9%	67.8%	67.5%	67.5%
HU	89.0%	86.8%	86.9%	85.1%	5.8%	8.3%	8.1%	10.3%	5.1%	5.0%	4.9%	4.7%	0.9%	1.0%	0.9%	0.7%	8.1%	8.8%	11.3%	10.5%	66.6%	65.3%	66.6%	65.6%
IE	90.3%	89.0%	80.5%	80.4%	5.9%	7.1%	14.5%	14.4%	3.8%	3.8%	5.0%	5.2%	0.2%	0.2%	0.7%	0.7%	4.0%	4.4%	5.4%	5.5%	28.5%	29.3%	30.0%	29.9%
IS	89.8%	84.7%	82.5%	82.7%	7.4%	12.4%	14.3%	14.2%	2.8%	2.8%	3.3%	3.1%	0.3%	0.4%	0.4%	0.4%	1.8%	2.8%	3.5%	3.6%	28.7%	30.7%	29.6%	31.0%
IT	84.3%	84.1%	82.1%	82.7%	8.8%	9.1%	11.4%	11.4%	6.9%	6.8%	6.5%	5.9%	0.2%	0.2%	0.2%	0.2%	3.5%	3.5%	3.4%	3.5%	53.7%	53.7%	52.6%	53.8%
LT	89.2%	88.1%	88.2%	87.6%	8.8%	10.0%	9.9%	10.5%	2.0%	1.9%	2.0%	1.9%	0.1%	0.1%	0.2%	0.2%	1.0%	1.3%	1.5%	1.5%	33.4%	34.5%	33.3%	33.7%
LU	93.6%	92.8%	92.5%	91.9%	4.8%	5.5%	5.6%	5.8%	1.5%	1.7%	1.9%	2.3%	0.1%	0.1%	0.2%	0.2%	1.9%	1.9%	2.0%	1.9%	42.8%	41.7%	39.7%	34.0%
LV	86.4%	85.5%	86.5%	87.0%	11.2%	12.1%	10.9%	10.5%	2.4%	2.4%	2.6%	2.5%	0.2%	0.4%	0.4%	0.3%	2.0%	2.1%	2.2%	2.1%	38.2%	41.8%	39.2%	39.4%
MT	89.8%	88.5%	86.9%	88.2%	6.0%	7.3%	8.1%	7.5%	4.2%	4.2%	5.0%	4.3%	0.3%	0.3%	0.4%	0.3%	4.8%	3.8%	4.0%	4.3%	27.7%	27.3%	30.7%	30.8%
NL	92.8%	91.3%	88.8%	89.5%	5.0%	6.5%	8.8%	8.1%	2.1%	2.2%	2.3%	2.4%	0.1%	0.1%	0.1%	0.1%	2.0%	2.2%	2.0%	2.2%	26.2%	26.3%	28.4%	27.8%
NO	93.3%	90.1%	89.7%	88.8%	5.3%	8.1%	8.3%	9.2%	1.5%	1.8%	2.0%	2.0%	0.0%	0.1%	0.1%	0.1%	1.6%	1.7%	1.5%	1.3%	35.5%	32.9%	36.4%	38.2%
PL	87.4%	87.1%	85.4%	84.8%	7.8%	8.1%	9.5%	10.1%	4.9%	4.8%	5.0%	5.1%	0.3%	0.3%	0.4%	0.4%	5.9%	6.4%	6.0%	6.1%	60.9%	61.8%	62.6%	64.1%
PT	83.2%	83.9%	84.2%	84.5%	10.1%	9.7%	9.5%	9.3%	6.7%	6.4%	6.4%	6.2%	0.3%	0.3%	0.4%	0.3%	4.7%	5.0%	6.1%	7.0%	51.6%	52.3%	52.7%	55.0%
RO	80.8%	79.7%	78.8%	78.8%	14.3%	15.6%	16.1%	16.5%	4.9%	4.7%	5.1%	4.6%	0.8%	0.9%	0.9%	1.0%	9.0%	9.1%	10.3%	10.4%	64.9%	65.7%	65.5%	65.4%
SE	95.6%	95.4%	95.0%	95.2%	3.9%	4.0%	4.4%	4.2%	0.5%	0.5%	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%	1.3%	1.6%	1.7%	1.6%	40.5%	44.2%	43.0%	44.1%
SI	90.4%	91.6%	90.2%	90.0%	5.5%	4.8%	6.1%	6.4%	4.1%	3.6%	3.7%	3.6%	0.7%	0.6%	0.7%	0.7%	8.2%	8.3%	7.7%	7.7%	59.7%	58.7%	58.0%	58.9%
SK	89.2%	86.1%	81.1%	80.9%	8.1%	11.3%	16.3%	16.6%	2.7%	2.6%	2.6%	2.5%	0.2%	0.2%	0.2%	0.2%	3.7%	3.0%	3.0%	3.0%	62.1%	61.3%	62.6%	64.8%
EU/EEA	90.1%	89.5%	88.4%	88.6%	6.8%	7.0%	8.2%	8.0%	3.1%	3.4%	3.4%	3.4%	0.2%	0.2%	0.2%	0.2%	3.7%	3.8%	3.8%	4.1%	46.2%	47.2%	46.7%	46.6%
GB	90.8%	90.2%	84.3%	84.4%	7.7%	8.4%	14.1%	14.0%	1.4%	1.4%	1.6%	1.6%	0.1%	0.2%	0.2%	0.2%	2.9%	3.4%	3.2%	3.3%	37.2%	39.0%	38.8%	38.5%

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			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	64.6	68.7	68.1	64.2	65.2%	61.8%	61.7%	59.0%	26.7%	31.0%	30.7%	33.3%	8.1%	7.2%	7.6%	7.7%
BE	110.0	128.8	128.3	121.2	33.7%	31.0%	33.2%	33.4%	55.9%	59.6%	57.5%	55.4%	10.4%	9.4%	9.2%	11.1%
BG	4.0	4.1	4.1	4.1	75.2%	76.2%	73.8%	77.6%	23.6%	22.6%	25.0%	21.4%	1.3%	1.2%	1.2%	1.1%
CY	1.8	1.7	1.5	1.5	75.4%	78.4%	75.7%	74.4%	1.5%	1.5%	1.2%	1.6%	23.1%	20.1%	23.1%	24.0%
CZ	6.3	8.7	10.0	9.2	40.1%	27.2%	30.9%	32.4%	54.1%	68.8%	65.3%	63.6%	5.8%	4.0%	3.8%	4.0%
DE	1,035.6	1,218.1	1,163.3	1,125.8	22.0%	19.7%	21.6%	21.0%	72.5%	74.5%	73.4%	74.0%	5.6%	5.8%	5.0%	5.0%
DK	501.5	528.4	527.8	531.2	10.8%	12.3%	12.0%	12.8%	88.9%	87.3%	87.7%	86.9%	0.3%	0.3%	0.3%	0.3%
EE	0.7	0.9	3.1	3.2	85.1%	87.3%	35.8%	36.8%	11.6%	10.2%	63.4%	62.6%	3.3%	2.5%	0.8%	0.6%
ES	536.3	568.4	611.5	554.2	48.2%	40.6%	41.8%	44.2%	49.4%	57.1%	55.7%	53.1%	2.4%	2.4%	2.4%	2.7%
FI	231.7	277.1	259.9	247.9	17.4%	21.5%	22.4%	23.4%	80.8%	77.0%	75.8%	74.5%	1.7%	1.5%	1.8%	2.1%
FR	1,902.5	2,449.6	2,256.3	2,235.4	28.2%	25.4%	29.5%	29.5%	68.1%	71.1%	67.0%	67.1%	3.7%	3.5%	3.5%	3.4%
GR	28.5	27.6	29.5	27.9	57.3%	55.2%	53.7%	53.8%	39.7%	41.8%	43.5%	43.4%	3.0%	3.0%	2.8%	2.9%
HR	5.2	5.1	5.1	5.1	42.3%	42.6%	43.4%	40.5%	55.4%	55.2%	54.3%	57.9%	2.3%	2.2%	2.3%	1.6%
HU	11.6	10.6	9.0	9.2	64.4%	58.2%	54.6%	49.7%	31.1%	36.7%	39.4%	43.5%	4.5%	5.1%	6.0%	6.8%
IE	39.3	42.0	43.8	42.3	71.7%	66.7%	66.4%	66.4%	23.7%	29.3%	29.9%	29.9%	4.6%	4.0%	3.7%	3.7%
IS	2.6	2.8	3.2	3.4	77.4%	82.4%	84.8%	85.6%	11.1%	9.5%	8.0%	7.8%	11.6%	8.1%	7.2%	6.6%
IT	398.7	411.0	413.1	403.8	65.4%	62.9%	62.9%	63.2%	30.7%	33.5%	33.4%	33.2%	3.9%	3.6%	3.6%	3.6%
LT	0.7	0.5	0.7	0.7	85.7%	91.9%	94.8%	94.4%	12.5%	5.0%	4.6%	3.5%	1.8%	3.1%	2.0%	2.1%
LU	72.8	66.8	60.2	57.5	10.8%	10.4%	14.4%	14.2%	44.6%	53.8%	41.7%	40.7%	44.6%	35.8%	43.9%	45.0%
LV	0.7	0.6	1.7	1.8	90.4%	86.8%	44.1%	48.0%	7.5%	11.0%	55.0%	51.5%	2.0%	2.1%	0.8%	0.6%
MT	2.1	2.0	2.6	2.4	74.1%	70.5%	67.1%	65.6%	24.8%	28.5%	32.1%	33.6%	1.1%	1.0%	0.8%	0.9%
NL	248.7	292.5	287.6	281.8	46.4%	40.6%	43.7%	43.6%	50.3%	56.3%	53.3%	53.5%	3.2%	3.1%	3.0%	2.9%
NO	58.2	66.1	69.8	64.6	6.6%	6.2%	7.9%	8.4%	68.2%	73.6%	71.9%	69.9%	25.1%	20.1%	20.2%	21.7%
PL	37.6	36.8	46.3	47.0	70.6%	69.2%	65.1%	64.3%	15.0%	18.3%	24.6%	24.1%	14.4%	12.5%	10.3%	11.6%
PT	52.4	52.3	56.3	54.0	74.6%	68.7%	71.7%	71.0%	11.4%	17.4%	16.0%	16.4%	14.0%	13.9%	12.2%	12.6%
RO	9.6	10.1	10.6	10.9	98.5%	94.8%	94.9%	96.7%	0.4%	4.1%	3.9%	2.2%	1.1%	1.1%	1.1%	1.0%
SE	120.3	159.4	153.8	136.4	36.2%	36.2%	37.0%	34.8%	63.2%	63.4%	62.6%	64.7%	0.6%	0.4%	0.4%	0.5%
SI	3.6	4.8	4.5	4.7	85.2%	62.4%	80.2%	82.0%	12.8%	35.7%	17.9%	16.1%	2.0%	1.9%	1.9%	1.9%
SK	2.3	2.0	2.7	2.4	55.0%	51.1%	36.3%	33.5%	40.2%	46.8%	61.7%	64.2%	4.8%	2.1%	1.9%	2.4%
EU/EEA	7,688.2	6,269.4	6,053.0	5,879.1	32.2%	29.1%	31.7%	31.8%	64.4%	67.0%	64.5%	64.5%	3.4%	3.9%	3.7%	3.8%
GB	2,439.3	2,911.9	2,651.3	2,562.5	32.3%	25.0%	28.7%	28.8%	66.0%	73.3%	69.4%	69.4%	1.8%	1.7%	1.9%	1.8%

(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

## Statistical Annex

### Sovereign exposures

Sovereign exposure																			
Direct exposures towards General governments <sup>(1)</sup>																			
Volumes bn EUR, % of total sov exposure	Total gross carrying amount of which:						Total carrying amount (net of short positions) of which <sup>(2)</sup> :												
	to home country		to other EU/EEA countries				Financial assets held for trading		Fair value through P&L		Fair value through OCI		Amortised cost		Other financial assets				
	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	
AT	80.2	92.1	32%	30%	58%	59%	80.3	91.7	4%	5%	2%	1%	33%	29%	55%	60%	7%	5%	
BE	197.4	216.7	36%	37%	55%	55%	200.5	219.9	0%	1%	0%	0%	11%	12%	86%	84%	2%	3%	
BG	4.6	5.0	80%	75%	15%	20%	4.6	5.0	3%	1%	0%	0%	72%	69%	21%	26%	4%	5%	
CY	4.2	4.6	87%	91%	8%	5%	4.1	4.5	0%	0%	0%	0%	19%	16%	81%	84%	0%	0%	
CZ	47.4	28.0	97%	96%	3%	3%	47.4	28.0	0%	2%	6%	11%	5%	8%	89%	79%	0%	0%	
DE	494.5	539.1	38%	38%	27%	29%	448.6	478.3	26%	29%	3%	3%	23%	24%	39%	35%	8%	9%	
DK	37.7	42.1	48%	39%	43%	54%	37.3	41.9	37%	47%	2%	1%	2%	2%	29%	27%	30%	23%	
EE	2.3	3.1	74%	79%	26%	21%	2.3	3.1	0%	0%	8%	7%	0%	0%	79%	66%	12%	27%	
ES	442.5	469.4	48%	51%	19%	18%	426.0	450.3	12%	12%	1%	0%	38%	36%	49%	52%	0%	0%	
FI	111.2	44.4	47%	41%	34%	44%	110.4	43.2	7%	9%	0%	0%	4%	10%	74%	45%	16%	35%	
FR	900.0	1,072.4	54%	51%	23%	24%	847.8	966.9	14%	21%	0%	0%	19%	19%	66%	59%	1%	1%	
GR	28.5	37.3	69%	65%	24%	30%	28.3	37.1	4%	3%	0%	0%	53%	39%	43%	58%	0%	0%	
HR	10.1	11.1	86%	87%	9%	8%	10.1	11.1	0%	0%	0%	0%	44%	39%	56%	61%	0%	0%	
HU	6.0	6.8	97%	98%	2%	0%	5.9	6.7	4%	2%	0%	0%	45%	35%	50%	61%	0%	2%	
IE	28.2	34.8	41%	44%	48%	46%	28.1	34.3	3%	5%	0%	0%	77%	76%	18%	18%	1%	1%	
IS	1.9	1.8	61%	71%	17%	13%	1.9	1.8	15%	39%	0%	0%	0%	0%	85%	61%	0%	0%	
IT	413.0	470.5	62%	62%	27%	28%	385.9	429.7	9%	9%	0%	0%	41%	36%	48%	53%	2%	2%	
LT	1.2	1.5	80%	83%	19%	16%	1.2	1.5	5%	2%	0%	0%	0%	1%	52%	55%	43%	41%	
LU	24.4	20.5	19%	18%	51%	64%	25.1	21.8	1%	0%	5%	0%	31%	38%	60%	60%	2%	1%	
LV	1.0	1.5	54%	55%	38%	41%	1.0	1.5	2%	0%	0%	0%	16%	12%	60%	64%	21%	24%	
MT	3.0	3.6	51%	61%	44%	37%	3.0	3.6	0%	0%	1%	0%	36%	43%	63%	57%	0%	0%	
NL	239.2	262.3	54%	51%	31%	34%	238.9	262.0	1%	2%	0%	1%	32%	33%	37%	35%	30%	30%	
NO	14.1	26.9	40%	29%	0%	5%	13.1	25.6	17%	27%	32%	39%	24%	17%	23%	14%	5%	3%	
PL	40.7	46.3	100%	100%	0%	0%	40.6	46.2	2%	1%	0%	0%	66%	67%	32%	31%	0%	0%	
PT	71.0	74.6	61%	57%	34%	38%	71.0	74.6	8%	15%	0%	0%	34%	36%	58%	49%	0%	0%	
RO	16.0	16.1	97%	97%	1%	1%	16.0	16.0	32%	34%	0%	0%	24%	24%	26%	24%	18%	17%	
SE	47.9	57.7	68%	74%	20%	20%	47.1	56.8	11%	15%	19%	16%	4%	3%	46%	52%	20%	15%	
SI	4.7	5.0	40%	45%	43%	38%	4.7	5.0	0%	0%	0%	0%	47%	60%	53%	40%	0%	0%	
SK	6.0	7.2	78%	84%	22%	16%	6.0	7.2	0%	1%	0%	0%	2%	3%	98%	97%	0%	0%	
EU/EEA	3,949	3,439	44%	49%	25%	29%	3,761	3,206	18%	16%	1%	1%	32%	26%	44%	51%	5%	6%	
GB	858.1	919.6	22%	21%	16%	22%	815.5	860.3	38%	36%	1%	0%	51%	52%	10%	11%	0%	1%	

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

Sovereign exposure										
Total gross carrying amount by maturity										
% of total sov exposure	0 - 3M		3M - 1Y		1Y - 5Y		5Y - 10Y		10Y - more	
	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20
AT	7%	15%	11%	9%	40%	35%	28%	28%	13%	14%
BE	15%	15%	4%	6%	25%	25%	25%	25%	30%	29%
BG	8%	4%	4%	6%	46%	49%	37%	38%	5%	4%
CY	5%	10%	24%	27%	57%	51%	12%	11%	2%	2%
CZ	59%	19%	3%	7%	16%	27%	16%	33%	6%	14%
DE	8%	9%	7%	9%	31%	29%	16%	15%	38%	38%
DK	41%	32%	13%	21%	25%	31%	12%	9%	8%	8%
EE	60%	46%	5%	20%	20%	23%	13%	10%	3%	2%
ES	6%	6%	10%	13%	34%	36%	32%	28%	18%	17%
FI	53%	24%	3%	9%	19%	30%	10%	25%	15%	12%
FR	15%	17%	8%	16%	33%	27%	20%	19%	24%	22%
GR	4%	2%	7%	5%	24%	24%	32%	21%	33%	47%
HR	8%	3%	19%	23%	42%	44%	11%	28%	21%	2%
HU	14%	19%	6%	3%	38%	34%	36%	30%	6%	13%
IE	7%	9%	16%	20%	40%	34%	28%	30%	9%	8%
IS	45%	29%	54%	67%	1%	4%	0%	0%	0%	0%
IT	5%	4%	11%	10%	44%	46%	27%	25%	13%	15%
LT	26%	13%	6%	11%	56%	67%	12%	8%	0%	0%
LU	9%	6%	10%	12%	54%	45%	23%	32%	4%	5%
LV	27%	2%	12%	14%	46%	65%	15%	15%	0%	4%
MT	17%	25%	18%	11%	32%	30%	30%	33%	3%	1%
NL	10%	7%	8%	12%	33%	32%	22%	21%	27%	27%
NO	25%	30%	8%	8%	38%	36%	19%	9%	11%	18%
PL	11%	7%	4%	10%	55%	55%	25%	25%	5%	3%
PT	23%	23%	18%	27%	19%	16%	30%	24%	10%	10%
RO	22%	21%	9%	16%	39%	40%	19%	17%	11%	6%
SE	21%	27%	15%	17%	47%	42%	10%	8%	7%	5%
SI	12%	7%	9%	16%	49%	42%	24%	23%	6%	13%
SK	7%	4%	10%	14%	30%	21%	41%	43%	12%	18%
EU/EEA	15%	12%	11%	13%	33%	32%	21%	21%	20%	22%
GB	21%	24%	16%	14%	30%	29%	18%	16%	15%	17%

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.  
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

### Liability composition and volumes

% of total liabilities	Liabilities composition																							
	Debt securities issued				Deposits from credit institutions				Customer deposits from HHs				Customer deposits from NFCs				Other deposits <sup>(1)</sup>				Other liabilities <sup>(2)</sup>			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	13.0%	12.4%	12.0%	12.1%	9.9%	10.5%	9.8%	9.5%	42.3%	40.2%	39.5%	39.2%	17.6%	17.3%	17.0%	17.4%	10.2%	11.1%	9.5%	9.0%	7.0%	8.6%	12.1%	12.8%
BE	14.8%	13.9%	13.3%	13.0%	10.2%	10.7%	8.4%	8.6%	37.0%	34.8%	35.5%	35.8%	13.8%	13.6%	13.6%	13.7%	10.9%	11.4%	10.6%	10.6%	13.3%	15.6%	18.7%	18.2%
BG	0.5%	0.5%	0.5%	0.5%	5.0%	3.7%	3.2%	3.1%	62.7%	63.7%	64.4%	63.1%	25.0%	24.3%	25.1%	26.5%	4.7%	5.3%	4.7%	4.6%	2.1%	2.4%	2.1%	2.2%
CY	1.2%	1.2%	1.2%	1.2%	2.3%	1.9%	1.7%	1.7%	64.6%	66.4%	65.0%	64.6%	19.8%	19.4%	18.8%	19.1%	9.9%	8.9%	8.3%	8.4%	2.1%	2.1%	5.0%	5.1%
CZ	12.3%	9.6%	8.8%	9.1%	11.8%	13.5%	13.5%	12.0%	45.7%	41.1%	43.4%	44.4%	17.0%	15.7%	16.0%	16.5%	9.5%	14.7%	13.3%	13.0%	3.6%	5.4%	4.9%	5.0%
DE	18.0%	15.8%	16.1%	15.9%	12.0%	12.0%	12.1%	12.3%	18.5%	16.6%	17.2%	17.5%	11.4%	10.1%	10.8%	11.0%	17.6%	17.8%	16.8%	16.5%	22.6%	27.7%	27.0%	26.7%
DK	56.3%	52.9%	53.1%	54.1%	2.5%	2.9%	2.7%	2.5%	11.1%	10.7%	11.1%	11.1%	8.3%	7.7%	9.3%	9.6%	7.7%	7.5%	8.0%	7.7%	14.1%	18.3%	15.8%	15.0%
EE	2.4%	4.1%	4.5%	4.5%	7.3%	5.1%	3.8%	3.4%	39.3%	39.8%	37.4%	36.5%	34.0%	33.3%	30.7%	30.7%	15.0%	15.4%	16.9%	17.9%	2.0%	2.4%	6.8%	7.1%
ES	13.8%	13.5%	12.7%	12.7%	7.0%	7.4%	6.3%	5.6%	39.6%	38.2%	37.5%	38.2%	15.2%	14.7%	15.5%	15.9%	9.1%	8.9%	8.7%	8.9%	15.2%	17.4%	19.3%	18.7%
FI	42.6%	37.4%	38.1%	38.5%	3.8%	4.1%	3.5%	2.7%	19.5%	18.9%	20.2%	20.8%	12.0%	11.4%	14.1%	14.1%	6.7%	7.0%	5.8%	6.5%	15.4%	21.1%	18.4%	17.5%
FR	19.3%	16.8%	16.8%	16.3%	5.4%	5.3%	5.4%	5.4%	26.2%	23.5%	24.0%	24.2%	15.9%	15.1%	16.8%	17.2%	12.4%	13.5%	12.6%	12.6%	20.8%	25.9%	24.3%	24.2%
GR	2.6%	2.8%	2.6%	2.6%	7.4%	7.0%	2.9%	2.2%	55.3%	53.5%	51.5%	51.0%	14.6%	14.0%	14.0%	15.2%	9.8%	10.2%	6.8%	6.4%	10.4%	12.4%	22.2%	22.6%
HR	0.2%	0.2%	0.2%	0.2%	7.4%	8.0%	7.3%	6.2%	57.1%	57.2%	56.4%	57.4%	20.4%	20.1%	21.3%	22.1%	10.6%	10.4%	10.8%	10.4%	4.3%	4.1%	4.0%	3.6%
HU	3.9%	3.8%	3.8%	3.9%	5.2%	5.3%	5.3%	5.2%	47.5%	46.6%	47.4%	46.7%	26.8%	25.5%	26.1%	26.5%	9.9%	9.1%	8.7%	8.9%	6.7%	9.7%	8.6%	8.9%
IE	8.1%	7.1%	6.9%	6.6%	6.6%	6.9%	7.0%	5.6%	39.1%	38.2%	39.2%	38.6%	30.4%	29.2%	29.7%	30.9%	7.7%	8.3%	7.8%	7.3%	8.2%	10.3%	9.5%	11.0%
IS	33.2%	33.2%	32.8%	32.0%	1.5%	1.5%	1.5%	1.5%	30.8%	29.2%	30.3%	29.0%	18.5%	18.7%	18.3%	19.4%	10.9%	11.0%	11.4%	12.2%	5.2%	6.5%	5.6%	5.9%
IT	13.2%	12.2%	11.9%	11.8%	7.7%	7.2%	5.5%	5.1%	34.2%	33.6%	32.9%	32.9%	15.2%	14.9%	15.9%	17.0%	11.7%	11.3%	10.6%	9.9%	18.0%	20.8%	23.2%	23.2%
LT	0.1%	0.1%	0.1%	0.1%	3.0%	2.6%	2.5%	6.4%	62.0%	60.8%	59.9%	57.8%	23.0%	23.6%	24.6%	25.2%	9.7%	10.4%	10.0%	8.0%	2.2%	2.5%	2.9%	2.5%
LU	26.4%	22.9%	24.0%	24.1%	19.1%	19.0%	20.0%	19.3%	12.4%	12.8%	13.6%	13.4%	8.8%	8.6%	9.5%	10.0%	27.2%	28.7%	27.8%	28.4%	6.1%	8.0%	5.1%	4.8%
LV	0.5%	0.5%	0.4%	0.4%	2.8%	2.9%	2.6%	3.3%	56.2%	56.1%	51.6%	51.1%	30.2%	30.3%	27.4%	28.7%	8.1%	8.2%	7.6%	6.5%	2.2%	2.0%	10.3%	10.0%
MT	1.5%	1.1%	2.8%	3.3%	0.7%	1.2%	1.2%	1.1%	67.1%	66.5%	66.3%	66.7%	15.1%	14.1%	14.4%	14.2%	12.8%	14.4%	12.7%	12.3%	2.8%	2.8%	2.6%	2.4%
NL	25.8%	24.5%	22.9%	21.6%	3.0%	3.7%	3.1%	3.4%	39.2%	36.6%	37.4%	36.9%	14.9%	13.9%	14.3%	14.4%	9.1%	10.9%	9.5%	10.5%	8.1%	10.3%	12.8%	13.2%
NO	41.6%	37.9%	36.7%	39.5%	5.7%	8.1%	8.7%	5.5%	18.5%	16.3%	17.3%	18.2%	19.3%	17.8%	18.9%	20.1%	6.2%	7.0%	6.6%	6.3%	8.7%	12.9%	11.9%	10.5%
PL	8.4%	8.3%	7.2%	7.4%	2.1%	2.2%	2.1%	1.9%	58.4%	58.4%	57.8%	58.7%	19.5%	18.5%	20.4%	20.0%	6.6%	6.3%	6.6%	6.2%	5.0%	6.3%	6.0%	5.9%
PT	5.2%	4.8%	4.5%	4.5%	4.1%	3.9%	3.1%	2.7%	55.9%	55.5%	54.1%	54.2%	18.1%	18.2%	18.4%	18.5%	6.3%	6.6%	5.8%	5.3%	10.4%	11.0%	14.1%	14.9%
RO	1.2%	1.2%	1.1%	1.1%	4.1%	3.9%	3.8%	3.6%	58.7%	58.0%	60.2%	60.2%	26.7%	24.9%	24.1%	25.7%	5.5%	5.8%	5.4%	5.3%	3.8%	6.2%	5.4%	4.1%
SE	49.9%	45.3%	43.6%	44.9%	2.6%	4.6%	4.0%	3.7%	19.3%	17.1%	17.8%	18.6%	16.0%	15.2%	16.5%	17.6%	6.2%	8.4%	8.7%	8.3%	5.9%	9.3%	9.4%	7.0%
SI	1.3%	1.7%	1.6%	1.6%	2.6%	2.8%	2.3%	2.0%	73.3%	70.4%	71.6%	71.2%	14.7%	16.7%	16.9%	17.9%	4.6%	4.7%	4.1%	4.0%	3.4%	3.7%	3.5%	3.4%
SK	12.9%	12.5%	12.8%	12.2%	2.1%	3.4%	2.7%	2.4%	52.5%	54.0%	52.7%	52.0%	21.7%	21.0%	21.8%	22.0%	8.6%	7.0%	5.8%	5.3%	2.2%	2.0%	4.2%	6.1%
EU/EEA	18.8%	19.0%	18.6%	18.3%	5.9%	6.7%	6.3%	6.1%	29.8%	27.5%	27.9%	28.1%	15.1%	14.0%	15.1%	15.5%	12.2%	12.2%	11.4%	11.4%	18.2%	20.6%	20.7%	20.5%
GB	11.8%	10.4%	11.2%	10.8%	3.9%	4.4%	3.9%	4.2%	29.4%	25.9%	27.3%	27.7%	16.4%	15.0%	16.7%	17.0%	14.3%	14.4%	14.0%	14.4%	24.2%	29.9%	26.9%	25.9%

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

(2) Also includes deposits from central banks.

Total liabilities	Volumes bn EUR			
	Dec-19	Mar-20	Jun-20	Sep-20
AT	573	596	629	636
BE	1,034	1,103	1,123	1,112
BG	30	29	30	30
CY	33	32	33	33
CZ	150	160	161	158
DE	3,332	3,736	3,731	3,707
DK	717	750	751	754
EE	30	30	33	35
ES	3,093	3,183	3,337	3,257
FI	640	696	691	677
FR	6,950	7,845	7,951	7,966
GR	222	231	244	248
HR	39	39	40	40
HU	73	72	73	75
IE	233	241	243	247
IS	23	22	22	22
IT	2,236	2,280	2,358	2,395
LT	20	20	21	23
LU	218	216	206	203
LV	12	12	14	14
MT	19	20	21	21
NL	1,944	2,086	2,137	2,165
NO	276	278	278	272
PL	156	154	165	161
PT	303	307	326	324
RO	42	43	43	43
SE	807	893	930	890
SI	20	24	24	24
SK	46	46	48	49
EU/EEA	28,397	23,944	24,441	24,369
GB	6,494	7,227	6,912	6,808

Share of secured funding	% of debt securities issued			
	Dec-19	Mar-20	Jun-20	Sep-20
AT	38.9%	41.3%	40.2%	40.1%
BE	20.3%	21.6%	22.4%	23.0%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	3.4%	3.5%	3.8%	3.4%
DE	30.7%	31.3%	31.1%	30.9%
DK	91.7%	91.9%	91.1%	90.7%
EE	0.0%	40.8%	50.1%	48.8%
ES	38.1%	39.5%	38.4%	38.7%
FI	47.4%	48.1%	47.6%	48.8%
FR	23.2%	23.8%	23.6%	23.8%
GR	68.9%	56.8%	55.6%	55.8%
HR	0.0%	0.0%	0.0%	0.0%
HU	53.7%	53.6%	54.8%	57.0%
IE	42.7%	41.5%	42.5%	35.7%
IS	65.4%	64.4%	64.7%	66.4%
IT	29.4%	31.5%	31.6%	31.6%
LT	0.0%	0.0%	0.0%	0.0%
LU	0.0%	0.0%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
MT	0.0%	0.0%	61.5%	67.5%
NL	21.6%	21.7%	21.9%	22.3%
NO	50.4%	53.6%	54.9%	52.5%
PL	42.6%	44.0%	48.2%	48.4%
PT	59.3%	55.8%	55.7%	56.2%
RO	0.0%	0.0%	0.0%	0.0%
SE	48.4%	47.5%	47.1%	47.0%
SI	0.0%	0.0%	0.0%	0.0%
SK	96.0%	95.0%	95.0%	94.9%
EU / EEA	33.4%	36.9%	36.7%	37.1%
GB	15.0%	15.2%	13.9%	12.9%

Contingent liabilities: loan commitments	Volumes bn EUR; % of total loan commitments											
	Loan commitments: volume				Share of loan commitments to HHs				Share of loan commitments to NFCs			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	118	114	117	119	23.7%	24.5%	24.2%	23.4%	60.9%	59.9%	59.6%	59.5%
BE	158	149	153	157	17.3%	19.1%	20.2%	18.6%	58.4%	57.9%	55.4%	57.7%
BG	4	4	4	4	16.3%	16.4%	16.4%	15.6%	74.0%	78.6%	79.1%	80.1%
CY	3	3	3	3	35.5%	36.3%	35.0%	33.3%	62.7%	62.0%	63.4%	65.2%
CZ	18	17	18	20	28.0%	28.3%	27.8%	24.9%	58.3%	56.8%	58.0%	57.9%
DE	602	585	609	634	17.8%	19.0%	18.2%	17.7%	62.6%	60.8%	61.6%	61.0%
DK	108	120	120	121	18.1%	16.9%	18.4%	18.5%	61.5%	56.7%	62.2%	61.7%
EE	3	3	3	3	19.2%	19.5%	17.0%	18.0%	74.4%	74.2%	72.6%	71.8%
ES	533	503	542	552	42.6%	43.6%	39.3%	38.8%	47.8%	46.8%	50.5%	50.1%
FI	106	104	115	120	29.8%	30.6%	30.2%	31.8%	56.9%	54.9%	55.9%	55.1%
FR	1,115	1,115	1,178	1,193	18.9%	19.0%	17.8%	17.5%	59.9%	56.8%	58.1%	59.1%
GR	19	19	21	22	31.7%	32.2%	30.2%	29.1%	66.7%	65.6%	68.4%	69.5%
HR	6	5	6	6	52.8%	55.4%	52.8%	52.4%	43.3%	39.4%	39.7%	41.3%
HU	13	12	13	13	20.5%	20.6%	20.6%	17.8%	61.5%	62.5%	63.6%	64.8%
IE	48	45	48	50	17.9%	19.1%	17.2%	17.7%	74.8%	72.7%	75.8%	75.5%
IS												

## Statistical Annex

### Composition of own funds and risk-weighted assets

Composition of own funds (Tier 1 capital)																								
Country	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			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	46.8	45.6	46.8	47.0	41%	42%	41%	40%	60%	62%	61%	62%	-14%	-17%	-16%	-17%	6%	6%	7%	5%	7%	8%	6%	6%
BE	71.8	72.0	71.7	72.1	50%	50%	50%	49%	64%	66%	65%	65%	-3%	-4%	-4%	-4%	-17%	-17%	-17%	-16%	6%	6%	6%	6%
BG	4.0	4.2	4.5	4.6	27%	26%	24%	26%	33%	33%	37%	34%	6%	4%	4%	4%	31%	34%	31%	33%	3%	3%	3%	3%
CY	3.7	3.6	3.5	3.6	60%	62%	63%	63%	18%	18%	15%	14%	3%	3%	3%	3%	9%	8%	9%	10%	9%	10%	10%	10%
CZ	10.8	11.2	11.8	11.8	22%	20%	19%	19%	73%	78%	76%	77%	0%	1%	1%	1%	-1%	-4%	-2%	-2%	6%	6%	5%	5%
DE	177.7	184.3	189.8	169.6	63%	62%	60%	61%	30%	29%	29%	28%	0%	-1%	0%	-2%	-2%	1%	2%	4%	8%	8%	8%	8%
DK	37.6	37.6	38.1	37.8	4%	4%	4%	4%	74%	76%	77%	78%	0%	0%	0%	0%	10%	10%	10%	10%	11%	9%	9%	8%
EE	4.3	4.4	4.4	4.4	8%	8%	8%	8%	59%	59%	59%	59%	0%	0%	0%	0%	33%	33%	32%	32%	0%	0%	1%	1%
ES	197.5	191.6	192.7	192.1	66%	68%	67%	67%	56%	59%	54%	55%	-15%	-23%	-24%	-26%	-17%	-15%	-7%	-7%	10%	11%	10%	11%
FI	40.9	36.2	40.6	41.1	20%	28%	18%	18%	81%	76%	82%	82%	-2%	-3%	-3%	-3%	-7%	-10%	-5%	-4%	9%	9%	8%	7%
FR	410.5	404.6	418.2	419.6	34%	35%	34%	34%	36%	34%	33%	34%	2%	1%	0%	0%	23%	24%	26%	27%	6%	6%	6%	6%
GR	28.1	25.6	24.9	24.4	194%	213%	219%	224%	-150%	-166%	-175%	-178%	2%	0%	0%	0%	54%	53%	55%	55%	0%	0%	0%	0%
HR	6.1	5.8	6.0	6.0	37%	38%	37%	37%	57%	58%	58%	58%	3%	2%	2%	2%	2%	2%	3%	3%	0%	0%	0%	0%
HU	8.3	7.7	7.7	7.8	7%	7%	4%	3%	94%	92%	93%	92%	1%	2%	3%	2%	-2%	-1%	0%	2%	0%	0%	0%	0%
IE	46.1	45.5	45.0	44.3	37%	38%	38%	38%	71%	73%	70%	70%	-4%	-3%	-3%	-5%	-8%	-12%	-10%	-9%	4%	4%	6%	6%
IS	4.2	3.8	3.9	3.7	45%	43%	44%	42%	55%	52%	50%	51%	-1%	-1%	0%	1%	1%	3%	3%	4%	0%	3%	2%	2%
IT	162.0	163.2	168.6	169.3	61%	60%	56%	54%	31%	29%	33%	34%	-3%	-4%	-4%	-3%	4%	5%	6%	6%	7%	9%	9%	9%
LT	1.7	1.9	1.9	1.9	58%	52%	52%	52%	24%	32%	32%	32%	0%	0%	0%	0%	18%	16%	16%	16%	0%	0%	0%	0%
LU	25.6	20.0	20.5	20.4	57%	53%	52%	51%	32%	45%	45%	45%	2%	1%	1%	1%	4%	0%	1%	1%	5%	1%	1%	1%
LV	1.4	1.5	1.5	1.5	64%	58%	59%	58%	39%	45%	44%	45%	1%	0%	1%	0%	-4%	-3%	-4%	-4%	0%	0%	0%	0%
MT	1.8	1.8	1.7	1.7	56%	57%	57%	57%	40%	40%	38%	39%	2%	2%	2%	2%	2%	1%	2%	2%	0%	0%	0%	0%
NL	125.0	123.2	124.5	123.7	34%	35%	34%	34%	57%	58%	58%	59%	1%	1%	1%	0%	-5%	-6%	-4%	-3%	12%	12%	11%	11%
NO	23.9	20.1	21.2	20.8	21%	22%	22%	22%	69%	70%	70%	71%	1%	3%	3%	3%	-5%	-5%	-4%	-4%	13%	9%	9%	9%
PL	18.5	17.3	18.7	19.0	25%	25%	24%	23%	6%	7%	8%	12%	3%	4%	5%	5%	66%	64%	63%	60%	0%	0%	0%	0%
PT	26.4	26.3	26.6	26.6	63%	63%	62%	62%	22%	24%	24%	23%	-16%	-17%	-16%	-16%	24%	22%	22%	23%	8%	8%	8%	8%
RO	4.9	4.7	4.9	5.0	47%	49%	47%	46%	41%	41%	36%	35%	1%	0%	2%	3%	11%	10%	15%	16%	0%	0%	0%	0%
SE	47.5	43.5	46.1	47.6	17%	18%	18%	17%	65%	67%	68%	69%	2%	2%	1%	2%	4%	3%	4%	4%	12%	10%	9%	8%
SI	2.7	2.6	2.9	2.9	63%	54%	49%	49%	38%	50%	53%	52%	0%	0%	0%	1%	-2%	-3%	-2%	-2%	7%	10%	10%	10%
SK	3.8	4.0	4.2	4.1	27%	25%	24%	24%	65%	64%	67%	67%	3%	0%	1%	1%	-1%	0%	-2%	-2%	7%	10%	10%	10%
EU/EEA	1,953.4	1,420.0	1,457.6	1,439.3	42%	48%	47%	46%	47%	42%	41%	42%	-3%	-4%	-4%	-5%	4%	6%	9%	9%	9%	8%	8%	8%
GB	520.8	521.6	515.3	510.7	30%	30%	25%	25%	60%	63%	62%	62%	-4%	-2%	-3%	-2%	1%	-4%	2%	3%	13%	13%	13%	13%

RWA composition																								
Country	RWA volume				Credit risk capital requirements (excl. securitisation)				Securitisation capital requirements				Market risk capital requirements				Operational risk capital requirements				Other capital requirements			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	300.7	304.3	301.8	299.5	85.3%	85.0%	84.5%	84.8%	0.1%	0.4%	0.4%	0.4%	2.2%	2.6%	3.0%	3.0%	10.4%	10.1%	10.4%	10.2%	2.0%	1.8%	1.7%	1.6%
BE	406.3	421.1	403.7	398.6	82.0%	83.2%	82.1%	82.4%	0.2%	0.7%	0.7%	0.7%	1.6%	2.0%	2.0%	1.8%	8.8%	8.5%	8.8%	8.8%	7.3%	5.6%	6.4%	6.2%
BG	20.1	21.0	19.1	19.7	89.8%	90.9%	91.0%	91.4%	0.0%	0.0%	0.0%	0.0%	0.9%	0.5%	0.5%	0.5%	9.2%	8.5%	8.5%	8.1%	0.1%	0.1%	0.0%	0.0%
CY	20.1	20.1	19.5	19.2	86.9%	86.6%	86.2%	86.1%	0.5%	0.7%	0.7%	0.7%	0.3%	0.3%	0.4%	0.4%	12.2%	12.2%	12.6%	12.7%	0.1%	0.1%	0.1%	0.0%
CZ	53.7	53.3	52.4	51.8	84.0%	83.6%	82.9%	83.2%	0.4%	0.5%	0.3%	0.4%	2.3%	2.7%	2.5%	2.5%	12.5%	12.1%	12.4%	12.4%	0.8%	1.2%	1.9%	1.5%
DE	1,121.9	1,194.6	1,185.6	1,009.5	78.3%	78.0%	77.5%	77.5%	1.3%	2.6%	2.5%	2.3%	5.5%	5.8%	6.5%	5.9%	12.1%	11.5%	11.5%	12.3%	2.8%	2.1%	2.0%	2.0%
DK	185.1	186.0	190.8	188.3	83.2%	82.6%	80.9%	82.0%	0.0%	0.2%	0.2%	0.2%	6.3%	6.9%	8.7%	7.4%	8.8%	8.8%	8.7%	8.8%	1.7%	1.5%	1.6%	1.6%
EE	16.1	16.2	15.9	16.0	90.0%	89.8%	89.4%	89.6%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.5%	0.5%	8.7%	8.8%	8.9%	8.9%	1.0%	1.0%	1.2%	1.1%
ES	1,455.6	1,446.2	1,408.4	1,366.4	86.5%	86.2%	85.7%	86.0%	0.3%	0.7%	0.7%	0.7%	2.9%	3.2%	3.4%	2.9%	9.4%	9.2%	9.3%	9.4%	0.9%	0.7%	0.9%	1.0%
FI	212.6	197.5	223.0	217.8	80.6%	78.5%	79.3%	79.7%	0.4%	0.5%	0.4%	0.5%	3.0%	5.5%	5.2%	4.2%	9.8%	9.3%	8.8%	9.0%	6.2%	6.2%	6.2%	6.6%
FR	2,521.4	2,584.1	2,605.2	2,568.0	85.4%	84.6%	84.4%	84.6%	0.7%	1.5%	1.4%	1.4%	2.6%	3.1%	3.5%	3.1%	10.1%	9.9%	9.9%	10.2%	1.2%	0.9%	0.8%	0.8%
GR	171.9	171.9	168.4	165.4	89.6%	89.6%	89.2%	89.3%	0.1%	0.6%	0.7%	0.7%	2.5%	2.6%	2.8%	2.4%	7.1%	7.1%	7.3%	7.4%	0.7%	0.2%	0.2%	0.2%
HR	26.5	26.4	25.7	25.4	88.3%	88.9%	88.8%	89.0%	0.0%	0.0%	0.0%	0.0%	2.5%	2.0%	1.7%	1.7%	9.2%	9.0%	9.2%	9.3%	0.0%	0.0%	0.3%	0.0%
HU	54.8	53.0	52.3	51.7	87.4%	88.3%	88.3%	88.5%	0.0%	0.0%	0.0%	0.0%	1.5%	1.2%	1.4%	1.3%	11.0%	10.4%	10.2%	10.1%	0.0%	0.1%	0.1%	0.1%
IE	226.4	231.5	223.4	218.4	84.5%	84.7%	84.3%	84.4%	2.2%	2.2%	1.9%	1.8%	2.2%	2.4%	3.0%	2.9%	9.4%	9.4%	9.7%	9.6%	1.7%	1.2%	1.2%	1.2%
IS	19.3	17.2	17.3	17.1	88.1%	88.1%	88.2%	88.5%	0.0%	0.0%	0.0%	0.0%	1.5%	1.7%	1.6%	1.7%	10.3%	10.0%	10.0%	9.7%	0.1%	0.1%	0.1%	0.1%
IT	1,079.1	1,058.7	1,041.3	1,012.4	84.9%	84.4%	83.9%	84.0%	1.0%	1.5%	1.5%	1.5%	3.4%	3.9%	4.0%	3.7%	9.0%	9.1%	9.4%	9.7%	1.7%	1.1%	1.2%	1.1%
LT	8.2	8.4	8.5	8.7	87.1%	88.1%	88.1%	88.9%	0.0%	0.0%	0.0%	0.0%	1.0%	0.6%	0.5%	0.4%	8.7%	8.4%	8.4%	8.3%	3.3%	2.9%	3.0%	2.4%
LU	127.9	100.5	97.1	98.6	88.7%	85.7%	85.2%	85.6%	1.7%	2.2%	2.3%	2.2%	0.4%	0.5%	0.6%	0.5%	7.7%	9.6%	9.9%	9.7%	1.4%	2.0%	2.0%	2.0%
LV	6.1	6.0	6.0	6.0	88.7%	88.5%	87.2%	88.5%	0.0%	0.0%	0.0%	0.0%	0.4%	0.5%	1.4%	0.5%	10.8%	10.9%	11.0%	11.0%	0.0%	0.0%	0.5%	0.0%
MT	9.4	9.3	9.2	9.1	90.0%	89.9%	89.8%	89.5%	0.0%	0.7%	0.7%	0.7%	0.0%	0.0%	0.0%	0.3%	9.3%	9.4%	9.5%	9.5%	0.6%	0.0%	0.0%	0.0%
NL	667.3	678.7	665.8	643.4	79.7%	79.7%	79.1%	78.6%	0.5%	1.1%	0.9%	0.9%	1.7%	2.5%	2.7%	2.2%	13.8%	13.5%	13.7%	13.7%	4.3%	3.2%	3.7%	4.6%
NO	115.4	105.8	109.1	104.6	89.0%	89.5%	89.3%	89.1%	0.0%	0.0%	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	9.4%	8.8%	9.0%	9.3%	0.6%	0.7%	0.7%	0.7%
PL	115.7	113.0	112.2	109.1	91.7%	90.9%	90.6%	89.8%	0.0%	0.0%	0.0%	0.0%	1.6%	1.5%	1.5%	1.9%	6.5%	7.4%	7.8%	8.1%	0.1%	0.2%	0.2%	0.2%
PT	175.6	176.9	174.2	171.3	87.4%	86.8%	86.4%	86.4%	0.4%	0.5%	0.5%	0.5%	2.8%	3.0%	3.3%	3.3%	8.2%	8.2%	8.3%	8.4%	1.2%	1.5%	1.5%	1.4%
RO	25.7	27.3	25.4	25.2	77.5%	77.7%	76.4%	77.4%	0.0%	0.0%	0.0%	0.0%	7.9%	8.0%	8.4%	7.2%	14.5%	14.1%	15.0%	15.3%	0.1%	0.1%	0.1%	0.1%
SE	234.4	231.6	237.5	235.4	62.3%	62.1%	60.6%	61.1%	0.0%	0.1%	0.1%	0.1%	2.2%	2.5%	2.7%	2.5%	8.4%	8.3%	8.5%	8.7%	27.1%	26.9%	28.1%	27.6%
SI	14.2	17.0	16.7	16.2	86.1%	86.9%	86.6%	86.4%	0.0%</															

## Statistical Annex

### Profitability analysis: main drivers within RoE

Components of RoE: revenue side																				
%	RoE (Return on Equity)				Net interest income / equity				Net fee & commission income / equity				Net trading income (incl. FV result) / equity				Other operating income / equity			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	8.9%	2.1%	2.5%	4.4%	20.9%	20.7%	20.3%	19.9%	9.8%	9.6%	8.9%	9.1%	-0.4%	2.9%	1.1%	1.4%	1.6%	-4.9%	-0.3%	-0.5%
BE	6.9%	-2.8%	1.3%	3.6%	16.9%	17.2%	16.6%	16.3%	5.7%	6.0%	5.6%	5.5%	0.2%	-5.8%	-1.2%	-0.6%	2.4%	2.1%	2.8%	3.3%
BG	11.9%	5.4%	5.7%	6.1%	20.2%	19.6%	19.0%	18.5%	8.6%	7.8%	7.6%	7.7%	1.6%	4.4%	4.0%	1.8%	1.4%	-7.8%	-1.7%	0.3%
CY	1.8%	-3.9%	-8.4%	-4.8%	21.7%	19.7%	20.0%	19.9%	7.6%	7.3%	6.8%	6.7%	0.5%	-0.6%	0.2%	0.1%	3.6%	1.6%	1.9%	1.8%
CZ	16.0%	8.9%	7.0%	7.4%	26.2%	24.8%	22.6%	21.3%	7.1%	6.0%	5.8%	5.7%	0.1%	-10.3%	-2.3%	-1.8%	2.3%	8.5%	3.7%	3.5%
DE	-0.2%	-1.6%	0.9%	1.4%	15.8%	15.7%	15.5%	15.0%	9.3%	10.0%	9.5%	9.4%	0.6%	-0.9%	1.2%	1.7%	1.2%	0.2%	1.4%	1.4%
DK	8.7%	-3.9%	2.0%	3.5%	13.3%	16.4%	14.7%	14.2%	5.2%	5.7%	5.1%	4.8%	1.9%	-8.8%	-1.6%	0.0%	2.8%	2.1%	2.3%	2.3%
EE	9.2%	8.1%	7.0%	7.2%	15.2%	13.1%	13.2%	13.2%	5.7%	4.6%	4.4%	4.5%	1.0%	0.6%	0.7%	0.6%	2.7%	5.2%	3.5%	2.9%
ES	7.0%	-0.5%	-8.7%	-3.4%	28.0%	27.5%	27.2%	27.0%	10.1%	10.1%	9.6%	9.5%	0.8%	6.6%	2.1%	3.2%	0.2%	-4.8%	1.0%	-0.5%
FI	4.8%	6.6%	4.6%	5.9%	13.2%	13.4%	13.4%	13.5%	7.2%	7.5%	7.0%	6.9%	1.4%	5.2%	2.8%	2.9%	1.0%	-4.3%	-0.5%	-0.4%
FR	6.5%	4.7%	3.7%	4.3%	14.6%	14.4%	14.2%	14.2%	10.9%	10.8%	10.3%	10.2%	2.2%	2.3%	1.7%	1.8%	3.0%	-0.4%	1.6%	1.7%
GR	1.0%	1.7%	-6.3%	-3.1%	20.3%	19.5%	19.9%	20.0%	4.4%	4.3%	4.2%	4.3%	0.3%	-1.6%	-0.1%	-0.1%	4.4%	14.2%	10.2%	8.5%
HR	9.8%	8.2%	5.9%	6.1%	18.2%	16.8%	16.5%	16.3%	8.2%	7.0%	6.8%	6.9%	2.5%	3.2%	2.0%	1.5%	-0.8%	-2.3%	0.4%	0.7%
HU	18.3%	-0.1%	5.7%	9.7%	30.0%	29.7%	29.1%	28.2%	17.3%	15.4%	14.9%	14.7%	0.4%	-3.5%	0.1%	-0.3%	1.7%	6.2%	2.4%	3.1%
IE	5.5%	0.5%	-8.4%	-4.5%	14.4%	13.5%	13.5%	13.3%	5.4%	5.4%	4.9%	4.7%	0.7%	-1.4%	0.8%	1.0%	2.2%	2.1%	1.1%	1.5%
IS	4.5%	-4.4%	-0.2%	2.1%	16.6%	15.4%	15.4%	15.0%	5.1%	4.6%	4.3%	4.3%	1.6%	-3.4%	-0.3%	-0.3%	1.5%	0.0%	0.6%	0.9%
IT	5.6%	-2.1%	0.3%	3.8%	17.2%	15.8%	15.5%	15.2%	13.4%	12.4%	11.7%	11.5%	1.2%	-0.3%	0.9%	1.0%	3.7%	6.3%	3.4%	3.2%
LT	15.1%	11.4%	11.3%	11.6%	17.7%	17.3%	17.4%	17.0%	9.8%	8.9%	8.6%	8.7%	2.0%	0.1%	0.9%	1.1%	0.8%	1.3%	1.4%	1.3%
LU	5.8%	4.9%	6.1%	5.8%	13.0%	14.0%	13.8%	13.4%	8.6%	9.3%	8.7%	8.4%	1.6%	0.5%	0.3%	0.7%	2.1%	1.1%	3.0%	2.5%
LV	11.7%	5.4%	3.3%	5.6%	16.5%	15.1%	15.7%	15.6%	9.1%	8.9%	8.4%	8.5%	1.6%	0.7%	-1.9%	-0.8%	0.8%	0.6%	0.3%	0.4%
MT	5.8%	1.6%	-3.7%	-0.7%	17.3%	16.7%	16.9%	16.8%	5.6%	5.7%	4.9%	5.0%	0.7%	-0.2%	0.1%	0.3%	1.2%	-0.3%	-1.2%	-1.0%
NL	7.7%	1.4%	1.7%	3.1%	24.5%	23.9%	23.8%	23.5%	5.3%	5.4%	5.1%	5.0%	0.2%	-0.5%	0.2%	0.3%	1.6%	0.8%	1.1%	1.5%
NO	10.9%	5.9%	6.9%	7.2%	18.6%	17.3%	17.0%	16.4%	3.5%	2.8%	3.0%	2.9%	1.3%	2.0%	2.7%	2.2%	0.8%	2.3%	1.4%	1.2%
PL	9.6%	3.8%	5.0%	5.5%	24.8%	24.0%	23.1%	21.9%	8.7%	8.6%	8.2%	8.2%	0.7%	-1.6%	-0.5%	-0.8%	1.3%	1.3%	0.9%	1.2%
PT	3.9%	1.7%	0.2%	1.0%	17.1%	16.2%	16.0%	16.0%	8.3%	7.9%	7.7%	7.6%	-1.9%	-0.9%	-2.9%	-1.6%	1.2%	1.7%	3.1%	2.6%
RO	15.6%	14.9%	12.1%	12.8%	29.1%	28.9%	27.9%	27.0%	9.5%	8.0%	7.4%	7.6%	2.6%	-1.0%	1.4%	1.7%	4.2%	3.5%	3.7%	3.9%
SE	12.0%	3.8%	6.8%	7.9%	18.2%	17.8%	17.9%	18.6%	7.4%	6.9%	6.8%	6.7%	2.0%	0.0%	1.4%	1.2%	2.0%	-2.5%	-0.1%	0.7%
SI	10.6%	30.4%	20.4%	16.2%	16.3%	17.9%	17.5%	17.5%	8.4%	9.0%	8.7%	8.9%	1.8%	0.1%	0.6%	0.7%	0.4%	-1.3%	1.7%	1.7%
SK	10.0%	5.7%	4.4%	6.0%	24.4%	22.8%	22.5%	22.2%	9.1%	8.7%	8.6%	8.7%	0.7%	-0.1%	0.5%	0.5%	-1.7%	-4.9%	0.4%	0.5%
EU/EEA	5.7%	1.3%	0.5%	2.5%	18.2%	18.1%	17.9%	17.7%	8.9%	9.5%	9.0%	8.9%	1.9%	1.2%	1.2%	1.5%	2.2%	0.0%	1.6%	1.5%
GB	5.0%	5.5%	2.7%	2.8%	16.9%	15.9%	15.0%	14.6%	6.8%	6.5%	6.2%	6.0%	4.4%	6.2%	6.1%	5.6%	3.0%	2.6%	2.2%	1.6%

Components of RoE: expenses, costs, provisions, impairments																				
%	Staff expenses / equity				Other admin. (incl. depreciation) expenses / equity				Provisions / equity				Impairments (credit risk losses) / equity				Other (incl. tax) / equity			
	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20	Dec-19	Mar-20	Jun-20	Sep-20
AT	11.0%	10.2%	10.2%	10.0%	9.1%	10.1%	8.1%	7.8%	0.4%	0.4%	0.7%	0.5%	0.9%	2.9%	4.9%	4.2%	1.6%	2.6%	3.6%	2.9%
BE	8.2%	8.1%	7.8%	7.7%	7.6%	11.7%	7.9%	6.5%	0.2%	0.0%	0.1%	0.1%	1.0%	2.3%	5.1%	4.1%	1.4%	0.2%	1.5%	2.4%
BG	6.1%	6.2%	6.1%	5.9%	6.5%	7.1%	6.8%	6.6%	0.5%	-0.5%	-0.2%	0.0%	4.3%	5.2%	6.5%	6.5%	1.5%	0.5%	4.0%	3.2%
CY	13.5%	9.8%	9.8%	10.7%	12.0%	9.2%	8.4%	7.6%	0.4%	0.2%	0.4%	0.6%	8.5%	10.6%	13.9%	10.5%	-2.7%	2.0%	4.9%	4.1%
CZ	8.3%	7.5%	7.4%	7.3%	7.9%	9.7%	6.4%	6.4%	-0.1%	0.1%	0.3%	0.3%	0.3%	0.8%	5.2%	4.5%	3.3%	1.9%	3.4%	3.0%
DE	11.2%	10.5%	10.4%	10.4%	11.6%	12.3%	9.8%	9.7%	0.7%	0.3%	0.4%	0.5%	0.8%	2.3%	3.6%	3.1%	2.9%	1.1%	2.5%	2.3%
DK	7.7%	7.8%	7.8%	7.6%	7.2%	6.9%	6.7%	6.7%	0.0%	0.2%	0.3%	0.5%	0.4%	5.7%	3.5%	2.5%	-0.9%	-1.4%	0.2%	0.6%
EE	6.4%	5.2%	5.3%	5.2%	6.3%	5.6%	5.3%	5.2%	0.0%	0.2%	0.3%	0.2%	1.3%	3.2%	2.8%	2.1%	1.5%	1.1%	1.2%	1.2%
ES	11.4%	10.7%	10.5%	10.4%	9.2%	9.1%	9.1%	9.0%	2.1%	1.5%	1.4%	1.2%	6.5%	13.3%	12.4%	10.9%	2.9%	5.4%	15.3%	11.1%
FI	7.4%	7.5%	7.2%	7.1%	6.3%	6.7%	5.3%	5.1%	0.9%	0.1%	0.6%	0.4%	1.3%	2.3%	4.0%	2.6%	2.3%	-1.3%	1.0%	1.5%
FR	12.1%	11.2%	11.1%	11.0%	9.8%	11.4%	8.9%	8.6%	0.2%	0.1%	0.1%	0.2%	1.9%	3.2%	4.2%	3.6%	0.2%	-3.6%	-0.3%	0.2%
GR	7.7%	6.7%	6.7%	6.6%	7.1%	6.6%	6.3%	6.1%	0.8%	1.4%	0.8%	1.1%	7.6%	19.6%	25.2%	19.3%	5.5%	0.4%	1.6%	2.6%
HR	6.7%	6.3%	6.1%	6.0%	6.2%	6.0%	6.2%	6.1%	1.7%	0.2%	0.5%	0.3%	1.6%	2.5%	4.9%	4.5%	2.0%	1.5%	2.1%	2.3%
HU	11.8%	11.5%	11.2%	10.8%	17.2%	19.6%	15.6%	14.6%	0.5%	3.7%	2.4%	1.5%	1.7%	12.5%	9.4%	6.5%	-0.1%	0.6%	2.2%	2.6%
IE	7.0%	6.7%	6.8%	6.9%	8.4%	7.3%	6.3%	6.2%	0.3%	0.2%	1.7%	2.0%	0.7%	3.5%	14.4%	10.1%	0.9%	1.3%	-0.6%	-0.2%
IS	7.1%	6.1%	6.3%	5.7%	6.6%	5.4%	4.8%	4.5%	0.2%	0.2%	0.1%	0.1%	1.8%	7.1%	7.1%	5.1%	4.6%	2.1%	1.9%	2.3%
IT	12.5%	14.2%	12.5%	11.7%	10.5%	10.7%	8.5%	8.3%	0.5%	0.9%	0.8%	1.1%	5.8%	6.0%	6.9%	6.2%	0.6%	4.4%	2.5%	-0.3%
LT	6.6%	6.5%	6.3%	6.4%	5.5%	4.7%	4.7%	4.9%	-0.2%	0.1%	0.5%	0.1%	0.8%	1.9%	2.0%	1.6%	2.6%	2.8%	3.6%	3.7%
LU	10.0%	9.4%	9.2%	9.1%	7.2%	8.1%	6.9%	6.8%	0.2%	-0.2%	0.0%	-0.1%	0.9%	1.3%	1.6%	1.6%	1.3%	1.4%	2.1%	1.7%
LV	8.3%	7.9%	8.1%	8.0%	7.3%	5.9%	6.2%	6.4%	0.0%	0.5%	0.5%	0.2%	0.4%	5.6%	3.3%	2.2%	0.4%	0.2%	1.2%	1.3%
MT	8.8%	8.1%	8.1%	8.0%	8.2%	8.9%	7.6%	6.9%	1.3%	0.0%	0.0%	0.0%	-0.6%	2.8%	8.0%	5.3%	1.5%	0.5%	0.6%	1.6%
NL	10.6%	10.4%	10.4%	10.4%	7.7%	9.2%	6.4%	6.3%	0.4%	0.7%	0.3%	0.4%	2.3%	6.9%	8.1%	6.4%	2.9%	0.9%	3.4%	3.8%
NO	6.0%	4.8%	5.2%	5.2%	4.3%	3.8%	3.9%	3.7%	-0.1%	2.1%	0.9%	0.3%	1.2%	6.9%	6.0%	4.8%	1.9%	0.8%	1.3%	1.4%
PL	7.6%	6.9%	6.8%	6.5%	10.3%	12.3%	8.7%	8.0%	0.8%	1.4%	1.4%	1.6%	3.3%	4.9%	5.0%	4.6%	3.8%	2.9%	4.7%	4.4%
PT	8.4%	8.7%	7.7%	7.7%	6.1%	5.6%	5.5%	5.4%	-0.6%	1.2%	0.8%	0.4%	4.0%	5.1%	6.7%	7.3%	2.9%	2.7%	3.0%	2.7%
RO	10.3%	11.0%	10.6%	10.0%	11.6%	11.2%	8.9%	8.9%	3.1%	0.9%	-0.5%	-0.3%	1.3%	-2.4%	5.4%	5.4%	3.5%	3.8%	4.0%	3.4%
SE	8.1%	7.8%	8.0%	8.2%	5.7%	5.5%	5.7%	5.4%	0.0%	0.4%	0.5%	0.5%	1.0%	3.0%	2.9%	2.4%	2.7%	1.8%	3.0%	2.8%
SI	9.1%	9.9%	9.6%	9.6%	7.6%	7.8%	7.6%	7.6%	-0.1%	-0.3%	0.4%	0.3%	-1.1%	5.1%	4.7%	3.7%	0.8%	-27.2%	-14.2%	-8.6%
SK	9.6%	8.9%	8.9%	9.0%	8.2%	8.0%	11.2%	9.7%	-0.3%	-1.3%	-0.4%	-0.1%	2.6%	3.9%	6.1%	5.3%	2.5%	1.3%	1.9%	2.1%
EU/EEA	10.8%	10.6%	10.3%	10.1%	9.2%	10.1%	8.3%	8.0%	0.9%	0.6%	0.6%	0.6%	2.7%	5.7%	6.6%	5.6%	1.9%	0.6%	3.4%	2.7%
GB	10.3%	9.5%	9.6%	9.5%	9.0%	7.8%	7.6%	7.4%	2.1%	0.6%	0.6%	0.5%	1.9%	7.5%	8.5%	6.4%	2.7%	0.4%	0.7%	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. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead. Other expenses include for instance taxes, extraordinary effects, impact from discontinued operations, impairment or (-) reversal of impairment on non-financial assets. These expenses are shown with a positive sign (like in the columns to the left). In case there are effects resulting in negative expenses (i.e. a positive income) they have a negative sign.

## Statistical Annex

### Overview on EBA-compliant Moratoria

#### Loans and advances with non-expired EBA-compliant moratoria

Volumes bn EUR, %	Total		of which: Households		of which: NFCs		Stage 2		Non-performing		Coverage of NPLs	
	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20
	AT	26.9	22.7	47.0%	50.2%	51.6%	48.6%	38.3%	38.3%	2.2%	2.8%	42.3%
BE	27.0	25.9	37.9%	37.3%	59.4%	60.2%	21.2%	32.3%	1.5%	1.7%	14.8%	15.1%
BG	2.0	1.5	29.7%	26.9%	69.0%	71.5%	27.2%	25.0%	2.9%	3.4%	46.8%	41.7%
CY	9.4	9.3	38.5%	39.0%	58.5%	58.1%	21.8%	24.4%	6.7%	6.0%	21.9%	24.0%
CZ												
DE	16.8	8.3	50.2%	52.0%	49.2%	46.3%	12.6%	16.6%	1.8%	1.7%	14.6%	18.6%
DK	-	-	-	-	-	-	-	-	-	-	-	-
EE	1.0	0.7	51.1%	57.1%	48.4%	42.4%	23.7%	24.9%	0.5%	0.8%	13.0%	22.5%
ES	150.3	83.8	74.4%	72.5%	25.4%	27.3%	16.0%	17.9%	2.3%	3.9%	24.4%	22.6%
FI	16.4	15.0	73.7%	72.6%	26.3%	27.4%	7.8%	7.3%	0.6%	1.0%	10.5%	17.0%
FR	249.8	131.2	14.2%	13.6%	84.1%	85.2%	11.3%	12.8%	1.1%	1.6%	23.2%	26.1%
GR	42.2	22.2	49.7%	43.3%	49.2%	55.5%	33.5%	32.0%	19.7%	17.5%	23.8%	24.1%
HR	3.2	3.8	26.3%	18.5%	72.6%	52.1%	26.9%	29.5%	2.6%	2.7%	44.2%	41.9%
HU	11.3	13.8	48.7%	53.4%	49.2%	44.7%	13.4%	16.6%	3.0%	3.0%	45.8%	40.9%
IE	15.8	10.7	47.8%	41.2%	51.8%	58.2%	25.5%	36.8%	9.1%	11.4%	25.4%	26.0%
IS	2.3	1.4	25.7%	21.1%	73.2%	77.6%	44.0%	38.0%	0.7%	1.1%	18.1%	18.8%
IT	157.8	151.7	31.3%	31.5%	66.4%	65.6%	17.7%	22.4%	1.1%	1.1%	32.2%	33.4%
LT	0.3	0.3	50.2%	54.5%	49.8%	45.4%	29.5%	29.2%	0.3%	0.0%	5.2%	12.4%
LU	1.5	2.1	33.6%	9.8%	59.0%	87.0%	17.1%	16.2%	5.4%	7.5%	11.0%	21.2%
LV	0.4	0.3	48.6%	65.0%	51.4%	35.0%	22.6%	29.7%	0.0%	0.2%	17.1%	14.6%
MT	1.1	1.1	40.9%	38.0%	48.7%	51.8%	17.3%	15.3%	1.3%	0.7%	72.8%	148.4%
NL	51.2	36.7	18.2%	22.0%	80.1%	76.8%	21.0%	29.1%	4.3%	2.4%	12.2%	19.0%
NO												
PL	12.9	6.6	47.7%	39.0%	51.8%	61.0%	18.4%	20.8%	1.6%	1.9%	25.9%	28.6%
PT	42.9	46.0	47.9%	45.9%	51.8%	53.8%	15.4%	17.3%	5.4%	6.1%	35.2%	41.3%
RO	2.6	1.9	46.5%	40.9%	51.0%	56.1%	38.4%	39.7%	8.5%	10.8%	52.5%	56.6%
SE	22.5	23.9	92.8%	94.6%	7.1%	5.4%	7.5%	6.9%	0.2%	0.2%	14.5%	11.3%
SI	1.8	1.6	44.3%	43.1%	54.1%	56.3%	17.2%	19.9%	2.7%	3.7%	38.3%	46.9%
SK	4.7	4.3	64.5%	64.3%	33.7%	33.7%	38.6%	43.9%	0.7%	0.7%	40.6%	50.3%
EU/EEA	810.8	586.9	38.7%	39.5%	59.9%	59.0%	16.7%	20.2%	2.5%	3.0%	24.8%	28.1%

#### Loans and advances with expired EBA-compliant moratoria

Volumes bn EUR, %	Total		of which: Households		of which: NFCs		Stage 2		Non-performing		Coverage of NPLs	
	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20
	AT	6.5	14.0	70.7%	53.7%	28.9%	44.6%	29.1%	36.4%	2.0%	1.8%	38.7%
BE	0.1	2.8	73.3%	55.6%	26.6%	39.8%	30.2%	34.0%	5.8%	5.4%	9.3%	16.7%
BG	0.1	0.8	27.4%	33.2%	68.9%	65.8%	26.0%	33.2%	1.4%	2.4%	11.3%	55.5%
CY	-	-	-	-	-	-	-	-	-	-	-	-
CZ												
DE	6.3	14.3	85.8%	68.3%	13.8%	31.3%	30.9%	20.0%	2.2%	3.4%	15.0%	16.1%
DK	-	-	-	-	-	-	-	-	-	-	-	-
EE	0.0	0.4	43.4%	39.1%	56.5%	60.6%	14.9%	28.1%	0.0%	0.4%	9.2%	13.5%
ES	37.0	105.8	86.8%	81.8%	13.1%	18.1%	19.4%	17.9%	2.9%	2.8%	22.8%	35.4%
FI	0.0	3.6	-	57.3%	100.0%	42.7%	-	13.3%	-	0.9%	-	15.6%
FR	9.2	131.6	30.0%	12.1%	69.2%	86.8%	10.8%	11.9%	3.2%	1.1%	26.5%	26.1%
GR	1.7	5.4	79.9%	67.2%	20.1%	32.7%	38.6%	32.5%	23.1%	28.0%	15.3%	23.0%
HR	0.3	1.0	45.3%	33.1%	39.8%	62.6%	-	-	-	-	-	-
HU	-	1.3	-	57.7%	-	41.7%	-	-	-	-	-	-
IE	6.9	14.6	81.1%	61.9%	18.9%	38.1%	22.3%	29.6%	8.7%	7.0%	18.7%	23.3%
IS	0.4	1.3	48.4%	32.8%	51.6%	66.6%	-	-	-	-	-	-
IT	10.1	31.7	34.9%	43.2%	64.2%	54.4%	19.3%	19.0%	1.6%	2.7%	30.4%	30.2%
LT	0.0	0.1	87.9%	50.5%	12.1%	49.5%	9.6%	28.1%	0.9%	0.5%	14.9%	16.3%
LU	0.3	2.4	30.1%	16.2%	69.9%	80.1%	6.5%	11.5%	1.8%	4.2%	11.6%	6.1%
LV	0.0	0.2	46.3%	23.8%	53.7%	76.2%	8.4%	13.8%	1.8%	0.3%	14.8%	19.0%
MT	0.2	0.2	41.2%	55.4%	57.7%	42.6%	10.5%	7.3%	2.5%	4.4%	49.0%	62.3%
NL	1.5	14.5	74.5%	24.4%	25.3%	73.0%	14.1%	13.5%	3.3%	1.7%	16.5%	17.0%
NO												
PL	0.4	9.2	31.2%	62.2%	68.8%	37.8%	14.5%	19.9%	4.5%	1.9%	35.5%	35.6%
PT	1.1	1.5	17.7%	59.8%	82.3%	40.2%	8.3%	7.0%	8.5%	2.6%	28.3%	33.0%
RO	0.8	1.4	92.3%	80.6%	7.6%	19.0%	29.6%	35.5%	3.1%	2.6%	49.2%	53.2%
SE	0.1	0.7	69.1%	46.0%	30.9%	54.0%	-	-	-	-	-	-
SI	0.2	0.7	53.9%	37.1%	44.7%	59.9%	11.5%	14.2%	4.4%	3.8%	37.5%	42.1%
SK	0.2	0.8	25.1%	56.6%	73.2%	42.9%	45.6%	40.6%	2.1%	2.2%	56.1%	57.2%
EU/EEA	82.1	349.8	70.0%	45.7%	29.7%	53.4%	20.3%	17.0%	3.6%	2.6%	22.2%	27.8%

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually.

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

## Statistical Annex

### Overview of public guarantee schemes (PGS)

Newly originated loans and advances subject to public guarantee schemes														
Volumes bn EUR	Newly originated loans subject to PGS		of which: Residual maturity <= 6 months		of which: Residual maturity > 6 months <= 12 months		of which: Residual maturity > 1 year <= 2 years		of which: Residual maturity > 2 years <= 5 years					
	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20
AT	1.4	2.8	0.5%	0.9%	0.6%	0.9%	22.4%	26.0%	62.5%	54.9%				
BE	0.5	0.9	31.4%	31.2%	50.5%	41.1%	0.1%	2.7%	15.6%	21.4%				
BG	0.0	0.0	-	-	0.3%	4.2%	0.6%	7.2%	99.0%	88.6%				
CY	-	-	-	-	-	-	-	-	-	-				
CZ														
DE	4.2	7.8	1.6%	2.2%	4.6%	6.2%	10.2%	11.1%	66.7%	46.8%				
DK	0.6	0.8	-	-	-	-	-	-	-	-				
EE	0.0	0.0	9.2%	5.0%	22.8%	0.4%	21.2%	32.4%	39.3%	52.7%				
ES	73.3	92.1	2.3%	4.3%	3.1%	5.3%	7.0%	3.4%	86.6%	86.0%				
FI	0.9	1.1	4.2%	13.9%	10.6%	0.5%	24.4%	36.3%	54.9%	36.7%				
FR	78.3	115.4	0.5%	17.9%	77.1%	61.2%	14.3%	2.9%	8.1%	3.9%				
GR	0.0	2.7	-	-	0.1%	0.5%	1.1%	0.1%	98.9%	99.4%				
HR	0.0	0.0	-	26.7%	5.8%	18.6%	33.6%	19.4%	44.0%	23.5%				
HU	0.0	0.3	-	-	-	-	-	-	-	-				
IE	0.2	0.4	-	-	0.8%	2.3%	6.0%	1.1%	12.0%	28.2%				
IS	-	0.0	-	-	-	-	-	-	-	-				
IT	20.4	56.8	8.9%	0.7%	1.1%	0.6%	3.8%	2.7%	23.3%	26.2%				
LT	0.0	0.0	-	2.3%	40.0%	42.2%	60.0%	37.5%	-	18.0%				
LU	0.0	0.1	-	-	6.8%	14.2%	0.0%	0.6%	23.8%	22.4%				
LV	0.0	0.0	-	-	15.5%	59.6%	84.5%	38.5%	-	1.9%				
MT	0.1	0.1	-	-	-	-	0.0%	6.7%	20.8%	22.0%				
NL	1.0	1.9	3.7%	6.1%	3.8%	17.5%	37.0%	28.3%	54.2%	36.6%				
NO														
PL	0.6	1.4	6.3%	10.9%	23.9%	45.2%	36.5%	27.4%	32.9%	16.5%				
PT	4.4	5.8	0.0%	0.1%	1.1%	1.7%	0.8%	0.9%	50.9%	50.1%				
RO	0.0	0.5	0.0%	0.1%	0.3%	1.2%	1.9%	1.2%	97.8%	95.9%				
SE	0.1	0.1	-	-	-	-	-	-	-	-				
SI	0.0	0.1	-	-	-	-	6.8%	8.5%	92.7%	91.2%				
SK	0.0	0.3	-	0.4%	11.2%	3.4%	2.3%	1.5%	86.4%	52.2%				
EU/EEA	184.4	288.5	2.3%	8.9%	34.5%	26.9%	10.1%	3.7%	43.8%	38.1%				

Newly originated loans and advances subject to public guarantee schemes												
	Public guarantee received		Loans subject to PGS classified as stage 2		Non-performing loans subject to PGS		Coverage of non-performing loans subject to PGS					
	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20	Jun-20	Sep-20
AT	71.0%	71.8%	30.0%	31.3%	0.7%	0.7%	30.4%	23.1%				
BE	18.5%	29.3%	0.7%	5.1%	0.0%	0.2%	24.1%	7.3%				
BG	95.4%	92.9%	2.1%	5.9%	0.3%	0.3%	24.0%	35.4%				
CY	-	-	-	-	-	-	-	-				
CZ												
DE	85.8%	79.1%	3.4%	7.5%	0.1%	0.5%	12.8%	8.0%				
DK	82.2%	83.7%	36.7%	25.9%	18.2%	16.6%	2.4%	7.2%				
EE	91.9%	85.5%	45.9%	13.3%	-	22.8%	-	67.0%				
ES	78.0%	78.3%	1.5%	2.3%	0.2%	0.2%	22.2%	18.2%				
FI	74.1%	75.2%	0.2%	5.3%	0.6%	0.6%	11.7%	15.5%				
FR	29.9%	53.1%	3.3%	5.6%	1.0%	1.4%	10.2%	9.0%				
GR	80.2%	64.9%	4.5%	1.0%	0.0%	0.3%	92.9%	1.4%				
HR	89.1%	71.0%	55.7%	47.0%	-	-	-	-				
HU	86.9%	71.1%	18.6%	10.8%	-	0.0%	-	35.3%				
IE	93.9%	76.2%	1.9%	3.2%	10.1%	4.5%	-3.8%	11.1%				
IS	-	93.3%	-	51.4%	-	1.8%	-	6.3%				
IT	82.8%	81.6%	4.4%	5.1%	0.2%	0.1%	17.8%	18.2%				
LT	16.0%	17.5%	-	10.0%	-	-	-	-				
LU	49.4%	83.0%	0.2%	9.3%	0.3%	3.5%	2.4%	3.5%				
LV	80.0%	80.0%	-	-	-	-	-	-				
MT	45.0%	46.3%	9.8%	12.8%	0.2%	0.7%	62.7%	9.3%				
NL	73.5%	84.8%	10.3%	22.5%	1.8%	3.0%	4.3%	13.6%				
NO												
PL	78.0%	67.1%	11.1%	9.1%	0.9%	0.0%	38.7%	31.3%				
PT	39.4%	81.1%	4.1%	7.1%	0.2%	0.2%	13.3%	20.2%				
RO	15.0%	28.1%	1.6%	9.9%	-	0.5%	-	9.1%				
SE	74.6%	72.9%	37.1%	26.2%	2.2%	1.8%	27.6%	29.8%				
SI	39.5%	39.5%	9.0%	0.7%	0.0%	-	72.0%	-				
SK	78.2%	31.4%	12.0%	20.4%	-	0.3%	-	39.7%				
EU/EEA	57.9%	68.5%	3.1%	4.9%	0.6%	0.7%	10.9%	10.4%				

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually.

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

## Methodological note

### Dissemination of EBA’s statistics after Brexit

As of 1 February 2020, the United Kingdom is no longer part of the European Union. This has a significant impact on the dissemination of statistics in the EBA’s Risk Dashboard. For reference periods February 2020 or later, EU aggregates no longer include figures for UK banks and they include data for subsidiaries of UK banks in EU countries. This means that, due to quarterly frequency of the EBA’s Risk Dashboard, the final time period for which the EU28 aggregate is published is December 2019. During the transition period until the end of 2020, the UK is continuing to send data to the EBA. In publications, the EBA will present data for the UK after, and separated from, the Member States.

UK banks included in the EBA’s reporting sample and contributing to EU (28) / EEA averages until Dec 2019	Subsidiaries of UK banks in EU countries contributing to EU / EEA averages from March 2020
Barclays Plc	Barclays Bank Ireland plc
HSBC Holdings Plc	HSBC France
	HSBC Bank Malta p.l.c.
RBC Europe Limited	Ulster Bank Ireland Designated Activity Company
Citigroup Global Markets Europe Limited	
Clydesdale Bank plc	
Coventry Building Society	
Credit Suisse Investments (UK)	
Goldman Sachs Group UK Limited	
J P Morgan Capital Holdings Limited	
Lloyds Banking Group Plc	
Merrill Lynch UK Holdings Ltd	
Mitsubishi UFJ Securities International PLC	
Mizuho International PLC	
Morgan Stanley International Ltd	
Nationwide Building Society	
Nomura Europe Holdings PLC	
Standard Chartered Plc	
Sumitomo Mitsui Banking Corporation Europe Limited	
The Co-operative Bank Plc	
The Royal Bank of Scotland Group Public Limited Company	
Yorkshire Building Society	

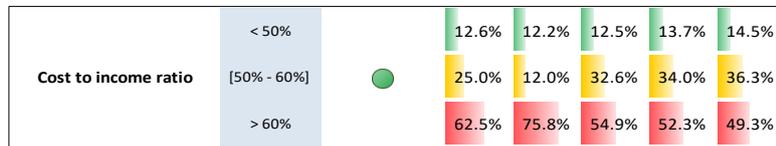
### Risk Indicators' (RIs) heatmap

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 <sup>(1)</sup>			Data Point B <sup>(1)</sup>			Data Point C <sup>(1)</sup>			Data Point D <sup>(1)</sup>		
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	015	010	C 02.00	010	010						
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	010	010	C 02.00	010	010						
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	020	010	C 02.00	010	010						
4	SVC_29	CET 1 ratio (fully loaded)	Common equity TIER 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects	[(C 01.00/(020, c10) - C 05.01/(010, c010) - C 01.00/(440, c010) + MIN [(C 01.00/(530, c10) - C 01.00/(740, c10) - C 05.01/(010, c020) - C 01.00/(720, c10) + MIN [(C 01.00/(750, c10) - C 01.00/(970, c10) - C 05.01/(010, c030), 0), 0]) / ((C 02.00/010;c010) - (C 05.01/010;c040))											
5	SVC_13	Leverage ratio	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	C 47.00	320	010	C 47.00	300	010						
6	SVC_12	Leverage ratio (fully phased-in definition of Tier 1)	Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)	C 47.00	310	010	C 47.00	290	010						
7	AQT_3.2	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	005, 070, 191, 221	060	F 18.00	005, 070, 191, 221	010						
8	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	005, 070, 191, 221	150	F 18.00	005, 070, 191, 221	060						
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBI)	Exposures with forbearance measures for loans and advances (A) / total instruments on BS (B)	F 19.00	005, 070, 191, 221	010	F 18.00	005, 070, 191, 221	010						
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	330	060	F 18.00	330	010						
11	PFT_21	Return on equity (numerator annualised, denominator as average) <sup>(2)</sup>	Profit or loss for the year (A) / Total equity (B)	F 02.00	670	010	F 01.03	300	010						
12	PFT_24	Return on assets (numerator annualised, denominator as average) <sup>(2)</sup>	Profit or loss for the year (A) / Total assets (B)	F 02.00	670	010	F 01.01	380	010						
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	360, 385, 390	010	F 02.00	355	010						
14	PFT_25	Net interest income to total net operating income	Net interest income (Interest income (A) - interest expenses (B)) / Total net operating income (C)	F 02.00	010	010	F 02.00	090	010	F 02.00	355	010			
15	PFT_26	Net fee and commission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	200	010	F 02.00	210	010	F 02.00	355	010			
16	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	280, 285	010	F 02.00	355	010						
17	PFT_41	Net interest margin (numerator annualised, denominator as average) <sup>(2)</sup>	Interest income (A) - interest expenses (B) / Interest earning assets (C)	F 02.00	010	010	F 02.00	090	010	F 01.01	010, 080, 090, 094, 095, 120, 130, 173, 174, 177, 178, 232, 233, 236, 237, 098, 099, 143, 144, 181	010			
18	PFT_43	Cost of risk <sup>(3)</sup>	<sup>(3)</sup> Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecognition (net) + Changes due to updates in the institution's methodology for estimation (net) + Other adjustments (annualised) (A) / Total gross loans and advances subject to impairment (B + C)	F 12.01	080, 250, 430	020, 040, 050, 070, 110, 120, 125	F 04.03.1	110	015, 030, 040	F 04.04.1	070	015, 030, 040			
19	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)	F 05.01	080	050, 060	F 04.01	170, 180	010	F 08.01	260, 310	010, 020, 030, 034, 035			
20	FND_33	Asset encumbrance ratio	<sup>(4)</sup> Total encumbered assets and collateral (A) / Total assets and collateral (B+C)	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040			
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	010	010	C 76.00	020	010						

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

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

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

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

### Risk Indicators in the Statistical Annex

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

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

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

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

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

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

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

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

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

(3) Applicable only to IFRS reporting banks.

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

## **European Banking Authority**

Department Economic Analysis and Statistics (EAS)

Floor 27, Tour Europlaza 20, Avenue André-Prothin 92927 Paris La Défense France

[statistics@eba.europa.eu](mailto:statistics@eba.europa.eu)