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

This section summarises the trends observed in the main risks and vulnerabilities affecting the EU/EEA banking sector. The EBA risk indicators are based on the latest supervisory data reported by EU institutions, as of Q4 2022. They are complemented with further analyses based on market data and other sources as of mid of March 2023. For the first time, this EBA's publication includes an MREL dashboard.

Early March financial market volatility increased sharply due to the confidence crisis involving Silicon Valley Bank (SVB) and Credit Suisse (CS). This led to a significant drop in banks' share prices, higher yields and wider credit spreads for banks. AT1 markets were negatively affected following the total write-down of CS AT1 holders. Sovereign yields decreased as investors moved towards safe haven assets. EU/EEA banks remain in strong financial position with sufficient capital and liquidity ratios. Banks' share prices and credit spreads have partially recovered since mid-March volatility.

Eurostoxx and Eurostoxx banks (left), yields for different EUR denominated funding instruments (middle), EURUSD cross currency swap curve (right)


US data: Dow Jones index, Dow Jones bank index, KBW index (left), yields of USD funding, incl. of domestic banks (right)


Source: Bloomberg, IHS Markit ${ }^{1}$

## Elevated market volatility and increasingly uncertain macroeconomic outlook

Prior to the market volatility caused by the SVB and CS events, economic sentiment in Europe had improved and the latest GDP forecasts from the European Commission had predicted a slight growth outlook for the year. ${ }^{2}$ However, the Economic sentiment data as published ca. two weeks later showed no further improvements. ${ }^{3}$ Market's expectation that central banks would end rate rises before summer had also been revised due to persistent

[^0]

EU economic sentiment and employment expectations (left), European volatility index VSTOXX (middle) and selected sovereign yields (right)


Source: European Commission, Bloomberg

## Banks' hold high liquidity buffers

In Q4 2022, the weighted average liquidity coverage ratio (LCR) rose to $164.7 \%$ from $162.4 \%$ in Q3. Also, the lower end of the dispersion (the $5^{\text {th }}$ percentile) rose from $133.3 \%$ in Q3 to $139.7 \%$ in Q4 2022. Both liquidity buffer and net liquidity outflows declined in the fourth quarter, driven by seasonality and, TLTRO repayments in Q4 2022. In contrast to the LCR, the net stable funding ratio (NSFR) declined from $126.9 \%$ to $125.8 \%$ on a quarterly basis, presumably also supported by upcoming maturity of TLTRO funding. The lower end of the dispersion remained nearly stable (112.7\%). The loan to deposit ratio stood at $108.1 \%$ after $109.2 \%$ in Q3 2022, mainly driven by rising client deposits. The asset encumbrance ratio decreased significantly from $28 \%$ in Q3 2022 to now $25.8 \%$, which is the lowest level since 2016 and might also have been supported by TLTRO repayments. Having a closer look at the numerator elements of the LCR and NSFR, the share of high-quality liquid assets (HQLA) are dominated by the most liquid assets, with cash and reserves having a share of around $56 \%$. Available stable funding (ASF) is diversified, with notably almost half of it being filled by retail deposits - which tend to be rather sticky - and a $12.1 \%$ share of capital instruments.

Weighed composition of liquid assets (left) and of available stable funding (right)


## Source: EBA supervisory reporting data

Going forward, a downward trend in liquidity and funding ratios is expected due to upcoming repayments of ECB's targeted longer-term refinancing operations (TLTRO). Even though certain parts will be repaid using excessive central bank deposits, banks will also need to refinance at least parts of the maturing TLTRO volumes. This will probably drive funding costs higher for banks, independent from the funding instrument they may use (i.e. wholesale funding or deposits). In certain jurisdictions, stronger competition on funding and in particular on deposits, might not least contribute to an increase in the interest paid for deposits (i.e., deposit betas). This will presumably add to a rise in funding costs driven by recently materialising market uncertainty amid the SVB and CS related events.

MREL related funding data as of Q3 2022 shows that the average MREL levels (ratio of MREL resources to total risk weighted assets) and MREL subordination levels (ratio of subordinated resources to total risk weighted assets) have remained broadly stable, reaching $31.3 \%$ and $26.4 \%$, respectively. ${ }^{4}$ This compares with MREL and MREL subordination requirements of $26.6 \%$ and $22.2 \%$, respectively (to be met as of 1 January 2024, including also the combined buffer requirement). Even though there is room above minimum requirements at a sector level, there are some banks operating below required levels, resulting in shortfalls of around EUR 30.9bn (MREL overall shortfall) and EUR 11.3bn (subordination shortfall amount). High issuance volumes of senior and subordinated debt funding as reported during January and February might help addressing such shortfalls. However, markets will presumably be negatively affected by the rising funding costs, in particular for those of AT1 instruments going forward.

Banks' issuances YtD (as of end of February) 202 vs. previous years and selected iBoxx EUR asset swap spreads for banks



## Source: Dealogic, IHS Markit

During the first two months of 2023, primary wholesale funding markets saw strong issuance activity. Banks including those that are less active on primary markets - have issued instruments across all capital classes. Issuance volumes were significantly higher for all debt classes than in the first two months of previous years. The share of green bonds to total issuance volumes showed different trends across debt classes. For covered bonds, the share was at roughly the same level as last year (6\% in 2023), but lower than in 2021 (9\%), it reached 16\% for bail in-able instruments (non-preferred senior (NPS) and HoldCo debt) after 13\% in 2021 and 18\% last year. Amid the market uncertainty that materialised in March primary markets came to a temporary halt.

## Capital ratios have remained strong

Banks' capital ratios rose in the last quarter of 2022. The CET 1 ratio (fully loaded) rose to 15.3\% in Q4 2022 from $14.8 \%$ in the previous quarter. This further improved already existing sizeable capital headroom over regulatory requirements, which can act as a safeguard for banks to continue lending to the real economy in times of economic difficulties. The lower end of the CET1 ratio's distribution remained roughly stable at $12 \%$ ( $11.9 \%$ in Q3 2022). The rise in capital ratios was driven by retained earnings despite planned pay-outs through dividends and share buybacks, which more than compensated the decline in accumulated other comprehensive income ( OCl ) due to valuation effects of instruments recognised at fair value through OCI (FVtOCI). Risk weighted assets (RWA) at the same time declined, which also supported the rise in capital ratios.

Amid similar effect - rising capital and declining leverage ratio exposure - leverage ratios increased (from 5.1\% to $5.5 \%$ quarter on quarter [QoO] on a fully loaded basis). The lower end of the distribution ( $5^{\text {th }}$ percentile) increased from $3.8 \%$ to $4.2 \%$, in line with the overall improvement of the ratio.

[^1]
## Total assets contracted but loans remain stable

Total assets declined in the fourth quarter by around 7\%. A key driver were cash balances, presumably related to TLTRO repayments ( $-16 \%$ ). On loans on segment level household exposures have remained roughly stable, whereas loans to non-financial corporates (NFC) rose by nearly $1 \%$ QoQ, supported by commercial real estate exposures (CRE; $+2.3 \%$ QoQ). Debt securities represent $11.6 \%$ of total assets (around EUR 3.1 tn ). Of these securities, around EUR 1.5 tn - which compares with around EUR 27 tn of total assets - are booked at amortised cost. The remainder being at fair value, either through profit and loss or through other comprehensive income. Sovereign exposures declined by around 6\% (from Q2 2022, data reported bi-annually) and stood at EUR 3.1tn. The share of these exposures recognised at amortised cost rose by 4 p.p. to $64 \%$, continuing the trend to increasingly recognise sovereign exposures not at mark-to-market.

Non-performing loans (NPLs) declined across the board for all major segments (overall average decline of around $3 \%$ QoQ and nearly $9 \%$ year on year [YoY]; EUR 357bn as of Q4 2022). The NPL ratio remained unchanged at $1.8 \%$ amid a parallel decline of loans and advances. The coverage ratio of NPLs declined by 70 bps to $43.4 \%$. The stage 2 ratio decreased from $9.6 \%$ to $9.4 \%$ QoQ. The NPL ratio declined marginally for most segments except CREs, which declined from $4.1 \%$ to $3.7 \%$. Some corporate sectors, though, saw an increase in NPL ratios. These include health services and social work sector (up by 2.7 p.p. to $4.9 \%$ ) which reported the biggest increase. The trend could similarly be seen in several countries. Three more sectors saw a slight increase by 10bps, namely agriculture (to $4 \%$ ), mining (to $5.5 \%$ ) as well as finance and insurance activities (to $2.2 \%$ ). Higher interest rates, persistency in inflation and macroeconomic uncertainty could weigh on economic growth and unemployment rates, which in turn could adversely affect banks' asset quality. Eurostat data for instance shows that the numbers of declared bankruptcies rose to a new peak as of year-end (YE) 2022. The trend of rising bankruptcies has recently become broader based among countries, even though certain dispersion among member states remains. ${ }^{5}$

COVID-19 related moratoria and public guarantee scheme (PGS) data ${ }^{6}$ shows that loans with expired EBAcompliant moratoria declined from ca. EUR 583bn to about EUR 546bn in Q4 2022. Their stage 2 ratio declined by nearly 2 p.p. to $20.9 \%$ and the NPL ratio by 10 bps to $6.3 \%$. Loans under PGS declined from ca. EUR 349 bn to ca. EUR 328 bn. Whereas their stage 2 decreased from $23.1 \%$ to $20.4 \%$ their NPL ratio further increased from 4.2\% to 4.9\%.

## Operational risk remains a key concern

The share of operational risk in banks' total RWA slightly increased from 9.5\% in Q3 to 9.7\% in Q4 2022 (9.8\% in Q4 2021). Key risk drivers for operational risks include ICT and cyber related risks, but also potential sanction breaches. Examples for recently materialising cyber risks include server and trading system related ransomware attacks as well as DDoS attacks on German airports, banks, and other websites shortly after the decision to deliver battle tanks to Ukraine. Further operational risks have materialised in recent weeks in AML and fraud related imposed fines, ongoing legal discussions on the treatment of CHF denominated mortgage exposures and an announced probe related to Russia sanctions.

## Market risk concerns weaken for now

Market risk contribution to RWAs stood at 3.8\%, reverting a previously rising trend (4\% in Q3 2022 and 3.4\% one year ago). It remained widely dispersed among banks as well as countries. For the latter, the share ranges from near zero to nearly $9 \%$. The declining share of market RWA follows a trend of decreasing main market RWA components such as VaR and SVaR after their continued increase since mid-2021. The ratio of net trading income to equity as a contributor to RoE was nearly unchanged at $2.4 \%$ ( $2.1 \%$ in Q4 2021 and $2.5 \%$ inQ3 2022). On fair

[^2]valued assets, the share of level 3 ones was around $5.4 \%$ in Q4 2022, but has kept on rising for several years. These are financial assets for whose valuation unobservable inputs are used.

Total EU value at risk (VaR) and stressed VaR (SVaR) amount variation over time (left) and IFRS 9 levels related to input parameters of fair valued financial assets (right)



Source: EBA supervisory reporting data

## Profitability has continued to increase

The rise in banks' return on equity (RoE) further improved on a quarterly and yearly basis (up by 20bps QoQ and 70bps YoY, respectively, to $8 \%$ in Q4 2022). This is the first time in which the $5^{\text {th }}$ percentile does not show a negative value as of YE, standing at 0\%. On a year on year (YoY) basis, net interest income (NII) was a key driver for improved RoE, whereas net fee and commission income (NFCI) as well as net trading income (NTI) contributed significantly less. Key negative impact came from impairments as well as higher other expenses, which include tax payments. NII increased by $14.1 \%$ YoY, mainly driven by a rise of the NIM from 126bps (Q4 2021) and 129bps (Q3 2022) to 139bps in Q4 2022. The increase in interest earning assets contributed to a lesser share to the rise in NII on a yearly basis (3.2\%). On a yearly basis costs of risk remained nearly unchanged, reaching 46bps in Q4 2022 vs. 47bps in Q4 2021 (43bps in Q3 2022). ${ }^{7}$ On the cost side, staff expenses as share of equity rose from $10.2 \%$ to $10.4 \%$ QoQ (down by 10bps YoY). Other administrative expenses are now at $8.3 \%$ of equity, up by 20bps on a quarterly and yearly basis. The cost to income ratio declined by 40 bps to $60.6 \%$ on a quarterly basis and 2.7p.p. on a yearly basis. It confirms a continuous downward trend since 2020 and is also the lowest ratio covered by this Dashboard.

Impact of different profit and loss items on banks' RoE (left) and of net interest income (NII) components between Q4 2021 and Q4 2022


Source: EBA supervisory reporting data
Going forward a key question might be for how long rising rates will further contribute to rising NII. This not least depends on repricing trends of assets as well as of deposits (deposit beta and move from sight to term

[^3]deposits), but also on banks' funding mix and further yield trends. In case banks' credit spreads remain elevated following the recent spike amid the SVB and CS cases driven market uncertainty this would increase pressure on banks' NIM. Loan volumes developments will also depend on economic growth, which similarly affects NFCI. The outcome from the SVB and CS induced events might negatively affect new lending in case of tightening lending conditions. Further rising yields might negatively affect NTI, similarly to the potentially negative impact of inflation on operational expenses. Impairments will be driven by the development of asset quality (see above). Additionally introduced windfall taxes for the banking sector in a limited number of countries might negatively affect banks' profitability.

Heatmap: Risk indicator trends over time

|  |  |  | Traffic light |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | RI | Threshold | Current vs previous quarters for the worst bucket | 201912 | 202003 | 202006 | 202009 | 202012 | 202103 | 202106 | 202109 | 202112 | 202203 | 202206 | 202209 | 202212 |
|  | Tier 1 capital ratio | > 15\% |  | 74.6\% | 53.8\% | 62.5\% | 72.9\% | 77.2\% | 76.0\% | 75.7\% | 77.6\% | 77.1\% | 63.4\% | 56.9\% | 65.6\% | 74.5\% |
|  |  | [12\% - 15\%] |  | 25.4\% | 45.6\% | 37.3\% | 26.9\% | 22.6\% | 23.8\% | 24.2\% | 21.5\% | 22.7\% | 35.7\% | 42.5\% | 33.7\% | 25.3\% |
|  |  | <12\% |  | 0.0\% | 0.6\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% | 0.9\% | 0.2\% | 0.9\% | 0.6\% | 0.6\% | 0.2\% |
|  | CET1 ratio | > 14\% |  | 55.5\% | 45.0\% | 58.3\% | 61.6\% | 62.9\% | 63.1\% | 63.0\% | 63.8\% | 61.9\% | 56.2\% | 54.1\% | 53.6\% | 59.8\% |
|  |  | [11\% - 14\%] |  | 44.5\% | 55.0\% | 41.5\% | 38.3\% | 36.9\% | 36.7\% | 36.5\% | 35.3\% | 37.9\% | 43.6\% | 45.7\% | 45.8\% | 40.0\% |
|  |  | < 11\% |  | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% | 0.5\% | 0.9\% | 0.2\% | 0.2\% | 0.2\% | 0.6\% | 0.2\% |
|  | Leverage ratio | > 8\% |  | 5.5\% | 6.0\% | 4.6\% | 5.6\% | 5.9\% | 5.6\% | 6.6\% | 6.7\% | 6.2\% | 5.5\% | 4.2\% | 3.7\% | 5.0\% |
|  |  | [5\%-8\%] | $\bigcirc$ | 58.4\% | 46.0\% | 37.4\% | 54.2\% | 60.1\% | 54.4\% | 60.0\% | 57.3\% | 68.6\% | 59.8\% | 45.6\% | 37.6\% | 54.7\% |
|  |  | < $5 \%$ |  | 36.1\% | 48.0\% | 58.0\% | 40.2\% | 33.9\% | 40.0\% | 33.3\% | 36.0\% | 25.2\% | 34.7\% | 50.1\% | 58.7\% | 40.3\% |
|  | Ratio of nonperforming loans and advances (NPL ratio) | <3\% | $\bigcirc$ | 76.5\% | 69.7\% | 78.5\% | 78.7\% | 79.1\% | 78.9\% | 73.0\% | 84.0\% | 81.6\% | 88.4\% | 90.8\% | 93.6\% | 93.5\% |
|  |  | [3\%-8\%] |  | 20.2\% | 26.2\% | 17.6\% | 19.2\% | 18.7\% | 19.0\% | 25.1\% | 15.1\% | 17.8\% | 11.0\% | 9.2\% | 6.4\% | 6.5\% |
|  |  | > 8\% |  | 3.4\% | 4.1\% | 4.0\% | 2.1\% | 2.2\% | 2.0\% | 1.9\% | 0.9\% | 0.6\% | 0.6\% | 0.0\% | 0.0\% | 0.0\% |
|  | Coverage ratio of non-performing loans and advances | > 55\% | $\bigcirc$ | 17.9\% | 14.7\% | 14.8\% | 9.1\% | 8.6\% | 7.3\% | 15.3\% | 16.3\% | 4.8\% | 4.9\% | 6.1\% | 5.4\% | 6.1\% |
|  |  | [40\%-55\%] |  | 36.3\% | 55.7\% | 53.3\% | 59.4\% | 61.5\% | 60.6\% | 46.6\% | 51.2\% | 60.2\% | 64.3\% | 53.1\% | 54.6\% | 53.4\% |
|  |  | < 40\% |  | 45.8\% | 29.5\% | 31.8\% | 31.5\% | 29.9\% | 32.2\% | 38.1\% | 32.5\% | 35.0\% | 30.8\% | 40.8\% | 40.0\% | 40.4\% |
|  | Forbearance ratio for loans and advances | <1.5\% | $\bigcirc$ | 65.5\% | 64.5\% | 51.9\% | 50.9\% | 51.1\% | 42.0\% | 42.0\% | 44.4\% | 38.4\% | 45.7\% | 62.2\% | 63.1\% | 62.8\% |
|  |  | [1.5\% - 4\%] |  | 28.5\% | 28.2\% | 40.8\% | 43.8\% | 40.7\% | 49.8\% | 49.1\% | 46.8\% | 53.1\% | 46.2\% | 33.7\% | 32.4\% | 34.0\% |
|  |  | >4\% |  | 6.1\% | 7.4\% | 7.3\% | 5.3\% | 8.2\% | 8.3\% | 8.8\% | 8.8\% | 8.5\% | 8.2\% | 4.1\% | 4.4\% | 3.2\% |
|  | Return on equity | > 10\% | $\bigcirc$ | 5.7\% | 2.3\% | 1.8\% | 5.1\% | 2.0\% | 14.8\% | 13.7\% | 18.2\% | 23.1\% | 17.8\% | 21.5\% | 21.1\% | 26.6\% |
|  |  | [6\% - 10\%] |  | 41.9\% | 10.4\% | 17.6\% | 18.8\% | 19.3\% | 51.8\% | 58.6\% | 53.8\% | 44.9\% | 29.4\% | 51.5\% | 52.8\% | 47.2\% |
|  |  | <6\% |  | 52.4\% | 87.3\% | 80.6\% | 76.0\% | 78.8\% | 33.4\% | 27.8\% | 28.0\% | 31.9\% | 52.8\% | 27.0\% | 26.1\% | 26.2\% |
|  | Cost to income ratio | < $50 \%$ | $\bigcirc$ | 12.0\% | 14.1\% | 13.4\% | 15.9\% | 16.5\% | 17.7\% | 16.0\% | 16.1\% | 19.7\% | 17.0\% | 17.6\% | 19.8\% | 19.5\% |
|  |  | [50\% - 60\%] |  | 20.3\% | 8.2\% | 16.6\% | 13.0\% | 11.4\% | 12.8\% | 17.8\% | 15.3\% | 9.9\% | 12.9\% | 20.0\% | 17.9\% | 21.3\% |
|  |  | > 60\% |  | 67.7\% | 77.7\% | 70.0\% | 71.1\% | 72.1\% | 69.5\% | 66.2\% | 68.6\% | 70.4\% | 70.0\% | 62.5\% | 62.2\% | 59.2\% |
|  | Loan-to-deposit ratio for households and non-financial corporations | < 100\% | $\bigcirc$ | 33.0\% | 13.9\% | 23.7\% | 28.9\% | 34.4\% | 40.3\% | 41.7\% | 43.8\% | 36.4\% | 36.0\% | 35.8\% | 34.7\% | 34.5\% |
|  |  | [100\% - 150\%] |  | 51.2\% | 66.2\% | 57.5\% | 52.4\% | 47.4\% | 43.8\% | 43.5\% | 42.4\% | 49.1\% | 49.6\% | 50.1\% | 51.7\% | 50.6\% |
|  |  | > 150\% |  | 15.8\% | 19.9\% | 18.8\% | 18.7\% | 18.2\% | 15.9\% | 14.8\% | 13.8\% | 14.5\% | 14.4\% | 14.1\% | 13.7\% | 15.0\% |
|  | Liquidity coverage ratio (\%) | > 140\% | $\bigcirc$ | 50.8\% | 55.1\% | 84.6\% | 92.2\% | 97.5\% | 89.4\% | 83.4\% | 78.7\% | 83.9\% | 76.8\% | 69.2\% | 74.8\% | 85.6\% |
|  |  | [110\% - 140\%] |  | 48.8\% | 44.4\% | 15.2\% | 7.8\% | 2.5\% | 10.6\% | 16.6\% | 21.3\% | 16.1\% | 23.2\% | 30.8\% | 25.2\% | 14.4\% |
|  |  | < 110\% |  | 0.4\% | 0.5\% | 0.3\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% |

## Solvency

1 - Tier 1 capital ratio


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec-14 | 13.5\% | 11.7\% | 13.6\% | 16.2\% |
| Jun - 15 | 13.9\% | 12.0\% | 13.7\% | 16.8\% |
| Dec-15 | 14.7\% | 13.0\% | 14.9\% | 18.8\% |
| Jun - 16 | 14.8\% | 13.0\% | 15.0\% | 18.5\% |
| Dec-16 | 15.5\% | 13.0\% | 15.9\% | 19.9\% |
| Jun - 17 | 15.7\% | 13.6\% | 16.2\% | 19.6\% |
| Dec-17 | 16.3\% | 14.3\% | 16.7\% | 21.1\% |
| Jun - 18 | 16.0\% | 14.1\% | 16.7\% | 21.7\% |
| Dec-18 | 16.3\% | 14.4\% | 16.7\% | 20.3\% |
| Jun - 19 | 16.2\% | 14.6\% | 16.5\% | 19.7\% |
| Dec-19 | 16.8\% | 15.2\% | 17.2\% | 20.4\% |
| Mar-20 | 15.8\% | 14.3\% | 16.3\% | 19.9\% |
| Jun - 20 | 16.3\% | 14.8\% | 17.0\% | 20.1\% |
| Sep-20 | 16.7\% | 15.3\% | 17.3\% | 20.5\% |
| Dec-20 | 17.2\% | 15.8\% | 18.0\% | 21.3\% |
| Mar-21 | 17.1\% | 15.7\% | 18.0\% | 21.1\% |
| Jun - 21 | 17.1\% | 15.6\% | 17.6\% | 21.3\% |
| Sep-21 | 17.0\% | 15.6\% | 17.5\% | 21.3\% |
| Dec-21 | 17.1\% | 15.8\% | 18.0\% | 21.3\% |
| Mar-22 | 16.4\% | 15.3\% | 16.9\% | 20.1\% |
| Jun - 22 | 16.5\% | 14.9\% | 17.1\% | 20.4\% |
| Sep-22 | 16.3\% | 15.0\% | 16.9\% | 20.3\% |
| Dec-22 | 16.8\% | 15.6\% | 17.6\% | 20.6\% |

## Solvency

2 - Total capital ratio



## Solvency

3 - CET1 ratio



## Solvency



## Solvency

5 - Leverage ratio


## Solvency

Dispersion

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

Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec-16 | 5.1\% | 4.3\% | 5.4\% | 7.3\% |
| Jun-17 | 5.1\% | 4.3\% | 5.4\% | 7.4\% |
| Dec-17 | 5.4\% | 4.6\% | 5.7\% | 7.9\% |
| Jun - 18 | 5.1\% | 4.5\% | 5.5\% | 7.6\% |
| Dec-18 | 5.3\% | 4.7\% | 5.5\% | 7.8\% |
| Jun - 19 | 5.2\% | 4.6\% | 5.8\% | 8.1\% |
| Dec-19 | 5.5\% | 4.8\% | 5.9\% | 8.4\% |
| Mar-20 | 5.2\% | 4.7\% | 6.1\% | 8.1\% |
| Jun - 20 | 5.2\% | 4.6\% | 5.9\% | 7.8\% |
| Sep-20 | 5.5\% | 4.8\% | 6.0\% | 8.1\% |
| Dec-20 | 5.8\% | 5.1\% | 6.2\% | 8.1\% |
| Mar-21 | 5.6\% | 4.9\% | 6.0\% | 7.8\% |
| Jun - 21 | 5.7\% | 5.1\% | 6.1\% | 8.6\% |
| Sep-21 | 5.7\% | 5.1\% | 6.0\% | 8.3\% |
| Dec-21 | 5.9\% | 5.2\% | 6.1\% | 8.1\% |
| Mar - 22 | 5.6\% | 5.0\% | 5.9\% | 7.9\% |
| Jun-22 | 5.2\% | 4.6\% | 5.9\% | 7.4\% |
| Sep-22 | 5.1\% | 4.6\% | 5.8\% | 7.3\% |
| Dec-22 | 5.5\% | 4.9\% | 6.1\% | 7.7\% |



## Credit Risk and Asset Quality

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

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

Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec-14 | 6.5\% | 2.1\% | 5.5\% | 14.9\% |
| Jun-15 | 6.0\% | 2.2\% | 5.8\% | 14.4\% |
| Dec-15 | 5.7\% | 2.2\% | 5.0\% | 14.8\% |
| Jun-16 | 5.4\% | 1.9\% | 4.6\% | 13.6\% |
| Dec-16 | 5.1\% | 1.6\% | 4.1\% | 13.1\% |
| Jun - 17 | 4.4\% | 1.4\% | 3.4\% | 9.0\% |
| Dec-17 | 4.1\% | 1.3\% | 3.0\% | 7.8\% |
| Jun - 18 | 3.6\% | 1.2\% | 2.7\% | 7.0\% |
| Dec-18 | 3.2\% | 1.2\% | 2.7\% | 5.7\% |
| Jun - 19 | 3.0\% | 1.2\% | 2.6\% | 5.2\% |
| Dec-19 | 2.7\% | 1.2\% | 2.5\% | 4.2\% |
| Mar - 20 | 3.0\% | 1.3\% | 2.5\% | 4.5\% |
| Jun-20 | 2.9\% | 1.3\% | 2.4\% | 4.3\% |
| Sep-20 | 2.8\% | 1.2\% | 2.4\% | 3.9\% |
| Dec-20 | 2.6\% | 1.3\% | 2.3\% | 3.6\% |
| Mar-21 | 2.5\% | 1.1\% | 2.1\% | 3.5\% |
| Jun-21 | 2.3\% | 1.0\% | 2.1\% | 3.3\% |
| Sep-21 | 2.1\% | 1.0\% | 2.0\% | 3.3\% |
| Dec-21 | 2.0\% | 1.0\% | 1.9\% | 3.0\% |
| Mar-22 | 1.9\% | 0.8\% | 1.8\% | 2.9\% |
| Jun - 22 | 1.8\% | 0.8\% | 1.6\% | 2.8\% |
| Sep-22 | 1.8\% | 0.8\% | 1.6\% | 2.7\% |
| Dec-22 | 1.8\% | 0.8\% | 1.6\% | 2.5\% |



## Credit Risk and Asset Quality

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

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

Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 43.4\% | 31.3\% | 40.9\% | 48.2\% |
| Jun - 15 | 43.6\% | 32.1\% | 40.9\% | 47.5\% |
| Dec-15 | 43.7\% | 31.3\% | 40.3\% | 47.5\% |
| Jun-16 | 43.9\% | 31.8\% | 40.6\% | 47.9\% |
| Dec-16 | 44.8\% | 31.0\% | 40.4\% | 48.5\% |
| Jun-17 | 45.0\% | 28.5\% | 39.8\% | 48.8\% |
| Dec-17 | 44.6\% | 26.9\% | 40.4\% | 48.7\% |
| Jun-18 | 46.0\% | 26.8\% | 39.0\% | 50.0\% |
| Dec-18 | 45.0\% | 28.2\% | 39.8\% | 48.3\% |
| Jun-19 | 44.9\% | 30.0\% | 40.0\% | 51.0\% |
| Dec - 19 | 44.7\% | 29.2\% | 39.5\% | 50.7\% |
| Mar-20 | 46.0\% | 30.2\% | 41.7\% | 51.0\% |
| Jun-20 | 45.5\% | 30.3\% | 41.2\% | 51.0\% |
| Sep-20 | 45.5\% | 30.3\% | 40.9\% | 50.6\% |
| Dec-20 | 44.9\% | 29.4\% | 42.1\% | 50.2\% |
| Mar - 21 | 44.7\% | 28.8\% | 40.4\% | 51.2\% |
| Jun-21 | 44.3\% | 27.4\% | 40.3\% | 51.6\% |
| Sep-21 | 45.1\% | 28.3\% | 41.0\% | 52.3\% |
| Dec-21 | 44.5\% | 29.5\% | 40.4\% | 52.4\% |
| Mar-22 | 44.9\% | 28.4\% | 38.9\% | 52.1\% |
| Jun-22 | 43.8\% | 27.3\% | 38.2\% | 50.1\% |
| Sep-22 | 44.1\% | 27.5\% | 39.4\% | 50.2\% |
| Dec-22 | 43.4\% | 27.7\% | 39.2\% | 49.7\% |



## Credit Risk and Asset Quality

9 - Forbearance ratio for loans and advances

Total numerator and denominato
RI by size class

Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 3.9\% | 1.2\% | 3.2\% | 8.7\% |
| Jun - 15 | 3.7\% | 1.2\% | 3.4\% | 8.7\% |
| Dec-15 | 3.5\% | 1.2\% | 2.9\% | 8.9\% |
| Jun - 16 | 3.4\% | 1.1\% | 2.9\% | 8.9\% |
| Dec-16 | 3.1\% | 1.3\% | 2.7\% | 8.5\% |
| Jun-17 | 2.8\% | 1.0\% | 2.4\% | 7.3\% |
| Dec-17 | 2.6\% | 0.9\% | 2.3\% | 5.9\% |
| Jun - 18 | 2.3\% | 0.7\% | 2.0\% | 4.9\% |
| Dec-18 | 2.1\% | 0.7\% | 1.8\% | 4.3\% |
| Jun - 19 | 1.9\% | 0.7\% | 1.8\% | 3.9\% |
| Dec-19 | 1.8\% | 0.7\% | 1.6\% | 3.4\% |
| Mar - 20 | 1.9\% | 0.7\% | 1.9\% | 3.8\% |
| Jun - 20 | 2.0\% | 0.9\% | 2.1\% | 3.6\% |
| Sep-20 | 2.0\% | 0.9\% | 2.1\% | 3.8\% |
| Dec-20 | 2.0\% | 0.9\% | 2.0\% | 3.9\% |
| Mar-21 | 2.0\% | 0.8\% | 2.0\% | 3.9\% |
| Jun - 21 | 2.1\% | 0.9\% | 2.1\% | 4.2\% |
| Sep-21 | 2.0\% | 0.9\% | 2.0\% | 4.2\% |
| Dec-21 | 2.0\% | 0.9\% | 1.9\% | 4.0\% |
| Mar-22 | 1.9\% | 0.9\% | 1.9\% | 3.7\% |
| Jun-22 | 1.7\% | 0.7\% | 1.6\% | 3.4\% |
| Sep-22 | 1.6\% | 0.7\% | 1.6\% | 3.2\% |
| Dec-22 | 1.6\% | 0.7\% | 1.5\% | 3.0\% |



## Credit Risk and Asset Quality

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

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

—EU27/EEA

Weighted Averages by country.

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

## Profitability

11 - Return on equity


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec-14 | 3.5\% | -2.8\% | 3.8\% | 8.0\% |
| Jun - 15 | 6.8\% | 3.5\% | 7.1\% | 10.5\% |
| Dec-15 | 4.5\% | 2.5\% | 5.7\% | 9.1\% |
| Jun - 16 | 5.7\% | 2.3\% | 6.2\% | 9.7\% |
| Dec-16 | 3.3\% | 1.4\% | 5.5\% | 9.6\% |
| Jun-17 | 7.1\% | 3.9\% | 7.5\% | 10.4\% |
| Dec-17 | 6.0\% | 3.1\% | 6.6\% | 10.5\% |
| Jun - 18 | 7.2\% | 3.9\% | 6.8\% | 10.1\% |
| Dec-18 | 6.5\% | 3.5\% | 6.7\% | 9.5\% |
| Jun - 19 | 7.0\% | 4.3\% | 6.3\% | 10.0\% |
| Dec-19 | 5.7\% | 3.5\% | 5.8\% | 9.0\% |
| Mar-20 | 1.3\% | -3.2\% | 1.6\% | 5.0\% |
| Jun - 20 | 0.5\% | 0.0\% | 2.7\% | 5.4\% |
| Sep-20 | 2.5\% | 1.0\% | 3.8\% | 6.1\% |
| Dec-20 | 1.9\% | 0.9\% | 3.7\% | 6.2\% |
| Mar-21 | 7.7\% | 3.1\% | 6.2\% | 9.6\% |
| Jun-21 | 7.4\% | 3.7\% | 7.1\% | 9.8\% |
| Sep-21 | 7.7\% | 4.2\% | 7.8\% | 10.6\% |
| Dec-21 | 7.3\% | 4.5\% | 7.4\% | 10.4\% |
| Mar-22 | 6.7\% | 3.5\% | 5.9\% | 10.8\% |
| Jun-22 | 7.9\% | 4.6\% | 7.1\% | 11.3\% |
| Sep-22 | 7.8\% | 5.0\% | 7.3\% | 11.1\% |
| Dec-22 | 8.0\% | 5.0\% | 7.6\% | 10.9\% |

## Profitability

12 - Return on assets


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 0.20\% | -0.11\% | 0.24\% | 0.52\% |
| Jun - 15 | 0.41\% | 0.21\% | 0.45\% | 0.72\% |
| Dec-15 | 0.28\% | 0.14\% | 0.35\% | 0.58\% |
| Jun - 16 | 0.36\% | 0.16\% | 0.36\% | 0.65\% |
| Dec-16 | 0.21\% | 0.08\% | 0.36\% | 0.65\% |
| Jun - 17 | 0.46\% | 0.23\% | 0.46\% | 0.80\% |
| Dec-17 | 0.40\% | 0.20\% | 0.43\% | 0.87\% |
| Jun - 18 | 0.48\% | 0.23\% | 0.46\% | 0.86\% |
| Dec-18 | 0.44\% | 0.21\% | 0.44\% | 0.76\% |
| Jun - 19 | 0.47\% | 0.25\% | 0.47\% | 0.78\% |
| Dec-19 | 0.39\% | 0.21\% | 0.41\% | 0.64\% |
| Mar-20 | 0.08\% | -0.22\% | 0.14\% | 0.40\% |
| Jun - 20 | 0.03\% | 0.00\% | 0.17\% | 0.36\% |
| Sep-20 | 0.16\% | 0.05\% | 0.27\% | 0.44\% |
| Dec-20 | 0.13\% | 0.05\% | 0.26\% | 0.47\% |
| Mar-21 | 0.48\% | 0.21\% | 0.42\% | 0.75\% |
| Jun-21 | 0.47\% | 0.22\% | 0.47\% | 0.76\% |
| Sep-21 | 0.49\% | 0.27\% | 0.51\% | 0.84\% |
| Dec-21 | 0.47\% | 0.22\% | 0.50\% | 0.87\% |
| Mar - 22 | 0.42\% | 0.20\% | 0.42\% | 0.74\% |
| Jun - 22 | 0.49\% | 0.29\% | 0.48\% | 0.86\% |
| Sep-22 | 0.48\% | 0.28\% | 0.51\% | 0.88\% |
| Dec - 22 | 0.52\% | 0.30\% | 0.53\% | 0.92\% |



## Profitability



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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 62.9\% | 45.9\% | 58.5\% | 69.7\% |
| Jun - 15 | 59.3\% | 46.3\% | 55.9\% | 65.3\% |
| Dec - 15 | 62.8\% | 48.2\% | 59.2\% | 67.7\% |
| Jun-16 | 62.7\% | 49.9\% | 59.8\% | 70.7\% |
| Dec - 16 | 65.3\% | 50.0\% | 61.2\% | 73.2\% |
| Jun-17 | 61.6\% | 50.2\% | 58.0\% | 69.0\% |
| Dec-17 | 63.4\% | 50.1\% | 59.5\% | 70.2\% |
| Jun-18 | 63.7\% | 51.2\% | 61.8\% | 73.0\% |
| Dec-18 | 64.5\% | 50.1\% | 62.5\% | 70.7\% |
| Jun-19 | 64.1\% | 51.5\% | 63.2\% | 72.5\% |
| Dec-19 | 64.0\% | 53.1\% | 63.0\% | 72.2\% |
| Mar - 20 | 71.7\% | 56.1\% | 67.4\% | 83.9\% |
| Jun - 20 | 66.6\% | 53.9\% | 65.2\% | 78.6\% |
| Sep-20 | 64.7\% | 51.6\% | 64.3\% | 74.1\% |
| Dec-20 | 65.2\% | 51.0\% | 64.5\% | 73.0\% |
| Mar-21 | 63.6\% | 53.6\% | 63.4\% | 78.3\% |
| Jun - 21 | 64.0\% | 50.1\% | 62.2\% | 74.1\% |
| Sep-21 | 62.7\% | 48.2\% | 60.3\% | 70.5\% |
| Dec-21 | 63.3\% | 48.9\% | 60.7\% | 71.1\% |
| Mar-22 | 63.2\% | 51.4\% | 62.9\% | 74.5\% |
| Jun-22 | 61.4\% | 50.5\% | 61.8\% | 72.3\% |
| Sep-22 | 61.0\% | 47.6\% | 59.6\% | 72.8\% |
| Dec-22 | 60.6\% | 47.8\% | 58.6\% | 69.1\% |

## Profitability

14 - Net interest income to total net operating income


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 58.8\% | 49.6\% | 62.2\% | 75.4\% |
| Jun - 15 | 54.9\% | 45.9\% | 58.9\% | 72.7\% |
| Dec-15 | 57.3\% | 48.9\% | 61.1\% | 78.1\% |
| Jun-16 | 57.0\% | 50.4\% | 64.1\% | 77.1\% |
| Dec-16 | 57.8\% | 49.7\% | 63.8\% | 75.5\% |
| Jun-17 | 55.4\% | 50.1\% | 61.8\% | 72.9\% |
| Dec - 17 | 57.3\% | 48.5\% | 63.4\% | 73.5\% |
| Jun-18 | 56.8\% | 51.0\% | 66.0\% | 76.3\% |
| Dec - 18 | 58.9\% | 53.4\% | 65.8\% | 76.6\% |
| Jun-19 | 57.9\% | 52.4\% | 64.4\% | 74.8\% |
| Dec - 19 | 58.3\% | 53.0\% | 63.9\% | 75.6\% |
| Mar - 20 | 62.9\% | 52.3\% | 67.8\% | 81.9\% |
| Jun-20 | 60.3\% | 54.0\% | 65.9\% | 79.0\% |
| Sep-20 | 59.8\% | 54.7\% | 65.4\% | 77.6\% |
| Dec-20 | 59.0\% | 52.6\% | 62.8\% | 75.4\% |
| Mar-21 | 53.7\% | 43.8\% | 60.2\% | 71.0\% |
| Jun-21 | 55.0\% | 48.5\% | 60.3\% | 71.6\% |
| Sep-21 | 55.4\% | 46.0\% | 60.9\% | 71.4\% |
| Dec-21 | 55.2\% | 47.4\% | 62.4\% | 71.2\% |
| Mar-22 | 53.6\% | 46.3\% | 61.9\% | 70.9\% |
| Jun-22 | 55.1\% | 43.3\% | 61.9\% | 71.9\% |
| Sep-22 | 56.5\% | 47.5\% | 63.8\% | 72.9\% |
| Dec-22 | 57.9\% | 50.5\% | 64.5\% | 74.0\% |

## Profitability

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


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 27.2\% | 13.7\% | 22.9\% | 30.3\% |
| Jun - 15 | 26.2\% | 13.5\% | 21.7\% | 30.4\% |
| Dec-15 | 26.8\% | 12.2\% | 22.1\% | 29.9\% |
| Jun-16 | 26.6\% | 11.8\% | 22.5\% | 32.3\% |
| Dec-16 | 27.2\% | 12.6\% | 23.1\% | 32.5\% |
| Jun - 17 | 27.4\% | 13.0\% | 22.1\% | 33.1\% |
| Dec - 17 | 28.1\% | 13.7\% | 23.6\% | 32.7\% |
| Jun - 18 | 28.6\% | 14.1\% | 25.7\% | 34.2\% |
| Dec-18 | 28.7\% | 15.5\% | 25.5\% | 34.1\% |
| Jun - 19 | 28.1\% | 15.3\% | 24.7\% | 32.9\% |
| Dec - 19 | 28.5\% | 15.7\% | 25.3\% | 33.6\% |
| Mar - 20 | 32.9\% | 17.3\% | 28.3\% | 40.1\% |
| Jun - 20 | 30.4\% | 16.3\% | 27.1\% | 37.2\% |
| Sep-20 | 30.2\% | 15.8\% | 26.9\% | 36.5\% |
| Dec-20 | 30.5\% | 15.3\% | 26.1\% | 35.9\% |
| Mar-21 | 30.5\% | 15.9\% | 26.6\% | 37.9\% |
| Jun-21 | 31.6\% | 16.6\% | 26.5\% | 37.4\% |
| Sep-21 | 31.9\% | 16.8\% | 27.3\% | 37.6\% |
| Dec-21 | 32.5\% | 17.0\% | 27.6\% | 37.7\% |
| Mar-22 | 31.3\% | 19.1\% | 26.6\% | 38.8\% |
| Jun - 22 | 31.3\% | 19.4\% | 27.2\% | 39.3\% |
| Sep-22 | 31.1\% | 17.9\% | 26.2\% | 38.9\% |
| Dec-22 | 30.6\% | 18.1\% | 26.0\% | 37.7\% |

## Profitability

16 - Net trading income to total net operating income


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


Weighted Averages by country.

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



Profitability
17 - Net interest margin


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

Country dispersion (as of Dec. 2022)


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 1.55\% | 1.07\% | 1.48\% | 1.79\% |
| Jun - 15 | 1.57\% | 1.06\% | 1.53\% | 1.84\% |
| Dec-15 | 1.58\% | 1.12\% | 1.53\% | 1.87\% |
| Jun - 16 | 1.47\% | 1.02\% | 1.40\% | 1.85\% |
| Dec-16 | 1.48\% | 1.05\% | 1.38\% | 1.83\% |
| Jun - 17 | 1.46\% | 0.97\% | 1.37\% | 1.90\% |
| Dec - 17 | 1.47\% | 1.03\% | 1.41\% | 1.94\% |
| Jun - 18 | 1.44\% | 1.00\% | 1.42\% | 2.01\% |
| Dec-18 | 1.48\% | 1.04\% | 1.52\% | 2.12\% |
| Jun - 19 | 1.43\% | 1.04\% | 1.43\% | 2.02\% |
| Dec - 19 | 1.45\% | 1.04\% | 1.43\% | 2.02\% |
| Mar - 20 | 1.39\% | 0.99\% | 1.39\% | 1.97\% |
| Jun - 20 | 1.35\% | 0.98\% | 1.34\% | 1.91\% |
| Sep-20 | 1.33\% | 0.99\% | 1.34\% | 1.87\% |
| Dec-20 | 1.33\% | 1.00\% | 1.31\% | 1.85\% |
| Mar-21 | 1.24\% | 0.86\% | 1.20\% | 1.71\% |
| Jun-21 | 1.24\% | 0.86\% | 1.18\% | 1.77\% |
| Sep-21 | 1.24\% | 0.85\% | 1.18\% | 1.76\% |
| Dec-21 | 1.26\% | 0.83\% | 1.16\% | 1.74\% |
| Mar-22 | 1.25\% | 0.87\% | 1.16\% | 1.72\% |
| Jun - 22 | 1.28\% | 0.86\% | 1.16\% | 1.76\% |
| Sep-22 | 1.29\% | 0.87\% | 1.20\% | 1.85\% |
| Dec-22 | 1.39\% | 0.94\% | 1.30\% | 1.97\% |

## Profitability

18 - Cost of Risk


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

Country dispersion (as of Dec. 2022)


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Jun - 18 | 0.48\% | 0.01\% | 0.24\% | 0.67\% |
| Dec-18 | 0.50\% | 0.06\% | 0.29\% | 0.61\% |
| Jun-19 | 0.47\% | 0.12\% | 0.35\% | 0.55\% |
| Dec-19 | 0.48\% | 0.09\% | 0.32\% | 0.64\% |
| Mar - 20 | 0.79\% | 0.29\% | 0.69\% | 1.11\% |
| Jun-20 | 0.86\% | 0.40\% | 0.78\% | 1.25\% |
| Sep-20 | 0.74\% | 0.33\% | 0.69\% | 1.04\% |
| Dec-20 | 0.75\% | 0.33\% | 0.72\% | 1.05\% |
| Mar-21 | 0.53\% | 0.07\% | 0.34\% | 0.77\% |
| Jun-21 | 0.51\% | 0.06\% | 0.31\% | 0.71\% |
| Sep-21 | 0.48\% | 0.06\% | 0.26\% | 0.62\% |
| Dec-21 | 0.47\% | 0.07\% | 0.26\% | 0.61\% |
| Mar-22 | 0.51\% | 0.08\% | 0.27\% | 0.63\% |
| Jun-22 | 0.45\% | 0.05\% | 0.28\% | 0.56\% |
| Sep-22 | 0.43\% | 0.08\% | 0.24\% | 0.57\% |
| Dec-22 | 0.46\% | 0.10\% | 0.27\% | 0.59\% |



Total numerator and denominator

RI by size class


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2022.


## Funding and Liquidity

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


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec-14 | 124.7\% | 98.5\% | 121.2\% | 191.8\% |
| Jun - 15 | 125.3\% | 100.1\% | 120.6\% | 183.0\% |
| Dec-15 | 121.6\% | 94.0\% | 118.3\% | 179.4\% |
| Jun - 16 | 121.1\% | 96.4\% | 117.9\% | 176.0\% |
| Dec-16 | 119.3\% | 93.5\% | 116.1\% | 192.5\% |
| Jun-17 | 118.2\% | 91.2\% | 114.9\% | 163.9\% |
| Dec-17 | 117.4\% | 90.3\% | 114.1\% | 174.7\% |
| Jun - 18 | 118.0\% | 89.7\% | 111.8\% | 175.0\% |
| Dec-18 | 117.1\% | 90.9\% | 111.2\% | 186.1\% |
| Jun - 19 | 116.3\% | 90.5\% | 108.7\% | 173.4\% |
| Dec-19 | 114.8\% | 89.4\% | 105.7\% | 171.7\% |
| Mar-20 | 121.4\% | 88.4\% | 104.6\% | 176.7\% |
| Jun-20 | 116.0\% | 85.2\% | 102.2\% | 170.3\% |
| Sep-20 | 113.6\% | 84.7\% | 100.2\% | 165.5\% |
| Dec-20 | 112.2\% | 81.2\% | 97.6\% | 167.6\% |
| Mar-21 | 110.9\% | 79.6\% | 97.4\% | 159.1\% |
| Jun-21 | 108.9\% | 78.8\% | 97.2\% | 149.7\% |
| Sep-21 | 108.2\% | 78.6\% | 97.5\% | 148.8\% |
| Dec-21 | 108.6\% | 76.1\% | 96.5\% | 153.6\% |
| Mar-22 | 109.1\% | 78.2\% | 96.2\% | 144.5\% |
| Jun-22 | 110.0\% | 76.3\% | 98.6\% | 152.3\% |
| Sep-22 | 109.2\% | 77.4\% | 98.3\% | 144.5\% |
| Dec-22 | 108.1\% | 74.6\% | 95.9\% | 161.5\% |



Funding and Liquidity
20 - Asset encumbrance ratio


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 25.4\% | 13.5\% | 24.5\% | 39.1\% |
| Jun - 15 | 25.8\% | 14.5\% | 25.4\% | 36.2\% |
| Dec-15 | 25.6\% | 15.2\% | 25.4\% | 36.6\% |
| Jun-16 | 25.6\% | 14.2\% | 25.1\% | 36.3\% |
| Dec-16 | 26.6\% | 13.5\% | 24.6\% | 37.4\% |
| Jun-17 | 28.0\% | 13.7\% | 24.3\% | 36.8\% |
| Dec-17 | 27.9\% | 13.4\% | 23.7\% | 35.1\% |
| Jun-18 | 28.0\% | 13.8\% | 23.9\% | 34.0\% |
| Dec-18 | 28.0\% | 12.7\% | 23.7\% | 34.0\% |
| Jun-19 | 27.5\% | 11.9\% | 22.3\% | 32.4\% |
| Dec - 19 | 27.3\% | 11.5\% | 21.2\% | 32.4\% |
| Mar-20 | 26.7\% | 11.3\% | 22.1\% | 30.9\% |
| Jun-20 | 27.4\% | 12.8\% | 25.2\% | 30.6\% |
| Sep-20 | 27.9\% | 12.7\% | 25.0\% | 32.8\% |
| Dec-20 | 27.9\% | 12.0\% | 25.0\% | 32.3\% |
| Mar - 21 | 28.8\% | 12.6\% | 23.9\% | 34.0\% |
| Jun-21 | 29.1\% | 12.7\% | 25.8\% | 34.5\% |
| Sep-21 | 29.1\% | 13.3\% | 25.3\% | 33.7\% |
| Dec-21 | 29.1\% | 14.3\% | 24.6\% | 33.2\% |
| Mar-22 | 29.2\% | 13.9\% | 24.2\% | 33.7\% |
| Jun-22 | 28.5\% | 13.5\% | 23.9\% | 32.0\% |
| Sep-22 | 28.0\% | 13.3\% | 23.9\% | 32.8\% |
| Dec-22 | 25.8\% | 12.0\% | 20.9\% | 31.3\% |



Funding and Liquidity
21 - Liquidity coverage ratio


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 16 | 141.3\% | 128.4\% | 153.7\% | 236.9\% |
| Jun - 17 | 145.5\% | 135.8\% | 159.0\% | 230.8\% |
| Dec-17 | 148.3\% | 139.7\% | 166.8\% | 233.7\% |
| Jun - 18 | 148.2\% | 139.8\% | 161.9\% | 222.8\% |
| Dec-18 | 151.4\% | 140.4\% | 171.6\% | 247.5\% |
| Jun-19 | 149.0\% | 140.6\% | 171.5\% | 240.0\% |
| Dec-19 | 149.8\% | 143.8\% | 169.3\% | 225.3\% |
| Mar - 20 | 148.7\% | 140.8\% | 172.1\% | 243.4\% |
| Jun - 20 | 165.7\% | 159.3\% | 190.2\% | 257.8\% |
| Sep-20 | 171.0\% | 161.0\% | 185.4\% | 256.0\% |
| Dec-20 | 172.7\% | 163.1\% | 195.4\% | 253.5\% |
| Mar-21 | 173.4\% | 162.0\% | 202.7\% | 264.2\% |
| Jun-21 | 174.5\% | 167.5\% | 209.1\% | 265.7\% |
| Sep-21 | 174.7\% | 167.9\% | 202.3\% | 268.9\% |
| Dec-21 | 174.7\% | 163.6\% | 196.8\% | 271.0\% |
| Mar - 22 | 167.9\% | 159.4\% | 195.3\% | 257.7\% |
| Jun - 22 | 164.9\% | 154.3\% | 184.4\% | 249.3\% |
| Sep-22 | 162.4\% | 157.0\% | 184.6\% | 241.3\% |
| Dec-22 | 164.7\% | 158.1\% | 189.0\% | 234.2\% |



Funding and Liquidity
22 - Net stable funding ratio

Dispersion


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


Weighted Averages by country.

* Data not reported for the countries marked


Total numerator and denominato

RI by size class


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2022.

| 25th | 50th | 75th |
| :--- | :--- | :--- |
| $124.9 \%$ | $135.4 \%$ | $147.2 \%$ |
| $124.9 \%$ | $135.2 \%$ | $147.6 \%$ |
| $125.9 \%$ | $135.8 \%$ | $147.0 \%$ |
| $125.2 \%$ | $135.2 \%$ | $146.9 \%$ |
| $125.7 \%$ | $132.3 \%$ | $147.0 \%$ |
| $123.6 \%$ | $133.8 \%$ | $145.3 \%$ |
| $122.9 \%$ | $132.0 \%$ | $150.3 \%$ |



## Statistical Annex

| Asset composition |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% of total assets | Cash balances |  |  | Equity instruments |  |  | Debt securities |  |  | Loans and advances |  |  | Derivatives |  |  | Other Assets |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 18.0\% | 18.4\% | 16.8\% | 0.5\% | 0.6\% | 0.6\% | 13.0\% | 13.0\% | 13.8\% | 62.7\% | 63.3\% | 64.1\% | 1.3\% | 2.5\% | 2.3\% | 4.6\% | 2.2\% | 2.4\% |
| BE | 17.8\% | 17.7\% | 15.3\% | 0.2\% | 0.2\% | 0.2\% | 12.8\% | 11.4\% | 12.2\% | 61.7\% | 62.8\% | 64.9\% | 3.3\% | 4.9\% | 4.5\% | 4.2\% | 3.0\% | 2.9\% |
| BG | 20.0\% | 18.3\% | 20.2\% | 0.1\% | 0.1\% | 0.1\% | 16.8\% | 15.4\% | 15.0\% | 58.9\% | 63.1\% | 62.0\% | 0.2\% | 0.7\% | 0.5\% | 4.0\% | 2.4\% | 2.3\% |
| CY | 39.4\% | 39.7\% | 41.0\% | 0.1\% | 0.1\% | 0.1\% | 15.0\% | 15.6\% | 15.6\% | 37.5\% | 37.2\% | 36.8\% | 0.0\% | 0.2\% | 0.1\% | 8.0\% | 7.2\% | 6.4\% |
| Cz | 2.3\% | 2.6\% | 2.1\% | 0.0\% | 0.1\% | 0.0\% | 16.4\% | 16.2\% | 17.8\% | 77.0\% | 75.9\% | 74.2\% | 2.9\% | 4.3\% | 4.6\% | 1.4\% | 1.0\% | 1.2\% |
| DE | 15.9\% | 18.8\% | 15.9\% | 0.7\% | 0.4\% | 0.5\% | 12.2\% | 10.7\% | 11.4\% | 57.4\% | 54.1\% | 57.9\% | 11.2\% | 14.1\% | 12.2\% | 2.6\% | 1.9\% | 2.0\% |
| DK | 6.9\% | 5.7\% | 5.3\% | 0.7\% | 0.3\% | 0.3\% | 12.4\% | 12.1\% | 11.9\% | 71.9\% | 69.4\% | 71.6\% | 5.4\% | 10.3\% | 8.4\% | 2.6\% | 2.2\% | 2.4\% |
| EE | 22.2\% | 21.6\% | 20.1\% | 0.0\% | 0.0\% | 0.0\% | 8.3\% | 8.4\% | 4.8\% | 68.3\% | 68.5\% | 73.5\% | 0.3\% | 0.5\% | 0.5\% | 0.8\% | 1.0\% | 1.1\% |
| Es | 14.2\% | 13.8\% | 11.0\% | 1.2\% | 0.7\% | 0.7\% | 12.2\% | 12.7\% | 13.3\% | 63.0\% | 62.6\% | 65.0\% | 3.3\% | 4.7\% | 4.1\% | 6.1\% | 5.6\% | 5.9\% |
| FI | 12.7\% | 14.4\% | 14.5\% | 0.9\% | 1.3\% | 0.9\% | 10.9\% | 10.6\% | 10.1\% | 68.3\% | 64.8\% | 66.9\% | 5.1\% | 7.3\% | 5.9\% | 2.1\% | 1.6\% | 1.6\% |
| FR | 14.9\% | 13.8\% | 13.9\% | 3.1\% | 2.2\% | 2.6\% | 9.1\% | 8.4\% | 8.3\% | 58.4\% | 56.8\% | 58.9\% | 6.6\% | 10.6\% | 8.7\% | 7.8\% | 8.3\% | 7.6\% |
| GR | 19.4\% | 20.5\% | 17.2\% | 0.2\% | 0.3\% | 0.3\% | 15.6\% | 15.5\% | 16.4\% | 48.2\% | 47.9\% | 50.5\% | 2.5\% | 2.6\% | 2.3\% | 14.0\% | 13.2\% | 13.3\% |
| HR | 21.2\% | 20.4\% | 27.6\% | 0.1\% | 0.1\% | 0.1\% | 11.8\% | 11.3\% | 10.8\% | 64.3\% | 65.3\% | 59.0\% | 0.3\% | 0.9\% | 0.6\% | 2.2\% | 2.0\% | 2.0\% |
| HU | 8.7\% | 8.1\% | 13.5\% | 0.3\% | 0.2\% | 0.2\% | 23.4\% | 22.6\% | 22.3\% | 62.9\% | 62.8\% | 58.1\% | 1.8\% | 3.7\% | 3.1\% | 3.0\% | 2.6\% | 2.8\% |
| IE | 29.2\% | 29.1\% | 27.8\% | 0.1\% | 0.1\% | 0.2\% | 12.1\% | 10.6\% | 10.8\% | 50.1\% | 44.7\% | 48.5\% | 4.1\% | 10.1\% | 7.5\% | 4.3\% | 5.4\% | 5.2\% |
| Is | 8.1\% | 8.3\% | 7.8\% | 2.7\% | 2.0\% | 1.6\% | 10.0\% | 8.1\% | 8.3\% | 76.7\% | 79.4\% | 80.3\% | 0.1\% | 0.3\% | 0.4\% | 2.2\% | 1.9\% | 1.6\% |
| $1 T$ | 15.1\% | 14.0\% | 12.0\% | 1.3\% | 1.0\% | 1.0\% | 20.2\% | 19.4\% | 20.1\% | 54.8\% | 56.2\% | 57.5\% | 2.8\% | 4.3\% | 3.9\% | 5.8\% | 5.1\% | 5.5\% |
| L** | n.a. | 13.6\% | 13.9\% | n.a. | 5.4\% | 5.4\% | n.a. | 21.1\% | 19.0\% | n.a. | 53.4\% | 56.0\% | n.a. | 2.5\% | 2.0\% | n.a. | 4.0\% | 3.8\% |
| LT | 42.5\% | 36.1\% | 48.3\% | 0.0\% | 0.0\% | 0.0\% | 8.0\% | 11.5\% | 10.6\% | 48.8\% | 51.6\% | 34.6\% | 0.1\% | 0.2\% | 0.1\% | 0.6\% | 0.7\% | 6.4\% |
| เu | 26.4\% | 28.5\% | 28.8\% | 0.5\% | 0.5\% | 0.5\% | 13.3\% | 11.6\% | 13.0\% | 56.3\% | 54.7\% | 53.4\% | 0.9\% | 2.3\% | 1.8\% | 2.7\% | 2.5\% | 2.4\% |
| Lv | 36.3\% | 31.1\% | 29.7\% | 0.0\% | 0.0\% | 0.0\% | 11.6\% | 10.8\% | 6.8\% | 51.2\% | 56.9\% | 62.3\% | 0.1\% | 0.2\% | 0.2\% | 0.7\% | 1.0\% | 1.0\% |
| mт | 27.2\% | 22.8\% | 20.9\% | 0.2\% | 0.2\% | 0.2\% | 24.5\% | 27.8\% | 28.4\% | 45.4\% | 46.2\% | 47.2\% | 0.2\% | 1.1\% | 1.6\% | 2.6\% | 1.8\% | 1.6\% |
| NL | 14.4\% | 18.9\% | 13.9\% | 1.0\% | 0.5\% | 0.8\% | 7.5\% | 6.7\% | 7.4\% | 71.1\% | 69.1\% | 73.8\% | 2.4\% | 3.9\% | 3.4\% | 3.5\% | 0.9\% | 0.7\% |
| NO* | n.a. | 12.3\% | 8.9\% | n.a. | 0.3\% | 0.3\% | n.a. | 9.7\% | 12.1\% | n.a. | 66.1\% | 70.3\% | n.a. | 9.0\% | 6.0\% | n.a. | 2.5\% | 2.4\% |
| PL | 2.9\% | 5.0\% | 4.4\% | 0.1\% | 0.2\% | 0.1\% | 30.0\% | 25.2\% | 28.1\% | 60.9\% | 61.1\% | 60.2\% | 2.6\% | 5.1\% | 3.8\% | 3.4\% | 3.4\% | 3.4\% |
| PT | 15.6\% | 7.3\% | 14.8\% | 1.1\% | 1.0\% | 0.8\% | 20.7\% | 19.7\% | 20.1\% | 56.6\% | 65.1\% | 58.5\% | 0.6\% | 1.1\% | 0.9\% | 5.4\% | 5.8\% | 4.9\% |
| RO | 13.6\% | 12.7\% | 12.5\% | 0.1\% | 0.1\% | 0.2\% | 30.9\% | 28.5\% | 28.4\% | 53.1\% | 56.1\% | 56.0\% | 0.1\% | 0.2\% | 0.2\% | 2.2\% | 2.3\% | 2.7\% |
| SE | 11.4\% | 16.3\% | 12.3\% | 1.3\% | 0.6\% | 0.6\% | 7.4\% | 7.6\% | 7.6\% | 72.2\% | 67.0\% | 73.8\% | 2.1\% | 4.5\% | 2.9\% | 5.6\% | 3.9\% | 2.8\% |
| SI | 23.6\% | 19.5\% | 20.7\% | 0.5\% | 0.5\% | 0.5\% | 21.5\% | 19.1\% | 19.0\% | 52.1\% | 58.4\% | 57.4\% | 0.0\% | 0.3\% | 0.2\% | 2.2\% | 2.2\% | 2.2\% |
| SK | 14.3\% | 6.7\% | 12.4\% | 0.0\% | 0.0\% | 0.0\% | 12.5\% | 11.6\% | 12.9\% | 71.3\% | 79.5\% | 72.6\% | 0.3\% | 0.8\% | 0.8\% | 1.5\% | 1.4\% | 1.2\% |
| EU/EEA | 14.9\% | 15.3\% | 13.7\% | 1.7\% | 1.1\% | 1.3\% | 11.9\% | 11.2\% | 11.6\% | 60.6\% | 59.3\% | 61.8\% | 5.3\% | 8.1\% | 6.7\% | 5.6\% | 5.1\% | 4.9\% |


| Volumes bn EUR | Assets |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total Assets |  |  | Total Financial Assets |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 770.3 | 814.1 | 772.3 | 735.2 | 796.1 | 753.9 |
| BE | 1,219.7 | 1,255.1 | 1,199.1 | 1,167.9 | 1,217.8 | 1,164.4 |
| BG | 39.6 | 37.0 | 38.9 | 38.0 | 36.1 | 38.0 |
| CY | 42.7 | 44.9 | 44.9 | 39.3 | 41.6 | 42.0 |
| cz | 188.7 | 214.0 | 196.9 | 186.1 | 211.8 | 194.5 |
| DE | 3,746.5 | 4,357.1 | 3,934.7 | 3,649.2 | 4,274.7 | 3,854.7 |
| DK | 786.3 | 779.8 | 760.1 | 765.5 | 762.7 | 741.9 |
| EE | 36.9 | 44.4 | 43.1 | 36.6 | 43.9 | 42.6 |
| Es | 3,560.1 | 3,875.3 | 3,650.8 | 3,341.3 | 3,658.7 | 3,436.7 |
| FI | 707.2 | 771.5 | 733.0 | 692.2 | 759.1 | 721.1 |
| FR | 8,607.6 | 9,472.5 | 8,899.6 | 7,935.4 | 8,689.4 | 8,219.8 |
| GR | 310.9 | 323.7 | 312.5 | 267.2 | 280.9 | 271.0 |
| HR | 52.1 | 57.5 | 59.5 | 50.9 | 56.3 | 58.4 |
| HU | 128.0 | 132.3 | 135.8 | 124.2 | 128.9 | 132.0 |
| IE | 340.4 | 406.2 | 382.1 | 325.7 | 384.3 | 362.1 |
| Is | 30.3 | 33.7 | 31.8 | 29.6 | 33.1 | 31.3 |
| 17 | 2,799.0 | 2,833.7 | 2,668.3 | 2,637.7 | 2,688.2 | 2,521.1 |
| L'* | n.a. | 103.7 | 100.5 | n.a. | 99.6 | 96.6 |
| LT | 31.8 | 20.9 | 32.2 | 31.6 | 20.8 | 30.2 |
| เu | 194.8 | 208.0 | 193.8 | 189.5 | 202.8 | 189.1 |
| Lv | 49.6 | 49.7 | 51.4 | 49.2 | 49.2 | 50.9 |
| MT | 24.9 | 25.9 | 25.8 | 24.3 | 25.4 | 25.4 |
| NL | 2,244.0 | 2,475.4 | 2,197.6 | 2,164.4 | 2,452.9 | 2,181.2 |
| NO* | n.a. | 360.2 | 340.3 | n.a. | 351.0 | 332.2 |
| PL | 198.2 | 202.1 | 207.1 | 191.4 | 195.2 | 200.1 |
| PT | 298.2 | 309.6 | 294.4 | 282.2 | 291.5 | 279.9 |
| Ro | 59.0 | 62.1 | 63.3 | 57.7 | 60.6 | 61.6 |
| SE | 966.6 | 1,081.4 | 951.9 | 912.2 | 1,039.4 | 925.3 |
| SI | 35.4 | 43.5 | 44.8 | 34.6 | 42.6 | 43.8 |
| SK | 65.9 | 69.2 | 68.3 | 64.9 | 68.2 | 67.5 |
| EU/EEA | 26,181.7 | 29,006.0 | 27,029.1 | 24,711.2 | 27,537.7 | 25,697.9 |


| Financial Assets |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% of total financial assets | Share of financial assets valued at (amortised) cost |  |  | Share of financial assets at fair value through OCI |  |  | Share of financial assets at fair value through profit\&loss |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 92.1\% | 91.9\% | 91.7\% | 4.7\% | 4.0\% | 4.1\% | 3.2\% | 4.1\% | 4.3\% |
| BE | 92.3\% | 91.4\% | 92.0\% | 3.1\% | 2.5\% | 2.6\% | 4.6\% | 6.1\% | 5.4\% |
| BG | 89.8\% | 93.1\% | 93.6\% | 9.4\% | 6.1\% | 5.8\% | 0.8\% | 0.9\% | 0.6\% |
| CY | 96.8\% | 97.7\% | 98.0\% | 2.4\% | 1.5\% | 1.3\% | 0.8\% | 0.8\% | 0.7\% |
| cz | 94.9\% | 93.2\% | 93.0\% | 1.8\% | 1.7\% | 2.0\% | 3.2\% | 5.1\% | 5.0\% |
| DE | 73.7\% | 72.5\% | 73.6\% | 5.5\% | 4.3\% | 5.0\% | 20.8\% | 23.1\% | 21.4\% |
| DK | 34.7\% | 35.3\% | 35.1\% | 2.1\% | 2.0\% | 2.1\% | 63.2\% | 62.7\% | 62.7\% |
| EE | 92.3\% | 93.8\% | 98.0\% | 0.0\% | 0.0\% | 0.0\% | 7.7\% | 6.2\% | 2.0\% |
| Es | 85.8\% | 85.6\% | 86.2\% | 5.4\% | 4.3\% | 4.3\% | 8.9\% | 10.1\% | 9.5\% |
| FI | 70.9\% | 69.0\% | 71.9\% | 6.8\% | 6.4\% | 6.2\% | 22.2\% | 24.6\% | 21.9\% |
| FR | 76.1\% | 72.5\% | 75.9\% | 3.4\% | 2.9\% | 3.0\% | 20.5\% | 24.6\% | 21.2\% |
| GR | 89.5\% | 92.6\% | 93.1\% | 6.6\% | 3.4\% | 3.3\% | 3.8\% | 4.0\% | 3.6\% |
| HR | 90.2\% | 92.0\% | 93.0\% | 9.0\% | 6.8\% | 6.1\% | 0.7\% | 1.2\% | 0.8\% |
| HU | 87.0\% | 86.8\% | 87.5\% | 6.9\% | 5.5\% | 5.0\% | 6.0\% | 7.7\% | 7.5\% |
| IE | 84.9\% | 77.8\% | 79.6\% | 8.8\% | 6.4\% | 6.8\% | 6.2\% | 15.7\% | 13.6\% |
| Is | 86.3\% | 88.9\% | 89.1\% | 3.1\% | 2.9\% | 2.4\% | 10.7\% | 8.2\% | 8.4\% |
| $1 T$ | 85.6\% | 86.2\% | 86.8\% | 7.3\% | 6.3\% | 6.3\% | 7.1\% | 7.5\% | 6.9\% |
| Li* | n.a. | 72.6\% | 83.4\% | n.a. | 22.9\% | 12.7\% | n.a. | 4.5\% | 3.9\% |
| LT | 94.1\% | 93.1\% | 95.4\% | 0.2\% | 0.6\% | 0.3\% | 5.7\% | 6.4\% | 4.3\% |
| เu | 93.7\% | 93.8\% | 94.0\% | 4.6\% | 3.2\% | 3.4\% | 1.7\% | 3.0\% | 2.5\% |
| Lv | 91.2\% | 91.7\% | 95.7\% | 0.6\% | 0.4\% | 0.4\% | 8.2\% | 8.0\% | 4.0\% |
| mт | 89.5\% | 92.2\% | 93.1\% | 9.8\% | 6.2\% | 4.8\% | 0.8\% | 1.6\% | 2.1\% |
| NL | 88.9\% | 87.4\% | 88.4\% | 4.5\% | 3.8\% | 4.2\% | 6.6\% | 8.8\% | 7.4\% |
| NO* | n.a. | 76.6\% | 77.0\% | n.a. | 6.5\% | 7.0\% | n.a. | 16.9\% | 16.0\% |
| PL | 78.6\% | 81.2\% | 81.9\% | 17.8\% | 12.7\% | 13.5\% | 3.6\% | 6.2\% | 4.6\% |
| PT | 86.3\% | 90.9\% | 91.7\% | 11.2\% | 6.1\% | 6.0\% | 2.5\% | 3.0\% | 2.3\% |
| Ro | 73.9\% | 84.5\% | 76.7\% | 24.1\% | 14.3\% | 21.8\% | 2.0\% | 1.2\% | 1.4\% |
| SE | 88.4\% | 85.4\% | 87.6\% | 1.3\% | 1.2\% | 1.3\% | 10.3\% | 13.5\% | 11.1\% |
| SI | 84.7\% | 88.7\% | 89.3\% | 15.1\% | 10.8\% | 10.3\% | 0.2\% | 0.5\% | 0.5\% |
| Sk | 96.5\% | 96.9\% | 96.7\% | 3.1\% | 2.2\% | 2.4\% | 0.4\% | 0.9\% | 0.9\% |
| EU/EEA | 79.6\% | 78.1\% | 79.7\% | 4.8\% | 4.0\% | 4.1\% | 15.6\% | 17.9\% | 16.1\% |

[^4] aggregate, only the consolidated entity domiciled in country $Y$ is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly
affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards


## Statistical Annex

Loans: composition and asset quality

|  |  |  |  | of which: loans and advances at amortised cost - by segment (volumes) ${ }^{(2)}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR | Loans | nd advan | $\mathrm{s}^{(1)}$ |  | HHs |  | ...of w | mortg | ges |  | NFCs |  |  | which SI |  | ...of | which CR |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 614.4 | 663.6 | 625.3 | 183.9 | 192.9 | 192.2 | 126.4 | 134.5 | 138.7 | 213.1 | 226.5 | 222.5 | 72.8 | 77.4 | 77.6 | 60.5 | 64.3 | 65.4 |
| BE | 970.8 | 1,011.4 | 965.3 | 323.7 | 343.8 | 347.7 | 279.9 | 297.7 | 302.4 | 277.2 | 300.7 | 301.9 | 132.3 | 141.1 | 141.3 | 75.9 | 80.7 | 82.5 |
| BG | 31.7 | 30.3 | 32.1 | 10.1 | 10.0 | 10.2 | 4.8 | 4.7 | 4.9 | 11.8 | 10.9 | 11.2 | 5.8 | 6.0 | 6.2 | 5.8 | 4.9 | 5.0 |
| Cr | 33.1 | 34.6 | 35.1 | 8.3 | 8.3 | 8.3 | 6.4 | 6.5 | 6.5 | 7.2 | 7.6 | 7.7 | 5.7 | 5.7 | 5.5 | 5.3 | 5.5 | 5.6 |
| cz | 150.0 | 167.6 | 150.9 | 59.0 | 62.4 | 64.0 | 46.3 | 49.6 | 51.0 | 32.9 | 37.1 | 36.8 | 12.5 | 14.1 | 12.9 | 13.8 | 15.2 | 15.2 |
| DE | 2,707.5 | 3,128.2 | 2,871.1 | 545.5 | 556.1 | 554.1 | 377.2 | 385.0 | 388.5 | 814.0 | 854.1 | 861.6 | 210.3 | 203.8 | 217.0 | 264.0 | 260.3 | 275.4 |
| DK | 623.1 | 588.4 | 587.1 | 74.7 | 70.9 | 72.5 | 56.7 | 55.4 | 54.9 | 84.6 | 89.5 | 89.8 | 39.8 | 38.0 | 37.3 | 25.3 | 24.5 | 22.5 |
| EE | 33.3 | 39.9 | 40.3 | 13.8 | 15.7 | 16.0 | 11.5 | 13.2 | 13.4 | 10.3 | 13.0 | 13.0 | 7.2 | 8.8 | 9.0 | 6.0 | 7.7 | 7.7 |
| ES | 2,705.7 | 2,904.5 | 2,724.9 | 1,179.8 | 1,228.0 | 1,216.1 | 834.6 | 848.2 | 841.8 | 746.6 | 812.2 | 798.2 | 316.9 | 324.4 | 318.0 | 106.8 | 119.5 | 117.4 |
| FI | 550.7 | 575.5 | 571.4 | 205.5 | 201.3 | 200.5 | 171.5 | 169.0 | 166.9 | 161.0 | 172.8 | 172.8 | 62.7 | 63.4 | 64.5 | 35.3 | 35.3 | 33.4 |
| FR | 5,831.2 | 6,077.2 | 6,008.4 | 1,979.7 | 2,004.7 | 2,021.4 | 663.8 | 632.9 | 636.9 | 1,752.7 | 1,898.9 | 1,914.8 | 805.4 | 860.0 | 867.7 | 243.7 | 264.4 | 275.5 |
| GR | 215.9 | 225.3 | 215.1 | 46.7 | 45.9 | 45.7 | 33.5 | 32.9 | 32.8 | 78.1 | 82.3 | 83.5 | 35.0 | 34.3 | 34.9 | 24.0 | 23.1 | 23.7 |
| HR | 44.5 | 48.4 | 50.7 | 14.0 | 14.6 | 14.7 | 5.7 | 6.3 | 6.5 | 10.3 | 11.9 | 12.2 | 5.4 | 5.8 | 5.9 | 4.2 | 4.4 | 4.8 |
| HU | 93.1 | 95.5 | 98.6 | 28.6 | 29.1 | 28.9 | 13.7 | 13.7 | 14.1 | 31.6 | 34.4 | 34.9 | 14.9 | 16.7 | 17.0 | 10.2 | 11.5 | 11.7 |
| IE | 271.2 | 300.6 | 292.4 | 82.6 | 80.4 | 79.8 | 72.5 | 68.8 | 68.2 | 67.2 | 70.1 | 69.6 | 28.1 | 27.5 | 26.5 | 19.5 | 19.1 | 18.5 |
| Is | 25.9 | 29.7 | 28.2 | 12.1 | 13.7 | 12.9 | 10.7 | 12.2 | 11.5 | 10.4 | 11.9 | 11.6 | 5.8 | 6.1 | 5.0 | 4.7 | 5.1 | 4.8 |
| IT | 1,970.1 | 2,007.8 | 1,872.5 | 561.1 | 582.2 | 581.2 | 398.0 | 414.0 | 414.8 | 724.4 | 745.5 | 713.5 | 330.2 | 336.1 | 322.6 | 142.9 | 145.0 | 138.9 |
| LI* | n.a. | 69.5 | 70.1 | n.a. | 22.2 | 21.5 | n.a. | 12.8 | 12.4 | n.a. | 7.9 | 8.1 | n.a. | 4.8 | 4.9 | n.a. | 2.7 | 2.6 |
| LT | 28.8 | 18.2 | 26.6 | 8.7 | 6.4 | 6.4 | 7.3 | 5.1 | 5.0 | 6.3 | 4.2 | 4.2 | 3.2 | 3.0 | 2.9 | 3.8 | 2.5 | 2.5 |
| Lu | 161.5 | 173.9 | 160.3 | 23.0 | 23.9 | 23.0 | 16.0 | 16.6 | 16.6 | 49.2 | 48.3 | 48.1 | 23.9 | 24.1 | 24.5 | 4.4 | 5.0 | 5.2 |
| Lv | 43.2 | 43.5 | 47.1 | 14.1 | 15.1 | 15.3 | 11.3 | 12.0 | 12.2 | 10.6 | 11.6 | 11.7 | 7.1 | 7.4 | 7.6 | 5.9 | 6.1 | 6.3 |
| MT | 18.2 | 18.0 | 17.7 | 6.8 | 7.2 | 7.4 | 6.2 | 6.6 | 6.8 | 3.4 | 3.5 | 3.6 | 2.2 | 2.3 | 2.3 | 1.3 | 1.4 | 1.5 |
| NL | 1,918.1 | 2,171.6 | 1,926.6 | 767.2 | 782.2 | 780.0 | 701.0 | 717.0 | 717.2 | 558.1 | 592.1 | 578.3 | 166.4 | 176.1 | 172.9 | 155.1 | 162.1 | 175.6 |
| NO* | n.a. | 283.4 | 270.6 | n.a. | 116.5 | 119.1 | n.a. | 103.2 | 105.4 | n.a. | 93.2 | 93.5 | n.a. | 33.5 | 33.6 | n.a. | 28.6 | 29.8 |
| PL | 129.3 | 136.2 | 136.6 | 73.2 | 66.1 | 67.5 | 47.4 | 43.1 | 44.7 | 44.6 | 48.6 | 48.8 | 21.8 | 22.9 | 23.6 | 13.9 | 14.3 | 13.8 |
| PT | 220.0 | 228.4 | 219.8 | 99.8 | 101.9 | 102.1 | 84.6 | 86.5 | 86.9 | 59.8 | 60.2 | 59.2 | 39.8 | 40.0 | 39.5 | 14.6 | 14.7 | 14.4 |
| RO | 38.5 | 41.9 | 42.6 | 16.4 | 17.3 | 17.2 | 10.6 | 11.0 | 11.0 | 10.9 | 13.7 | 13.7 | 5.3 | 6.5 | 7.8 | 3.1 | 3.8 | 3.7 |
| SE | 798.9 | 883.7 | 808.4 | 362.6 | 351.3 | 345.1 | 328.0 | 318.1 | 313.1 | 267.5 | 280.2 | 277.3 | 140.3 | 136.2 | 134.8 | 104.6 | 108.4 | 109.2 |
| SI | 26.6 | 33.6 | 34.7 | 10.1 | 12.5 | 12.6 | 4.2 | 5.2 | 5.2 | 7.5 | 11.8 | 11.7 | 4.2 | 6.8 | 6.8 | 2.6 | 4.1 | 4.1 |
| SK | 56.7 | 59.9 | 58.3 | 29.3 | 30.9 | 31.3 | 22.9 | 25.1 | 25.6 | 15.2 | 17.1 | 17.0 | 6.3 | 7.4 | 7.3 | 4.7 | 5.4 | 5.5 |
| EU/EEA | 19,189.5 | 20,890.5 | 19,835.7 | 6,380.8 | 6,639.7 | 6,634.9 | 4,076.3 | 4,216.4 | 4,218.6 | 5,699.8 | 6,180.2 | 6,138.8 | 2,352.2 | 2,473.3 | 2,471.0 | 1,258.4 | 1,341.4 | 1,371.8 |


| Volumes bn EUR | Non-performing loans and advances ${ }^{(1)}$ |  |  | of which: non-performing loans and advances at amortised cost by segment (volumes) ${ }^{(2)}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | HHs |  |  | ...of which mortgages |  |  | NFCs |  |  | ...of which SMEs |  |  | ...of which CRE |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 11.5 | 11.3 | 11.5 | 4.4 | 4.4 | 4.2 | 1.8 | 1.7 | 1.7 | 6.6 | 6.3 | 6.5 | 3.1 | 3.1 | 3.1 | 2.3 | 2.3 | 2.3 |
| BE | 14.7 | 14.2 | 14.4 | 4.1 | 3.8 | 4.0 | 2.7 | 2.4 | 2.6 | 9.1 | 8.7 | 8.7 | 4.5 | 4.3 | 4.1 | 2.6 | 2.4 | 2.4 |
| BG | 1.8 | 1.0 | 0.8 | 0.7 | 0.5 | 0.4 | 0.2 | 0.1 | 0.1 | 1.1 | 0.4 | 0.4 | 0.8 | 0.4 | 0.4 | 0.7 | 0.3 | 0.2 |
| CY | 1.4 | 1.1 | 1.1 | 0.9 | 0.8 | 0.7 | 0.7 | 0.6 | 0.6 | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 | 0.3 | 0.2 | 0.2 | 0.2 |
| Cz | 2.1 | 2.1 | 2.1 | 0.9 | 0.8 | 0.8 | 0.4 | 0.3 | 0.3 | 1.2 | 1.2 | 1.2 | 0.6 | 0.6 | 0.5 | 0.4 | 0.4 | 0.5 |
| DE | 29.7 | 31.1 | 31.6 | 8.2 | 7.8 | 7.5 | 3.0 | 2.8 | 2.7 | 18.7 | 19.8 | 19.4 | 5.8 | 5.5 | 5.2 | 6.0 | 6.2 | 5.7 |
| DK | 10.9 | 8.4 | 8.2 | 1.7 | 1.5 | 1.4 | 1.0 | 0.7 | 0.7 | 3.2 | 2.6 | 2.5 | 1.7 | 1.3 | 1.3 | 0.8 | 0.6 | 0.5 |
| EE | 0.3 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| ES | 82.4 | 79.0 | 75.5 | 45.4 | 44.7 | 42.5 | 25.7 | 22.0 | 21.1 | 36.2 | 33.7 | 32.5 | 22.9 | 21.6 | 21.2 | 10.4 | 10.1 | 9.8 |
| FI | 6.9 | 5.7 | 5.3 | 2.7 | 2.6 | 2.5 | 1.6 | 1.6 | 1.6 | 3.4 | 2.5 | 2.2 | 1.6 | 1.5 | 1.4 | 0.6 | 0.6 | 0.5 |
| FR | 110.9 | 109.6 | 111.5 | 46.0 | 42.1 | 41.6 | 14.1 | 13.4 | 13.1 | 60.7 | 63.1 | 65.7 | 32.4 | 34.6 | 35.1 | 8.1 | 7.6 | 8.1 |
| GR | 15.2 | 11.0 | 9.9 | 4.9 | 4.4 | 4.4 | 3.0 | 2.8 | 2.8 | 9.3 | 5.9 | 5.3 | 6.5 | 4.1 | 3.7 | 5.2 | 3.1 | 2.8 |
| HR | 1.5 | 1.2 | 1.1 | 0.7 | 0.6 | 0.6 | 0.2 | 0.2 | 0.2 | 0.7 | 0.5 | 0.5 | 0.5 | 0.4 | 0.4 | 0.3 | 0.2 | 0.2 |
| HU | 3.2 | 3.5 | 3.4 | 2.0 | 2.1 | 1.9 | 0.8 | 0.6 | 0.6 | 1.1 | 1.3 | 1.3 | 0.7 | 0.8 | 0.8 | 0.4 | 0.5 | 0.4 |
| IE | 7.7 | 6.1 | 5.2 | 3.3 | 2.2 | 1.7 | 2.7 | 1.6 | 1.1 | 4.2 | 3.7 | 3.3 | 3.0 | 2.2 | 1.8 | 2.4 | 2.0 | 1.3 |
| Is | 0.5 | 0.4 | 0.4 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.4 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 |
| $1{ }^{\text {IT }}$ | 60.8 | 51.2 | 45.7 | 18.4 | 15.6 | 13.5 | 9.9 | 7.6 | 6.6 | 39.0 | 32.8 | 29.4 | 25.0 | 20.9 | 18.6 | 15.4 | 13.0 | 10.5 |
| L'* | n.a. | 0.3 | 0.3 | n.a. | 0.1 | 0.1 | n.a. | 0.1 | 0.0 | n.a. | 0.1 | 0.1 | n.a. | 0.1 | 0.1 | n.a. | 0.0 | 0.0 |
| LT | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 |
| Lu | 2.1 | 2.1 | 2.0 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 | 1.5 | 1.6 | 1.6 | 1.0 | 1.0 | 1.0 | 0.2 | 0.2 | 0.2 |
| Lv | 0.3 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| MT | 0.6 | 0.4 | 0.4 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 |
| NL | 28.9 | 26.5 | 26.9 | 8.8 | 7.8 | 7.9 | 6.0 | 5.3 | 5.4 | 18.8 | 17.7 | 18.0 | 6.6 | 5.9 | 6.0 | 5.6 | 4.5 | 4.9 |
| NO* | n.a. | 3.1 | 3.2 | n.a. | 0.5 | 0.5 | n.a. | 0.3 | 0.3 | п.a. | 2.5 | 2.6 | n.a. | 0.7 | 0.8 | n.a. | 0.2 | 0.3 |
| PL | 5.8 | 5.8 | 5.8 | 2.8 | 2.8 | 2.8 | 1.0 | 1.0 | 1.0 | 2.9 | 2.8 | 2.8 | 1.7 | 1.8 | 1.8 | 1.4 | 1.3 | 1.0 |
| PT | 7.9 | 7.2 | 6.5 | 2.5 | 2.3 | 2.1 | 1.2 | 1.0 | 1.0 | 5.1 | 4.6 | 4.2 | 3.3 | 3.3 | 3.0 | 1.8 | 1.8 | 1.7 |
| RO | 1.2 | 1.2 | 1.2 | 0.6 | 0.6 | 0.6 | 0.2 | 0.2 | 0.2 | 0.6 | 0.5 | 0.5 | 0.3 | 0.3 | 0.4 | 0.3 | 0.2 | 0.2 |
| SE | 2.5 | 2.2 | 1.9 | 1.0 | 0.9 | 0.9 | 0.4 | 0.4 | 0.4 | 1.5 | 1.2 | 0.9 | 0.4 | 0.4 | 0.3 | 0.2 | 0.2 | 0.2 |
| SI | 0.6 | 0.7 | 0.6 | 0.3 | 0.3 | 0.3 | 0.1 | 0.1 | 0.1 | 0.3 | 0.3 | 0.3 | 0.2 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 |
| SK | 0.9 | 0.9 | 0.8 | 0.6 | 0.6 | 0.6 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 | 0.3 | 0.2 | 0.1 | 0.1 | 0.1 |
| EU/EEA | 391.4 | 367.4 | 357.4 | 153.7 | 143.0 | 136.7 | 73.8 | 64.2 | 61.4 | 215.0 | 203.7 | 199.7 | 116.9 | 109.7 | 106.0 | 62.3 | 55.2 | 51.3 |
| Individual country aggregate, only th <br> (1) Gross carrying <br> (2) Gross carrying | a includes subs nsolidated ent ounts, other th ounts, loans and | ries, whic domiciled rading exp dvances at |  | EU aggre idered. The <br> cluding at | e. For exam mple of ba <br> value thro | e, at count s is unbalan <br> h OCl and | vel the subs and review <br> gh P\&L, exc | in country nnually. Be g trading | of a bank an unbalan osures). | iciled in c sample, | try Y is incl number of | d both in orting ban | for count per country | $X$ and $Y$ (for n display m | latter as p variations | the conso een quarte | ted entity which mig | the EU |

## Statistical Annex

Loans: NPL and coverage ratios

|  | Loans and advances: NPL ratio ${ }^{(1)}$ |  |  | of which: loans and advances at amortised cost: NPL ratio ${ }^{(2)}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% |  |  |  | HHs |  |  | ...of which mortgages |  |  | NFCs |  |  | ...of which SMEs |  |  | ...of which CRE |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 1.9\% | 1.7\% | 1.8\% | 2.4\% | 2.3\% | 2.2\% | 1.5\% | 1.3\% | 1.3\% | 3.1\% | 2.8\% | 2.9\% | 4.3\% | 4.0\% | 4.0\% | 3.7\% | 3.6\% | 3.5\% |
| BE | 1.5\% | 1.4\% | 1.5\% | 1.3\% | 1.1\% | 1.2\% | 1.0\% | 0.8\% | 0.9\% | 3.3\% | 2.9\% | 2.9\% | 3.4\% | 3.1\% | 2.9\% | 3.5\% | 3.0\% | 2.9\% |
| BG | 5.6\% | 3.2\% | 2.5\% | 6.5\% | 5.4\% | 3.7\% | 4.1\% | 2.8\% | 2.4\% | 9.1\% | 3.9\% | 3.9\% | 14.0\% | 6.2\% | 5.8\% | 11.9\% | 5.4\% | 5.0\% |
| CY | 4.1\% | 3.2\% | 3.1\% | 11.3\% | 9.3\% | 9.0\% | 11.3\% | 9.0\% | 8.6\% | 4.7\% | 4.0\% | 4.3\% | 4.7\% | 4.3\% | 4.7\% | 4.5\% | 3.9\% | 4.2\% |
| cz | 1.4\% | 1.2\% | 1.4\% | 1.5\% | 1.3\% | 1.3\% | 0.8\% | 0.6\% | 0.6\% | 3.6\% | 3.2\% | 3.4\% | 4.8\% | 4.4\% | 4.1\% | 2.9\% | 2.9\% | 3.0\% |
| DE | 1.1\% | 1.0\% | 1.1\% | 1.5\% | 1.4\% | 1.3\% | 0.8\% | 0.7\% | 0.7\% | 2.3\% | 2.3\% | 2.3\% | 2.7\% | 2.7\% | 2.4\% | 2.3\% | 2.4\% | 2.1\% |
| DK | 1.7\% | 1.4\% | 1.4\% | 2.3\% | 2.1\% | 1.9\% | 1.7\% | 1.3\% | 1.3\% | 3.8\% | 2.9\% | 2.8\% | 4.3\% | 3.3\% | 3.5\% | 3.2\% | 2.3\% | 2.4\% |
| EE | 0.8\% | 0.6\% | 0.6\% | 0.8\% | 0.5\% | 0.5\% | 0.7\% | 0.5\% | 0.5\% | 1.6\% | 1.2\% | 1.2\% | 1.7\% | 1.3\% | 1.3\% | 1.9\% | 1.5\% | 1.6\% |
| Es | 3.0\% | 2.7\% | 2.8\% | 3.8\% | 3.6\% | 3.5\% | 3.1\% | 2.6\% | 2.5\% | 4.8\% | 4.1\% | 4.1\% | 7.2\% | 6.7\% | 6.7\% | 9.7\% | 8.4\% | 8.3\% |
| FI | 1.3\% | 1.0\% | 0.9\% | 1.3\% | 1.3\% | 1.3\% | 1.0\% | 0.9\% | 0.9\% | 2.1\% | 1.4\% | 1.3\% | 2.5\% | 2.4\% | 2.2\% | 1.7\% | 1.6\% | 1.6\% |
| FR | 1.9\% | 1.8\% | 1.9\% | 2.3\% | 2.1\% | 2.1\% | 2.1\% | 2.1\% | 2.1\% | 3.5\% | 3.3\% | 3.4\% | 4.0\% | 4.0\% | 4.0\% | 3.3\% | 2.9\% | 2.9\% |
| GR | 7.0\% | 4.9\% | 4.6\% | 10.5\% | 9.6\% | 9.5\% | 8.9\% | 8.6\% | 8.6\% | 11.9\% | 7.2\% | 6.3\% | 18.7\% | 11.9\% | 10.7\% | 21.6\% | 13.5\% | 11.8\% |
| HR | 3.3\% | 2.4\% | 2.2\% | 5.3\% | 4.4\% | 4.0\% | 3.2\% | 2.6\% | 2.4\% | 7.0\% | 4.5\% | 4.4\% | 8.9\% | 6.7\% | 6.5\% | 7.6\% | 5.5\% | 5.2\% |
| HU | 3.5\% | 3.7\% | 3.5\% | 7.1\% | 7.1\% | 6.7\% | 5.5\% | 4.5\% | 4.4\% | 3.4\% | 3.7\% | 3.7\% | 4.5\% | 4.7\% | 4.8\% | 4.3\% | 3.9\% | 3.6\% |
| IE | 2.8\% | 2.0\% | 1.8\% | 4.0\% | 2.8\% | 2.1\% | 3.7\% | 2.3\% | 1.6\% | 6.3\% | 5.2\% | 4.8\% | 10.5\% | 8.1\% | 6.9\% | 12.4\% | 10.4\% | 7.2\% |
| Is | 1.9\% | 1.3\% | 1.3\% | 0.8\% | 0.7\% | 0.7\% | 0.7\% | 0.6\% | 0.6\% | 3.6\% | 2.5\% | 2.3\% | 6.0\% | 3.9\% | 4.1\% | 3.7\% | 2.3\% | 2.1\% |
| $1 T$ | 3.1\% | 2.6\% | 2.4\% | 3.3\% | 2.7\% | 2.3\% | 2.5\% | 1.8\% | 1.6\% | 5.4\% | 4.4\% | 4.1\% | 7.6\% | 6.2\% | 5.8\% | 10.7\% | 8.9\% | 7.6\% |
| LI* | n.a. | 0.4\% | 0.4\% | n.a. | 0.6\% | 0.5\% | n.a. | 0.5\% | 0.4\% | n.a. | 1.3\% | 1.3\% | n.a. | 1.6\% | 1.6\% | n.a. | 1.5\% | 1.5\% |
| LT | 0.7\% | 0.8\% | 0.5\% | 1.1\% | 1.0\% | 1.0\% | 0.9\% | 0.9\% | 0.6\% | 1.6\% | 1.8\% | 1.5\% | 2.4\% | 2.5\% | 2.0\% | 1.8\% | 2.3\% | 1.8\% |
| เu | 1.3\% | 1.2\% | 1.3\% | 1.5\% | 1.2\% | 1.3\% | 1.3\% | 1.3\% | 1.2\% | 3.1\% | 3.3\% | 3.3\% | 4.2\% | 4.2\% | 4.2\% | 3.8\% | 4.5\% | 4.0\% |
| Lv | 0.6\% | 0.5\% | 0.5\% | 0.9\% | 0.6\% | 0.6\% | 0.8\% | 0.5\% | 0.5\% | 1.4\% | 1.2\% | 1.2\% | 1.9\% | 1.7\% | 1.6\% | 1.8\% | 1.6\% | 1.5\% |
| MT | 3.0\% | 2.3\% | 2.2\% | 2.4\% | 2.1\% | 1.8\% | 2.3\% | 1.9\% | 1.7\% | 9.1\% | 7.0\% | 6.1\% | 10.7\% | 9.2\% | 8.9\% | 9.4\% | 7.5\% | 7.3\% |
| NL | 1.5\% | 1.2\% | 1.4\% | 1.2\% | 1.0\% | 1.0\% | 0.9\% | 0.7\% | 0.8\% | 3.4\% | 3.0\% | 3.1\% | 4.0\% | 3.4\% | 3.4\% | 3.6\% | 2.8\% | 2.8\% |
| NO* | n.a. | 1.1\% | 1.2\% | n.a. | 0.4\% | 0.4\% | n.a. | 0.3\% | 0.3\% | n.a. | 2.7\% | 2.8\% | n.a. | 2.1\% | 2.3\% | n.a. | 0.7\% | 0.9\% |
| PL | 4.5\% | 4.2\% | 4.2\% | 3.8\% | 4.2\% | 4.2\% | 2.1\% | 2.2\% | 2.2\% | 6.4\% | 5.8\% | 5.7\% | 7.7\% | 7.7\% | 7.7\% | 10.3\% | 9.1\% | 7.4\% |
| PT | 3.6\% | 3.1\% | 3.0\% | 2.5\% | 2.2\% | 2.1\% | 1.5\% | 1.2\% | 1.1\% | 8.5\% | 7.7\% | 7.1\% | 8.4\% | 8.4\% | 7.6\% | 12.0\% | 12.6\% | 11.9\% |
| RO | 3.2\% | 2.8\% | 2.7\% | 3.6\% | 3.6\% | 3.5\% | 2.1\% | 2.0\% | 2.0\% | 5.9\% | 4.0\% | 4.0\% | 5.9\% | 4.6\% | 4.6\% | 9.2\% | 6.6\% | 5.9\% |
| SE | 0.3\% | 0.2\% | 0.2\% | 0.3\% | 0.3\% | 0.3\% | 0.1\% | 0.1\% | 0.1\% | 0.6\% | 0.4\% | 0.3\% | 0.3\% | 0.3\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% |
| SI | 2.2\% | 2.0\% | 1.8\% | 2.8\% | 2.6\% | 2.3\% | 2.1\% | 1.8\% | 1.6\% | 4.0\% | 2.9\% | 2.7\% | 5.8\% | 4.2\% | 3.9\% | 7.3\% | 5.5\% | 4.8\% |
| SK | 1.6\% | 1.5\% | 1.4\% | 2.1\% | 1.9\% | 1.8\% | 1.3\% | 1.1\% | 1.1\% | 1.9\% | 1.7\% | 1.6\% | 3.7\% | 3.4\% | 3.2\% | 1.9\% | 1.4\% | 1.2\% |
| EU/EEA | 2.0\% | 1.8\% | 1.8\% | 2.4\% | 2.2\% | 2.1\% | 1.8\% | 1.5\% | 1.5\% | 3.8\% | 3.3\% | 3.3\% | 5.0\% | 4.4\% | 4.3\% | 5.0\% | 4.1\% | 3.7\% |


| \% | Non-performing loans and advances: coverage ratio ${ }^{(1)}$ |  |  | HHs |  |  | ...of which mortgages |  |  | NFCs |  |  | ...of which SMEs |  |  | ...of which CRE |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 50.0\% | 50.5\% | 48.6\% | 54.1\% | 55.6\% | 53.6\% | 33.9\% | 33.5\% | 32.6\% | 48.1\% | 49.6\% | 49.8\% | 47.9\% | 47.6\% | 49.1\% | 36.6\% | 36.7\% | 37.4\% |
| BE | 43.9\% | 44.8\% | 43.8\% | 23.9\% | 23.4\% | 22.5\% | 12.2\% | 12.4\% | 12.0\% | 50.5\% | 51.7\% | 50.8\% | 47.9\% | 45.8\% | 45.7\% | 28.6\% | 28.8\% | 28.6\% |
| BG | 51.3\% | 68.7\% | 66.5\% | 65.0\% | 72.1\% | 64.6\% | 43.9\% | 53.3\% | 53.4\% | 44.1\% | 64.3\% | 67.8\% | 45.4\% | 65.0\% | 70.6\% | 40.5\% | 61.0\% | 68.7\% |
| CY | 30.6\% | 28.0\% | 30.0\% | 26.0\% | 21.4\% | 24.2\% | 21.4\% | 15.0\% | 17.7\% | 45.8\% | 43.4\% | 42.8\% | 43.5\% | 40.6\% | 38.6\% | 41.4\% | 36.8\% | 41.5\% |
| cz | 54.0\% | 54.2\% | 53.5\% | 53.2\% | 54.2\% | 54.8\% | 27.3\% | 26.1\% | 26.2\% | 55.4\% | 54.9\% | 54.7\% | 52.9\% | 52.5\% | 51.8\% | 46.5\% | 51.5\% | 53.1\% |
| DE | 35.9\% | 35.1\% | 34.1\% | 35.9\% | 34.5\% | 34.7\% | 20.1\% | 20.3\% | 17.9\% | 38.4\% | 38.3\% | 39.0\% | 37.1\% | 38.3\% | 37.5\% | 28.5\% | 29.3\% | 32.0\% |
| DK | 30.0\% | 27.0\% | 28.0\% | 41.1\% | 35.0\% | 37.0\% | 20.0\% | 22.5\% | 23.5\% | 38.8\% | 26.7\% | 28.8\% | 37.5\% | 37.0\% | 40.6\% | 24.7\% | 23.1\% | 21.9\% |
| EE | 29.1\% | 29.2\% | 30.5\% | 24.8\% | 21.7\% | 22.9\% | 22.9\% | 18.3\% | 19.4\% | 29.6\% | 32.9\% | 34.2\% | 24.2\% | 30.7\% | 34.7\% | 26.0\% | 28.7\% | 30.4\% |
| es | 40.9\% | 42.8\% | 42.9\% | 38.4\% | 40.6\% | 40.1\% | 23.7\% | 26.3\% | 26.1\% | 44.3\% | 45.8\% | 46.5\% | 45.7\% | 45.5\% | 44.9\% | 35.1\% | 37.6\% | 40.0\% |
| FI | 32.4\% | 29.2\% | 29.9\% | 20.2\% | 18.7\% | 20.1\% | 9.2\% | 9.4\% | 9.5\% | 47.1\% | 44.3\% | 47.5\% | 40.6\% | 40.3\% | 42.8\% | 27.6\% | 22.6\% | 22.4\% |
| FR | 49.4\% | 47.9\% | 46.7\% | 49.6\% | 48.3\% | 47.9\% | 32.3\% | 30.4\% | 31.3\% | 48.8\% | 47.2\% | 45.2\% | 48.8\% | 47.7\% | 45.8\% | 36.0\% | 36.7\% | 34.8\% |
| GR | 42.1\% | 42.8\% | 44.3\% | 32.7\% | 33.0\% | 35.1\% | 20.2\% | 19.5\% | 22.3\% | 47.0\% | 50.8\% | 50.9\% | 46.1\% | 48.5\% | 48.2\% | 36.5\% | 37.3\% | 38.0\% |
| HR | 62.8\% | 65.0\% | 65.8\% | 61.8\% | 62.9\% | 64.5\% | 55.0\% | 55.4\% | 56.3\% | 63.6\% | 67.3\% | 67.3\% | 62.9\% | 67.0\% | 67.5\% | 58.4\% | 62.2\% | 60.8\% |
| HU | 59.4\% | 62.5\% | 59.2\% | 63.0\% | 68.4\% | 62.9\% | 44.6\% | 46.7\% | 41.7\% | 52.2\% | 53.7\% | 55.0\% | 49.4\% | 47.7\% | 48.6\% | 55.3\% | 57.5\% | 58.0\% |
| IE | 30.7\% | 28.7\% | 31.3\% | 30.5\% | 29.6\% | 34.2\% | 25.3\% | 22.2\% | 26.2\% | 32.3\% | 29.5\% | 31.2\% | 33.2\% | 33.0\% | 34.1\% | 29.3\% | 26.9\% | 25.8\% |
| Is | 25.6\% | 25.2\% | 22.4\% | 16.3\% | 17.1\% | 16.2\% | 5.2\% | 4.3\% | 4.3\% | 27.9\% | 27.3\% | 24.8\% | 27.6\% | 23.8\% | 22.6\% | 14.8\% | 15.2\% | 15.1\% |
| IT | 55.1\% | 53.9\% | 53.5\% | 49.1\% | 50.4\% | 50.9\% | 37.2\% | 37.3\% | 38.3\% | 59.1\% | 57.3\% | 56.7\% | 58.0\% | 56.4\% | 56.5\% | 49.1\% | 51.9\% | 52.7\% |
| LI* | n.a. | 35.7\% | 34.3\% | n.a. | 30.8\% | 38.0\% | n.a. | 14.0\% | 19.8\% | 0.0\% | 39.3\% | 40.9\% | n.a. | 44.4\% | 45.5\% | n.a. | 14.8\% | 13.6\% |
| LT | 29.8\% | 25.6\% | 37.5\% | 22.7\% | 21.9\% | 43.0\% | 16.7\% | 16.8\% | 16.9\% | 36.4\% | 28.8\% | 32.0\% | 33.6\% | 26.3\% | 28.7\% | 30.0\% | 18.8\% | 21.9\% |
| เบ | 40.2\% | 41.4\% | 40.4\% | 24.5\% | 25.2\% | 25.5\% | 12.5\% | 11.7\% | 12.7\% | 41.9\% | 41.9\% | 40.2\% | 49.7\% | 49.4\% | 46.9\% | 31.6\% | 26.6\% | 29.6\% |
| Lv | 27.5\% | 32.1\% | 34.7\% | 28.7\% | 36.3\% | 37.1\% | 15.5\% | 19.4\% | 21.1\% | 26.5\% | 29.4\% | 33.1\% | 21.3\% | 25.1\% | 29.5\% | 23.9\% | 28.3\% | 31.3\% |
| MT | 30.0\% | 40.8\% | 34.2\% | 34.2\% | 37.1\% | 40.1\% | 27.2\% | 30.3\% | 34.3\% | 31.1\% | 44.2\% | 34.0\% | 38.9\% | 43.8\% | 34.5\% | 38.0\% | 42.0\% | 34.5\% |
| NL | 28.7\% | 27.3\% | 26.6\% | 18.3\% | 20.5\% | 20.8\% | 8.0\% | 10.4\% | 10.3\% | 33.7\% | 30.1\% | 28.7\% | 28.7\% | 24.1\% | 24.7\% | 16.8\% | 15.8\% | 18.7\% |
| NO* | n.a. | 24.3\% | 24.8\% | n.a. | 17.9\% | 18.4\% | n.a. | 5.8\% | 5.8\% | 0.0\% | 25.9\% | 26.4\% | n.a. | 35.8\% | 35.6\% | n.a. | 16.8\% | 17.6\% |
| PL | 62.2\% | 62.6\% | 62.7\% | 63.7\% | 66.3\% | 66.6\% | 54.7\% | 57.4\% | 55.7\% | 61.2\% | 60.4\% | 60.0\% | 57.6\% | 55.0\% | 54.0\% | 55.7\% | 53.9\% | 44.9\% |
| PT | 54.5\% | 55.0\% | 56.8\% | 50.9\% | 52.6\% | 55.5\% | 33.3\% | 33.9\% | 41.3\% | 55.9\% | 56.2\% | 57.6\% | 54.6\% | 56.2\% | 58.4\% | 46.5\% | 45.4\% | 49.1\% |
| RO | 68.0\% | 69.2\% | 68.2\% | 71.1\% | 74.3\% | 74.5\% | 51.3\% | 52.8\% | 55.2\% | 64.9\% | 63.3\% | 61.5\% | 62.9\% | 66.8\% | 63.4\% | 60.1\% | 58.3\% | 55.6\% |
| SE | 43.0\% | 39.8\% | 40.1\% | 32.1\% | 31.2\% | 31.3\% | 13.1\% | 11.3\% | 10.7\% | 49.8\% | 46.5\% | 49.6\% | 27.2\% | 23.5\% | 27.2\% | 28.7\% | 25.9\% | 26.4\% |
| 51 | 53.6\% | 53.7\% | 51.3\% | 50.9\% | 56.4\% | 52.3\% | 32.7\% | 42.1\% | 42.1\% | 55.6\% | 51.2\% | 50.4\% | 56.1\% | 51.8\% | 51.6\% | 53.6\% | 47.2\% | 46.8\% |
| SK | 66.2\% | 65.6\% | 63.1\% | 67.2\% | 65.5\% | 62.2\% | 50.2\% | 49.1\% | 45.2\% | 64.0\% | 66.0\% | 65.3\% | 65.0\% | 64.3\% | 63.7\% | 46.7\% | 46.3\% | 48.4\% |
| Eu/EEA | 44.5\% | 44.1\% | 43.4\% | 42.1\% | 42.7\% | 42.5\% | 26.0\% | 26.5\% | 26.6\% | 47.3\% | 46.0\% | 45.2\% | 47.6\% | 46.7\% | 46.0\% | 36.7\% | 37.8\% | 37.9\% |

## 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) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 |
| AT | 1.7\% | 1.7\% | 1.0\% | 0.7\% | 19.3\% | 19.0\% | 4.0\% | 4.1\% | 0.9\% | 1.0\% | 7.2\% | 7.5\% | 13.5\% | 13.3\% | 4.7\% | 4.4\% | 3.2\% | 3.4\% | 2.9\% | 2.7\% |
| BE | 4.3\% | 4.4\% | 0.8\% | 0.6\% | 15.5\% | 15.3\% | 4.3\% | 4.2\% | 1.1\% | 1.2\% | 9.8\% | 9.8\% | 15.2\% | 15.1\% | 5.6\% | 5.8\% | 1.4\% | 1.4\% | 2.7\% | 2.4\% |
| BG | 6.7\% | 6.8\% | 0.3\% | 0.2\% | 26.8\% | 25.4\% | 6.8\% | 6.9\% | 0.4\% | 0.6\% | 6.1\% | 5.5\% | 25.8\% | 26.9\% | 7.9\% | 7.9\% | 3.2\% | 2.9\% | 1.6\% | 1.9\% |
| CY | 1.1\% | 1.2\% | 0.3\% | 0.3\% | 11.2\% | 10.9\% | 1.4\% | 1.5\% | 0.5\% | 0.6\% | 9.1\% | 9.3\% | 18.8\% | 18.4\% | 8.4\% | 7.1\% | 21.5\% | 22.2\% | 0.8\% | 0.9\% |
| cz | 3.8\% | 3.9\% | 0.4\% | 0.4\% | 22.4\% | 22.3\% | 4.0\% | 4.5\% | 1.2\% | 1.3\% | 4.8\% | 4.5\% | 19.6\% | 18.9\% | 6.1\% | 6.1\% | 1.2\% | 1.2\% | 2.3\% | 2.4\% |
| DE | 0.6\% | 0.6\% | 0.7\% | 0.6\% | 13.3\% | 12.5\% | 8.6\% | 8.6\% | 1.9\% | 1.9\% | 2.2\% | 2.1\% | 8.9\% | 8.8\% | 4.5\% | 4.3\% | 1.0\% | 0.8\% | 3.0\% | 2.8\% |
| DK | 2.6\% | 2.9\% | 0.3\% | 0.3\% | 8.5\% | 8.7\% | 4.4\% | 3.7\% | 0.4\% | 0.4\% | 2.6\% | 2.7\% | 7.1\% | 6.5\% | 3.4\% | 3.3\% | 0.7\% | 0.7\% | 1.8\% | 2.3\% |
| ee | 8.2\% | 8.3\% | 0.3\% | 0.3\% | 13.2\% | 12.7\% | 5.5\% | 6.6\% | 1.3\% | 1.2\% | 4.6\% | 4.4\% | 13.8\% | 12.9\% | 7.3\% | 7.1\% | 1.4\% | 1.4\% | 0.8\% | 0.8\% |
| Es | 2.7\% | 2.6\% | 1.7\% | 1.8\% | 19.4\% | 19.2\% | 6.9\% | 6.4\% | 0.7\% | 0.7\% | 6.5\% | 6.4\% | 17.9\% | 18.3\% | 6.7\% | 6.5\% | 4.8\% | 4.7\% | 4.1\% | 4.3\% |
| FI | 5.1\% | 4.9\% | 0.4\% | 0.4\% | 9.9\% | 9.7\% | 5.3\% | 5.2\% | 1.1\% | 1.1\% | 5.2\% | 5.2\% | 7.2\% | 7.0\% | 5.6\% | 5.5\% | 0.9\% | 0.9\% | 2.2\% | 2.2\% |
| FR | 3.7\% | 3.7\% | 1.8\% | 1.8\% | 13.1\% | 13.5\% | 4.7\% | 4.6\% | 0.6\% | 0.6\% | 4.5\% | 4.6\% | 12.1\% | 12.3\% | 5.8\% | 5.4\% | 2.5\% | 2.5\% | 2.8\% | 2.9\% |
| GR | 1.8\% | 1.9\% | 0.2\% | 0.2\% | 19.4\% | 19.9\% | 8.8\% | 9.5\% | 0.2\% | 0.2\% | 4.7\% | 4.7\% | 17.9\% | 17.6\% | 19.6\% | 18.9\% | 10.9\% | 11.1\% | 1.4\% | 1.5\% |
| HR | 4.2\% | 4.6\% | 0.3\% | 0.3\% | 17.0\% | 16.6\% | 13.5\% | 14.3\% | 1.7\% | 2.1\% | 6.1\% | 6.0\% | 17.8\% | 18.2\% | 8.7\% | 8.7\% | 10.6\% | 10.4\% | 2.1\% | 2.0\% |
| Hu | 7.4\% | 7.2\% | 0.6\% | 0.6\% | 18.9\% | 18.9\% | 7.1\% | 6.9\% | 0.6\% | 0.6\% | 6.6\% | 6.6\% | 19.4\% | 19.8\% | 6.4\% | 6.4\% | 3.7\% | 3.5\% | 2.5\% | 2.5\% |
| IE | 3.3\% | 3.5\% | 0.5\% | 0.5\% | 22.5\% | 21.2\% | 4.6\% | 5.1\% | 0.5\% | 0.5\% | 3.0\% | 2.4\% | 8.9\% | 8.7\% | 4.1\% | 4.1\% | 6.3\% | 6.0\% | 4.3\% | 4.4\% |
| 15 | 11.0\% | 11.0\% | 0.4\% | 0.4\% | 17.8\% | 17.5\% | 1.2\% | 1.4\% | 0.8\% | 0.7\% | 11.2\% | 12.3\% | 8.3\% | 8.6\% | 5.3\% | 5.1\% | 8.7\% | 8.5\% | 2.7\% | 3.3\% |
| $1{ }^{1}$ | 2.2\% | 2.3\% | 1.1\% | 1.0\% | 28.1\% | 28.3\% | 4.7\% | 4.4\% | 1.2\% | 1.2\% | 7.5\% | 7.5\% | 16.9\% | 16.8\% | 5.0\% | 5.0\% | 3.4\% | 3.5\% | 3.3\% | 3.3\% |
| L | 0.4\% | 0.4\% | 0.2\% | 0.2\% | 6.1\% | 5.9\% | 2.2\% | 2.4\% | 0.5\% | 0.4\% | 7.0\% | 6.8\% | 5.0\% | 5.0\% | 1.5\% | 1.3\% | 1.6\% | 1.5\% | 1.5\% | 1.3\% |
| LT | 2.9\% | 2.6\% | 0.1\% | 0.1\% | 14.7\% | 15.5\% | 12.3\% | 10.0\% | 0.7\% | 0.8\% | 5.2\% | 4.5\% | 14.0\% | 15.1\% | 6.3\% | 6.8\% | 2.9\% | 2.9\% | 1.8\% | 2.1\% |
| เu | 15.9\% | 16.3\% | 1.9\% | 1.5\% | 10.5\% | 8.9\% | 1.6\% | 1.7\% | 0.5\% | 0.6\% | 10.9\% | 11.3\% | 8.4\% | 9.0\% | 6.4\% | 6.7\% | 1.6\% | 1.7\% | 1.5\% | 1.7\% |
| Lv | 9.6\% | 9.4\% | 0.2\% | 0.2\% | 13.2\% | 13.1\% | 10.8\% | 10.4\% | 0.6\% | 0.7\% | 3.7\% | 3.3\% | 12.1\% | 12.9\% | 9.2\% | 9.1\% | 2.6\% | 2.5\% | 1.9\% | 1.8\% |
| mт | 1.0\% | 1.0\% | 0.0\% | 0.1\% | 6.6\% | 6.3\% | 6.4\% | 6.3\% | 0.6\% | 0.7\% | 7.0\% | 7.2\% | 17.5\% | 16.6\% | 7.9\% | 7.6\% | 14.1\% | 13.5\% | 2.9\% | 2.8\% |
| NL | 13.9\% | 13.7\% | 2.5\% | 2.3\% | 15.9\% | 15.7\% | 4.4\% | 4.6\% | 0.9\% | 0.9\% | 3.4\% | 3.7\% | 14.9\% | 14.3\% | 7.0\% | 6.9\% | 1.4\% | 1.4\% | 2.8\% | 3.2\% |
| no | 5.7\% | 6.1\% | 2.9\% | 2.8\% | 8.3\% | 8.0\% | 5.3\% | 5.5\% | 0.2\% | 0.2\% | 10.7\% | 10.9\% | 6.1\% | 6.0\% | 11.6\% | 10.3\% | 1.4\% | 1.1\% | 2.8\% | 3.0\% |
| PL | 1.4\% | 1.4\% | 1.3\% | 1.3\% | 24.5\% | 25.3\% | 6.5\% | 3.8\% | 1.2\% | 1.2\% | 5.6\% | 5.3\% | 20.2\% | 20.3\% | 7.8\% | 8.0\% | 3.1\% | 3.1\% | 4.4\% | 4.6\% |
| PT | 2.6\% | 2.5\% | 0.5\% | 0.5\% | 19.5\% | 19.1\% | 2.4\% | 2.4\% | 1.1\% | 0.9\% | 9.8\% | 9.6\% | 16.6\% | 16.6\% | 7.0\% | 6.9\% | 7.9\% | 8.0\% | 1.5\% | 1.6\% |
| Ro | 8.7\% | 8.6\% | 1.6\% | 1.2\% | 17.0\% | 17.2\% | 7.8\% | 6.9\% | 1.0\% | 1.1\% | 7.4\% | 7.7\% | 26.5\% | 26.2\% | 10.1\% | 10.6\% | 2.3\% | 2.4\% | 1.6\% | 1.7\% |
| SE | 1.3\% | 1.3\% | 0.5\% | 0.4\% | 5.5\% | 6.0\% | 3.9\% | 3.9\% | 0.7\% | 0.7\% | 2.6\% | 2.5\% | 4.5\% | 4.8\% | 4.1\% | 3.8\% | 0.7\% | 0.7\% | 1.9\% | 1.8\% |
| SI | 1.4\% | 1.4\% | 1.1\% | 1.0\% | 26.0\% | 25.8\% | 7.8\% | 8.1\% | 1.0\% | 0.9\% | 8.9\% | 8.9\% | 19.9\% | 19.6\% | 8.6\% | 8.9\% | 3.7\% | 3.8\% | 4.5\% | 4.7\% |
| SK | 3.6\% | 3.8\% | 0.4\% | 0.4\% | 17.1\% | 16.6\% | 10.7\% | 10.2\% | 1.4\% | 1.5\% | 6.7\% | 7.0\% | 16.7\% | 16.1\% | 9.5\% | 9.3\% | 1.1\% | 1.1\% | 3.1\% | 3.2\% |
| EU/EEA | 3.8\% | 3.7\% | 1.4\% | 1.3\% | 15.8\% | 15.8\% | 5.5\% | 5.3\% | 0.9\% | 0.9\% | 4.9\% | 4.9\% | 12.8\% | 12.8\% | 5.8\% | 5.6\% | 2.7\% | 2.6\% | 3.0\% | 3.0\% |


| Distribution of NFC loans and advances by NACE code (other than trading exposures) (2/2) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 |
| AT | 1.5\% | 1.5\% | 27.3\% | 27.9\% | 7.4\% | 7.7\% | 2.4\% | 2.2\% | 0.5\% | 0.5\% | 0.1\% | 0.1\% | 1.1\% | 1.1\% | 0.7\% | 0.6\% | 0.7\% | 0.8\% |
| BE | 2.4\% | 2.6\% | 13.0\% | 13.2\% | 7.2\% | 7.4\% | 8.5\% | 8.5\% | 0.5\% | 0.6\% | 0.2\% | 0.2\% | 5.1\% | 5.2\% | 0.6\% | 0.7\% | 1.6\% | 1.5\% |
| BG | 1.0\% | 0.9\% | 8.7\% | 8.9\% | 1.7\% | 2.8\% | 1.1\% | 1.5\% | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 0.5\% | 0.4\% | 0.1\% | 0.1\% | 1.0\% | 0.3\% |
| Cr | 0.0\% | 0.0\% | 16.5\% | 17.0\% | 4.8\% | 4.7\% | 1.2\% | 1.2\% | 0.0\% | 0.0\% | 1.3\% | 1.3\% | 2.0\% | 2.5\% | 0.5\% | 0.5\% | 0.6\% | 0.6\% |
| cz | 0.1\% | 0.1\% | 24.9\% | 25.2\% | 4.0\% | 3.9\% | 2.3\% | 2.4\% | 0.0\% | 0.0\% | 0.1\% | 0.1\% | 0.8\% | 0.8\% | 0.5\% | 0.5\% | 1.4\% | 1.5\% |
| DE | 4.4\% | 4.5\% | 37.1\% | 38.8\% | 4.2\% | 4.1\% | 4.5\% | 4.4\% | 0.6\% | 0.7\% | 0.2\% | 0.2\% | 1.6\% | 1.6\% | 0.4\% | 0.4\% | 2.4\% | 2.2\% |
| DK | 1.9\% | 1.8\% | 58.8\% | 59.2\% | 3.0\% | 3.1\% | 2.0\% | 2.0\% | 0.6\% | 0.3\% | 0.4\% | 0.5\% | 0.8\% | 0.8\% | 0.2\% | 0.2\% | 0.5\% | 0.5\% |
| EE | 0.0\% | 0.0\% | 32.6\% | 34.1\% | 4.1\% | 3.9\% | 4.1\% | 4.2\% | 0.0\% | 0.0\% | 0.1\% | 0.1\% | 0.9\% | 0.9\% | 0.5\% | 0.6\% | 1.2\% | 0.5\% |
| Es | 3.5\% | 3.8\% | 10.2\% | 10.3\% | 4.8\% | 4.8\% | 3.3\% | 3.2\% | 0.6\% | 0.6\% | 0.5\% | 0.5\% | 1.4\% | 1.4\% | 0.6\% | 0.6\% | 3.7\% | 4.0\% |
| FI | 8.0\% | 7.7\% | 39.4\% | 40.2\% | 5.5\% | 5.5\% | 2.1\% | 2.1\% | 0.1\% | 0.1\% | 0.2\% | 0.2\% | 0.8\% | 0.8\% | 0.5\% | 0.5\% | 0.6\% | 0.7\% |
| FR | 6.7\% | 6.8\% | 22.9\% | 23.0\% | 5.8\% | 5.7\% | 5.2\% | 5.4\% | 0.2\% | 0.2\% | 0.3\% | 0.3\% | 1.9\% | 1.9\% | 0.6\% | 0.5\% | 4.8\% | 4.3\% |
| GR | 0.0\% | 0.0\% | 7.1\% | 7.1\% | 2.2\% | 1.6\% | 1.4\% | 1.4\% | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 1.6\% | 1.6\% | 1.0\% | 0.9\% | 1.5\% | 1.5\% |
| HR | 0.5\% | 0.5\% | 7.9\% | 8.6\% | 3.9\% | 2.6\% | 2.0\% | 2.1\% | 0.8\% | 0.8\% | 0.2\% | 0.2\% | 0.6\% | 0.6\% | 1.6\% | 0.9\% | 0.3\% | 0.4\% |
| Hu | 3.1\% | 3.2\% | 13.9\% | 14.4\% | 3.5\% | 3.9\% | 2.7\% | 2.9\% | 0.0\% | 0.0\% | 0.1\% | 0.1\% | 0.6\% | 0.6\% | 0.2\% | 0.2\% | 2.7\% | 1.7\% |
| IE | 1.3\% | 2.6\% | 23.3\% | 23.6\% | 2.8\% | 3.0\% | 5.7\% | 5.8\% | 0.0\% | 0.0\% | 0.9\% | 1.0\% | 4.3\% | 4.5\% | 1.3\% | 1.3\% | 2.2\% | 2.0\% |
| Is | 1.7\% | 1.6\% | 22.1\% | 21.2\% | 1.0\% | 0.9\% | 5.8\% | 5.4\% | 0.0\% | 0.0\% | 0.3\% | 0.2\% | 0.3\% | 0.3\% | 0.8\% | 0.8\% | 0.7\% | 0.7\% |
| \% | 2.2\% | 2.2\% | 12.3\% | 12.5\% | 6.2\% | 6.0\% | 2.4\% | 2.5\% | 0.1\% | 0.1\% | 0.1\% | 0.1\% | 1.4\% | 1.4\% | 0.5\% | 0.6\% | 1.2\% | 1.4\% |
| u | 0.0\% | 0.0\% | 54.1\% | 54.1\% | 6.9\% | 6.7\% | 0.9\% | 0.9\% | 0.0\% | 0.0\% | 0.1\% | 0.1\% | 2.0\% | 1.9\% | 0.5\% | 0.5\% | 9.5\% | 10.5\% |
| LT | 1.8\% | 2.1\% | 25.4\% | 26.7\% | 3.4\% | 3.6\% | 4.4\% | 4.4\% | 0.0\% | 0.0\% | 0.1\% | 0.1\% | 1.2\% | 1.1\% | 0.3\% | 0.3\% | 2.5\% | 1.3\% |
| เu | 2.3\% | 2.3\% | 10.5\% | 10.7\% | 2.8\% | 3.8\% | 14.7\% | 14.0\% | 0.0\% | 0.0\% | 0.4\% | 0.3\% | 2.2\% | 2.3\% | 0.3\% | 0.3\% | 7.3\% | 7.0\% |
| ıv | 0.4\% | 0.6\% | 26.9\% | 27.9\% | 3.0\% | 3.0\% | 3.0\% | 2.9\% | 0.1\% | 0.0\% | 0.2\% | 0.2\% | 0.8\% | 0.8\% | 0.2\% | 0.2\% | 1.6\% | 1.0\% |
| mt | 8.7\% | 8.7\% | 11.7\% | 12.9\% | 4.8\% | 5.9\% | 3.3\% | 2.6\% | 0.2\% | 0.0\% | 0.7\% | 0.8\% | 4.4\% | 4.2\% | 1.4\% | 2.0\% | 0.7\% | 0.7\% |
| NL | 3.5\% | 3.3\% | 18.2\% | 18.4\% | 3.5\% | 3.5\% | 3.7\% | 3.8\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% | 3.0\% | 3.0\% | 0.4\% | 0.4\% | 0.6\% | 0.6\% |
| No | 0.3\% | 0.3\% | 29.7\% | 30.2\% | 8.3\% | 8.8\% | 3.7\% | 3.6\% | 0.0\% | 0.0\% | 0.3\% | 0.3\% | 1.8\% | 1.7\% | 0.4\% | 0.4\% | 0.5\% | 0.6\% |
| PL | 0.9\% | 1.0\% | 11.8\% | 12.3\% | 4.9\% | 5.4\% | 2.3\% | 3.0\% | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 1.5\% | 1.5\% | 0.7\% | 0.5\% | 1.7\% | 1.8\% |
| PT | 1.9\% | 2.0\% | 12.0\% | 12.2\% | 6.5\% | 7.0\% | 2.5\% | 2.5\% | 0.0\% | 0.0\% | 0.6\% | 0.6\% | 2.0\% | 1.9\% | 1.2\% | 1.0\% | 4.3\% | 4.6\% |
| RO | 0.9\% | 1.2\% | 7.1\% | 7.7\% | 1.9\% | 1.8\% | 1.9\% | 1.8\% | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 2.8\% | 2.7\% | 0.7\% | 0.7\% | 0.6\% | 0.4\% |
| SE | 8.4\% | 6.2\% | 57.7\% | 59.0\% | 4.7\% | 5.3\% | 1.4\% | 1.3\% | 0.1\% | 0.1\% | 0.2\% | 0.3\% | 0.6\% | 0.5\% | 0.4\% | 0.4\% | 0.8\% | 0.9\% |
| SI | 1.3\% | 1.6\% | 6.8\% | 6.9\% | 4.6\% | 4.3\% | 2.5\% | 2.1\% | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 1.0\% | 1.0\% | 0.6\% | 0.6\% | 0.2\% | 0.2\% |
| SK | 0.4\% | 1.2\% | 18.6\% | 18.8\% | 3.1\% | 3.5\% | 2.5\% | 2.7\% | 0.1\% | 0.1\% | 0.2\% | 0.2\% | 1.4\% | 1.3\% | 0.7\% | 0.7\% | 2.8\% | 2.6\% |
| EU/EEA | 4.5\% | 4.5\% | 24.4\% | 25.0\% | 5.1\% | 5.1\% | 3.8\% | 3.8\% | 0.3\% | 0.3\% | 0.3\% | 0.3\% | 1.8\% | 1.8\% | 0.5\% | 0.5\% | 2.7\% | 2.6\% |

[^5]Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domicledin courtry is included both in data for countries $X$ and $Y$ (for the latter as part of the consoidated entity). In the EU aggregate, only the lelative figures. As of 012020 onwards UK banks are emoved from the EU/EEA aggregate and subidied annually. Being an unbalanced sample, the number of reporting banks per country can dirlat *The EBA Risk Dashbord does not include data from Norweian nor Liechtenstiner banks from 2021 to March 2022 due to the implementation of ther

## Statistical Annex

| NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (1/2) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% |  |  |  |  |  |  |  |  |  |  | 5 <br> 0 <br> 0 <br> 0 <br> $\frac{3}{3}$ <br> 0 <br> 3 |  |  |  |  |  |  |  |  |  |
|  | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 |
| AT | 7.1\% | 6.8\% | 5.8\% | 7.0\% | 3.4\% | 3.7\% | 1.6\% | 1.7\% | 1.4\% | 1.3\% | 2.9\% | 3.0\% | 2.9\% | 3.2\% | 3.2\% | 3.3\% | 7.8\% | 7.5\% | 2.2\% | 2.1\% |
| BE | 2.8\% | 2.7\% | 0.9\% | 1.1\% | 3.5\% | 3.6\% | 1.6\% | 1.4\% | 1.3\% | 1.5\% | 4.0\% | 4.1\% | 3.8\% | 3.7\% | 2.4\% | 2.5\% | 7.9\% | 7.8\% | 1.9\% | 1.9\% |
| BG | 2.8\% | 2.7\% | 1.4\% | 1.6\% | 2.9\% | 2.7\% | 1.8\% | 1.6\% | 4.6\% | 3.3\% | 8.1\% | 8.1\% | 2.4\% | 2.6\% | 3.7\% | 4.4\% | 14.0\% | 14.4\% | 2.4\% | 2.0\% |
| Cr | 5.4\% | 11.9\% | 0.3\% | 5.0\% | 2.4\% | 3.2\% | 0.4\% | 5.8\% | 1.5\% | 1.3\% | 6.4\% | 6.8\% | 5.0\% | 4.9\% | 0.4\% | 0.5\% | 2.5\% | 2.6\% | 4.8\% | 4.5\% |
| cz | 1.9\% | 1.8\% | 0.0\% | 0.1\% | 5.7\% | 5.4\% | 2.4\% | 1.5\% | 0.5\% | 0.6\% | 3.6\% | 4.0\% | 3.2\% | 4.1\% | 2.6\% | 3.3\% | 9.1\% | 9.5\% | 1.9\% | 1.1\% |
| DE | 3.1\% | 2.9\% | 8.1\% | 13.1\% | 3.6\% | 3.9\% | 1.2\% | 0.9\% | 0.4\% | 0.5\% | 4.4\% | 3.9\% | 3.2\% | 3.2\% | 3.7\% | 3.3\% | 3.6\% | 3.4\% | 1.0\% | 1.0\% |
| DK | 2.9\% | 2.6\% | 10.1\% | 12.0\% | 1.3\% | 1.3\% | 0.1\% | 0.1\% | 1.7\% | 1.5\% | 4.1\% | 3.4\% | 3.6\% | 4.0\% | 11.8\% | 10.5\% | 7.8\% | 7.1\% | 1.3\% | 1.1\% |
| EE | 1.5\% | 1.6\% | 0.3\% | 0.4\% | 1.3\% | 1.8\% | 0.3\% | 0.2\% | 0.2\% | 0.0\% | 2.4\% | 2.5\% | 1.6\% | 1.7\% | 0.8\% | 0.2\% | 14.9\% | 13.7\% | 0.2\% | 0.2\% |
| es | 4.9\% | 5.3\% | 2.4\% | 1.9\% | 3.3\% | 3.2\% | 2.6\% | 2.6\% | 1.8\% | 1.6\% | 7.1\% | 7.0\% | 4.6\% | 4.8\% | 3.9\% | 3.9\% | 9.3\% | 8.5\% | 1.8\% | 1.8\% |
| F1 | 4.1\% | 3.9\% | 15.1\% | 13.2\% | 2.4\% | 1.9\% | 0.1\% | 0.1\% | 0.1\% | 0.1\% | 1.8\% | 1.6\% | 1.9\% | 1.9\% | 4.2\% | 3.8\% | 2.3\% | 2.3\% | 2.0\% | 1.9\% |
| FR | 4.0\% | 4.0\% | 3.5\% | 3.7\% | 4.0\% | 3.9\% | 0.9\% | 1.1\% | 3.0\% | 2.8\% | 7.4\% | 7.0\% | 4.1\% | 4.0\% | 4.1\% | 4.0\% | 8.5\% | 8.5\% | 1.9\% | 1.9\% |
| GR | 11.9\% | 7.9\% | 10.5\% | 10.9\% | 8.0\% | 6.7\% | 0.7\% | 0.7\% | 5.0\% | 3.5\% | 10.6\% | 9.0\% | 10.2\% | 9.3\% | 3.2\% | 2.8\% | 9.6\% | 8.2\% | 6.3\% | 5.5\% |
| HR | 4.8\% | 3.8\% | 1.1\% | 1.1\% | 5.6\% | 6.6\% | 1.1\% | 1.0\% | 0.8\% | 0.5\% | 7.1\% | 7.3\% | 3.7\% | 3.5\% | 7.7\% | 7.0\% | 6.9\% | 5.8\% | 1.3\% | 1.3\% |
| Hu | 4.1\% | 5.9\% | 2.7\% | 2.2\% | 5.0\% | 4.0\% | 0.6\% | 0.5\% | 1.4\% | 1.5\% | 5.8\% | 5.9\% | 3.4\% | 3.4\% | 4.5\% | 5.1\% | 5.3\% | 4.9\% | 2.5\% | 2.4\% |
| IE | 5.6\% | 5.3\% | 3.7\% | 3.7\% | 1.9\% | 2.8\% | 1.0\% | 0.9\% | 1.4\% | 1.3\% | 6.3\% | 7.6\% | 2.7\% | 2.6\% | 5.3\% | 4.3\% | 17.2\% | 16.4\% | 4.3\% | 3.6\% |
| Is | 0.3\% | 0.3\% | 40.9\% | 42.1\% | 2.6\% | 2.3\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 1.5\% | 1.6\% | 1.2\% | 1.1\% | 2.3\% | 1.3\% | 7.2\% | 5.6\% | 0.5\% | 0.2\% |
| $1 T$ | 4.3\% | 4.1\% | 4.1\% | 4.2\% | 3.2\% | 3.1\% | 1.6\% | 1.9\% | 2.4\% | 2.0\% | 10.4\% | 9.3\% | 3.6\% | 3.4\% | 3.3\% | 3.1\% | 8.6\% | 7.9\% | 2.5\% | 2.4\% |
| 4 | 2.6\% | 2.4\% | 0.0\% | 0.0\% | 4.2\% | 4.3\% | 0.3\% | 0.2\% | 0.0\% | 0.0\% | 2.8\% | 2.8\% | 2.6\% | 3.2\% | 1.1\% | 1.1\% | 1.6\% | 1.6\% | 2.9\% | 3.0\% |
| LT | 5.5\% | 4.9\% | 0.0\% | 0.0\% | 1.1\% | 0.6\% | 0.1\% | 0.1\% | 1.2\% | 0.6\% | 3.5\% | 4.4\% | 1.6\% | 1.1\% | 3.2\% | 1.8\% | 10.8\% | 9.3\% | 0.1\% | 0.1\% |
| เบ | 3.0\% | 2.7\% | 0.1\% | 0.3\% | 6.5\% | 7.3\% | 4.4\% | 4.6\% | 4.3\% | 4.6\% | 2.7\% | 2.5\% | 2.7\% | 2.5\% | 3.0\% | 2.8\% | 7.7\% | 6.9\% | 4.0\% | 2.5\% |
| Lv | 1.1\% | 1.1\% | 0.0\% | 1.0\% | 1.4\% | 1.3\% | 0.4\% | 0.4\% | 0.0\% | 0.0\% | 2.9\% | 3.3\% | 0.7\% | 0.6\% | 2.7\% | 2.4\% | 9.3\% | 9.0\% | 0.1\% | 0.1\% |
| mt | 1.2\% | 1.3\% | 0.0\% | 0.0\% | 11.1\% | 8.0\% | 0.5\% | 0.5\% | 0.1\% | 0.1\% | 8.9\% | 6.4\% | 7.3\% | 6.4\% | 3.9\% | 9.7\% | 10.9\% | 10.9\% | 0.3\% | 0.2\% |
| NL | 3.8\% | 3.9\% | 7.4\% | 6.6\% | 3.2\% | 3.2\% | 1.5\% | 2.3\% | 0.9\% | 1.2\% | 5.0\% | 4.9\% | 3.4\% | 3.8\% | 2.9\% | 3.0\% | 5.4\% | 5.6\% | 2.9\% | 2.9\% |
| No | 0.2\% | 1.6\% | 20.7\% | 21.6\% | 0.8\% | 0.8\% | 2.4\% | 2.1\% | 8.3\% | 8.6\% | 0.9\% | 1.1\% | 2.2\% | 2.3\% | 11.0\% | 10.9\% | 1.6\% | 1.6\% | 1.1\% | 1.0\% |
| PL | 7.6\% | 5.1\% | 0.9\% | 1.0\% | 6.2\% | 5.5\% | 0.7\% | 1.0\% | 1.2\% | 1.5\% | 11.5\% | 12.1\% | 4.9\% | 5.3\% | 5.7\% | 5.1\% | 15.1\% | 15.2\% | 1.5\% | 1.2\% |
| PT | 5.9\% | 5.8\% | 4.3\% | 12.4\% | 7.2\% | 6.9\% | 1.9\% | 0.7\% | 3.1\% | 3.3\% | 10.6\% | 10.6\% | 4.5\% | 4.5\% | 6.8\% | 6.6\% | 11.3\% | 10.6\% | 3.6\% | 3.1\% |
| Ro | 2.9\% | 3.3\% | 7.4\% | 2.3\% | 5.3\% | 5.1\% | 1.4\% | 1.2\% | 2.5\% | 3.8\% | 8.7\% | 9.4\% | 2.3\% | 2.3\% | 3.6\% | 3.7\% | 8.5\% | 8.2\% | 3.8\% | 3.2\% |
| SE | 0.6\% | 0.6\% | 18.5\% | 15.2\% | 1.4\% | 0.9\% | 0.3\% | 0.0\% | 0.0\% | 0.0\% | 0.6\% | 0.5\% | 0.3\% | 0.3\% | 1.6\% | 1.4\% | 2.1\% | 1.9\% | 0.2\% | 0.1\% |
| S | 2.9\% | 2.5\% | 0.5\% | 0.9\% | 1.8\% | 1.5\% | 0.4\% | 0.1\% | 2.5\% | 2.5\% | 4.6\% | 3.7\% | 2.7\% | 2.7\% | 3.5\% | 3.2\% | 17.8\% | 17.9\% | 1.2\% | 1.1\% |
| SK | 5.4\% | 4.8\% | 1.3\% | 1.2\% | 1.8\% | 1.6\% | 1.2\% | 1.1\% | 1.5\% | 0.8\% | 2.9\% | 3.1\% | 2.2\% | 2.1\% | 1.4\% | 1.1\% | 6.9\% | 6.7\% | 0.5\% | 0.5\% |
| EU/EEA | 3.9\% | 4.0\% | 5.4\% | 5.5\% | 3.5\% | 3.5\% | 1.4\% | 1.4\% | 1.5\% | 1.4\% | 6.7\% | 6.2\% | 3.9\% | 3.9\% | 4.0\% | 3.9\% | 8.4\% | 7.9\% | 1.9\% | 1.9\% |


| NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (2/2) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% |  |  |  |  |  |  |  |  |  |  | 응$\frac{0}{0}$范 |  |  |  |  |  |  |  |
|  | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 | Sep-22 | Dec-22 |
| at | 3.3\% | 3.3\% | 1.7\% | 1.6\% | 2.3\% | 2.3\% | 2.8\% | 3.3\% | 0.0\% | 0.0\% | 3.1\% | 3.1\% | 1.5\% | 6.7\% | 3.8\% | 3.9\% | 2.0\% | 1.6\% |
| BE | 3.4\% | 3.1\% | 2.8\% | 2.7\% | 3.0\% | 2.8\% | 1.2\% | 1.2\% | 3.0\% | 2.6\% | 1.6\% | 1.6\% | 1.1\% | 1.2\% | 4.0\% | 3.7\% | 1.7\% | 1.9\% |
| BG | 0.0\% | 17.6\% | 7.5\% | 6.8\% | 5.0\% | 2.1\% | 9.0\% | 5.6\% | 0.0\% | 0.0\% | 0.1\% | 0.1\% | 5.5\% | 5.6\% | 1.7\% | 2.7\% | 3.3\% | 7.8\% |
| Cr | 0.0\% | 0.0\% | 4.6\% | 2.7\% | 14.3\% | 14.4\% | 7.1\% | 6.8\% | 0.0\% | 0.0\% | 1.4\% | 2.8\% | 0.5\% | 0.4\% | 12.2\% | 14.1\% | 8.9\% | 9.3\% |
| cz | 1.6\% | 1.3\% | 0.8\% | 0.9\% | 7.4\% | 7.8\% | 3.8\% | 4.0\% | 0.0\% | 0.0\% | 4.7\% | 2.4\% | 0.4\% | 3.3\% | 6.0\% | 6.0\% | 4.3\% | 4.9\% |
| DE | 2.9\% | 2.5\% | 1.5\% | 1.4\% | 2.7\% | 2.6\% | 3.7\% | 3.6\% | 0.5\% | 0.7\% | 0.9\% | 1.1\% | 1.2\% | 2.0\% | 2.6\% | 2.3\% | 2.4\% | 2.3\% |
| DK | 1.6\% | 1.5\% | 1.1\% | 1.0\% | 1.7\% | 1.7\% | 1.6\% | 2.0\% | 0.0\% | 0.0\% | 0.5\% | 0.4\% | 4.3\% | 4.2\% | 7.0\% | 7.1\% | 1.1\% | 1.1\% |
| EE | 0.0\% | 0.0\% | 0.6\% | 0.7\% | 0.2\% | 0.1\% | 1.7\% | 1.0\% | 0.0\% | 0.0\% | 0.6\% | 0.5\% | 0.1\% | 0.1\% | 0.4\% | 0.4\% | 0.7\% | 1.8\% |
| es | 1.4\% | 2.6\% | 3.6\% | 3.5\% | 5.3\% | 3.7\% | 3.8\% | 3.8\% | 0.5\% | 0.3\% | 5.7\% | 4.7\% | 2.9\% | 3.9\% | 12.3\% | 11.7\% | 2.9\% | 2.7\% |
| F1 | 0.2\% | 0.3\% | 0.6\% | 0.5\% | 1.3\% | 1.2\% | 1.2\% | 1.2\% | 0.0\% | 0.0\% | 0.9\% | 0.9\% | 0.7\% | 0.7\% | 3.4\% | 3.3\% | 0.5\% | 0.3\% |
| FR | 2.2\% | 2.1\% | 1.8\% | 1.9\% | 3.6\% | 3.8\% | 2.8\% | 2.7\% | 0.9\% | 0.7\% | 3.8\% | 4.1\% | 1.8\% | 9.0\% | 5.9\% | 6.1\% | 3.5\% | 3.2\% |
| GR | 8.5\% | 6.5\% | 9.1\% | 7.6\% | 12.1\% | 13.6\% | 4.5\% | 4.4\% | 4.9\% | 3.1\% | 6.9\% | 6.7\% | 4.4\% | 3.5\% | 5.0\% | 4.3\% | 13.3\% | 15.1\% |
| HR | 0.5\% | 0.5\% | 2.4\% | 2.1\% | 2.3\% | 3.0\% | 10.5\% | 11.3\% | 0.0\% | 0.0\% | 11.6\% | 10.8\% | 4.9\% | 4.9\% | 3.2\% | 5.4\% | 4.7\% | 3.6\% |
| Hu | 1.2\% | 1.2\% | 2.0\% | 2.6\% | 2.7\% | 2.3\% | 3.0\% | 2.3\% | 1.2\% | 5.0\% | 2.5\% | 2.3\% | 2.3\% | 3.2\% | 7.1\% | 7.2\% | 14.7\% | 18.2\% |
| IE | 2.6\% | 4.1\% | 7.8\% | 4.6\% | 2.7\% | 2.4\% | 5.1\% | 5.1\% | 0.0\% | 0.0\% | 1.1\% | 1.1\% | 8.5\% | 7.9\% | 8.4\% | 6.8\% | 3.8\% | 8.1\% |
| Is | 0.0\% | 0.3\% | 2.0\% | 2.4\% | 3.2\% | 2.5\% | 4.2\% | 4.1\% | 0.0\% | 0.0\% | 0.0\% | 0.1\% | 0.3\% | 1.2\% | 5.9\% | 6.2\% | 0.3\% | 1.1\% |
| $1{ }^{1}$ | 1.3\% | 1.1\% | 7.1\% | 6.2\% | 2.1\% | 2.1\% | 6.2\% | 5.4\% | 0.1\% | 0.2\% | 3.5\% | 3.2\% | 4.6\% | 5.3\% | 7.7\% | 6.5\% | 4.2\% | 4.3\% |
| u | 0.0\% | 0.0\% | 0.5\% | 0.5\% | 0.6\% | 0.4\% | 4.7\% | 4.4\% | 0.0\% | 0.0\% | 0.2\% | 0.0\% | 3.0\% | 3.0\% | 0.2\% | 0.2\% | 2.2\% | 1.8\% |
| LT | 0.4\% | 0.2\% | 1.5\% | 1.5\% | 0.5\% | 0.3\% | 1.0\% | 1.0\% | 0.0\% | 0.2\% | 0.9\% | 0.4\% | 3.7\% | 3.9\% | 4.4\% | 0.1\% | 0.2\% | 0.3\% |
| เu | 0.7\% | 0.6\% | 4.1\% | 4.6\% | 6.1\% | 4.1\% | 0.7\% | 0.7\% | 0.6\% | 0.2\% | 2.0\% | 2.5\% | 3.6\% | 3.6\% | 4.4\% | 4.2\% | 4.1\% | 5.7\% |
| ıv | 0.0\% | 0.0\% | 0.5\% | 0.6\% | 0.2\% | 0.2\% | 0.9\% | 1.0\% | 0.0\% | 0.0\% | 1.2\% | 1.1\% | 0.0\% | 0.2\% | 4.0\% | 2.8\% | 0.1\% | 0.2\% |
| mt | 0.4\% | 0.3\% | 7.1\% | 7.5\% | 0.3\% | 0.2\% | 28.5\% | 11.2\% | 0.0\% | 0.0\% | 27.1\% | 23.5\% | 4.1\% | 1.9\% | 1.7\% | 1.2\% | 20.3\% | 19.0\% |
| NL | 3.8\% | 4.3\% | 1.0\% | 1.1\% | 3.5\% | 3.9\% | 2.6\% | 2.6\% | 0.0\% | 0.0\% | 2.1\% | 2.6\% | 1.4\% | 2.4\% | 6.8\% | 6.8\% | 3.2\% | 3.5\% |
| no | 9.5\% | 10.2\% | 0.5\% | 0.9\% | 0.9\% | 1.1\% | 0.4\% | 0.4\% | 13.6\% | 10.8\% | 9.8\% | 8.0\% | 0.4\% | 0.1\% | 1.4\% | 0.5\% | 1.7\% | 1.8\% |
| PL | 3.5\% | 3.4\% | 7.1\% | 7.2\% | 6.0\% | 5.5\% | 4.9\% | 3.7\% | 0.0\% | 0.1\% | 8.1\% | 7.5\% | 3.1\% | 3.2\% | 3.3\% | 4.5\% | 5.0\% | 5.1\% |
| PT | 8.7\% | 4.2\% | 6.7\% | 5.9\% | 11.3\% | 10.1\% | 11.7\% | 10.8\% | 0.0\% | 0.0\% | 14.5\% | 10.7\% | 6.5\% | 4.8\% | 40.8\% | 31.1\% | 4.7\% | 4.2\% |
| Ro | 0.3\% | 0.2\% | 4.9\% | 4.4\% | 8.1\% | 8.5\% | 3.9\% | 4.1\% | 16.2\% | 17.0\% | 2.1\% | 2.1\% | 1.2\% | 2.3\% | 1.9\% | 2.0\% | 9.1\% | 11.7\% |
| SE | 0.2\% | 0.2\% | 0.1\% | 0.1\% | 0.1\% | 0.1\% | 1.1\% | 0.2\% | 0.0\% | 0.0\% | 0.1\% | 0.1\% | 0.4\% | 0.3\% | 0.5\% | 1.2\% | 2.5\% | 2.4\% |
| sı | 0.1\% | 0.0\% | 1.7\% | 1.5\% | 2.6\% | 2.3\% | 3.0\% | 3.5\% | 0.9\% | 0.7\% | 16.8\% | 15.9\% | 2.2\% | 1.2\% | 6.8\% | 6.4\% | 5.7\% | 5.4\% |
| SK | 0.1\% | 0.0\% | 0.3\% | 0.3\% | 3.1\% | 2.5\% | 3.3\% | 3.1\% | 0.0\% | 0.0\% | 1.1\% | 1.7\% | 0.1\% | 0.1\% | 3.7\% | 3.2\% | 0.2\% | 0.2\% |
| EU/EEA | 2.1\% | 2.2\% | 2.0\% | 1.8\% | 3.2\% | 3.0\% | 3.3\% | 3.2\% | 0.7\% | 0.7\% | 3.7\% | 3.5\% | 2.2\% | 4.9\% | 6.9\% | 6.4\% | 3.4\% | 3.2\% |

[^6]aggregate, only the consolidated entity domiciled in country $Y$ is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accord ingly
affect quarterly changes in absolute and reative figures. As of 012020 onwards UK banks are removed from the $E \cup$ UEEA aggregate and subsidiaries of UK banks in $E$ member states are used instead.

## Statistical Annex

Exposures to Real Estate activities and Construction - by country of counterparty
with the Recommendation ESRB/2016/14 on closing real estate data gaps, the EBA is disclosing aggregated information
towards non-financial corporations under Real Estate activities (NACE code $L$ ) and Construction Sector (NACE code F) ${ }^{(1) 1(2)}$

| Total exposures to Real Estate activities (NACE L) |  |  |  |  |  |  | Non-performing exposures to Real Estate activities (NACE L) |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Country of counteraaty | Gross carrying amount |  |  | As \% of Total of exposures to Non-financial corporations |  |  | Gross carrying amount |  |  | NPL ratio |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 37.2 | 37.7 | 38.3 | 31.4\% | 29.8\% | 30.6\% | 0.3 | 0.3 | 0.3 | 0.8\% | 0.8\% | 0.8\% |
| BE | 31.5 | 34.6 | 35.3 | 16.9\% | 17.2\% | 17.4\% | 1.0 | 0.9 | 0.9 | 3.3\% | 2.7\% | 2.6\% |
| BG | 2.0 | 1.7 | 1.7 | 12.9\% | 10.1\% | 10.1\% | 0.4 | 0.3 | 0.2 | 21.9\% | 14.7\% | 14.0\% |
| Cr | 2.1 | 2.1 | 2.2 | 18.5\% | 19.4\% | 21.3\% | 0.4 | 0.5 | 0.5 | 18.7\% | 26.2\% | 24.2\% |
| cz | 15.0 | 15.9 | 16.2 | 27.6\% | 26.4\% | 26.7\% | 0.2 | 0.2 | 0.2 | 1.3\% | 1.0\% | 1.0\% |
| DE | 194.4 | 187.1 | 199.0 | 32.5\% | 29.9\% | 30.9\% | 0.8 | 0.9 | 1.1 | 0.4\% | 0.5\% | 0.5\% |
| DK | 65.6 | 63.4 | 66.0 | 47.8\% | 46.9\% | 48.7\% | 0.8 | 0.6 | 0.6 | 1.3\% | 0.9\% | 0.9\% |
| EE | 2.9 | 3.8 | 3.2 | 32.7\% | 34.3\% | 33.4\% | 0.0 | 0.0 | 0.0 | 0.6\% | 0.6\% | 0.8\% |
| es | 46.6 | 45.5 | 45.6 | 10.9\% | 10.5\% | 10.6\% | 2.6 | 2.0 | 2.0 | 5.5\% | 4.5\% | 4.3\% |
| ${ }^{1}$ | 43.7 | 43.4 | 44.9 | 43.5\% | 39.4\% | 41.8\% | 0.6 | 0.5 | 0.4 | 1.3\% | 1.2\% | 1.0\% |
| FR | 338.8 | 367.9 | 374.9 | 31.8\% | 32.2\% | 32.1\% | 6.4 | 6.1 | 6.7 | 1.9\% | 1.7\% | 1.8\% |
| GR | 4.2 | 4.2 | 4.2 | 6.4\% | 6.1\% | 6.0\% | 0.5 | 0.3 | 0.3 | 11.5\% | 7.9\% | 6.7\% |
| HR | 1.3 | 1.4 | 1.4 | 10.8\% | 10.1\% | 9.9\% | 0.1 | 0.1 | 0.0 | 5.6\% | 4.5\% | 3.4\% |
| ни | 3.9 | 3.9 | 4.2 | 17.5\% | 16.8\% | 16.5\% | 0.0 | 0.0 | 0.1 | 1.0\% | 0.8\% | 1.8\% |
| IE | 11.6 | 12.0 | 12.4 | 19.5\% | 18.7\% | 19.4\% | 1.0 | 0.7 | 0.4 | 9.1\% | 6.2\% | 3.1\% |
| 15 | 2.2 | 2.7 | 2.5 | 20.4\% | 21.2\% | 20.5\% | 0.1 | 0.1 | 0.1 | 2.8\% | 2.0\% | 2.4\% |
| $\pi$ | 51.5 | 52.9 | 50.3 | 9.7\% | 9.6\% | 9.4\% | 5.9 | 5.6 | 4.7 | 11.5\% | 10.6\% | 9.3\% |
| u | 0.1 | 0.7 | 0.7 | 25.1\% | 39.3\% | 39.2\% | 0.0 | 0.0 | 0.0 | 0.5\% | 0.0\% | 0.0\% |
| LT | 2.6 | 3.0 | 3.1 | 25.1\% | 23.6\% | 24.8\% | 0.0 | 0.0 | 0.0 | 1.2\% | 0.9\% | 0.9\% |
| เu | 38.1 | 37.3 | 40.4 | 34.9\% | 30.6\% | 32.0\% | 0.5 | 0.5 | 0.4 | 1.4\% | 1.4\% | 1.0\% |
| ıv | 1.4 | 1.5 | 1.6 | 22.8\% | 22.2\% | 24.1\% | 0.0 | 0.0 | 0.0 | 1.6\% | 0.3\% | 0.3\% |
| mт | 0.5 | 0.5 | 0.5 | 8.3\% | 8.0\% | 8.3\% | 0.0 | 0.0 | 0.0 | 7.7\% | 7.5\% | 6.9\% |
| NL | 96.9 | 95.7 | 53.9 | 31.2\% | 29.9\% | 20.3\% | 0.8 | 0.8 | 0.7 | 0.9\% | 0.8\% | 1.2\% |
| no | 25.0 | 50.8 | 51.2 | 33.8\% | 38.5\% | 39.1\% | 0.1 | 0.2 | 0.3 | 0.4\% | 0.3\% | 0.5\% |
| PL | 15.0 | 14.4 | 15.9 | 19.6\% | 17.8\% | 19.3\% | 0.5 | 0.5 | 0.6 | 3.3\% | 3.6\% | 3.5\% |
| PT | 7.5 | 7.5 | 7.7 | 10.9\% | 11.0\% | 11.5\% | 0.5 | 0.4 | 0.4 | 6.2\% | 5.5\% | 4.8\% |
| Rо | 3.2 | 3.7 | 3.7 | 10.9\% | 10.6\% | 10.7\% | 0.2 | 0.2 | 0.1 | 6.9\% | 4.3\% | 2.5\% |
| SE | 147.8 | 146.9 | 149.0 | 61.6\% | 55.1\% | 56.6\% | 0.2 | 0.2 | 0.2 | 0.1\% | 0.1\% | 0.1\% |
| SI | 0.8 | 0.9 | 1.0 | 9.3\% | 9.1\% | 9.6\% | 0.0 | 0.0 | 0.0 | 1.8\% | 1.8\% | 1.6\% |
| SK | 5.1 | 5.2 | 5.3 | 20.3\% | 18.5\% | 19.1\% | 0.0 | 0.0 | 0.0 | 0.5\% | 0.5\% | 0.4\% |
| EU/EEA | 1,198.3 | 1,248.5 | 1,236.0 | 27.3\% | 26.6\% | 26.5\% | 24.1 | 22.1 | 21.0 | 2.0\% | 1.8\% | 1.7\% |
| Memo item: <br> Non-EU/EEA <br> countries | 153.7 | 180.6 | 173.9 | 12.4\% | 12.9\% | 13.2\% | 5.5 | 5.3 | 4.9 | 3.6\% | 2.9\% | 2.8\% |


| Total exposures to Construction (NACE F) |  |  |  |  |  |  | Non-performing exposures to Construction (NACE F) |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| By cuntry ofcounterpaty | Gross carrying amount |  |  | As \% of Total of exposures to Non-financial corporations |  |  | Gross carrying amount |  |  | NPL ratio |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| at | 10.8 | 11.6 | 11.9 | 9.1\% | 9.2\% | 9.5\% | 0.3 | 0.3 | 0.3 | 2.7\% | 2.7\% | 2.7\% |
| BE | 20.4 | 21.4 | 21.6 | 10.9\% | 10.7\% | 10.7\% | 0.7 | 0.7 | 0.7 | 3.4\% | 3.2\% | 3.3\% |
| BG | 1.1 | 1.1 | 1.0 | 7.2\% | 6.3\% | 5.9\% | 0.2 | 0.1 | 0.1 | 19.2\% | 7.6\% | 7.5\% |
| Cr | 0.9 | 0.9 | 0.9 | 7.9\% | 8.9\% | 9.0\% | 0.1 | 0.1 | 0.1 | 8.9\% | 8.3\% | 8.4\% |
| cz | 1.9 | 2.3 | 2.3 | 3.5\% | 3.8\% | 3.8\% | 0.1 | 0.1 | 0.1 | 4.5\% | 2.9\% | 3.7\% |
| DE | 14.6 | 16.5 | 16.7 | 2.4\% | 2.6\% | 2.6\% | 0.5 | 0.4 | 0.5 | 3.3\% | 2.7\% | 2.7\% |
| DK | 3.3 | 3.3 | 3.6 | 2.4\% | 2.4\% | 2.6\% | 0.1 | 0.1 | 0.1 | 4.4\% | 4.4\% | 3.7\% |
| EE | 0.3 | 0.4 | 0.3 | 2.9\% | 4.0\% | 3.3\% | 0.0 | 0.0 | 0.0 | 2.8\% | 1.1\% | 1.4\% |
| es | 37.4 | 35.8 | 34.5 | 8.7\% | 8.2\% | 8.1\% | 3.7 | 2.9 | 2.7 | 9.8\% | 8.0\% | 7.8\% |
| ${ }^{1}$ | 3.8 | 4.1 | 4.1 | 3.8\% | 3.7\% | 3.8\% | 0.2 | 0.2 | 0.2 | 4.3\% | 4.2\% | 3.8\% |
| FR | 51.3 | 53.5 | 56.3 | 4.8\% | 4.7\% | 4.8\% | 2.7 | 3.2 | 3.3 | 5.2\% | 6.0\% | 5.9\% |
| GR | 3.4 | 3.0 | 3.1 | 5.2\% | 4.5\% | 4.4\% | 0.7 | 0.3 | 0.2 | 19.2\% | 9.1\% | 7.8\% |
| HR | 1.1 | 1.1 | 1.1 | 8.9\% | 7.5\% | 7.5\% | 0.1 | 0.1 | 0.1 | 11.3\% | 11.0\% | 10.7\% |
| HU | 1.1 | 1.2 | 1.2 | 5.1\% | 5.1\% | 4.9\% | 0.0 | 0.0 | 0.0 | 2.8\% | 3.0\% | 3.2\% |
| IE | 1.8 | 1.8 | 1.5 | 3.0\% | 2.8\% | 2.4\% | 0.1 | 0.1 | 0.1 | 5.3\% | 5.9\% | 6.1\% |
| 15 | 1.1 | 1.3 | 1.4 | 10.3\% | 10.7\% | 11.8\% | 0.1 | 0.0 | 0.0 | 6.4\% | 1.5\% | 1.6\% |
| \% | 39.3 | 38.5 | 36.5 | 7.4\% | 7.0\% | 6.8\% | 6.7 | 5.0 | 4.3 | 17.1\% | 13.1\% | 11.9\% |
| u | 0.0 | 0.1 | 0.1 | 1.0\% | 4.3\% | 3.8\% | 0.0 | 0.0 | 0.0 | 0.0\% | 1.6\% | 1.9\% |
| LT | 0.4 | 0.5 | 0.5 | 3.6\% | 4.2\% | 4.1\% | 0.0 | 0.0 | 0.0 | 5.9\% | 7.2\% | 7.1\% |
| เu | 4.4 | 4.8 | 5.0 | 4.0\% | 4.0\% | 4.0\% | 0.1 | 0.1 | 0.1 | 1.2\% | 1.1\% | 1.1\% |
| ıv | 0.2 | 0.3 | 0.2 | 3.4\% | 3.9\% | 3.0\% | 0.0 | 0.0 | 0.0 | 1.3\% | 2.2\% | 2.3\% |
| mт | 0.2 | 0.3 | 0.3 | 3.9\% | 3.8\% | 4.0\% | 0.0 | 0.0 | 0.0 | 9.3\% | 8.9\% | 6.3\% |
| NL | 10.8 | 11.6 | 10.6 | 3.5\% | 3.6\% | 4.0\% | 0.5 | 0.5 | 0.4 | 4.7\% | 4.1\% | 3.6\% |
| no | 6.7 | 14.0 | 14.3 | 9.0\% | 10.6\% | 10.9\% | 0.1 | 0.1 | 0.1 | 0.8\% | 0.8\% | 0.9\% |
| PL | 4.0 | 4.5 | 4.3 | 5.3\% | 5.6\% | 5.2\% | 0.3 | 0.3 | 0.3 | 6.2\% | 5.6\% | 6.2\% |
| PT | 6.4 | 6.5 | 6.3 | 9.3\% | 9.5\% | 9.4\% | 0.8 | 0.7 | 0.7 | 11.8\% | 10.3\% | 10.5\% |
| Ro | 2.6 | 3.0 | 3.0 | 8.7\% | 8.5\% | 8.5\% | 0.2 | 0.2 | 0.2 | 8.5\% | 6.6\% | 7.2\% |
| SE | 5.2 | 6.7 | 6.6 | 2.2\% | 2.5\% | 2.5\% | 0.1 | 0.1 | 0.0 | 1.1\% | 0.9\% | 0.7\% |
| 51 | 0.3 | 0.6 | 0.6 | 3.6\% | 5.5\% | 5.9\% | 0.0 | 0.0 | 0.0 | 7.3\% | 3.8\% | 2.8\% |
| SK | 1.4 | 1.7 | 1.8 | 5.5\% | 5.9\% | 6.3\% | 0.1 | 0.1 | 0.1 | 3.6\% | 3.4\% | 3.7\% |
| EU/EEA | 236.3 | 252.4 | 251.5 | 5.4\% | 5.4\% | 5.4\% | 18.2 | 15.6 | 14.8 | 7.7\% | 6.2\% | 5.9\% |
| Memo item: Non-EU/EEA countries | 33.3 | 36.7 | 34.5 | 2.7\% | 2.6\% | 2.6\% | 2.7 | 3.0 | 2.7 | 8.0\% | 8.3\% | 7.8\% |

(1) In disclosing agregated 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 1 ',', 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 agregeated on the basis of the residence of the inmediate 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 Individual country data includes subsidiaries, which are excluded from EU agregate. For example, at country level the subsidiar in cot is located. Indivdual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary $\mathbf{y}$ in countr $x$ 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


|  | Statistical Annex |
| :--- | :--- |
|  | IFRS 9 specific data ${ }^{(1)}$ |


| Loans and advances at amortised cost: distribution among stages according to IFRS $9^{(2)}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% of loans and advances at amortised cost | Stage 1 |  |  | Stage 2 |  |  | Stage 3 |  |  | Coverage ratio of stage 1 loans and advances |  |  | Coverage ratio of stage 2 loans and advances |  |  | Coverage ratio of stage 3 loans and advances |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 80.1\% | 81.5\% | 80.8\% | 17.5\% | 16.3\% | 16.8\% | 2.2\% | 2.1\% | 2.2\% | 0.2\% | 0.2\% | 0.2\% | 3.1\% | 3.5\% | 3.6\% | 50.4\% | 51.3\% | 49.5\% |
| BE | 87.3\% | 84.6\% | 84.9\% | 10.7\% | 13.6\% | 13.2\% | 1.8\% | 1.7\% | 1.8\% | 0.1\% | 0.1\% | 0.1\% | 2.1\% | 1.8\% | 1.8\% | 46.7\% | 46.5\% | 45.3\% |
| BG | 80.6\% | 84.5\% | 84.5\% | 12.1\% | 11.5\% | 12.3\% | 7.1\% | 3.9\% | 3.2\% | 0.7\% | 0.7\% | 0.6\% | 9.6\% | 8.9\% | 9.1\% | 51.5\% | 69.0\% | 66.4\% |
| Cr | 74.9\% | 78.5\% | 79.4\% | 16.1\% | 14.1\% | 13.1\% | 6.0\% | 4.8\% | 4.9\% | 0.4\% | 0.3\% | 0.4\% | 3.1\% | 2.4\% | 2.6\% | 37.1\% | 33.2\% | 35.5\% |
| cz | 92.2\% | 89.3\% | 87.3\% | 6.4\% | 9.4\% | 11.2\% | 1.4\% | 1.2\% | 1.4\% | 0.1\% | 0.1\% | 0.1\% | 5.1\% | 3.7\% | 3.7\% | 54.7\% | 54.8\% | 54.1\% |
| DE | 89.9\% | 88.0\% | 88.7\% | 8.6\% | 10.6\% | 9.9\% | 1.4\% | 1.3\% | 1.3\% | 0.1\% | 0.1\% | 0.1\% | 2.5\% | 2.0\% | 2.0\% | 38.4\% | 37.9\% | 37.4\% |
| DK | 90.7\% | 91.0\% | 89.2\% | 6.5\% | 6.7\% | 8.6\% | 1.8\% | 1.5\% | 1.5\% | 0.2\% | 0.2\% | 0.2\% | 6.9\% | 6.2\% | 5.7\% | 45.9\% | 31.3\% | 35.4\% |
| EE | 88.8\% | 88.4\% | 88.5\% | 10.1\% | 10.8\% | 10.7\% | 1.0\% | 0.8\% | 0.7\% | 0.1\% | 0.2\% | 0.2\% | 2.3\% | 2.0\% | 2.1\% | 30.3\% | 29.8\% | 31.1\% |
| Es | 89.3\% | 90.3\% | 90.2\% | 7.4\% | 6.6\% | 6.8\% | 3.3\% | 3.0\% | 2.9\% | 0.4\% | 0.4\% | 0.4\% | 6.5\% | 6.4\% | 6.2\% | 44.5\% | 45.6\% | 45.4\% |
| FI | 93.0\% | 93.0\% | 93.0\% | 5.4\% | 5.7\% | 5.8\% | 1.3\% | 1.2\% | 1.1\% | 0.1\% | 0.1\% | 0.1\% | 2.2\% | 2.1\% | 2.1\% | 39.0\% | 32.1\% | 33.2\% |
| FR | 88.6\% | 87.3\% | 87.8\% | 9.0\% | 10.4\% | 9.8\% | 2.4\% | 2.2\% | 2.3\% | 0.2\% | 0.2\% | 0.2\% | 4.0\% | 3.7\% | 3.9\% | 50.3\% | 48.9\% | 47.3\% |
| GR | 76.8\% | 80.2\% | 81.8\% | 12.9\% | 12.2\% | 11.4\% | 8.5\% | 6.2\% | 5.4\% | 0.5\% | 0.4\% | 0.4\% | 4.6\% | 4.8\% | 5.0\% | 42.0\% | 43.6\% | 45.4\% |
| HR | 83.7\% | 83.1\% | 81.7\% | 12.1\% | 13.9\% | 15.2\% | 4.1\% | 3.0\% | 3.0\% | 0.5\% | 0.4\% | 0.5\% | 8.8\% | 7.2\% | 7.8\% | 62.8\% | 64.6\% | 66.0\% |
| HU | 83.5\% | 82.1\% | 81.0\% | 12.5\% | 13.7\% | 14.7\% | 3.4\% | 3.8\% | 3.9\% | 0.7\% | 0.9\% | 1.0\% | 8.2\% | 7.8\% | 7.9\% | 60.8\% | 64.5\% | 61.3\% |
| IE | 83.5\% | 85.0\% | 84.6\% | 12.1\% | 11.6\% | 12.6\% | 4.3\% | 3.3\% | 2.8\% | 0.3\% | 0.3\% | 0.3\% | 5.7\% | 5.1\% | 4.6\% | 31.6\% | 29.5\% | 32.4\% |
| Is | 89.9\% | 92.9\% | 94.0\% | 8.1\% | 5.6\% | 4.6\% | 2.1\% | 1.5\% | 1.4\% | 0.2\% | 0.3\% | 0.3\% | 3.5\% | 2.6\% | 2.9\% | 25.8\% | 25.2\% | 22.3\% |
| ! | 82.1\% | 83.7\% | 84.9\% | 14.0\% | 13.1\% | 12.2\% | 3.7\% | 3.0\% | 2.8\% | 0.3\% | 0.2\% | 0.3\% | 3.5\% | 4.3\% | 4.7\% | 55.7\% | 54.2\% | 54.1\% |
| Lı* | n.a. | 97.5\% | 98.9\% | n.a. | 2.0\% | 0.7\% | n.a. | 0.5\% | 0.4\% | n.a. | 0.0\% | 0.0\% | n.a. | 0.2\% | 0.2\% | n.a. | 40.2\% | 43.8\% |
| เт | 90.6\% | 85.4\% | 87.8\% | 8.2\% | 13.2\% | 11.1\% | 1.1\% | 1.3\% | 1.1\% | 0.2\% | 0.2\% | 0.3\% | 2.1\% | 1.5\% | 2.4\% | 33.0\% | 25.8\% | 38.1\% |
| เu | 92.8\% | 92.7\% | 92.1\% | 5.3\% | 5.5\% | 6.0\% | 1.9\% | 1.8\% | 2.0\% | 0.2\% | 0.2\% | 0.2\% | 2.4\% | 4.0\% | 4.1\% | 40.3\% | 41.5\% | 40.5\% |
| Lv | 88.2\% | 88.1\% | 89.1\% | 10.9\% | 11.0\% | 10.2\% | 0.9\% | 0.8\% | 0.7\% | 0.2\% | 0.3\% | 0.3\% | 2.3\% | 2.0\% | 2.6\% | 33.1\% | 34.0\% | 36.4\% |
| mт | 86.2\% | 88.5\% | 89.2\% | 9.4\% | 8.1\% | 7.6\% | 4.4\% | 3.4\% | 3.2\% | 0.4\% | 0.5\% | 0.3\% | 3.7\% | 5.0\% | 3.8\% | 32.7\% | 40.9\% | 34.2\% |
| NL | 92.1\% | 91.0\% | 90.4\% | 6.0\% | 7.4\% | 7.9\% | 1.8\% | 1.6\% | 1.7\% | 0.1\% | 0.1\% | 0.1\% | 2.5\% | 2.8\% | 2.2\% | 29.1\% | 27.8\% | 27.1\% |
| No* | n.a. | 91.9\% | 91.4\% | n.a. | 6.8\% | 7.2\% | n.a. | 1.3\% | 1.4\% | n.a. | 0.1\% | 0.1\% | n.a. | 1.0\% | 0.9\% | n.a. | 24.8\% | 25.2\% |
| PL | 83.3\% | 83.7\% | 85.2\% | 12.1\% | 11.8\% | 10.4\% | 4.3\% | 4.1\% | 4.1\% | 0.4\% | 0.5\% | 0.5\% | 5.8\% | 7.2\% | 9.9\% | 65.9\% | 65.1\% | 64.6\% |
| PT | 82.1\% | 86.4\% | 84.8\% | 13.3\% | 10.2\% | 11.5\% | 4.4\% | 3.3\% | 3.5\% | 0.3\% | 0.3\% | 0.4\% | 7.2\% | 8.0\% | 7.2\% | 54.6\% | 55.0\% | 56.3\% |
| Ro | 77.7\% | 76.8\% | 78.4\% | 18.3\% | 19.8\% | 18.3\% | 3.5\% | 2.9\% | 2.9\% | 1.1\% | 1.2\% | 1.3\% | 10.5\% | 10.1\% | 10.8\% | 70.7\% | 72.5\% | 71.0\% |
| SE | 96.1\% | 95.9\% | 95.3\% | 3.5\% | 3.8\% | 4.4\% | 0.3\% | 0.3\% | 0.2\% | 0.0\% | 0.1\% | 0.1\% | 1.7\% | 1.5\% | 1.5\% | 43.3\% | 38.2\% | 37.6\% |
| SI | 89.3\% | 90.3\% | 90.2\% | 7.5\% | 7.1\% | 7.4\% | 2.9\% | 2.4\% | 2.2\% | 0.6\% | 0.5\% | 0.6\% | 5.4\% | 5.2\% | 5.1\% | 57.1\% | 57.7\% | 55.1\% |
| Sk | 85.4\% | 86.7\% | 85.9\% | 12.6\% | 11.5\% | 12.3\% | 1.8\% | 1.6\% | 1.6\% | 0.3\% | 0.3\% | 0.3\% | 3.4\% | 4.0\% | 4.4\% | 66.2\% | 65.5\% | 63.0\% |
| EU/EEA | 88.5\% | 88.2\% | 88.3\% | 8.9\% | 9.6\% | 9.4\% | 2.4\% | 2.1\% | 2.1\% | 0.2\% | 0.2\% | 0.2\% | 4.0\% | 3.8\% | 3.8\% | 46.7\% | 45.8\% | 45.1\% |


| 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-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 57.8 | 64.5 | 62.8 | 59.8\% | 50.4\% | 48.6\% | 31.1\% | 41.4\% | 42.7\% | 9.1\% | 8.2\% | 8.7\% |
| BE | 89.7 | 105.3 | 93.1 | 37.5\% | 28.3\% | 30.6\% | 52.6\% | 65.4\% | 61.8\% | 9.9\% | 6.3\% | 7.6\% |
| BG | 3.9 | 2.5 | 2.4 | 74.9\% | 68.4\% | 71.1\% | 23.7\% | 30.2\% | 27.4\% | 1.4\% | 1.5\% | 1.5\% |
| CY | 1.3 | 0.9 | 0.9 | 73.0\% | 62.6\% | 62.5\% | 0.9\% | 8.1\% | 6.5\% | 26.1\% | 29.4\% | 31.0\% |
| cz | 9.5 | 14.4 | 13.6 | 34.6\% | 25.8\% | 28.4\% | 61.5\% | 70.5\% | 67.7\% | 3.9\% | 3.7\% | 3.8\% |
| DE | 957.5 | 1,172.9 | 1,015.8 | 20.4\% | 15.1\% | 16.3\% | 73.4\% | 79.9\% | 78.0\% | 6.2\% | 5.0\% | 5.7\% |
| DK | 499.9 | 493.4 | 481.2 | 11.6\% | 11.4\% | 10.0\% | 81.3\% | 80.4\% | 82.8\% | 7.1\% | 8.1\% | 7.2\% |
| EE | 2.8 | 2.7 | 0.9 | 22.1\% | 22.1\% | 73.0\% | 77.6\% | 76.4\% | 22.3\% | 0.3\% | 1.5\% | 4.6\% |
| es | 474.8 | 526.2 | 473.2 | 45.4\% | 38.5\% | 39.2\% | 51.6\% | 58.6\% | 57.9\% | 3.1\% | 2.9\% | 2.9\% |
| FI | 201.3 | 235.2 | 202.4 | 19.8\% | 19.3\% | 20.1\% | 78.3\% | 78.8\% | 77.7\% | 1.9\% | 1.9\% | 2.2\% |
| FR | 1,899.5 | 2,388.0 | 1,984.4 | 32.9\% | 24.4\% | 27.4\% | 62.6\% | 71.3\% | 67.7\% | 4.4\% | 4.3\% | 4.9\% |
| GR | 28.0 | 20.8 | 18.6 | 62.9\% | 39.0\% | 40.8\% | 33.7\% | 53.8\% | 50.7\% | 3.4\% | 7.2\% | 8.4\% |
| HR | 5.0 | 4.5 | 4.1 | 47.6\% | 39.4\% | 42.3\% | 50.6\% | 57.9\% | 55.4\% | 1.8\% | 2.7\% | 2.3\% |
| HU | 16.1 | 17.0 | 16.5 | 30.5\% | 25.4\% | 19.8\% | 41.3\% | 46.4\% | 49.2\% | 28.3\% | 28.1\% | 31.1\% |
| IE | 49.1 | 85.2 | 73.9 | 62.1\% | 39.2\% | 43.4\% | 34.1\% | 59.2\% | 54.1\% | 3.8\% | 1.6\% | 2.5\% |
| 15 | 4.1 | 3.7 | 3.4 | 87.2\% | 86.3\% | 86.1\% | 3.9\% | 6.0\% | 6.5\% | 8.9\% | 7.7\% | 7.4\% |
| $\pi$ | 379.6 | 370.8 | 333.7 | 65.6\% | 53.8\% | 55.8\% | 29.6\% | 41.2\% | 38.9\% | 4.8\% | 5.0\% | 5.3\% |
| LI* | n.a. | 27.3 | 16.0 | n.a. | 19.0\% | 50.2\% | n.a. | 59.9\% | 43.3\% | n.a. | 21.1\% | 6.5\% |
| LT | 1.9 | 1.4 | 1.4 | 45.9\% | 29.3\% | 27.9\% | 53.5\% | 69.0\% | 70.3\% | 0.6\% | 1.7\% | 1.8\% |
| เu | 12.0 | 12.5 | 11.3 | 54.8\% | 39.7\% | 44.4\% | 33.4\% | 50.2\% | 44.0\% | 11.8\% | 10.0\% | 11.6\% |
| Lv | 4.3 | 4.1 | 2.2 | 26.1\% | 25.4\% | 46.5\% | 73.8\% | 73.8\% | 52.0\% | 0.0\% | 0.8\% | 1.6\% |
| MT | 2.5 | 2.0 | 1.8 | 77.9\% | 38.3\% | 43.3\% | 21.3\% | 60.5\% | 55.3\% | 0.9\% | 1.1\% | 1.4\% |
| NL | 241.1 | 309.7 | 252.8 | 45.5\% | 32.1\% | 40.2\% | 50.2\% | 64.0\% | 55.4\% | 4.3\% | 3.9\% | 4.4\% |
| No* | n.a. | 82.0 | 76.4 | n.a. | 6.4\% | 6.5\% | n.a. | 72.8\% | 72.5\% | n.a. | 20.7\% | 21.1\% |
| PL | 40.9 | 36.8 | 36.2 | 61.3\% | 54.0\% | 56.8\% | 31.1\% | 38.6\% | 35.5\% | 7.5\% | 7.4\% | 7.8\% |
| PT | 38.6 | 26.5 | 23.2 | 69.7\% | 53.6\% | 53.2\% | 18.6\% | 29.3\% | 29.3\% | 11.8\% | 17.1\% | 17.5\% |
| Ro | 15.1 | 9.4 | 14.3 | 98.1\% | 94.0\% | 92.0\% | 1.1\% | 3.8\% | 3.2\% | 0.8\% | 2.2\% | 4.7\% |
| SE | 105.7 | 152.1 | 114.4 | 46.2\% | 34.4\% | 39.6\% | 53.0\% | 65.1\% | 59.7\% | 0.8\% | 0.5\% | 0.7\% |
| sı | 5.3 | 4.8 | 4.7 | 61.1\% | 52.2\% | 50.8\% | 38.4\% | 47.0\% | 48.5\% | 0.4\% | 0.7\% | 0.7\% |
| SK | 2.3 | 2.1 | 2.3 | 83.0\% | 66.1\% | 65.7\% | 15.1\% | 32.0\% | 32.5\% | 1.8\% | 1.9\% | 1.8\% |
| EU/EEA | 5,030.9 | 6,037.2 | 5,205.6 | 33.8\% | 25.7\% | 27.9\% | 61.1\% | 69.3\% | 66.7\% | 5.0\% | 5.0\% | 5.4\% |

## (1) Applicable only to IFRS reporting banks.

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

| Statistical Annex <br> Sovereign exposures |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  Sovereign exposure <br>  <br> Total gross carrying amount <br> of which: <br> Direct exposures towards General governments ${ }^{(1)}$  <br> Total carrying amount (net of short positions)  <br> of which ${ }^{(2)}$ :  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Volumes bn EUR, \% of total sov exposure |  |  | to home country |  | to other EU/EEA countries |  |  |  | Financial assets held for trading |  | Fair value through P\&L |  | Fair value through OCI |  | Amortised cost |  | Other financial assets |  |
|  | Jun-22 | Dec-22 | Jun-22 | Dec-22 | Jun-22 | Dec-22 | Jun-22 | Dec-22 | Jun-22 | Dec-22 | Jun-22 | Dec-22 | Jun-22 | Dec-22 | Jun-22 | Dec-22 | Jun-22 | Dec-22 |
| AT | 103.2 | 98.5 | 26\% | 23\% | 62\% | 65\% | 102.8 | 98.3 | 3\% | 2\% | 0\% | 0\% | 23\% | 21\% | 69\% | 76\% | 4\% | 0\% |
| BE | 170.2 | 155.3 | 40\% | 41\% | 46\% | 45\% | 168.5 | 154.2 | 1\% | 1\% | 0\% | 0\% | 9\% | 9\% | 89\% | 89\% | 1\% | 1\% |
| BG | 5.6 | 5.9 | 78\% | 80\% | 15\% | 14\% | 5.6 | 5.9 | 1\% | 0\% | 0\% | 0\% | 40\% | 36\% | 44\% | 42\% | 16\% | 22\% |
| Cr | 2.7 | 3.5 | 82\% | 60\% | 9\% | 17\% | 2.7 | 3.5 | 0\% | 0\% | 0\% | 0\% | 17\% | 22\% | 83\% | 78\% | 0\% | 0\% |
| cz | 35.7 | 35.7 | 99\% | 99\% | 1\% | 1\% | 35.7 | 35.7 | 2\% | 1\% | 16\% | 19\% | 5\% | 5\% | 77\% | 75\% | 0\% | 0\% |
| DE | 391.1 | 355.9 | 42\% | 42\% | 30\% | 27\% | 350.1 | 319.5 | 26\% | 24\% | 3\% | 2\% | 19\% | 21\% | 44\% | 46\% | 8\% | 7\% |
| DK | 39.0 | 36.2 | 48\% | 51\% | 41\% | 36\% | 38.8 | 36.0 | 43\% | 35\% | 0\% | 0\% | 3\% | 4\% | 30\% | 36\% | 24\% | 25\% |
| EE | 1.9 | 2.4 | 37\% | 34\% | 63\% | 66\% | 1.9 | 2.4 | 0\% | 1\% | 10\% | 8\% | 0\% | 0\% | 69\% | 73\% | 21\% | 18\% |
| Es | 500.4 | 500.4 | 52\% | 52\% | 18\% | 18\% | 483.3 | 484.3 | 12\% | 11\% | 0\% | 0\% | 24\% | 21\% | 63\% | 68\% | 0\% | 0\% |
| FI | 43.5 | 41.6 | 46\% | 45\% | 38\% | 43\% | 43.5 | 41.6 | 10\% | 6\% | 2\% | 0\% | 10\% | 10\% | 46\% | 53\% | $32 \%$ | 31\% |
| FR | 1,097.0 | 990.8 | 52\% | 54\% | 20\% | 18\% | 980.6 | 950.5 | 20\% | 15\% | 0\% | 0\% | 15\% | 14\% | 63\% | 70\% | 1\% | 1\% |
| GR | 47.0 | 48.6 | 65\% | 68\% | 29\% | 26\% | 46.2 | 48.0 | 2\% | 2\% | 0\% | 0\% | 18\% | 14\% | 80\% | 84\% | 0\% | 0\% |
| HR | 11.0 | 11.1 | 85\% | 85\% | 9\% | 9\% | 11.0 | 11.1 | 1\% | 1\% | 0\% | 0\% | 34\% | 30\% | 66\% | 70\% | 0\% | 0\% |
| Hu | 29.4 | 35.3 | 81\% | 75\% | 10\% | 17\% | 29.3 | 35.2 | 37\% | 1\% | 0\% | 0\% | 14\% | 26\% | 49\% | 73\% | 0\% | 0\% |
| IE | 41.9 | 38.5 | 24\% | 24\% | 56\% | 56\% | 28.9 | 32.5 | 38\% | 38\% | 0\% | 0\% | 39\% | 37\% | 22\% | 21\% | 2\% | 4\% |
| Is | 3.0 | 3.1 | 85\% | 67\% | 11\% | 27\% | 3.0 | 3.1 | 31\% | 36\% | 0\% | 0\% | 34\% | 30\% | 35\% | 35\% | 0\% | 0\% |
| $1{ }^{1}$ | 497.0 | 462.0 | 60\% | 58\% | 26\% | 27\% | 486.5 | 455.7 | 7\% | 5\% | 0\% | 0\% | 28\% | 25\% | 64\% | 69\% | 1\% | 1\% |
| $\mathrm{Lu}^{*}$ | 4.0 | 2.2 | 1\% | 0\% | 17\% | 17\% | 4.0 | 2.2 | 0\% | 0\% | 0\% | 0\% | 14\% | 0\% | 85\% | 100\% | 0\% | 0\% |
| LT | 2.2 | 1.9 | 88\% | 86\% | 12\% | 14\% | 2.2 | 1.9 | 0\% | 0\% | 0\% | 0\% | 2\% | 3\% | 63\% | 60\% | 34\% | 36\% |
| เบ | 16.6 | 16.7 | 18\% | 17\% | 59\% | 57\% | 16.6 | 16.7 | 0\% | 0\% | 0\% | 0\% | 26\% | 25\% | 73\% | 74\% | 1\% | 1\% |
| ıv | 2.8 | 2.8 | 38\% | 37\% | 61\% | 61\% | 2.8 | 2.8 | 0\% | 0\% | 0\% | 0\% | 6\% | 6\% | 59\% | 60\% | 35\% | 34\% |
| mt | 4.2 | 4.5 | 60\% | 53\% | 36\% | 41\% | 4.2 | 4.5 | 0\% | 0\% | 0\% | 0\% | 35\% | 25\% | 65\% | 75\% | 0\% | 0\% |
| NL | 227.9 | 218.9 | 45\% | 43\% | 35\% | 35\% | 227.1 | 218.2 | 3\% | 3\% | 1\% | 1\% | 31\% | 31\% | 41\% | 41\% | 24\% | 23\% |
| No | 19.9 | 23.2 | 32\% | 28\% | 6\% | 4\% | 17.4 | 18.6 | 29\% | 17\% | 47\% | 73\% | 0\% | 0\% | 13\% | 10\% | 10\% | 0\% |
| PL | 45.7 | 45.0 | 100\% | 100\% | 0\% | 0\% | 45.3 | 45.0 | 1\% | 0\% | 0\% | 0\% | 48\% | 47\% | 51\% | 53\% | 0\% | 0\% |
| PT | 66.6 | 60.2 | 62\% | 60\% | $31 \%$ | 33\% | 66.6 | 60.2 | 4\% | 2\% | 0\% | 0\% | 32\% | 27\% | 48\% | 58\% | 17\% | 13\% |
| Ro | 17.5 | 18.6 | 94\% | 93\% | 6\% | 6\% | 17.5 | 18.6 | 48\% | 47\% | 0\% | 0\% | 27\% | 25\% | 25\% | 28\% | 0\% | 0\% |
| SE | 64.3 | 59.9 | 79\% | 75\% | 13\% | 16\% | 63.2 | 58.1 | 15\% | 15\% | 11\% | 13\% | 10\% | 11\% | 55\% | 48\% | 9\% | 14\% |
| Sı | 6.9 | 7.2 | 29\% | 24\% | 34\% | 38\% | 6.9 | 7.1 | 0\% | 0\% | 0\% | 0\% | 56\% | 51\% | 44\% | 49\% | 0\% | 0\% |
| SK | 7.5 | 7.9 | 80\% | 84\% | 20\% | 16\% | 7.5 | 7.9 | 0\% | 0\% | 0\% | 0\% | 17\% | 32\% | 83\% | 68\% | 0\% | 0\% |
| EU/EEA | 3,335 | 3,125 | 51\% | 51\% | 26\% | 26\% | 3,129 | 3,011 | 15\% | 12\% | 1\% | 1\% | 20\% | 19\% | 60\% | 64\% | 4\% | 4\% |

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

| Sovereign exposure |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total gross carrying amount by maturity |  |  |  |  |  |  |  |  |  |  |
| \% of total sov exposure | 0-3M |  | 3M-1Y |  | 1Y-5Y |  | 5Y-10Y |  | 10Y - more |  |
|  | Jun-22 | Dec-22 | Jun-22 | Dec-22 | Jun-22 | Dec-22 | Jun-22 | Dec-22 | Jun-22 | Dec-22 |
| AT | 8\% | 5\% | 7\% | 11\% | 40\% | 35\% | 30\% | 33\% | 15\% | 16\% |
| BE | 4\% | 3\% | 3\% | 5\% | 34\% | 29\% | 30\% | 33\% | 29\% | 30\% |
| BG | 2\% | 7\% | 9\% | 4\% | 50\% | 47\% | 37\% | 38\% | 3\% | 4\% |
| CY | 4\% | 7\% | 29\% | 14\% | 56\% | 68\% | 9\% | 9\% | 2\% | 2\% |
| cz | 11\% | 0\% | 4\% | 3\% | 27\% | 27\% | 43\% | 53\% | 15\% | 16\% |
| DE | 10\% | 9\% | 8\% | 7\% | 28\% | 29\% | 13\% | 22\% | 40\% | 33\% |
| DK | 35\% | 33\% | 10\% | 14\% | 39\% | 36\% | 8\% | 9\% | 7\% | 7\% |
| EE | 1\% | 2\% | 9\% | 10\% | 43\% | 43\% | 42\% | 42\% | 5\% | 4\% |
| es | 9\% | 9\% | 18\% | 12\% | 31\% | 38\% | 26\% | 28\% | 16\% | 13\% |
| F1 | 25\% | 28\% | 9\% | 6\% | 26\% | 25\% | 25\% | 25\% | 15\% | 16\% |
| FR | 17\% | 16\% | 12\% | 9\% | 26\% | 29\% | 18\% | 18\% | 26\% | 28\% |
| GR | 11\% | 10\% | 5\% | 4\% | 21\% | 27\% | 21\% | 21\% | 41\% | 39\% |
| HR | 2\% | 3\% | 18\% | 19\% | 41\% | 34\% | 33\% | 38\% | 6\% | 6\% |
| HU | 16\% | 18\% | 7\% | 10\% | 46\% | 45\% | 28\% | 23\% | 4\% | 3\% |
| IE | 28\% | 25\% | 9\% | 7\% | 36\% | 32\% | 21\% | 27\% | 7\% | 9\% |
| 15 | 62\% | 66\% | 23\% | 18\% | 11\% | 10\% | 2\% | 2\% | 2\% | 3\% |
| $1{ }^{19}$ | 5\% | 5\% | 10\% | 11\% | 40\% | 39\% | 31\% | 32\% | 13\% | 13\% |
| L'* | 54\% | 49\% | 22\% | 28\% | 19\% | 21\% | 5\% | 3\% | 0\% | 0\% |
| Lt | 22\% | 8\% | 16\% | 25\% | 55\% | 57\% | 7\% | 10\% | 0\% | 0\% |
| เบ | 3\% | 6\% | 8\% | 12\% | 50\% | 42\% | 32\% | 30\% | 8\% | 9\% |
| Lv | 12\% | 0\% | 20\% | 25\% | 43\% | 48\% | 20\% | 21\% | 5\% | 5\% |
| mт | 12\% | 11\% | 14\% | 16\% | 43\% | 44\% | 27\% | 24\% | 5\% | 4\% |
| NL | 6\% | 4\% | 8\% | 9\% | 33\% | 32\% | 24\% | 25\% | 29\% | 30\% |
| No | 19\% | 22\% | 22\% | 15\% | 35\% | 40\% | 15\% | 15\% | 9\% | 7\% |
| PL | 8\% | 11\% | 11\% | 5\% | 47\% | 51\% | 28\% | 27\% | 5\% | 6\% |
| PT | 28\% | 25\% | 7\% | 6\% | 26\% | 24\% | 30\% | 39\% | 9\% | 6\% |
| Ro | 1\% | 2\% | 13\% | 20\% | 48\% | 44\% | 28\% | 25\% | 9\% | 9\% |
| SE | 36\% | 35\% | 13\% | 15\% | 37\% | 34\% | 8\% | 9\% | 6\% | 7\% |
| SI | 5\% | 12\% | 14\% | 12\% | 49\% | 46\% | 19\% | 19\% | 13\% | 11\% |
| SK | 5\% | 8\% | 7\% | 4\% | 40\% | 38\% | 41\% | 43\% | 6\% | 6\% |
| EU/EEA | 12\% | 12\% | 11\% | 10\% | 31\% | 33\% | 22\% | 24\% | 23\% | 22\% |

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domicilied in country Y is included both in data for countries X and $Y$ (for the latter as part of the consolidated entity). In the $E U$ accordingly ayl the consolidated entity domicied in country Yis considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might
-The EBA Risk Dashboard does not include data from Norwegian nor Liechtensteiner banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2. 2022.


## Statistical Annex

Liability composition and volumes

| Liabilities composition |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% of total liabilities | Debt securities issued |  |  | Deposits from credit institutions |  |  | Customer deposits from HHs |  |  | Customer deposits from NFCs |  |  | Other customer deposits (1) |  |  | Other liabilities ${ }^{(2)}$ |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 11.0\% | 10.6\% | 12.2\% | 8.2\% | 9.3\% | 8.2\% | 40.2\% | 38.7\% | 40.8\% | 17.3\% | 17.6\% | 18.4\% | 8.2\% | 9.8\% | 9.1\% | 15.1\% | 14.0\% | 11.3\% |
| BE | 11.8\% | 10.5\% | 11.2\% | 6.7\% | 6.8\% | 6.4\% | 39.3\% | 39.8\% | 42.0\% | 15.0\% | 15.1\% | 16.1\% | 11.2\% | 12.0\% | 11.7\% | 16.1\% | 15.9\% | 12.6\% |
| BG | 1.0\% | 0.5\% | 0.5\% | 4.8\% | 7.5\% | 7.4\% | 62.6\% | 56.8\% | 56.4\% | 25.4\% | 28.3\% | 28.5\% | 4.7\% | 4.9\% | 5.4\% | 1.6\% | 2.0\% | 1.8\% |
| CY | 1.9\% | 2.0\% | 2.0\% | 1.5\% | 1.6\% | 1.5\% | 57.3\% | 56.6\% | 58.5\% | 17.1\% | 17.9\% | 18.5\% | 7.4\% | 7.7\% | 7.7\% | 14.8\% | 14.2\% | 11.8\% |
| cz | 15.6\% | 6.1\% | 9.5\% | 3.7\% | 10.0\% | 6.4\% | 49.8\% | 44.1\% | 49.0\% | 17.6\% | 17.7\% | 17.9\% | 8.7\% | 16.7\% | 11.1\% | 4.5\% | 5.4\% | 6.0\% |
| DE | 16.4\% | 14.0\% | 15.5\% | 11.5\% | 12.3\% | 12.0\% | 19.2\% | 16.8\% | 18.9\% | 12.1\% | 11.9\% | 13.2\% | 16.2\% | 17.4\% | 17.4\% | 24.6\% | 27.6\% | 23.1\% |
| DK | 55.8\% | 49.9\% | 52.6\% | 1.7\% | 2.3\% | 2.3\% | 11.8\% | 10.8\% | 11.2\% | 10.5\% | 10.1\% | 11.3\% | 7.4\% | 7.9\% | 7.1\% | 12.8\% | 19.0\% | 15.6\% |
| EE | 3.6\% | 5.6\% | 5.9\% | 3.0\% | 2.6\% | 3.2\% | 42.7\% | 37.7\% | 39.5\% | 33.5\% | 32.1\% | 34.2\% | 10.5\% | 14.5\% | 14.6\% | 6.7\% | 7.5\% | 2.6\% |
| es | 12.1\% | 12.0\% | 12.8\% | 4.1\% | 5.0\% | 5.1\% | 39.8\% | 37.7\% | 40.4\% | 16.2\% | 16.1\% | 17.3\% | 8.6\% | 9.1\% | 9.5\% | 19.2\% | 20.1\% | 15.0\% |
| FI | 38.7\% | 36.8\% | 37.9\% | 2.4\% | 3.4\% | 2.5\% | 21.8\% | 19.6\% | 21.5\% | 16.0\% | 16.5\% | 15.9\% | 6.1\% | 6.8\% | 7.0\% | 14.9\% | 16.9\% | 15.2\% |
| FR | 15.8\% | 14.3\% | 15.9\% | 4.3\% | 4.7\% | 4.7\% | 25.7\% | 24.1\% | 25.9\% | 17.4\% | 16.1\% | 17.7\% | 12.4\% | 12.1\% | 11.5\% | 24.3\% | 28.7\% | 24.2\% |
| GR | 2.8\% | 2.8\% | 3.5\% | 2.0\% | 2.2\% | 2.3\% | 49.7\% | 49.6\% | 52.7\% | 17.5\% | 17.8\% | 19.0\% | 5.5\% | 5.7\% | 5.4\% | 22.6\% | 21.9\% | 17.1\% |
| HR | 1.2\% | 1.0\% | 1.2\% | 4.3\% | 4.9\% | 5.7\% | 58.1\% | 56.3\% | 56.4\% | 23.3\% | 24.7\% | 24.0\% | 9.3\% | 8.8\% | 9.3\% | 3.8\% | 4.2\% | 3.4\% |
| HU | 3.3\% | 3.3\% | 4.1\% | 4.2\% | 5.3\% | 4.4\% | 40.7\% | 38.9\% | 39.1\% | 29.5\% | 28.1\% | 29.0\% | 9.3\% | 10.9\% | 10.6\% | 13.0\% | 13.6\% | 12.7\% |
| IE | 5.9\% | 5.5\% | 5.3\% | 3.5\% | 5.1\% | 3.2\% | 34.9\% | 32.1\% | 35.0\% | 30.5\% | 25.9\% | 30.4\% | 6.8\% | 5.8\% | 7.6\% | 18.5\% | 25.6\% | 18.4\% |
| Is | 34.7\% | 33.4\% | 34.0\% | 0.6\% | 0.7\% | 0.8\% | 30.9\% | 29.6\% | 29.9\% | 19.6\% | 22.6\% | 20.2\% | 10.3\% | 8.9\% | 10.6\% | 3.9\% | 4.8\% | 4.5\% |
| $1 T$ | 10.0\% | 9.1\% | 9.9\% | 4.4\% | 5.3\% | 5.1\% | 35.3\% | 35.6\% | 38.1\% | 17.8\% | 17.7\% | 18.9\% | 8.6\% | 9.3\% | 8.6\% | 23.8\% | 23.1\% | 19.3\% |
| L'* | n.a. | 5.5\% | 5.6\% | n.a. | 8.2\% | 7.1\% | n.a. | 37.8\% | 39.3\% | n.a. | 8.0\% | 8.2\% | n.a. | 35.6\% | 34.9\% | n.a. | 4.9\% | 4.8\% |
| LT | 0.3\% | 0.5\% | 0.6\% | 2.3\% | 2.4\% | 2.0\% | 57.2\% | 57.0\% | 62.2\% | 23.6\% | 19.0\% | 18.9\% | 9.8\% | 10.6\% | 9.4\% | 6.8\% | 10.5\% | 7.0\% |
| เu | 4.2\% | 3.6\% | 3.8\% | 23.1\% | 21.3\% | 22.1\% | 16.1\% | 15.6\% | 16.7\% | 10.2\% | 9.5\% | 10.4\% | 41.9\% | 45.4\% | 43.3\% | 4.5\% | 4.5\% | 3.7\% |
| Lv | 0.6\% | 0.6\% | 0.6\% | 1.0\% | 2.3\% | 3.1\% | 54.0\% | 54.3\% | 54.3\% | 27.8\% | 27.1\% | 28.6\% | 8.5\% | 6.9\% | 8.5\% | 8.0\% | 8.8\% | 4.9\% |
| MT | 3.8\% | 3.5\% | 6.5\% | 1.2\% | 1.6\% | 1.2\% | 65.4\% | 64.8\% | 64.9\% | 18.5\% | 18.3\% | 18.0\% | 6.9\% | 6.8\% | 6.7\% | 4.2\% | 4.9\% | 2.6\% |
| NL | 20.0\% | 18.5\% | 20.2\% | 2.4\% | 3.5\% | 2.6\% | 38.8\% | 35.5\% | 40.8\% | 15.8\% | 15.5\% | 17.2\% | 8.9\% | 13.0\% | 9.9\% | 14.1\% | 14.0\% | 9.2\% |
| NO* | n.a. | 32.3\% | 33.9\% | n.a. | 5.6\% | 4.0\% | n.a. | 19.5\% | 20.9\% | n.a. | 24.6\% | 24.8\% | n.a. | 6.8\% | 6.9\% | n.a. | 11.3\% | 9.6\% |
| PL | 6.1\% | 5.1\% | 5.0\% | 1.7\% | 2.7\% | 1.5\% | 58.8\% | 53.7\% | 57.6\% | 19.3\% | 21.0\% | 20.4\% | 6.6\% | 6.7\% | 6.2\% | 7.3\% | 10.8\% | 9.4\% |
| PT | 4.7\% | 4.1\% | 4.8\% | 1.8\% | 1.6\% | 2.7\% | 54.4\% | 54.7\% | 58.3\% | 19.7\% | 19.6\% | 21.2\% | 4.8\% | 4.8\% | 4.8\% | 14.7\% | 15.2\% | 8.3\% |
| RO | 1.7\% | 2.1\% | 2.5\% | 3.6\% | 5.3\% | 5.9\% | 55.9\% | 52.7\% | 54.0\% | 27.2\% | 27.7\% | 27.1\% | 5.8\% | 5.7\% | 6.9\% | 5.8\% | 6.5\% | 3.7\% |
| SE | 43.9\% | 40.5\% | 44.2\% | 1.7\% | 4.1\% | 1.8\% | 20.7\% | 18.5\% | 20.8\% | 18.9\% | 17.3\% | 18.1\% | 8.4\% | 10.5\% | 8.2\% | 6.5\% | 9.1\% | 7.0\% |
| SI | 1.8\% | 3.0\% | 3.5\% | 1.3\% | 1.3\% | 1.8\% | 68.5\% | 66.6\% | 66.3\% | 19.1\% | 21.0\% | 21.3\% | 4.4\% | 5.7\% | 4.8\% | 4.8\% | 2.4\% | 2.3\% |
| SK | 11.0\% | 10.9\% | 12.6\% | 2.3\% | 2.4\% | 2.2\% | 47.3\% | 45.3\% | 45.7\% | 20.0\% | 20.7\% | 23.9\% | 4.4\% | 5.3\% | 6.6\% | 15.1\% | 15.3\% | 8.9\% |
| EU/EEA | 17.4\% | 16.0\% | 17.4\% | 5.0\% | 5.8\% | 5.4\% | 30.0\% | 28.1\% | 30.5\% | 16.3\% | 15.7\% | 17.1\% | 10.9\% | 11.7\% | 11.1\% | 20.5\% | 22.6\% | 18.5\% |

(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-21 | Sep-22 | Dec-22 |
| AT | 710 | 750 | 707 |
| BE | 1,130 | 1,169 | 1,110 |
| BG | 34 | 33 | 34 |
| CY | 40 | 42 | 42 |
| cz | 173 | 199 | 182 |
| DE | 3,531 | 4,133 | 3,706 |
| DK | 743 | 741 | 720 |
| EE | 33 | 40 | 38 |
| ES | 3,337 | 3,650 | 3,426 |
| FI | 659 | 725 | 686 |
| FR | 8,071 | 8,933 | 8,353 |
| GR | 288 | 299 | 287 |
| HR | 45 | 51 | 53 |
| HU | 115 | 120 | 123 |
| IE | 305 | 369 | 345 |
| Is | 26 | 29 | 27 |
| $1 T$ | 2,607 | 2,642 | 2,474 |
| L'* | n.a. | 94 | 91 |
| LT | 29 | 19 | 29 |
| เu | 179 | 192 | 177 |
| ıv | 45 | 45 | 46 |
| mT | 23 | 24 | 24 |
| NL | 2,110 | 2,339 | 2,062 |
| NO* | n.a. | 332 | 311 |
| PL | 179 | 185 | 188 |
| PT | 274 | 287 | 272 |
| Ro | 53 | 57 | 58 |
| SE | 909 | 1,025 | 895 |
| SI | 32 | 39 | 40 |
| SK | 61 | 64 | 63 |
| EU/EEA | 24,507 | 27,285 | 25,287 |


| Share of secured funding |  |  |  |
| :---: | :---: | :---: | :---: |
| \% of debt securities issued |  |  |  |
|  | Dec-21 | Sep-22 | Dec-22 |
| AT | 34.7\% | 38.1\% | 36.4\% |
| BE | 22.6\% | 20.9\% | 22.2\% |
| BG | 0.0\% | 0.0\% | 0.0\% |
| CY | 0.0\% | 0.0\% | 0.0\% |
| cz | 32.3\% | 7.2\% | 14.7\% |
| DE | 29.5\% | 28.4\% | 31.7\% |
| DK | 87.0\% | 86.3\% | 86.7\% |
| EE | 42.5\% | 57.2\% | 60.6\% |
| Es | 34.6\% | 31.2\% | 30.3\% |
| FI | 48.6\% | 43.2\% | 44.8\% |
| FR | 23.0\% | 22.2\% | 21.9\% |
| GR | 21.7\% | 20.4\% | 12.6\% |
| HR | 0.0\% | 0.0\% | 0.0\% |
| HU | 63.1\% | 50.5\% | 41.5\% |
| IE | 22.1\% | 10.3\% | 11.3\% |
| Is | 68.2\% | 67.3\% | 66.5\% |
| IT | 29.6\% | 30.7\% | 29.7\% |
| Li* | n.a. | 0.0\% | 0.0\% |
| LT | 0.0\% | 0.0\% | 0.0\% |
| เบ | 0.0\% | 0.0\% | 0.0\% |
| Lv | 0.0\% | 0.0\% | 0.0\% |
| MT | 74.1\% | 72.7\% | 62.6\% |
| NL | 24.0\% | 21.8\% | 22.7\% |
| NO* | n.a. | 40.7\% | 39.8\% |
| PL | 40.9\% | 36.7\% | 36.6\% |
| PT | 38.6\% | 27.2\% | 25.3\% |
| RO | 0.0\% | 0.0\% | 0.0\% |
| SE | 46.2\% | 40.4\% | 41.2\% |
| SI | 0.0\% | 0.0\% | 0.0\% |
| SK | 85.1\% | 84.7\% | 79.1\% |
| EU/ EEA | 35.6\% | 33.4\% | 33.8\% |


| Contingent liabilities: loan commitments |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR; \% total loan comt. | Loan commitments: volume |  |  | Share of loan commitments to HHs |  |  | Share of loan commitments to NFCs |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 138 | 136 | 139 | 23.7\% | 23.9\% | 22.8\% | 60.3\% | 59.1\% | 60.7\% |
| BE | 165 | 168 | 170 | 19.8\% | 18.9\% | 17.1\% | 56.7\% | 58.9\% | 60.5\% |
| BG | 5 | 5 | 6 | 14.3\% | 11.2\% | 10.9\% | 79.5\% | 80.9\% | 80.1\% |
| CY | 3 | 3 | 3 | 35.1\% | 35.3\% | 34.0\% | 63.1\% | 62.8\% | 63.7\% |
| cz | 28 | 27 | 28 | 31.8\% | 28.1\% | 24.1\% | 51.2\% | 53.9\% | 57.2\% |
| DE | 665 | 713 | 714 | 17.5\% | 16.1\% | 15.2\% | 60.6\% | 61.4\% | 61.8\% |
| DK | 127 | 113 | 114 | 19.0\% | 18.3\% | 16.0\% | 62.1\% | 61.9\% | 65.5\% |
| EE | 3 | 4 | 4 | 26.4\% | 22.2\% | 17.1\% | 68.6\% | 68.7\% | 75.7\% |
| Es | 561 | 618 | 598 | 39.7\% | 39.1\% | 38.6\% | 47.8\% | 47.9\% | 49.1\% |
| FI | 120 | 120 | 112 | 32.4\% | 28.5\% | 26.9\% | 55.9\% | 57.8\% | 58.5\% |
| FR | 1,239 | 1,362 | 1,355 | 17.0\% | 16.1\% | 15.5\% | 59.7\% | 56.8\% | 58.4\% |
| GR | 25 | 32 | 35 | 25.8\% | 21.0\% | 19.6\% | 70.4\% | 71.8\% | 73.7\% |
| HR | 6 | 7 | 7 | 51.5\% | 49.7\% | 45.2\% | 44.7\% | 45.6\% | 48.8\% |
| HU | 18 | 18 | 18 | 17.7\% | 17.5\% | 17.0\% | 67.1\% | 66.0\% | 68.0\% |
| IE | 53 | 59 | 57 | 16.6\% | 18.2\% | 17.2\% | 76.5\% | 75.8\% | 76.7\% |
| Is | 3 | 3 | 3 | 10.2\% | 11.4\% | 10.5\% | 83.8\% | 82.6\% | 84.0\% |
| $1 T$ | 600 | 608 | 616 | 8.9\% | 8.7\% | 8.4\% | 69.1\% | 69.8\% | 71.4\% |
| LI* | n.a. | 36 | 34 | n.a. | 49.6\% | 49.3\% | n.a. | 2.2\% | 2.5\% |
| LT | 3 | 2 | 2 | 20.3\% | 23.0\% | 23.1\% | 77.0\% | 73.0\% | 70.2\% |
| เบ | 17 | 17 | 17 | 29.8\% | 30.3\% | 30.1\% | 43.0\% | 35.8\% | 35.2\% |
| Lv | 4 | 4 | 4 | 32.2\% | 29.6\% | 25.8\% | 62.7\% | 66.2\% | 69.5\% |
| mт | 3 | 3 | 3 | 37.7\% | 42.7\% | 39.9\% | 50.6\% | 47.4\% | 52.0\% |
| NL | 383 | 405 | 409 | 19.0\% | 16.9\% | 15.5\% | 61.2\% | 63.3\% | 64.2\% |
| NO* | n.a. | 68 | 65 | n.a. | 44.5\% | 42.1\% | n.a. | 51.0\% | 53.1\% |
| PL | 31 | 30 | 34 | 21.5\% | 18.4\% | 16.5\% | 71.0\% | 72.9\% | 76.1\% |
| PT | 27 | 27 | 28 | 26.4\% | 26.2\% | 24.3\% | 67.4\% | 67.3\% | 70.3\% |
| RO | 8 | 9 | 9 | 17.3\% | 16.4\% | 16.3\% | 70.1\% | 70.6\% | 72.1\% |
| SE | 157 | 141 | 140 | 24.8\% | 23.9\% | 20.1\% | 65.5\% | 64.9\% | 67.6\% |
| SI | 4 | 5 | 5 | 32.2\% | 29.1\% | 27.0\% | 60.2\% | 64.9\% | 66.5\% |
| SK | 11 | 12 | 12 | 22.8\% | 23.2\% | 20.9\% | 67.0\% | 66.8\% | 68.2\% |
| EU/ EEA | 4,201 | 4,534 | 4,515 | 20.5\% | 20.3\% | 19.2\% | 60.1\% | 58.9\% | 60.4\% |

[^7][^8]| Volume and composition of liquid assets (after weighting) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR and \% | Total |  |  | Cash and reserves |  |  | Central government assets (L1) |  |  | L1 securities |  |  | Extremely high quality covered bonds |  |  | L2A \& L2B assets |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 171.2 | 169.4 | 172.4 | 61.1\% | 52.5\% | 43.0\% | 16.3\% | 16.4\% | 23.1\% | 20.8\% | 28.9\% | 28.3\% | 0.9\% | 1.2\% | 4.3\% | 0.8\% | 1.0\% | 1.3\% |
| BE | 262.7 | 254.2 | 235.4 | 63.8\% | 60.0\% | 53.9\% | 17.5\% | 17.0\% | 16.6\% | 13.9\% | 16.9\% | 19.9\% | 2.0\% | 2.5\% | 5.0\% | 2.8\% | 3.6\% | 4.7\% |
| BG | 13.0 | 11.6 | 13. | 56.1\% | 55.5\% | 57.9\% | 42.2\% | 43.1\% | 40.8\% | 1.0\% | 0.6\% | .8\% | 0.0\% | 0.0\% | 0.0\% | 0.7\% | 0.7\% | 0.4\% |
| Cr | 18.7 | 18.9 | 24.2 | 93.1\% | 91.9\% | 87.3\% | 1.2\% | 2.7\% | 7.8\% | 3.6\% | 2.0\% | 2.7\% | 0.5\% | 1.7\% | 0.4\% | 1.5\% | 1.7\% | 1.8\% |
| cz | 72.1 | 61.1 | 60.4 | 2.3\% | 3.9\% | 3.4\% | 35.7\% | 37.5\% | 42.3\% | 61.6\% | 58.2\% | 53.8\% | 0.1\% | 0.0\% | 0.1\% | 0.3\% | 0.3\% | 0.4\% |
| DE | 741.6 | 1,066.8 | 906.4 | 74.1\% | 73.3\% | 70.0\% | 8.7\% | 8.9\% | 12.5\% | 11.6\% | 14.1\% | 9.8\% | 2.0\% | 1.3\% | 3.8\% | 3.6\% | 2.5\% | 3.8\% |
| סк | 172.5 | 112.2 | 223.1 | 35.9\% | 32.3\% | 36.3\% | 9.9\% | 13.3\% | 8.5\% | 8.3\% | 7.8\% | 5.7\% | 40.9\% | 42.7\% | 46.2\% | 5.0\% | 3.9\% | 3.3\% |
| EE | 8.6 | 10.0 | 10.1 | 87.2\% | 84.0\% | 82.0\% | 12.3\% | 15.1\% | 17.0\% | 0.1\% | 0.5\% | 0.6\% | 0.4\% | 0.3\% | 0.3\% | 0.0\% | 0.0\% | 0.0\% |
| es | 728.8 | 725.1 | 658.9 | 64.4\% | 33.3\% | 33.0\% | 26.2\% | 23.5\% | 32.5\% | 6.4\% | 41.0\% | 31.6\% | 0.2\% | 0.2\% | 0.6\% | 2.7\% | 2.0\% | 2.2\% |
| F1 | 146.2 | 165.6 | 158.2 | 59.1\% | 58.7\% | 59.5\% | 9.6\% | 8.0\% | 6.5\% | 13.1\% | 15.3\% | 14.1\% | 15.9\% | 15.4\% | 17.0\% | 2.4\% | 2.6\% | 2.9\% |
| FR | 1,590.1 | 1,580.6 | 1,551.6 | 75.6\% | 62.6\% | 62.6\% | 11.9\% | 12.5\% | 13.6\% | 8.1\% | 20.6\% | 18.8\% | 0.9\% | 0.8\% | 1.2\% | 3.5\% | 3.5\% | 3.7\% |
| GR | 62.9 | 68.9 | 72.0 | 81.3\% | 45.0\% | 37.1\% | 16.9\% | 15.1\% | 36.4\% | 1.8\% | 39.7\% | 26.3\% | 0.0\% | 0.0\% | 0.0\% | 0.1\% | 0.2\% | 0.2\% |
| HR | 14.7 | 16.9 | 20.2 | 61.1\% | 56.2\% | 73.6\% | 37.9\% | 42.9\% | 25.6\% | 0.3\% | 0.4\% | 0.4\% | 0.0\% | 0.0\% | 0.0\% | 0.6\% | 0.5\% | 0.5\% |
| ни | 22.4 | 23.2 | 32.1 | 19.9\% | 29.4\% | 37.8\% | 66.6\% | 60.3\% | 49.5\% | 13.2\% | 9.8\% | 12.2\% | 0.0\% | 0.0\% | 0.0\% | 0.3\% | 0.5\% | 0.5\% |
| IE | 154.5 | 169.9 | 182.4 | 82.1\% | 87.4\% | 80.5\% | 7.0\% | 6.1\% | 9.3\% | 7.9\% | 5.0\% | 6.4\% | 1.9\% | 0.6\% | 2.3\% | 1.1\% | 0.9\% | 1.5\% |
| Is | 4.4 | 4.0 | - | 14.1\% | 20.0\% | 0.0\% | 52.9\% | 48.8\% | 0.0\% | 26.7\% | 21.8\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 6.4\% | 9.4\% | 0.0\% |
| ! | 604.1 | 544.1 | 561.7 | 64.5\% | 61.0\% | 47.6\% | 29.0\% | 28.5\% | 41.5\% | 2.7\% | 7.0\% | 6.3\% | 0.5\% | 0.3\% | 1.6\% | 3.2\% | 3.2\% | 3.1\% |
| u* | n.a. | 37.8 | 40.2 | n.a. | 29.8\% | 29.2\% | n.a. | 9.3\% | 4.8\% | n.a. | 47.0\% | 54.7\% | n.a. | 2.1\% | 2.6\% | n.a. | 11.8\% | 8.9\% |
| ${ }_{\text {LT }}$ | 13.5 | 9.4 | 19.3 | 95.3\% | 91.0\% | 92.6\% | 4.5\% | 8.5\% | 6.0\% | 0.0\% | 0.1\% | 1.2\% | 0.0\% | 0.0\% | 0.0\% | 0.3\% | 0.4\% | 0.2\% |
| แ | 96.7 | 74.9 | 74.0 | 64.5\% | 76.5\% | 57.5\% | 23.0\% | 7.9\% | 8.2\% | 7.4\% | 9.4\% | 26.0\% | 1.8\% | 2.2\% | 2.5\% | 3.3\% | 4.0\% | 5.8\% |
| ıv | 2.6 | 2.1 | 2.6 | 36.9\% | 35.3\% | 39.3\% | 47.1\% | 51.2\% | 39.2\% | 13.8\% | 11.0\% | 19.5\% | 0.0\% | 0.0\% | 0.0\% | 2.2\% | 2.5\% | 1.9\% |
| mт | 9.2 | 9.6 | 9.2 | 64.4\% | 53.6\% | 49.2\% | 23.9\% | 32.4\% | 33.7\% | 7.9\% | 11.8\% | 14.6\% | 2.9\% | 1.6\% | 1.9\% | 1.0\% | 0.6\% | 0.6\% |
| NL | 451.4 | 583.4 | 437.3 | 67.5\% | 77.6\% | 63.8\% | 14.4\% | 10.4\% | 13.6\% | 12.8\% | 8.2\% | 16.7\% | 1.5\% | 1.1\% | 2.0\% | 3.8\% | 2.7\% | 3.8\% |
| No* | n.a. | 76.8 | 73.0 | n.a. | 53.4\% | 39.0\% | n.a. | 9.3\% | 18.0\% | n.a. | 18.2\% | 19.2\% | n.a. | 13.9\% | 17.9\% | n.a. | 5.2\% | \% |
| PL | 52.6 | 45.1 | 52.8 | 5.6\% | 6.9\% | 6.3\% | 84.0\% | 83.0\% | 78.2\% | 8.8\% | 7.9\% | 13.8\% | 0.0\% | 0.0\% | 0.0\% | 1.5\% | 2.2\% | 1.7\% |
| ${ }^{\text {PT }}$ | 82.9 | 82.3 | 76.8 | 50.8\% | 46.7\% | 41.8\% | 44.0\% | 37.6\% | 42.6\% | 2.3\% | 13.3\% | 13.2\% | 0.1\% | 0.1\% | 0.1\% | 2.8\% | 2.3\% | 2.3\% |
| Ro | 19.0 | 16.8 | 20.1 | 15.0\% | 16.8\% | 15.8\% | 80.8\% | 79.7\% | 81.1\% | 4.1\% | 3.2\% | 2.8\% | 0.0\% | 0.0\% | 0.0\% | 0.1\% | 0.2\% | 0.2\% |
| SE | 199.7 | 270.6 | 197.1 | 61.6\% | 67.1\% | 61.3\% | 4.9\% | 4.0\% | 3.9\% | 23.0\% | 19.4\% | 23.5\% | 9.4\% | 8.5\% | 10.0\% | 1.2\% | 1.1\% | 1.3\% |
| Sı | 10.2 | 11.2 | 12.1 | 62.9\% | 53.6\% | 56.4\% | 24.5\% | 32.0\% | 30.3\% | 8.4\% | 10.9\% | 10.4\% | 3.3\% | 2.3\% | 1.9\% | 0.9\% | 1.1\% | 1.0\% |
| SK | 12.2 | 10.5 | 13.3 | 74.4\% | 6.3\% | 22.6\% | 22.0\% | 17.7\% | 36.1\% | 2.5\% | 75.1\% | 38.8\% | 0.4\% | 0.4\% | 0.4\% | 0.6\% | 0.5\% | 2.0\% |
| EU/EEA | 5,435.5 | 5,942.8 | 5,607.4 | 67.5\% | 60.9\% | 56.0\% | 17.0\% | 15.2\% | 19.4\% | 9.4\% | 18.6\% | 16.8\% | 3.0\% | 2.6\% | 4.6\% | 3.1\% | 2.8\% | 3.3\% |


| Volume and composition of available stable funding (after weighting) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| s bn Eur and \% | Total |  |  | Capital items and instruments |  |  | Retail deposits |  |  | Operational deposits |  |  | Other non-financial customers (excl. central banks) |  |  | (Other) financial customers and central banks |  |  | Liabilities provided from undetermined counterparties |  |  | Intra-group and other liabilities |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| at | 614.8 | 602.3 | 581.3 | 10.2\% | 10.9\% | 11.4\% | 47.3\% | 47.8\% | 49.5\% | 0.8\% | 0.8\% | 0.7\% | 11.9\% | 12.8\% | 13.0\% | 14.5\% | 11.7\% | 8.5\% | 9.2\% | 11.0\% | 12.3\% | 6.1\% | 5.0\% | 4.6\% |
| BE | 809.2 | 780.7 | 742.9 | 10.1\% | 10.0\% | 10.6\% | 55.8\% | 59.5\% | 63.0\% | 2.6\% | 2.8\% | 3.5\% | 8.4\% | 9.3\% | 7.9\% | 21.9\% | 17.3\% | 13.6\% | 0.5\% | 0.5\% | 0.7\% | 0.7\% | 0.5\% | 0.7\% |
| BG | 31.5 | 28.4 | 29.9 | 15.7\% | 13.9\% | 13.5\% | 73.6\% | 72.0\% | 71.5\% | 0.1\% | 0.0\% | 0.0\% | 9.3\% | 11.7\% | 11.9\% | 0.3\% | 1.2\% | 2.1\% | 0.5\% | 0.6\% | 0.5\% | 0.4\% | 0.5\% | 0.4\% |
| CY | 34.2 | 38.1 | 42.3 | 10.9\% | 9.8\% | 8.7\% | 70.2\% | 63.6\% | 64.6\% | 0.0\% | 0.0\% | 0.0\% | 11.4\% | 10.1\% | 13.9\% | 5.8\% | 14.7\% | 11.3\% | 0.0\% | 0.0\% | 0.0\% | 1.7\% | 1.8\% | 1.5\% |
| cz | 128.1 | 138.9 | 132.8 | 11.3\% | 9.9\% | 10.6\% | 64.9\% | 61.2\% | 65.1\% | 6.1\% | 5.3\% | 5.8\% | 13.0\% | 18.4\% | 11.9\% | 4.2\% | 4.4\% | 5.4\% | 0.5\% | 0.6\% | 0.9\% | 0.0\% | 0.3\% | 0.3\% |
| DE | 2,355.9 | 2,343.3 | 2,272.4 | 11.6\% | 12.8\% | 13.5\% | 29.3\% | 30.3\% | 31.7\% | 2.0\% | 3.2\% | 5.2\% | 13.4\% | 14.8\% | 14.5\% | 23.8\% | 19.2\% | 13.7\% | 17.3\% | 17.0\% | 18.4\% | 2.6\% | 2.6\% | 2.9\% |
| DK | 509.1 | 426.9 | 429.0 | 21.0\% | 20.1\% | 19.8\% | 44.7\% | 37.8\% | 43.0\% | 1.2\% | 4.9\% | 4.9\% | 16.1\% | 17.9\% | 15.7\% | 11.6\% | 11.9\% | 7.9\% | 0.0\% | 6.8\% | 8.2\% | 5.3\% | 0.5\% | 0.5\% |
| EE | 28.4 | 32.3 | 31.9 | 13.7\% | 13.5\% | 13.7\% | 57.4\% | 56.7\% | 58.3\% | 8.9\% | 8.1\% | 9.1\% | 8.5\% | 9.6\% | 9.4\% | 7.3\% | 6.8\% | 4.4\% | 4.0\% | 5.2\% | 4.8\% | 0.2\% | 0.2\% | 0.2\% |
| es | 2,642.8 | 2,591.4 | 2,488.8 | 10.2\% | 10.5\% | 10.8\% | 52.4\% | 55.3\% | 58.1\% | 1.8\% | 1.9\% | 1.9\% | 9.2\% | 10.3\% | 11.0\% | 16.8\% | 11.4\% | 7.3\% | 7.8\% | 9.2\% | 9.5\% | 1.9\% | 1.6\% | 1.5\% |
| ${ }^{\text {F }}$ | 461.0 | 466.5 | 451.4 | 10.6\% | 10.5\% | 10.8\% | 31.3\% | 33.1\% | 33.9\% | 5.3\% | 3.4\% | 4.0\% | 8.4\% | 10.1\% | 9.5\% | 7.0\% | 5.2\% | 2.0\% | 37.3\% | 37.1\% | 39.1\% | 0.1\% | 0.6\% | 0.9\% |
| FR | 4,983.8 | 4,911.9 | 4,763.9 | 11.7\% | 11.9\% | 12.4\% | 40.8\% | 43.0\% | 44.5\% | 3.0\% | 3.0\% | 5.2\% | 12.6\% | 13.4\% | 12.8\% | 20.2\% | 16.0\% | 12.1\% | 8.7\% | 9.6\% | 10.1\% | 3.0\% | 3.0\% | 3.0\% |
| GR | 237.1 | 242.7 | 232.7 | 10.6\% | 10.7\% | 11.9\% | 61.3\% | 62.0\% | 65.8\% | 0.7\% | 0.7\% | 0.8\% | 10.4\% | 10.9\% | 11.4\% | 15.5\% | 13.8\% | 7.5\% | 0.9\% | 0.7\% | 1.3\% | 0.8\% | 1.2\% | 1.3\% |
| HR | 33.7 | 36.6 | 38.0 | 16.7\% | 14.7\% | 14.2\% | 64.8\% | 65.2\% | 65.5\% | 0.0\% | 0.0\% | 0.0\% | 14.7\% | 16.6\% | 16.4\% | 1.3\% | 1.2\% | 1.2\% | 1.5\% | 1.3\% | 1.7\% | 1.0\% | 0.9\% | 1.1\% |
| ни | 95.1 | 92.6 | 100.7 | 13.6\% | 13.7\% | 13.1\% | 54.7\% | 55.7\% | 50.1\% | 0.2\% | 0.1\% | 0.1\% | 15.9\% | 16.7\% | 15.3\% | 14.1\% | 12.4\% | 11.8\% | 1.2\% | 1.3\% | 1.4\% | 0.3\% | 0.1\% | 8.3\% |
| IE | 332.3 | 345.1 | 329.7 | 18.9\% | 19.3\% | 20.1\% | 41.2\% | 39.8\% | 40.9\% | 4.7\% | 5.1\% | 6.7\% | 12.6\% | 12.3\% | 13.2\% | 17.5\% | 18.2\% | 13.3\% | 4.7\% | 5.0\% | 5.5\% | 0.4\% | 0.3\% | 0.2\% |
| 15 | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| $1{ }^{1}$ | 2,054.5 | 1,930.8 | 1,823.1 | 10.4\% | 11.0\% | 11.8\% | 47.5\% | 51.8\% | 55.5\% | 1.8\% | 1.9\% | 2.3\% | 10.6\% | 11.7\% | 11.7\% | 23.0\% | 17.3\% | 12.4\% | 4.5\% | 4.6\% | 4.9\% | 2.1\% | 1.6\% | 1.4\% |
| u* | n.a. | 62.1 | 59.8 | n.a. | 15.0\% | 15.2\% | n.a. | 53.6\% | 54.7\% | n.a. | 1.6\% | 1.5\% | n.a. | 19.6\% | 19.8\% | n.a. | 5.4\% | 3.8\% | n.a. | 4.4\% | 4.5\% | n.a. | 0.5\% | 0.5\% |
| ${ }^{\text {LT }}$ | 26.2 | 26.4 | 37.0 | 8.3\% | 8.4\% | 10.8\% | 69.0\% | 68.9\% | 69.8\% | 8.6\% | 8.4\% | 7.3\% | 4.9\% | 5.0\% | 5.2\% | 8.4\% | 8.7\% | 6.2\% | 0.0\% | 0.0\% | 0.0\% | 0.7\% | 0.6\% | 0.7\% |
| Lu | 177.6 | 140.1 | 134.7 | 15.6\% | 14.8\% | 15.4\% | 31.0\% | 35.7\% | 37.2\% | 15.5\% | 7.9\% | 8.0\% | 16.8\% | 18.5\% | 18.8\% | 18.3\% | 20.4\% | 17.8\% | 0.5\% | 0.6\% | 0.6\% | 2.3\% | 2.1\% | 2.2\% |
| ıv | 7.5 | 7.5 | 7.6 | 11.5\% | 11.3\% | 11.0\% | 65.7\% | 66.0\% | 67.2\% | 6.8\% | 7.5\% | 7.5\% | 8.6\% | 8.8\% | 10.5\% | 7.1\% | 3.6\% | 1.0\% | 0.0\% | 2.7\% | 2.6\% | 0.2\% | 0.1\% | 0.2\% |
| mт | 20.3 | 20.4 | 21.0 | 9.7\% | 7.8\% | 11.2\% | 73.4\% | 75.5\% | 73.2\% | 1.1\% | 1.1\% | 1.1\% | 9.3\% | 9.4\% | 9.2\% | 6.5\% | 6.0\% | 5.2\% | 0.0\% | 0.0\% | 0.0\% | 0.1\% | 0.2\% | 0.2\% |
| nL | 1,739.1 | 1,672.6 | 1,592.7 | 9.3\% | 9.8\% | 10.1\% | 48.6\% | 51.4\% | 54.5\% | 1.5\% | 1.5\% | 4.0\% | 8.4\% | 9.8\% | 7.5\% | 13.9\% | 9.7\% | 5.0\% | 18.1\% | 17.7\% | 18.5\% | 0.2\% | 0.3\% | 0.3\% |
| No* | n.a. | 206.1 | 199.9 | n.a. | 14.5\% | 14.5\% | n.a. | 30.2\% | 31.4\% | n.a. | 3.1\% | 3.4\% | n.a. | 21.2\% | 20.5\% | n.a. | 0.5\% | 0.6\% | n.a. | 28.1\% | 27.2\% | n.a. | 2.4\% | 2.5\% |
| PL | 147.8 | 144.7 | 152.1 | 14.2\% | 13.9\% | 13.7\% | 68.6\% | 66.4\% | 68.7\% | 5.1\% | 4.4\% | 4.7\% | 8.7\% | 11.2\% | 9.7\% | 0.7\% | 0.4\% | 0.4\% | 2.6\% | 2.6\% | 2.0\% | 0.0\% | 1.2\% | 0.8\% |
| ${ }^{\text {PT }}$ | 240.2 | 242.0 | 232.4 | 10.0\% | 9.2\% | 9.4\% | 66.2\% | 68.4\% | 72.3\% | 1.7\% | 1.8\% | 1.9\% | 7.4\% | 7.9\% | 8.1\% | 10.7\% | 8.3\% | 3.1\% | 0.9\% | 1.0\% | 1.4\% | 3.2\% | 3.4\% | 3.7\% |
| Ro | 46.5 | 47.4 | 49.1 | 13.4\% | 12.6\% | 12.2\% | 70.0\% | 68.8\% | 68.7\% | 0.0\% | 0.0\% | 0.0\% | 12.6\% | 13.4\% | 13.8\% | 2.8\% | 3.6\% | 3.5\% | 1.2\% | 1.6\% | 1.7\% | 0.0\% | 0.0\% | 0.0\% |
| SE | 659.8 | 647.7 | 620.0 | 9.6\% | 10.0\% | 10.0\% | 32.8\% | 33.4\% | 34.0\% | 9.9\% | 9.4\% | 9.4\% | 4.5\% | 5.7\% | 5.1\% | 3.9\% | 3.4\% | 3.2\% | 33.3\% | 32.1\% | 32.1\% | 6.0\% | 6.0\% | 6.1\% |
| 51 | 30.1 | 36.2 | 37.5 | 11.8\% | 12.2\% | 13.3\% | 75.4\% | 74.1\% | 72.6\% | 0.0\% | 0.0\% | 0.0\% | 8.0\% | 9.9\% | 10.1\% | 3.9\% | 2.2\% | 2.5\% | 0.6\% | 1.3\% | 1.3\% | 0.2\% | 0.2\% | 0.3\% |
| SK | 55.8 | 57.1 | 56.2 | 8.9\% | 8.8\% | 9.3\% | 54.4\% | 54.9\% | 56.1\% | 2.8\% | 2.1\% | 2.2\% | 6.9\% | 7.4\% | 8.8\% | 15.4\% | 14.7\% | 9.5\% | 10.4\% | 11.0\% | 12.2\% | 1.2\% | 1.1\% | 1.8\% |
| EU/EEA | 17,619.8 | 17,431.2 | 16,836.3 | 11.3\% | 11.7\% | 12.1\% | 43.8\% | 45.7\% | 47.8\% | 2.7\% | 2.8\% | 4.0\% | 11.0\% | 12.1\% | 11.7\% | 17.9\% | 13.8\% | 9.8\% | 10.9\% | 11.7\% | 12.4\% | 2.4\% | 2.2\% | 2.2\% |

 K banks in EU member states are used instead.
*he EBA Risk Dashboard does not include data from Norwegian nor Liechtensteiner banks from June 2021 to March 2022 due to the implementation of the reoorting framework based on CRR2/CRO5 taking place only in 02 2022.

| Statistical Annex |
| :---: |
| Composition of own funds and risk-weighted assets |


| Composition of own funds (Tier 1 capital) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR and \% | Own funds (Tier 1 capital) volume |  |  | Capital instruments eligible as CET1 Capital |  |  | Retained earnings |  |  | Accumulated other comprehensive income |  |  | Other CET1 components |  |  | Additional Tier 1 capital |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 52.2 | 55.4 | 56.5 | 34\% | 29\% | 28\% | 62\% | 67\% | 69\% | -16\% | -13\% | -16\% | 10\% | 8\% | 9\% | 10\% | 9\% | 9\% |
| BE | 77.7 | 74.2 | 74.8 | 46\% | 46\% | 46\% | 63\% | 68\% | 68\% | -3\% | -5\% | -5\% | -13\% | -14\% | -14\% | 6\% | 6\% | 6\% |
| BG | 4.9 | 3.9 | 3.9 | 24\% | 25\% | 25\% | 35\% | 45\% | 45\% | 4\% | -1\% | -1\% | 34\% | 31\% | 31\% | 3\% | 0\% | 0\% |
| Cr | 3.5 | 3.4 | 3.6 | 44\% | 45\% | 47\% | 34\% | 34\% | 38\% | 3\% | 5\% | 0\% | 9\% | 6\% | 6\% | 10\% | 10\% | 10\% |
| cz | 13.0 | 12.5 | 12.6 | 19\% | 20\% | 20\% | 78\% | 79\% | 78\% | -1\% | -3\% | -2\% | 2\% | 1\% | 2\% | 3\% | 3\% | 3\% |
| DE | 208.4 | 222.1 | 225.0 | 51\% | 52\% | 52\% | 33\% | 35\% | 36\% | -1\% | -3\% | -4\% | 8\% | 8\% | 7\% | 8\% | 8\% | 8\% |
| DK | 41.3 | 38.3 | 39.1 | 3\% | 4\% | 4\% | 81\% | 81\% | 84\% | 0\% | 0\% | 0\% | 6\% | 7\% | 5\% | 9\% | 8\% | 8\% |
| EE | 3.9 | 4.3 | 4.3 | 6\% | 10\% | 10\% | 58\% | 58\% | 58\% | 0\% | 0\% | 0\% | 36\% | 31\% | 31\% | 0\% | 1\% | 1\% |
| Es | 200.2 | 200.9 | 200.3 | 61\% | 59\% | 59\% | 64\% | 67\% | 69\% | -26\% | -27\% | -29\% | -11\% | -10\% | -10\% | 13\% | 11\% | 11\% |
| FI | 42.7 | 41.1 | 41.2 | 17\% | 18\% | 18\% | 82\% | 80\% | 79\% | -2\% | -1\% | -2\% | -5\% | -5\% | -4\% | 8\% | 9\% | 8\% |
| FR | 453.4 | 444.8 | 453.4 | 32\% | 33\% | 32\% | 36\% | 40\% | 41\% | 1\% | -1\% | -3\% | 26\% | 23\% | 23\% | 5\% | 7\% | 7\% |
| GR | 20.1 | 20.3 | 21.8 | 273\% | 118\% | 78\% | -242\% | -54\% | 19\% | -2\% | -6\% | -4\% | 68\% | 38\% | 4\% | 3\% | 3\% | 3\% |
| HR | 6.4 | 6.1 | 6.2 | 35\% | 36\% | 36\% | 59\% | 62\% | 62\% | 2\% | -1\% | -1\% | 4\% | 3\% | 4\% | 0\% | 0\% | 0\% |
| Hu | 11.8 | 11.6 | 11.9 | 17\% | 17\% | 18\% | 82\% | 76\% | 80\% | 0\% | 4\% | 0\% | 2\% | 3\% | 3\% | 0\% | 0\% | 0\% |
| IE | 50.8 | 52.5 | 52.3 | 37\% | 36\% | 37\% | 67\% | 66\% | 66\% | -4\% | -8\% | -9\% | -5\% | 0\% | 0\% | 6\% | 6\% | 6\% |
| Is | 4.5 | 4.5 | 4.3 | 35\% | 35\% | 34\% | 60\% | 57\% | 58\% | 0\% | 0\% | 0\% | 1\% | 4\% | 4\% | 4\% | 4\% | 4\% |
| $1 T$ | 170.0 | 163.8 | 167.4 | 52\% | 49\% | 50\% | 36\% | 42\% | 43\% | -2\% | -5\% | -6\% | 5\% | 5\% | 4\% | 9\% | 9\% | 9\% |
| Li* | n.a. | 7.6 | 7.4 | n.a. | 7\% | 7\% | n.a. | 94\% | 94\% | n.a. | 19\% | 18\% | n.a. | -21\% | -20\% | n.a. | 0\% | 0\% |
| LT | 2.1 | 2.1 | 2.5 | 46\% | 48\% | 114\% | 35\% | 32\% | 28\% | 0\% | 0\% | 0\% | 20\% | 20\% | -42\% | 0\% | 0\% | 0\% |
| เu | 22.2 | 18.2 | 18.1 | 46\% | 41\% | 41\% | 45\% | 49\% | 49\% | 7\% | 8\% | 7\% | 1\% | 1\% | 1\% | 1\% | 2\% | 2\% |
| Lv | 4.6 | 4.4 | 4.4 | 91\% | 94\% | 94\% | 11\% | 8\% | 8\% | 0\% | 0\% | 0\% | -2\% | -2\% | -2\% | 0\% | 0\% | 0\% |
| mT | 1.6 | 1.5 | 1.6 | 50\% | 55\% | 52\% | 43\% | 45\% | 46\% | 2\% | 0\% | 0\% | 4\% | 0\% | 2\% | 0\% | 0\% | 0\% |
| NL | 132.3 | 135.4 | 132.8 | $33 \%$ | 33\% | 33\% | 61\% | 60\% | 63\% | -1\% | -1\% | -3\% | -4\% | -4\% | -4\% | 11\% | 11\% | 11\% |
| NO* | n.a. | 23.1 | 24.3 | n.a. | 20\% | 19\% | n.a. | 80\% | 82\% | n.a. | 2\% | 1\% | n.a. | -10\% | -9\% | n.a. | 7\% | 7\% |
| PL | 18.6 | 17.3 | 18.1 | 23\% | 23\% | 23\% | 17\% | 16\% | 16\% | -10\% | -20\% | -16\% | 70\% | 80\% | 77\% | 0\% | 0\% | 0\% |
| PT | 20.4 | 19.0 | 19.3 | 57\% | 61\% | 51\% | 31\% | 30\% | $32 \%$ | -17\% | -26\% | -28\% | 25\% | 30\% | 39\% | 5\% | 5\% | 5\% |
| Ro | 5.3 | 5.2 | 5.1 | 47\% | 51\% | 51\% | 39\% | 42\% | 44\% | -1\% | -11\% | -9\% | 15\% | 15\% | 11\% | 0\% | 3\% | 3\% |
| SE | 53.4 | 52.7 | 52.3 | 15\% | 15\% | 15\% | 69\% | 68\% | 69\% | 6\% | 6\% | 5\% | 1\% | 3\% | 4\% | 9\% | 9\% | 8\% |
| SI | 3.2 | 4.0 | 4.3 | 44\% | 35\% | 33\% | 58\% | 66\% | 67\% | 0\% | -6\% | -6\% | -2\% | 5\% | 4\% | 0\% | 0\% | 2\% |
| SK | 4.6 | 4.7 | 4.8 | 22\% | 22\% | 21\% | 67\% | 69\% | 71\% | 1\% | 0\% | 0\% | 0\% | -1\% | -2\% | 10\% | 10\% | 10\% |
| EU/EEA | 1,533.0 | 1,555.7 | 1,572.9 | 43\% | 40\% | 39\% | 45\% | 50\% | 52\% | -4\% | -6\% | -7\% | 9\% | 8\% | 7\% | 8\% | 8\% | 8\% |



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

[^9]
## Statistical Annex

Profitability analysis: main drivers within RoE

| Components of RoE: revenue side |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% | RoE <br> (Return on Equity) |  |  | Net interest income / equity |  |  | Net fee \& commission income / equity |  |  | Net trading income (incl. FV result) / equity |  |  | Other operating income / equity |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 7.3\% | 11.6\% | 12.8\% | 18.6\% | 21.5\% | 22.4\% | 9.8\% | 12.2\% | 12.6\% | -0.2\% | 1.3\% | 0.3\% | 1.3\% | -0.4\% | 1.0\% |
| BE | 9.0\% | 9.0\% | 9.8\% | 15.7\% | 16.7\% | 17.0\% | 6.1\% | 6.3\% | 6.2\% | 0.8\% | 1.4\% | 1.0\% | 0.5\% | 0.6\% | 1.0\% |
| BG | 10.9\% | 11.9\% | 13.1\% | 17.0\% | 17.2\% | 17.8\% | 8.3\% | 8.9\% | 8.7\% | 1.5\% | 5.1\% | 2.2\% | 1.6\% | -2.6\% | 0.7\% |
| Cr | 0.3\% | 2.8\% | 2.8\% | 18.5\% | 19.7\% | 22.6\% | 8.1\% | 9.1\% | 9.2\% | -0.3\% | 0.4\% | 0.4\% | 2.7\% | 3.6\% | 3.5\% |
| cz | 11.7\% | 15.2\% | 14.2\% | 20.8\% | 26.1\% | 26.2\% | 6.1\% | 6.8\% | 6.8\% | 2.7\% | 3.3\% | 2.7\% | -0.3\% | -0.7\% | -0.2\% |
| DE | 4.1\% | 5.1\% | 6.0\% | 14.1\% | 15.0\% | 15.8\% | 11.1\% | 10.5\% | 10.1\% | 2.4\% | 2.7\% | 2.1\% | 0.9\% | 0.8\% | 1.2\% |
| DK | 8.4\% | -0.4\% | 2.7\% | 13.4\% | 14.0\% | 14.2\% | 5.8\% | 5.1\% | 5.0\% | 1.9\% | 0.6\% | 1.8\% | 2.6\% | 2.8\% | 2.8\% |
| EE | 8.2\% | 9.6\% | 10.7\% | 13.4\% | 16.1\% | 18.1\% | 4.8\% | 5.4\% | 5.4\% | 1.3\% | 1.5\% | 0.8\% | 0.3\% | -0.3\% | 0.7\% |
| es | 11.3\% | 10.6\% | 10.4\% | 28.6\% | 31.5\% | 32.6\% | 10.8\% | 11.5\% | 11.5\% | 1.2\% | 1.6\% | 1.5\% | 1.4\% | -0.2\% | -0.3\% |
| FI | 9.4\% | 8.7\% | 9.6\% | 13.9\% | 15.3\% | 16.1\% | 7.9\% | 7.7\% | 7.6\% | 2.8\% | 4.1\% | 3.5\% | 0.1\% | -2.5\% | -1.4\% |
| FR | 7.4\% | 6.2\% | 6.1\% | 13.3\% | 13.3\% | 13.5\% | 10.6\% | 10.4\% | 10.4\% | 3.4\% | 3.5\% | 3.5\% | 2.0\% | 2.4\% | 1.9\% |
| GR | -19.4\% | 15.8\% | 15.3\% | 21.6\% | 21.4\% | 22.7\% | 5.9\% | 6.7\% | 6.6\% | 1.0\% | 8.0\% | 6.2\% | -4.1\% | 4.8\% | 5.3\% |
| HR | 8.0\% | 11.2\% | 8.8\% | 14.7\% | 14.5\% | 15.1\% | 7.3\% | 8.2\% | 7.9\% | 2.1\% | 3.0\% | 2.3\% | 0.2\% | -0.7\% | -0.2\% |
| Hu | 14.4\% | 9.9\% | 11.0\% | 28.5\% | 31.2\% | 34.0\% | 15.2\% | 15.0\% | 16.2\% | 2.9\% | 8.4\% | 3.1\% | 0.0\% | -5.9\% | -1.0\% |
| IE | 7.6\% | 6.9\% | 7.2\% | 13.0\% | 12.9\% | 14.5\% | 5.3\% | 5.5\% | 5.7\% | 0.6\% | 1.2\% | 1.1\% | 2.5\% | 3.3\% | 3.3\% |
| Is | 12.6\% | 10.1\% | 9.7\% | 16.3\% | 19.0\% | 18.8\% | 5.8\% | 6.1\% | 5.9\% | 2.2\% | -2.6\% | -2.0\% | 1.2\% | 1.2\% | 1.1\% |
| $1 T$ | 5.6\% | 8.9\% | 9.2\% | 15.1\% | 16.8\% | 18.2\% | 14.0\% | 13.5\% | 13.4\% | 1.1\% | 1.9\% | 2.1\% | 3.3\% | 2.5\% | 2.0\% |
| LI* | n.a. | 7.4\% | 6.7\% | n.a. | 6.4\% | 7.1\% | n.a. | 21.6\% | 21.2\% | n.a. | 3.0\% | 3.4\% | n.a. | 2.1\% | 2.5\% |
| เт | 11.2\% | 11.8\% | 6.0\% | 14.5\% | 20.1\% | 11.0\% | 8.7\% | 8.7\% | 10.4\% | 2.0\% | 2.2\% | -0.2\% | 0.6\% | -0.4\% | -4.7\% |
| เu | 6.0\% | 6.0\% | 6.8\% | 12.6\% | 13.7\% | 14.2\% | 8.5\% | 8.1\% | 7.9\% | 0.3\% | 0.7\% | 1.2\% | 3.3\% | 3.1\% | 2.7\% |
| Lv | 4.3\% | 9.9\% | 11.5\% | 6.3\% | 14.8\% | 17.4\% | 3.1\% | 7.3\% | 7.2\% | 1.0\% | 1.2\% | 1.1\% | -0.3\% | 0.3\% | 0.4\% |
| mт | 3.4\% | -1.3\% | 4.1\% | 16.8\% | 18.7\% | 20.1\% | 5.8\% | 5.8\% | 5.7\% | 0.4\% | 1.2\% | 1.2\% | 0.8\% | 0.8\% | 0.6\% |
| NL | 8.5\% | 8.0\% | 8.1\% | 21.6\% | 21.7\% | 22.3\% | 5.6\% | 5.7\% | 5.7\% | 1.5\% | 1.1\% | 1.5\% | 2.5\% | 3.0\% | 2.3\% |
| NO* | n.a. | 12.3\% | 12.6\% | n.a. | 18.7\% | 19.1\% | n.a. | 4.4\% | 4.3\% | n.a. | 1.3\% | 1.1\% | n.a. | 1.5\% | 1.3\% |
| PL | 9.0\% | 6.8\% | 9.0\% | 23.3\% | 36.1\% | 36.9\% | 10.1\% | 11.4\% | 11.1\% | 1.1\% | 3.7\% | 2.0\% | 1.0\% | -5.5\% | -4.3\% |
| PT | 4.6\% | 8.9\% | 9.5\% | 16.3\% | 19.7\% | 21.4\% | 8.4\% | 9.3\% | 9.3\% | 1.0\% | 2.1\% | 1.3\% | 1.7\% | 1.1\% | 1.6\% |
| Ro | 15.8\% | 19.5\% | 19.3\% | 25.4\% | 31.9\% | 33.6\% | 8.5\% | 9.8\% | 9.9\% | 1.9\% | 3.1\% | 2.8\% | 4.1\% | 3.1\% | 3.0\% |
| SE | 11.8\% | 11.3\% | 11.5\% | 16.7\% | 17.7\% | 18.5\% | 7.1\% | 6.7\% | 6.5\% | 1.4\% | 2.2\% | 1.9\% | 0.7\% | -0.3\% | 0.2\% |
| SI | 10.9\% | 18.9\% | 17.2\% | 17.5\% | 18.3\% | 19.6\% | 10.0\% | 9.8\% | 9.6\% | 1.7\% | 1.1\% | 1.0\% | 0.6\% | 0.3\% | 0.9\% |
| SK | 10.0\% | 9.7\% | 11.1\% | 20.2\% | 19.9\% | 20.5\% | 9.5\% | 9.7\% | 9.6\% | 0.4\% | 0.5\% | 0.6\% | 0.7\% | 1.0\% | 1.3\% |
| EU/EEA | 7.3\% | 7.8\% | 8.0\% | 17.1\% | 18.2\% | 18.9\% | 10.1\% | 10.0\% | 10.0\% | 2.1\% | 2.5\% | 2.4\% | 1.7\% | 1.5\% | 1.4\% |


| Components of RoE: expenses, costs, provisions, impairments |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% | Staff expenses / equity |  |  | Other admin. (incl. depreciation) expenses / equity |  |  | Provisions / equity |  |  | Impairments (credit risk losses) / equity |  |  | Contributions to DGS and resolution funds / equity |  |  | Other (incl. tax) / equity |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 9.8\% | 9.3\% | 9.5\% | 7.4\% | 7.5\% | 7.7\% | 0.7\% | 0.3\% | 0.8\% | 1.0\% | 2.5\% | 2.8\% | 1.1\% | 1.4\% | 1.1\% | 2.1\% | 1.9\% | 1.7\% |
| BE | 7.0\% | 7.2\% | 7.2\% | 6.2\% | 6.9\% | 6.8\% | 0.0\% | 0.2\% | 0.2\% | 0.1\% | 0.8\% | 0.9\% | 1.0\% | 1.6\% | 1.2\% | -0.2\% | -0.7\% | -1.0\% |
| BG | 5.5\% | 5.6\% | 5.6\% | 5.9\% | 5.5\% | 5.6\% | -0.1\% | 1.1\% | 0.3\% | 3.9\% | 2.0\% | 2.5\% | 1.0\% | 1.4\% | 1.0\% | 1.2\% | 1.1\% | 1.2\% |
| Cr | 11.2\% | 15.6\% | 14.2\% | 9.5\% | 9.1\% | 11.7\% | -0.1\% | 0.0\% | 0.4\% | 4.2\% | 1.3\% | 2.6\% | 1.2\% | 1.6\% | 1.4\% | 2.6\% | 2.4\% | 2.5\% |
| cz | 7.5\% | 7.8\% | 7.9\% | 6.6\% | 6.9\% | 7.3\% | 0.1\% | 0.1\% | 1.0\% | -0.3\% | 0.6\% | 0.8\% | 0.9\% | 1.4\% | 1.1\% | 2.8\% | 3.4\% | 3.2\% |
| DE | 10.4\% | 10.1\% | 10.2\% | 9.6\% | 8.8\% | 8.9\% | 1.0\% | 0.1\% | 0.2\% | 0.6\% | 1.3\% | 1.5\% | 1.1\% | 1.6\% | 1.2\% | 1.7\% | 2.0\% | 1.3\% |
| DK | 7.7\% | 7.4\% | 7.2\% | 6.1\% | 12.2\% | 10.8\% | -0.2\% | 0.6\% | 0.6\% | -0.1\% | -0.5\% | -0.1\% | 0.3\% | 0.4\% | 0.4\% | 1.4\% | 2.7\% | 2.4\% |
| EE | 5.2\% | 5.7\% | 5.8\% | 5.5\% | 5.4\% | 5.9\% | 0.0\% | 0.2\% | 0.2\% | 0.2\% | 0.5\% | 0.8\% | 0.5\% | 0.6\% | 0.7\% | 0.1\% | 0.8\% | 1.0\% |
| es | 12.1\% | 11.1\% | 11.4\% | 9.4\% | 9.7\% | 9.8\% | 2.4\% | 1.1\% | 1.2\% | 6.2\% | 6.8\% | 7.3\% | 1.5\% | 1.2\% | 1.6\% | -0.9\% | 3.7\% | 3.6\% |
| FI | 7.1\% | 7.2\% | 7.3\% | 4.8\% | 5.0\% | 5.1\% | -0.1\% | 0.0\% | 0.1\% | 0.7\% | 0.3\% | 0.5\% | 0.8\% | 1.3\% | 1.0\% | 2.0\% | 2.1\% | 2.3\% |
| FR | 11.0\% | 10.9\% | 11.0\% | 8.0\% | 8.0\% | 8.1\% | 0.2\% | -0.1\% | -0.1\% | 1.7\% | 2.0\% | 2.1\% | 0.7\% | 1.1\% | 0.9\% | 0.4\% | 1.4\% | 1.1\% |
| GR | 7.7\% | 7.0\% | 7.1\% | 7.4\% | 7.0\% | 6.9\% | 0.4\% | 1.1\% | 1.2\% | 25.5\% | 7.9\% | 7.3\% | 1.0\% | 1.1\% | 1.1\% | 1.8\% | 0.9\% | 1.9\% |
| HR | 5.9\% | 5.7\% | 6.1\% | 5.8\% | 6.1\% | 6.3\% | 1.0\% | 0.9\% | 1.9\% | 1.2\% | -1.9\% | -0.8\% | 0.5\% | 0.7\% | 0.6\% | 1.9\% | 2.1\% | 2.1\% |
| Hu | 11.1\% | 9.5\% | 10.7\% | 15.1\% | 17.3\% | 17.8\% | 0.3\% | 0.2\% | 0.4\% | 1.6\% | 5.8\% | 5.9\% | 1.1\% | 1.4\% | 1.3\% | 3.0\% | 4.4\% | 5.1\% |
| IE | 7.1\% | 6.9\% | 7.1\% | 7.2\% | 6.9\% | 7.1\% | 0.1\% | 0.5\% | 0.4\% | -1.7\% | -0.6\% | 0.6\% | 0.6\% | 0.6\% | 0.7\% | 0.5\% | 1.7\% | 1.5\% |
| Is | 6.5\% | 6.2\% | 6.3\% | 4.4\% | 4.4\% | 4.3\% | 0.1\% | 0.1\% | 0.1\% | -1.9\% | -0.9\% | -0.6\% | 0.3\% | 0.1\% | 0.1\% | 3.4\% | 3.7\% | 3.9\% |
| IT | 12.1\% | 11.6\% | 12.0\% | 8.9\% | 8.9\% | 9.1\% | 0.4\% | 0.1\% | 0.3\% | 4.7\% | 3.4\% | 3.9\% | 1.4\% | 1.8\% | 1.4\% | 0.3\% | 0.1\% | -0.2\% |
| Lı* | n.a. | 17.6\% | 18.5\% | n.a. | 7.2\% | 8.0\% | n.a. | -0.3\% | 0.0\% | n.a. | 0.0\% | 0.0\% | n.a. | 0.0\% | 0.0\% | n.a. | 1.1\% | 1.1\% |
| LT | 6.0\% | 6.1\% | 2.9\% | 5.4\% | 8.1\% | 4.4\% | 0.0\% | 0.0\% | 0.0\% | -0.2\% | 0.8\% | 1.2\% | 0.9\% | 1.0\% | 0.5\% | 2.6\% | 2.7\% | 1.5\% |
| เบ | 9.0\% | 8.7\% | 8.9\% | 7.0\% | 7.0\% | 6.9\% | 0.0\% | 0.1\% | 0.0\% | 0.7\% | 1.8\% | 1.6\% | 0.6\% | 0.8\% | 0.6\% | 1.3\% | 1.2\% | 1.1\% |
| Lv | 2.9\% | 5.5\% | 5.4\% | 2.6\% | 5.7\% | 6.0\% | -0.1\% | 0.2\% | 0.1\% | -0.2\% | 0.6\% | 1.1\% | 0.6\% | 0.9\% | 0.9\% | 0.2\% | 0.8\% | 1.2\% |
| mт | 8.0\% | 8.9\% | 8.8\% | 10.9\% | 9.5\% | 15.1\% | 0.0\% | 7.7\% | 0.0\% | -1.0\% | 0.1\% | -3.3\% | 1.3\% | 1.7\% | 1.0\% | 1.2\% | -0.1\% | 1.8\% |
| NL | 10.5\% | 10.7\% | 10.9\% | 7.4\% | 6.4\% | 6.8\% | 0.9\% | 0.5\% | 0.3\% | 0.0\% | 1.8\% | 1.8\% | 1.2\% | 1.5\% | 1.3\% | 2.7\% | 2.7\% | 2.6\% |
| NO* | n.a. | 6.1\% | 6.2\% | n.a. | 4.2\% | 4.2\% | n.a. | -0.2\% | -0.2\% | n.a. | -0.2\% | 0.2\% | n.a. | 0.1\% | 0.1\% | n.a. | 3.6\% | 2.8\% |
| PL | 7.5\% | 8.4\% | 8.4\% | 9.1\% | 13.6\% | 12.8\% | 2.1\% | 1.5\% | 1.8\% | 3.5\% | 3.8\% | 4.5\% | 0.8\% | 1.7\% | 1.3\% | 3.5\% | 9.9\% | 8.0\% |
| PT | 6.7\% | 7.2\% | 8.2\% | 5.2\% | 5.4\% | 5.7\% | 4.7\% | 1.6\% | 2.5\% | 3.4\% | 1.6\% | 2.0\% | 1.2\% | 1.9\% | 1.4\% | 1.7\% | 5.5\% | 4.3\% |
| Ro | 9.6\% | 11.6\% | 11.7\% | 8.9\% | 10.0\% | 10.5\% | -0.4\% | -1.7\% | -0.9\% | 2.2\% | 3.5\% | 3.8\% | 0.7\% | 1.5\% | 1.1\% | 3.0\% | 3.4\% | 3.7\% |
| SE | 7.1\% | 6.8\% | 6.8\% | 4.2\% | 4.3\% | 4.4\% | -0.1\% | 0.3\% | 0.1\% | 0.2\% | 0.5\% | 0.8\% | 0.7\% | 0.7\% | 0.9\% | 2.0\% | 2.3\% | 2.6\% |
| SI | 10.0\% | 9.0\% | 9.3\% | 7.6\% | 7.5\% | 7.8\% | 0.3\% | -0.1\% | 0.2\% | -1.1\% | 0.0\% | 0.6\% | 1.3\% | 1.4\% | 1.2\% | 0.7\% | -7.2\% | -5.1\% |
| SK | 8.1\% | 7.9\% | 8.0\% | 6.7\% | 6.5\% | 6.5\% | 0.4\% | 0.0\% | -0.3\% | 1.8\% | 3.3\% | 2.8\% | 0.7\% | 1.1\% | 0.9\% | 2.9\% | 2.7\% | 2.9\% |
| EU/EEA | 10.5\% | 10.2\% | 10.4\% | 8.1\% | 8.1\% | 8.2\% | 0.7\% | 0.3\% | 0.4\% | 2.4\% | 2.5\% | 2.7\% | 1.0\% | 1.3\% | 1.1\% | 0.9\% | 2.0\% | 1.7\% |

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

| Loans and advances outstanding with expired EBA-compliant moratoria |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR; \% | Total |  |  | of which: Households |  |  | of which: NFCs |  |  | Stage 2 |  |  | Non-performing |  |  | Coverage of NPLs |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 24.4 | 19.8 | 18.9 | 57.1\% | 58.4\% | 59.1\% | 41.7\% | 40.2\% | 39.8\% | 37.8\% | 29.3\% | 25.9\% | 6.0\% | 6.6\% | 6.7\% | 42.4\% | 40.7\% | 40.9\% |
| BE | 33.6 | 28.9 | 27.3 | 37.6\% | 39.1\% | 39.9\% | 58.8\% | 57.6\% | 57.0\% | 17.5\% | 19.5\% | 20.3\% | 2.5\% | 2.4\% | 2.6\% | 14.2\% | 16.8\% | 16.5\% |
| BG | 2.0 | 1.1 | 0.9 | 28.3\% | 33.4\% | 34.0\% | 70.2\% | 65.0\% | 64.4\% | 36.1\% | 39.6\% | 35.2\% | 9.4\% | 12.1\% | 14.5\% | 47.1\% | 54.1\% | 55.2\% |
| CY | 8.1 | 7.3 | 7.4 | 39.8\% | 40.8\% | 40.0\% | 56.6\% | 54.4\% | 57.0\% | 30.7\% | 25.8\% | 23.0\% | 6.1\% | 8.6\% | 5.5\% | 28.1\% | 36.1\% | 35.0\% |
| cz |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| DE | 19.2 | 17.2 | 16.5 | 62.2\% | 61.7\% | 62.1\% | 36.8\% | 37.4\% | 36.9\% | 18.2\% | 18.1\% | 17.0\% | 6.6\% | 6.6\% | 6.8\% | 23.7\% | 28.5\% | 28.8\% |
| DK |  |  |  | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% |
| EE | 0.6 | 0.6 | 0.5 | 65.5\% | 61.8\% | 70.2\% | 33.8\% | 37.6\% | 29.0\% | 49.0\% | 24.6\% | 21.3\% | 1.6\% | 1.8\% | 1.4\% | 16.4\% | 14.0\% | 17.1\% |
| es | 151.2 | 133.9 | 125.9 | 82.3\% | 83.8\% | 84.2\% | 17.6\% | 16.1\% | 15.7\% | 21.5\% | 18.2\% | 18.2\% | 8.0\% | 8.5\% | 8.3\% | 28.7\% | 31.4\% | 31.2\% |
| ${ }^{\text {FI }}$ | 7.1 | 5.9 | 5.6 | 99.4\% | 99.5\% | 99.6\% | 0.6\% | 0.5\% | 0.4\% | 2.3\% | 3.0\% | 2.5\% | 0.2\% | 0.3\% | 0.3\% | 5.6\% | 5.1\% | 10.8\% |
| FR | 197.7 | 162.1 | 152.3 | 13.4\% | 14.8\% | 15.1\% | 85.7\% | 84.6\% | 84.4\% | 19.9\% | 20.8\% | 17.4\% | 3.1\% | 3.7\% | 4.0\% | 31.8\% | 33.8\% | 34.3\% |
| GR | 21.8 | 19.2 | 18.2 | 46.6\% | 49.6\% | 50.8\% | 52.5\% | 49.5\% | 48.3\% | 37.4\% | 39.7\% | 38.7\% | 16.4\% | 16.1\% | 16.1\% | 22.1\% | 24.3\% | 25.5\% |
| HR | 3.7 | 3.0 | 2.8 | 22.5\% | 23.2\% | 22.5\% | 46.5\% | 41.6\% | 39.2\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% |
| нu | - | - | - | 0.0\% | 0.0\% | 0.0\% | 0.0\% | - | - | 0.0\% | - | - | 0.0\% | - | - | 0.0\% | - | - |
| IE | 17.8 | 14.4 | 12.5 | 59.4\% | 57.9\% | 61.1\% | 40.3\% | 42.0\% | 38.8\% | 37.2\% | 26.4\% | 26.7\% | 13.6\% | 16.8\% | 11.8\% | 20.8\% | 24.6\% | 27.6\% |
| IS | 1.6 | - | - | 17.4\% | 0.0\% | - | 82.6\% | 0.0\% | - | 0.0\% | 0.0\% | - | 0.0\% | 0.0\% | - | 0.0\% | 0.0\% | - |
| $1{ }^{19}$ | 141.4 | 122.5 | 113.6 | 35.8\% | 37.6\% | 38.9\% | 60.0\% | 59.1\% | 57.6\% | 33.6\% | 25.4\% | 22.5\% | 4.1\% | 4.9\% | 5.2\% | 37.4\% | 38.6\% | 42.2\% |
| LT | 0.3 | 0.2 | 0.2 | 61.8\% | 65.9\% | 67.3\% | 38.2\% | 32.9\% | 31.5\% | 24.8\% | 24.8\% | 24.5\% | 1.1\% | 0.9\% | 0.8\% | 9.0\% | 11.1\% | 11.5\% |
| เU | 2.6 | 1.9 | 1.7 | 11.8\% | 13.3\% | 14.2\% | 85.6\% | 83.9\% | 83.1\% | 9.5\% | 13.1\% | 13.2\% | 2.9\% | 1.3\% | 1.4\% | 6.0\% | 10.0\% | 10.5\% |
| ıv | 0.7 | 0.6 | 0.6 | 61.3\% | 65.3\% | 66.2\% | 38.7\% | 34.3\% | 33.3\% | 28.0\% | 28.2\% | 27.9\% | 1.0\% | 1.1\% | 1.2\% | 14.1\% | 17.4\% | 18.6\% |
| mт | 1.1 | 0.9 | 0.9 | 42.3\% | 44.0\% | 45.2\% | 40.6\% | 37.2\% | 38.9\% | 22.2\% | 23.2\% | 21.7\% | 6.0\% | 5.9\% | 6.1\% | 16.7\% | 13.0\% | 14.1\% |
| NL | 39.6 | 33.9 | 32.0 | 26.2\% | 26.1\% | 26.2\% | 71.7\% | 71.8\% | 71.7\% | 21.3\% | 19.1\% | 21.7\% | 5.7\% | 5.2\% | 5.4\% | 17.8\% | 20.9\% | 22.5\% |
| No |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| PL | 12.0 | 9.8 | 9.5 | 55.8\% | 57.0\% | 57.8\% | 44.1\% | 42.9\% | 42.1\% | 44.7\% | 39.9\% | 26.0\% | 6.1\% | 6.5\% | 7.4\% | 40.4\% | 44.8\% | 43.4\% |
| PT | 33.6 | 29.1 | 27.0 | 46.4\% | 47.9\% | 50.0\% | 53.1\% | 51.6\% | 49.5\% | 30.0\% | 26.8\% | 24.1\% | 8.5\% | 9.7\% | 9.7\% | 46.1\% | 45.3\% | 47.5\% |
| Ro | 2.4 | 1.9 | 1.7 | 62.5\% | 68.8\% | 70.7\% | 36.3\% | 30.6\% | 28.8\% | 39.3\% | 36.8\% | 35.0\% | 13.6\% | 13.6\% | 14.3\% | 61.2\% | 57.1\% | 57.4\% |
| SE | 19.4 | - | - | 95.5\% | 0.0\% | - | 4.5\% | 0.0\% | - | 0.0\% | 0.0\% | - | 0.0\% | 0.0\% | - | 0.0\% | 0.0\% | - |
| 51 | 2.0 | 2.0 | 1.7 | 53.2\% | 46.2\% | 48.9\% | 46.4\% | 53.2\% | 50.4\% | 18.1\% | 16.5\% | 17.8\% | 7.3\% | 8.5\% | 8.9\% | 45.0\% | 44.4\% | 41.1\% |
| Sk | 3.4 | 2.8 | 2.6 | 75.5\% | 73.3\% | 73.7\% | 24.5\% | 26.6\% | 26.3\% | 35.5\% | 26.9\% | 22.8\% | 4.5\% | 6.4\% | 6.2\% | 57.9\% | 58.5\% | 54.6\% |
| EU/EEA | 704.0 | 583.0 | 545.6 | 44.4\% | 44.9\% | 45.7\% | 54.2\% | 53.8\% | 53.1\% | 24.9\% | 22.7\% | 20.9\% | 5.5\% | 6.4\% | 6.3\% | 30.1\% | 32.6\% | 33.9\% |


| Loans and advances outstanding subject to public guarantee schemes |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR; \% | Total |  |  | 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 |  |  |
|  | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 | Dec-21 | Sep-22 | Dec-22 |
| AT | 4.0 | 3.7 | 3.3 | 74.6\% | 74.4\% | 69.0\% | 45.5\% | 44.2\% | 38.6\% | 5.4\% | 5.9\% | 7.3\% | 19.2\% | 23.2\% | 23.9\% |
| BE | 1.2 | 1.2 | 1.1 | 79.1\% | 78.4\% | 76.4\% | 18.5\% | 41.4\% | 39.8\% | 4.8\% | 5.1\% | 5.3\% | 9.2\% | 13.7\% | 14.6\% |
| BG | 0.4 | 0.4 | 0.5 | 93.1\% | 84.4\% | 85.5\% | 14.8\% | 13.1\% | 16.8\% | 1.4\% | 1.5\% | 1.4\% | 30.1\% | 39.0\% | 35.2\% |
| cr | - | 0.0 | 0.0 | - | - | 100.0\% | - | 1.7\% | 2.3\% | - | - | - | - | - | - |
| cz |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| DE | 12.0 | 10.5 | 9.7 | 78.8\% | 77.4\% | 77.1\% | 19.7\% | 20.9\% | 20.1\% | 2.2\% | 3.6\% | 5.0\% | 17.8\% | 20.0\% | 19.7\% |
| DK | 0.8 | - | - | 81.9\% | - | - | 24.2\% | - | - | 24.5\% | - | - | 27.9\% | - | - |
| EE | 0.0 | 0.0 | 0.0 | 83.7\% | 85.4\% | 87.1\% | 25.4\% | 16.9\% | 57.1\% | 16.8\% | 16.5\% | 10.0\% | 66.1\% | 59.8\% | 39.5\% |
| es | 103.6 | 93.9 | 88.0 | 78.7\% | 78.7\% | 78.5\% | 21.0\% | 20.2\% | 18.6\% | 3.9\% | 5.9\% | 6.6\% | 15.6\% | 16.7\% | 18.4\% |
| ${ }^{\text {FI }}$ | 1.5 | 1.7 | 1.7 | 66.5\% | 64.3\% | 62.7\% | 8.7\% | 11.6\% | 13.9\% | 6.1\% | 5.7\% | 6.9\% | 29.4\% | 20.5\% | 20.2\% |
| FR | 110.0 | 98.9 | 92.7 | 67.1\% | 66.2\% | 66.2\% | 32.1\% | 35.7\% | 28.5\% | 4.7\% | 6.4\% | 7.5\% | 9.2\% | 10.1\% | 10.3\% |
| GR | 5.5 | 4.7 | 4.3 | 64.6\% | 72.8\% | 73.2\% | 9.1\% | 11.9\% | 11.8\% | 1.2\% | 1.2\% | 1.3\% | 13.1\% | 18.7\% | 18.5\% |
| HR | 0.1 | 0.1 | 0.1 | 76.1\% | 75.4\% | 84.2\% | 60.0\% | 39.9\% | 56.5\% | 3.0\% | 3.6\% | 5.4\% | 49.3\% | 16.0\% | 22.0\% |
| Hu | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| IE | 0.8 | 0.8 | 0.7 | 80.6\% | 76.0\% | 75.9\% | 28.7\% | 22.3\% | 18.5\% | 10.4\% | 13.1\% | 12.7\% | 9.4\% | 12.4\% | 8.4\% |
| 15 | 0.1 | - | - | 89.5\% | - | - | 45.8\% | - | - | 9.3\% | - | - | 30.3\% | - | - |
| $1{ }^{17}$ | 120.5 | 120.7 | 114.3 | 87.6\% | 84.4\% | 84.2\% | 15.8\% | 15.4\% | 15.2\% | 0.8\% | 1.4\% | 1.9\% | 26.0\% | 28.4\% | 28.9\% |
| LT | 0.0 | 0.0 | 0.0 | 16.4\% | 16.4\% | 16.1\% | 15.2\% | 14.8\% | 14.6\% | 21.8\% | 28.2\% | 28.0\% | 18.2\% | 22.0\% | 20.5\% |
| เu | 0.1 | 0.1 | 0.1 | 87.1\% | 89.6\% | 90.0\% | 21.4\% | 22.2\% | 22.6\% | 13.5\% | 22.9\% | 24.3\% | 11.8\% | 15.7\% | 16.2\% |
| Lv | 0.0 | 0.0 | 0.0 | 85.3\% | 85.5\% | 86.7\% | 26.3\% | 17.0\% | 63.9\% | 2.7\% | 8.4\% | 9.2\% | 15.6\% | 33.0\% | 41.4\% |
| mт | 0.3 | 0.3 | 0.3 | 50.5\% | 50.2\% | 50.2\% | 32.5\% | 36.6\% | 29.9\% | 5.5\% | 4.4\% | 4.7\% | 11.7\% | 12.5\% | 8.8\% |
| NL | 3.2 | 3.1 | 3.0 | 94.3\% | 96.5\% | 96.8\% | 21.5\% | 12.6\% | 11.4\% | 5.6\% | 3.5\% | 3.4\% | 14.7\% | 19.2\% | 19.6\% |
| No |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| PL | 3.7 | 4.7 | 4.5 | 71.7\% | 72.8\% | 74.5\% | 15.0\% | 19.1\% | 17.7\% | 1.9\% | 2.1\% | 2.7\% | 21.6\% | 35.8\% | 37.4\% |
| PT | 7.6 | 7.2 | 6.7 | 79.3\% | 77.5\% | 77.2\% | 16.2\% | 15.3\% | 16.8\% | 0.8\% | 1.4\% | 1.7\% | 34.7\% | 33.7\% | 35.7\% |
| Ro | 1.5 | 2.1 | 2.0 | 33.0\% | 30.3\% | 29.6\% | 31.4\% | 28.8\% | 32.1\% | 0.5\% | 0.8\% | 1.2\% | 24.3\% | 34.7\% | 36.2\% |
| SE | 0.1 | - | - | 52.5\% | - | - | 34.0\% | - | - | 2.9\% | - | - | 16.5\% | - | - |
| SI | 0.2 | 0.2 | 0.2 | 37.9\% | 31.7\% | 32.4\% | 21.6\% | 14.0\% | 13.2\% | 0.6\% | 1.7\% | 1.3\% | 24.8\% | 38.2\% | 18.8\% |
| Sk | 0.7 | 0.6 | 0.6 | 45.7\% | 47.1\% | 38.5\% | 45.8\% | 43.4\% | 26.0\% | 1.3\% | 2.3\% | 2.5\% | 43.4\% | 52.8\% | 52.2\% |
| EU/EEA | 372.6 | 349.1 | 328.1 | 77.7\% | 76.6\% | 76.4\% | 22.6\% | 23.1\% | 20.4\% | 3.1\% | 4.2\% | 4.9\% | 14.0\% | 15.5\% | 16.5\% |

[^10]

## Methodological note

## Risk Indicators' (RIs) heatmap

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

For each of the RIs' quarterly data, the distribution across the three buckets is computed in respect of the sum of total assets for all banks that are included in the EBA's reporting sample in each reference date. From reference periods March 2020 onwards, the sum of total asses 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 33 rd and the 67th percentile of the time series.

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

| Cost to income ratio | $[50 \%-60 \%]$ | $12.6 \%$ | $12.2 \%$ | $12.5 \%$ | $13.7 \%$ | $14.5 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | $25.0 \%$ | $12.0 \%$ | $32.6 \%$ | $34.0 \%$ |

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 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| , | Risk ndicisoto code | Dasthoart name | formua | Data Point $\mathrm{A}^{\text {III }}$ |  |  | Datat Point $\mathrm{E}^{\text {(1) }}$ |  |  | Data Point ( ${ }^{(1)}$ |  |  |  |  |  |
|  |  |  |  | Template | Row | Colum | Template | Row | Colum | Template | Row | Colum |  |  |  |
| 1 | svC_1 | Terer capiata atio | Terer capital (A)/ Total (iske exosure emount (B) | co1.00 | 0015 | 0010 | co200 | 0010 | \%o10 |  |  |  |  |  |  |
| 2 | svC_2 | Totat capiat atio | Own funs (A)/ Toal inse exposure emount (B) | coi.00 | 0010 | 000 | co200 | 0010 | 0010 |  |  |  |  |  |  |
| 3 | svc. 3 | cri capital atio |  | coi.00 | O202 | 000 | C0200 | 0010 | P010 |  |  |  |  |  |  |
| 4 | SvC29 | CFT 1 ntio (fulv losedel) | Common equity TIER 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects |  <br>  |  |  |  |  |  |  |  |  |  |  |  |
| 5 | SVC_13 | Leverage atio | Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure using a transitional definition of Tier 1 capital (B) | C47.00 | 0320 | 0010 | c4700 | 0300 | [0010 |  |  |  |  |  |  |
| 6 | sv_12 | Leverege ario (fuly phased id defefinion 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) | c47.00 | 0310 | 000 | c4700 | 0290 | O010 |  |  |  |  |  |  |
| 7 | Aat $3.3^{2}$ | Share of non-performing loans and advances (NPL ratio) | Non-performing loans and advances (A) / Total gross loans and advances (B) | ${ }_{\text {F18,00 }}$ |  | 0060 | ${ }_{\text {F18.00 }}$ |  | 010 |  |  |  |  |  |  |
| 8 | Aar_41.2 | Coverge ratio of non peftoming loans nnd datanes | 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) | F18.00 | 0005, 0070, <br> 0191, 0221 | 1050 | F18,00 | 0005, 0070, <br> 191, 0221 | O060 |  |  |  |  |  |  |
| 9 | AOT_42.2 |  | Exposures with forbearance measures for loans and advances [A] / total instruments on BS [B] | F19.00 | 0005,0070, 0191,0221 | 000 | ${ }_{\text {F } 18.00}$ | $\mathbf{0 0 0 5 , 0} 0$ <br> 0191,0221 | 0010 |  |  |  |  |  |  |
| 10 | Aat, 3.1 | Non-performing debt instruments (loans and advances \& debt securities) other than h <br> ebt instruments (NPE ratio) |  | F1800 | 0330 | O6S0 | F18,00 | O330 | [0010 |  |  |  |  |  |  |
| 11 | Pft_21 | Return on equity (numerator annualised, denominator as average $)^{(2)}$ | Proftro foss tor the eear (A)/ Total equity (B) | F0200 | 0670 | 0010 | ${ }_{\text {f01. }}$ | O300 | [0010 |  |  |  |  |  |  |
| ${ }^{12}$ | per_24 | Return on assets (numerator annualised, denominator as average $e^{(2)}$ | Profito or oss forthe eear (A)/ /otal asests (B) | F0200 | 0670 | 000 | ${ }_{\text {F01.01 }}$ | O380 | 0010 |  |  |  |  |  |  |
| ${ }^{13}$ | Pff_23 | Costto income atio | Administrative and depreciation expenses (A) / Total net operating income (B) income (B) | F0200 | $\begin{aligned} & \text { Og50. 0355, } \\ & 0.300 \end{aligned}$ | 0010 | fo2.00 | 0355 | 0010 |  |  |  |  |  |  |
| ${ }^{14}$ | Peft25 | Net intersti income to totat ene operating income | Net interest income (Interest income (A) - Interest expenses (B)) / Total net operating income (C) | F0200 | 0010 | 0010 | 02.00 | 1090 | 0010 | F0200 | 0355 | 0010 |  |  |  |
| ${ }^{15}$ | ${ }^{\text {PfT_26 }}$ | Net fee and comisison income to total net opeasing incom | Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C) | 0220 | 0200 | 0010 | f0200 | 1020 | 0010 | F0200 | 035 | 0010 |  |  |  |
| 16 | Pr_29 | Net trading incometo total neto operatiog income | Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B) | f0200 |  | 0010 | F0200 | 0355 | 0010 |  |  |  |  |  |  |
| ${ }^{17}$ | Prt_41 | Net interest margin (numerator annualised, denominator as average) ${ }^{(2)}$ | (A) - interest expenses (B)/ / Interestearning sseses (c) | F0200 | 0010 | 0010 | ${ }_{\text {f0200 }}$ | [090 | 0010 | ${ }^{0101}$ |  | 0010 |  |  |  |
| ${ }^{18}$ | Per_43 | Costof fisk ${ }^{(9)}$ |  in credit risk (net) + Changes due to modifications without derecog (net) + Changes due to update in the institution's methodology for (net) + Changes due to update in the institution's methododogy for estimation (net) + Ohter dajustments ( Innulised) (A) / Total gross loans and advances subject to impairment ( $B+C$ ) | ${ }_{\text {F } 1201}$ |  |  | F0003.1 | ${ }^{0110}$ | 0015, 0030, 040, 0041 | F0000.4. | 0070 |  |  |  |  |
| 19 | fNo 32 | Loans and advances-to-deposits ratio for households and non-financial corporations |  | fos.01 | 1080 | 105s, 060 | F040, | [017, 088 | [010 | ${ }_{\text {fob }} 01$ | O260, 0310 | 0010,0020, <br> 0030,0034, :0035 |  |  |  |
| 20 | FNo.33 | Asset encumbrance atio | ${ }^{(4)}$ Total encumbered assets and collateral (A) / Total assets and collateral (B+C) | F32018 83202 | 20:01, 130 | 010 | ${ }_{\text {F3201 }}$ | 010 | [010, 060 | ${ }_{\text {F } 32.02}$ | [130 | [010,040 |  |  |  |
| ${ }^{21}$ | บа. 17 | Liquidity coverge ario |  | C7600 | 0010 | 0010 | C7600 | O20 | O010 |  |  |  |  |  |  |
| ${ }^{22}$ | บุ. 20 | Net sabile funding Ratio | Aviluble sable funding (1)/ Reauired sable finding (B) | c8400 | 0120 | [030 | C84.00 | 10010 | [020 |  |  |  |  |  |  |

[^11]| Annex series | Risk Indicator code | RI's parameter shown | Formula | Data Point $\mathrm{A}^{(1)}$ |  |  | Data Point $\mathrm{B}^{(1)}$ |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Template | Row | Column | Template | Row | Column |
| Exposures towards counterparty | n/a |  | Equity instruments + Cash balances at central banks and other demand deposits + Debt securities + Loans and advances | F20.04 | $\begin{aligned} & \text { 0040, 0075, 0080, } \\ & 0140 \end{aligned}$ | 0010 |  |  |  |
| Cash balances at central banks and other demand deposits | n/a |  | Cash balances at central banks and other demand deposits | F20.04 | 0075 | 0010 |  |  |  |
| Debt securities | n/a |  | Debt securities | F20.04 | 0080 | 0010 |  |  |  |
| Debt securities: of which Central banks and general governments | n/a |  | Central banks and general governments | F20.04 | 0090,0100 | 0010 |  |  |  |
| Loans and advances | n/a |  | Loans and advances | F20.04 | 0140 | 0010 |  |  |  |
| Loans and advances: of which Credit institutions and other financial corporations | n/a |  | Credit institutions and other financial corporations | F20.04 | 0170, 0180 | 0010 |  |  |  |
| Loans and advances: of which Non-financial corporations | n/a |  | Non-financial corporations | F20.04 | 0190 | 0010 |  |  |  |
| Loans and advances: of which Households | n/a |  | Households | F20.04 | 0220 | 0010 |  |  |  |
| Deposits | n/a |  | Deposits | F20.06 | 0070 | 0010 |  |  |  |
| Deposits: of which Central banks | n/a |  | Central banks | F20.06 | 0080 | 0010 |  |  |  |
| Deposits: of which General governments | n/a |  | General governments | F20.06 | 0090 | 0010 |  |  |  |
| Deposits: of which Credit institutions | n/a |  | Credit institutions | F20.06 | 0100 | 0010 |  |  |  |
| Deposits: of which Other financial corporations | n/a |  | Other financial corporations | F20.06 | 0110 | 0010 |  |  |  |
| Deposits: of which Non-financial corporations | n/a |  | Non-financial corporations | F20.06 | 0120 | 0010 |  |  |  |
| Deposits: of which Households | n/a |  | Households | F20.06 | 0130 | 0010 |  |  |  |
| Off blance sheet exposures: Loan commitments | n/a |  | Loan commitments given | F20.05 | 0010 | 0010 |  |  |  |
| Off balance sheet exposures: Financial gurantees | n/a |  | Financial guarantee given | F20.05 | 0020 | 0010 |  |  |  |
| Off balance sheet exposures: Other Commitments | n/a |  | Other Commitments given | F20.05 | 0030 | 0010 |  |  |  |
| Cash balances | RDB_1 | Ratio | Cash positions (A) / Total Assets (B) | F 01.01 | 0020, 0030, 0040 | 0010 | F 01.01 | 0380 | 0010 |
| Equity instruments | RDB_2 | Ratio | Equity instruments (A) / Total Assets (B) | F 01.01 | 0070, 0093, 0097 0110, 0142, 0172, 0176, 0235, 0390 | 0010 | F01.01 | 0380 | 0010 |


| Debt securities | RDB_3 | Ratio | Debt securities (A) / Total Assets (B) | F 01.01 | 0080, 0094, 0098, 0120, 0173, 0143, 0177, 0182, 0232, 0236 | 0010 | F 01.01 | 0380 | 0010 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loans and advances | RDB_4 | Ratio | Loans and advances (A) / Total Assets (B) | F 01.01 | 0090, 0095, 0099, 0130, 0144, 0174, 0178, 0183, 0233, 0237 | 0010 | F 01.01 | 0380 | 0010 |
| Derivatives | RDB_5 | Ratio | Derivatives ( $A$ / Total Assets ( $B$ ) | F 01.01 | 0060, 0092, 0240 | 0010 | ${ }^{\circ} 01.01$ | 0380 | 0010 |
| Other assets | RDB_6 $6^{(9)}$ | Ratio | Other assets (A) / Total Assets (B) | F 01.01 | 0250, 0260, 0270, 0300, 0330, 0360, 0370, 0375 | 0010 | F 01.01 | 0380 | 0010 |
| Total a asets | RDB_1 | Denominator | Total assets | F 01.01 | 0380 | 0010 |  |  |  |
| Total financial assets | AQT_68.1 ${ }^{(4)}$ | Denominator | Total financial instruments on the asset side | F01.01 | 0010, 0050, 0091, 0096, 0100, 0141 0171, 0175, 0181 0231, 0234, 0240 | 0010 |  |  |  |
| Share of financial assets valued at (amortised) cost | AQT_68.3 ${ }^{(4)}$ | Ratio | Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B) | F01.01 | $\begin{aligned} & 0010,0181,0231, \\ & 0234 \end{aligned}$ | 010 | F01.01 | 0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240 | 0010 |
| Share of financial assets at fair value through Ocı | AQT_68.2 ${ }^{(4)}$ | Ratio | Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B) | F01.01 | 0141,0175 | 0010 | F01.01 | 0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240 | 0010 |
| Share of financial assets at fair value through profitkloss ${ }^{(3)}$ | AQT_68.1 ${ }^{(4)}$ | Ratio | Financial instruments measured at FV through P\&L ( $A$ ) T Total financial instruments on the asset side (B) | ${ }^{\text {F01.01 }}$ | 0050, 0091, 0096, | 0010 | ${ }^{\text {F01.01 }}$ | 0010, 0050, 0091, 0096, 0100, 0141, $0171,0175,0181$, $0231,0234,0240$ | 0010 |
| Loans and advances | AQT_3.2 | Denominator | Total gross loans and advances | F 18.00 | $\begin{gathered} \text { 0005, 0070, 0191, } \\ 0221 \end{gathered}$ | 0010 | n/a | n/a | n/a |
| Loans and advances: HHs | n/a |  | Gross carrying amount of loans at amoritised costs to Households | F 18.00 | 0150 | 0010 | n/a | n/a | n/a |
| Loans and advances: Mortgages | n/a |  | Gross carrying amount of loans at amortised costs to Households of which: Loans collateralised by residential immovable property | F 18.00 | 0160 | 0010 | n/a | n/a | n/a |
| Loans and advances: NFCS | n/a |  | Gross carrving amount of loans at amortised costs to No-financial corporations | F 18.00 | 0120 | 0010 | n/a | n/a | n/a |
| Loans and advances: SME | n/a |  | Gross carrying amount of loans at amortised costs to NFCS of which: Small and Medium-sized Enterprises | F 18.00 | 0130 | 0010 | n/a | n/a | n/a |
| Loans and advances: CRE | n/a |  | Gross carrying amount of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property | F 18.00 | 0140 | 0010 | n/a | n/a | n/a |
| Non-performing loans and advances | AOT_3.2 | Numerator | Non-performing loans and advances | F18.00 | $\begin{gathered} \text { 0005, 0070, 0191, } \\ 02221 \end{gathered}$ | 0060 | n/a | n/a | n/a |
| Non-performing loans and advances: HHs | n/a |  | Gross carrying amount of non-performing loans at amortised costs to Households | F 18.00 | 0150 | 0060 | n/a | n/a | n/a |
| Non-performing loans and advances: Mortgages | n/a |  | Gross carrying amount of non-performing loans at amortised costs to Households of which: Loans collateralised by residential immovable property | F 18.00 | 0160 | 0060 | n/a | n/a | n/a |
| Non-performing loans and advances: NFCS | n/a |  | Gross carrying amount of non-performing loans at amortised costs to Non-financial corporations | F 18.00 | 0120 | 0060 | n/a | n/a | n/a |
| Non-performing loans and advances: SME | n/a |  | Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises | F 18.00 | 0130 | 0060 | n/a | n/a | n/a |
| Non-performing loans and advances: CRE | n/a |  | Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property | F 18.00 | 0140 | 0060 | n/a | n/a | n/a |
| NPL Ratio | AOT_3.2 | Ratio | Non-performing loans and advances (A) / Total gross loans and advances (B) | F 18.00 | $\begin{gathered} 0005,0070,0191, \\ 0221 \end{gathered}$ | 0060 | F 18.00 | $\begin{array}{\|c\|c\|c\|} \hline 0005,0070,0191, \\ 0221 \end{array}$ | 0010 |


| NPL ratio: HHs | n/a | Ratio | Gross carrying amounts of loans at amortised costs to Households: Non-performing (A) / Gross carrying amount (B) | F18.00 | 0150 | 0060 | F18.00 | 0150 | 0010 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| NPL ratio: Mortgages | n/a | Ratio | Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Non-performing (A) / Gross carrying amount (B) | F 18.00 | 0160 | 0060 | F 18.00 | 0160 | 0010 |
| NPL ratio: NFCS | n/a | Ratio | Gross carrying amounts of loans at amortised costs to Non-financial corporations: Non-performing (A) / Gross carrying amount (B) | F 18.00 | 0120 | 0060 | F 18.00 | 0120 | 0010 |
| NPL ratio: SME | n/a | Ratio | Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Nonperforming (A) / Gross carrying amount (B) | F 18.00 | 0130 | 0060 | F 18.00 | 0130 | 0010 |
| NPL ratio: CRE | n/a | Ratio | Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property: Non-performing (A) / Gross carrying amount (B) | F18.00 | 0140 | 0060 | F18.00 | 0140 | 0010 |
| Coverage ratio of non-performing loans and advances | AQT_41.2 | Ratio | Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B) | F18.00 | $\begin{array}{\|c\|} \hline 0005,0070,0191, \\ 0221 \end{array}$ | 0150 | F18.00 | 0005, 0070,0191, $0221$ | 0060 |
| Coverage ratio: HHs | n/a | Ratio | Gross carrving amounts of loans at amortised costs to Households: Accumulated impairment (A) / Non-performing (B) | F 18.00 | 0150 | 0150 | ${ }^{\text {F18.00 }}$ | 0150 | 0060 |
| Coverage ratio: Mortgages | n/a | Ratio | Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Accumulated impairment (A) / Non-performing (B) | F18.00 | 0160 | 0150 | ${ }^{\text {F18.00 }}$ | 0160 | 0060 |
| Coverage ratio: NFCS | n/a | Ratio | Gross carrying amounts of loans at amortised costs to Non-financial corporations: Accumulated impairment (A) / Nonperforming (B) | F18.00 | 0120 | 0150 | ${ }^{\text {F18.00 }}$ | 0120 | 0060 |
| Coverage ratio: SME | n/a | Ratio | Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises Accumulated impairment (A) / Non-performing (B) | F18.00 | 0130 | 0150 | ${ }^{\text {F18.00 }}$ | 0130 | 0060 |
| Coverage ratio: CRE | n/a | Ratio | Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property Accumulated impairment (A) / Non-performing (B) | F18.00 | 0140 | 0150 | ${ }^{\text {F18.00 }}$ | 0140 | 0060 |
| NECS loans and advances - A Agriculture, forestry and fishing | n/a | Ratio | NFCS loans and advances - A Agriculture, forestry and fishing (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0010 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and advances -B Mining and quarrying | n/a | Ratio | NFCS loans and advances - B Mining and quarrying (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0020 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and advances - C Manufacturing | n/a | Ratio | NFSS loans and advances - C Manufacturing (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0030 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and advances - D Electricity, gas, steam and air conditioning supply | n/a | Ratio | NFCs loans and advances - D Electricity, gas, steam and air conditioning supply (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0040 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and davances - E Water supply | n/a | Ratio | NFCS loans and advances - E Water supply (A)/ Total gross carrying amount Loans and advances (B) | F 06.01 | 0050 | 0010 | F06.01 | 0190 | 0010 |
| NECS loans and advances - F Construction | n/a | Ratio | NFCs loans and advances - F Construction (A) / Total gross carrying amount Loans and davances (B) | F 06.01 | 0060 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and advances - 6 Wholesale and retail trade | n/a | Ratio | NFCS loans and advances - 6 Wholesale and retail trade (A)/ Total gross carrying amount Loans and advances (B) | F 06.01 | 0070 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and advances - H Transport and storage | n/a | Ratio | NFCS loans and advances - H Transport and storage (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0080 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and advances - A Accommodation and food service activities | n/a | Ratio | NFCs loans and advances - I Accommodation and food service activities (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0090 | 0010 | F06.01 | 0190 | 0010 |
| NECS loans and advances - I Information and communication | n/a | Ratio | NFCS loans and advances - J Information and communication (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0100 | 0010 | F06.01 | 0190 | 0010 |
| ${ }^{\text {NFES S loans and advances - } \mathrm{K} \text { Financial and insurance activities }}$ | n/a | Ratio | NFCS loans and advances - K Financial and insurance activities ( $A$ / / Total gross carrving amount Loans and advances (B) | ${ }^{F} 06.01$ | 0105 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and advances - L Real estate activities | n/a | Ratio | NFCS loans and advances - L Real estate activities (A) / Total gros carrying amount Loans and advances (B) | F 06.01 | 0110 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and advances - M Professional, scientific and technical activities | n/a | Ratio | NFCs loans and advances - M Professional, scientific and technical activities (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0120 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and advances - N Administrative and support service activities | n/a | Ratio | NFCs loans and advances - N Administrative and support service activities (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0130 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and advances - O Public administration and defence, compulsory social security | n/a | Ratio | NFCs loans and advances - O Public administration and defence, compulsory social security (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0140 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and advances -P Education | n/a | Ratio | NFCS loans and advances - P Education (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0150 | 0010 | F06.01 | 0190 | 0010 |
| NFSS loans and advances - Q Human heath services and social work activities | n/a | Ratio | NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0160 | 0010 | F06.01 | 0190 | 0010 |


| NFCS loans and advances - R Arts, entertainment and recreation | n/a | Ratio | NFCS loans and advances - R Arts, entertainment and recreation (A) / Total gross carriing amount Loans and advances (B) | F 06.01 | 0170 | 0010 | F06.01 | 0190 | 0010 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| NFCS loans and advances - S Other services | n/a | Ratio | NFCS loans and advances - S Other services (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0180 | 0010 | F06.01 | 0190 | 0010 |
| NFCS NPLS - A Agriculture, forestry and fishing | n/a | Ratio | NFCS loans and advances - A Agriculture, forestry and fishing: Non-performing (A) /Loans and advances (B) | F 06.01 | 0010 | 0012 | F06.01 | 0010 | 0010 |
| NFES NPLs - B Mining and quarrying | n/a | Ratio | NFES loans and advances - B Mining and quarrying : Non-performing (A)/Loans and advances (B) | F 06.01 | 0020 | 0012 | F06.01 | 0020 | 0010 |
| NFCS NPLS - C Manufacturing | n/a | Ratio | NFCS loans and advances - C Manufacturing : Non-performing (A)/Loans and advances (B) | F06.01 | 0030 | 0012 | F06.01 | 0030 | 0010 |
| NFCS NPLs - D Electricity, gas, steam and air conditioning supply | n/a | Ratio | NFCs loans and advances - D Electricity, gas, steam and air conditioning supply : Non-performing (A) /Loans and advances (B) | F 06.01 | 0040 | 0012 | F06.01 | 0040 | 0010 |
| NECS NPLS - E Water supply | n/a | Ratio | NFCS loans and advances - E Water supply : Non-performing (A) /Loans and advances (B) | F 06.01 | 0050 | 0012 | F06.01 | 0050 | 0010 |
| NFCS NPLS - F Construction | n/a | Ratio | NFCS loans and advances - F Construction : Non-performing (A) /Loans and advances ( $B$ ) | F06.01 | 0060 | 0012 | F06.01 | 0060 | 0010 |
| NFCS NPLS - 6 Wholesale and retail trade | n/a | Ratio | NFCS loans and advances - W Wholesale and retail trade : Non-performing (A) /Loans and advances (B) | F06.01 | 0070 | 0012 | F06.01 | 0070 | 0010 |
| NECS NPLS - H Transport and storage | n/a | Ratio | NFCS loans and advances - H Transport and storage: Non-performing (A) /Loans and advances (B) | F 06.01 | 0080 | 0012 | F06.01 | 0080 | 0010 |
| NFCS NPLS - Accommodation and food service activities | n/a | Ratio | NFCs loans and advances - 1 Accommodation and food service activities : Non-performing (A) /Loans and advances (B) | F06.01 | 0090 | 0012 | F06.01 | 0090 | 0010 |
| NECS NPLS - J Information and communication | n/a | Ratio | NFCS loans and advances - J Information and communication : Non-performing (A) /Loans and advances (B) | F06.01 | 0100 | 0012 | F06.01 | 0100 | 0010 |
| NFCS NPLS - K Financial and insurance activities | n/a | Ratio | NFCS loans and advances - K Financial and insurace a ativities : Non-performing (A) /Loans and advances (B) | F 06.01 | 0105 | 0012 | F06.01 | 0105 | 0010 |
| NECS NPLs - L Real estate activities | n/a | Ratio | NFCS loans and advances - L Real estate a ativities : Non-performing (A) /Loans and advances (B) | F 06.01 | 0110 | 0012 | F06.01 | 0110 | 0010 |
| NFCS NPLS - M Professional, scientific and technical activities | n/a | Ratio | NFCs loans and advances - M Professional, scientific and technical activities : Non-performing (A)/Loans and advances (B) | F 06.01 | 0120 | 0012 | F06.01 | 0120 | 0010 |
| NFCS NPLs-N Administrative and support service activities | n/a | Ratio | NFCS loans and advances - N Administrative and support service activities : Non-performing (A)/Loans and advances (B) | F06.01 | 0130 | 0012 | F06.01 | 0130 | 0010 |
| NFCS NPLL - O Public administration and defence, compulsory social security | n/a | Ratio | NFCs loans and advances - O Public administration and defence, compulsory social security : Non-performing (A) /Loans and advances (B) | F 06.01 | 0140 | 0012 | F06.01 | 0140 | 0010 |
| NFCS NPLL - P Education | n/a | Ratio | NFCS loans and advances - P Pducation : Non-performing (A)/Loans and advances (B) | F06.01 | 0150 | 0012 | F06.01 | 0150 | 0010 |
| NFCS NPLs - Q Human health services and social work activities | n/a | Ratio | NFCs loans and advances - Q Human health services and social work activities: Non-performing (A) /Loans and advances (B) | F 06.01 | 0160 | 0012 | F06.01 | 0160 | 0010 |
| NFCS NPLS - R Arts, entertainment and recreation | n/a | Ratio | NFCS loans and advances - R Arts, entertainment and recreation : Non-performing (A) /Loans and advances (B) | F06.01 | 0170 | 0012 | F06.01 | 0170 | 0010 |
| NFCS NPLS - S Other services | n/a | Ratio | NFCS loans and advances - S Other services : Non-performing (A) /Loans and advances (B) | F06.01 | 0180 | 0012 | F06.01 | 0180 | 0010 |
| Proportion of exposures to NACE $L$ (Real Estate Activities) | n/a | Ratio | Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B) | F20.07.1 | 0110 | 0010 | F 20.07.1 | 0190 | 0010 |
| Non-performing exposures to NACEL (Real Estate Activities) | n/a | Ratio | Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activitis) (B) | F 20.07.1 | 0110 | 0012 | F 20.07 .1 | 0110 | 0010 |
| Proportion of exposures to NACE F (Construction) | n/a | Ratio | Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B) | F 20.07.1 | 0060 | 0010 | F 20.07.1 | 0190 | 0010 |
| Non-performing exposures to NACE F (Construction) | n/a | Ratio | Non-performing exposures to NACEF (A) / Total exposures to NACEF (Construction) (B) | F20.07.1 | 0060 | 0012 | F 20.07.1 | 0060 | 0010 |
| Share of stage 1 loans and advances to total gross loans and advances | AQT_65.1 | Ratio | Stage 1 loans and advances at amortised cost (A) / Sum of stage 1,2,3 and POCI loans and advances at amortised cost (B) | F 04.04.1 | 0070 | 0015 | F04.04.1 | 0070 | $\begin{gathered} 0015, ~ 0030,0040, \\ \text { O041 } \end{gathered}$ |
| Share of stage 2 loans and advances to total gros loans and advances | AQT_65.2 | Ratio | Stage 2 loans and advances at amortised cost (A) / Sum of stage 1,2,3 and POCl loans and advances at amortised cost (B) | F 04.04.1 | 0070 | 0030 | F04.04.1 | 0070 | $\begin{array}{\|c} 0015,0030,0040, \\ 0041 \end{array}$ |
| Share of stage 3 loans and advances to total gross loans and advances | AQT_65.3 | Ratio | Stage 3 loans and advances at amortised cost (A)/Sum of stage 1,2,3 and POCI loans and advances at amortised cost (B) | F 04.04.1 | 0070 | 0040 | F04.04.1 | 0070 | $\begin{gathered} 0015, ~ 0030, ~ 0040, \\ 0041 \end{gathered}$ |
| Coverage ratio stage 1 of loans and advances | AQT_79.1 | Ratio | Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1 | F04.04.1 | 0070 | 0050 | F04.04.1 | 0070 | 0015 |
| Coverage ratio stage 2 of loans and advances | AQT_79.2 | Ratio |  | F04.04.1 | 0070 | 0060 | F04.04.1 | 0070 | 0030 |
| Coverage ratio stage 3 of loans and advances | AQT_79.3 | Ratio | Accumulated impairments ( $A$ / G Gross carrying amount ( $B$ ) for loans and advances at amortised cost in stage 3 | F04.04.1 | 0070 | 0070 | F04.04.1 | 0070 | 0040 |
| Total fair valued financial assets ${ }^{(8)}$ | 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 ${ }^{\text {3 }}$ ) | AQT_80.1 | Ratio | Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B) | F14.00 | 0010, 0056, 0060, 0101, 0140 | 0010 | F14.00 | 0010, 0056, 0060, $0101,0140$ | 0010,020, 0030 |


| Level 2 financial assets ${ }^{(3)}$ | AQT_80.2 | Ratio | Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B) | F 14.00 | $\begin{gathered} 0010,0056,0060, \\ 0101,0140, \end{gathered}$ | 0010 | F 14.00 | $\begin{gathered} 0010,0056,0060, \\ 0101,0140 \end{gathered}$ | 0010, 0020, 0030 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Level 3 financial assets ${ }^{(3)}$ | AQT_80.3 | Ratio | Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets $(A)$ / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B) | F 14.00 | $\begin{gathered} 0010,0056,0060, \\ 0101,0140, \end{gathered}$ | 0010 | F14.00 | $\begin{gathered} 0010,0056,0060, \\ 0101,0140 \end{gathered}$ | 0010, 0020, 0030 |
| Sovereign exposure - Total gross carrying amount | n/a |  | Total gross carrying amount | c33.00 | 0010 | 0010 |  |  |  |
| Sovereign exposure - Total net of short positions | n/a |  | Total net of short positions | C33.00 | 0010 | 0020 |  |  |  |
| Sovereign exposure - Financial assets held for trading | n/a | Ratio | Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P\&L, OCI and amortised cost (B) | c33.00 | 0010 | 0010 | C33.00 | 0010 | 0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110 0120 |
| Sovereign exposure - Fair value through P ¢L | n/a | Ratio | Sovereign exposure treated as Fair value through P\&L (A) / Sum of the sovereign exposure values at fair value through P\&L, OCI and amortised cost (B) | c33.00 | 0010 | 0060 | C33.00 | 0010 | 0030, 0040, 0050 0060, 0070, 0080, 0090, 0100, 0110, 0120 |
| Sovereign exposure - Fair value through OCI | n/a | Ratio | Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P\&L, OCl and amortised cost (B) | c33.00 | 0010 | 0080 | C33.00 | 0010 | 0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110 0120 |
| Sovereign exposure - Amortised cost | n/a | Ratio | Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through $\mathrm{P} \& \mathrm{~L}, \mathrm{OCl}$ and amortised cost (B) | c33.00 | 0010 | 0100 | c33.00 | 0010 | 0030, 0040, 0050 0060, 0070, 0080, 0090, 0100, 0110, 0120 |
| Sovereign exposure - Other | n/a | Calculation | Residual Calculation: 1 -(A/B) | c33.00 | 0010 | $\begin{array}{l\|l\|l\|l\|} \hline 0030, ~ 0060,0080, \\ 0100 \end{array}$ | c33.00 | 0010 | 0030, 0040, 0050 0060, 0070, 0080, 0090, 0100, 0110, 0120 |
| Sovereign exposure maturities $0-3 \mathrm{M}$ | n/a | Ratio | Sovereign exposure maturities $0-3 \mathrm{M}(\mathrm{A}) /$ Sum of the soverign exposure values in all maturities (B) | c33.00 | 0170 | 0010 | C33.00 | $\begin{gathered} 0170,0180,0190, \\ 0200,0210,0220, \\ 0230 \end{gathered}$ | 0010 |
| Sovereign exposure maturities $3 \mathrm{M}-1 Y$ | n/a | Ratio | Sovereign exposure maturities $3 \mathrm{M}-1 \mathrm{Y}(\mathrm{A}) /$ Sum of the sovereign exposure values in all maturities (B) | c33.00 | 0180 | 0010 | c33.00 | $\begin{gathered} 0170,01800,0190, \\ 0200,02010,0220, \\ 0230 \end{gathered}$ | 0010 |
| Soverign exposure maturities 1 Y-5Y | n/a | Ratio | Sovereign exposure maturities $1 \mathrm{Y}-5 \mathrm{Y}(\mathrm{A}) /$ Sum of the soverign exposur values in all maturities (B) | c33.00 | 0190, 0200, 0210 | 0010 | c33.00 | $\begin{gathered} 0170,0180,0190, \\ 0200,0210,0220, \\ 0230 \end{gathered}$ | 0010 |
| Sovereign exposure maturities 5Y-10Y | n/a | Ratio | Sovereign exposure maturities 5Y-10Y (A)/ Sum of the sovereign exposure values in all maturities (B) | c33.00 | 0220 | 0010 | C33.00 | $\begin{aligned} & 0170,0180,0190, \\ & 0200,0210,0220, \\ & 0230 \end{aligned}$ | 0010 |
| Sovereign exposure maturities 10Y- more | n/a | Ratio | Sovereign exposure maturitie $10 \gamma$ - more (A) / Sum of the soverign exposure values in all maturities (B) | c33.00 | 0230 | 0010 | C33.00 | O170, 0180,0190, <br> $0200,0210,0220$, <br> 0230 | 0010 |
| Debt securities issued | fnd_9 | Ratio | Debt securities issued (A) / Total liabilities (B) | F01.02 | 0050, 0065, 0090, 0130, 0143 | 0010 | F 01.02 | 0300 | 0010 |
| Deposits from credit institutions | FNo_10 | Ratio | Deposits from credit institutions (A) / Total liabilities (B) | F 08.01 | 0160 | 0010, 0020, 0030, 0034, 0035 | F 01.02 | 0300 | 0010 |
| Customer deposits from HHs | n/a | Ratio | Deposits from HHs (A) / Total liabilities (B) | F 08.01 | 0310 | 0010, 0020, 0030, 0034, 0035 | ${ }^{\text {F01.02 }}$ | 0300 | 0010 |
| Customer deposits from NFCs | n/a | Ratio | Deposits from NFCS (A) / Total liabilities (B) | F 0.01 | 0260 | 0010, 0020, 0030, 0034, 0035 | F01.02 | 0300 | 0010 |


| Other deposits | n/a | Ratio | Other deposits (A) / Total liabilities (B) | F08.01 | 0110, 0210 | $0010,0020,0030$, 0034, 0035 | F01.02 | 0300 | 0010 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Other liabilities | n/a | Calculation | Residual Calculation: 1 - (A/B) | F 08.01 | $\left\lvert\, \begin{gathered} 0110,0210,0260, \\ 0310 \end{gathered}\right.$ | 0010, 0020, 0030, 0034, 0035 | ${ }^{\text {F01.02 }}$ | 0300 | 0010 |
| Total liabilities | FNo_18 | Denominator | Total deposits other than from banks (A) / Total liabilities (B) | n/a | n/a | n/a | F01.02 | 0300 | 0010 |
| Share of secured funding | Calculated as sum (numerato FND_28 and fND_29) / numerator FND_9 |  |  | n/a | n/a | n/a | n/a | n/a | n/a |
|  | FND_28 | Numerator | Covered bonds (A)/Total liabilities (B) | F 08.01 | 390 | $\begin{array}{\|c} 010,020,030,034, \\ 035 \end{array}$ | n/a | n/a | n/a |
|  | FND_29 | Numerator | Asset-backed securities (A) / Total liabilities (B) | F 08.01 | 380 | $\begin{array}{\|c} 010,020,030,034, \\ 035 \end{array}$ | n/a | n/a | n/a |
| Loan commitments: volume | n/a |  | Gross carrying amount | F18.00 | 0340 | 0010 | n/a | n/a | n/a |
| Share of loan commitments to HHs | n/a | Ratio | Loan commitments to HHs (A) / Total loan commitments given (B) | F18.00 | 0400 | 0010 | F 18.00 | 0340 | 0010 |
| Share of loan commitments to NECs | n/a | Ratio | Loan commitments to NFCS (A) / Total loan commitments given (B) | F 18.00 | 0390 | 0010 | F 18.00 | 0340 | 0010 |
| Volume of liquid assets (after weighting) | n/a |  | Volume of liquid assets | c72.00 | 0010 | 0040 |  |  |  |
| Cash and reserves | n/a | Ratio | Cash and reserves (A) / Volume of liquid assets (B) | c72.00 | 0040, 0050 | 0040 | c72.00 | 0010 | 0040 |
| Central government assets ( $(1)$ | n/a | Ratio | Central government assets L1 (A) / Volume of liquid assets (B) | c72.00 | 0070 | 0040 | c72.00 | 0010 | 0040 |
| ${ }^{1} 1$ securities | n/a | Ratio | L1 Securities (A) / Volume of liquid assets (B) | c72.00 | 0060, 0080, 0090 0100, 0110, 0120 0130, 0140, 0150, 0160, 0170 | 0040 | c72.00 | 0010 | 0040 |
| Extremely high quality covered bonds | n/a | Ratio | Cash and reserves (A) / Volume of liquid assets (B) | c72.00 | 0180 | 0040 | c72.00 | 0010 | 0040 |
| L2A \& L2B assets | n/a | Ratio | L2A \& L28 assets (A) / Volume of liquid assets (B) | c72.00 | 0230, 0310 | 0040 | c72.00 | 0010 | 0040 |
| Volume of available stable funding (after weighting) | n/a |  | Volume of availabe stable funding | C84.00 | 0120 | 0030 |  |  |  |
| Capital items and instruments | n/a | Ratio | Capital items and instruments (A) / Volume of aviilable stable funding (B) | c84.00 | 0130 | 0030 | c84.00 | 0120 | 0030 |
| Retail deposits | n/a | Ratio | Retail deposits (A) / Volume of available stable funding (B) | c84.00 | 0140 | 0030 | c84.00 | 0120 | 0030 |
| Operational deposits | n/a | Ratio | Operational deposits (A) / Volume of available stable funding (B) | C84.00 | 0160 | 0030 | c84.00 | 0120 | 0030 |
| Other non-financial customers (excl. central banks) | n/a | Ratio | Other non-financial customers (excl. central banks) (A) / Volume of avaiable stable funding (B) | c84.00 | 0150 | 0030 | C84.00 | 0120 | 0030 |
| (Other) financial customers and central banks | n/a | Ratio | (Other) financial customers and central banks ( $A$ / Volume of available stable funding (B) | C84.00 | 0180 | 0030 | C84.00 | 0120 | 0030 |
| Liabilities provided from undetermined counterparties | n/a | Ratio | Liabilities provided from undetermined counterparties (A) / Volume of avaiable stable funding (B) | C84.00 | 0190 | 0030 | C84.00 | 0120 | 0030 |
| Intra-group and other liabilities | n/a | Ratio | Intra-group and other liabilities (A) / Volume of available stable funding (B) | c84.00 | 0170, 0200, 0210 | 0030 | C84.00 | 0120 | 0030 |
| Own funds (Tier 1 capital) volume | n/a |  | Tier 1 capital volume (A) | c01.00 | 0015 | 0010 | n/a | n/a | n/a |
| Capital instruments eligible as CET1 Capital | n/a | Ratio | Capital instruments eligible as CET1 Capital (A) / Tier 1 capital volume (B) | c01.00 | 0030 | 0010 | c01.00 | 0015 | 0010 |
| Retained earrings | n/a | Ratio | Retained earnings (A) / Tier 1 capital volume (B) | c01.00 | 0130 | 0010 | c01.00 | 0015 | 0010 |
| Accumulated other comprehensive income | n/a | Ratio | Accumulated other comprehensive income (A) / Tier 1 capital volume (B) | c01.00 | 0180 | 0010 | c01.00 | 0015 | 0010 |
| Other CET1 components | n/a | Calculation | Residual Calculation: 1 -(A/B) | coi.00 | $\begin{array}{\|c\|} \hline 0030,0130,01800 \\ 0530 \end{array}$ | 0010 | coi.00 | 0015 | 0010 |
| Additional Tier 1 capital | n/a | Ratio | Additional Tier 1 capital | c01.00 | 0530 | 0010 | c01.00 | 0015 | 0010 |
| RWA volume | n/a |  | RWA volume | co2.00 | 0010 | 0010 | n/a | n/a | n/a |
| Credit risk capital requirements (excl. securitisation) | Calculated as SCV_4-Securitisation risk exposure amounts of total credit riskexposure amounts |  |  | n/a | n/a | n/a | n/a | n/a | n/a |
|  | scv_4 | Ratio | Ris-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B) | c02.00 | 0040 | 0010 | co2.00 | 0010 | 0010 |
| Securitisation capital requirements | n/a | Ratio | Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B) | c02.00 | 0220,0430, 0470 | 0010 | co2.00 | 0010 | 0010 |
| Market risk capital requirements | scv_8 | Ratio | Total risk exposure amount for position, foreign exchange and commodities risks (A)/Total risk exposure amount (B) | co2.00 | 0520 | 0010 | c02.00 | 0010 | 0010 |
| Operational risk capital requirements | scv_9 | Ratio | Total risk exposure amount for OPR (A) / Total risk exposure amount (B) | coz.00 | 0590 | 0010 | co2.00 | 0010 | 0010 |


| Other capital requirements | n/a | Ratio | Residual in total capital requirements | n/a | n/a | n/a | n/a | n/a | n/a |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| - Net interest income on equity (numerator annualised, denominator as as average) | n/a | Ratio | (Interest income - Interest expense ( ) - / Equity ( $B$ ( | F02.00 | 0010,0090 | 0010 | F01.03 | 0300 | 0010 |
| Net fee \& commission income on equity (numerator annualised, denominator as average) ${ }^{(2)}$ | n/a | Ratio | Fee \& commission income - Fee \& commission expense (A) / Equity (B) | F 02.00 | 0200, 0210 | 0010 | F01.03 | 0300 | 0010 |
| Net trading income (incl. FV result) on equity (numerator annualised, denominator as average) ${ }^{\text {(2) }}$ | n/a | Ratio | Net Gains or (-) losses on financial assets and liabilities: held for trading, trading, non-trading financial assets mandatorily at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B) | F 02.00 | $\begin{gathered} \text { 0280, 0285, 0287, } \\ 0290 \end{gathered}$ | 0010 | F01.03 | 0300 | 0010 |
| Other operating income on equity (numerator annualised, denominator as average) ${ }^{(2)}$ | n/a | Ratio | Total net operating income - net interst income - Fee \& commission income - net trading income (A) / Equity (B) | F 02.00 | 0010, 0090, 0200, 0210, 0280, 0285, 0287, 0290, 0355 | 0010 | F01.03 | 0300 | 0010 |
| Staff expenses on equity (numerator annualised, denominator a saverage ${ }^{(2)}$ | n/a | Ratio | Staff expenses (A) / Equity (B) | F02.00 | 0370 | 0010 | F01.03 | 0300 | 0010 |
| Other admin. (incl. depreciation) expenses on equity (numerator annualised, denominator as average) ${ }^{(2)}$ | n/a | Ratio | Other admin. (incl. depreciation) expenses (A) / Equity (B) | F 02.00 | 0380, 0390 | 0010 | F01.03 | 0300 | 0010 |
| Provisions on equity ( numerator annualised, denominator as average) ${ }^{(2)}$ | n/a | Ratio | Provisions (A) / Equity ( B ) | F 02.00 | 0430 | 0010 | F01.03 | 0300 | 0010 |
| Impairments (credit risk losses) on equity (numerator annualised, denominator as average) ${ }^{\text {(2) }}$ | n/a | Ratio | Impairments (credit risk losses) (A) / Equity (B) | F 02.00 | 0460 | 0010 | F01.03 | 0300 | 0010 |
| Contributions to resolution funds and DGS (numerator annualised, denominator as average) ${ }^{(2)}$ | n/a | Ratio | Cash contributions to resolution funds and deposit guarantee schemes (A) /Equity (B) | F 02.00 | 0385 | 0010 | F01.03 | 0300 | 0010 |
| Other (incl. tax) on equity ( numerator annualised, denominator as average) ${ }^{(2)}$ | n/a | Ratio | Profit or (-) loss for the year - Total operating income + Staff expenses + Other admin. Expenses + Cash contributions to resolution funds and deposit guarantee schemes + Provisions + Impairments (A) / Equity (B) | F 02.00 | 0670, 0355, 0370, 0380, 0385, 0390, 0430, 0460 | 0010 | F01.03 | 0300 | 0010 |
| Loans and advances with expired EBA-compliant moratoria: Total outstanding | n/a | Ratio | Total L Loans and advances outstanding with expired EBA-compliant moratoria | F91.03 | 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) | F91.03 | 0020 | 0010 | F91.03 | 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) | F91.03 | 0040 | 0010 | F91.03 | 0010 | 0010 |
| Loans and advances with expried EBA-compliant moratoria: Stage 2 | n/a | Ratio | Stage 2 ( $)$ / / Total Loans and advances with expired EBA-compliant moratoria (B) | F91.03 | $\bigcirc 010$ | -040 | F91.03 | 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) | F91.03 | 0010 | 0050 | F91.03 | 0010 | 0010 |
| Loans and advances with expired EBA-compliant moratoria: Coverage of NPLs | n/a | Ratio | Coverage of NPLL (A) / Non-peerforming (B) | F91.03 | 0010 | 0120 | F91.03 | 0010 | 0050 |
| Loans and advances subject to PGs: Total outstanding | n/a |  | Total Loans and advances outstanding subject to public gurantee schemes | F91.05 | 0010 | 0010 |  |  |  |
| Loans and advances subject to PGS: public suarantee received | n/a | Ratio | Guarantee received (A)/ $/$ otal loans and advances subject to PGS (B) | F91.05 | 0010 | 0150 | F91.05 | 0010 | 0010 |
| Loans and advances subject to PGS: classified as stage 2 | n/a | Ratio | Loans and advances subject to PGS classified as stage 2 ( $A$ / / Total loans loans and advances subject to PGS (B) | F91.05 | 0010 | 0040 | F91.05 | 0010 | 0010 |
| Loans and advances subject to PGS: non-performing loans | n/a | Ratio | Non-performing loans and advances subject to PGS ( ) / Total loans and advances subject to PGS (B) | F91.05 | 0010 | 0050 | F91.05 | 0010 | 0010 |
| Loans and advances 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 and advances subject to PGS (A) / Non-performing loans loans and advances subject to PGS (B) | F91.05 | 0010 | 0120 | F91.05 | 0010 | 0050 |

(1) The data points refer t to the latest version of either FINREP tables ("F") or COREP tables " "C") (httpp://www.eba.eeropa.eu/reguation-and-policy/superisisory-reporting/implementing-technical-standard-on-supervisory-reporting). For more information regarding the Risk Indicators formulas, appicable to each reporting framework, please see the List and

(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.



[^0]:    ${ }^{1}$ Neither Markit Group Limited ("Markit"), its Affiliates or any third-party data provider makes any warranty, express or implied, as to the accuracy, completeness or timeliness of the data contained herewith nor as to the results to be obtained by recipients of the data. Neither Markit, its Affiliates nor any data provider shall in any way be liable to any recipient of the data for any inaccuracies, errors or omissions in the Markit data, regardless of cause, or for any damages (whether direct or indirect) resulting therefrom.
    ${ }^{2}$ See the European Commission's Winter 2023 Economic Forecast from 1 February 2023.
    ${ }^{3}$ See the European Commission's business and consumer surveys as of February 2023, from 27 February 2023.

[^1]:    ${ }^{4}$ As submission dates for MREL related reporting are later than for supervisory related reporting (COREP, FINREP, etc.) the MREL Risk Dashboard is published together with the core Risk Dashboard with a delay of one quarter. The text focuses on external MREL, whereas the MREL Risk Dashboard also covers internal MREL.

[^2]:    ${ }^{5}$ See Eurostat's "Quarterly registrations of new businesses and declarations of bankruptcies - statistics" with data released on 17 February 2023. The coverage starts in Q1 2015.
    ${ }^{6}$ Q4 2022 is the last time this data will be reported. See also the EBA's closure report of Covid-19 measures and the repeals of the EBA Guidelines on COVID-19 reporting and disclosure.

[^3]:    ${ }^{7}$ Even though impairments rose YoY, cost of risk remained nearly unchanged as also total loans have risen.

[^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

[^5]:    The data is based on gross carrying amounts, other than held for trading.

[^6]:    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

[^7]:    Indivaual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidary in country $X$ of a bank domicted in country $Y$ is included both in data for countries $X$ and $Y$ (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

[^8]:    *The EBA Risk Dashboard does not include data from Norwegian nor Liechtensteiner banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q22 2022.

[^9]:    The EBA Risk Dashboard does not include data from Norwegian nor Liechtensteiner banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.

[^10]:    Ingreat uarterly changes in absolute and relative figures.

    Creait institutions are expected to report and disclose COVD-19 related data, as per the EBA Guidelines on the reporting and disclosure of exposures subject to measures applied in response to the CoviD-19 crisis, unless instructed otherwise by their relevant competent authority. The compliance table to these guide lines are published in the EBA website (https://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/guidelines-covid-19-measures-reporting-and-disclosure). When analysing aggregate numbers, it needs to be taken into consideration that the
    sample changes over time due to the fact that a number of banks, in some countries no longer report Covid-19 related data beyond December 2021 sample changes over time due to the fact that a number of banks, in some countries, no longer report Covid- 19 related data beyond December 2021.
    Compliance table on the Guidelines on Covid -19 measures reporting and disclosure

[^11]:    
    
    

