

RISK DASHBOARD

Q4 2023





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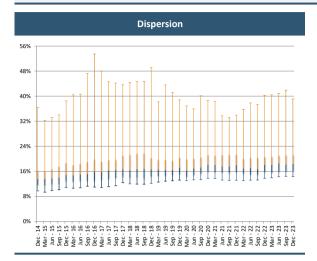


Heatmap: Risk indicator trends over time

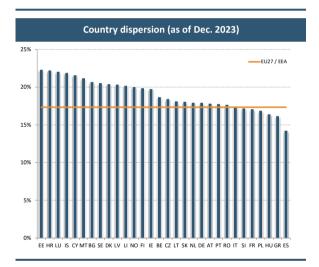
			Traffic light														
	RI	Threshold	Current vs previous quarters for the worst bucket	202009	202012	202103	202106	202109	202112	202203	202206	202209	202212	202303	202306	202309	202312
		> 15%		72.8%	77.2%	76.0%	75.7%	77.6%	77.1%	63.4%	57.1%	65.6%	75.3%	78.1%	84.0%	84.2%	86.2%
	Tier 1 capital ratio	[12% - 15%]		26.9%	22.6%	23.8%	24.2%	21.5%	22.7%	35.7%	42.2%	33.7%	24.6%	21.8%	15.8%	15.7%	13.8%
		< 12%		0.2%	0.2%	0.2%	0.2%	0.9%	0.2%	0.9%	0.6%	0.6%	0.2%	0.2%	0.2%	0.2%	0.0%
cy		> 14%		61.5%	62.9%	63.1%	63.0%	63.8%	61.9%	56.2%	54.1%	53.6%	59.9%	59.7%	63.4%	61.9%	62.9%
Solvency	CET1 ratio	[11% - 14%]		38.3%	36.9%	36.7%	36.5%	35.3%	37.9%	43.6%	45.4%	45.8%	39.9%	40.3%	36.6%	38.1%	37.1%
Š		< 11%		0.2%	0.2%	0.2%	0.5%	0.9%	0.2%	0.2%	0.5%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%
		>8%		5.6%	5.9%	5.6%	6.6%	6.7%	6.2%	5.5%	4.2%	3.7%	5.4%	5.4%	7.1%	5.8%	6.9%
	Leverage ratio	[5% - 8%]		54.2%	60.1%	54.4%	60.0%	57.3%	68.6%	59.8%	45.6%	37.6%	55.7%	41.8%	49.7%	50.8%	60.9%
		< 5%		40.2%	33.9%	40.0%	33.3%	36.0%	25.2%	34.7%	50.1%	58.7%	38.9%	52.7%	43.2%	43.4%	32.2%
	Ratio of non-	< 3%		78.6%	79.1%	78.9%	73.0%	84.0%	81.6%	88.4%	90.8%	93.6%	93.8%	94.1%	94.1%	94.2%	91.0%
>	performing loans and advances (NPL ratio)	[3% - 8%]		19.2%	18.7%	19.0%	25.1%	15.1%	17.8%	11.0%	9.2%	6.4%	6.2%	5.9%	5.9%	5.8%	9.0%
lualit		> 8%		2.1%	2.2%	2.0%	1.9%	0.9%	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asset Quality	Coverage ratio of	> 55%		9.1%	8.6%	7.3%	15.3%	16.3%	4.8%	4.9%	6.1%	5.4%	6.1%	6.0%	5.2%	5.2%	4.3%
જ્	non-performing loans and advances	[40% - 55%]		59.4%	61.5%	60.6%	46.6%	51.2%	60.2%	64.3%	53.1%	54.6%	53.4%	58.0%	54.9%	54.4%	49.4%
Credit Risk		< 40%		31.5%	29.9%	32.2%	38.1%	32.5%	35.0%	30.8%	40.8%	40.0%	40.5%	36.0%	39.9%	40.3%	46.2%
Credi		< 1.5%		50.9%	51.1%	42.0%	42.0%	44.4%	38.4%	45.7%	62.2%	63.1%	62.8%	64.9%	64.7%	63.0%	61.6%
	Forbearance ratio for loans and advances	[1.5% - 4%]		43.7%	40.7%	49.8%	49.1%	46.8%	53.1%	46.2%	34.1%	32.8%	34.4%	32.8%	33.6%	35.4%	36.9%
		>4%		5.3%	8.2%	8.3%	8.8%	8.8%	8.5%	8.2%	3.7%	4.1%	2.8%	2.3%	1.8%	1.5%	1.6%
		> 10%		5.1%	2.0%	14.8%	13.7%	18.2%	23.1%	17.8%	21.5%	21.1%	26.7%	55.4%	58.9%	60.6%	45.2%
<u>.</u>	Return on equity	[6% - 10%]		18.9%	19.3%	51.8%	58.6%	53.8%	44.9%	29.4%	51.5%	52.8%	47.1%	15.2%	30.0%	23.8%	38.3%
Profitability		< 6%		76.0%	78.8%	33.4%	27.8%	28.0%	31.9%	52.8%	27.0%	26.1%	26.2%	29.4%	11.0%	15.6%	16.5%
Profil		< 50%		15.8%	16.5%	17.7%	16.0%	16.1%	19.7%	17.0%	17.6%	19.8%	19.8%	22.5%	33.9%	36.1%	27.8%
	Cost to income ratio	[50% - 60%]		13.0%	11.4%	12.8%	17.8%	15.3%	9.9%	12.9%	20.0%	17.9%	21.1%	24.3%	18.0%	19.0%	27.2%
		> 60%		71.2%	72.1%	69.5%	66.2%	68.6%	70.4%	70.0%	62.5%	62.2%	59.1%	53.2%	48.1%	44.9%	45.0%
	Loan-to-deposit ratio	< 100%		28.9%	34.4%	40.3%	41.7%	43.8%	36.4%	36.0%	35.8%	34.7%	34.5%	34.4%	38.7%	38.2%	39.3%
Funding & Liquidity	for households and non-financial	[100% - 150%]		52.5%	47.4%	43.8%	43.5%	42.4%	49.1%	49.6%	50.1%	51.7%	50.5%	50.5%	44.7%	46.0%	44.3%
& Liqu	corporations	> 150%		18.6%	18.2%	15.9%	14.8%	13.8%	14.5%	14.4%	14.1%	13.7%	14.9%	15.1%	16.6%	15.8%	16.5%
ding &		> 140%		92.2%	97.5%	89.4%	83.4%	78.7%	83.9%	76.8%	69.2%	74.8%	84.6%	79.6%	84.9%	75.8%	93.0%
Fund	Liquidity coverage ratio (%)	[110% - 140%]		7.8%	2.5%	10.6%	16.6%	21.3%	16.1%	23.2%	30.8%	25.2%	15.4%	20.4%	15.1%	24.2%	7.0%
		< 110%		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%



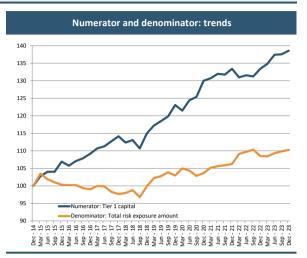
1 - Tier 1 capital ratio



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

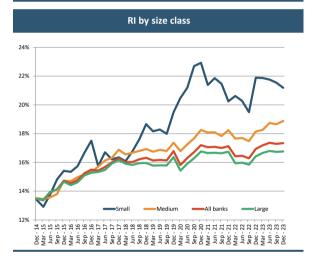


Weighted Averages by country.



Total numerator and denominator.

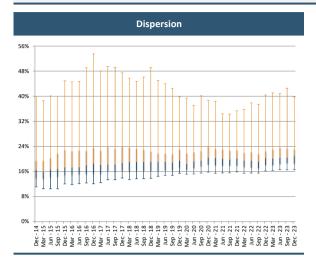
Dec 2014 =100.



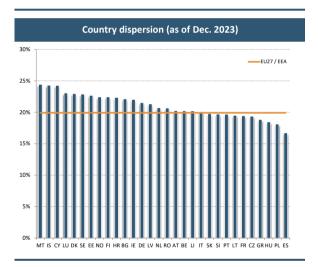
Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.7%	16.8%
Dec - 15	14.7%	13.0%	14.9%	18.8%
Jun - 16	14.8%	13.0%	15.0%	18.5%
Dec - 16	15.5%	13.0%	15.9%	19.9%
Jun - 17	15.7%	13.6%	16.2%	19.6%
Dec - 17	16.3%	14.3%	16.7%	21.1%
Jun - 18	16.0%	14.1%	16.7%	21.7%
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%	18.1%	21.3%
Mar - 21	17.1%	15.7%	18.1%	21.1%
Jun - 21	17.1%	15.6%	17.6%	21.3%
Sep - 21	17.0%	15.5%	17.6%	21.3%
Dec - 21	17.1%	15.7%	18.0%	21.3%
Mar - 22	16.4%	15.3%	16.9%	20.1%
Jun - 22	16.5%	15.0%	17.1%	20.4%
Sep - 22	16.3%	15.0%	16.8%	20.3%
Dec - 22	16.9%	15.8%	18.1%	20.6%
Mar - 23	17.2%	15.5%	18.1%	20.7%
Jun - 23	17.4%	15.9%	18.5%	21.0%
Sep - 23	17.3%	16.0%	18.2%	21.2%
Dec - 23	17.3%	16.2%	18.3%	21.2%



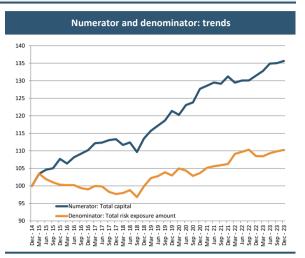
2 - Total capital ratio



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

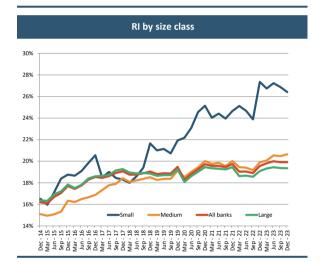


Weighted Averages by country.



Total numerator and denominator.

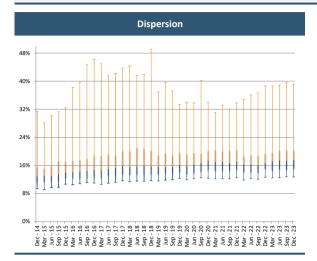
Dec 2014 =100.



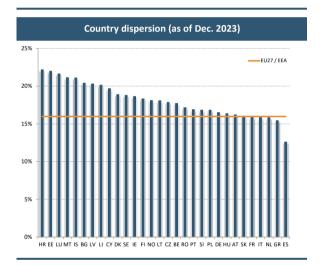
Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.9%	16.4%	19.4%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Dec - 15	17.7%	14.8%	17.3%	22.9%
Jun - 16	17.7%	15.1%	17.3%	22.7%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Dec - 17	19.1%	16.3%	18.7%	23.9%
Jun - 18	18.8%	16.3%	19.0%	23.2%
Dec - 18	19.0%	16.2%	19.1%	22.4%
Jun - 19	18.9%	16.4%	19.0%	21.7%
Dec - 19	19.5%	17.1%	19.5%	23.0%
Mar - 20	18.3%	16.6%	18.4%	21.7%
Jun - 20	18.8%	17.0%	19.2%	22.2%
Sep - 20	19.3%	17.6%	19.4%	22.5%
Dec - 20	19.7%	18.1%	20.4%	23.9%
Mar - 21	19.6%	17.9%	20.3%	23.2%
Jun - 21	19.6%	17.8%	20.0%	23.1%
Sep - 21	19.5%	17.8%	19.7%	22.6%
Dec - 21	19.7%	17.9%	20.1%	22.8%
Mar - 22	19.0%	17.4%	19.5%	22.0%
Jun - 22	19.0%	17.2%	19.4%	22.2%
Sep - 22	18.9%	16.9%	19.2%	21.6%
Dec - 22	19.6%	18.0%	20.2%	22.4%
Mar - 23	19.8%	18.0%	20.1%	23.1%
Jun - 23	20.0%	18.3%	20.4%	23.5%
Sep - 23	19.9%	18.6%	20.4%	23.3%
Dec - 23	19.9%	18.5%	20.9%	23.1%



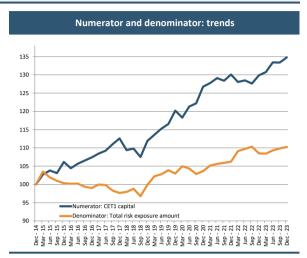
3 - CET1 ratio



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

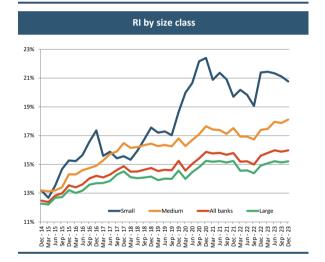


Weighted Averages by country.



Total numerator and denominator.

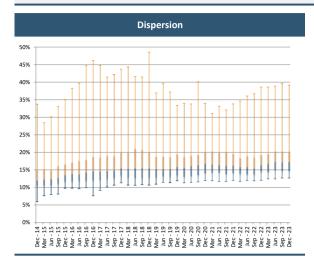
Dec 2014 =100.



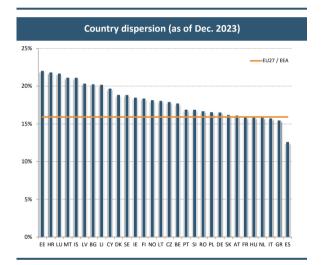
Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Jun - 15	12.8%	11.6%	13.0%	15.9%
Dec - 15	13.5%	12.3%	14.0%	17.1%
Jun - 16	13.6%	12.3%	14.2%	17.6%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Jun - 18	14.5%	13.5%	15.7%	21.0%
Dec - 18	14.7%	13.6%	15.7%	20.3%
Jun - 19	14.6%	13.9%	15.5%	19.4%
Dec - 19	15.2%	14.2%	16.0%	19.6%
Mar - 20	14.6%	13.4%	15.8%	19.2%
Jun - 20	15.0%	13.8%	16.2%	19.5%
Sep - 20	15.4%	14.2%	16.7%	19.4%
Dec - 20	15.9%	14.7%	17.4%	20.2%
Mar - 21	15.8%	14.4%	16.9%	20.3%
Jun - 21	15.8%	14.4%	17.1%	20.1%
Sep - 21	15.7%	14.5%	16.7%	20.2%
Dec - 21	15.8%	14.8%	17.0%	20.4%
Mar - 22	15.2%	14.1%	16.3%	18.7%
Jun - 22	15.2%	14.0%	16.3%	18.9%
Sep - 22	15.0%	13.9%	16.0%	18.8%
Dec - 22	15.6%	15.1%	16.7%	19.3%
Mar - 23	15.8%	14.5%	17.2%	19.6%
Jun - 23	16.0%	14.9%	17.4%	20.3%
Sep - 23 Dec - 23	15.9% 16.0%	14.8% 15.0%	17.3% 17.5%	20.3% 20.2%



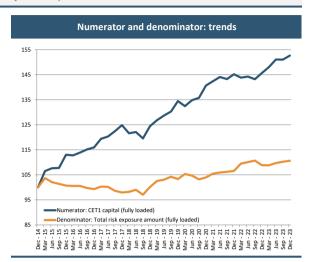
4 - CET1 ratio (fully loaded)



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

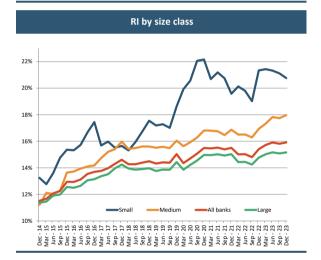


Weighted Averages by country.



Total numerator and denominator.

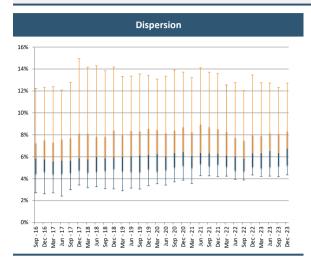
Dec 2014 =100.



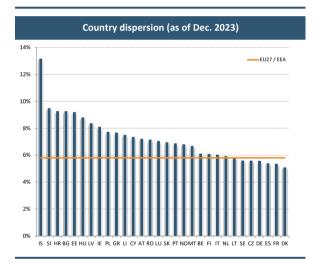
Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.0%	15.1%
Jun - 15	12.1%	10.6%	12.3%	15.0%
Dec - 15	12.9%	11.7%	13.5%	16.7%
Jun - 16	13.1%	11.9%	13.7%	17.6%
Dec - 16	13.7%	12.0%	14.6%	18.7%
Jun - 17	14.0%	12.5%	14.7%	19.1%
Dec - 17	14.6%	13.3%	15.5%	20.1%
Jun - 18	14.3%	12.8%	15.5%	21.0%
Dec - 18	14.5%	12.8%	15.4%	20.1%
Jun - 19	14.4%	13.2%	15.2%	18.9%
Dec - 19	15.0%	13.5%	15.9%	19.5%
Mar - 20	14.4%	13.0%	15.6%	18.7%
Jun - 20	14.7%	13.2%	16.1%	19.1%
Sep - 20	15.1%	13.5%	16.4%	19.3%
Dec - 20	15.5%	14.1%	16.8%	20.2%
Mar - 21	15.5%	14.2%	16.5%	20.3%
Jun - 21	15.5%	14.2%	16.4%	20.0%
Sep - 21	15.4%	13.8%	16.2%	20.2%
Dec - 21	15.5%	14.1%	16.3%	19.7%
Mar - 22	15.0%	13.9%	15.8%	18.5%
Jun - 22	15.0%	13.7%	15.8%	18.9%
Sep - 22	14.8%	13.6%	15.4%	18.6%
Dec - 22	15.4%	14.5%	16.3%	19.3%
Mar - 23	15.7%	14.4%	16.8%	19.6%
Jun - 23 Sep - 23	15.9% 15.8%	14.9% 14.7%	17.3% 17.2%	20.3% 20.3%
Dec - 23	15.8%	14.7%	17.2%	20.2%
200 23	23.370	2/0	27.270	23.270



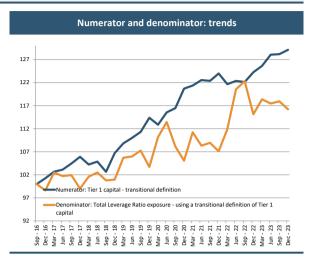
5 - Leverage ratio



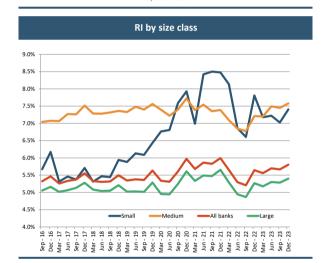
5th and 95th pct, interquartile range, and median.



Weighted Averages by country.



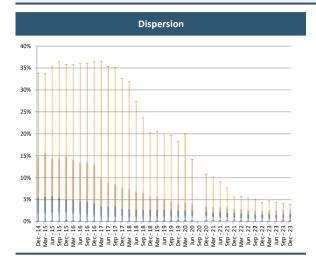
Total numerator and denominator. Sep 2016 =100.



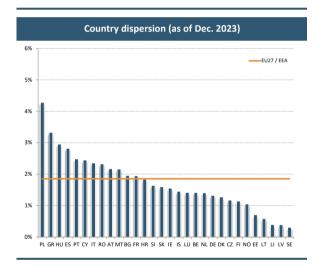
Period	Weighted average	25th	50th	75th
Dec - 16	5.5%	4.6%	5.7%	7.5%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Dec - 17	5.6%	4.8%	5.9%	8.1%
Jun - 18	5.3%	4.7%	6.0%	7.8%
Dec - 18	5.5%	4.9%	6.0%	8.4%
Jun - 19	5.4%	4.6%	6.0%	8.4%
Dec - 19	5.6%	4.9%	6.2%	8.6%
Mar - 20	5.3%	4.7%	6.3%	8.5%
Jun - 20	5.3%	4.8%	6.0%	8.2%
Sep - 20	5.6%	5.0%	6.3%	8.4%
Dec - 20	6.0%	5.2%	6.4%	8.7%
Mar - 21	5.7%	5.0%	6.1%	8.2%
Jun - 21	5.9%	5.3%	6.3%	9.0%
Sep - 21	5.8%	5.1%	6.3%	8.7%
Dec - 21	6.0%	5.3%	6.3%	8.5%
Mar - 22	5.7%	5.1%	6.1%	8.3%
Jun - 22	5.3%	4.7%	6.0%	7.8%
Sep - 22	5.2%	4.7%	5.8%	7.5%
Dec - 22	5.6%	5.1%	6.3%	8.0%
Mar - 23	5.6%	5.0%	6.3%	7.9%
Jun - 23	5.7%	5.1%	6.5%	8.1%
Sep - 23	5.7%	5.1%	6.3%	8.1%
Dec - 23	5.8%	5.2%	6.8%	8.3%



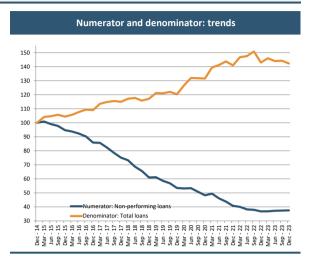
7 - Ratio of non-performing loans and advances (NPL ratio)



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

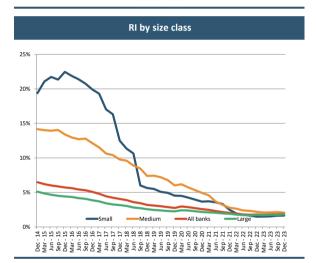


Weighted Averages by country.



Total numerator and denominator.

Dec 2014 =100.



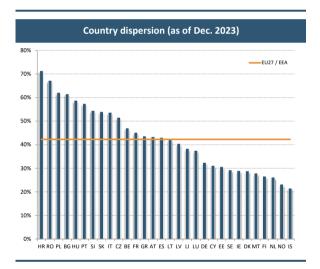
Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.1%	5.5%	14.9%
Jun - 15	6.0%	2.2%	5.8%	14.4%
Dec - 15	5.7%	2.2%	5.0%	14.8%
Jun - 16	5.4%	1.9%	4.6%	13.6%
Dec - 16	5.1%	1.6%	4.1%	13.1%
Jun - 17	4.4%	1.4%	3.4%	9.0%
Dec - 17	4.1%	1.3%	3.0%	7.8%
Jun - 18	3.6%	1.2%	2.7%	7.0%
Dec - 18	3.2%	1.2%	2.7%	5.7%
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%
Mar - 20	3.0%	1.3%	2.5%	4.5%
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	2.5%	1.0%	2.0%	3.3%
Dec - 21	2.0%	1.0%	1.9%	3.0%
Mar - 22	1.9%	0.8%	1.8%	2.9%
Jun - 22	1.8%	0.8%	1.6%	2.8%
Sep - 22	1.8%	0.8%	1.6%	2.7%
Dec - 22	1.8%	0.8%	1.6%	2.5%
Mar - 23	1.8%	0.8%	1.6%	2.7%
Jun - 23	1.8%	0.8%	1.6%	2.6%
Sep - 23	1.8%	0.9%	1.6%	2.7%
Dec - 23	1.9%	1.0%	1.7%	2.7%



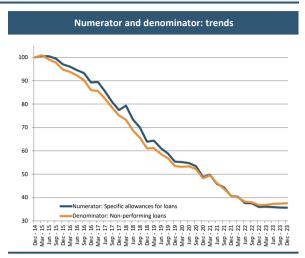
8 - Coverage ratio of non-performing loans and advances



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

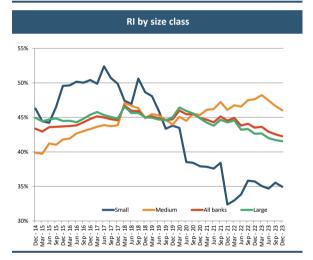


Weighted Averages by country.



Total numerator and denominator.

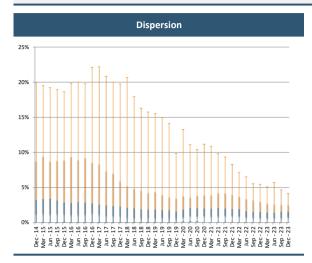
Dec 2014 =100.



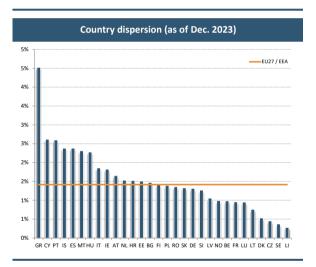
Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.3%	40.9%	48.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Dec - 16	44.8%	31.0%	40.4%	48.5%
Jun - 17	45.0%	28.5%	39.8%	48.8%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Jun - 18	46.0%	26.8%	39.0%	50.0%
Dec - 18	45.0%	28.2%	39.8%	48.3%
Jun - 19	44.9%	30.0%	40.0%	51.0%
Dec - 19	44.7%	29.2%	39.5%	50.7%
Mar - 20	46.0%	30.2%	41.7%	51.0%
Jun - 20	45.5%	30.3%	41.2%	51.0%
Sep - 20	45.5%	29.7%	40.8%	50.3%
Dec - 20	44.9%	29.4%	42.1%	50.2%
Mar - 21	44.9%	28.8%	42.1%	51.2%
Jun - 21	44.7%	27.4%	40.4%	51.6%
Sep - 21	45.1%	28.3%	41.0%	52.3%
Dec - 21	44.5%	29.5%	40.4%	52.4%
Mar - 22	44.9%	28.4%	38.9%	52.1%
Jun - 22	43.8%	27.3%	38.2%	50.1%
Sep - 22	44.1%	27.5%	39.4%	50.2%
Dec - 22	43.5%	27.7%	39.2%	48.7%
Mar - 23	43.6%	28.9%	40.6%	49.5%
Jun - 23	42.9%	25.6%	39.5%	48.7%
Sep - 23	42.6%	25.7%	38.6%	49.1%
Dec - 23	42.3%	26.5%	37.6%	49.3%



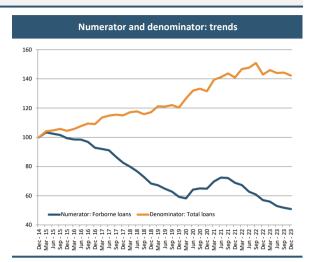
9 - Forbearance ratio for loans and advances



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

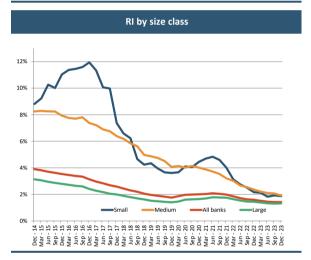


Weighted Averages by country.



Total numerator and denominator.

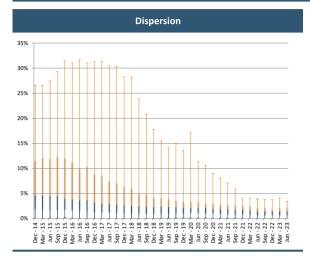
Dec 2014 =100.



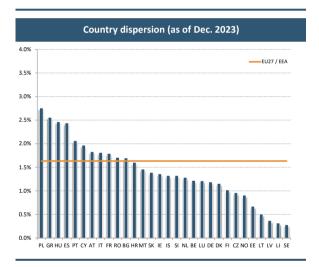
Period	Weighted average	25th	50th	75th
				
Dec - 14	3.9%	1.2%	3.2%	8.7%
Jun - 15	3.7%	1.2%	3.4%	8.7%
Dec - 15	3.5%	1.2%	2.9%	8.9%
Jun - 16	3.4%	1.1%	2.9%	8.9%
Dec - 16	3.1%	1.3%	2.7%	8.5%
Jun - 17	2.8%	1.0%	2.4%	7.3%
Dec - 17	2.6%	0.9%	2.3%	5.9%
Jun - 18	2.3%	0.7%	2.0%	4.9%
Dec - 18	2.1%	0.7%	1.8%	4.3%
Jun - 19	1.9%	0.7%	1.8%	3.9%
Dec - 19	1.8%	0.7%	1.6%	3.4%
Mar - 20	1.9%	0.7%	1.9%	3.8%
Jun - 20	2.0%	0.9%	2.1%	3.6%
Sep - 20	2.0%	0.9%	2.0%	3.8%
Dec - 20	2.0%	0.9%	2.0%	3.9%
Mar - 21	2.0%	0.8%	2.0%	3.9%
Jun - 21	2.1%	0.9%	2.1%	4.2%
Sep - 21	2.0%	0.9%	2.0%	4.2%
Dec - 21	2.0%	0.9%	1.9%	4.0%
Mar - 22	1.9%	0.9%	1.9%	3.7%
Jun - 22	1.7%	0.7%	1.6%	3.4%
Sep - 22	1.6%	0.7%	1.6%	3.2%
Dec - 22	1.6%	0.7%	1.5%	3.0%
Mar - 23 Jun - 23	1.5% 1.5%	0.6% 0.6%	1.4%	2.7% 2.6%
Sep - 23	1.5%	0.6%	1.4% 1.5%	2.6%
Dec - 23	1.4%	0.7%	1.6%	2.5%



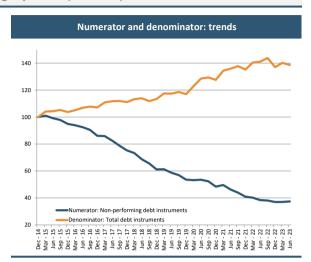
10 - Ratio of non-performing exposures (NPE ratio)



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

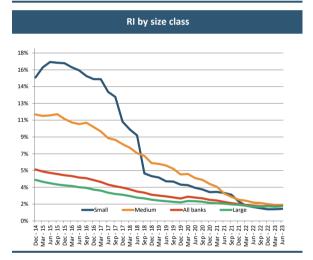


Weighted Averages by country.



Total numerator and denominator.

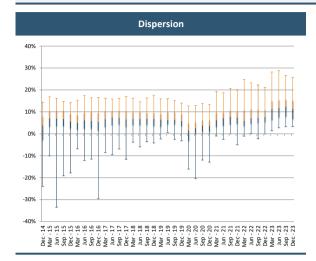
Dec 2014 =100.



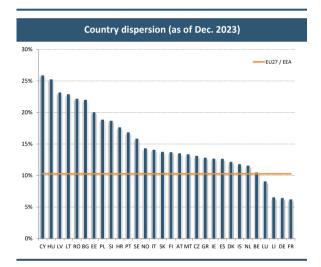
Period	Weighted average	25th	50th	75th
1 01100	110.8.1104 410.480	_5	20	25
Dec - 14	5.5%	2.0%	4.7%	11.5%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Dec - 16	4.4%	1.4%	3.2%	8.9%
Jun - 17	3.9%	1.3%	2.9%	7.4%
Dec - 17	3.6%	1.2%	2.6%	6.4%
Jun - 18	3.2%	1.1%	2.4%	5.1%
Dec - 18	2.8%	1.0%	2.3%	4.2%
Jun - 19	2.6%	1.1%	2.3%	3.9%
Dec - 19	2.4%	1.1%	2.2%	3.4%
Mar - 20	2.6%	1.2%	2.1%	3.5%
Jun - 20	2.5%	1.2%	2.1%	3.4%
Sep - 20	2.4%	1.1%	2.1%	3.1%
Dec - 20	2.3%	1.1%	1.9%	3.0%
Mar - 21	2.2%	0.9%	1.9%	2.8%
Jun - 21	2.0%	0.9%	1.8%	2.8%
Sep - 21	1.9%	0.8%	1.7%	2.7%
Dec - 21	1.8%	0.9%	1.7%	2.6%
Mar - 22	1.7%	0.7%	1.6%	2.5%
Jun - 22	1.6%	0.7%	1.4%	2.2%
Sep - 22	1.6%	0.6%	1.4%	2.2%
Dec - 22	1.6%	0.7%	1.4%	2.0%
Mar - 23 Jun - 23	1.6% 1.6%	0.7% 0.7%	1.4% 1.4%	2.1% 2.2%
Sep - 23	1.6%	0.7%	1.4%	2.0%
Dec - 23	1.6%	0.8%	1.5%	2.0%



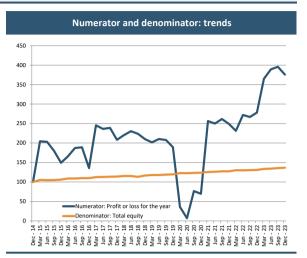
11 - Return on equity



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

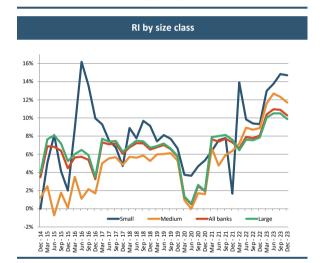


Weighted Averages by country.



Total numerator and denominator.

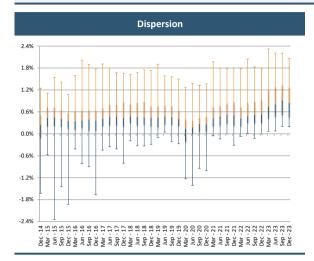
Dec 2014 =100.



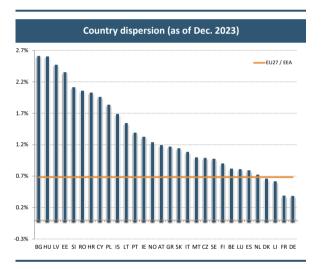
Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-2.8%	3.8%	8.0%
Jun - 15	6.8%	3.5%	7.1%	10.5%
Dec - 15	4.5%	2.5%	5.7%	9.1%
Jun - 16	5.7%	2.3%	6.2%	9.7%
Dec - 16	3.3%	1.4%	5.5%	9.6%
Jun - 17	7.1%	3.9%	7.5%	10.4%
Dec - 17	6.0%	3.1%	6.6%	10.5%
Jun - 18	7.2%	3.9%	6.8%	10.1%
Dec - 18	6.5%	3.5%	6.7%	9.5%
Jun - 19	7.0%	4.3%	6.3%	10.0%
Dec - 19	5.7%	3.5%	5.8%	9.0%
Mar - 20	1.3%	-3.2%	1.6%	5.0%
Jun - 20	0.5%	0.0%	2.7%	5.4%
Sep - 20	2.5%	0.9%	3.8%	6.2%
Dec - 20	1.9%	0.9%	3.7%	6.2%
Mar - 21	7.7%	3.1%	6.2%	9.6%
Jun - 21	7.4%	3.7%	7.1%	9.8%
Sep - 21	7.7%	4.2%	7.8%	10.6%
Dec - 21	7.3%	4.5%	7.4%	10.4%
Mar - 22	6.7%	3.5%	5.9%	10.8%
Jun - 22	7.9%	4.6%	7.1%	11.3%
Sep - 22	7.8%	5.0%	7.3%	11.1%
Dec - 22	8.1%	5.3%	7.6%	10.9%
Mar - 23	10.4%	6.2%	11.4%	14.9%
Jun - 23	11.0%	7.4%	11.8%	15.3%
Sep - 23	10.9%	7.7%	12.3%	15.6%
Dec - 23	10.3%	6.6%	11.3%	15.2%



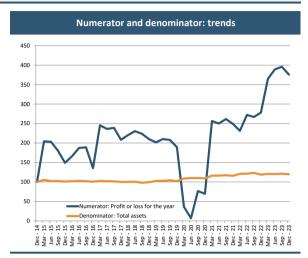
12 - Return on assets



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

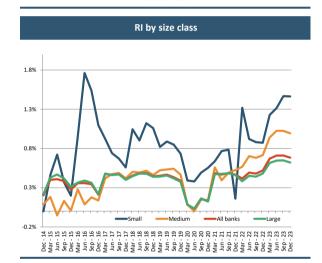


Weighted Averages by country



Total numerator and denominator.

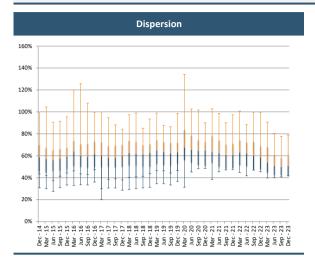
Dec 2014 =100.



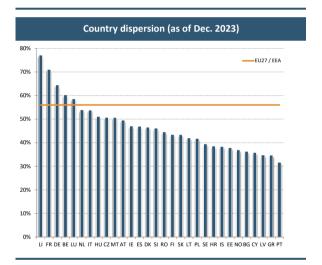
Period	Weighted average	25th	50th	75th
Period	weighted average	25เท	50tn	75111
Dec - 14	0.20%	-0.11%	0.24%	0.52%
Jun - 15	0.41%	0.21%	0.45%	0.72%
Dec - 15	0.28%	0.14%	0.35%	0.58%
Jun - 16	0.36%	0.16%	0.36%	0.65%
Dec - 16	0.21%	0.08%	0.36%	0.65%
Jun - 17	0.46%	0.23%	0.46%	0.80%
Dec - 17	0.40%	0.20%	0.43%	0.87%
Jun - 18	0.48%	0.23%	0.46%	0.86%
Dec - 18	0.44%	0.21%	0.44%	0.76%
Jun - 19	0.47%	0.25%	0.47%	0.78%
Dec - 19	0.39%	0.21%	0.41%	0.64%
Mar - 20	0.08%	-0.22%	0.14%	0.40%
Jun - 20	0.03%	0.00%	0.17%	0.36%
Sep - 20	0.16%	0.05%	0.27%	0.44%
Dec - 20	0.13%	0.05%	0.26%	0.47%
Mar - 21	0.48%	0.21%	0.42%	0.75%
Jun - 21	0.47%	0.22%	0.47%	0.76%
Sep - 21	0.49%	0.27%	0.51%	0.84%
Dec - 21	0.47%	0.22%	0.50%	0.87%
Mar - 22	0.42%	0.20%	0.42%	0.74%
Jun - 22	0.49%	0.29%	0.48%	0.86%
Sep - 22	0.48%	0.28%	0.51%	0.88%
Dec - 22	0.52%	0.30%	0.53%	0.92%
Mar - 23	0.67%	0.42%	0.75%	1.21%
Jun - 23	0.71%	0.46%	0.80%	1.28%
Sep - 23	0.71%	0.51%	0.91%	1.33%
Dec - 23	0.68%	0.45%	0.84%	1.27%



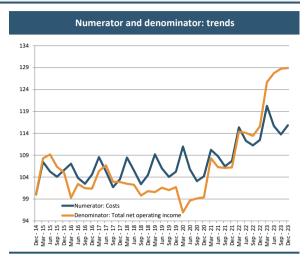
13 - Cost to income ratio



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

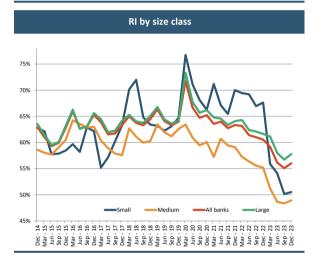


Weighted Averages by country.



Total numerator and denominator.

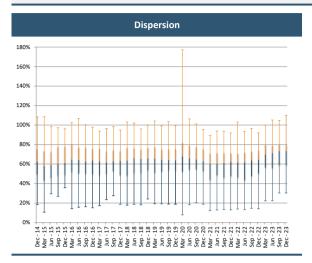
Dec 2014 =100.



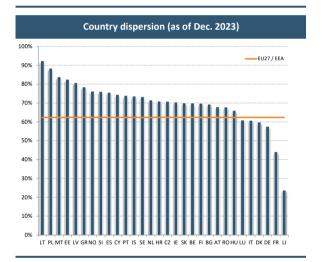
Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Jun - 18	63.7%	51.2%	61.8%	73.0%
Dec - 18	64.5%	50.1%	62.5%	70.7%
Jun - 19	64.1%	51.5%	63.2%	72.5%
Dec - 19	64.0%	53.1%	63.0%	72.2%
Mar - 20	71.7%	56.1%	67.4%	83.9%
Jun - 20	66.6%	53.9%	65.2%	78.6%
Sep - 20	64.7%	51.6%	64.3%	74.4%
Dec - 20	65.2%	51.0%	64.5%	73.0%
Mar - 21	63.6%	53.6%	63.4%	78.3%
Jun - 21	64.0%	50.1%	62.2%	74.1%
Sep - 21	62.7%	48.2%	60.3%	70.5%
Dec - 21	63.3%	48.9%	60.7%	71.1%
Mar - 22	63.2%	51.4%	62.9%	74.5%
Jun - 22	61.4%	50.5%	61.8%	74.3%
Sep - 22	61.0%	47.6%	59.6%	72.8%
Dec - 22	60.6%	47.7%	58.4%	68.7%
Mar - 23	59.2%	44.8%	53.6%	68.1%
Jun - 23	56.1%	42.4%	50.6%	60.9%
Sep - 23	55.1%	42.2%	49.6%	58.3%
Dec - 23	56.0%	42.0%	50.5%	59.8%



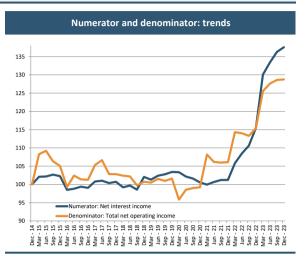
14 - Net interest income to total net operating income



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

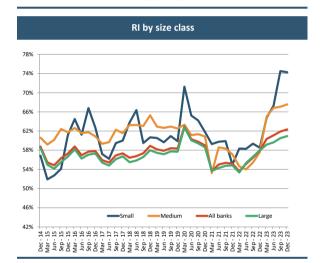


Weighted Averages by country.



Total numerator and denominator.

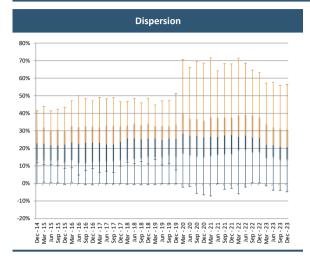
Dec 2014 =100.



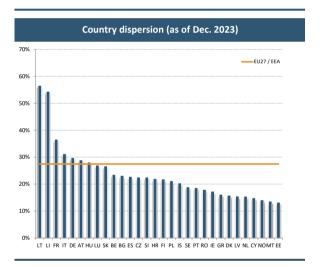
Period	Weighted average	25th	50th	75th
Periou	vveignted average	23(11	30111	75(11
Dec - 14	58.8%	49.6%	62.2%	75.4%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Jun - 18	56.8%	51.0%	66.0%	76.3%
Dec - 18	58.9%	53.4%	65.8%	76.6%
Jun - 19	57.9%	52.4%	64.4%	74.8%
Dec - 19	58.3%	53.0%	63.9%	75.6%
Mar - 20	62.9%	52.3%	67.8%	81.9%
Jun - 20	60.3%	54.0%	65.9%	79.0%
Sep - 20	59.8%	54.5%	64.6%	77.3%
Dec - 20	59.0%	52.6%	62.8%	75.4%
Mar - 21	53.7%	43.8%	60.2%	71.0%
Jun - 21	55.0%	48.5%	60.3%	71.6%
Sep - 21	55.4%	46.0%	60.9%	71.4%
Dec - 21	55.2%	47.4%	62.4%	71.2%
Mar - 22	53.6%	46.3%	61.9%	70.9%
Jun - 22	55.1%	43.3%	61.9%	71.9%
Sep - 22	56.5%	47.5%	63.8%	72.9%
Dec - 22 Mar - 23	57.9% 60.4%	50.4% 56.3%	64.5% 69.7%	74.0% 79.7%
Jun - 23	61.1%	55.7%	71.3%	79.7%
Sep - 23	61.9%	58.6%	73.4%	80.2%
Dec - 23	62.3%	58.8%	73.3%	79.8%



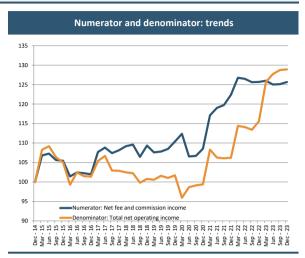
15 - Net fee and commission income to total net operating income



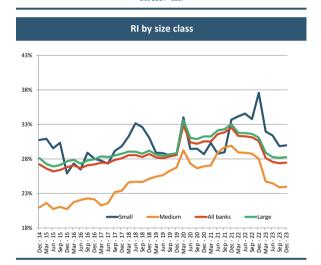
5th and 95th pct, interquartile range, and median.



Weighted Averages by country.



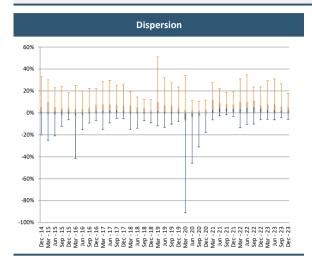
Total numerator and denominator. Dec 2014 =100.



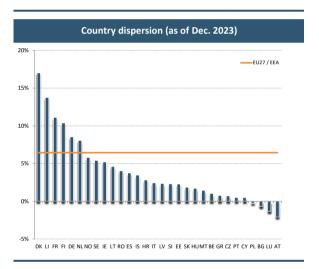
Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Jun - 18	28.6%	14.1%	25.7%	34.2%
Dec - 18	28.7%	15.5%	25.5%	34.1%
Jun - 19	28.1%	15.3%	24.7%	32.9%
Dec - 19	28.5%	15.7%	25.3%	33.6%
Mar - 20	32.9%	17.3%	28.3%	40.1%
Jun - 20	30.4%	16.3%	27.1%	37.2%
Sep - 20	30.2%	15.5%	27.0%	36.8%
Dec - 20	30.5%	15.3%	26.1%	35.9%
Mar - 21	30.5%	15.9%	26.6%	37.9%
Jun - 21	31.6%	16.6%	26.5%	37.4%
Sep - 21	31.9%	16.8%	27.3%	37.6%
Dec - 21	32.5%	17.0%	27.6%	37.7%
Mar - 22	31.3%	19.1%	26.6%	38.8%
Jun - 22	31.3%	19.4%	27.2%	39.3%
Sep - 22	31.1%	17.9%	26.2%	38.9%
Dec - 22	30.6%	18.1%	25.9%	37.7%
Mar - 23	28.1%	14.7%	22.0%	33.8%
Jun - 23	27.6%	15.3%	21.8%	32.1%
Sep - 23	27.4%	13.6%	20.8%	31.3%
Dec - 23	27.5%	13.9%	20.6%	31.0%



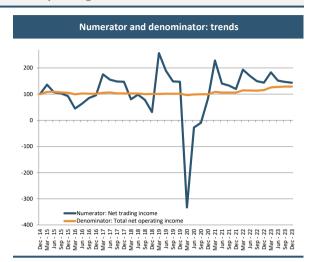
16 - Net trading income to total net operating income



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

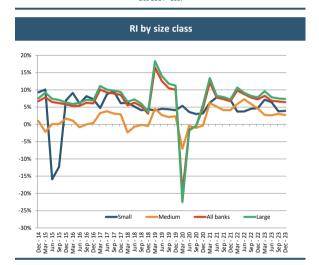


Weighted Averages by country



Total numerator and denominator.

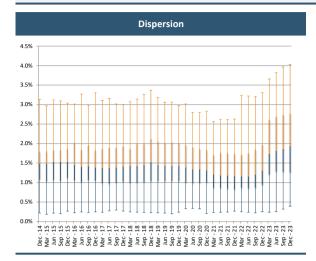
Dec 2014 =100.



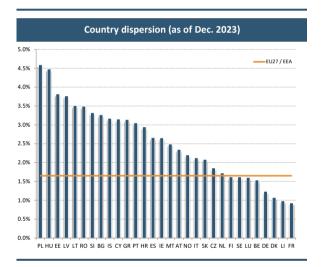
Period	Weighted average	25th	50th	75th
1 01104	110.5.1104 410.480	_5	20	754
Dec - 14	6.7%	-0.5%	1.2%	5.4%
Jun - 15	6.5%	-1.1%	1.3%	5.5%
Dec - 15	5.8%	-0.7%	1.3%	5.0%
Jun - 16	5.4%	-1.2%	0.4%	3.8%
Dec - 16	6.1%	-0.1%	1.6%	7.5%
Jun - 17	9.2%	0.1%	2.2%	7.9%
Dec - 17	8.5%	0.0%	1.5%	6.6%
Jun - 18	6.3%	-0.3%	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 Mar - 23	7.2% 8.3%	0.4% 0.1%	3.8% 2.3%	6.9% 7.8%
Jun - 23	6.8%	0.1%	2.5%	7.8%
Sep - 23	6.6%	-0.2%	1.7%	6.1%
Dec - 23	6.4%	-0.2%	1.9%	5.7%



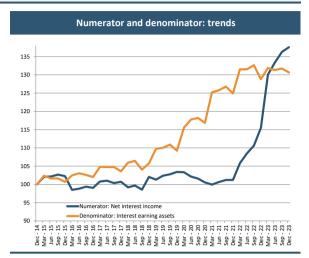
17 - Net interest margin



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

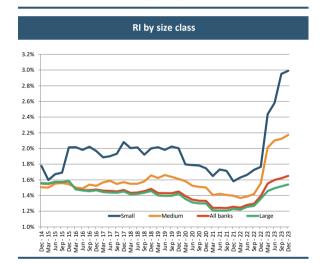


Weighted Averages by country.



Total numerator and denominator.

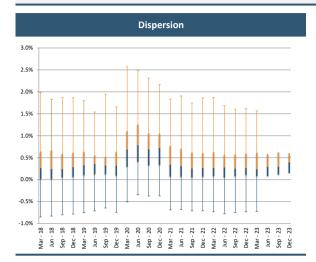
Dec 2014 =100.



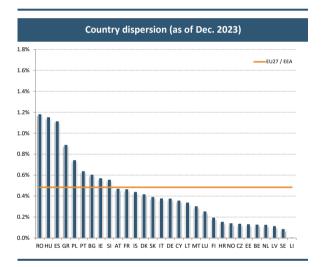
Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.79%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Dec - 15	1.58%	1.12%	1.53%	1.87%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Dec - 16	1.48%	1.05%	1.38%	1.83%
Jun - 17	1.46%	0.97%	1.37%	1.90%
Dec - 17	1.47%	1.03%	1.41%	1.94%
Jun - 18	1.44%	1.00%	1.42%	2.01%
Dec - 18	1.48%	1.04%	1.52%	2.12%
Jun - 19	1.43%	1.04%	1.43%	2.02%
Dec - 19	1.45%	1.04%	1.43%	2.02%
Mar - 20	1.39%	0.99%	1.39%	1.97%
Jun - 20	1.35%	0.98%	1.34%	1.91%
Sep - 20	1.33%	0.99%	1.34%	1.87%
Dec - 20	1.33%	1.00%	1.31%	1.85%
Mar - 21	1.24%	0.86%	1.20%	1.71%
Jun - 21	1.24%	0.86%	1.18%	1.77%
Sep - 21	1.24%	0.85%	1.18%	1.76%
Dec - 21	1.26%	0.83%	1.16%	1.74%
Mar - 22	1.25%	0.87%	1.16%	1.72%
Jun - 22	1.28%	0.86%	1.16%	1.76%
Sep - 22	1.29%	0.87%	1.20%	1.85%
Dec - 22	1.39%	0.94%	1.30%	1.97%
Mar - 23	1.55%	1.21%	1.73%	2.61%
Jun - 23	1.60%	1.29%	1.81%	2.69%
Sep - 23	1.62%	1.27%	1.86%	2.74%
Dec - 23	1.65%	1.26%	1.93%	2.77%



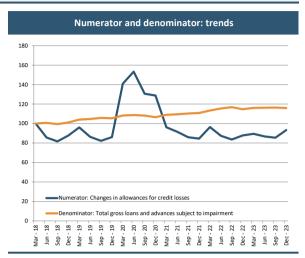
18 - Cost of Risk



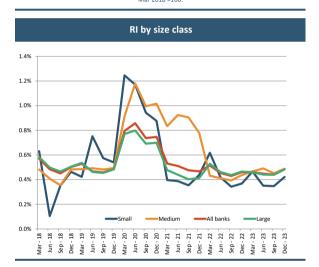
5th and 95th pct, interquartile range, and median



Weighted Averages by country.



Total numerator and denominator. Mar 2018 =100.

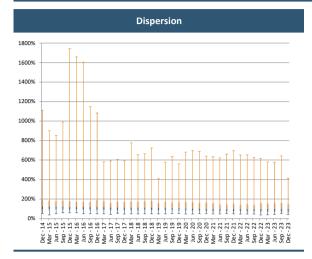


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2023.

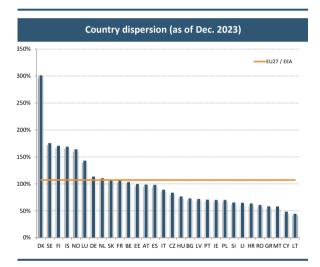
Period	Weighted average	25th	50th	75th
Jun - 18	0.48%	0.01%	0.24%	0.67%
Dec - 18	0.50%	0.06%	0.29%	0.61%
Jun - 19	0.47%	0.12%	0.35%	0.55%
Dec - 19	0.48%	0.09%	0.32%	0.64%
Mar - 20	0.79%	0.29%	0.69%	1.11%
Jun - 20	0.86%	0.40%	0.78%	1.25%
Sep - 20	0.74%	0.32%	0.69%	1.05%
Dec - 20	0.75%	0.33%	0.72%	1.05%
Mar - 21	0.53%	0.07%	0.34%	0.77%
Jun - 21	0.51%	0.06%	0.31%	0.71%
Sep - 21	0.48%	0.05%	0.26%	0.62%
Dec - 21	0.47%	0.07%	0.26%	0.61%
Mar - 22	0.51%	0.08%	0.27%	0.63%
Jun - 22	0.45%	0.05%	0.28%	0.56%
Sep - 22	0.43%	0.08%	0.25%	0.57%
Dec - 22	0.46%	0.10%	0.27%	0.59%
Mar - 23	0.46%	0.08%	0.24%	0.61%
Jun - 23	0.45%	0.08%	0.29%	0.59%
Sep - 23	0.44%	0.11%	0.29%	0.62%
Dec - 23	0.48%	0.15%	0.40%	0.60%



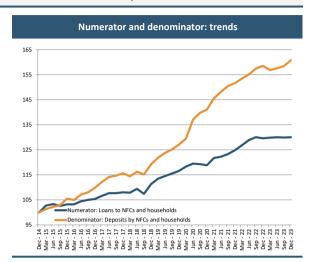
19 - Loan-to-deposit ratio for households and non-financial corporations



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

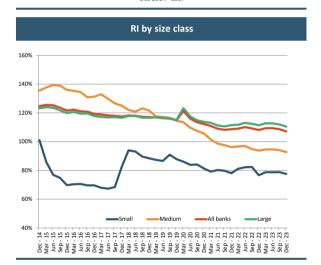


Weighted Averages by country.



Total numerator and denominator.

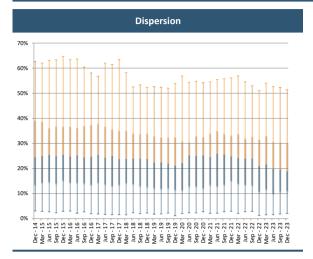
Dec 2014 =100.



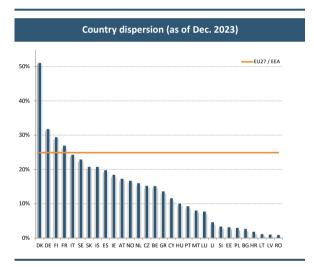
Period	Weighted average	25th	50th	75th
Dec - 14	124.7%	98.5%	121.2%	191.8%
Jun - 15	125.3%	100.1%	120.6%	183.0%
Dec - 15	121.6%	94.0%	118.3%	179.4%
Jun - 16	121.1%	96.4%	117.9%	176.0%
Dec - 16	119.3%	93.5%	116.1%	192.5%
Jun - 17	118.2%	91.2%	114.9%	163.9%
Dec - 17	117.4%	90.3%	114.1%	174.7%
Jun - 18	118.0%	89.7%	111.8%	175.0%
Dec - 18	117.1%	90.9%	111.2%	186.1%
Jun - 19	116.3%	90.5%	108.7%	173.4%
Dec - 19	114.8%	89.4%	105.7%	171.7%
Mar - 20	121.4%	88.4%	104.6%	176.7%
Jun - 20	116.0%	85.2%	102.2%	170.3%
Sep - 20	113.5%	84.4%	100.2%	163.8%
Dec - 20	112.2%	81.2%	97.6%	167.6%
Mar - 21	110.9%	79.6%	97.4%	159.1%
Jun - 21	108.9%	78.8%	97.2%	149.7%
Sep - 21	108.2%	78.6%	97.5%	148.8%
Dec - 21	108.6%	76.1%	96.5%	153.6%
Mar - 22	109.1%	78.2%	96.2%	144.5%
Jun - 22	110.1%	76.3%	98.6%	152.3%
Sep - 22	109.2%	77.4%	98.3%	144.5%
Dec - 22	108.1%	74.6%	95.9%	161.5%
Mar - 23	109.4%	76.7%	97.7%	156.3%
Jun - 23	109.3%	77.1%	97.6%	161.4%
Sep - 23	108.7%	74.1%	98.4%	161.4%



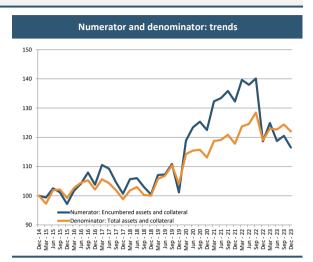
20 - Asset encumbrance ratio



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

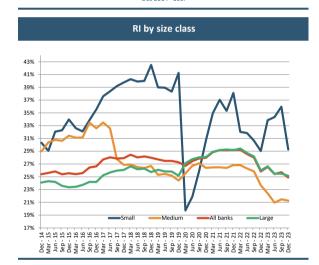


Weighted Averages by country.



Total numerator and denominator.

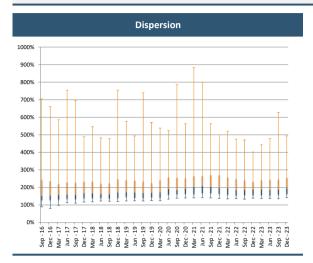
Dec 2014 =100.



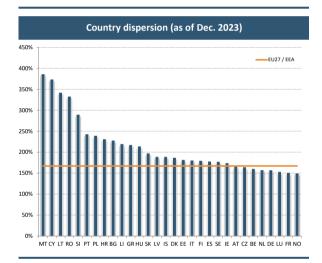
Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.5%	24.5%	39.1%
Jun - 15	25.8%	14.5%	25.4%	36.2%
Dec - 15	25.6%	15.2%	25.4%	36.6%
Jun - 16	25.6%	14.2%	25.1%	36.3%
Dec - 16	26.6%	13.5%	24.6%	37.4%
Jun - 17	28.0%	13.7%	24.3%	36.8%
Dec - 17	27.9%	13.4%	23.7%	35.1%
Jun - 18	28.0%	13.8%	23.9%	34.0%
Dec - 18	28.0%	12.7%	23.7%	34.0%
Jun - 19	27.5%	11.9%	22.3%	32.4%
Dec - 19	27.3%	11.5%	21.2%	32.4%
Mar - 20	26.7%	11.3%	22.1%	30.9%
Jun - 20	27.4%	12.8%	25.2%	30.6%
Sep - 20	27.9%	12.8%	25.0%	32.9%
Dec - 20	28.0%	12.2%	25.2%	32.5%
Mar - 21	28.8%	13.4%	24.6%	34.0%
Jun - 21	29.2%	12.9%	25.8%	35.0%
Sep - 21	29.2%	13.5%	25.5%	33.7%
Dec - 21	29.2%	15.1%	24.7%	33.2%
Mar - 22	29.2%	13.9%	24.2%	33.7%
Jun - 22	28.6%	13.5%	23.9%	32.0%
Sep - 22	28.0%	13.3%	23.9%	32.8%
Dec - 22	25.8%	10.7%	20.9%	31.5%
Mar - 23	26.5%	11.7%	21.6%	33.0%
Jun - 23	25.4%	9.9% 10.8%	19.8%	30.7%
Sep - 23	25.7% 24.9%		19.5%	30.5%
Dec - 23	24.9%	11.1%	18.8%	30.3%



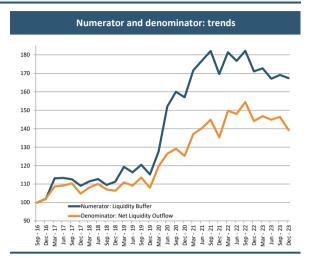
21 - Liquidity coverage ratio



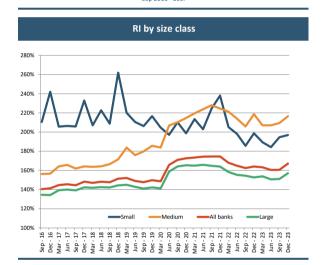
5th and 95th pct, interquartile range, and median.



Weighted Averages by country.



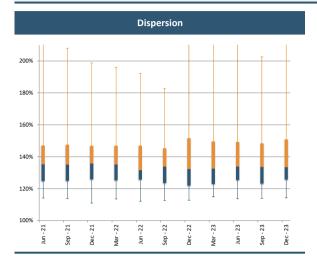
Total numerator and denominator. Sep 2016 =100.



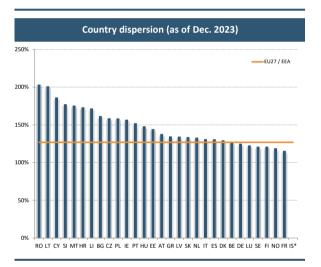
Weighted average	25th	50th	75th
141.3%	128.4%	153.7%	236.9%
145.5%	135.8%	159.0%	230.8%
148.3%	139.7%	166.8%	233.7%
148.2%	139.8%	161.9%	222.8%
151.4%	140.4%	171.6%	247.5%
149.0%	140.6%	171.5%	240.0%
149.8%	143.8%	169.3%	225.3%
148.7%	140.8%	172.1%	243.4%
165.7%	159.3%	190.2%	257.8%
171.0%	161.0%	185.4%	256.0%
172.6%	163.1%	194.7%	253.5%
173.4%	162.0%	202.8%	264.2%
174.4%	167.3%	208.7%	266.0%
174.5%	167.6%	202.1%	270.6%
174.5%	163.6%	196.4%	271.2%
167.9%	159.4%	195.3%	257.7%
164.9%	154.3%	184.4%	249.3%
162.4%	157.0%	184.6%	241.3%
164.1%	156.6%	188.6%	233.5%
163.2%	156.5%	187.7%	242.0%
160.5%	154.7%	185.6%	244.8%
			246.8% 255.9%
	141.3% 145.5% 148.3% 148.2% 151.4% 149.0% 149.8% 148.7% 165.7% 171.0% 172.6% 173.4% 174.4% 174.5% 167.9% 164.9% 162.4% 164.1%	141.3% 128.4% 145.5% 135.8% 148.3% 139.7% 148.2% 139.8% 151.4% 140.4% 149.8% 143.8% 148.7% 140.8% 165.7% 159.3% 171.0% 161.0% 172.6% 163.1% 173.4% 162.0% 174.4% 167.3% 174.5% 163.6% 167.9% 159.4% 164.9% 154.3% 162.4% 157.0% 164.1% 156.6% 163.2% 156.5% 160.6% 159.5%	141.3% 128.4% 153.7% 145.5% 135.8% 159.0% 148.3% 139.7% 166.8% 148.2% 139.8% 161.9% 151.4% 140.4% 171.6% 149.0% 140.6% 171.5% 149.8% 143.8% 169.3% 148.7% 140.8% 172.1% 165.7% 159.3% 190.2% 171.0% 161.0% 185.4% 172.6% 163.1% 194.7% 173.4% 162.0% 202.8% 174.4% 167.3% 208.7% 174.5% 163.6% 196.4% 167.9% 159.4% 195.3% 164.9% 154.3% 184.4% 162.4% 157.0% 184.6% 164.1% 156.6% 188.6% 163.2% 156.5% 187.7% 160.6% 159.5% 187.4%



22 - Net stable funding ratio

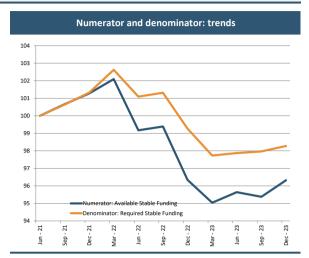


5th and 95th pct, interquartile range, and median.

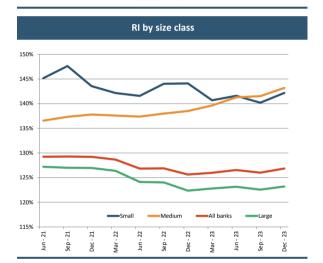


Weighted Averages by country.

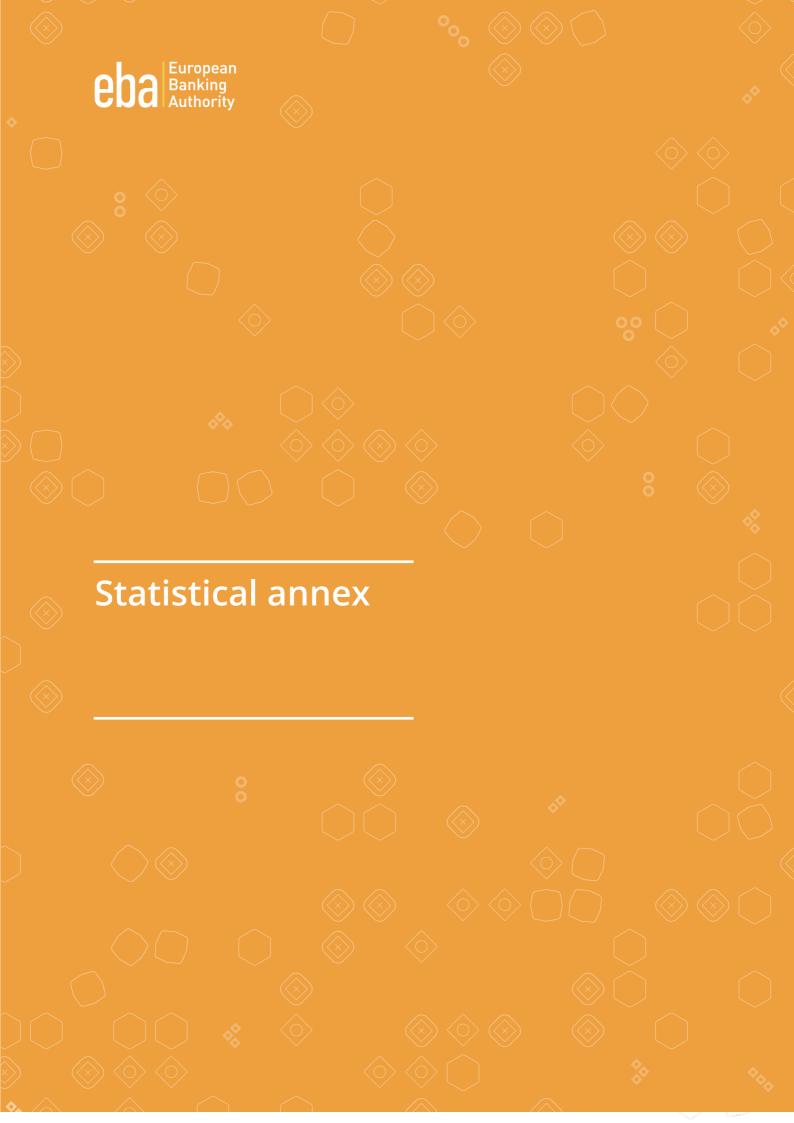
* Data not reported for the countries marked.



Total numerator and denominator.
Jun 2021 =100.



Period	Weighted average	25th	50th	75th
Jun - 21	129.2%	124.8%	135.3%	147.1%
Sep - 21	129.3%	124.9%	135.2%	147.6%
Dec - 21	129.2%	125.8%	135.8%	146.9%
Mar - 22	128.7%	125.2%	135.2%	146.9%
Jun - 22	126.8%	125.7%	131.6%	147.0%
Sep - 22	126.9%	123.6%	133.8%	145.3%
Dec - 22	125.6%	121.9%	132.4%	151.6%
Mar - 23	126.0%	122.9%	132.6%	149.6%
Jun - 23	126.5%	125.4%	133.9%	149.3%
Sep - 23	126.0%	123.2%	133.7%	148.4%
Dec - 23	126.8%	125.7%	133.4%	150.8%





Number of Institutions that contribute to the EBA's Risk Dashboard and EU Banking population

	Total	Highest level of consolidation in EU/EEA	Highest level of consolidation in MS (Subsidiaries of other largest institutions) ⁽¹⁾	Banking Groups	Largest independent credit institutions ⁽²⁾	Institutions belonging to a largest group ⁽³⁾	Branches of larges institutions ⁽⁴⁾
AT	6	5	1	6		62	6
BE	7	6	1	7		14	10
BG	3		3	3		4	2
CY	4	3	1	3		6	1
CZ	3		3	3		10	5
DE	23	23		17	6	38	25
DK	3	3		3		5	8
EE	4	2	2	4		4	2
ES	10	10		10		21	21
FI	3	3		3		119	8
FR	12	12		10	2	110	24
GR	4	4		4		4	9
HR	3		3	3		5	
HU	3	2	1	3		19	3
IE	6	5	1	3	2	8	11
IS	3	3		3		3	
IT	12	12		12		223	21
LI	3	3		3		3	
LT	4	2	2	3		4	1
LU	6	3	3	5	1	26	14
LV	3	1	2	3		3	
MT	3	2	1	3		3	
NL	7	6	1	6	1	10	20
NO	3	3		3		7	8
PL	3	2	1	3		14	15
PT	4	3	1	4		14	13
RO	3	1	2	3		12	3
SE	7	7		6	1	20	14
SI	4	2	2	4		7	1
SK	3		3	3		4	3

(1) Institutions that are subsidiaries of a large institution with the Head Office in another EU/EEA country. They contribute to country aggregates but not to EU/EEA averages. For example, at country level the subsidiary in country X of a largest bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered.
(2) Individual institutions that do not belong to a banking group and report only on individual basis. These institutions are not required to submit FINREP data on solo basis to the EBA and therefore they are not included in FINREP-based risk indicators in this Risk Dashboard.
(3) Institutions that are subsidiaries of an EU large institution. They contribute neither to country aggregates nor to EU/EEA averages because data for these institutions are included in the figures reported at consolidated basis by their parent

Companies.

(4) Number of branches of the largest institutions authorised in each country. The largest institutions have their Head Office in another EU/EEA country and they have the right to passport their activities. They do contribute neither to country aggregates not to EU/EEA werages because data for these institutions are included in the figures reported at consolidated basis by their parent companies.

			EU Ba	anking Populatior	1		
Γ	Banking	g groups	Institutions	by type	by size	Bran	iches
	Total	of which: Subgroups ⁽¹⁾	Independent credit institutions (2)	Institutions belonging to an EU banking group	Small non-complex credit institutions	Branches of EU/EEA credit institutions	Branches of no EU/EEA credit institutions
AT	36	5	302	91	365	18	
BE	16	5	8	21	12	44	8
BG	12	5	4	13		5	1
CY	5	1	3	7		4	12
CZ	11	5	9	19	7	22	2
DE	80	10	1109	99	988	79	33
DK	19	2	39	20	5	24	
EE	9	2		9	2	4	
ES	39	5	33	49	39	74	4
FI	14	3		165	3	36	
FR	45	8	50	140	44	70	20
GR	8		5	8	2	19	2
HR	5	5	12	8	13	1	
HU	10	6	4	22	17	9	1
IE	9	2	7	12	1	32	1
IS	4		7	4	7		
IT	58	13	83	272	74	71	9
LI	6		6	7			
LT	13	5	5	10	11	5	
LU	18	8	38	35	7	27	13
LV	8	3	2	7	1	4	
MT	5	1	12	5	2	2	2
NL	21	2	9	25	3	45	2
NO	93	1	21	112	113	39	
PL	14	7	498	23	402	31	1
PT	17	4	13	95	13	32	1
RO	9	6	7	17	4	10	
SE	26		80	41	89	31	
SI	9	5	2	10	4	2	
SK	6	5	3	7	2	14	
EU/EEA	625	124	2371	1353	2230	754	112

(1) Subsidiaries in the Torm of subgroup or another EU group which has the Head Office in another EUREA Country,
(2) Individual institutions that do not belong to an EUREA banking group and report only on an individual basis. These institutions are not required to submit FINREP data on a solo basis to the EBA and therefore they are not included in FINREP-based risk indicators in this Risk Dashboard.



Asset composition and volumes

								Asset c	omposit	ion								
% of total assets	Cas	h balances		Equity	instrume	nts	Deb	t securitie	s	Loans	and advar	ices	De	erivatives		Otl	her Assets	
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	16.8%	15.4%	14.7%	0.6%	0.6%	0.6%	13.8%	15.3%	15.9%	64.1%	64.3%	64.3%	2.3%	2.0%	1.7%	2.4%	2.4%	2.8%
BE	15.3%	14.6%	13.0%	0.2%	0.3%	0.3%	12.2%	13.2%	13.8%	64.9%	66.3%	66.8%	4.5%	3.2%	2.6%	2.9%	2.3%	3.6%
BG	20.2%	16.0%	20.9%	0.1%	0.1%	0.1%	15.0%	13.4%	14.5%	62.0%	68.3%	62.5%	0.5%	0.4%	0.3%	2.3%	1.8%	1.7%
CY	41.0%	39.9%	40.1%	0.1%	0.1%	0.1%	15.6%	18.5%	18.5%	36.8%	35.8%	36.1%	0.1%	0.1%	0.1%	6.4%	5.5%	5.1%
CZ	2.1%	2.1%	1.3%	0.0%	0.0%	0.0%	17.8%	16.7%	17.6%	74.2%	77.0%	77.2%	4.6%	3.0%	2.4%	1.2%	1.3%	1.5%
DE	16.0%	16.6%	15.6%	0.5%	0.5%	0.5%	11.4%	11.6%	12.6%	57.9%	57.3%	58.7%	12.3%	12.0%	10.1%	2.0%	2.1%	2.5%
DK	5.3%	7.2%	7.1%	0.3%	0.4%	0.6%	11.9%	11.3%	11.5%	71.6%	68.8%	69.8%	8.4%	8.0%	6.8%	2.4%	4.4%	4.3%
EE	20.8%	22.0%	24.1%	0.0%	0.0%	0.0%	4.8%	4.5%	4.6%	72.8%	72.0%	69.9%	0.5%	0.3%	0.3%	1.1%	1.1%	1.1%
ES	11.0%	10.6%	10.7%	0.7%	0.7%	0.8%	13.3%	14.3%	14.3%	65.0%	64.8%	65.0%	4.1%	4.0%	3.3%	5.9%	5.7%	5.8%
FI	14.5%	11.5%	11.3%	0.9%	2.2%	1.4%	10.1%	10.7%	11.0%	66.9%	68.4%	70.2%	5.9%	5.6%	4.6%	1.6%	1.6%	1.6%
FR	14.0%	12.6%	12.7%	2.6%	2.9%	2.9%	8.3%	9.5%	9.4%	59.1%	60.7%	61.1%	8.7%	8.4%	7.3%	7.4%	6.0%	6.6%
GR	17.2%	13.5%	12.2%	0.3%	0.4%	0.4%	16.4%	18.6%	20.1%	50.5%	50.6%	51.1%	2.3%	2.5%	1.6%	13.3%	14.3%	14.6%
HR	27.6%	22.0%	23.5%	0.1%	0.1%	0.1%	10.8%	12.1%	12.3%	59.0%	63.4%	61.7%	0.6%	0.6%	0.5%	2.0%	1.9%	2.0%
HU	13.5%	15.9%	17.4%	0.2%	0.3%	0.3%	22.3%	22.4%	21.6%	58.2%	56.8%	56.3%	3.1%	1.6%	1.2%	2.7%	3.1%	3.2%
IE	27.9%	25.7%	27.3%	0.2%	0.2%	0.2%	10.8%	11.1%	12.0%	48.5%	47.8%	47.6%	7.5%	8.7%	8.1%	5.2%	6.6%	4.8%
IS	7.8%	8.7%	7.2%	1.6%	1.2%	1.4%	8.3%	9.5%	9.3%	80.3%	78.2%	80.2%	0.4%	0.3%	0.4%	1.6%	2.2%	1.6%
IT	12.0%	9.7%	9.2%	1.0%	1.1%	1.3%	20.1%	21.4%	22.0%	57.5%	58.2%	57.9%	3.9%	3.6%	3.0%	5.5%	5.9%	6.6%
ш	13.9%	14.3%	13.7%	5.4%	5.3%	5.0%	19.0%	18.0%	18.3%	56.0%	56.3%	57.2%	2.0%	2.2%	1.7%	3.8%	3.9%	4.1%
LT	50.6%	38.9%	39.6%	0.0%	0.0%	0.0%	11.1%	12.3%	12.6%	36.2%	46.3%	45.4%	0.1%	0.1%	0.1%	2.0%	2.4%	2.3%
LU	28.8%	26.1%	26.6%	0.5%	0.6%	0.6%	13.0%	13.4%	13.7%	53.4%	55.7%	55.1%	1.8%	1.6%	1.3%	2.4%	2.6%	2.8%
LV	29.7%	21.7%	26.3%	0.0%	0.0%	0.0%	6.8%	5.7%	5.4%	62.3%	71.4%	67.2%	0.2%	0.2%	0.1%	1.0%	1.0%	1.0%
MT	20.9%	18.5%	18.4%	0.2%	0.2%	0.2%	28.4%	30.2%	31.6%	47.2%	48.3%	47.4%	1.6%	1.5%	0.9%	1.6%	1.2%	1.6%
NL	13.9%	15.5%	11.5%	0.8%	0.9%	0.9%	7.4%	7.6%	8.4%	73.8%	72.3%	75.1%	3.4%	3.1%	2.7%	0.7%	0.6%	1.4%
NO	8.9%	16.2%	8.5%	0.3%	0.3%	0.3%	12.1%	8.9%	13.2%	70.3%	65.9%	70.4%	6.0%	5.7%	5.3%	2.4%	3.0%	2.3%
PL	4.4%	4.3%	4.0%	0.1%	0.1%	0.1%	28.1%	33.4%	34.6%	60.2%	56.3%	55.6%	3.8%	2.8%	2.7%	3.4%	3.0%	3.0%
PT	14.8%	11.3%	14.1%	0.8%	0.9%	0.8%	20.0%	23.7%	22.9%	58.5%	58.1%	56.6%	0.9%	1.1%	1.1%	5.0%	4.9%	4.4%
RO	12.5%	13.5%	15.1%	0.2%	0.2%	0.2%	28.4%	29.0%	27.7%	56.0%	54.7%	54.7%	0.2%	0.1%	0.1%	2.7%	2.5%	2.2%
SE	12.3%	12.4%	10.9%	0.6%	1.0%	0.8%	7.6%	12.0%	8.8%	73.8%	69.1%	74.0%	2.9%	2.7%	2.6%	2.8%	2.8%	2.9%
SI	20.7%	22.9%	22.7%	0.5%	0.5%	0.4%	19.0%	18.1%	18.5%	57.4%	56.6%	56.1%	0.2%	0.2%	0.2%	2.2%	1.8%	2.1%
SK	12.4%	11.7%	13.9%	0.0%	0.0%	0.0%	12.9%	13.8%	12.8%	72.6%	72.5%	71.4%	0.8%	0.8%	0.5%	1.2%	1.2%	1.3%
EU/EEA	13.7%	13.1%	12.5%	1.3%	1.5%	1.5%	11.6%	12.5%	12.8%	61.8%	62.0%	62.8%	6.7%	6.5%	5.6%	4.8%	4.4%	4.7%

		,	Assets			
Volumes bn EUR	To	otal Assets		Total F	inancial A	ssets
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	772.3	789.1	770.9	753.9	770.4	749.3
BE	1,199.1	1,050.0	1,035.3	1,164.4	1,025.4	997.8
BG	38.9	48.6	50.9	38.0	47.7	50.0
CY	44.9	46.0	46.3	42.0	43.5	43.9
CZ	196.9	225.9	209.6	194.5	223.1	206.5
DE	3,934.3	4,087.9	3,903.5	3,854.5	4,002.9	3,807.3
DK	760.1	766.5	771.2	741.9	733.1	738.0
EE	43.1	44.3	45.8	42.6	43.8	45.3
ES	3,650.8	3,761.4	3,750.9	3,436.7	3,548.6	3,535.0
FI	733.0	724.9	700.6	721.1	713.7	689.2
FR	8,874.9	9,182.2	9,005.0	8,219.8	8,627.0	8,414.4
GR	312.5	307.2	303.5	271.0	263.3	259.3
HR	59.5	61.7	61.0	58.4	60.5	59.8
HU	135.7	143.8	148.2	132.0	139.3	143.4
IE	381.9	398.6	409.5	362.1	372.3	389.7
IS	31.8	35.7	33.7	31.3	34.9	33.2
п	2,668.3	2,600.6	2,574.2	2,521.1	2,445.9	2,404.5
ш	100.5	101.2	102.9	96.6	97.2	98.7
LT	30.8	32.1	35.2	30.2	31.4	34.4
LU	193.8	191.5	190.2	189.2	186.5	184.9
LV	51.4	50.0	53.0	50.9	49.5	52.5
MT	25.9	26.0	26.5	25.5	25.6	26.1
NL	2,197.1	2,319.5	2,188.3	2,180.7	2,306.1	2,158.5
NO	340.3	359.6	339.5	332.2	348.9	331.8
PL	207.0	228.6	249.1	200.0	221.7	241.5
PT	294.4	286.5	291.9	279.7	272.5	278.9
RO	63.3	68.8	72.8	61.6	67.1	71.2
SE	951.9	1,003.4	962.3	925.3	975.5	934.1
SI	44.8	46.6	50.2	43.8	45.8	49.1
SK	68.3	71.1	73.1	67.5	70.2	72.1
EU/EEA	27,001.7	27,727.2	27,144.7	25,696.9	26,520.1	25,858.0

6 of total inancial		financial a		Share of fi				lue throu	
ssets	valued at	(amortise	d) cost	fair valu	e through	OCI	pr	ofit&loss	
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	91.7%	91.5%	91.5%	4.1%	4.5%	4.5%	4.3%	4.1%	4.0%
BE	92.0%	92.6%	93.1%	2.6%	3.0%	3.1%	5.4%	4.4%	3.8%
BG	93.6%	95.8%	95.8%	5.8%	3.7%	3.8%	0.6%	0.5%	0.4%
CY	98.0%	98.2%	98.3%	1.3%	1.1%	1.2%	0.7%	0.7%	0.5%
CZ	93.0%	94.6%	95.4%	2.0%	1.6%	1.7%	5.0%	3.8%	2.9%
DE	73.6%	73.5%	74.1%	5.0%	4.9%	5.4%	21.4%	21.5%	20.5%
DK	35.1%	34.5%	34.2%	2.1%	1.9%	2.0%	62.7%	63.6%	63.9%
EE	97.9%	98.5%	98.6%	0.0%	0.0%	0.0%	2.0%	1.5%	1.4%
ES	86.2%	84.9%	85.7%	4.3%	4.0%	3.8%	9.5%	11.1%	10.5%
FI	71.9%	68.9%	71.2%	6.2%	6.3%	7.0%	21.9%	24.8%	21.8%
FR	75.9%	72.8%	74.6%	3.0%	3.0%	3.3%	21.2%	24.3%	22.1%
GR	93.1%	92.0%	93.0%	3.3%	3.5%	3.6%	3.6%	4.4%	3.4%
HR	93.0%	92.9%	93.2%	6.1%	6.3%	6.0%	0.8%	0.8%	0.8%
HU	87.5%	89.0%	89.5%	5.0%	4.8%	4.9%	7.5%	6.2%	5.6%
IE	79.6%	80.1%	80.7%	6.8%	6.6%	8.2%	13.6%	13.3%	11.1%
IS	89.1%	88.5%	88.4%	2.4%	3.0%	2.6%	8.4%	8.6%	9.0%
IT	86.8%	85.9%	85.9%	6.3%	7.2%	7.7%	6.9%	7.0%	6.4%
LI	83.4%	83.5%	84.7%	12.7%	11.7%	11.1%	3.9%	4.8%	4.1%
LT	95.4%	95.8%	96.2%	0.3%	0.2%	0.2%	4.3%	4.0%	3.6%
LU	94.0%	94.3%	94.9%	3.4%	3.4%	3.3%	2.5%	2.3%	1.8%
LV	95.7%	96.1%	96.3%	0.4%	0.3%	0.3%	4.0%	3.6%	3.4%
MT	93.1%	94.7%	95.1%	4.8%	3.4%	3.6%	2.1%	1.9%	1.3%
NL	88.4%	87.0%	87.3%	4.2%	4.4%	5.1%	7.4%	8.6%	7.7%
NO	77.0%	80.8%	76.7%	7.0%	7.5%	8.2%	16.0%	11.7%	15.1%
PL	81.9%	81.0%	79.9%	13.5%	15.5%	16.6%	4.6%	3.5%	3.5%
PT	91.7%	91.2%	91.4%	6.0%	6.1%	6.2%	2.3%	2.7%	2.4%
RO	76.7%	78.1%	80.5%	21.8%	20.7%	18.1%	1.4%	1.2%	1.3%
SE	87.6%	83.6%	85.5%	1.3%	1.4%	1.6%	11.1%	15.0%	12.9%
SI	89.3%	91.8%	92.3%	10.3%	7.8%	7.3%	0.5%	0.4%	0.3%
SK	96.7%	96.6%	97.5%	2.4%	2.5%	1.9%	0.9%	0.9%	0.6%
EU/EEA	79.7%	78.1%	79.0%	4.1%	4.2%	4.5%	16.1%	17.7%	16.4%

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



Loans: composition and asset quality

						of	which: lo	ans and	l advan	ces at a	mortise	ed cost -	- by seg	ment (v	olumes)	(2)		
Volumes bn EUR	Loans a	and advan	ices ⁽¹⁾		HHs		of wh	ich mortg	ages		NFCs		0	f which SN	ИEs	of	which CR	E
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	625.3	629.8	611.2	192.2	191.4	191.0	138.7	139.3	139.0	222.5	225.1	224.8	77.9	84.8	84.2	65.4	67.8	68.9
BE	965.3	851.9	828.8	347.7	308.3	310.5	302.4	266.2	268.1	301.9	257.2	256.6	144.4	129.2	128.9	83.3	71.5	74.7
BG	32.1	41.1	42.5	10.2	13.4	14.0	4.9	6.8	7.3	11.2	14.4	14.6	6.2	7.6	7.7	5.0	6.4	6.5
CY	35.1	35.0	35.4	8.3	8.3	8.3	6.5	6.5	6.5	7.7	7.6	7.5	5.5	5.2	5.0	5.6	5.2	5.1
CZ	150.9	178.3	165.1	64.0	66.2	66.1	51.0	52.6	52.3	36.8	38.7	38.8	15.9	20.3	20.2	15.2	16.6	16.6
DE	2,870.7	2,988.2	2,876.6	554.1	551.6	548.4	397.6	400.9	401.6	861.6	869.4	862.5	217.0	228.0	230.4	275.4	285.0	283.2
DK	587.1	584.3	595.2	72.5	51.5	53.0	54.9	36.0	40.8	89.8	89.0	88.0	37.3	36.5	37.1	22.5	22.7	19.0
EE	40.3	41.6	43.0	16.0	16.4	16.5	13.4	13.8	13.9	13.0	13.2	13.1	9.0	9.1	8.9	7.7	7.9	7.9
ES	2,724.9	2,739.7	2,751.1	1,216.1	1,220.4	1,217.1	841.8	826.3	823.1	798.2	794.8	796.4	318.0	305.4	301.8	117.4	119.5	118.2
FI	571.4	543.0	543.4	202.2	199.0	202.3	171.2	164.5	169.1	171.0	174.5	169.8	64.5	62.1	63.2	33.4	34.6	34.9
FR	6,008.4	6,042.6	6,035.8	2,021.4	2,081.6	2,072.8	636.9	637.3	635.7	1,914.8	1,908.6	1,924.4	867.7	895.2	903.1	275.5	285.5	287.2
GR	215.1	199.6	193.7	45.7	44.1	41.7	32.8	31.5	29.6	83.5	83.7	84.5	34.9	34.1	34.3	23.7	23.3	22.8
HR	50.7	51.9	51.3	14.7	16.0	16.4	6.5	7.1	7.3	12.2	12.9	13.0	5.9	6.0	6.2	4.8	4.5	4.5
HU	98.6	105.8	110.7	28.9	32.4	33.2	14.1	16.2	16.6	34.9	35.5	35.9	17.0	18.1	18.9	11.7	13.0	12.6
IE	292.4	294.4	308.1	79.8	94.0	96.2	68.2	81.0	82.1	69.6	69.7	72.1	26.5	26.8	25.8	18.5	18.2	18.0
IS	28.2	31.1	29.6	12.9	13.9	13.5	11.5	12.4	12.1	11.6	12.6	12.3	5.0	5.9	5.7	4.8	5.6	5.5
IT	1,872.5	1,783.0	1,743.3	581.2	573.1	573.0	414.8	413.3	413.2	713.5	673.9	665.1	322.6	290.0	287.9	138.9	133.8	130.2
ш	70.1	71.5	73.0	21.5	20.9	21.2	12.4	12.7	13.2	8.1	8.9	9.7	4.9	5.4	5.9	2.6	2.8	3.0
LT	26.6	27.3	29.9	6.4	7.1	7.3	5.0	5.3	5.3	4.2	4.5	4.7	2.9	3.3	3.4	2.5	2.7	3.0
LU	160.3	157.5	156.3	23.0	22.8	22.6	16.6	16.3	16.0	48.1	46.4	46.1	24.5	24.0	23.8	5.2	5.4	5.7
LV	47.1	46.4	49.4	15.3	15.9	16.1	12.2	12.5	12.7	11.7	12.2	12.4	7.6	7.9	8.0	6.3	6.4	6.8
MT	17.7	17.5	17.5	7.4	7.9	8.0	6.8	7.3	7.4	3.6	3.7	3.7	2.3	2.6	2.6	1.5	1.6	1.6
NL	1,926.1	2,028.1	1,888.8	780.0	781.9	786.3	717.2	722.3	725.9	577.8	577.9	573.9	172.9	175.3	175.8	175.6	176.9	175.0
NO	270.6	296.2	268.7	119.1	113.6	114.1	105.4	101.0	101.4	93.5	91.9	91.1	33.6	33.2	32.8	29.8	29.2	29.5
PL	136.6	141.9	151.8	67.5	68.4	75.1	44.8	45.1	48.2	48.8	52.8	55.2	23.6	27.9	30.8	13.8	14.3	14.7
PT	219.8	202.7	209.8	102.1	100.8	101.5	86.9	85.4	85.7	59.2	55.7	55.1	39.5	37.0	36.2	15.0	15.1	14.3
RO	42.6	46.9	50.6	17.2	17.6	17.7	11.0	11.0	11.1	13.7	15.3	16.1	7.8	8.6	9.1	3.7	4.1	4.2
SE	808.4	796.2	794.2	346.6	335.0	346.2	313.1	301.5	312.3	275.8	269.5	272.0	134.8	131.2	133.0	66.6	67.0	69.4
SI	34.7	36.8	39.3	12.6	12.5	13.3	5.2	5.1	5.4	11.7	11.5	12.2	6.8	6.6	6.8	4.1	3.8	4.3
SK	58.3	60.1	62.5	31.3	32.1	32.3	25.6	26.3	26.4	17.0	18.1	18.0	7.3	6.9	6.6	5.5	5.8	5.8
EU/EEA	19,834.9	19,994.3	19,706.4	6,638.2	6,673.5	6,687.7	4,232.1	4,202.9	4,226.7	6,135.0	6,103.7	6,106.0	2,474.2	2,476.8	2,485.8	1,330.7	1,357.1	1,352.1

					of	which: ı	non-perfo	orming l	oans ar	nd advai	nces at	amortis	ed cost	by segr	ment (vo	lumes) ⁽²	2)	
Volumes bn EUR	Non-perfo	orming loa vances ⁽¹⁾			HHs		of whi	ch mortga	ges		NFCs		of	which SN	/IEs	of v	which CRI	į
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	11.5	11.5	13.3	4.2	4.3	4.4	1.7	1.8	1.9	6.5	6.2	7.8	3.3	3.6	4.2	2.3	2.3	3.2
BE	14.4	11.8	11.7	4.0	2.8	2.8	2.6	1.5	1.5	8.7	7.3	7.3	4.2	3.8	3.9	2.4	2.0	2.1
BG	0.8	0.9	0.8	0.4	0.4	0.4	0.1	0.1	0.1	0.4	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.2
CY	1.1	0.9	0.9	0.7	0.6	0.6	0.6	0.5	0.4	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2
CZ	2.1	2.0	1.9	0.8	0.9	0.9	0.3	0.3	0.3	1.2	1.0	1.0	0.6	0.7	0.7	0.5	0.3	0.4
DE	31.0	34.0	38.0	7.4	7.6	7.6	2.8	2.8	2.8	19.0	22.4	26.8	5.0	6.1	8.2	5.7	9.7	13.6
DK	8.2	7.5	7.6	1.4	1.2	1.2	0.7	0.6	0.7	2.5	2.4	2.4	1.3	1.3	1.3	0.5	0.5	0.5
EE	0.2	0.3	0.3	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
ES	75.5	77.0	77.4	42.5	45.9	46.2	21.1	22.3	22.3	32.5	30.2	30.5	21.2	19.2	19.0	9.8	8.2	7.8
FI	5.3	5.8	6.2	2.5	2.8	3.0	1.6	1.7	1.8	2.2	2.4	2.6	1.4	1.5	1.5	0.5	0.6	0.6
FR	111.5	116.8	117.2	41.6	43.1	42.7	13.1	12.3	12.2	65.7	69.2	69.9	35.1	38.2	39.5	8.1	8.8	9.1
GR	9.9	8.3	6.4	4.4	3.6	2.7	2.8	2.5	1.8	5.3	4.5	3.6	3.7	3.2	2.4	2.8	2.4	2.0
HR	1.1	0.9	0.9	0.6	0.5	0.5	0.2	0.1	0.1	0.5	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.2
HU	3.4	3.3	3.3	2.0	1.7	1.6	0.6	0.5	0.5	1.3	1.4	1.5	0.8	0.9	0.9	0.4	0.6	0.6
IE	5.2	5.4	4.8	1.7	2.2	2.1	1.1	1.6	1.6	3.3	3.0	2.6	1.8	1.9	1.6	1.3	1.3	1.2
IS	0.4	0.4	0.4	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1
IT	45.9	42.8	41.0	13.5	13.0	12.6	6.6	6.3	6.2	29.4	26.9	25.7	18.6	16.5	16.2	10.5	9.2	8.4
ш	0.3	0.3	0.3	0.1	0.2	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0
LT	0.1	0.2	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0
LU	2.0	1.9	2.2	0.3	0.4	0.5	0.2	0.3	0.3	1.6	1.3	1.5	1.0	0.9	1.0	0.2	0.1	0.2
LV	0.2	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	0.4	0.4	0.4	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.3	0.2	0.2	0.2	0.2	0.1	0.2	0.1
NL	26.9	27.7	26.5	7.9	8.7	8.4	5.4	6.2	6.0	18.0	17.9	17.0	6.0	6.4	6.4	4.9	6.1	6.4
NO	3.2	2.7	2.8	0.5	0.6	0.6	0.3	0.3	0.3	2.6	2.0	2.1	0.8	0.7	0.7	0.3	0.3	0.5
PL	6.0	6.3	6.5	3.1	3.2	3.5	1.2	1.2	1.3	2.8	2.8	2.8	1.8	1.9	1.9	1.0	0.9	1.0
PT	6.5	5.6	5.2	2.1	1.9	1.9	1.0	1.0	1.0	4.2	3.5	2.9	3.0	2.6	2.2	1.8	1.6	1.3
RO	1.2	1.1	1.2	0.6	0.6	0.6	0.2	0.2	0.2	0.5	0.5	0.5	0.4	0.3	0.4	0.2	0.2	0.2
SE	1.9	2.1	2.4	0.9	1.1	1.3	0.4	0.5	0.7	0.9	0.9	1.1	0.3	0.4	0.4	0.2	0.2	0.2
SI	0.6	0.6	0.6	0.3	0.3	0.3	0.1	0.1	0.1	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2
SK	0.8	1.0	1.0	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	357.4	362.7	364.9	136.9	142.4	141.3	61.7	63.1	62.4	199.3	199.7	203.4	106.0	106.4	108.6	51.4	54.2	57.6

EU/EEA 357.4 362.7 364.9 136.9 142.4 141.3 65.7 63.1 62.4 199.3 199.7 203.4 106.0 106.4 108.6 51.4 54.2 57.6 individual country 4 tai ancludes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

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

(2) Gross carrying amounts, should be a display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

(2) Gross carrying amounts, the properties of the properties



Loans: NPL and coverage ratios

							of wh	ich: loa	ns and	advanc	es at an	ortised	l cost: N	IPL ratio	o ⁽²⁾			
		and advan PL ratio ⁽¹⁾	ices:		HHs		of wh	ich mort	gages		NFCs		of	which SM	Es	of	which CF	RE
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-2
AT	1.8%	1.8%	2.2%	2.2%	2.3%	2.3%	1.3%	1.3%	1.4%	2.9%	2.8%	3.5%	4.2%	4.2%	5.0%	3.5%	3.4%	4.6
BE	1.5%	1.4%	1.4%	1.2%	0.9%	0.9%	0.9%	0.6%	0.6%	2.9%	2.8%	2.8%	2.9%	2.9%	3.0%	2.9%	2.7%	2.8
BG	2.5%	2.1%	2.0%	3.7%	3.1%	2.6%	2.4%	1.6%	1.4%	3.9%	2.9%	3.0%	5.8%	4.4%	4.3%	5.0%	3.6%	3.7
CY	3.1%	2.6%	2.4%	9.0%	7.4%	7.1%	8.6%	7.1%	6.9%	4.3%	3.7%	3.6%	4.7%	4.1%	4.6%	4.2%	3.8%	3.9
CZ	1.4%	1.1%	1.2%	1.3%	1.3%	1.3%	0.6%	0.6%	0.6%	3.4%	2.6%	2.5%	3.8%	3.5%	3.4%	3.0%	2.0%	2.2
DE	1.1%	1.1%	1.3%	1.3%	1.4%	1.4%	0.7%	0.7%	0.7%	2.2%	2.6%	3.1%	2.3%	2.7%	3.6%	2.1%	3.4%	4.8
DK	1.4%	1.3%	1.3%	1.9%	2.3%	2.3%	1.3%	1.7%	1.7%	2.8%	2.7%	2.8%	3.5%	3.5%	3.5%	2.4%	2.4%	2.9
EE	0.6%	0.7%	0.7%	0.5%	0.6%	0.7%	0.5%	0.6%	0.7%	1.2%	1.3%	1.1%	1.3%	1.5%	1.1%	1.6%	1.5%	1.0
ES	2.8%	2.8%	2.8%	3.5%	3.8%	3.8%	2.5%	2.7%	2.7%	4.1%	3.8%	3.8%	6.7%	6.3%	6.3%	8.3%	6.9%	6.6
FI	0.9%	1.1%	1.1%	1.2%	1.4%	1.5%	0.9%	1.1%	1.1%	1.3%	1.4%	1.6%	2.2%	2.4%	2.4%	1.6%	1.7%	1.7
FR	1.9%	1.9%	1.9%	2.1%	2.1%	2.1%	2.1%	1.9%	1.9%	3.4%	3.6%	3.6%	4.0%	4.3%	4.4%	2.9%	3.1%	3.2
GR	4.6%	4.1%	3.3%	9.5%	8.1%	6.5%	8.6%	7.8%	6.2%	6.3%	5.4%	4.3%	10.7%	9.3%	7.1%	11.8%	10.5%	8.7
HR	2.2%	1.8%	1.8%	4.0%	3.4%	3.2%	2.4%	1.8%	1.7%	4.4%	2.9%	3.2%	6.5%	4.9%	5.4%	5.2%	3.8%	4.1
HU	3.5%	3.1%	3.0%	6.7%	5.2%	4.9%	4.4%	3.2%	2.9%	3.7%	4.1%	4.2%	4.8%	5.2%	4.8%	3.6%	4.7%	4.9
IE	1.8%	1.8%	1.5%	2.1%	2.4%	2.2%	1.6%	2.0%	1.9%	4.8%	4.3%	3.7%	6.9%	7.0%	6.3%	7.2%	7.0%	6.5
IS	1.3%	1.4%	1.5%	0.7%	0.8%	1.0%	0.6%	0.7%	0.8%	2.3%	2.4%	2.4%	4.1%	4.1%	4.1%	2.1%	2.0%	1.9
IT	2.5%	2.4%	2.4%	2.3%	2.3%	2.2%	1.6%	1.5%	1.5%	4.1%	4.0%	3.9%	5.8%	5.7%	5.6%	7.6%	6.9%	6.5
LI*	0.4%	0.4%	0.4%	0.5%	0.8%	0.6%	0.4%	0.8%	0.6%	1.3%	1.3%	1.1%	1.6%	1.5%	1.2%	1.5%	1.3%	0.7
LT	0.5%	0.6%	0.6%	1.0%	1.3%	1.4%	0.6%	0.7%	0.7%	1.5%	1.5%	1.5%	2.0%	1.9%	1.3%	1.8%	1.6%	1.4
LU	1.3%	1.2%	1.4%	1.3%	1.8%	2.2%	1.2%	1.6%	1.7%	3.3%	2.9%	3.3%	4.2%	3.7%	4.3%	4.0%	2.6%	3.6
LV	0.5%	0.5%	0.4%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	1.2%	1.2%	0.8%	1.6%	1.4%	0.7%	1.5%	1.7%	0.8
MT	2.2%	2.4%	2.2%	1.8%	1.6%	1.3%	1.7%	1.4%	1.2%	6.1%	6.8%	5.9%	8.9%	8.5%	7.7%	7.6%	9.2%	7.9
NL	1.4%	1.4%	1.4%	1.0%	1.1%	1.1%	0.8%	0.9%	0.8%	3.1%	3.1%	3.0%	3.4%	3.6%	3.6%	2.8%	3.5%	3.7
NO	1.2%	0.9%	1.0%	0.4%	0.5%	0.5%	0.3%	0.3%	0.3%	2.8%	2.2%	2.4%	2.3%	2.2%	2.2%	0.9%	1.0%	1.7
PL	4.4%	4.4%	4.3%	4.5%	4.7%	4.6%	2.7%	2.6%	2.8%	5.8%	5.3%	5.0%	7.7%	6.7%	6.1%	7.4%	6.5%	6.5
PT	3.0%	2.8%	2.5%	2.1%	1.9%	1.9%	1.1%	1.1%	1.2%	7.1%	6.2%	5.3%	7.6%	6.9%	6.2%	12.3%	10.5%	8.9
RO	2.7%	2.4%	2.3%	3.5%	3.6%	3.5%	2.0%	2.1%	2.0%	4.0%	3.2%	3.4%	4.6%	3.9%	4.0%	5.9%	4.1%	4.5
SE	0.2%	0.3%	0.3%	0.3%	0.3%	0.4%	0.1%	0.2%	0.2%	0.3%	0.3%	0.4%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3
SI	1.8%	1.5%	1.6%	2.3%	2.1%	2.4%	1.6%	1.6%	1.7%	2.7%	2.6%	2.6%	3.9%	3.8%	3.5%	4.8%	5.0%	5.0
SK	1.4%	1.7%	1.6%	1.8%	1.9%	1.9%	1.1%	1.1%	1.1%	1.6%	1.7%	1.8%	3.2%	3.9%	3.6%	1.2%	1.9%	2.3
EU/EEA	1.8%	1.8%	1.9%	2.1%	2.1%	2.1%	1.5%	1.5%	1.5%	3.2%	3.3%	3.3%	4.3%	4.3%	4.4%	3.9%	4.0%	4.3

					of	which	: non-pe	erformi	ng loan	s and ac	dvances	at amo	ortised o	ost: co	verage	ratio ⁽²⁾		
%	and adva	rforming inces: cov ratio ⁽¹⁾			HHs			ch mort			NFCs			vhich SN			which Cf	RE
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	48.6%	47.3%	43.4%	53.6%	51.9%	50.9%	32.6%	29.6%	30.9%	49.7%	48.1%	42.5%	46.5%	46.3%	42.6%	37.2%	33.1%	30.1%
BE	43.8%	47.1%	47.1%	22.5%	32.3%	31.3%	12.0%	13.4%	13.1%	50.8%	51.9%	51.7%	46.2%	47.4%	45.9%	28.3%	26.5%	25.6%
BG	66.5%	63.9%	61.5%	64.6%	65.6%	63.6%	53.4%	52.5%	52.2%	67.8%	62.2%	59.6%	70.6%	65.5%	60.2%	68.7%	60.7%	57.4%
CY	30.0%	31.2%	31.1%	24.2%	25.9%	28.4%	17.6%	19.8%	23.5%	42.9%	43.0%	37.3%	38.8%	35.1%	35.9%	41.5%	43.1%	35.7%
CZ	53.5%	53.3%	51.6%	54.8%	53.1%	52.3%	26.2%	26.2%	25.5%	54.7%	55.7%	53.4%	51.7%	54.5%	52.7%	53.1%	48.0%	47.1%
DE	34.7%	33.0%	32.4%	35.2%	39.7%	41.3%	17.5%	18.4%	19.1%	39.9%	34.0%	31.9%	39.3%	31.1%	27.4%	32.3%	23.0%	23.6%
DK	28.0%	28.8%	28.9%	37.0%	38.7%	38.6%	23.5%	27.3%	22.9%	28.8%	28.2%	29.8%	40.6%	37.1%	38.1%	21.9%	20.7%	18.2%
EE	30.5%	32.6%	30.7%	22.9%	24.5%	24.4%	19.4%	21.8%	21.8%	34.2%	37.3%	44.0%	34.7%	36.3%	41.8%	30.4%	37.3%	47.1%
ES	42.9%	42.2%	43.1%	40.1%	39.6%	40.8%	26.1%	25.2%	26.8%	46.5%	46.6%	46.6%	44.9%	46.2%	46.9%	40.0%	40.2%	40.5%
FI	29.9%	27.5%	26.6%	20.1%	19.0%	19.6%	9.5%	10.8%	11.1%	47.5%	39.9%	36.7%	42.8%	38.4%	38.0%	22.4%	23.4%	21.4%
FR	46.7%	45.6%	45.2%	47.9%	47.0%	46.3%	31.3%	30.9%	31.2%	45.2%	44.1%	43.9%	45.8%	45.0%	44.1%	34.8%	32.4%	33.1%
GR	44.3%	42.8%	43.6%	35.1%	33.5%	34.2%	22.3%	22.9%	24.2%	50.9%	49.3%	49.3%	48.2%	47.4%	46.3%	38.0%	39.5%	42.0%
HR	65.8%	70.3%	71.4%	64.5%	68.6%	71.3%	56.3%	58.0%	59.7%	67.3%	72.6%	71.3%	67.5%	73.0%	71.1%	60.8%	62.9%	59.8%
HU	59.2%	56.7%	58.8%	62.9%	62.6%	64.1%	41.7%	42.5%	45.1%	55.0%	51.4%	54.5%	48.6%	48.0%	52.2%	58.0%	47.2%	49.6%
IE	31.3%	29.4%	29.0%	34.2%	29.7%	28.6%	26.2%	21.4%	22.5%	31.2%	30.6%	29.0%	34.1%	30.4%	28.8%	25.8%	22.8%	21.2%
IS	22.4%	20.6%	21.5%	16.2%	16.0%	13.9%	4.3%	4.9%	4.2%	24.8%	22.6%	25.1%	22.6%	19.9%	22.8%	15.1%	15.4%	14.8%
IT	53.3%	54.3%	53.7%	50.9%	51.9%	53.0%	38.3%	38.9%	41.2%	56.7%	57.7%	55.9%	56.5%	57.1%	56.4%	52.7%	55.6%	55.4%
u	34.3%	35.6%	38.4%	38.0%	28.3%	35.9%	19.8%	9.5%	14.6%	40.9%	37.0%	40.4%	45.5%	44.9%	56.4%	13.6%	11.4%	20.1%
LT	37.5%	41.6%	42.2%	43.0%	52.6%	53.6%	16.9%	20.7%	17.8%	32.0%	26.5%	25.8%	28.7%	23.8%	30.3%	21.9%	16.2%	17.8%
LU	40.4%	41.2%	37.6%	25.5%	27.9%	26.0%	12.7%	10.3%	15.1%	40.2%	42.9%	38.7%	46.9%	49.9%	43.9%	29.6%	27.1%	19.0%
LV	34.7%	37.4%	40.5%	37.1%	40.4%	38.5%	21.1%	26.7%	25.9%	33.1%	35.4%	41.3%	29.5%	33.7%	41.7%	31.3%	32.0%	38.9%
MT	34.2%	34.8%	27.9%	40.1%	39.3%	28.6%	34.3%	38.0%	32.3%	34.0%	34.8%	30.0%	34.5%	33.7%	29.7%	32.2%	26.4%	18.0%
NL	26.6%	24.8%	26.2%	20.8%	19.2%	20.2%	10.3%	11.8%	12.6%	28.7%	27.9%	29.3%	24.7%	24.8%	23.3%	18.7%	19.5%	17.9%
NO	24.8%	26.4%	23.2%	18.4%	16.0%	16.4%	5.8%	6.0%	6.6%	26.4%	30.2%	26.0%	35.6%	24.9%	28.7%	17.6%	20.7%	13.0%
PL	63.4%	64.0%	62.1%	68.0%	69.7%	68.2%	47.5%	69.1%	66.1%	59.8%	59.1%	55.9%	53.8%	53.9%	52.4%	45.1%	45.4%	46.4%
PT	56.8%	58.6%	57.4%	55.5%	49.5%	51.2%	41.3%	40.5%	41.3%	57.6%	63.9%	64.1%	58.4%	65.6%	65.7%	48.7%	54.4%	57.6%
RO	68.4%	67.9%	67.3%	74.5%	74.4%	75.8%	55.2%	54.7%	54.2%	61.7%	59.7%	57.4%	63.5%	59.2%	58.7%	55.6%	54.2%	47.4%
SE	40.1%	31.1%	29.3%	31.3%	26.9%	24.9%	10.7%	10.8%	9.8%	49.6%	35.4%	34.0%	27.2%	24.4%	23.1%	26.4%	24.9%	24.4%
SI	51.3%	58.5%	54.5%	52.3%	63.1%	57.0%	42.1%	46.7%	46.3%	50.4%	54.2%	51.7%	51.6%	58.1%	58.3%	46.8%	50.4%	46.7%
SK	63.1%	56.1%	54.0%	62.2%	61.9%	59.8%	45.2%	42.9%	44.9%	65.3%	57.4%	54.0%	63.7%	60.1%	60.5%	48.4%	34.5%	36.8%
EU/EEA	43.5%	42.6%	42.3%	42.6%	41.9%	42.5%	26.6%	26.3%	27.4%	45.3%	43.9%	42.9%	46.0%	45.0%	43.8%	37.9%	35.0%	33.5%

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

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

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



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

			Di	stributi	on of NF	C loans	and adv	ances l	by NACE	code (d	other tha	n tradi	ng expo	sures) (1/2)					
%	A Agriculture, forestry and fishing		B Mining and	Sinkingoh	C Manufacturing		D Electricity, gas, steam and air	conditioning supply	E Water supply		F Construction		G Wholesale and		H Transport and	age in s	l Accommodation and food service	activities	J Information and	Communication
	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23
AT	1.6%	1.6%	0.6%	0.5%	18.7%	18.0%	3.9%	4.0%	1.0%	1.0%	8.0%	8.0%	13.7%	13.6%	4.4%	4.4%	3.3%	3.4%	2.4%	2.3%
BE	4.8%	4.8%	0.4%	0.5%	14.2%	14.1%	4.4%	4.1%	1.3%	1.4%	10.2%	10.2%	14.6%	14.0%	5.7%	6.0%	1.5%	1.4%	2.5%	2.7%
BG	7.0%	7.1%	0.2%	0.2%	22.9%	23.1%	10.1%	10.6%	0.6%	0.8%	5.3%	5.0%	27.4%	26.9%	7.1%	7.0%	3.0%	3.0%	2.0%	1.9%
CY	1.1%	1.1%	0.2%	0.2%	10.2%	10.3%	2.0%	2.2%	0.8%	0.7%	8.8%	8.7%	18.6%	18.3%	7.8%	7.9%	22.6%	22.9%	1.1%	1.4%
cz	4.4%	4.4%	0.3%	0.2%	21.3%	20.6%	4.6%	5.0%	1.3%	1.2%	5.0%	4.7%	18.8%	17.9%	5.9%	5.7%	1.3%	1.3%	2.1%	1.9%
DE	0.6%	0.6%	0.8%	0.7%	12.5%	12.6%	8.4%	8.5%	1.9%	2.1%	2.2%	2.2%	8.3%	8.2%	4.1%	4.0%	0.8%	0.8%	2.9%	2.9%
DK	2.8%	2.9%	0.2%	0.2%	8.8%	8.5%	3.2%	3.2%	0.5%	0.5%	2.9%	2.8%	6.6%	6.2%	3.2%	3.2%	0.8%	0.8%	2.4%	2.5%
EE	8.6%	8.8%	0.3%	0.2%	11.2%	11.1%	7.7%	7.3%	1.4%	1.3%	4.2%	4.1%	13.7%	13.4%	6.7%	6.9%	1.4%	1.4%	0.8%	0.8%
ES	2.6%	2.6%	2.0%	2.0%	18.9%	18.6%	6.4%	6.3%	0.7%	0.7%	6.3%	6.2%	19.0%	19.2%	6.1%	6.1%	4.6%	4.6%	3.8%	4.2%
FI	5.0%	4.6%	0.3%	0.3%	9.1%	9.4%	5.2%	5.4%	1.2%	1.2%	5.1%	4.9%	7.1%	7.1%	5.3%	4.6%	0.9%	1.0%	2.2%	2.3%
FR	3.8%	3.8%	1.4%	1.4%	13.0%	13.1%	4.5%	4.6%	0.6%	0.6%	4.6%	4.5%	12.6%	12.8%	5.3%	5.5%	2.5%	2.5%	3.1%	3.3%
GR	1.6%	1.7%	0.3%	0.3%	18.5%	18.3%	11.0%	12.3%	0.2%	0.2%	4.7%	4.3%	16.7%	16.3%	19.8%	19.3%	11.1%	11.5%	1.6%	1.7%
HR	3.9%	3.9%	0.5%	0.5%	16.7%	16.0%	15.6%	16.0%	2.0%	2.1%	6.3%	6.6%	17.6%	17.5%	9.8%	9.3%	9.3%	9.5%	1.9%	1.7%
HU	7.5%	7.3%	0.6%	0.6%	20.7%	19.9%	6.8%	7.1%	0.6%	0.6%	7.2%	7.1%	19.6%	18.6%	5.7%	5.8%	3.6%	3.6%	2.6%	2.3%
IE	3.5%	3.4%	0.5%	0.4%	20.6%	19.3%	5.1%	5.9%	0.6%	0.5%	2.4%	2.2%	8.4%	9.0%	3.9%	3.9%	5.8%	5.4%	4.8%	5.5%
IS	10.4%	9.7%	0.4%	0.4%	15.9%	16.2%	0.8%	0.8%	0.8%	0.8%	15.4%	15.4%	9.2%	8.7%	3.5%	3.3%	7.5%	7.5%	3.3%	3.3%
IT	2.4%	2.5%	0.9%	0.7%	28.2%	27.8%	4.2%	4.3%	1.2%	1.3%	7.7%	7.5%	17.0%	17.3%	4.6%	4.7%	3.5%	3.5%	3.0%	3.2%
u	0.4%	0.3%	0.2%	0.1%	5.4%	5.2%	2.5%	2.3%	0.9%	0.9%	6.5%	6.1%	4.5%	4.3%	1.3%	1.2%	1.5%	1.4%	1.1%	1.0%
LT	2.2%	2.1%	0.1%	0.2%	15.3%	15.1%	9.7%	10.6%	0.8%	0.9%	4.9%	4.9%	15.3%	15.6%	6.7%	6.1%	2.6%	2.5%	2.2%	2.2%
LU	16.0%	15.9%	1.5%	1.1%	8.5%	8.8%	1.3%	1.4%	0.6%	0.6%	12.8%	13.6%	9.7%	9.4%	6.5%	6.4%	1.8%	1.6%	1.7%	1.7%
LV	10.0%	9.9%	0.1%	0.1%	12.8%	12.8%	9.9%	10.6%	0.9%	0.9%	3.2%	3.1%	13.5%	13.4%	8.5%	7.8%	2.4%	2.4%	1.9%	1.6%
MT	1.3%	1.5%	0.2%	0.2%	6.7%	6.6%	6.4%	6.0%	0.9%	0.8%	8.8%	7.6%	15.6%	15.6%	7.3%	6.9%	13.9%	13.7%	2.2%	2.5%
NL	14.1%	14.0%	2.0%	1.7%	15.5%	15.2%	4.9%	5.1%	0.9%	0.8%	3.7%	3.7%	13.9%	14.0%	7.0%	7.1%	1.4%	1.4%	3.4%	3.7%
NO	6.6%	6.6%	2.7%	2.3%	7.8%	8.0%	5.8%	6.0%	0.4%	0.4%	11.2%	11.1%	6.5%	6.2%	9.5%	9.3%	1.1%	1.1%	3.0%	3.1%
PL	1.4%	1.5%	1.6%	2.1%	24.2%	23.9%	3.8%	4.9%	1.3%	1.2%	4.6%	4.3%	20.2%	19.7%	8.9%	8.9%	2.5%	2.4%	5.1%	4.7%
PT	2.6%	2.5%	0.6%	0.6%	18.8%	18.3%	2.2%	2.1%	1.1%	1.2%	10.0%	9.8%	16.5%	16.5%	6.9%	7.1%	8.0%	8.1%	1.5%	1.6%
RO	8.6%	8.1%	1.0%	0.9%	16.7%	16.8%	5.6%	6.9%	1.1%	1.4%	8.7%	8.9%	27.2%	25.3%	10.2%	10.1%	2.5%	2.5%	1.6%	1.5%
SE	1.5%	1.5%	0.4%	0.3%	6.0%	5.5%	4.2%	4.4%	0.8%	0.9%	2.7%	2.6%	5.2%	5.0%	3.6%	3.5%	1.2%	1.2%	2.3%	2.3%
SI	1.5%	1.4%	0.9%	1.0%	26.9%	25.9%	7.2%	7.5%	1.1%	1.0%	9.3%	8.9%	19.3%	19.9%	8.6%	8.2%	3.7%	3.4%	4.4%	5.0%
SK	4.1%	4.3%	0.4%	0.2%	16.7%	17.2%	8.3%	7.8%	1.4%	1.6%	7.4%	6.9%	16.1%	15.9%	7.9%	7.9%	1.0%	1.0%	4.5%	4.3%
EU/EEA	3.8%	3.8%	1.2%	1.1%	15.4%	15.2%	5.3%	5.4%	1.0%	1.0%	5.0%	4.9%	12.9%	12.9%	5.4%	5.4%	2.6%	2.6%	3.1%	3.2%

AT 1.4% 1.5% 28.5% 29.1% 7.6% 7.4% 2.0% 2.0% 0.4% 0.4% 0.1% 0.1% 1.0% 1.0% 0.5% 0.7% 0.8% BE 3.3% 3.4% 13.9% 14.2% 6.8% 6.7% 8.6% 8.6% 0.0% 0.4% 0.3% 0.4% 0.3% 0.3% 0.4% 5.0% 0.7% 0.7% 1.7% BG 1.0% 0.9% 8.5% 8.7% 2.1% 1.6% 1.6% 1.6% 0.0% 0.0% 0.1% 0.1% 0.1% 0.5% 0.5% 0.2% 0.2% 0.3% 0.4% 0.0% 0.0% 0.1% 0.1% 0.1% 0.5% 0.5% 0.5% 0.2% 0.2% 0.3% 0.4% 0.0% 0.0% 0.1% 0.1% 0.1% 0.1% 0.1% 0.1	K Financial and	L Real estate	detivities	M Professional, scientific and	technical activities	N Administrative and support service	activities	O Public administration and defence, compulsory	social security	P Education	Q Human health services and social	work activities	R Arts, entertainment and	recreation	S Other services	
BE 3.3% 3.4% 13.9% 14.2% 6.8% 6.7% 8.6% 8.6% 0.3% 0.4% 0.3% 0.3% 4.9% 5.0% 0.7% 0.7% 1.7% BG 1.0% 0.9% 8.5% 8.7% 2.1% 2.1% 1.6% 1.6% 0.0% 0.0% 0.0% 0.1% 0.1% 0.5% 0.5% 0.5% 0.2% 0.2% 0.3% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5																Dec-23
BG																0.8%
CY																1.7%
CZ																0.3%
DE																0.5%
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MT 10.9% 10.8% 13.6% 14.7% 4.0% 4.4% 1.4% 1.7% 0.0% 0.0% 0.7% 0.6% 3.4% 3.5% 2.5% 2.5% 0.3% NL 3.3% 3.1% 18.5% 18.7% 3.3% 3.2% 4.0% 4.0% 0.2% 0.2% 0.2% 0.2% 0.2% 2.9% 3.0% 0.4% 0.4% 0.5% NO 0.3% 0.3% 1.8% 17.% 0.4% 0.4% 0.5% 0.0% 0.0% 0.3% 0.3% 1.8% 17.% 0.4% 0.4% 0.9% PL 0.8% 1.1% 13.0% 12.8% 5.1% 5.2% 3.8% 3.7% 0.0% 0.0% 0.0% 0.2% 0.3% 1.8% 17.% 0.5% 0.5% 0.5% 1.4% PT 1.9% 2.1% 13.4% 13.4% 6.0% 6.1% 2.7% 2.7% 0.0% 0.0% 0.0% 0.6% 0.6% 2.0% 2.0% 1.0% 0.9% 4.0% 0.0% 0.0% 0.5% 0.5% 0.5% 1.5% 0.5% 0.5% 1.5% 0.5% 0.5% 1.5% 0.5% 0.5% 1.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0																6.9%
NL 3.3% 3.1% 18.5% 18.7% 3.3% 3.2% 4.0% 4.0% 0.2% 0.2% 0.2% 0.2% 2.9% 3.0% 0.4% 0.4% 0.5% NO 0.3% 0.3% 1.8% 1.7% 0.4% 0.4% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5																0.7%
NO 0.3% 0.8% 29.9% 30.2% 8.2% 8.7% 3.7% 3.7% 0.0% 0.0% 0.3% 0.3% 1.8% 1.7% 0.4% 0.4% 0.9% PL 0.8% 1.1% 13.0% 12.8% 5.1% 5.2% 3.8% 3.7% 0.0% 0.0% 0.2% 0.3% 1.5% 1.5% 0.5% 0.5% 0.5% 1.4% PT 1.9% 2.1% 13.4% 13.4% 6.0% 6.0% 6.1% 2.7% 2.7% 0.0% 0.0% 0.6% 0.6% 0.6% 2.0% 2.0% 1.0% 0.9% 4.0% RO 0.5% 0.6% 7.5% 7.5% 1.8% 1.8% 1.9% 1.9% 0.0% 0.0% 0.2% 0.2% 3.3% 3.6% 0.7% 0.7% 0.9% 5.5 5.3% 5.2% 58.9% 60.2% 4.3% 4.3% 4.4% 1.9% 1.5% 0.1% 0.2% 0.2% 0.2% 0.5% 0.4% 0.4% 0.4% 1.1% SI 1.3% 1.3% 7.5% 8.0% 4.3% 4.4% 1.9% 1.8% 0.0% 0.0% 0.0% 0.2% 0.2% 1.0% 0.9% 0.7% 0.6% 0.2%																0.4%
PL 0.8% 1.1% 13.0% 12.8% 5.1% 5.2% 3.8% 3.7% 0.0% 0.0% 0.2% 0.3% 1.5% 1.5% 0.5% 0.5% 1.4% PT 1.9% 2.1% 13.4% 13.4% 6.0% 6.1% 2.7% 2.7% 0.0% 0.0% 0.6% 0.6% 2.0% 2.0% 1.0% 0.9% 4.0% RO 0.5% 0.6% 7.5% 7.5% 1.8% 1.8% 1.9% 1.9% 0.0% 0.0% 0.2% 0.2% 3.3% 3.6% 0.7% 0.7% 0.9% SE 5.3% 5.2% 58.9% 60.2% 4.3% 4.3% 1.4% 1.5% 0.1% 0.1% 0.2% 0.2% 0.2% 0.5% 0.4% 0.4% 0.4% 1.1% SI 1.3% 1.3% 7.5% 8.0% 4.3% 4.4% 1.9% 1.8% 0.0% 0.0% 0.0% 0.2% 0.2% 1.0% 0.9% 0.7% 0.6% 0.2%																0.5%
PT 1.9% 2.1% 13.4% 13.4% 6.0% 6.1% 2.7% 2.7% 0.0% 0.0% 0.6% 0.6% 2.0% 2.0% 1.0% 0.9% 4.0% RO 0.5% 0.6% 7.5% 7.5% 1.8% 1.8% 1.9% 1.9% 0.0% 0.0% 0.2% 0.2% 3.3% 3.6% 0.7% 0.7% 0.9% SE 5.3% 5.2% 58.9% 60.2% 4.3% 4.3% 1.4% 1.5% 0.1% 0.1% 0.2% 0.2% 0.2% 0.5% 0.4% 0.4% 0.4% 1.1% SI 1.3% 1.3% 7.5% 8.0% 4.3% 4.4% 1.9% 1.8% 0.0% 0.0% 0.0% 0.2% 0.2% 1.0% 0.9% 0.7% 0.6% 0.2%																0.2%
RO 0.5% 0.6% 7.5% 7.5% 1.8% 1.8% 1.9% 1.9% 0.0% 0.0% 0.2% 0.2% 3.3% 3.6% 0.7% 0.7% 0.9% SE 5.3% 5.2% 58.9% 60.2% 4.3% 4.3% 1.4% 1.5% 0.1% 0.1% 0.2% 0.2% 0.2% 0.5% 0.4% 0.4% 0.4% 1.1% SI 1.3% 1.3% 7.5% 8.0% 4.3% 4.4% 1.9% 1.8% 0.0% 0.0% 0.0% 0.2% 0.2% 1.0% 0.9% 0.7% 0.6% 0.2%																1.4%
SE 5.3% 5.2% 58.9% 60.2% 4.3% 4.3% 1.4% 1.5% 0.1% 0.1% 0.2% 0.2% 0.5% 0.4% 0.4% 0.4% 1.1% SI 1.3% 1.3% 7.5% 8.0% 4.3% 4.4% 1.9% 1.8% 0.0% 0.0% 0.2% 0.2% 1.0% 0.9% 0.7% 0.6% 0.2%																4.5%
SI 1.3% 1.3% 7.5% 8.0% 4.3% 4.4% 1.9% 1.8% 0.0% 0.0% 0.2% 0.2% 1.0% 0.9% 0.7% 0.6% 0.2%																1.3%
																0.7%
SK 1.7% 2.0% 19.4% 19.8% 3.6% 3.9% 2.6% 2.6% 0.0% 0.0% 0.1% 0.1% 1.2% 1.2% 0.7% 0.7% 2.8%																0.6%
EU/EEA 4.5% 4.4% 25.5% 25.6% 5.1% 5.1% 3.9% 3.9% 0.3% 0.2% 0.3% 0.3% 1.8% 1.8% 0.5% 0.5% 2.4%																2.3%



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

				N	PL ratios	of NFC	loans ar	ıd adva	nces by N	IACE co	de (othe	r than t	rading ex	cposure	s) (1/2)					
%	A Agriculture, forestry and fishing		B Mining and	guid insort	C Manufacturing		D Electricity, gas, steam and air	conditioning supply	E Water supply		F Construction		G Wholesale and		H Transport and storage		l Accommodation and food service	activities	J Information and communication	
	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23
AT	6.5%	6.8%	6.6%	6.9%	3.1%	3.4%	1.3%	1.4%	1.0%	1.0%	3.3%	4.5%	3.1%	3.3%	2.7%	3.0%	7.0%	6.9%	2.7%	2.5%
BE	2.6%	2.7%	0.7%	2.1%	3.8%	3.7%	1.4%	1.4%	0.9%	0.9%	4.0%	4.2%	3.7%	3.8%	2.5%	2.3%	6.5%	6.6%	1.8%	1.5%
BG	1.9%	1.8%	1.5%	1.2%	2.2%	2.9%	0.5%	0.1%	2.3%	1.8%	5.8%	4.1%	1.9%	2.3%	3.8%	3.7%	11.3%	9.9%	3.1%	4.1%
CY	10.4%	7.7%	0.6%	0.5%	2.5%	2.1%	4.5%	2.5%	0.1%	0.1%	4.5%	7.0%	4.5%	5.1%	0.1%	0.1%	2.2%	1.6%	4.3%	0.9%
CZ	2.2%	2.6%	2.2%	2.7%	4.4%	4.2%	0.5%	0.7%	0.5%	0.6%	3.4%	3.6%	3.1%	3.0%	1.7%	2.7%	6.8%	5.0%	1.8%	1.7%
DE	2.6%	2.4%	5.8%	5.2%	3.9%	4.5%	1.0%	1.1%	0.3%	0.3%	4.6%	5.6%	2.8%	3.2%	2.8%	2.3%	3.0%	2.6%	0.9%	1.1%
DK	2.3%	2.0%	0.8%	1.2%	1.5%	1.8%	0.1%	0.1%	1.3%	1.7%	4.8%	4.1%	3.6%	3.7%	6.8%	5.5%	5.0%	4.7%	1.4%	2.2%
EE	1.3%	2.0%	0.3%	0.3%	2.4%	3.1%	0.1%	0.1%	0.0%	0.0%	2.7%	2.3%	0.5%	0.4%	6.8%	1.8%	0.4%	0.4%	0.2%	0.3%
ES	5.1%	5.3%	0.7%	0.7%	3.2%	3.2%	2.4%	1.9%	1.5%	1.5%	6.2%	6.2%	4.5%	4.6%	4.0%	4.4%	7.2%	7.0%	1.7%	1.7%
FI	3.4%	3.0%	16.2%	1.3%	2.3%	2.6%	0.2%	0.2%	0.2%	0.3%	2.0%	3.5%	1.6%	2.5%	3.1%	1.3%	2.2%	2.8%	1.8%	2.1%
FR	3.8%	3.7%	3.8%	4.0%	4.0%	3.9%	1.7%	1.9%	2.5%	2.7%	7.4%	7.7%	4.2%	4.2%	3.5%	3.1%	9.2%	8.8%	2.5%	3.1%
GR	24.8%	17.8%	7.3%	6.2%	6.0%	5.6%	0.6%	0.3%	2.1%	1.1%	6.3%	5.4%	8.4%	7.2%	2.1%	1.2%	7.2%	4.1%	5.0%	3.8%
HR	2.3%	2.1%	0.7%	0.6%	5.1%	5.5%	0.4%	0.4%	0.3%	0.6%	5.9%	7.4%	2.5%	2.6%	2.8%	2.7%	3.8%	4.5%	0.7%	0.9%
HU	6.2%	5.8%	3.3%	1.6%	5.4%	7.0%	0.2%	0.2%	1.1%	1.0%	6.0%	5.5%	3.9%	4.2%	4.8%	4.3%	4.1%	3.8%	2.2%	2.1%
IE	6.7%	5.5%	0.5%	0.7%	2.7%	2.3%	0.2%	0.0%	1.0%	5.4%	6.2%	6.0%	2.9%	2.0%	6.0%	3.8%	9.8%	6.7%	3.8%	3.0%
IS	1.5%	0.9%	38.2%	37.4%	3.6%	3.5%	0.0%	0.0%	1.5%	1.5%	1.1%	1.1%	0.8%	1.0%	0.7%	1.3%	5.7%	4.8%	0.5%	0.5%
IT	4.2%	4.1%	3.5%	4.2%	3.2%	3.4%	2.1%	1.7%	2.1%	1.8%	8.2%	7.7%	3.7%	3.7%	2.8%	2.6%	7.5%	7.2%	2.8%	2.5%
u	3.9%	2.9%	1.7%	1.7%	3.8%	3.7%	0.3%	0.1%	0.1%	0.1%	3.9%	1.3%	4.7%	3.6%	0.6%	1.1%	1.4%	1.2%	2.9%	2.9%
LT	4.4%	1.6%	0.0%	0.0%	0.8%	3.4%	0.2%	0.3%	0.9%	2.0%	4.2%	3.7%	0.7%	0.7%	2.6%	1.6%	8.1%	0.1%	0.1%	0.1%
LU	2.6%	2.8%	0.2%	0.3%	3.7%	3.5%	2.8%	2.7%	4.1%	3.9%	3.1%	4.1%	3.2%	3.3%	3.0%	3.2%	5.9%	3.3%	1.9%	2.0%
LV	0.4%	0.4%	0.8%	2.7%	2.1%	2.0%	0.2%	0.2%	0.1%	0.2%	2.6%	2.3%	0.4%	0.4%	6.1%	1.5%	0.6%	0.7%	0.3%	0.3%
MT	0.5%	0.0%	0.0%	0.0%	10.5%	6.7%	1.8%	1.8%	0.1%	0.1%	5.8%	6.1%	6.8%	5.2%	9.8%	7.3%	9.0%	8.9%	3.5%	3.2%
NL	4.0%	4.3%	3.9%	4.1%	3.3%	3.2%	2.5%	2.4%	1.3%	1.4%	4.4%	4.6%	3.7%	3.4%	3.1%	2.1%	6.3%	6.6%	2.7%	2.6%
NO	1.8%	1.0%	13.8%	15.9%	0.7%	0.9%	2.6%	2.3%	4.8%	5.0%	1.3%	2.0%	2.1%	2.3%	7.3%	5.0%	1.4%	1.4%	1.0%	5.7%
PL	5.4%	5.4%	0.6%	0.3%	5.2%	5.4%	0.8%	0.5%	2.3%	2.6%	12.2%	11.8%	5.5%	5.4%	5.1%	5.6%	14.3%	18.8%	1.1%	1.1%
PT	4.6%	4.1%	10.0%	10.9%	6.1%	5.2%	0.7%	0.1%	1.3%	1.1%	8.7%	6.6%	4.1%	3.9%	5.9%	5.9%	9.8%	7.5%	3.2%	3.1%
RO	2.4%	2.6%	2.0%	1.7%	4.3%	4.6%	0.8%	0.7%	2.5%	2.1%	6.5%	6.4%	2.0%	2.2%	3.9%	5.2%	5.2%	5.2%	2.8%	2.1%
SE	0.4%	0.4%	14.1%	6.2%	1.0%	1.0%	0.2%	0.2%	0.0%	0.0%	0.8%	0.7%	0.4%	0.7%	0.8%	0.3%	0.7%	0.7%	0.1%	2.3%
SI	3.2%	2.8%	0.6%	0.2%	1.9%	3.2%	0.1%	0.1%	1.7%	1.7%	3.1%	3.2%	2.6%	2.4%	2.9%	2.0%	14.1%	12.7%	1.0%	0.8%
SK	4.4%	3.9%	2.3%	3.5%	2.4%	2.1%	0.9%	0.3%	1.0%	0.8%	2.8%	3.5%	2.0%	2.7%	1.1%	1.5%	6.0%	4.7%	0.7%	0.9%
EU/EEA	4.0%	4.0%	3.9%	3.7%	3.5%	3.6%	1.6%	1.5%	1.2%	1.3%	6.0%	6.2%	3.9%	3.9%	3.4%	3.0%	7.4%	6.9%	2.1%	2.4%

			N	PL ratio	s of NFC	loans ar	nd advar	ices by I	NACE cod	de (othe	r than tr	ading e	xposures	s) (2/2)				
%	K Fin ancial and insurance activities		L Real estate activities		M Professional, scientificand	technical activities	N Administrative and support service	activities	O Public administration and defence, compulsory	social security	P Education		Q.Human health services and social	work activities	RArts, entertainment and recreation		S Other services	
	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23	Sep-23	Dec-23
AT	3.5%	6.2%	1.9%	3.4%	1.6%	2.7%	3.6%	2.9%	0.0%	0.0%	3.2%	2.7%	4.6%	1.6%	5.1%	4.1%	1.5%	1.5%
BE	3.9%	3.9%	2.6%	2.7%	2.3%	2.4%	1.0%	1.0%	6.4%	4.3%	1.4%	1.3%	1.1%	0.9%	2.9%	2.5%	2.2%	2.3%
BG	11.8%	11.6%	4.4%	4.7%	5.7%	5.7%	1.7%	2.3%	1.8%	1.4%	0.1%	0.3%	3.4%	3.3%	2.2%	1.5%	5.9%	5.5%
CY	0.0%	0.0%	2.9%	3.8%	14.0%	9.0%	4.7%	4.2%	0.0%	0.0%	2.9%	5.4%	0.3%	0.3%	10.2%	5.8%	8.8%	7.7%
CZ	0.9%	0.7%	0.5%	0.8%	6.7%	2.6%	2.4%	2.3%	0.0%	0.0%	1.5%	1.3%	2.2%	3.9%	0.5%	0.5%	4.5%	4.5%
DE	2.4%	2.2%	2.7%	3.7%	1.9%	1.6%	3.3%	3.6%	0.9%	1.3%	1.0%	1.5%	1.3%	1.0%	1.0%	1.6%	1.8%	2.1%
DK	1.4%	1.6%	1.0%	1.1%	1.7%	1.7%	2.8%	2.7%	0.0%	0.0%	0.6%	0.6%	4.2%	1.7%	6.2%	5.8%	1.1%	1.1%
EE	0.0%	0.0%	0.5%	0.4%	2.3%	2.6%	0.3%	0.4%	0.0%	0.0%	0.7%	0.5%	0.0%	0.0%	0.1%	0.0%	1.7%	1.3%
ES	2.2%	2.2%	3.1%	3.3%	4.3%	4.4%	3.5%	3.3%	0.4%	0.4%	4.4%	4.7%	4.5%	4.3%	8.9%	9.1%	2.9%	3.6%
FI	0.2%	0.3%	0.8%	0.9%	1.2%	2.5%	1.2%	1.3%	0.0%	1.6%	0.9%	0.6%	0.9%	2.2%	3.0%	3.9%	0.3%	0.6%
FR	2.5%	2.7%	2.2%	2.4%	4.1%	4.6%	2.7%	2.2%	1.4%	2.6%	4.4%	4.5%	10.5%	9.0%	5.9%	5.8%	2.6%	2.7%
GR	2.2%	1.2%	4.2%	3.4%	10.9%	7.4%	3.1%	2.5%	2.6%	0.4%	7.5%	6.2%	2.9%	3.4%	4.4%	3.6%	15.9%	14.1%
HR	0.4%	0.4%	2.1%	2.8%	2.8%	2.5%	5.5%	4.8%	0.0%	0.0%	5.4%	4.4%	4.6%	4.3%	4.4%	3.6%	4.1%	3.9%
HU	0.2%	0.1%	2.4%	2.0%	2.6%	2.3%	2.0%	2.1%	13.4%	1.2%	2.1%	2.0%	1.8%	1.5%	3.6%	3.3%	12.4%	11.2%
IE	0.0%	0.3%	5.6%	5.8%	1.9%	1.4%	2.3%	2.5%	0.0%	0.0%	0.9%	0.8%	9.0%	7.8%	5.4%	2.4%	4.2%	3.4%
IS	0.4%	4.2%	2.1%	2.2%	2.6%	3.4%	3.5%	3.5%	0.0%	0.0%	0.2%	0.2%	0.7%	0.2%	4.7%	6.4%	1.7%	1.6%
IT	1.1%	1.9%	5.6%	4.9%	2.0%	2.1%	4.8%	4.5%	0.1%	0.0%	3.2%	3.4%	5.7%	5.0%	7.2%	7.3%	4.0%	3.5%
LI	0.0%	0.0%	0.4%	0.7%	0.4%	0.1%	4.8%	4.5%	0.0%	0.0%	0.6%	1.0%	2.9%	2.9%	0.1%	0.1%	2.1%	1.7%
LT	0.4%	0.0%	1.5%	1.4%	0.9%	0.7%	1.4%	1.3%	0.1%	0.1%	0.6%	0.7%	0.7%	4.5%	0.0%	0.0%	0.9%	0.7%
LU	0.7%	0.9%	4.7%	7.2%	3.5%	3.6%	0.8%	0.7%	0.0%	0.0%	1.9%	2.6%	2.0%	2.0%	4.1%	3.6%	3.2%	3.7%
LV	0.0%	0.0%	0.3%	0.3%	2.8%	2.6%	0.2%	0.2%	0.0%	0.0%	0.3%	0.7%	0.2%	0.5%	0.1%	0.1%	0.3%	0.2%
MT	2.2%	2.1%	6.8%	5.7%	1.5%	1.5%	1.8%	8.9%	0.0%	0.0%	13.9%	8.6%	19.8%	19.7%	0.4%	0.4%	81.2%	44.9%
NL	3.5%	3.5%	1.5%	1.3%	3.4%	3.5%	2.3%	2.4%	0.0%	0.0%	2.7%	2.0%	3.1%	3.3%	5.8%	5.3%	1.9%	2.0%
NO	0.0%	0.8%	0.8%	1.5%	1.5%	1.4%	0.5%	0.8%	0.0%	0.0%	9.8%	4.1%	0.2%	0.2%	1.0%	1.2%	1.6%	4.8%
PL	3.7%	2.8%	5.4%	4.1%	6.0%	3.7%	2.9%	2.8%	0.1%	0.0%	7.9%	6.8%	3.3%	2.5%	3.8%	3.6%	5.8%	4.8%
PT	3.9%	3.9%	5.0%	4.6%	11.0%	10.4%	7.3%	5.6%	1.1%	0.0%	4.1%	3.8%	4.2%	4.2%	24.9%	16.5%	4.4%	3.8%
RO	0.9%	0.5%	3.3%	2.9%	5.7%	4.4%	3.2%	2.9%	38.0%	25.6%	2.7%	3.1%	2.1%	1.4%	3.9%	3.7%	3.1%	2.4%
SE	0.4%	0.6%	0.1%	0.1%	0.3%	0.9%	0.2%	0.2%	0.0%	0.0%	1.6%	1.0%	0.4%	0.5%	1.1%	1.1%	2.1%	0.8%
SI	0.1%	0.1%	1.4%	1.0%	2.8%	2.7%	2.9%	2.7%	0.4%	0.3%	14.6%	10.4%	1.2%	1.3%	6.8%	5.5%	6.0%	3.2%
SK	0.1%	0.7%	0.8%	1.0%	2.3%	1.2%	2.5%	1.5%	0.0%	0.0%	1.6%	1.7%	0.2%	0.2%	3.0%	2.9%	0.3%	0.3%
EU/EEA	2.2%	2.3%	2.2%	2.5%	3.2%	3.4%	2.9%	2.7%	0.9%	1.2%	3.5%	3.5%	5.6%	4.9%	5.6%	5.4%	2.8%	2.9%

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

Individual country Ada includes subsidiaries, which are excluded from EU aggregates. 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 consolidated entity to demold entity consolidated entity domiciled in country Y is consolidated entity to demold entity of the latter as part of the consolidated entity domiciled in country Y is consolidated entity. In the EU aggregate, only the consolidated entity domiciled in country Y is consolidated entity and y is consolidated entity. In the EU aggregate, only the consolidated entity domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the countries X and Y (for the latter as part of the countries X and Y (for the latter as part of the countries X and Y (for the latter as part of the countries X and Y (for the latter as part of the countries X and Y (for the latter as part of the countries X and Y (for the latter as part of the countries X and Y (for the latter as part of the countries X and Y (for the latter as part of the countries X and Y (for the latter as part of the countries X and Y (for the latter as part of the countries X and Y (for the latter as part of the countries X and Y (for the latter as part of the countries X and Y (for the latter as part of the countries X and Y (for the latter



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

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

	Total	exposures	to Real I	Estate activit	ies (NACE	L)	Non-perfor	ming expo	sures to R	eal Estate	activities (NACE I
ountry of ounterparty	Gross ca	arrying am	ount	As % of Total			Gross ca	rrying am	ount	N	IPL ratio	
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-2
AT	38.3	39.4	39.7	30.6%	30.5%	31.1%	0.3	0.5	1.3	0.8%	1.4%	3.3
BE	35.3	38.0	38.7	17.4%	18.4%	18.5%	0.9	1.1	1.1	2.6%	2.8%	2.
BG	1.7	1.8	1.8	10.1%	10.1%	9.6%	0.2	0.2	0.1	14.0%	11.8%	6.
CY	2.2	1.9	1.9	21.3%	19.2%	18.1%	0.5	0.3	0.3	24.2%	18.1%	17.
CZ	16.2	17.5	18.7	26.7%	27.4%	29.0%	0.2	0.1	0.1	1.0%	0.7%	0.
DE	198.9	198.5	199.1	30.9%	30.6%	30.7%	1.1	2.5	4.3	0.5%	1.3%	2.
DK	66.0	69.5	68.5	48.7%	49.1%	47.2%	0.6	0.5	0.5	0.9%	0.7%	0.
EE	3.2	3.3	3.3	33.4%	32.8%	32.2%	0.0	0.0	0.0	0.8%	0.5%	0.
ES	45.6	45.6	46.0	10.6%	11.0%	11.2%	2.0	1.6	1.5	4.3%	3.5%	3.
FI	44.9	34.5	33.0	41.8%	35.2%	35.7%	0.4	0.6	0.6	1.0%	1.7%	1.
FR	374.8	386.0	389.1	32.1%	32.8%	32.9%	6.6	8.0	8.9	1.8%	2.1%	2.
GR	4.2	4.3	4.3	6.0%	6.3%	6.1%	0.3	0.2	0.2	6.7%	4.6%	4
HR	1.4	1.5	1.5	9.9%	9.8%	9.7%	0.0	0.0	0.1	3.4%	3.1%	3
HU	4.2	4.1	4.3	16.5%	15.2%	15.5%	0.1	0.0	0.0	1.5%	0.7%	0.
IE	12.4	12.1	11.8	19.4%	19.1%	18.6%	0.4	0.7	0.6	3.1%	5.6%	5.
IS	2.5	2.8	2.9	20.5%	21.0%	22.3%	0.1	0.1	0.1	2.4%	2.1%	2.
IT	50.3	43.8	41.9	9.4%	8.8%	8.4%	4.9	3.9	3.3	9.7%	8.9%	8
u	0.7	0.7	0.8	39.2%	38.2%	37.3%	0.0	0.0	0.0	0.0%	0.0%	0
LT	3.1	3.0	3.1	24.8%	23.6%	23.8%	0.0	0.0	0.0	0.9%	0.9%	0
LU	40.4	41.0	41.3	32.1%	32.2%	33.5%	0.4	1.1	2.1	1.0%	2.7%	5
LV	1.6	1.6	1.7	24.1%	24.0%	25.5%	0.0	0.0	0.0	0.3%	0.1%	0
MT	0.5	0.6	0.6	8.3%	8.7%	9.0%	0.0	0.0	0.0	6.9%	7.4%	6
NL	53.9	52.7	53.2	20.3%	19.9%	20.2%	0.7	0.8	0.6	1.2%	1.6%	1
NO	49.4	47.9	51.6	38.3%	37.7%	39.2%	0.3	0.2	0.3	0.5%	0.5%	0
PL	15.9	16.7	17.3	19.3%	20.0%	19.3%	0.6	0.5	0.4	3.5%	3.0%	2.
PT	7.7	8.1	8.1	11.5%	12.3%	12.3%	0.4	0.3	0.3	4.8%	3.8%	3.
RO	3.7	4.1	4.2	10.7%	11.0%	11.5%	0.1	0.1	0.0	2.5%	1.4%	1
SE	149.0	143.3	150.1	56.6%	56.9%	59.3%	0.2	0.2	0.6	0.1%	0.2%	0
SI	1.0	1.0	1.0	9.6%	9.8%	10.2%	0.0	0.0	0.0	1.6%	0.5%	0
SK	5.3	5.4	5.5	19.1%	19.1%	19.2%	0.0	0.0	0.0	0.4%	0.8%	0
EU/EEA	1,234.2	1,230.8	1,244.8	26.5%	26.6%	26.8%	21.2	23.8	27.6	1.7%	1.9%	2
Viemo item: Non-EU/EEA countries	172.5	182.6	178.8	13.1%	13.8%	13.7%	4.9	7.6	9.1	2.8%	4.2%	5.

	т	otal exposi	ures to C	onstruction	(NACE F)		Non-pei	rforming e	xposures	to Constru	ction (NAC	E F)
By country of counterparty	Gross ca	arrying am	ount	As % of Tot Non-finan			Gross ca	rrying am	ount	N	PL ratio	
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	11.9	12.5	12.5	9.5%	9.7%	9.8%	0.3	0.3	0.6	2.7%	2.7%	4.5%
BE	21.6	22.6	22.8	10.7%	11.0%	10.9%	0.7	0.7	0.8	3.3%	3.3%	3.5%
BG	1.0	1.0	1.0	5.9%	5.7%	5.7%	0.1	0.1	0.0	7.5%	5.1%	3.5%
CY	0.9	0.9	0.9	9.0%	8.7%	8.2%	0.1	0.1	0.1	8.4%	6.4%	8.7%
CZ	2.3	2.5	2.4	3.8%	3.9%	3.8%	0.1	0.1	0.1	3.7%	3.5%	3.5%
DE	16.7	17.9	17.4	2.6%	2.8%	2.7%	0.5	0.7	1.0	2.7%	3.9%	5.6%
DK	3.6	3.8	3.9	2.6%	2.7%	2.7%	0.1	0.1	0.1	3.7%	3.1%	2.5%
EE	0.3	0.3	0.3	3.3%	2.8%	2.7%	0.0	0.0	0.0	1.4%	1.8%	1.3%
ES	34.5	33.1	32.4	8.1%	8.0%	7.9%	2.7	2.3	2.2	7.8%	6.9%	6.8%
FI	4.1	3.9	3.8	3.8%	3.9%	4.1%	0.2	0.2	0.2	3.8%	5.0%	6.4%
FR	56.3	55.2	55.4	4.8%	4.7%	4.7%	3.3	3.7	3.9	5.9%	6.6%	7.0%
GR	3.1	3.1	3.1	4.4%	4.5%	4.4%	0.2	0.2	0.2	7.8%	6.4%	5.3%
HR	1.1	1.1	1.2	7.5%	7.4%	7.7%	0.1	0.1	0.1	10.7%	7.8%	8.9%
HU	1.2	1.3	1.3	4.9%	4.8%	4.8%	0.0	0.0	0.1	3.2%	3.7%	3.9%
IE	1.5	1.7	1.6	2.4%	2.7%	2.6%	0.1	0.1	0.1	6.1%	4.4%	3.4%
IS	1.4	2.0	1.9	11.8%	14.6%	14.6%	0.0	0.0	0.0	1.6%	1.1%	1.1%
IT	36.5	34.4	32.9	6.8%	6.9%	6.6%	4.3	3.5	2.9	11.9%	10.1%	8.9%
u	0.1	0.1	0.1	3.8%	4.1%	4.1%	0.0	0.0	0.0	1.9%	1.6%	1.6%
LT	0.5	0.6	0.7	4.1%	4.9%	5.1%	0.0	0.0	0.0	7.1%	3.8%	2.9%
LU	5.0	5.5	5.6	4.0%	4.3%	4.5%	0.1	0.1	0.3	1.1%	2.3%	4.6%
LV	0.2	0.2	0.2	3.0%	3.1%	2.9%	0.0	0.0	0.0	2.3%	2.0%	6.4%
MT	0.3	0.3	0.3	4.0%	4.7%	4.4%	0.0	0.0	0.0	6.3%	6.2%	5.9%
NL	10.6	11.2	10.6	4.0%	4.2%	4.0%	0.4	0.4	0.4	3.6%	3.6%	3.9%
NO	14.3	14.3	14.3	11.1%	11.3%	10.8%	0.1	0.1	0.2	0.9%	1.0%	1.7%
PL	4.3	4.2	4.1	5.2%	5.1%	4.6%	0.3	0.3	0.3	6.2%	6.3%	6.7%
PT	6.3	6.2	6.1	9.4%	9.4%	9.3%	0.7	0.5	0.4	10.5%	8.2%	6.2%
RO	3.0	3.4	3.2	8.5%	9.3%	8.7%	0.2	0.2	0.2	7.2%	4.8%	5.0%
SE	6.6	7.4	6.2	2.5%	2.9%	2.5%	0.0	0.1	0.2	0.7%	1.7%	2.7%
SI	0.6	0.6	0.6	5.9%	6.1%	5.9%	0.0	0.0	0.0	2.8%	2.3%	2.5%
SK	1.8	1.9	1.8	6.3%	6.9%	6.4%	0.1	0.1	0.1	3.7%	3.8%	4.4%
EU/EEA	251.5	253.4	248.6	5.4%	5.5%	5.4%	14.8	14.0	14.3	5.9%	5.5%	5.8%
Memo item: Non-EU/EEA countries	34.5	34.1	33.9	2.6%	2.6%	2.6%	2.7	2.8	2.8	7.8%	8.2%	8.3%

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

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

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



IFRS 9 specific data (1)

			LUAIIS	and adva	ances at	amort	iseu co:	st. uisti	ibutioi	T alliong	stages_	accord	amig to ii	- C C/I				
6 of loans and dvances at mortised cost		Stage 1		S	tage 2			Stage 3		Coverage loans	ratio of s	٠ ا	Coverage loans a	ratio of s		Coverage loans a	ratio of	
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-2
AT	80.8%	80.9%	80.9%	16.8%	16.8%	16.4%	2.2%	2.1%	2.5%	0.2%	0.2%	0.2%	3.6%	3.6%	3.8%	49.4%	48.2%	44.0
BE	84.9%	86.5%	86.9%	13.2%	11.8%	11.4%	1.8%	1.6%	1.6%	0.1%	0.1%	0.1%	1.8%	1.8%	1.7%	45.3%	48.2%	48.1
BG	84.5%	85.4%	83.3%	12.3%	12.1%	14.2%	3.2%	2.5%	2.5%	0.6%	0.5%	0.5%	9.1%	7.1%	6.3%	66.4%	63.8%	61.4
CY	79.4%	82.2%	84.3%	13.1%	11.3%	9.6%	4.9%	4.0%	3.8%	0.4%	0.4%	0.3%	2.6%	3.2%	3.3%	35.5%	35.7%	34.4
CZ	87.3%	89.0%	88.7%	11.2%	9.9%	10.1%	1.4%	1.1%	1.1%	0.1%	0.1%	0.1%	3.7%	3.5%	3.5%	54.1%	53.7%	52.3
DE	88.7%	87.8%	86.5%	9.9%	10.7%	11.7%	1.3%	1.5%	1.7%	0.1%	0.1%	0.1%	2.0%	2.0%	2.0%	37.5%	35.4%	33.9
DK	89.2%	88.8%	88.7%	8.6%	8.9%	8.9%	1.5%	1.5%	1.7%	0.2%	0.2%	0.2%	5.7%	6.7%	6.6%	35.4%	37.1%	37.1
EE	88.4%	88.9%	89.5%	10.9%	10.2%	9.5%	0.7%	0.8%	0.9%	0.2%	0.2%	0.2%	2.1%	2.2%	2.4%	31.1%	33.2%	31.1
ES	90.2%	90.0%	89.7%	6.8%	6.9%	7.2%	2.9%	3.0%	3.0%	0.4%	0.4%	0.4%	6.2%	6.0%	5.5%	45.4%	44.9%	45.49
FI	93.0%	91.8%	90.5%	5.8%	6.9%	8.1%	1.1%	1.3%	1.3%	0.1%	0.1%	0.1%	2.1%	2.0%	2.0%	33.2%	29.1%	28.1
FR	87.8%	88.5%	88.2%	9.8%	9.1%	9.4%	2.3%	2.3%	2.3%	0.2%	0.2%	0.2%	3.9%	4.0%	3.8%	47.3%	46.1%	45.8
GR	81.8%	83.9%	85.6%	11.4%	10.3%	9.6%	5.4%	4.6%	3.7%	0.4%	0.4%	0.4%	5.0%	5.2%	5.2%	45.4%	43.8%	44.2
HR	81.7%	83.6%	81.9%	15.2%	14.1%	15.6%	3.0%	2.2%	2.4%	0.5%	0.4%	0.4%	7.8%	7.4%	7.3%	66.0%	70.4%	71.4
HU	81.0%	83.2%	82.2%	14.7%	12.7%	13.8%	3.9%	3.6%	3.5%	1.0%	1.0%	1.0%	7.9%	8.5%	9.2%	61.3%	59.1%	60.9
IE	84.6%	84.3%	85.8%	12.6%	12.9%	11.7%	2.8%	2.6%	2.3%	0.3%	0.2%	0.3%	4.6%	4.6%	4.9%	32.4%	31.7%	30.2
IS	94.0%	93.3%	93.1%	4.6%	5.2%	5.3%	1.4%	1.5%	1.6%	0.3%	0.3%	0.3%	2.9%	2.9%	3.2%	22.3%	20.5%	21.5
IT	84.9%	85.9%	85.8%	12.2%	11.3%	11.5%	2.8%	2.7%	2.6%	0.3%	0.3%	0.2%	4.7%	4.7%	4.8%	54.1%	54.5%	53.9
LI	98.9%	98.6%	98.9%	0.7%	0.9%	0.7%	0.4%	0.5%	0.4%	0.0%	0.0%	0.0%	0.2%	0.5%	0.4%	43.8%	39.8%	43.7
LT	87.8%	90.5%	90.4%	11.1%	8.4%	8.5%	1.1%	1.0%	1.1%	0.3%	0.3%	0.4%	2.4%	2.6%	3.0%	38.1%	42.2%	42.7
LU	92.1%	92.3%	92.7%	6.0%	6.0%	5.2%	2.0%	1.8%	2.1%	0.2%	0.2%	0.2%	4.1%	3.4%	2.6%	40.5%	41.4%	37.7
LV	89.1%	90.9%	90.7%	10.2%	8.4%	8.7%	0.7%	0.6%	0.5%	0.3%	0.3%	0.3%	2.6%	2.6%	2.5%	36.4%	38.7%	42.5
MT	89.2%	90.4%	91.9%	7.6%	6.3%	5.2%	3.2%	3.2%	3.0%	0.3%	0.3%	0.3%	3.8%	3.2%	4.9%	34.2%	34.8%	27.9
NL	90.4%	91.4%	90.0%	7.9%	6.9%	8.3%	1.7%	1.7%	1.6%	0.1%	0.1%	0.1%	2.2%	2.1%	1.9%	27.1%	25.2%	26.4
NO	91.4%	91.4%	91.5%	7.2%	7.4%	7.3%	1.4%	1.2%	1.2%	0.1%	0.1%	0.1%	0.9%	0.8%	0.9%	25.2%	26.9%	23.7
PL	85.1%	84.9%	84.8%	10.2%	10.4%	10.7%	4.3%	4.2%	4.1%	0.5%	0.5%	0.5%	8.8%	8.9%	8.4%	65.5%	65.6%	63.4
PT	84.8%	85.1%	84.9%	11.5%	11.6%	12.0%	3.5%	3.1%	3.0%	0.4%	0.5%	0.5%	7.2%	7.9%	8.4%	56.3%	58.1%	57.7
RO	78.4%	79.6%	81.3%	18.3%	17.4%	15.8%	2.9%	2.7%	2.6%	1.3%	1.3%	1.3%	10.8%	11.4%	11.1%	71.1%	70.2%	70.8
SE	95.3%	93.5%	93.6%	4.4%	6.2%	6.0%	0.2%	0.3%	0.3%	0.1%	0.1%	0.1%	1.5%	1.4%	1.5%	37.6%	32.0%	29.6
SI	90.2%	90.3%	89.7%	7.4%	7.6%	8.0%	2.2%	1.9%	1.9%	0.6%	0.5%	0.5%	5.1%	5.2%	4.9%	55.1%	61.3%	58.6
SK	85.9%	86.4%	88.4%	12.3%	11.5%	9.6%	1.6%	1.9%	1.8%	0.3%	0.3%	0.3%	4.4%	5.0%	5.7%	63.0%	56.0%	53.8
EU/EEA	88.3%	88.5%	88.1%	9.4%	9.2%	9.6%	2.1%	2.2%	2.2%	0.2%	0.2%	0.2%	3.8%	3.8%	3.7%	45.2%	44.0%	43.6

			F	air value	d financ	ial ass	ets					
/olumes bn EUR, % as share of air value financial assets	Total fai	r valued fir assets	nancial	Level 1 fi	inancial a	ssets	Level 2	financial a	assets	Level 3 f	inancial	assets
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-2
AT	62.8	65.7	63.4	48.6%	55.5%	56.5%	42.7%	36.5%	34.7%	8.7%	8.0%	8.99
BE	93.1	75.6	68.7	21.1%	30.0%	34.5%	71.3%	60.6%	54.5%	7.6%	9.4%	11.09
BG	2.4	2.0	2.1	71.1%	63.6%	68.4%	27.4%	34.0%	29.3%	1.5%	2.4%	2.39
CY	0.9	0.8	0.7	62.5%	59.9%	66.4%	6.5%	8.1%	7.8%	31.0%	32.0%	25.89
CZ	13.6	12.0	9.5	28.4%	30.8%	40.8%	67.7%	66.5%	55.7%	3.8%	2.7%	3.59
DE	1,015.9	1,058.1	985.7	16.3%	19.8%	22.2%	78.0%	75.9%	73.6%	5.7%	4.3%	4.29
DK	481.2	480.5	485.8	10.0%	9.6%	10.2%	82.8%	82.4%	82.2%	7.2%	8.0%	7.69
EE	0.9	0.7	0.7	71.6%	74.1%	73.0%	23.9%	24.8%	26.0%	4.6%	1.1%	1.09
ES	473.2	535.3	504.3	39.2%	36.0%	39.4%	57.9%	61.3%	57.4%	2.9%	2.7%	3.19
FI	202.4	222.2	198.4	20.1%	19.9%	16.4%	77.7%	76.8%	79.7%	2.2%	3.3%	4.09
FR	1,984.4	2,349.5	2,135.4	27.4%	28.1%	30.6%	67.7%	67.8%	64.7%	4.9%	4.1%	4.79
GR	18.6	21.0	18.1	40.8%	42.8%	50.8%	50.7%	49.9%	39.2%	8.4%	7.3%	9.99
HR	4.1	4.3	4.0	42.3%	61.2%	60.3%	55.4%	38.4%	39.2%	2.3%	0.3%	0.59
HU	16.5	15.3	15.1	19.8%	28.6%	26.1%	49.2%	33.6%	32.9%	31.0%	37.8%	41.09
IE	25.0	24.4	75.4	65.2%	65.7%	47.9%	30.4%	30.0%	50.2%	4.4%	4.2%	1.99
IS	3.4	4.0	3.8	86.1%	90.1%	89.0%	6.5%	4.9%	5.4%	7.4%	5.0%	5.69
IT	333.7	345.1	340.2	55.8%	60.9%	64.8%	38.9%	34.0%	30.0%	5.3%	5.2%	5.29
u	16.0	16.1	15.1	0.5	22.6%	55.7%	0.4	74.3%	44.3%	0.1	3.2%	0.09
LT	1.4	1.3	1.3	27.9%	23.7%	23.6%	70.4%	74.3%	74.7%	1.8%	2.0%	1.89
LU	11.3	10.6	9.4	44.4%	53.0%	55.0%	44.0%	34.9%	31.3%	11.6%	12.1%	13.79
LV	2.2	1.9	1.9	46.5%	44.4%	43.3%	52.0%	55.5%	56.6%	1.6%	0.1%	0.19
MT	1.8	1.4	1.3	43.2%	61.0%	63.6%	55.5%	37.2%	34.4%	1.3%	1.8%	2.09
NL	252.8	299.8	274.8	40.4%	40.0%	47.2%	55.3%	55.5%	47.7%	4.3%	4.5%	5.19
NO	76.4	67.2	77.3	6.5%	5.1%	5.9%	72.5%	71.8%	74.3%	21.1%	23.0%	19.79
PL	36.2	42.1	48.4	56.8%	65.1%	66.1%	35.5%	29.3%	22.6%	7.8%	5.6%	11.39
PT	23.2	24.0	24.0	53.2%	45.4%	48.9%	29.3%	29.9%	28.2%	17.5%	24.7%	22.99
RO	14.3	14.7	13.9	92.9%	96.5%	95.8%	5.7%	2.2%	2.8%	1.4%	1.3%	1.49
SE	114.4	160.3	135.4	39.6%	51.1%	45.9%	59.7%	48.5%	53.6%	0.7%	0.5%	0.59
SI	4.7	3.8	3.8	50.8%	53.5%	49.2%	48.5%	45.8%	50.3%	0.7%	0.7%	0.69
SK	2.3	2.4	1.8	65.7%	72.4%	72.4%	32.5%	25.8%	23.5%	1.8%	1.8%	4.29
EU/EEA	5.156.9	5.752.0	5.417.0	27.7%	29.3%	31.6%	66.9%	65.9%	63.3%	5.4%	4.8%	5.19

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



Sovereign exposures

							Sover	eign ex	posure									
						D	irect exp	osures to	owards Ge	neral go	vernment	s ⁽¹⁾						
		Total	gross carryi	ng amour	nt					Total	carrying a	mount (net of sho	ort posit	ions)			
			of whic	h:								of whic	ch ⁽²⁾ :					
lumes bn EUR, % of total sov oosure			to home c	ountry	to other f count				Financial held for t		Fair va		Fair va		Amortise	ed cost	Other fir	
	Jun-23	Dec-23	Jun-23	Dec-23	Jun-23	Dec-23	Jun-23	Dec-23	Jun-23	Dec-23	Jun-23	Dec-23	Jun-23	Dec-23	Jun-23	Dec-23	Jun-23	Dec-
AT	107.6	108.3	23%	23%	65%	64%	107.0	107.5	3%	3%	0%	0%	22%	21%	75%	76%	0%	
BE	159.1	144.2	35%	39%	48%	46%	157.7	142.6	2%	2%	0%	0%	16%	11%	81%	85%	1%	
BG	6.4	7.2	80%	81%	13%	12%	6.4	7.2	1%	1%	0%	0%	29%	26%	71%	74%	0%	
CY	4.0	4.0	60%	47%	19%	24%	4.0	4.0	0%	0%	0%	0%	20%	18%	80%	82%	0%	
CZ	39.2	37.1	98%	97%	2%	2%	39.2	37.1	1%	2%	18%	1%	6%	22%	75%	75%	0%	
DE	407.2	396.7	40%	39%	31%	31%	355.8	362.4	32%	32%	2%	2%	17%	19%	41%	41%	7%	
DK	36.4	37.5	43%	45%	44%	42%	36.0	36.9	35%	32%	0%	0%	4%	5%	36%	36%	26%	2
EE	2.7	2.9	38%	42%	60%	58%	2.7	2.9	1%	0%	6%	5%	0%	0%	82%	84%	12%	1
ES	529.6	536.8	50%	49%	18%	18%	505.2	519.9	14%	14%	0%	0%	19%	18%	67%	68%	0%	
FI	41.8	40.6	47%	52%	39%	33%	41.8	40.6	9%	5%	0%	0%	9%	8%	49%	55%	33%	3
FR	1,096.9	1,109.5	52%	53%	19%	19%	1,002.8	1,017.4	23%	21%	0%	0%	13%	15%	63%	64%	1%	
GR	51.8	53.6	63%	63%	30%	31%	51.6	53.4	4%	2%	0%	0%	14%	14%	82%	84%	0%	
HR	11.8	12.0	81%	79%	13%	14%	11.8	12.0	1%	0%	0%	0%	29%	28%	71%	71%	0%	
HU	30.2	28.8	73%	70%	17%	19%	30.0	28.7	1%	0%	0%	0%	19%	18%	80%	81%	0%	
IE	51.6	52.5	16%	17%	64%	61%	41.3	40.6	50%	42%	0%	0%	30%	36%	20%	21%	0%	
IS	3.0	4.0	89%	61%	10%	33%	3.0	4.0	57%	3%	0%	0%	0%	32%	43%	65%	0%	
IT	483.2	479.9	57%	54%	29%	31%	476.9	475.3	7%	5%	0%	0%	26%	28%	67%	66%	0%	
и	2.4	3.9	0%	0%	28%	25%	2.4	3.9	0%	0%	0%	0%	19%	10%	80%	89%	1%	
LT	1.9	2.2	88%	92%	12%	8%	1.9	2.2	1%	1%	0%	0%	3%	2%	65%	71%	32%	2
LU	29.5	17.7	50%	40%	33%	32%	29.5	23.5	0%	0%	0%	0%	13%	22%	86%	78%	0%	
LV	2.3	2.3	40%	38%	58%	60%	2.3	2.3	1%	1%	0%	2%	6%	5%	62%	63%	31%	3
MT	4.3	7.9	50%	61%	44%	32%	4.3	7.9	0%	0%	0%	0%	20%	11%	80%	89%	0%	
NL	231.2	230.4	41%	43%	39%	38%	229.0	229.7	6%	2%	1%	1%	31%	33%	40%	41%	22%	2
NO	19.8	16.3	17%	25%	7%	7%	17.6	13.5	7%	12%	32%	21%	57%	53%	3%	4%	0%	
PL	55.9	68.2	97%	97%	2%	3%	55.9	68.2	1%	1%	0%	0%	48%	44%	50%	55%	0%	
PT	64.0	66.4	51%	45%	42%	47%	64.0	66.3	2%	1%	0%	0%	30%	29%	57%	62%	11%	
RO	19.1	20.3	93%	92%	6%	6%	19.1	20.3	47%	47%	0%	0%	26%	23%	27%	30%	0%	
SE	59.6	56.7	75%	76%	15%	14%	57.4	55.7	13%	7%	13%	14%	12%	15%	50%	54%	13%	1
SI	6.8	7.6	25%	25%	41%	43%	6.8	7.6	0%	0%	0%	0%	45%	40%	54%	60%	0%	
SK	8.4	8.4	84%	84%	16%	16%	8.4	8.4	0%	0%	0%	0%	15%	10%	85%	90%	0%	
EU/EEA	3,408	3.389	49%	49%	28%	27%	3,212	3,228	17%	15%	1%	1%	19%	19%	60%	61%	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.

			Sover	eign exp	osure					
		Total	gross carr	ying amou	int by ma	aturity				
	0 - 31	И	3M - :	1Y	1Y - !	5Y	5Y - 1	.0Y	10Y - n	nore
	Jun-23	Dec-23	Jun-23	Dec-23	Jun-23	Dec-23	Jun-23	Dec-23	Jun-23	Dec-2
AT	6%	4%	11%	8%	33%	35%	34%	38%	16%	16
BE	11%	2%	5%	5%	25%	25%	33%	35%	26%	32
BG	3%	2%	6%	10%	50%	41%	36%	41%	5%	7
CY	10%	5%	23%	13%	45%	48%	20%	32%	2%	2
CZ	3%	0%	6%	4%	22%	30%	53%	53%	16%	13
DE	10%	8%	9%	7%	26%	27%	23%	24%	32%	34
DK	36%	40%	17%	12%	32%	30%	7%	10%	7%	8
EE	5%	5%	16%	14%	42%	43%	34%	34%	3%	4
ES	6%	8%	15%	11%	38%	38%	28%	27%	13%	16
FI	20%	30%	6%	5%	30%	21%	26%	25%	18%	19
FR	22%	23%	8%	6%	25%	25%	19%	19%	26%	27
GR	10%	5%	5%	4%	23%	23%	29%	28%	33%	40
HR	1%	4%	20%	14%	38%	39%	36%	27%	5%	15
HU	4%	4%	15%	10%	50%	55%	28%	28%	3%	3
IE	9%	9%	8%	8%	41%	39%	29%	31%	13%	13
IS	68%	65%	17%	19%	10%	11%	2%	2%	3%	3
IT	5%	5%	10%	9%	36%	37%	33%	33%	16%	16
u	33%	40%	29%	23%	34%	32%	4%	5%	0%	(
LT	26%	32%	26%	21%	41%	39%	8%	8%	0%	C
LU	46%	46%	7%	11%	23%	21%	18%	15%	5%	6
LV	5%	1%	19%	18%	45%	46%	24%	28%	6%	7
MT	9%	32%	12%	10%	51%	39%	24%	17%	4%	2
NL	5%	4%	8%	8%	30%	29%	26%	27%	31%	32
NO	16%	17%	11%	10%	51%	51%	15%	14%	7%	8
PL	13%	17%	14%	15%	45%	41%	23%	22%	5%	5
PT	22%	18%	10%	8%	27%	34%	36%	36%	6%	
RO	4%	1%	16%	12%	44%	50%	25%	25%	10%	11
SE	30%	29%	15%	11%	39%	43%	7%	9%	9%	8
SI	8%	11%	15%	9%	47%	45%	18%	23%	12%	11
SK	1%	2%	10%	6%	34%	34%	44%	45%	10%	13
EU/EEA	13%	13%	10%	8%	30%	31%	25%	25%	21%	23



Liability composition and volumes

							Liabil	ities co	mposi	tion								
% of total liabilities	Debt se	curities i	ssued	Deposi	ts from c	redit	Custome	r deposit	s from	Custome	er deposit	s from	Other cus	stomer d	eposits	Othe	· liabilitie	es ⁽²⁾
				ins	titutions			HHs			NFCs			(1)				
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	12.2%	14.4%	15.4%	8.2%	10.7%	8.7%	40.8%	39.6%	41.1%	18.4%	17.3%	17.8%	9.1%	10.4%	10.0%	11.3%	7.6%	7.0%
BE	11.2%	14.7%	15.5%	6.4%	10.5%	8.6%	42.0%	39.8%	40.7%	16.1%	15.3%	15.7%	11.7%	11.6%	11.5%	12.6%	8.1%	8.1%
BG	0.5%	1.5%	1.6%	7.4%	8.2%	8.5%	56.4%	55.9%	55.9%	28.5%	28.8%	28.2%	5.4%	3.8%	4.0%	1.8%	1.8%	1.7%
CY	2.0%	3.3%	3.4%	1.5%	1.3%	1.4%	58.5%	57.4%	57.2%	18.5%	18.4%	18.0%	7.7%	7.4%	7.8%	11.8%	12.1%	12.3%
CZ	9.5%	7.2%	4.8%	6.4%	10.1%	11.5%	49.0%	42.6%	45.6%	17.9%	16.4%	17.6%	11.1%	19.5%	16.3%	6.0%	4.2%	4.1%
DE	15.5%	16.4%	17.2%	11.9%	13.7%	13.7%	18.9%	18.3%	19.9%	13.2%	13.0%	13.9%	17.4%	16.4%	16.3%	23.1%	22.2%	19.1%
DK	52.6%	53.1%	54.8%	2.3%	2.7%	2.6%	11.2%	10.6%	11.0%	11.3%	10.6%	10.1%	7.1%	6.8%	7.3%	15.6%	16.1%	14.2%
EE	6.2%	6.9%	6.4%	3.2%	4.0%	4.4%	39.5%	39.9%	40.0%	34.2%	33.1%	32.9%	14.2%	14.2%	14.0%	2.6%	2.0%	2.2%
ES	12.8%	13.7%	14.1%	5.1%	7.2%	6.9%	40.4%	38.9%	39.8%	17.3%	16.6%	17.1%	9.5%	10.7%	10.9%	15.0%	12.8%	11.3%
FI	37.9%	40.1%	41.2%	2.5%	4.1%	3.4%	21.5%	21.8%	22.8%	15.9%	15.0%	15.5%	7.0%	6.7%	6.8%	15.2%	12.3%	10.3%
FR	16.0%	17.8%	18.9%	4.7%	5.9%	5.5%	26.0%	26.0%	26.3%	17.8%	17.0%	18.2%	11.6%	13.4%	12.8%	24.0%	19.9%	18.4%
GR	3.5%	4.2%	4.7%	2.3%	3.6%	2.8%	52.7%	55.0%	56.5%	19.0%	19.9%	19.8%	5.4%	5.5%	5.2%	17.1%	11.7%	11.0%
HR	1.2%	1.3%	1.3%	5.7%	4.3%	3.7%	56.4%	55.3%	55.5%	24.0%	26.3%	26.2%	9.3%	8.8%	9.3%	3.4%	4.0%	4.0%
HU	4.1%	6.5%	6.8%	4.5%	5.0%	3.6%	39.2%	41.7%	41.7%	29.0%	26.2%	28.3%	10.6%	11.2%	10.5%	12.5%	9.4%	9.1%
IE	5.3%	5.2%	5.6%	3.2%	2.7%	3.0%	35.1%	35.7%	36.1%	30.4%	27.3%	28.7%	7.6%	7.8%	8.3%	18.4%	21.3%	18.3%
IS	34.0%	32.9%	32.7%	0.8%	1.3%	1.1%	29.9%	30.7%	32.3%	20.2%	20.5%	20.3%	10.6%	10.2%	9.4%	4.5%	4.5%	4.2%
IT	9.9%	12.6%	13.5%	5.1%	7.5%	6.1%	38.1%	37.2%	37.6%	18.9%	19.0%	19.6%	8.6%	11.0%	10.5%	19.3%	12.8%	12.7%
ш	5.6%	5.9%	6.3%	7.1%	6.6%	5.9%	39.3%	40.7%	40.8%	8.2%	9.4%	10.0%	34.9%	33.5%	31.4%	4.8%	4.0%	5.5%
LT	0.6%	0.8%	0.8%	2.0%	4.0%	4.9%	62.2%	65.6%	63.3%	18.9%	17.6%	17.4%	9.4%	8.6%	8.9%	7.0%	3.6%	4.7%
LU	3.8%	3.9%	3.9%	21.9%	25.5%	26.1%	16.7%	16.5%	16.4%	10.4%	10.4%	10.9%	43.4%	40.3%	39.0%	3.7%	3.4%	3.7%
LV	0.6%	0.6%	0.6%	3.1%	5.1%	5.8%	54.3%	56.2%	55.0%	28.6%	27.8%	27.8%	8.5%	8.1%	8.4%	4.9%	2.1%	2.5%
MT	6.5%	6.4%	6.1%	1.3%	2.9%	2.6%	64.8%	64.6%	64.6%	18.0%	16.5%	16.9%	6.7%	6.7%	7.3%	2.6%	3.0%	2.6%
NL	20.2%	22.3%	22.8%	2.6%	3.3%	2.6%	40.8%	39.2%	42.3%	17.2%	16.2%	17.3%	9.9%	12.2%	9.5%	9.2%	6.8%	5.5%
NO	33.9%	32.9%	35.7%	4.0%	7.9%	4.6%	20.9%	16.8%	19.7%	24.8%	23.9%	23.3%	6.9%	8.3%	7.5%	9.6%	10.2%	9.2%
PL	5.0%	4.7%	4.6%	1.5%	1.2%	1.1%	57.6%	59.1%	59.0%	20.4%	21.7%	20.8%	6.2%	5.9%	6.4%	9.4%	7.5%	8.0%
PT	4.8%	5.4%	5.5%	2.7%	4.3%	4.0%	58.3%	58.3%	59.1%	21.2%	21.4%	20.8%	4.8%	4.9%	4.7%	8.3%	5.7%	5.8%
RO	2.5%	5.1%	5.9%	5.9%	4.3%	4.5%	54.0%	52.6%	52.2%	27.1%	26.8%	27.2%	6.9%	6.3%	5.5%	3.7%	5.0%	4.6%
SE	44.2%	44.3%	45.5%	1.8%	3.6%	2.4%	20.8%	19.2%	20.8%	18.1%	16.2%	17.2%	8.2%	10.2%	7.5%	7.0%	6.5%	6.5%
SI	3.5%	5.6%	5.4%	1.8%	1.9%	2.9%	66.3%	65.2%	63.5%	21.3%	20.9%	22.0%	4.8%	4.4%	3.9%	2.3%	2.0%	2.2%
SK	12.6%	16.3%	16.6%	2.2%	2.3%	2.2%	45.7%	44.2%	44.0%	23.9%	22.4%	24.4%	6.6%	6.6%	5.5%	8.9%	8.2%	7.3%
EU/EEA	17.4%	19.0%	19.8%	5.4%	6.8%	6.3%	30.6%	29.8%	30.9%	17.1%	16.5%	17.3%	11.1%	12.3%	11.7%	18.4%	15.5%	14.0%

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

Volumes bn EUR			
	Dec-22	Sep-23	Dec-23
AT	707	719	700
BE	1,110	969	953
BG	34	43	45
CY	42	42	42
CZ	182	211	194
DE	3,706	3,848	3,661
DK	720	725	728
EE	38	39	40
ES	3,426	3,526	3,511
FI	686	678	653
FR	8,328	8,605	8,427
GR	287	278	273
HR	53	55	54
HU	123	129	132
IE	344	357	364
16			

2,474

29

177

46

24

2,062

311

188

272

58

40

63

25,261

LI LT

LU

LV

МТ

NL

NO

PL

RO

EU/EEA

2,366

33

173

47

24

2,049

310

224

266

66

44

67

25,281

30

174

44

2,180

331

205

262

62

41

25,894

Total liabilities

Share	of secu	red fun	ding
Jilaic	or seed	ica ian	чпь
6 of debt secւ	ırities issued		
	Dec-22	Sep-23	Dec-23
AT	36.4%	39.1%	40.0%
BE	22.2%	16.9%	17.1%
BG	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%
CZ	14.7%	11.8%	31.8%
DE	31.0%	30.0%	30.7%
DK	86.7%	86.2%	86.2%
EE	49.3%	44.1%	46.8%
ES	30.3%	28.1%	27.4%
FI	44.8%	44.3%	46.9%
FR	21.9%	20.7%	20.1%
GR	12.6%	6.4%	4.3%
HR	0.0%	0.0%	0.0%
HU	41.5%	24.4%	22.5%
IE	11.3%	5.4%	6.8%
IS	66.5%	69.2%	67.1%
IT	29.7%	31.9%	31.6%
u	0.0%	0.0%	0.0%
LT	0.0%	0.0%	0.0%
LU	0.0%	3.6%	3.2%
LV	0.0%	0.0%	0.0%
MT	62.6%	60.1%	61.2%
NL	22.7%	20.0%	21.6%
NO	39.8%	33.6%	34.7%
PL	36.6%	30.7%	29.8%
PT	25.3%	34.5%	33.8%
RO	0.0%	0.0%	0.0%
SE	41.2%	40.1%	42.2%
SI	0.0%	0.0%	0.0%
SK	79.1%	79.3%	76.7%
EU / EEA	33.7%	31.7%	32.1%

		Contin	gent lia	bilities:	loan co	ommit	ments		
Volumes bn EUR; % total loan comt.	Loan	commitm	ents:		re of loa			re of loa ments to	
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	139	3ep-23	144	22.8%	20.3%	19.7%	60.7%	60.9%	61.6%
BE	170	142	143	17.1%	20.8%	19.8%	60.5%	58.8%	60.1%
BG	6	7	7	10.9%	10.9%	11.3%	80.1%	80.4%	80.6%
CY	3	3	3	34.0%	32.0%	31.6%	63.7%	66.4%	66.7%
cz	28	26	26	24.1%	19.4%	18.7%	57.2%	58.6%	62.1%
DE	714	702	696	15.2%	14.4%	13.6%	61.8%	62.0%	61.8%
DK	114	115	113	16.0%	15.6%	15.1%	65.5%	63.1%	63.1%
EE	4	4	4	17.9%	15.7%	14.7%	74.9%	76.0%	78.8%
ES	598	637	625	38.6%	39.5%	39.5%	49.1%	46.8%	47.2%
FI	112	113	111	26.9%	29.0%	28.4%	58.5%	58.0%	55.5%
FR	1,355	1,369	1,341	15.5%	13.8%	13.1%	58.4%	58.0%	58.8%
GR	35	36	34	19.6%	20.2%	20.1%	73.7%	73.2%	73.4%
HR	7	7	7	45.2%	45.2%	45.0%	48.8%	47.1%	48.5%
ни	18	17	18	17.0%	19.1%	18.6%	68.0%	63.7%	63.9%
IE	57	62	69	17.2%	17.4%	17.1%	76.7%	75.7%	76.2%
IS	3	3	3	10.5%	10.9%	10.5%	84.0%	82.1%	82.9%
IT	616	641	634	8.4%	7.7%	7.5%	71.4%	70.6%	70.4%
LI	34	36	35	49.3%	49.8%	49.8%	2.5%	3.3%	3.1%
LT	2	2	2	23.1%	22.3%	21.9%	70.2%	68.5%	69.5%
LU	17	15	15	30.1%	31.9%	30.7%	35.2%	29.5%	31.0%
LV	4	5	5	25.8%	23.5%	21.5%	69.5%	69.7%	72.5%
MT	3	3	3	39.9%	40.9%	38.0%	52.0%	55.3%	58.4%
NL	409	411	419	15.5%	14.3%	14.0%	64.2%	65.8%	66.6%
NO	65	66	66	42.1%	40.7%	37.9%	53.1%	53.7%	56.3%
PL	34	37	40	16.5%	16.6%	18.0%	76.1%	74.3%	72.6%
PT	28	28	29	24.3%	23.8%	23.6%	70.3%	69.7%	69.5%
RO	9	11	11	16.3%	14.2%	14.7%	72.1%	73.0%	72.7%
SE	140	139	137	20.1%	20.4%	19.3%	67.6%	66.6%	68.0%
SI	5	5	5	27.0%	28.0%	26.9%	66.5%	66.1%	67.4%
SK	12	12	11	20.9%	17.3%	16.9%	68.2%	73.5%	73.7%
EU / EEA	4,515	4,610	4,565	19.2%	18.5%	17.9%	60.3%	60.0%	60.4%

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



Liquidity and Funding

				Volu	me and	d comp	osition	of liqui	id asse	ts (afte	r weigh	ting)						
Volumes bn EUR and %		Total		Cash a	nd resen	ves		l governn sets (L1)	nent	L1	securities	,		ely high q ered bond		L2A 8	& L2B ass	ets
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	172.4	171.6	174.9	43.0%	50.4%	47.6%	23.1%	25.3%	28.2%	28.3%	18.6%	15.9%	4.3%	4.4%	6.6%	1.3%	1.4%	1.7%
BE	235.4	218.1	208.3	59.4%	53.6%	47.8%	16.5%	22.7%	25.3%	14.4%	14.8%	16.6%	5.0%	4.7%	5.8%	4.7%	4.1%	4.4%
BG	13.1	14.9	17.4	52.7%	49.0%	58.0%	40.8%	48.8%	38.4%	6.0%	1.4%	1.4%	0.0%	0.0%	0.5%	0.4%	0.8%	1.7%
CY	24.2	25.1	25.9	87.3%	81.5%	79.0%	7.8%	9.7%	11.9%	2.7%	4.4%	4.4%	0.4%	1.2%	1.5%	1.8%	3.2%	3.1%
CZ	60.4	68.0	55.4	3.4%	3.6%	2.5%	42.3%	38.5%	33.9%	53.8%	57.5%	63.2%	0.1%	0.0%	0.1%	0.4%	0.3%	0.3%
DE	906.4	957.9	941.9	70.0%	71.2%	64.6%	12.5%	10.4%	12.7%	9.8%	9.4%	11.4%	3.8%	4.8%	6.3%	3.8%	4.2%	4.9%
DK	223.1	114.2	118.2	36.3%	41.4%	38.6%	8.5%	9.9%	10.0%	5.7%	3.1%	5.9%	46.2%	40.8%	41.9%	3.3%	4.8%	3.6%
EE	10.1	10.7	12.3	82.0%	83.6%	84.7%	17.0%	15.2%	14.1%	0.6%	0.6%	0.6%	0.3%	0.6%	0.7%	0.0%	0.0%	0.0%
ES	658.9	667.3	690.8	31.3%	50.7%	48.1%	32.5%	32.3%	33.1%	33.3%	12.8%	14.5%	0.6%	2.1%	2.1%	2.2%	2.1%	2.3%
FI	158.2	146.1	142.0	59.5%	50.7%	49.1%	6.5%	8.3%	9.3%	14.1%	14.7%	14.5%	17.0%	22.8%	24.2%	2.9%	3.4%	2.9%
FR	1,551.6	1,479.8	1,515.0	62.6%	68.8%	65.2%	13.6%	14.1%	14.7%	18.8%	10.3%	12.9%	1.2%	1.9%	2.0%	3.7%	4.9%	5.2%
GR	72.0	79.0	77.3	37.1%	23.7%	23.7%	36.4%	52.3%	57.7%	26.3%	22.8%	17.3%	0.0%	0.9%	0.9%	0.2%	0.3%	0.4%
HR	20.2	18.6	18.6	73.6%	63.2%	62.1%	25.6%	36.1%	36.8%	0.4%	0.3%	0.8%	0.0%	0.0%	0.0%	0.5%	0.3%	0.3%
HU	32.1	38.5	42.9	37.7%	40.2%	50.0%	49.5%	44.3%	42.2%	12.2%	15.0%	6.9%	0.0%	0.1%	0.1%	0.5%	0.4%	0.8%
IE	182.4	170.8	187.4	80.5%	77.2%	77.1%	9.3%	10.7%	13.2%	6.4%	7.1%	5.8%	2.3%	2.9%	2.3%	1.5%	2.0%	1.5%
IS	4.0	5.2	4.8	16.0%	12.7%	9.8%	50.5%	55.0%	59.0%	25.3%	24.8%	27.1%	0.0%	0.0%	0.0%	8.2%	7.4%	4.1%
IT	561.7	488.7	516.7	47.6%	43.7%	37.7%	41.5%	43.2%	47.2%	6.3%	4.5%	6.5%	1.6%	4.3%	4.6%	3.1%	4.2%	4.0%
ш	40.2	40.0	40.4	0.3	30.1%	29.3%	0.0	2.3%	4.9%	0.5	51.8%	51.0%	0.0	6.6%	6.3%	0.1	9.1%	8.5%
LT	19.3	15.5	19.5	92.6%	88.2%	88.7%	6.0%	8.7%	7.7%	1.2%	1.9%	1.7%	0.0%	0.0%	0.0%	0.2%	1.2%	1.9%
LU	73.5	64.7	65.9	72.5%	66.2%	65.9%	8.3%	8.2%	8.1%	10.9%	14.1%	14.5%	2.5%	4.3%	4.1%	5.8%	7.3%	7.3%
LV	2.6	2.5	2.6	39.3%	39.7%	40.1%	39.2%	37.6%	37.3%	19.5%	20.3%	20.7%	0.0%	0.6%	0.5%	1.9%	1.7%	1.4%
MT	9.6	8.9	9.5	46.8%	42.1%	40.3%	36.9%	39.5%	42.8%	13.9%	15.1%	13.0%	1.8%	2.5%	3.2%	0.6%	0.8%	0.7%
NL	437.3	508.6	409.4	63.8%	68.5%	53.2%	13.6%	14.4%	21.4%	16.7%	11.4%	17.5%	2.0%	2.6%	3.7%	3.8%	3.2%	4.1%
NO	73.0	91.4	80.1	39.0%	62.1%	33.8%	18.0%	2.8%	10.3%	19.2%	17.0%	34.9%	17.9%	13.0%	16.0%	5.9%	5.1%	4.9%
PL	53.5	72.6	81.3	6.2%	4.3%	4.3%	78.5%	72.4%	72.9%	13.6%	21.9%	21.2%	0.0%	0.0%	0.1%	1.7%	1.4%	1.4%
PT	76.8	72.8	82.1	41.8%	37.1%	43.1%	42.6%	53.8%	48.9%	13.2%	6.0%	5.7%	0.1%	0.1%	0.1%	2.3%	3.0%	2.2%
RO	20.1	21.4	23.1	15.8%	12.0%	13.9%	81.1%	83.2%	80.5%	2.8%	4.5%	5.4%	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%
SE	197.1	257.2	204.0	61.3%	48.2%	52.9%	3.9%	3.5%	3.6%	23.5%	34.7%	28.2%	10.0%	12.3%	13.9%	1.3%	1.3%	1.3%
SI	12.1	13.6	14.3	56.4%	61.2%	58.6%	30.3%	27.1%	30.3%	10.4%	9.4%	9.1%	1.9%	1.4%	1.2%	1.0%	0.8%	0.8%
SK	13.3	13.4	16.3	22.6%	58.6%	58.9%	36.1%	34.6%	31.9%	38.8%	4.1%	5.8%	0.4%	1.0%	1.0%	2.0%	1.7%	2.4%
EU/EEA	5,611.9	5,580.6	5,526.7	55.7%	59.3%	54.7%	19.4%	19.8%	22.2%	17.0%	12.3%	13.7%	4.6%	4.9%	5.4%	3.3%	3.7%	4.0%

						Vo	lume ai	nd com	positio	on of av	ailable	stable	funding	(after	weight	ing)								
		Total			al items a truments	nd	Reta	iil deposi	ts	Operat	ional dep	osits	custome	non-fina rs (excl. o banks)		custome	er) financers and co banks			s provide etermine nterparti	:d	Intra-gro	oup and o	other
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	581.6	581.2	588.5	11.5%	11.9%	12.1%	49.5%	48.7%	48.8%	0.7%	0.6%	0.7%	13.0%	12.6%	12.3%	8.5%	5.2%	4.8%	12.3%	15.4%	15.6%	4.6%	5.6%	5.6%
BE	742.9	631.2	633.6	10.6%	10.9%	11.0%	63.0%	62.4%	62.8%	3.5%	2.6%	2.8%	7.9%	9.0%	8.3%	13.6%	13.4%	12.9%	0.7%	0.9%	1.5%	0.7%	0.7%	0.7%
BG	29.9	38.2	40.2	13.5%	14.6%	14.1%	71.5%	69.9%	69.6%	0.0%	0.0%	0.0%	11.8%	11.3%	10.8%	2.1%	2.2%	3.2%	0.5%	1.7%	1.8%	0.4%	0.4%	0.5%
CY	42.3	40.7	39.8	8.7%	10.9%	11.6%	64.6%	67.2%	68.8%	0.0%	0.9%	1.1%	13.9%	13.9%	14.3%	11.3%	4.3%	1.0%	0.0%	0.0%	0.0%	1.5%	2.7%	3.2%
CZ	132.8	138.5	133.2	10.6%	9.9%	10.5%	65.1%	62.6%	64.2%	5.8%	4.0%	4.9%	11.9%	16.4%	12.3%	5.4%	5.1%	5.9%	0.9%	1.7%	1.8%	0.3%	0.3%	0.3%
DE	2,276.0	2,314.9	2,350.8	13.7%	14.2%	14.2%	31.6%	32.8%	34.0%	5.2%	3.9%	4.2%	14.5%	15.4%	15.0%	13.7%	10.9%	10.6%	18.4%	19.9%	19.0%	2.9%	2.8%	3.0%
DK	429.0	234.2	237.3	19.8%	19.3%	19.2%	43.0%	39.5%	39.6%	4.9%	8.3%	8.6%	15.7%	12.7%	11.8%	7.9%	15.9%	16.1%	8.2%	4.0%	4.6%	0.5%	0.3%	0.1%
EE	31.9	33.0	34.1	13.7%	14.1%	13.5%	58.3%	57.1%	57.0%	9.1%	8.0%	7.2%	9.4%	10.1%	10.9%	4.4%	5.0%	5.5%	4.8%	5.6%	5.6%	0.2%	0.2%	0.3%
ES	2,488.8	2,497.5	2,513.4	10.8%	11.3%	11.2%	58.1%	57.7%	58.0%	1.9%	2.4%	2.7%	11.0%	10.3%	10.2%	7.3%	5.8%	5.4%	9.5%	10.7%	10.6%	1.5%	1.8%	1.9%
FI	451.4	451.7	458.6	10.8%	10.6%	10.7%	33.9%	33.2%	33.1%	4.0%	2.8%	3.3%	9.5%	10.5%	9.7%	2.0%	0.9%	1.0%	39.1%	41.2%	41.4%	0.9%	0.8%	0.9%
FR	4,764.3	4,820.8	4,848.7	12.4%	13.0%	12.9%	44.5%	43.7%	43.2%	5.2%	4.4%	4.4%	12.8%	13.6%	13.8%	12.1%	10.8%	10.8%	10.1%	11.7%	12.0%	3.0%	2.9%	3.0%
GR	233.4	237.4	233.9	12.6%	14.0%	14.5%	65.2%	66.5%	68.0%	0.8%	0.6%	0.6%	11.6%	10.9%	11.1%	7.5%	5.4%	3.1%	1.3%	1.4%	1.4%	1.1%	1.3%	1.3%
HR	38.0	39.6	38.8	14.2%	13.3%	14.1%	65.5%	63.7%	63.8%	0.0%	0.0%	0.0%	16.4%	18.2%	18.1%	1.2%	1.1%	1.1%	1.7%	1.8%	1.8%	1.1%	1.9%	1.2%
HU	96.9	107.2	111.4	13.8%	13.5%	13.7%	54.5%	54.3%	54.1%	0.1%	0.4%	1.1%	16.8%	15.7%	15.3%	12.9%	14.8%	14.6%	1.5%	1.2%	1.3%	0.5%	0.0%	0.0%
IE	330.7	342.4	359.4	20.5%	20.1%	19.3%	40.8%	40.3%	40.2%	6.3%	5.7%	6.3%	13.4%	13.0%	12.8%	13.2%	15.1%	15.5%	5.5%	5.7%	5.6%	0.2%	0.2%	0.2%
IS	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
IT	1,823.1	1,740.1	1,739.0	11.8%	12.6%	12.7%	55.5%	56.4%	56.5%	2.3%	2.0%	2.0%	11.7%	12.4%	12.4%	12.4%	8.9%	8.6%	4.9%	5.8%	6.0%	1.4%	1.9%	1.8%
ш	59.8	60.0	61.5	15.2%	15.8%	15.8%	54.7%	57.6%	57.3%	1.5%	1.2%	1.0%	19.8%	16.3%	16.0%	3.8%	4.1%	4.2%	4.5%	5.0%	5.3%	0.5%	0.0%	0.4%
LT	35.8	36.6	39.1	7.7%	8.9%	8.3%	72.2%	75.3%	74.6%	7.6%	6.0%	6.4%	5.4%	4.9%	5.2%	6.4%	4.3%	4.9%	0.0%	0.0%	0.0%	0.8%	0.7%	0.6%
LU	134.8	130.4	133.4	15.4%	15.9%	15.5%	37.2%	38.3%	37.5%	8.0%	6.6%	7.5%	18.7%	17.9%	18.0%	17.7%	17.7%	17.4%	0.6%	0.6%	0.6%	2.2%	3.0%	3.4%
LV	7.6	7.5	7.8	11.3%	12.0%	12.0%	67.0%	64.3%	62.7%	7.5%	7.6%	7.0%	10.5%	11.8%	11.8%	1.0%	1.4%	3.8%	2.6%	2.7%	2.5%	0.2%	0.2%	0.1%
MT	21.0	20.9	21.3	11.3%	12.0%	11.7%	73.1%	73.4%	73.5%	1.1%	1.0%	1.2%	9.2%	8.6%	8.9%	5.2%	5.0%	4.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NL	1,592.6	1,585.9	1,597.1	10.1%	10.3%	10.1%	54.5%	54.6%	55.0%	4.0%	3.5%	3.4%	7.5%	8.3%	7.9%	5.0%	3.4%	2.9%	18.5%	19.8%	20.5%	0.3%	0.2%	0.2%
NO	199.9	194.0	196.0	14.5%	15.2%	14.7%	31.4%	30.8%	30.2%	3.4%	3.4%	3.2%	20.5%	20.0%	19.2%	0.6%	0.3%	0.8%	27.2%	27.9%	29.6%	2.5%	2.4%	2.3%
PL	155.6	171.9	187.3	13.8%	13.3%	12.8%	67.8%	68.2%	68.3%	4.6%	3.7%	4.4%	9.8%	11.1%	10.3%	0.6%	0.5%	0.6%	2.3%	1.9%	2.4%	1.2%	1.1%	1.1%
PT	232.7	230.0	232.0	9.5%	10.2%	10.3%	72.3%	70.6%	70.9%	1.9%	1.9%	2.0%	8.1%	7.9%	7.8%	3.0%	3.1%	2.4%	1.4%	1.7%	1.9%	3.7%	4.6%	4.6%
RO	49.5	53.8	57.7	12.9%	12.9%	12.4%	68.1%	66.0%	64.9%	0.0%	0.0%	0.0%	13.7%	13.1%	13.1%	3.5%	5.1%	6.5%	1.7%	2.9%	3.0%	0.0%	0.0%	0.0%
SE	620.0	629.9	647.5	10.0%	10.2%	10.1%	34.0%	32.4%	32.5%	9.4%	7.4%	7.7%	5.1%	5.5%	4.9%	3.2%	3.8%	3.7%	32.1%	40.4%	40.8%	6.1%	0.3%	0.2%
SI	37.5	39.0	41.6	13.3%	13.4%	13.8%	72.6%	71.0%	69.9%	0.0%	0.0%	0.0%	10.1%	9.4%	10.2%	2.5%	3.6%	4.3%	1.3%	2.3%	1.4%	0.3%	0.3%	0.3%
SK	56.2	54.4	55.7	9.3%	10.5%	10.5%	56.1%	56.8%	55.8%	2.2%	1.8%	2.2%	8.8%	9.8%	10.6%	9.5%	2.6%	2.2%	12.2%	16.1%	16.3%	1.8%	2.4%	2.5%
EU/EEA	16,862.6	16,731.1	16,866.2	12.2%	12.6%	12.5%	47.8%	47.5%	47.7%	4.0%	3.5%	3.7%	11.7%	12.1%	12.0%	9.8%	8.3%	8.1%	12.4%	13.9%	14.1%	2.2%	2.1%	2.1%

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

The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.



Composition of own funds and risk-weighted assets

						Com	positior	of owr	ı funds	(Tier 1 c	apital)							
Volumes bn EUR and %		ds (Tier 1 volume	capital)	Capital ins	truments ET1 Capita		Retair	ned earnii	ngs		nulated of nensive in		Other CE	T1 compo	nents	Addition	al Tier 1 c	capital
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	56.8	57.2	60.2	28.0%	27.9%	26.5%	69.5%	72.0%	72.0%	-15.6%	-17.3%	-15.7%	9.1%	8.1%	8.3%	9.0%	9.3%	8.8%
BE	76.2	65.3	66.2	44.7%	47.7%	46.6%	68.8%	68.3%	68.7%	-5.4%	-5.3%	-5.0%	-13.7%	-15.7%	-15.2%	5.6%	5.0%	4.9%
BG	4.0	5.1	5.1	24.8%	25.4%	25.4%	45.0%	41.8%	41.7%	-0.5%	0.3%	0.4%	30.7%	31.4%	31.4%	0.0%	1.1%	1.1%
CY	3.6	3.9	4.1	47.0%	42.7%	40.9%	37.4%	45.0%	47.6%	0.0%	0.2%	0.6%	5.7%	2.8%	2.2%	9.9%	9.2%	8.6%
CZ	12.6	12.8	12.7	19.9%	19.5%	19.3%	77.9%	78.5%	76.9%	-2.4%	-1.2%	0.3%	1.6%	0.3%	0.6%	3.0%	2.9%	2.9%
DE	228.4	244.2	246.9	51.3%	47.6%	47.2%	37.3%	36.5%	36.9%	-3.6%	-2.4%	-2.0%	6.9%	10.5%	10.2%	8.1%	7.8%	7.7%
DK	39.1	40.3	40.7	3.5%	3.2%	3.1%	82.7%	83.5%	80.4%	0.1%	0.1%	0.1%	6.1%	6.0%	9.3%	7.6%	7.3%	7.1%
EE	4.3	4.4	4.4	9.7%	9.5%	9.5%	58.5%	59.3%	58.9%	0.0%	0.0%	0.0%	30.5%	29.9%	30.3%	1.3%	1.2%	1.2%
ES	200.3	208.2	209.8	58.9%	54.1%	53.0%	69.5%	71.8%	73.9%	-29.1%	-25.7%	-25.4%	-10.2%	-11.4%	-12.7%	10.9%	11.3%	11.2%
FI	41.2	41.8	42.5	18.1%	18.1%	17.5%	79.5%	78.8%	79.3%	-2.0%	-1.9%	-2.0%	-3.6%	-3.0%	-2.4%	8.0%	7.9%	7.5%
FR	457.2	484.0	486.6	31.9%	30.7%	30.4%	41.4%	39.6%	40.4%	-2.5%	-0.9%	-0.8%	22.5%	23.4%	23.3%	6.7%	7.3%	6.7%
GR	22.0	21.8	23.6	77.8%	74.4%	68.5%	18.3%	29.1%	33.0%	-4.4%	-4.3%	-2.7%	5.5%	-3.8%	-3.0%	2.7%	4.6%	4.2%
HR	6.2	5.9	6.0	35.6%	37.3%	36.6%	61.7%	60.6%	60.5%	-1.2%	-0.8%	0.0%	3.8%	2.8%	2.9%	0.0%	0.0%	0.0%
HU	12.3	13.4	13.6	17.7%	16.8%	16.9%	81.2%	83.3%	82.9%	-0.4%	0.0%	-0.1%	1.5%	-0.1%	0.3%	0.0%	0.0%	0.0%
IE	53.8	53.6	53.5	36.0%	28.4%	30.6%	66.6%	76.7%	75.0%	-8.5%	-8.3%	-6.1%	0.6%	-2.2%	-4.9%	5.4%	5.4%	5.4%
IS	4.3	4.7	4.6	34.3%	32.3%	31.7%	58.5%	61.3%	62.7%	0.0%	0.0%	0.0%	3.6%	3.1%	2.3%	3.6%	3.3%	3.4%
IT	167.4	168.6	167.4	50.2%	49.0%	47.9%	42.8%	46.7%	48.2%	-6.0%	-5.3%	-4.8%	3.8%	0.8%	-0.1%	9.2%	8.7%	8.8%
ш	7.4	7.7	8.1	7.5%	6.8%	6.9%	94.2%	97.2%	99.8%	18.1%	16.5%	12.1%	-19.8%	-20.6%	-18.8%	0.0%	0.0%	0.0%
LT	2.7	3.0	3.0	106.1%	46.4%	47.8%	-22.6%	38.1%	38.2%	-0.3%	-0.2%	-0.2%	16.8%	15.7%	14.2%	0.0%	0.0%	0.0%
LU	18.1	17.9	18.1	40.9%	41.3%	41.0%	49.6%	51.1%	50.6%	7.3%	7.6%	7.1%	0.6%	-1.7%	-0.3%	1.6%	1.7%	1.7%
LV	4.6	4.6	4.6	92.0%	91.1%	90.2%	10.3%	10.8%	11.4%	-0.3%	-0.2%	-0.1%	-2.0%	-1.7%	-1.5%	0.0%	0.0%	0.0%
MT	1.6	1.6	1.8	50.4%	49.3%	45.2%	47.3%	49.3%	52.7%	0.3%	0.6%	0.8%	2.0%	0.7%	1.3%	0.0%	0.0%	0.0%
NL	132.8	137.9	136.3	33.3%	30.9%	30.1%	62.8%	63.4%	65.1%	-2.9%	-2.4%	-2.5%	-4.0%	-3.5%	-4.2%	10.9%	11.6%	11.5%
NO	24.3	24.0	24.3	19.4%	19.0%	19.0%	81.6%	78.7%	79.0%	1.3%	2.1%	1.8%	-9.4%	-9.1%	-9.2%	7.1%	9.4%	9.4%
PL	19.4	20.2	20.6	21.6%	21.0%	22.0%	20.2%	17.2%	18.1%	-14.8%	-5.7%	-5.1%	73.0%	67.4%	65.1%	0.0%	0.0%	0.0%
PT	19.3	20.2	21.2	51.0%	52.0%	49.6%	32.3%	30.9%	31.6%	-27.8%	-23.8%	-21.4%	39.4%	36.0%	35.6%	5.2%	4.9%	4.6%
RO	5.6	5.4	5.7	46.8%	51.9%	49.1%	47.3%	46.6%	42.6%	-8.1%	-5.7%	-3.7%	11.4%	4.4%	9.4%	2.7%	2.8%	2.6%
SE	52.3	54.2	55.2	14.5%	13.3%	13.2%	68.6%	72.0%	71.6%	5.2%	5.5%	4.8%	3.5%	0.4%	2.0%	8.1%	8.7%	8.4%
SI	4.3	4.5	5.0	32.7%	31.8%	29.8%	66.6%	66.9%	69.1%	-5.7%	-3.9%	-2.3%	4.4%	3.2%	1.7%	2.0%	1.9%	1.8%
SK	4.8	5.2	5.3	21.1%	21.2%	20.6%	71.2%	69.2%	69.4%	-0.1%	0.0%	0.0%	-2.2%	-1.6%	-0.9%	10.0%	11.2%	10.9%
EU/EEA	1,585.0	1,645.1	1,659.3	39.1%	36.7%	36.1%	52.6%	53.3%	54.1%	-6.9%	-5.5%	-5.2%	7.3%	7.4%	7.1%	7.9%	8.1%	7.9%

							ı	RWA co	mpositi	on								
Volumes bn EUR and %	RV	VA volum	e	requ	t risk capit uirements ecuritisati			Securitisation capital requirements			et risk cap uirement			onal risk c uirements		Other capital requirements		
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	339.1	342.1	337.2	81.5%	83.2%	81.7%	0.7%	0.9%	1.0%	4.3%	4.0%	4.5%	10.4%	10.2%	11.1%	3.0%	1.8%	1.7%
BE	390.2	351.8	353.7	86.8%	86.7%	86.0%	0.7%	0.6%	0.6%	2.2%	1.9%	2.0%	8.5%	8.0%	8.6%	1.8%	2.7%	2.8%
BG	18.3	24.1	24.5	92.5%	93.2%	93.3%	0.5%	0.3%	0.2%	0.2%	0.1%	0.1%	6.8%	6.4%	6.4%	0.1%	0.0%	0.0%
CY	18.3	18.6	19.0	88.1%	87.3%	84.3%	1.1%	2.1%	1.9%	0.0%	0.0%	0.0%	10.8%	10.6%	13.7%	0.0%	0.0%	0.1%
CZ	64.7	67.2	68.7	85.0%	86.1%	85.3%	0.1%	0.0%	0.0%	3.0%	2.9%	3.8%	10.4%	10.5%	10.4%	1.6%	0.5%	0.5%
DE	1,329.9	1,374.3	1,375.1	76.2%	76.9%	76.5%	2.2%	2.2%	2.6%	8.3%	7.9%	7.8%	10.5%	10.2%	10.4%	2.8%	2.8%	2.7%
DK	201.4	197.8	199.5	81.3%	82.1%	82.3%	0.2%	0.2%	0.2%	6.5%	5.6%	5.1%	7.9%	8.1%	8.5%	4.1%	4.0%	4.0%
EE	19.2	19.0	19.8	90.1%	88.0%	85.7%	0.0%	0.0%	0.0%	0.3%	0.2%	0.2%	8.3%	8.7%	10.8%	1.3%	3.1%	3.2%
ES	1,417.0	1,461.5	1,471.4	85.8%	87.0%	86.7%	0.8%	0.7%	0.9%	2.2%	2.5%	2.3%	9.2%	8.8%	9.7%	2.0%	0.9%	0.5%
FI	219.1	215.7	213.7	78.9%	80.1%	79.6%	0.6%	0.8%	1.0%	2.7%	2.5%	2.7%	8.9%	9.6%	9.7%	9.0%	6.9%	7.0%
FR	2,750.9	2,832.1	2,844.7	85.6%	85.3%	84.7%	1.5%	1.4%	1.4%	2.7%	3.1%	3.1%	9.3%	9.2%	9.3%	0.8%	1.0%	1.4%
GR	143.7	145.4	146.0	86.5%	86.6%	85.6%	2.2%	2.4%	2.5%	2.2%	2.0%	2.0%	8.7%	8.6%	9.5%	0.4%	0.3%	0.4%
HR	26.3	26.8	27.1	88.8%	89.4%	89.0%	0.0%	0.0%	0.0%	1.8%	1.3%	1.3%	9.3%	9.3%	9.7%	0.0%	0.0%	0.0%
HU	72.8	79.5	82.7	88.2%	88.3%	87.0%	0.0%	0.0%	0.0%	1.4%	1.3%	1.2%	10.3%	10.3%	11.7%	0.1%	0.1%	0.1%
IE	258.7	264.3	270.3	78.0%	79.9%	78.6%	2.4%	2.9%	3.4%	8.7%	6.2%	6.2%	8.2%	8.1%	8.6%	2.7%	2.9%	3.2%
IS	20.3	21.8	21.0	89.3%	89.7%	88.5%	0.0%	0.0%	0.0%	1.4%	1.4%	1.4%	9.0%	8.7%	9.9%	0.3%	0.3%	0.2%
IT	968.3	951.1	960.5	82.9%	82.7%	81.7%	2.2%	2.1%	2.2%	2.9%	3.3%	3.2%	10.8%	11.2%	11.8%	1.2%	0.8%	1.2%
u	38.0	39.3	40.0	0.8	76.9%	75.7%	-	0.0%	0.0%	0.1	8.0%	7.3%	0.1	14.3%	16.1%	0.0	0.8%	0.9%
LT	13.3	16.0	16.4	86.2%	83.4%	79.5%	0.4%	0.3%	0.8%	0.5%	0.7%	0.8%	11.7%	10.9%	13.6%	1.2%	4.7%	5.2%
LU	82.4	80.9	82.0	85.7%	84.5%	84.1%	3.3%	4.2%	4.2%	0.6%	1.0%	0.7%	7.7%	7.8%	8.5%	2.6%	2.5%	2.5%
LV	18.4	21.3	22.8	89.5%	85.8%	81.9%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%	9.4%	8.1%	11.4%	1.0%	5.9%	6.5%
MT	8.1	8.3	8.4	87.9%	88.1%	86.3%	1.5%	1.5%	1.4%	0.0%	0.1%	0.0%	10.0%	9.9%	12.1%	0.5%	0.5%	0.1%
NL	754.5	761.4	759.2	78.5%	79.0%	78.5%	0.8%	0.8%	0.7%	2.7%	2.7%	2.5%	11.2%	11.1%	11.6%	6.8%	6.4%	6.6%
NO	123.7	118.3	121.1	88.7%	89.2%	88.1%	0.0%	0.0%	0.0%	0.7%	0.6%	0.7%	9.8%	9.6%	10.7%	0.7%	0.6%	0.5%
PL	109.3	111.2	121.9	86.0%	86.9%	86.5%	0.1%	0.2%	0.1%	1.5%	0.9%	0.9%	12.1%	11.8%	12.2%	0.2%	0.3%	0.2%
PT	123.9	120.0	119.2	84.1%	86.3%	84.2%	1.1%	1.0%	1.2%	3.7%	1.9%	2.0%	9.2%	9.5%	11.3%	1.9%	1.2%	1.2%
RO	28.7	30.7	32.1	82.3%	84.1%	83.9%	0.0%	0.0%	0.0%	2.7%	1.9%	1.8%	14.7%	13.7%	14.0%	0.4%	0.3%	0.2%
SE	256.8	263.0	268.4	59.4%	62.1%	61.9%	0.1%	0.1%	0.1%	3.7%	2.3%	2.2%	7.7%	7.5%	8.2%	29.2%	28.0%	27.5%
SI	27.0	26.6	29.0	85.1%	84.8%	83.6%	0.0%	0.0%	0.0%	5.2%	5.4%	5.2%	9.3%	9.4%	11.1%	0.4%	0.4%	0.1%
SK	27.7	29.3	29.5	92.2%	92.5%	92.5%	0.4%	0.3%	0.3%	0.2%	0.4%	0.2%	7.1%	6.8%	7.0%	0.1%	0.0%	0.1%
EU/EEA	9,356.5	9,516.9	9,570.5	82.2%	82.6%	81.9%	1.3%	1.3%	1.4%	3.8%	3.7%	3.7%	9.8%	9.6%	10.1%	3.0%	2.7%	2.8%

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



Profitability analysis: main drivers within RoE

	(Retu	RoE n on Equ	ity)		erest inco	ome /		& commi ne / equi		Net tradi FV res	ng incom sult) / equ		Other ope	erating in equity	come /
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	12.8%	15.0%	13.6%	22.4%	25.2%	25.2%	12.6%	10.8%	10.7%	0.3%	-0.6%	-0.8%	1.0%	2.0%	1.99
BE	9.8%	11.1%	10.5%	17.0%	18.4%	18.3%	6.2%	6.1%	6.2%	1.0%	0.6%	0.3%	1.0%	1.1%	1.49
BG	13.1%	22.7%	22.0%	17.8%	26.8%	26.9%	8.7%	9.1%	9.0%	2.2%	0.1%	-0.3%	0.7%	2.7%	3.29
CY	2.8%	25.2%	25.9%	22.6%	38.8%	39.1%	9.2%	8.1%	7.8%	0.4%	0.2%	0.3%	3.5%	5.4%	5.3%
CZ	14.2%	14.7%	13.2%	26.2%	23.8%	23.4%	6.8%	7.4%	7.5%	2.7%	0.8%	0.2%	-0.2%	1.5%	1.99
DE	6.0%	7.0%	6.5%	15.8%	17.8%	17.7%	10.1%	9.2%	9.2%	2.2%	2.9%	2.6%	1.2%	1.4%	1.2%
DK	2.7%	12.2%	12.2%	14.2%	17.6%	17.4%	5.0%	4.6%	4.6%	1.8%	4.2%	5.0%	2.8%	3.0%	2.1%
EE	10.7%	20.9%	20.1%	18.1%	32.1%	32.0%	5.4%	5.2%	5.1%	0.8%	1.2%	0.9%	0.7%	0.6%	0.89
ES	10.4%	12.8%	12.7%	32.6%	38.3%	38.0%	11.5%	11.6%	11.5%	1.5%	1.0%	1.9%	-0.3%	-0.6%	-1.19
FI	9.6%	14.5%	13.7%	16.1%	22.4%	22.6%	7.6%	7.2%	7.1%	3.5%	4.0%	3.4%	-1.4%	-0.7%	-0.79
FR	6.1%	7.3%	6.3%	13.5%	12.1%	12.1%	10.4%	10.0%	10.1%	3.5%	3.4%	3.1%	1.9%	2.2%	2.29
GR	15.3%	13.6%	12.9%	22.7%	29.2%	28.8%	6.6%	6.0%	5.9%	6.2%	0.0%	0.3%	5.3%	1.6%	1.79
HR	8.8%	19.9%	17.7%	15.1%	24.7%	25.0%	7.9%	7.9%	7.7%	2.3%	1.0%	1.0%	-0.2%	2.5%	1.59
HU	11.3%	28.4%	25.3%	34.0%	40.3%	41.2%	16.2%	17.2%	17.6%	3.1%	1.9%	1.1%	-1.0%	2.3%	2.6%
IE	7.2%	13.8%	12.7%	14.5%	22.4%	22.1%	5.7%	5.5%	5.4%	1.1%	1.9%	1.6%	3.3%	2.1%	2.29
IS	9.7%	11.8%	11.8%	18.8%	22.1%	21.4%	5.9%	6.1%	5.9%	-2.0%	0.2%	1.0%	1.1%	0.9%	0.79
IT	9.2%	14.0%	14.1%	18.2%	24.3%	24.6%	13.4%	12.7%	12.6%	2.1%	1.1%	1.0%	2.0%	2.6%	2.39
U	6.7%	7.3%	6.6%	7.1%	9.2%	9.3%	21.2%	20.2%	21.2%	3.4%	5.1%	5.4%	2.5%	2.6%	3.29
LT	12.2%	23.9%	22.9%	19.2%	49.8%	50.8%	24.6%	29.9%	31.1%	1.3%	3.8%	2.5%	-12.3%	-29.6%	-29.49
LU	6.8%	8.6%	9.1%	14.2%	17.1%	17.1%	7.9%	7.6%	7.6%	1.2%	0.4%	-0.4%	2.7%	2.2%	3.89
LV	11.5%	25.0%	23.2%	17.4%	34.8%	34.9%	7.2%	6.9%	6.7%	1.1%	0.9%	1.0%	0.4%	0.6%	0.69
MT	4.0%	12.7%	13.4%	20.0%	31.7%	32.3%	5.7%	5.0%	5.2%	1.2%	0.5%	0.6%	0.6%	0.5%	0.49
NL	8.1%	12.9%	11.6%	22.3%	26.2%	26.1%	5.7%	5.6%	5.6%	1.5%	3.0%	2.9%	2.3%	2.3%	1.89
NO	12.6%	14.1%	14.4%	19.5%	23.2%	23.3%	4.3%	4.3%	4.3%	1.1%	2.0%	1.8%	1.3%	0.8%	1.29
PL	9.0%	18.4%	18.9%	37.6%	42.1%	44.1%	11.1%	10.2%	10.6%	2.0%	0.1%	-0.1%	-4.3%	-4.7%	-4.79
PT	9.5%	17.1%	16.9%	21.4%	34.4%	34.5%	9.3%	8.9%	8.7%	1.3%	0.2%	0.2%	1.6%	2.8%	3.29
RO	19.4%	23.0%	22.2%	33.7%	37.0%	36.5%	9.9%	9.8%	9.7%	2.8%	2.3%	2.2%	3.0%	5.6%	5.59
SE	11.5%	16.1%	15.9%	18.5%	24.3%	24.6%	6.5%	6.3%	6.4%	1.9%	1.9%	1.8%	0.2%	0.4%	0.89
SI	17.2%	17.5%	18.7%	19.6%	28.1%	28.5%	9.6%	8.6%	8.5%	1.0%	0.9%	0.9%	0.9%	-0.6%	-0.39
SK	11.1%	13.7%	13.8%	20.5%	24.4%	24.6%	9.6%	9.4%	9.4%	0.6%	0.7%	0.7%	1.5%	0.8%	0.59
EU/EEA	8.1%	10.9%	10.3%	18.9%	21.7%	21.8%	10.0%	9.6%	9.6%	2.4%	2.3%	2.3%	1.4%	1.4%	1.39

					Co	mpone	ents of R	oE: exp	enses,	costs, p	rovisior	ıs, imp	airments	;				
%	Staff exp	enses / e	equity	deprecia	admin. (i tion) expe equity		Provis	ions / eq	uity	Impairm losse	ents (cred es) / equi		Contribut resolutio			Other (in	icl. tax) /	equity
	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23	Dec-22	Sep-23	Dec-23
AT	9.5%	9.7%	10.0%	7.7%	7.4%	7.5%	0.8%	1.1%	1.2%	2.8%	1.1%	1.5%	1.1%	1.0%	0.8%	1.7%	2.0%	2.4%
BE	7.2%	7.3%	7.3%	6.8%	7.2%	7.4%	0.2%	-0.2%	-0.1%	0.9%	0.5%	0.6%	1.2%	1.4%	1.1%	-1.0%	-1.1%	-0.6%
BG	5.6%	6.2%	6.3%	5.6%	6.5%	6.6%	0.3%	-0.5%	0.0%	2.5%	-0.2%	0.2%	1.0%	1.5%	1.1%	1.2%	2.5%	2.5%
CY	14.2%	9.4%	9.1%	11.7%	8.1%	8.3%	0.4%	1.1%	0.8%	2.6%	3.1%	2.8%	1.4%	1.4%	1.3%	2.6%	4.1%	4.2%
CZ	7.9%	8.4%	8.3%	7.3%	7.3%	7.4%	1.0%	-0.2%	-0.1%	0.8%	-0.5%	0.0%	1.1%	1.4%	1.0%	3.2%	2.4%	3.3%
DE	10.2%	9.9%	10.0%	8.9%	8.9%	8.9%	0.2%	0.4%	0.2%	1.5%	1.5%	2.1%	1.2%	1.1%	0.9%	1.3%	2.6%	2.1%
DK	7.2%	7.6%	7.5%	10.8%	5.5%	5.7%	0.6%	0.2%	0.2%	-0.1%	0.0%	-0.1%	0.4%	0.4%	0.4%	2.4%	3.3%	3.2%
EE	5.8%	6.2%	6.2%	5.9%	7.8%	7.6%	0.2%	0.1%	0.3%	0.8%	0.5%	0.7%	0.7%	0.9%	0.9%	1.0%	2.7%	3.0%
ES	11.4%	12.0%	12.1%	9.8%	10.1%	10.0%	1.2%	1.6%	1.5%	7.3%	8.3%	8.6%	1.6%	1.1%	1.6%	3.6%	4.3%	3.9%
FI	7.3%	7.8%	7.7%	5.1%	5.3%	5.3%	0.1%	0.2%	0.2%	0.5%	0.8%	1.0%	1.0%	1.2%	1.0%	2.3%	3.1%	3.4%
FR	11.0%	10.8%	11.0%	8.1%	7.8%	7.9%	-0.1%	0.0%	0.2%	2.1%	1.8%	1.8%	0.9%	0.9%	0.7%	1.1%	-0.7%	-0.3%
GR	7.1%	6.2%	6.3%	6.9%	6.2%	6.1%	1.2%	0.5%	0.7%	7.3%	5.7%	5.8%	1.1%	0.8%	0.3%	1.9%	3.9%	4.5%
HR	6.1%	6.2%	6.3%	6.3%	6.6%	6.7%	1.9%	0.6%	0.9%	-0.8%	-1.7%	-0.7%	0.6%	0.3%	0.6%	2.1%	4.1%	3.7%
HU	10.7%	12.0%	12.7%	17.7%	18.7%	18.3%	0.4%	0.1%	0.2%	5.9%	1.6%	3.5%	1.3%	1.2%	1.0%	5.0%	-0.2%	1.6%
IE	7.1%	7.6%	7.4%	7.1%	6.5%	6.7%	0.4%	0.2%	0.3%	0.6%	0.9%	1.5%	0.7%	0.7%	0.6%	1.5%	2.3%	2.1%
IS	6.3%	6.6%	6.7%	4.3%	4.5%	4.5%	0.1%	0.1%	0.1%	-0.6%	0.6%	0.8%	0.1%	0.0%	0.0%	3.9%	5.6%	5.2%
IT	12.0%	10.8%	11.7%	9.1%	8.7%	8.9%	0.3%	0.3%	0.1%	3.9%	1.9%	2.2%	1.4%	1.6%	1.2%	-0.2%	3.4%	2.3%
ш	18.5%	19.6%	20.9%	8.0%	8.3%	9.2%	0.0%	0.3%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	1.5%	1.8%
LT	5.5%	6.3%	6.4%	8.9%	14.3%	15.6%	0.0%	0.0%	0.0%	2.4%	2.3%	2.9%	0.9%	1.1%	1.1%	2.9%	6.1%	6.1%
LU	8.9%	9.0%	9.0%	6.9%	6.9%	7.0%	0.0%	0.0%	0.2%	1.6%	0.5%	0.3%	0.6%	0.6%	0.5%	1.1%	1.7%	2.0%
LV	5.4%	5.4%	5.4%	6.0%	8.1%	8.8%	0.1%	0.1%	0.1%	1.1%	0.1%	0.0%	0.9%	1.0%	0.9%	1.2%	3.6%	4.9%
MT	8.8%	8.9%	9.1%	15.1%	9.1%	9.7%	0.0%	0.0%	0.1%	-3.3%	0.3%	-0.7%	1.0%	0.8%	0.7%	1.8%	5.8%	6.2%
NL	10.9%	11.5%	11.8%	6.8%	6.3%	6.9%	0.3%	0.1%	0.2%	1.8%	0.8%	0.9%	1.3%	1.1%	0.9%	2.6%	4.5%	4.2%
NO	6.2%	6.4%	6.4%	4.2%	4.3%	4.4%	-0.2%	0.0%	0.0%	0.2%	0.7%	0.8%	0.5%	0.5%	0.5%	2.8%	4.3%	4.1%
PL	8.4%	8.9%	9.4%	12.8%	10.4%	10.7%	1.6%	0.9%	1.5%	4.7%	3.1%	2.9%	1.3%	0.9%	0.7%	8.7%	5.1%	5.7%
PT	8.2%	7.7%	7.5%	5.7%	5.8%	5.8%	2.5%	5.5%	5.5%	2.0%	3.3%	3.1%	1.4%	0.9%	1.5%	4.3%	6.1%	6.4%
RO	11.7%	13.0%	12.4%	10.5%	10.7%	10.8%	-0.9%	-0.5%	0.4%	3.8%	2.4%	1.9%	1.1%	1.0%	0.7%	3.8%	5.2%	5.4%
SE	6.8%	7.0%	7.1%	4.4%	4.9%	5.1%	0.1%	0.1%	0.1%	0.8%	0.4%	0.5%	0.9%	1.0%	1.0%	2.6%	3.4%	3.8%
SI	9.3%	8.6%	8.7%	7.8%	6.9%	7.5%	0.2%	0.2%	0.8%	0.6%	0.0%	0.5%	1.2%	1.3%	1.1%	-5.1%	2.5%	0.2%
SK	8.0%	7.9%	8.1%	6.5%	6.6%	6.7%	-0.3%	-0.2%	-0.1%	2.8%	2.7%	2.1%	0.9%	0.5%	0.4%	3.1%	4.0%	4.1%
EU/EEA	10.4%	10.3%	10.5%	8.2%	8.0%	8.1%	0.4%	0.4%	0.5%	2.8%	2.4%	2.6%	1.1%	1.0%	0.9%	1.7%	2.1%	2.0%

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead. Other expenses include for instance taxes, extraordinary effects, impact from discontinued operations, impairment or (-) reversal of impairment on non-financial assets. These expenses are shown with a positive sign (like in the columns to the left). In case there are effects resulting in negative expenses (i.e. a positive income) they have a negative sign.



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 33rd and the 67th percentile of the time series.

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



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

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

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



Nr	Risk Indicator code	Dashboard name	Formula		Data Point A ⁽¹⁾			Data Point B ⁽¹⁾			Data Point C ⁽¹⁾			Data Point D ⁽¹⁾	
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	0015	0010	C 02.00	0010	0010						
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	0010	0010	C 02.00	0010	0010						
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	0020	0010	C 02.00	0010	0010						
4	SVC_29	CET 1 ratio (fully loaded)	Common equity TIER 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects	{C 01.00(r0020, c0010) - C 05.01	0010) - C 05.01(r00 r0010, c0030)], 0)],	10, c0010) - C 01.i 0)} / ({C 02.00;r0	00(r0440, c0010) + 010;c0010} - {C 05	MIN ([C 01.00(r05 01;r0010;c0040})	i30, c0010) - C 01.0	0(r0740, c0010) - C	05.01(r0010, c002	0) - C 01.00(r0720,	c0010) + MIN ([C I	01.00(r0750, c0010	I) - C 01.00(r09
5	SVC_13	Leverage ratio	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	C 47.00	0320	0010	C 47.00	0300	0010						
6	SVC_12	Leverage ratio (fully phased-in definition of Tier 1)	Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)	C 47.00	0310	0010	C 47.00	0290	0010						
7	AQT_3.2	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	010						
8	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060						
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBL)	Exposures with forbearance measures for loans and advances [A] / total instruments on BS [B]	F 19.00	0005, 0070, 0191, 0221	0010	F 18.00	0005, 0070, 0191, 0221	0010						
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross deb instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) of other than held for trading (A) / Total gross debt instruments (B)	F 18.00	0330	0060	F 18.00	0330	0010						
11	PFT_21	Return on equity (numerator annualised, denominator as average) ^[2]	Profit or loss for the year (A) / Total equity (B)	F 02.00	0670	0010	F 01.03	0300	0010						
12	PFT_24	Return on assets (numerator annualised, denominator as average) (2)	Profit or loss for the year (A) / Total assets (B)	F 02.00	0670	0010	F 01.01	0380	0010						
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	0360, 0385, 0390	0010	F 02.00	0355	0010						
14	PFT_25	Net interest income to total net operating income	Net interest income (Interest income (A) - Interest expenses (B)) / Total net operating income (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 02.00	0355	0010			
15	PFT_26	Net fee and comission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	0200	0010	F 02.00	0210	0010	F 02.00	0355	0010			
16	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	0280, 0285, 0287, 0290, 0295	0010	F 02.00	0355	0010						
17	PFT_41	Net interest margin (numerator annualised, denominator as average) ^[2]	Interest income (A) - interest expenses (B) / interest earning assets (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 01.01	0010, 0080, 0090, 0094, 0095, 0120, 0130, 0173, 0174, 0177, 0178, 0232, 0233, 0236, 0237, 0098, 0099, 0143, 0144, 0182, 0183	0010			
18	PFT_43	Cost of risk ⁽¹⁾	⁽³⁾ Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecognition (net) + Changes due to update in the institution's methodology for estimation (net) + Other adjustments (Janualised) (A) / Total gross loans and advances subject to impairment (B + C)	F 12.01	0080, 0250, 0430, 0670	0020, 0040, 0050, 0070, 0110, 0120, 0125	F 04.03.1	0110	0015, 0030, 0040, 0041	F 04.04.1	0070	0015, 0030, 0040, 0041			
19	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)	F 05.01	0080	0050, 0060	F 04.01	0170, 0180	0010	F 08.01	0260, 0310	0010, 0020, 0030, 0034, 0035			
20	FND_33	Asset encumbrance ratio	$^{(4)}$ Total encumbered assets and collateral (A + B) / Total assets and collateral (C + D)	F 32.01	0010	0010	F 32.02	0130	0010	F 32.01	0010	0010, 0060	F 32.02	0130	0010, 0040
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	0010	0010	C 76.00	0020	0010						
22	LIQ_20	Net Stable Funding Ratio	Available Stable Funding (A) / Required Stable Funding (B)	C 84.00	0120	0030	C 84.00	0010	0020						

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

^[2] For the calculation of the average the previous December figure is used as an "anchor" for the subsequent year, and the second the number is taken from the latest quarter observation, i.e. Q1, Q2 or Q4.
[3] Applicable only to BTS operating banks. For mGAMP banks the formula is: increases and other adjustments in allowances due to amounts set used for estimated loan losses during the period 4 Decreases due to amounts reversed for estimated loan losses during the period [A] / Total gross loans and advances subject to impairment (B + C + D) (d) Incumbered assets (recognized on the balance shared) are considered as these carrying view, collater are received as considered as a that view.



Risk Indicators in the Statistical Annex									
Annex series	Risk Indicator code	RI's parameter shown	Formula		Data Point A ⁽¹⁾			Data Point B ⁽¹⁾	
Exposures towards counterparty	n/a		Equity instruments + Cash balances at central banks and other demand deposits + Debt securities + Loans and advances	Template F 20.04	Row 0040, 0075, 0080, 0140	Column 0010	Template	Row	Column
Cash balances at central banks and other demand deposits	n/a		Cash balances at central banks and other demand deposits	F 20.04	0075	0010			
Debt securities	n/a		Debt securities	F 20.04	0080	0010			
Debt securities: of which Central banks and general governments	n/a		Central banks and general governments	F 20.04	0090, 0100	0010			
Loans and advances	n/a		Loans and advances	F 20.04	0140	0010			
Loans and advances: of which Credit institutions and other financial corporations	n/a		Credit institutions and other financial corporations	F 20.04	0170, 0180	0010			
Loans and advances: of which Non-financial corporations	n/a		Non-financial corporations	F 20.04	0190	0010			
Loans and advances: of which Households	n/a		Mouseholds	F 20.04	0220	0010			
Deposits	n/a		Deposits	F 20.06	0070	0010			
Deposits: of which Central banks	n/a		Central banks	F 20.06	0080	0010			
Deposits: of which General governments	n/a		General governments	F 20.06	0090	0010			
Deposits: of which Credit institutions	n/a		Credit institutions	F 20.06	0100	0010			
Deposits: of which Other financial corporations	n/a		Other financial corporations	F 20.06	0110	0010			
Deposits: of which Non-financial corporations	n/a		Non-financial corporations	F 20.06	0120	0010			
Deposits: of which Households	n/a		Households	F 20.06	0130	0010			
Off balance sheet exposures: Loan commitments	n/a		Loan commitments given	F 20.05	0010	0010			
Off balance sheet exposures: Financial guarantees	n/a		Financial guarantees given	F 20.05	0020	0010			
Off balance sheet exposures: Other Commitments	n/a		Other Commitments given	F 20.05	0030	0010			
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	0020, 0030, 0040	0010	F 01.01	0380	0010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F01.01	0070, 0093, 0097, 0110, 0142, 0172, 0176, 0235, 0390	0010	F 01.01	0380	0010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F01.01	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)	F01.01	0090, 0095, 0099, 0130, 0144, 0174, 0178, 0183, 0233, 0237	0010	F 01.01	0380	0010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	0060, 0092, 0240	0010	F 01.01	0380	0010
Other assets	RDB_6 (4)	Ratio	Other assets (A) / Total Assets (B)	F 01.01	0250, 0260, 0270, 0300, 0330, 0360, 0370, 0375	0010	F 01.01	0380	0010
Total assets	RDB_1	Denominator	Total assets	F 01.01	0380	0010			
Total financial assets	AQT_68.1 ⁽⁴⁾	Denominator	Total financial instruments on the asset side	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	Rnancial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)	F01.01	0010, 0181, 0231, 0234	010	F01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Share of financial assets at fair value through OCI	AQT_68.2 ⁽⁴⁾	Ratio	Financial instruments measured at PV 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 profit&loss (2)	AQT_68.1 ⁽⁶⁾	Ratio	Financial instruments measured at PV through P&L (A) / Total financial instruments on the asset side (B)	F01.01	0050, 0091, 0096, 0100, 0171, 0240	0010	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	F18.00	0005, 0070, 0191, 0221	0010	n/a	n/a	n/a
Loans and advances: HHs	n/a		Gross carrying amount of loans at amortised costs to Households	F 18.00	0150	0010	n/a	n/a	n/a



Loans and advances: Mortgages	n/a		Gross carrying amount of loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	0160	0010	n/a	n/a	n/a
Loans and advances: NFCs	n/a		Gross carrying amount of loans at amortised costs to Non-financial corporations	F 18.00	0120	0010	n/a	n/a	n/a
Loans and advances: SME	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	0130	0010	n/a	n/a	n/a
Loans and advances: CRE	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	0140	0010	n/a	n/a	n/a
Non-performing loans and advances	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	0005, 0070, 0191, 0221	0060	n/a	n/a	n/a
Non-performing loans and advances: HHs	n/a		Gross carrying amount of non-performing loans at amortised costs to Households	F 18.00	0150	0060	n/a	n/a	n/a
Non-performing loans and advances: Mortgages	n/a		Gross carrying amount of non-performing loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	0160	0060	n/a	n/a	n/a
Non-performing loans and advances: NFCs	n/a		Gross carrying amount of non-performing loans at amortised costs to Non-financial corporations	F 18.00	0120	0060	n/a	n/a	n/a
Non-performing loans and advances: SME	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	0130	0060	n/a	n/a	n/a
Non-performing loans and advances: CRE	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	0140	0060	n/a	n/a	n/a
NPL Ratio	AQT_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	0010
NPL ratio: HHs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Non-performing (A) / Gross carrying amount (B)	F 18.00	0150	0060	F 18.00	0150	0010
NPL ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	0160	0060	F 18.00	0160	0010
NPL ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Non-performing (A) / Gross carrying amount (B)	F 18.00	0120	0060	F 18.00	0120	0010
NPL ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Non- performing (A) / Gross carrying amount (B)	F 18.00	0130	0060	F 18.00	0130	0010
NPL ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property. Non-performing (a) / Gross carrying amount (8)	F18.00	0140	0060	F 18.00	0140	0010
Coverage ratio of non-performing loans and advances	AQT_41.2	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing leans and advances (A) / Total gross non-performing leans and advances (B)	F18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060
Coverage ratio: HHs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Accumulated impairment (A) / Non-performing (B)	F 18.00	0150	0150	F18.00	0150	0060
		Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential						0060
Coverage ratio: Mortgages	n/a		immovable property. Accumulated impairment (A) / Non-performing (B) Gross carrying amounts of loans at amortised costs to Non-financial corporations: Accumulated impairment (A) / Non-	F18.00	0160	0150	F18.00	0160	
Coverage ratio: NFCs	n/a	Ratio	performing (B)	F 18.00	0120	0150	F18.00	0120	0060
Coverage ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises Accumulated impairment (A) / Non-performing (B)	F 18.00	0130	0150	F18.00	0130	0060
Coverage ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property Accumulated impairment (A) / Non-performing (B)	F 18.00	0140	0150	F18.00	0140	0060
NFCs loans and advances - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0010	0010	F06.01	0190	0010
NFCs loans and advances - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0020	0010	F06.01	0190	0010
NFCs loans and advances - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0030	0010	F06.01	0190	0010
NFCs loans and advances - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0040	0010	F06.01	0190	0010
NFCs loans and advances - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0050	0010	F06.01	0190	0010
NFCs loans and advances - F Construction	n/a	Ratio	NFCs loans and advances - F Construction (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0060	0010	F06.01	0190	0010
NFCs loans and advances - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0070	0010	F06.01	0190	0010
NFCs loans and advances - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0080	0010	F06.01	0190	0010
NFCs loans and advances - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0090	0010	F06.01	0190	0010
NFCs loans and advances - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0100	0010	F06.01	0190	0010
NFCs loans and advances - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0105	0010	F06.01	0190	0010
NFCs loans and advances - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0110	0010	F06.01	0190	0010
NFCs loans and advances - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0120	0010	F06.01	0190	0010
NFCs loans and advances - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0130	0010	F06.01	0190	0010
NFCs loans and advances - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0140	0010	F06.01	0190	0010
NFCs loans and advances - P Education	n/a	Ratio	NFCs loans and advances - P Education (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0150	0010	F06.01	0190	0010
NFCs loans and advances - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0160	0010	F06.01	0190	0010
NFCs loans and advances - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0170	0010	F06.01	0190	0010
NFCs loans and advances - S Other services	n/a	Ratio	NFCs loans and advances - S Other services (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0180	0010	F06.01	0190	0010
NFCs NPLs - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing : Non-performing (A) /Loans and advances (B)	F 06.01	0010	0012	F06.01	0010	0010
NFCs NPLs - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying : Non-performing (A) /Loans and advances (B)	F 06.01	0020	0012	F06.01	0020	0010
NFCs NPLs - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing : Non-performing (A) /Loans and advances (B)	F 06.01	0030	0012	F06.01	0030	0010



NFCs NPLs - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	$NFCs \ loans \ and \ advances - \ D \ Electricity, gas, steam \ and \ air \ conditioning \ supply : Non-performing \ (A) \ / Loans \ and \ advances \ (B)$	F 06.01	0040	0012	F06.01	0040	0010
NFCs NPLs - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply : Non-performing (A) /Loans and advances (B)	F 06.01	0050	0012	F06.01	0050	0010
NFCs NPLs - F Construction	n/a	Ratio	NFCs loans and advances - F Construction : Non-performing (A) /Loans and advances (B)	F06.01	0060	0012	F06.01	0060	0010
NFCs NPLs - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade : Non-performing (A) /Loans and advances (B)	F 06.01	0070	0012	F06.01	0070	0010
NFCs NPLs - H Transport and storage	n/a	Ratio							
			NFCs loans and advances - H Transport and storage : Non-performing (A) /Loans and advances (B)	F 06.01	0080	0012	F06.01	0800	0010
NFCs NPLs - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0090	0012	F06.01	0090	0010
NFCs NPLs - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication : Non-performing (A) /Loans and advances (B)	F 06.01	0100	0012	F06.01	0100	0010
NFCs NPLs - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and Insurance activities : Non-performing (A) /Loans and advances (B)	F 06.01	0105	0012	F06.01	0105	0010
NFCs NPLs - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities : Non-performing (A) /Loans and advances (B)	F 06.01	0110	0012	F06.01	0110	0010
NFCs NPLs - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities : Non-performing (A) /Loans and advances (B)	F 06.01	0120	0012	F06.01	0120	0010
NFCs NPLs - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0130	0012	F06.01	0130	0010
NFCs NPLs - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security: Non-performing (A) /Loans and advances (B)	F 06.01	0140	0012	F06.01	0140	0010
NFCs NPLs - P Education	n/a	Ratio	NFCs loans and advances - P Education : Non-performing (A) /Loans and advances (B)	F 06.01	0150	0012	F06.01	0150	0010
NFCs NPLs - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities : Non-performing (A) /Loans and advances (B)	F 06.01	0160	0012	F06.01	0160	0010
NFCs NPLs - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation : Non-performing (A) /Loans and advances (B)	F 06.01	0170	0012	F06.01	0170	0010
NFCs NPLs - S Other services	n/a	Ratio	NFCs loans and advances - S Other services : Non-performing (A) /Loans and advances (B)	F 06.01	0180	0012	F06.01	0180	0010
Proportion of exposures to NACE L (Real Estate Activities)									
	n/a	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0110	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE L (Real Estate Activities)	n/a	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	0110	0012	F 20.07.1	0110	0010
Proportion of exposures to NACE F (Construction)	n/a	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0060	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE F (Construction)	n/a	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	0060	0012	F 20.07.1	0060	0010
Share of stage 1 loans and advances to total gross loans and advances	AQT_65.1	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0015	F 04.04.1	0070	0015, 0030, 0040, 0041
Share of stage 2 loans and advances to total gross loans and advances	AQT_65.2	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0030	F 04.04.1	0070	0015, 0030, 0040, 0041
Share of stage 3 loans and advances to total gross loans and advances	AQT_65.3	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0040	F 04.04.1	0070	0015, 0030, 0040, 0041
Coverage ratio stage 1 of loans and advances	AQT 79.1		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		 			 	
		Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	0070	0050	F 04.04.1	0070	0015
Coverage ratio stage 2 of loans and advances	AQT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	0070	0060	F 04.04.1	0070	0030
Coverage ratio stage 3 of loans and advances	AQT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	0070	0070	F 04.04.1	0070	0040
Total fair valued financial assets (3)	n/a	Calculation	(AQT_68.1 + AQT_68.2) * Total Financial Assets	n/a	n/a	n/a	n/a	n/a	n/a
Level 1 financial assets (i)	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 sustes (IA) footal 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	F 14.00	0010, 0056, 0060, 0101, 0140	0010,0020,0030
Level 2 financial assets (6)	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) fortal 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	F 14.00	0010, 0056, 0060, 0101, 0140	0010,0020,0030
Level 3 financial assets ⁽²⁾	AQT_80.3	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hadge 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 hadge accounting derivatives (B)	F14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010,0020,0030
Sovereign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	0010	0010			
Sovereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	0010	0020			
Sovereign exposure - Financial assets held for trading	n/a	Ratio	Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost. (8)	C 33.00	0010	0010	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Fair value through P&L	n/a	Ratio	Sovereign exposure treated as Fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L, OO and amortised cost (B)	C 33.00	0010	0060	C 33.00	0010	0030,0040,0050, 0060,0070,0080, 0090,0100,0110, 0120
Sovereign exposure - Fair value through OCI	n/a	Ratio	Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through PBL1, OCI and amortised cost (B)	C 33.00	0010	0080	C 33.00	0010	0030,0040,0050, 0060,0070,0080, 0090,0100,0110, 0120
Sovereign exposure - Amortised cost	n/a	Ratio	Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P&L, OD and amortised cost. (B)	C 33.00	0010	0100	C 33.00	0010	0030,0040,0050, 0060,0070,0080, 0090,0100,0110, 0120
Sovereign exposure - Other	n/a	Calculation	Residual Calculation: 1 - (A/8)	C 33.00	0010	0030, 0060, 0080, 0100	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure maturities 0 - 3M	n/a	Ratio	Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0170	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 3M - 1Y	n/a	Ratio	Sovereign exposure maturities 3M - 1Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0180	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 1Y - SY	n/a	Ratio	Sovereign exposure maturities 1Y - SY (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0190, 0200, 0210	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010



Sovereign exposure maturities 5Y - 10Y	n/a	Ratio	Sovereign exposure maturities 5Y - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0220	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 10Y - more	n/a	Ratio	Sovereign exposure maturities 10Y - more (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0230	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Debt securities issued	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	0050, 0065, 0090, 0130, 0143	0010	F 01.02	0300	0010
Deposits from credit institutions	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	0160	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Customer deposits from HHs	n/a	Ratio	Deposits from HHs (A) / Total liabilities (B)	F 08.01	0310	0010, 0020, 0030, 0034, 0035	F01.02	0300	0010
Customer deposits from NFCs	n/a	Ratio	Deposits from NFCs (A) / Total liabilities (B)	F 08.01	0260	0010, 0020, 0030, 0034, 0035	F01.02	0300	0010
Other deposits	n/a	Ratio	Other deposits (A) / Total liabilities (B)	F 08.01	0110,0210	0010, 0020, 0030, 0034, 0035	F01.02	0300	0010
Other liabilities	n/a	Calculation	Residual Calculation: 1 - (A/B)	F 08.01	0110, 0210, 0260, 0310	0010, 0020, 0030, 0034, 0035	F01.02	0300	0010
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	0300	0010
		Calculated as su	m (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
Share of secured funding	FND_28	Numerator	Covered bonds (A) / Total Babilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B)	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
Loan commitments: volume	n/a		Gross carrying amount	F 18.00	0340	0010	n/a	n/a	n/a
		-		·					



Share of loan commitments to HHs	n/a	Ratio	Loan commitments to HHs (A) / Total loan commitments given (B)	F 18.00	0400	0010	F 18.00	0340	0010
Share of loan commitments to NFCs	n/a	Ratio	Loan commitments to NFCs (A) / Total loan commitments given (B)	F 18.00	0390	0010	F 18.00	0340	0010
Volume of liquid assets (after weighting)	n/a		Volume of liquid assets	C 72.00	0010	0040	į į		
Cash and reserves	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0040,0050	0040	C 72.00	0010	0040
Central government assets (L1)	n/a	Ratio	Central government assets L1 (A) / Volume of liquid assets (B)	C 72.00	0070	0040	C 72.00	0010	0040
L1 securities	n/a	Ratio	L1 Securities (A) / Volume of liquid assets (B)	C 72.00	0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170	0040	C 72.00	0010	0040
Extremely high quality covered bonds	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0180	0040	C 72.00	0010	0040
LZA & LZB assets	n/a	Ratio	L2A & L2B assets (A) / Volume of liquid assets (B)	C 72.00	0230,0310	0040	C 72.00	0010	0040
Volume of available stable funding (after weighting)	n/a		Volume of available stable funding	C 84.00	0120	0030			
Capital items and instruments	n/a	Ratio	Capital items and instruments (A) / Volume of available stable funding (B)	C 84.00	0130	0030	C 84.00	0120	0030
Retail deposits	n/a	Ratio	Retail deposits (A) / Volume of available stable funding (B)	C 84.00	0140	0030	C 84.00	0120	0030
Operational deposits	n/a	Ratio	Operational deposits (A) / Volume of available stable funding (B)	C 84.00	0160	0030	C 84.00	0120	0030
Other non-financial customers (excl. central banks)	n/a	Ratio	Other non-financial customers (excl. central banks) (A) / Volume of available stable funding (B)	C 84.00	0150	0030	C 84.00	0120	0030
(Other) financial customers and central banks	n/a	Ratio	(Other) financial customers and central banks (A) / Volume of available stable funding (B)	C 84.00	0180	0030	C 84.00	0120	0030
Liabilities provided from undetermined counterparties	n/a	Ratio	Liabilities provided from undetermined counterparties (A) / Volume of available stable funding (B)	C 84.00	0190	0030	C 84.00	0120	0030
Intra-group and other liabilities	n/a	Ratio	Intra-group and other liabilities (A) / Volume of available stable funding (B)	C 84.00	0170, 0200, 0210	0030	C 84.00	0120	0030
Own funds (Tier 1 capital) volume	n/a		Tier 1 capital volume (A)	C 01.00	0015	0010	n/a	n/a	n/a
Capital instruments eligible as CET1 Capital	n/a	Ratio	Capital instruments eligible as CET1 Capital (A) / Tier 1 capital volume (B)	C 01.00	0030	0010	C01.00	0015	0010
Retained earnings	n/a	Ratio	Retained earnings (A) / Tier 1 capital volume (B)	C 01.00	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	0130	0010	C01.00	0015	0010
	n/a n/a	Calculation	Accumulated other comprehensive income (A) / Her 1 Capital Volume (B)		0030, 0130, 0180,				
Other CET1 components			Residual Calculation: 1 - (A/B)	C 01.00	0530	0010	C01.00	0015	0010
Additional Tier 1 capital	n/a	Ratio	Additional Tier 1 capital	C 01.00	0530	0010	C01.00	0015	0010
RWA volume	n/a		RWA volume	C 02.00	0010	0010	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	V_4 - Securitisation risk exposure amounts of total credit risk exposure amounts Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	n/a C 02.00	n/a 0040	n/a 0010	n/a C 02.00	n/a 0010	n/a 0010
Securitisation capital requirements	n/a	Ratio	Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	C 02.00	0220, 0430, 0470	0010	C 02.00	0010	0010
Market risk capital requirements	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	0520	0010	C 02.00	0010	0010
Operational risk capital requirements	SCV_9	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	C 02.00	0590	0010	C 02.00	0010	0010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
Net interest income on equity (numerator annualised, denominator as average)	n/a	Ratio	(Interest income - Interest expense)(A) / Equity (B)	F 02.00	0010,0090	0010	F 01.03	0300	0010
Net fee & commission income on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	Fee & commission income - Fee & commission expense (A) / Equity (B)	F 02.00	0200, 0210	0010	F 01.03	0300	0010
Net trading income (incl. FV result) on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	Net Gains or (-) losses on financial assets and liabilities: held for trading, trading, non-trading financial assets mandatorily at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B)	F 02.00	0280, 0285, 0287, 0290	0010	F 01.03	0300	0010
Other operating income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Total net operating income - net interest income - Fee & commission income - net trading income (A) / Equity (B)	F 02.00	0010, 0090, 0200, 0210, 0280, 0285, 0287, 0290, 0355	0010	F 01.03	0300	0010
Staff expenses on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	Staff expenses (A) / Equity (B)	F 02.00	0370	0010	F 01.03	0300	0010
Other admin. (incl. depreciation) expenses on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	Other admin. (incl. depreciation) expenses (A) / Equity (B)	F 02.00	0380, 0390	0010	F 01.03	0300	0010
Provisions on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	Provisions (A) / Equity (B)	F 02.00	0430	0010	F 01.03	0300	0010
Impairments (credit risk losses) on equity (numerator annualised, denominator as average) [27]	n/a	Ratio	Impairments (credit risk losses) (A) / Equity (B)	F 02.00	0460	0010	F 01.03	0300	0010
Contributions to resolution funds and DGS (numerator annualised, denominator as average) [21]	n/a	Ratio	Cash contributions to resolution funds and deposit guarantee schemes (A) /Equity (B)	F 02.00	0385	0010	F 01.03	0300	0010
Other (incl. tax) on equity (numerator annualised, denominator as average) [7]	n/a	Ratio	Profit or (-) loss for the year - Total operating income + Staff expenses + Other admin. Expenses + Cash contributions to resolution funds and deposit guarantee schemes + Provisions + Impairments (A) / Equity (B)	F 02.00	0670, 0355, 0370, 0380, 0385, 0390, 0430, 0460	0010	F 01.03	0300	0010

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

(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 bar

(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.

