European Banking Authority

RISK DASHBOARD

Q2 2026

Contents

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Heatmap: Risk indicator trends over time

	RI	Threshold	Current vs previous quarters for the worst bucket	202309	202312	202403	202406	202409	202412	202503	202506	202509	202512	202603	202606
Solvency	Tier 1 capital ratio	> 15%		84.3%	86.5%	77.7%	87.0%	78.9%	78.8%	77.8%	78.8%	79.0%	79.3%	85.1%	93.7%
		[12% - 15%]		15.6%	13.5%	22.3%	13.0%	21.1%	21.2%	22.2%	21.2%	21.0%	20.7%	14.9%	6.3%
		< 12%		0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	CET1 ratio	> 14%		62.2%	63.3%	62.7%	59.7%	63.3%	61.7%	61.5%	66.9%	67.0%	67.2%	67.1%	67.9%
		[11% - 14%]		37.8%	36.7%	37.3%	40.3%	36.7%	38.3%	38.5%	33.1%	33.0%	32.8%	32.9%	32.1%
		< 11%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Leverage ratio	> 8%		6.4%	7.6%	6.6%	7.9%	7.3%	8.6%	7.3%	8.2%	8.0%	14.0%	8.1%	8.1%
		[5% - 8%]		50.5%	60.4%	52.1%	50.6%	53.1%	56.1%	50.9%	49.9%	54.1%	49.9%	57.6%	45.3%
		< 5%		43.2%	32.0%	41.3%	41.4%	39.6%	35.3%	41.8%	41.9%	37.9%	36.1%	34.3%	46.6%
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%		94.2%	91.1%	84.2%	91.4%	85.3%	96.7%	90.3%	96.7%	97.5%	97.7%	91.8%	97.8%
		[3% - 8%]		5.8%	8.9%	15.8%	8.6%	14.7%	3.3%	9.7%	3.3%	2.5%	2.3%	8.2%	2.2%
		> 8%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Coverage ratio of non-performing loans and advances	> 55%		5.2%	4.3%	4.4%	3.5%	3.7%	3.5%	4.1%	3.9%	4.5%	9.1%	9.0%	9.1%
		[40% - 55%]		54.4%	49.5%	49.1%	51.3%	50.4%	50.6%	49.1%	49.3%	49.5%	45.4%	43.7%	46.7%
		< 40%		40.3%	46.2%	46.5%	45.3%	45.9%	45.9%	46.8%	46.8%	45.9%	45.5%	47.2%	44.2%
	Forbearance ratio for loans and advances	< 1.5%		63.3%	61.8%	58.4%	54.7%	55.4%	55.5%	58.3%	64.8%	64.8%	68.4%	73.3%	70.9%
		[1.5% - 4%]		35.2%	36.6%	40.2%	44.0%	43.3%	43.2%	40.3%	34.2%	34.5%	30.9%	26.0%	28.6%
		>4%		1.5%	1.6%	1.4%	1.3%	1.4%	1.2%	1.4%	0.9%	0.7%	0.7%	0.6%	0.5%
Profitability	Return on equity	> 10%		60.8%	45.5%	46.1%	57.0%	57.4%	46.0%	49.3%	42.0%	46.4%	43.0%	47.6%	65.9%
		[6% - 10%]		23.6%	38.1%	33.8%	18.6%	25.9%	33.0%	34.3%	41.8%	38.5%	41.6%	28.0%	20.2%
		< 6%		15.6%	16.4%	20.2%	24.4%	16.7%	21.0%	16.4%	16.2%	15.1%	15.5%	24.4%	13.9%
	Cost to income ratio	< 50%		45.1%	39.5%	39.3%	43.9%	43.1%	36.3%	38.7%	38.0%	40.8%	38.0%	37.0%	40.1%
		[50% - 60%]		19.1%	22.2%	20.5%	17.1%	17.8%	23.8%	18.9%	19.9%	17.4%	18.2%	32.9%	33.5%
		> 60%		35.8%	38.4%	40.2%	39.0%	39.1%	39.9%	42.3%	42.1%	41.8%	43.8%	30.1%	26.4%
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	< 100%		38.5%	39.6%	39.2%	45.0%	52.7%	52.9%	49.9%	50.3%	50.4%	51.8%	52.0%	51.4%
		[100% - 150%]		45.7%	44.0%	45.2%	40.5%	31.0%	32.5%	34.8%	34.7%	35.3%	34.1%	34.4%	35.2%
		> 150%		15.7%	16.4%	15.6%	14.4%	16.2%	14.6%	15.2%	15.0%	14.2%	14.1%	13.6%	13.4%
	Liquidity coverage ratio (%)	> 140%		75.9%	93.0%	78.8%	81.2%	77.8%	67.0%	75.7%	68.4%	64.6%	81.7%	64.2%	76.6%
		[110% - 140%]		24.1%	7.0%	21.2%	18.8%	22.2%	33.0%	24.3%	31.6%	35.4%	18.3%	35.8%	23.4%
		< 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%

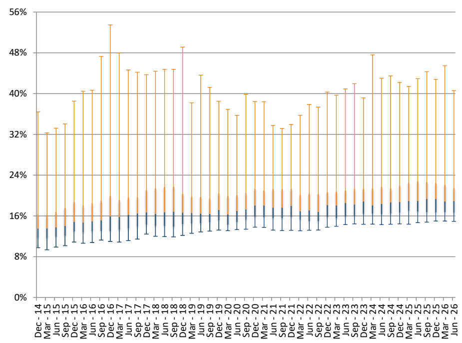
Note: Traffic lights provide the trend of the RI risk indicator given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket". Further explanations on the calculation of the heatmap can be found in the "methodological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

European Banking Authority

Solvency

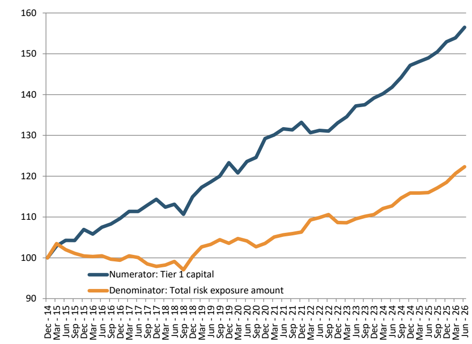
1 - Tier 1 capital ratio*

Dispersion



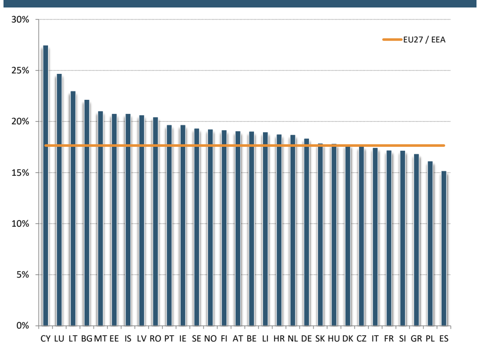
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



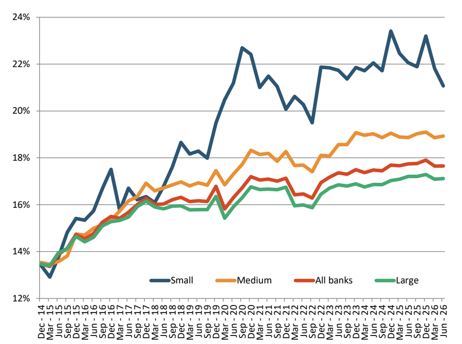
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.7%	16.8%
Dec - 15	14.7%	13.0%	14.9%	18.8%
Jun - 16	14.8%	13.0%	15.0%	18.5%
Dec - 16	15.5%	13.0%	15.9%	19.9%
Jun - 17	15.7%	13.6%	16.2%	19.6%
Dec - 17	16.3%	14.3%	16.7%	21.1%
Jun - 18	16.0%	14.1%	16.7%	21.7%
Dec - 18	16.3%	14.4%	16.7%	20.3%
Jun - 19	16.2%	14.6%	16.5%	19.7%
Dec - 19	16.8%	15.2%	17.2%	20.4%
Mar - 20	15.8%	14.3%	16.3%	19.9%
Jun - 20	16.3%	14.8%	17.0%	20.1%
Sep - 20	16.7%	15.3%	17.3%	20.5%
Dec - 20	17.2%	15.8%	18.0%	21.3%
Mar - 21	17.1%	15.8%	18.0%	21.0%
Jun - 21	17.1%	15.6%	17.6%	21.3%
Sep - 21	17.0%	15.6%	17.6%	21.3%
Dec - 21	17.1%	15.8%	18.0%	21.3%
Mar - 22	16.4%	15.3%	16.9%	20.1%
Jun - 22	16.5%	15.0%	17.1%	20.4%
Sep - 22	16.3%	15.0%	16.8%	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%	18.3%	21.3%
Dec - 23	17.5%	16.4%	18.8%	21.3%
Mar - 24	17.4%	16.4%	18.1%	21.4%
Jun - 24	17.5%	16.3%	18.4%	21.7%
Sep - 24	17.4%	16.5%	18.6%	21.4%
Dec - 24	17.7%	16.6%	18.7%	21.9%
Mar - 25	17.7%	17.0%	18.9%	22.6%
Jun - 25	17.7%	16.9%	18.9%	22.8%
Sep - 25	17.8%	16.7%	19.3%	22.6%
Dec - 25	17.9%	16.7%	19.3%	22.5%
Mar - 26	17.6%	16.8%	18.8%	22.1%
Jun - 26	17.7%	16.6%	18.9%	21.5%

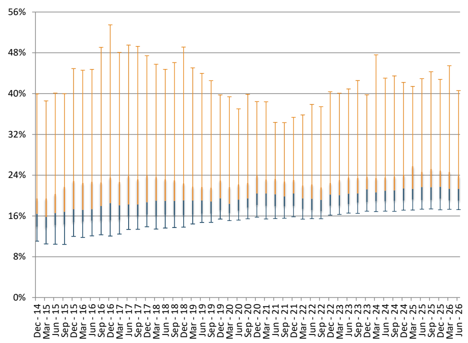
*The Tier 1 capital ratio is reported taken into consideration all the applicable transitional arrangements specified in the Capital Requirements Regulation.

European Banking Authority

Solvency

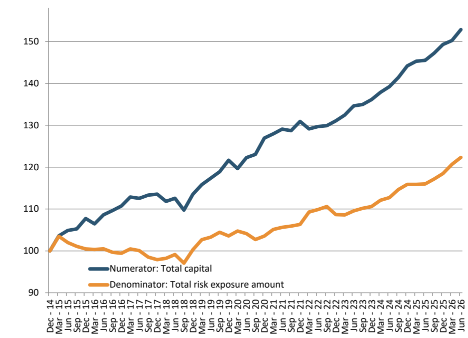
2 - Total capital ratio*

Dispersion



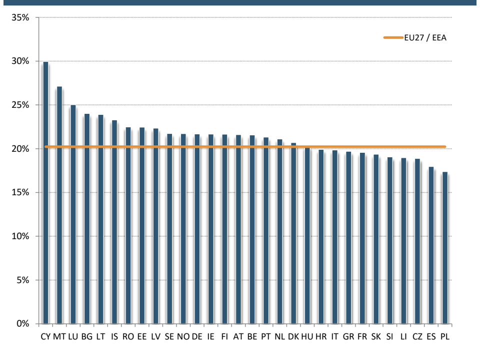
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



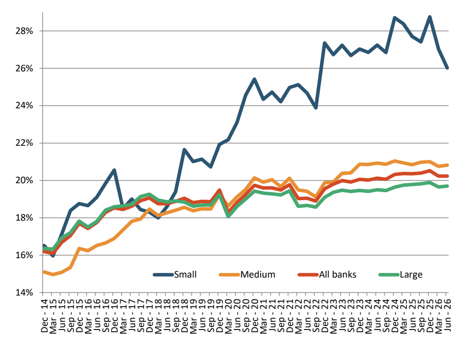
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026. Non-FINREP banks are assigned to the bucket of small banks.

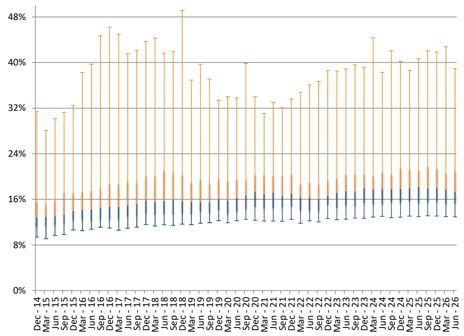
Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.9%	16.4%	19.4%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Dec - 15	17.7%	14.8%	17.3%	22.9%
Jun - 16	17.7%	15.1%	17.3%	22.7%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Dec - 17	19.1%	16.3%	18.7%	23.9%
Jun - 18	18.8%	16.3%	19.0%	23.2%
Dec - 18	19.0%	16.2%	19.1%	22.4%
Jun - 19	18.9%	16.4%	19.0%	21.7%
Dec - 19	19.5%	17.1%	19.5%	23.0%
Mar - 20	18.3%	16.6%	18.4%	21.7%
Jun - 20	18.8%	17.0%	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%	18.0%	20.4%	23.2%
Jun - 21	19.6%	17.9%	20.2%	23.3%
Sep - 21	19.5%	17.9%	19.8%	22.8%
Dec - 21	19.8%	18.0%	20.4%	23.1%
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%	23.5%
Dec - 23	20.1%	18.7%	21.2%	23.7%
Mar - 24	20.0%	18.9%	20.6%	23.4%
Jun - 24	20.1%	18.9%	21.0%	23.5%
Sep - 24	20.1%	19.0%	21.0%	23.7%
Dec - 24	20.3%	19.0%	21.4%	24.0%
Mar - 25	20.4%	19.3%	21.3%	25.8%
Jun - 25	20.4%	19.1%	21.7%	24.7%
Sep - 25	20.4%	19.1%	21.7%	25.2%
Dec - 25	20.5%	19.4%	21.7%	24.9%
Mar - 26	20.2%	19.1%	21.3%	24.6%
Jun - 26	20.2%	19.0%	21.3%	23.8%

*The Total capital ratio is reported taken into consideration all the applicable transitional arrangements specified in the Capital Requirements Regulation.

Solvency

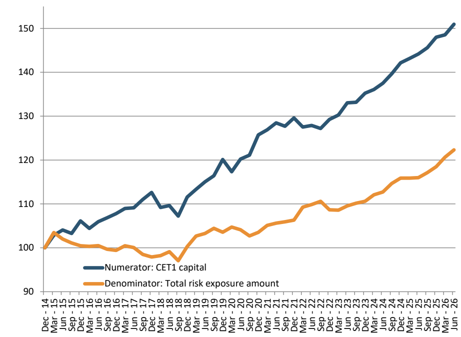
3 - CET1 ratio*

Dispersion



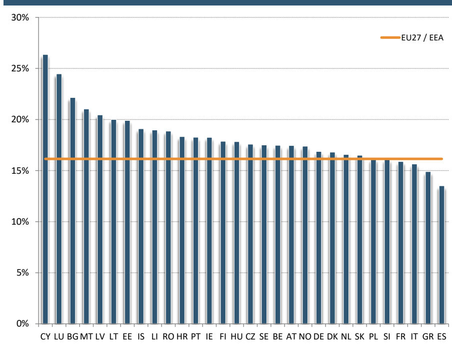
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



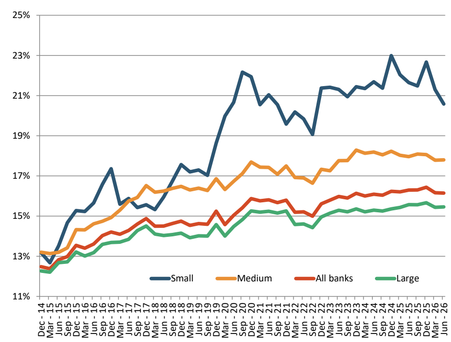
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026. Non-FINREP banks are assigned to the bucket of small banks.

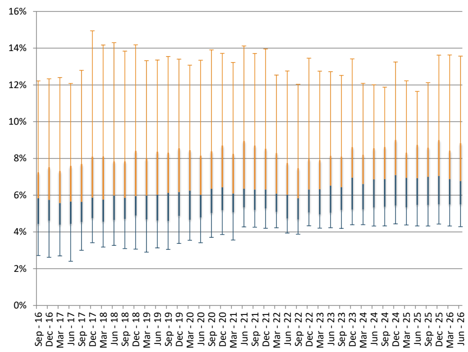
Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Jun - 15	12.8%	11.6%	13.0%	15.9%
Dec - 15	13.5%	12.3%	14.0%	17.1%
Jun - 16	13.6%	12.3%	14.2%	17.6%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Jun - 18	14.5%	13.5%	15.7%	21.0%
Dec - 18	14.7%	13.6%	15.7%	20.3%
Jun - 19	14.6%	13.9%	15.5%	19.4%
Dec - 19	15.2%	14.2%	16.0%	19.6%
Mar - 20	14.6%	13.4%	15.8%	19.2%
Jun - 20	15.0%	13.8%	16.2%	19.5%
Sep - 20	15.4%	14.2%	16.7%	19.4%
Dec - 20	15.9%	14.7%	17.3%	20.2%
Mar - 21	15.8%	14.4%	16.9%	20.3%
Jun - 21	15.8%	14.5%	17.2%	20.2%
Sep - 21	15.7%	14.6%	16.6%	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	15.9%	14.7%	17.4%	20.4%
Dec - 23	16.1%	15.3%	18.0%	20.5%
Mar - 24	16.0%	15.1%	17.8%	20.1%
Jun - 24	16.1%	15.2%	17.8%	20.7%
Sep - 24	16.0%	15.4%	17.8%	20.4%
Dec - 24	16.2%	15.4%	17.8%	21.5%
Mar - 25	16.2%	15.6%	17.9%	21.3%
Jun - 25	16.3%	15.3%	18.1%	21.1%
Sep - 25	16.3%	15.4%	17.9%	21.8%
Dec - 25	16.4%	15.5%	18.0%	21.4%
Mar - 26	16.2%	15.1%	17.7%	20.5%
Jun - 26	16.1%	15.3%	17.4%	21.1%

*The CET1 capital ratio is reported taken into consideration all the applicable transitional arrangements specified in the Capital Requirements Regulation.

Solvency

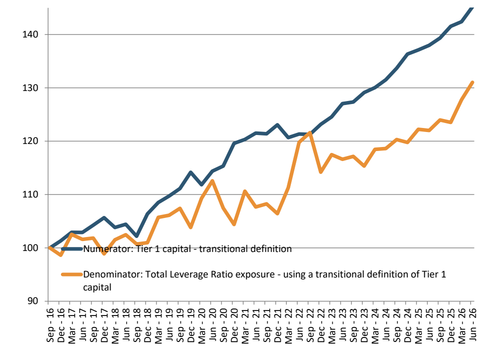
5 - Leverage ratio*

Dispersion



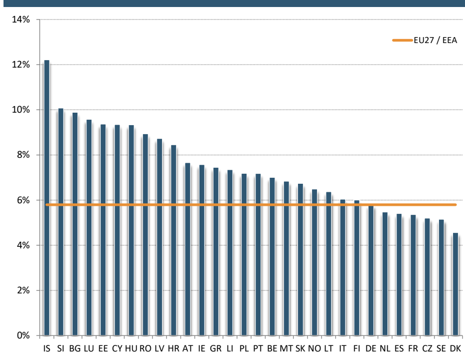
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



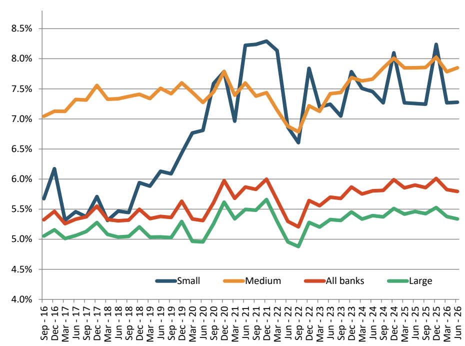
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Dec. 2025)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

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%	5.1%	6.1%	8.2%
Jun - 21	5.9%	5.3%	6.4%	9.0%
Sep - 21	5.8%	5.2%	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%	5.2%	6.4%	8.1%
Dec - 23	5.9%	5.2%	7.0%	8.6%
Mar - 24	5.8%	5.2%	6.6%	8.2%
Jun - 24	5.8%	5.3%	6.9%	8.6%
Sep - 24	5.8%	5.4%	6.9%	8.6%
Dec - 24	6.0%	5.4%	7.1%	9.0%
Mar - 25	5.9%	5.3%	6.9%	8.3%
Jun - 25	5.9%	5.5%	6.9%	8.7%
Sep - 25	5.9%	5.5%	7.0%	8.6%
Dec - 25	6.0%	5.5%	7.1%	9.0%
Mar - 26	5.8%	5.5%	6.9%	8.4%
Jun - 26	5.8%	5.5%	6.8%	8.8%

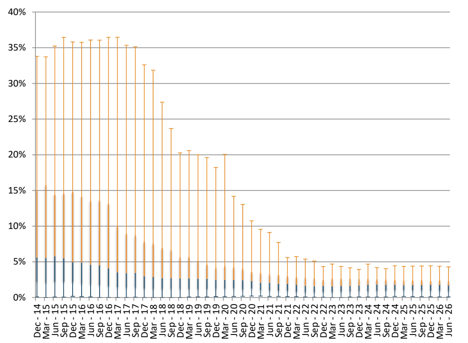
*The Leverage ratio is reported taken into consideration all the applicable transitional arrangements specified in the Capital Requirements Regulation.

European Banking Authority

Credit Risk and Asset Quality

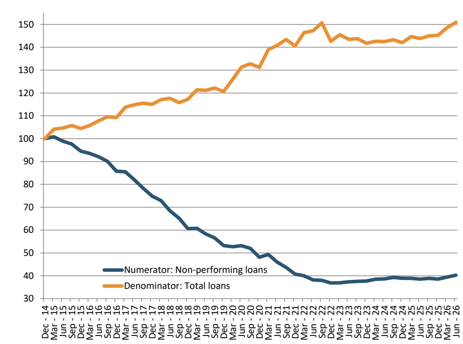
7 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



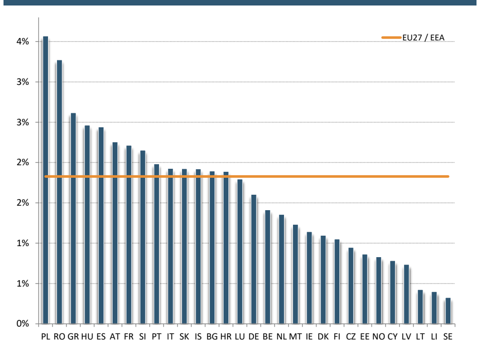
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



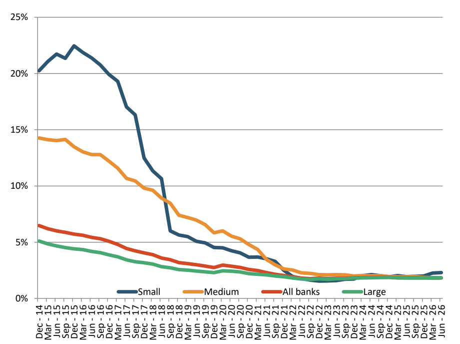
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

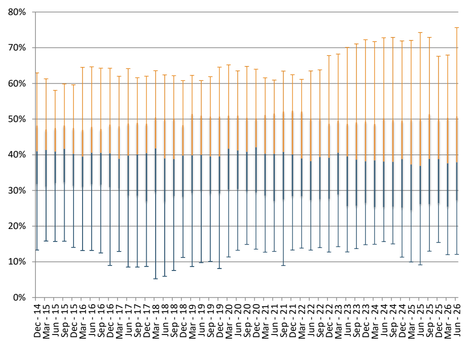
Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.2%	5.6%	15.1%
Jun - 15	6.0%	2.2%	5.8%	14.4%
Dec - 15	5.7%	2.2%	5.0%	14.8%
Jun - 16	5.4%	1.9%	4.6%	13.6%
Dec - 16	5.1%	1.6%	4.1%	13.1%
Jun - 17	4.4%	1.4%	3.4%	9.0%
Dec - 17	4.1%	1.3%	3.0%	7.8%
Jun - 18	3.6%	1.2%	2.7%	7.0%
Dec - 18	3.2%	1.2%	2.7%	5.7%
Jun - 19	3.0%	1.2%	2.6%	5.2%
Dec - 19	2.7%	1.2%	2.5%	4.2%
Mar - 20	3.0%	1.3%	2.5%	4.5%
Jun - 20	2.9%	1.3%	2.4%	4.3%
Sep - 20	2.8%	1.1%	2.4%	4.1%
Dec - 20	2.6%	1.3%	2.3%	3.6%
Mar - 21	2.5%	1.0%	2.1%	3.4%
Jun - 21	2.3%	1.0%	2.1%	3.2%
Sep - 21	2.1%	1.0%	1.9%	3.2%
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	1.8%	0.9%	1.7%	2.6%
Mar - 24	1.9%	0.9%	1.8%	2.6%
Jun - 24	1.9%	0.9%	1.8%	2.6%
Sep - 24	1.9%	1.0%	1.8%	2.5%
Dec - 24	1.9%	1.0%	1.8%	2.5%
Mar - 25	1.8%	1.1%	1.7%	2.4%
Jun - 25	1.8%	1.0%	1.7%	2.4%
Sep - 25	1.8%	1.0%	1.7%	2.4%
Dec - 25	1.8%	1.0%	1.8%	2.3%
Mar - 26	1.8%	1.0%	1.7%	2.4%
Jun - 26	1.8%	0.9%	1.7%	2.3%

European Banking Authority

Credit Risk and Asset Quality

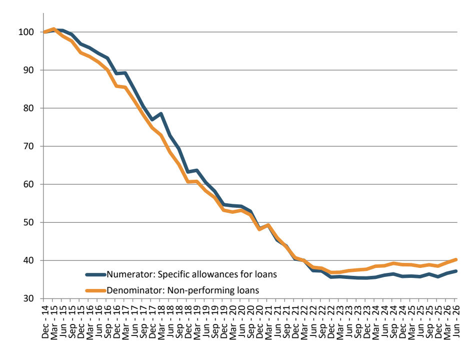
8 - Coverage ratio of non-performing loans and advances

Dispersion



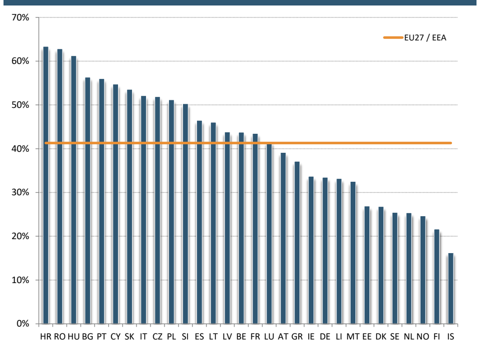
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



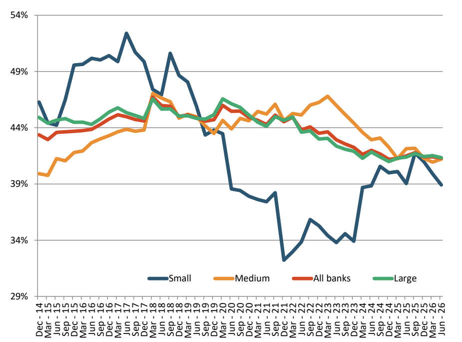
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

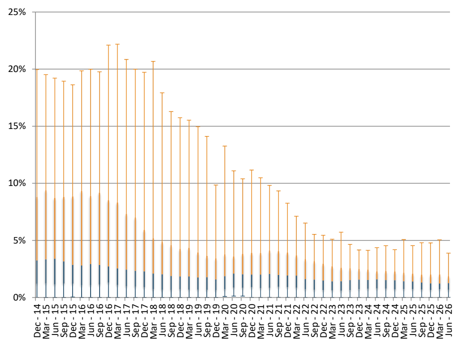
Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.8%	41.0%	48.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Dec - 16	44.8%	31.0%	40.4%	48.5%
Jun - 17	45.0%	28.5%	39.8%	48.8%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Jun - 18	46.0%	26.8%	39.0%	50.0%
Dec - 18	45.0%	28.2%	39.8%	48.3%
Jun - 19	44.9%	30.0%	40.0%	51.0%
Dec - 19	44.7%	29.2%	39.5%	50.7%
Mar - 20	46.0%	30.2%	41.7%	51.0%
Jun - 20	45.5%	30.3%	41.2%	51.0%
Sep - 20	45.5%	29.7%	40.8%	50.3%
Dec - 20	44.9%	29.4%	42.1%	50.2%
Mar - 21	44.7%	28.6%	40.3%	51.1%
Jun - 21	44.3%	27.1%	40.3%	51.6%
Sep - 21	45.1%	27.5%	40.8%	52.2%
Dec - 21	44.5%	28.4%	40.1%	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%	38.2%	49.3%
Mar - 24	41.6%	25.4%	38.4%	48.7%
Jun - 24	42.0%	25.3%	38.1%	50.3%
Sep - 24	41.7%	25.4%	38.0%	49.7%
Dec - 24	41.2%	25.2%	38.8%	49.5%
Mar - 25	41.3%	24.4%	37.3%	49.8%
Jun - 25	41.5%	26.2%	36.9%	50.0%
Sep - 25	41.8%	26.2%	38.9%	51.4%
Dec - 25	41.4%	26.4%	38.8%	49.9%
Mar - 26	41.4%	25.5%	37.6%	50.3%
Jun - 26	41.3%	27.3%	37.9%	50.7%

European Banking Authority

Credit Risk and Asset Quality

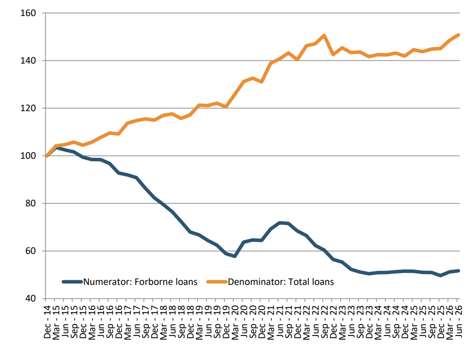
9 - Forbearance ratio for loans and advances

Dispersion



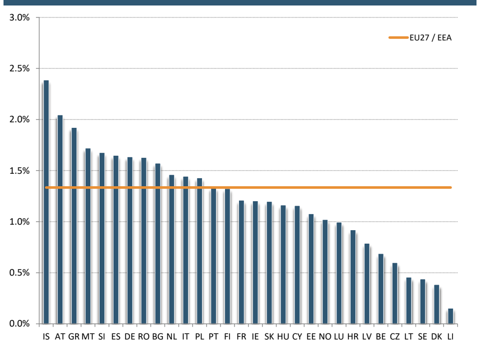
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



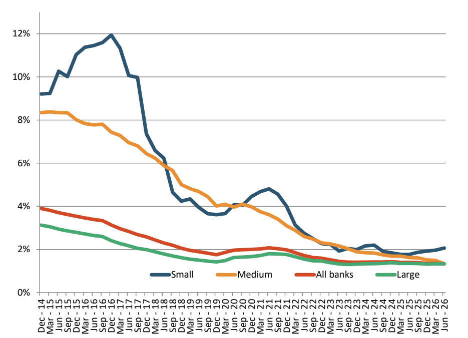
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

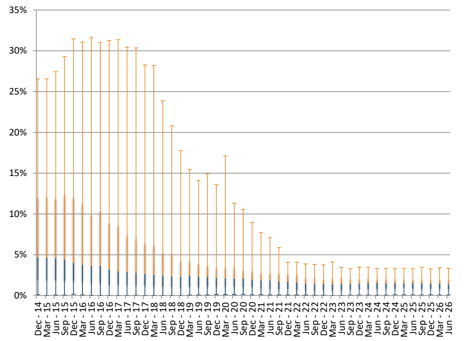
Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.2%	3.2%	8.8%
Jun - 15	3.7%	1.2%	3.4%	8.7%
Dec - 15	3.5%	1.2%	2.9%	8.9%
Jun - 16	3.4%	1.1%	2.9%	8.9%
Dec - 16	3.1%	1.3%	2.7%	8.5%
Jun - 17	2.8%	1.0%	2.4%	7.3%
Dec - 17	2.6%	0.9%	2.3%	5.9%
Jun - 18	2.3%	0.7%	2.0%	4.9%
Dec - 18	2.1%	0.7%	1.8%	4.3%
Jun - 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%	4.1%
Sep - 21	2.0%	0.9%	2.0%	4.1%
Dec - 21	2.0%	0.9%	1.9%	3.9%
Mar - 22	1.8%	0.9%	1.9%	3.7%
Jun - 22	1.7%	0.7%	1.6%	3.4%
Sep - 22	1.6%	0.7%	1.6%	3.2%
Dec - 22	1.6%	0.7%	1.5%	3.0%
Mar - 23	1.5%	0.6%	1.4%	2.7%
Jun - 23	1.5%	0.6%	1.4%	2.6%
Sep - 23	1.4%	0.6%	1.5%	2.6%
Dec - 23	1.4%	0.7%	1.6%	2.5%
Mar - 24	1.4%	0.8%	1.5%	2.4%
Jun - 24	1.4%	0.8%	1.6%	2.3%
Sep - 24	1.4%	0.8%	1.5%	2.3%
Dec - 24	1.4%	0.7%	1.5%	2.3%
Mar - 25	1.4%	0.7%	1.4%	2.2%
Jun - 25	1.4%	0.7%	1.4%	2.1%
Sep - 25	1.4%	0.7%	1.3%	2.0%
Dec - 25	1.4%	0.7%	1.2%	2.0%
Mar - 26	1.4%	0.7%	1.2%	2.0%
Jun - 26	1.3%	0.7%	1.3%	1.9%

European Banking Authority

Credit Risk and Asset Quality

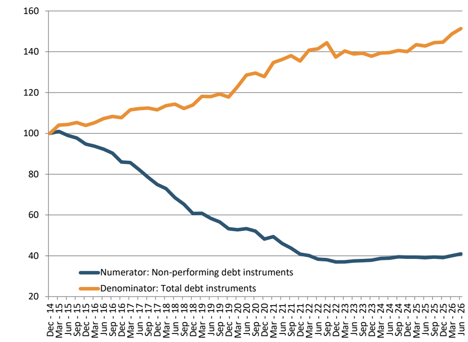
10 - Ratio of non-performing exposures (NPE ratio)

Dispersion



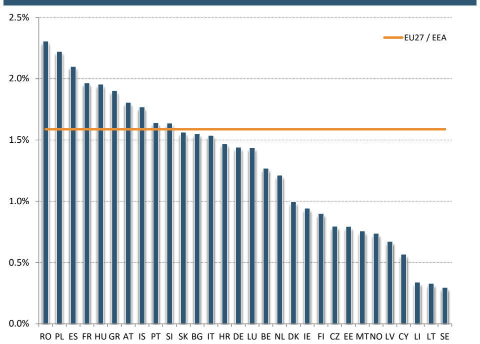
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



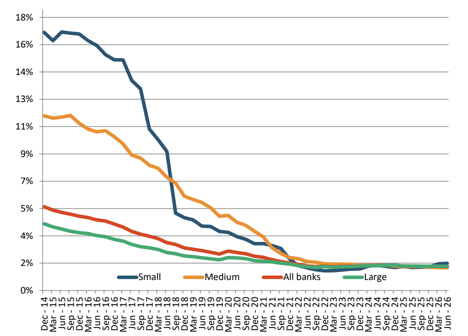
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

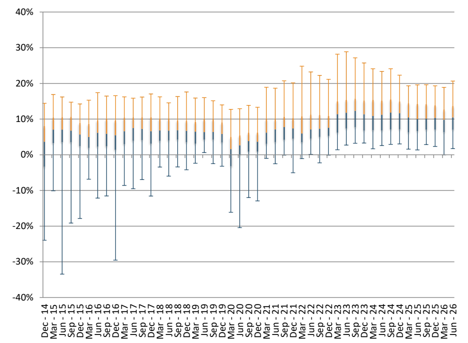
Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	12.0%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Dec - 16	4.4%	1.4%	3.2%	8.9%
Jun - 17	3.9%	1.3%	2.9%	7.4%
Dec - 17	3.6%	1.2%	2.6%	6.4%
Jun - 18	3.2%	1.2%	2.4%	5.3%
Dec - 18	2.8%	1.0%	2.3%	4.2%
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%	2.7%
Sep - 21	1.9%	0.8%	1.7%	2.7%
Dec - 21	1.8%	0.9%	1.7%	2.6%
Mar - 22	1.7%	0.7%	1.6%	2.5%
Jun - 22	1.6%	0.7%	1.4%	2.2%
Sep - 22	1.6%	0.6%	1.4%	2.2%
Dec - 22	1.6%	0.7%	1.4%	2.0%
Mar - 23	1.6%	0.7%	1.4%	2.1%
Jun - 23	1.6%	0.7%	1.4%	2.2%
Sep - 23	1.6%	0.7%	1.4%	2.0%
Dec - 23	1.6%	0.8%	1.4%	2.0%
Mar - 24	1.6%	0.8%	1.5%	2.1%
Jun - 24	1.6%	0.8%	1.5%	2.1%
Sep - 24	1.7%	0.8%	1.5%	2.1%
Dec - 24	1.7%	0.8%	1.5%	2.0%
Mar - 25	1.6%	1.0%	1.5%	2.0%
Jun - 25	1.6%	0.9%	1.5%	2.0%
Sep - 25	1.6%	0.8%	1.5%	2.0%
Dec - 25	1.6%	0.8%	1.4%	1.9%
Mar - 26	1.6%	0.8%	1.4%	1.9%
Jun - 26	1.6%	0.8%	1.4%	1.9%

European Banking Authority

Profitability

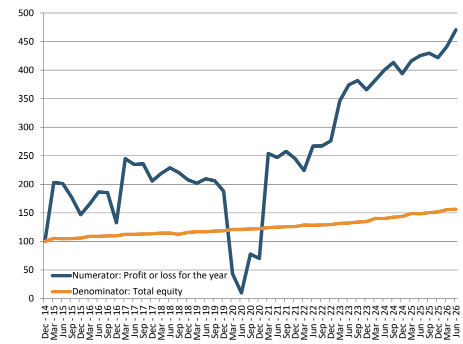
11 - Return on equity

Dispersion



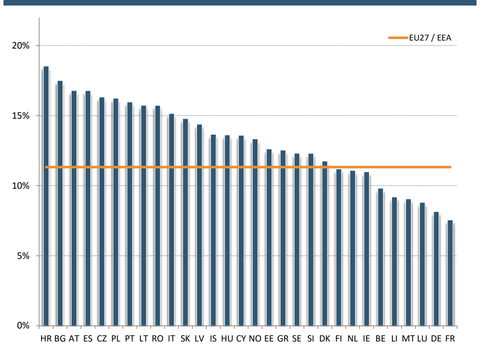
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



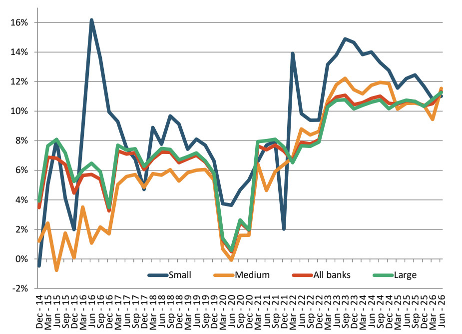
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



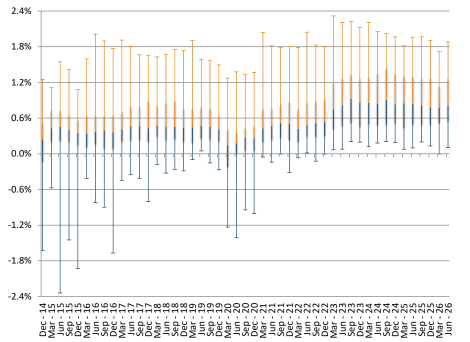
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-3.3%	3.6%	8.1%
Jun - 15	6.8%	3.5%	7.1%	10.5%
Dec - 15	4.5%	2.5%	5.7%	8.9%
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%	4.0%	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	7.6%	3.1%	6.2%	10.0%
Jun - 21	7.4%	3.6%	7.1%	9.9%
Sep - 21	7.7%	4.2%	7.8%	10.6%
Dec - 21	7.3%	4.5%	7.4%	10.3%
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	11.1%	7.7%	12.3%	15.7%
Dec - 23	10.4%	6.8%	11.3%	15.2%
Mar - 24	10.6%	6.9%	10.9%	15.3%
Jun - 24	10.9%	6.8%	11.2%	15.2%
Sep - 24	11.0%	7.1%	11.8%	15.5%
Dec - 24	10.5%	7.1%	11.7%	15.0%
Mar - 25	10.5%	6.3%	10.5%	14.5%
Jun - 25	10.7%	6.7%	10.0%	14.2%
Sep - 25	10.7%	7.0%	10.1%	14.2%
Dec - 25	10.4%	7.1%	10.4%	13.9%
Mar - 26	10.5%	6.4%	9.8%	12.7%
Jun - 26	11.3%	7.0%	10.5%	13.7%

Profitability

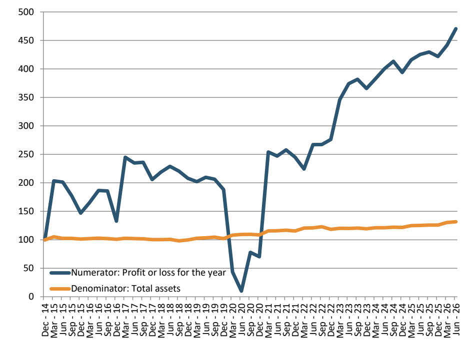
12 - Return on assets

Dispersion



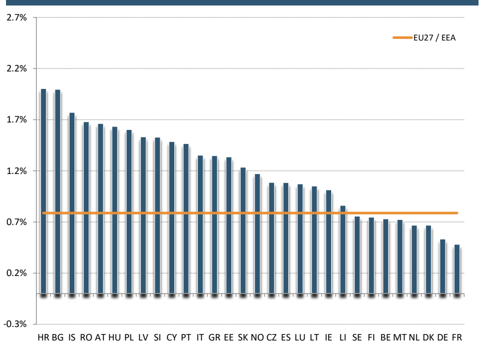
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



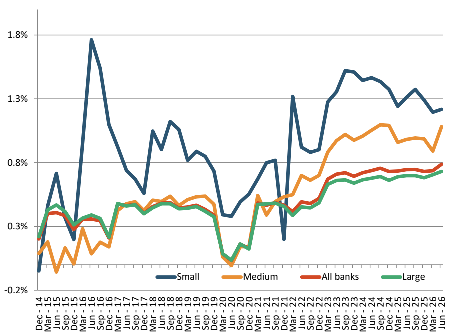
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

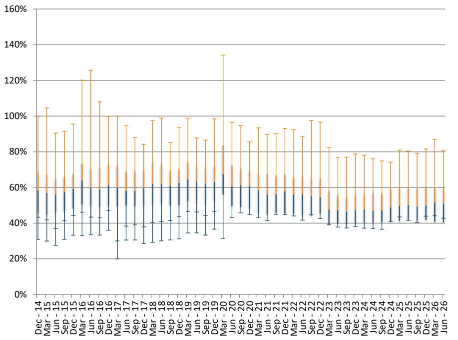
Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.13%	0.24%	0.53%
Jun - 15	0.41%	0.21%	0.45%	0.72%
Dec - 15	0.28%	0.14%	0.35%	0.58%
Jun - 16	0.36%	0.16%	0.36%	0.65%
Dec - 16	0.21%	0.08%	0.36%	0.65%
Jun - 17	0.46%	0.23%	0.46%	0.80%
Dec - 17	0.40%	0.20%	0.43%	0.87%
Jun - 18	0.48%	0.23%	0.46%	0.86%
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%	0.20%	0.42%	0.75%
Jun - 21	0.47%	0.23%	0.47%	0.77%
Sep - 21	0.49%	0.27%	0.51%	0.84%
Dec - 21	0.47%	0.23%	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	0.72%	0.52%	0.92%	1.33%
Dec - 23	0.69%	0.45%	0.86%	1.27%
Mar - 24	0.72%	0.50%	0.86%	1.28%
Jun - 24	0.74%	0.48%	0.84%	1.35%
Sep - 24	0.76%	0.49%	0.90%	1.43%
Dec - 24	0.73%	0.51%	0.83%	1.35%
Mar - 25	0.73%	0.43%	0.85%	1.31%
Jun - 25	0.75%	0.49%	0.83%	1.29%
Sep - 25	0.75%	0.48%	0.82%	1.26%
Dec - 25	0.73%	0.48%	0.78%	1.27%
Mar - 26	0.74%	0.52%	0.78%	1.13%
Jun - 26	0.79%	0.54%	0.81%	1.26%

European Banking Authority

Profitability

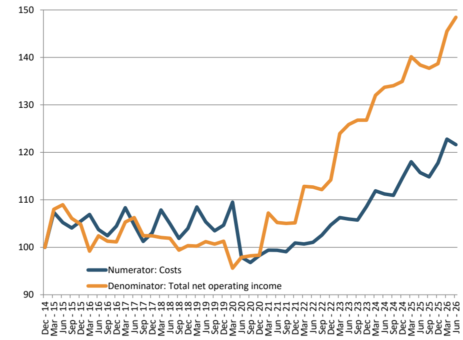
13 - Cost to income ratio

Dispersion



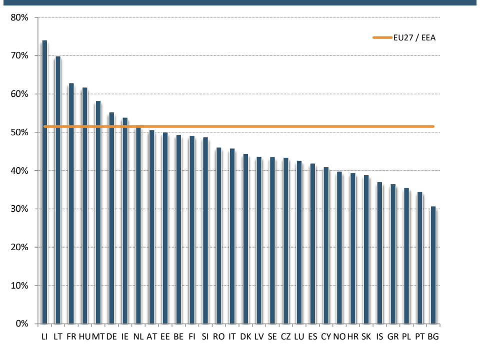
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



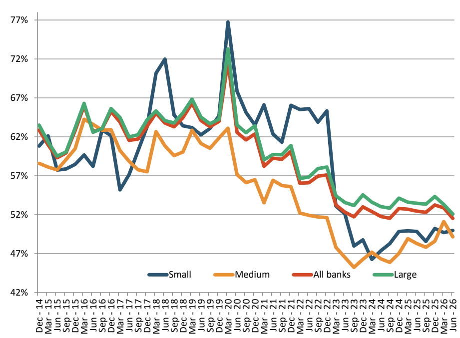
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

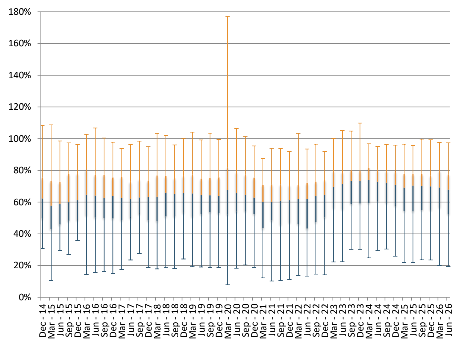
Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.8%	58.3%	68.7%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Jun - 18	63.8%	51.0%	61.8%	73.4%
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	62.6%	49.7%	60.5%	72.8%
Sep - 20	61.6%	49.2%	61.2%	70.7%
Dec - 20	62.4%	48.8%	60.6%	69.5%
Mar - 21	58.2%	46.0%	58.3%	67.6%
Jun - 21	59.3%	45.0%	56.0%	67.9%
Sep - 21	59.1%	45.8%	56.1%	66.8%
Dec - 21	60.1%	45.5%	57.8%	67.6%
Mar - 22	56.0%	45.3%	56.0%	65.7%
Jun - 22	56.1%	44.8%	56.1%	66.8%
Sep - 22	57.0%	44.2%	55.1%	65.6%
Dec - 22	57.1%	45.5%	54.6%	65.2%
Mar - 23	53.3%	39.4%	47.6%	58.5%
Jun - 23	52.3%	39.7%	47.3%	55.8%
Sep - 23	51.7%	39.5%	46.4%	54.5%
Dec - 23	53.0%	40.1%	47.3%	56.5%
Mar - 24	52.4%	40.4%	47.8%	56.4%
Jun - 24	51.8%	40.5%	46.7%	57.2%
Sep - 24	51.5%	40.7%	47.1%	56.6%
Dec - 24	52.8%	41.1%	48.7%	59.3%
Mar - 25	52.7%	41.1%	49.6%	60.4%
Jun - 25	52.5%	42.1%	50.1%	60.3%
Sep - 25	52.3%	41.6%	49.2%	60.1%
Dec - 25	53.2%	41.8%	49.9%	60.6%
Mar - 26	52.9%	40.8%	51.6%	59.8%
Jun - 26	51.5%	40.5%	50.9%	59.7%

European Banking Authority

Profitability

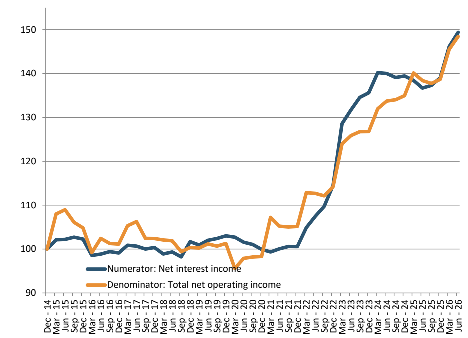
14 - Net interest income to total net operating income

Dispersion



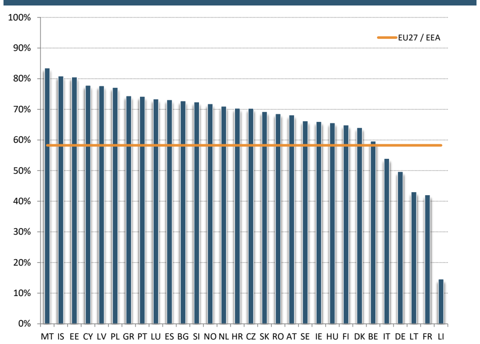
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



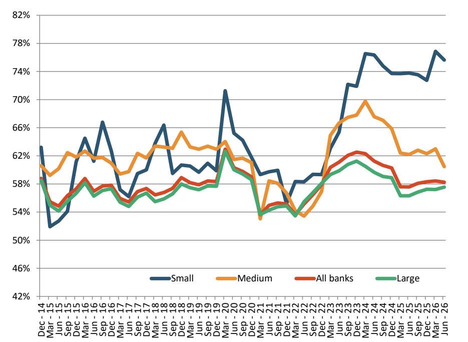
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



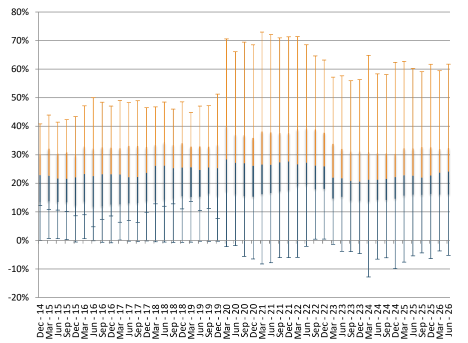
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.8%	62.3%	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	53.6%	43.5%	60.2%	70.9%
Jun - 21	55.0%	48.5%	60.1%	71.1%
Sep - 21	55.3%	46.0%	60.9%	71.1%
Dec - 21	55.2%	47.4%	61.2%	70.8%
Mar - 22	53.6%	46.3%	61.9%	70.9%
Jun - 22	55.1%	43.3%	61.9%	71.9%
Sep - 22	56.5%	47.5%	63.8%	72.9%
Dec - 22	57.9%	50.4%	64.5%	74.0%
Mar - 23	60.4%	56.3%	69.7%	79.7%
Jun - 23	61.1%	55.7%	71.3%	78.9%
Sep - 23	62.1%	58.9%	73.5%	80.0%
Dec - 23	62.5%	59.2%	73.3%	79.9%
Mar - 24	62.3%	59.6%	73.8%	81.7%
Jun - 24	61.2%	60.9%	72.9%	80.4%
Sep - 24	60.6%	59.6%	72.3%	79.7%
Dec - 24	60.3%	57.7%	70.9%	79.4%
Mar - 25	57.6%	54.5%	69.2%	77.8%
Jun - 25	57.6%	54.1%	70.4%	77.6%
Sep - 25	58.1%	55.1%	70.3%	77.6%
Dec - 25	58.3%	55.3%	69.9%	76.7%
Mar - 26	58.4%	56.8%	69.2%	79.8%
Jun - 26	58.2%	52.6%	67.9%	77.4%

Profitability

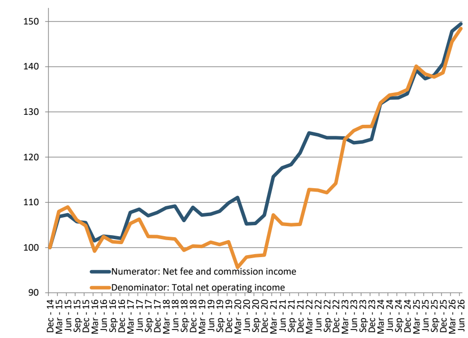
15 - Net fee and commission income to total net operating income

Dispersion



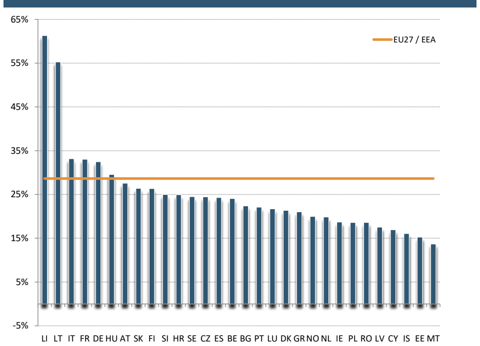
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



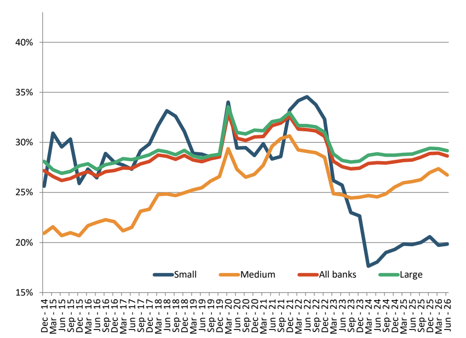
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

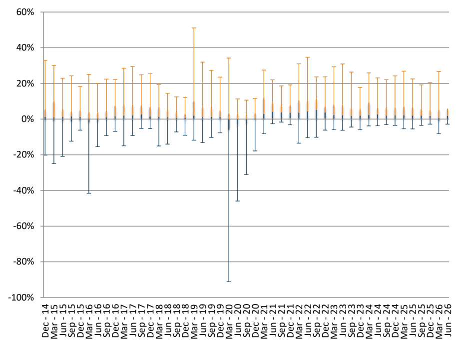
Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.5%	22.9%	30.2%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Jun - 18	28.6%	14.3%	26.1%	34.3%
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	30.6%	16.2%	26.6%	38.2%
Jun - 21	31.7%	16.6%	26.5%	37.8%
Sep - 21	31.9%	17.1%	27.3%	37.6%
Dec - 21	32.6%	17.6%	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%	14.0%	20.8%	31.2%
Dec - 23	27.4%	13.9%	20.6%	31.1%
Mar - 24	27.9%	13.6%	21.2%	30.8%
Jun - 24	28.0%	14.2%	21.2%	30.5%
Sep - 24	27.9%	14.2%	21.6%	30.5%
Dec - 24	28.1%	14.6%	22.2%	30.3%
Mar - 25	28.2%	15.7%	22.8%	32.3%
Jun - 25	28.2%	16.1%	22.6%	32.2%
Sep - 25	28.5%	16.0%	22.0%	32.7%
Dec - 25	28.9%	16.3%	22.7%	32.6%
Mar - 26	28.9%	16.0%	23.7%	32.0%
Jun - 26	28.6%	16.1%	24.1%	32.4%

eba European Banking Authority

Profitability

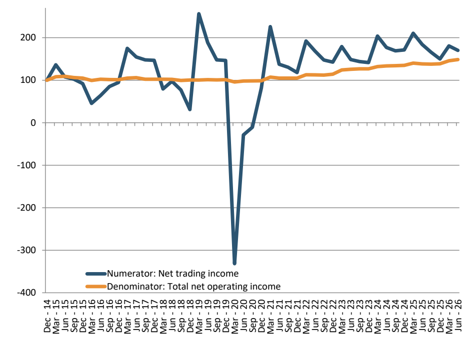
16 - Net trading income to total net operating income

Dispersion



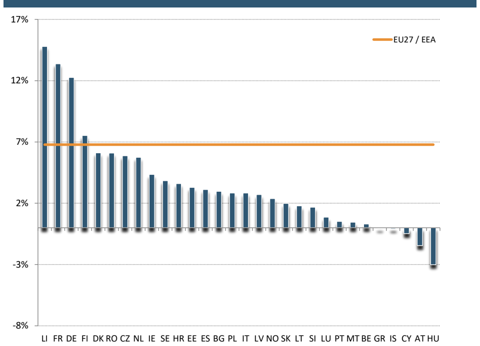
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



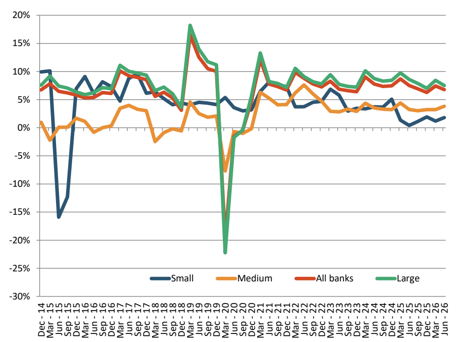
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



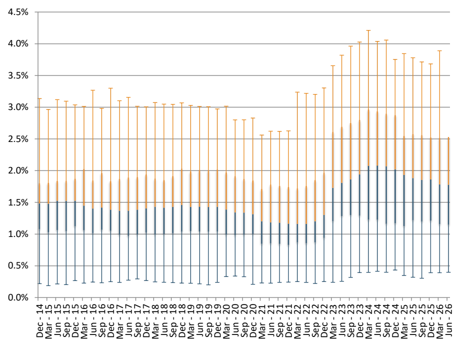
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.3%
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%	1.0%	5.4%
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%	0.6%	4.1%	9.4%
Sep - 21	7.3%	0.9%	3.9%	8.1%
Dec - 21	6.7%	0.6%	3.6%	7.8%
Mar - 22	9.8%	0.1%	3.6%	10.3%
Jun - 22	8.8%	-0.1%	4.4%	10.4%
Sep - 22	7.8%	0.1%	5.2%	11.3%
Dec - 22	7.2%	0.4%	3.8%	6.9%
Mar - 23	8.3%	0.1%	2.3%	7.8%
Jun - 23	6.8%	0.0%	2.1%	7.9%
Sep - 23	6.6%	-0.2%	1.7%	6.1%
Dec - 23	6.4%	-0.2%	1.9%	5.6%
Mar - 24	9.0%	0.0%	2.3%	9.2%
Jun - 24	7.8%	0.1%	2.6%	6.3%
Sep - 24	7.4%	0.3%	1.9%	6.6%
Dec - 24	7.4%	0.0%	2.0%	6.6%
Mar - 25	8.7%	0.2%	2.2%	6.8%
Jun - 25	7.5%	0.0%	2.0%	6.6%
Sep - 25	6.9%	0.1%	2.0%	5.6%
Dec - 25	6.3%	0.4%	1.8%	5.2%
Mar - 26	7.4%	-1.0%	0.7%	5.2%
Jun - 26	6.8%	0.1%	1.7%	5.8%

Profitability

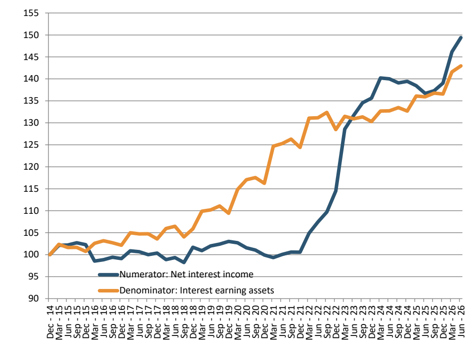
17 - Net interest margin

Dispersion



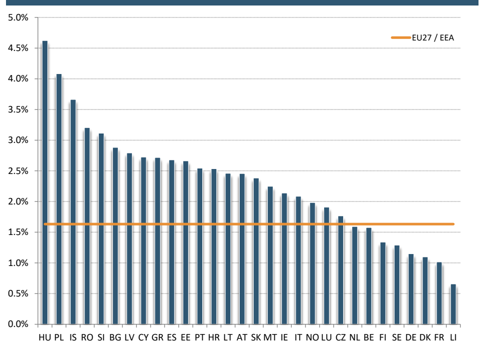
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



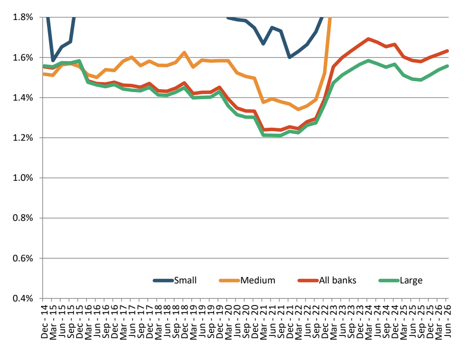
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

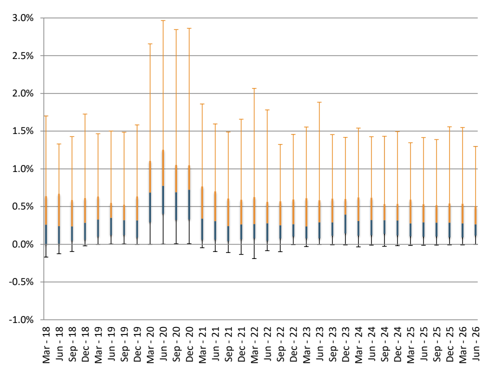
Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.08%	1.48%	1.80%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Dec - 15	1.58%	1.12%	1.53%	1.87%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Dec - 16	1.48%	1.05%	1.38%	1.83%
Jun - 17	1.46%	0.97%	1.37%	1.90%
Dec - 17	1.47%	1.03%	1.41%	1.94%
Jun - 18	1.43%	1.00%	1.42%	1.85%
Dec - 18	1.47%	1.04%	1.46%	2.03%
Jun - 19	1.43%	1.04%	1.43%	2.01%
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%	0.85%	1.20%	1.71%
Jun - 21	1.24%	0.85%	1.18%	1.78%
Sep - 21	1.24%	0.85%	1.18%	1.76%
Dec - 21	1.25%	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	1.63%	1.30%	1.86%	2.75%
Dec - 23	1.66%	1.29%	1.94%	2.80%
Mar - 24	1.69%	1.23%	2.08%	2.96%
Jun - 24	1.68%	1.23%	2.08%	2.94%
Sep - 24	1.65%	1.16%	2.07%	2.90%
Dec - 24	1.66%	1.17%	2.02%	2.87%
Mar - 25	1.60%	1.13%	1.93%	2.55%
Jun - 25	1.58%	1.22%	1.88%	2.58%
Sep - 25	1.58%	1.20%	1.85%	2.56%
Dec - 25	1.60%	1.21%	1.86%	2.52%
Mar - 26	1.62%	1.16%	1.78%	2.52%
Jun - 26	1.63%	1.15%	1.78%	2.53%

European Banking Authority

Profitability

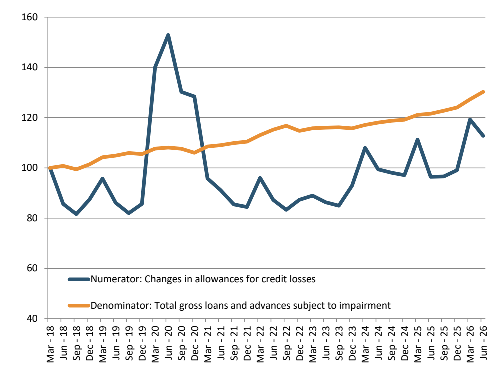
18 - Cost of Risk

Dispersion



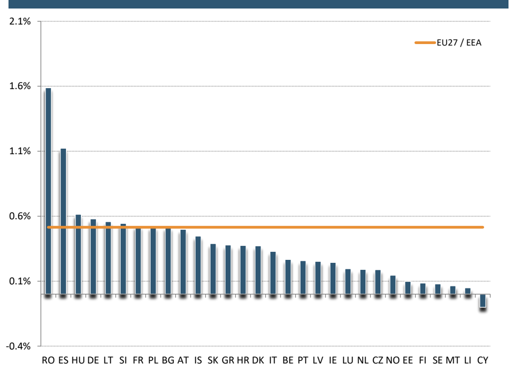
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



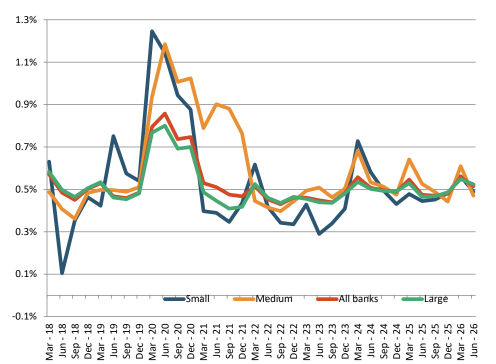
Total numerator and denominator.
Mar 2018 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

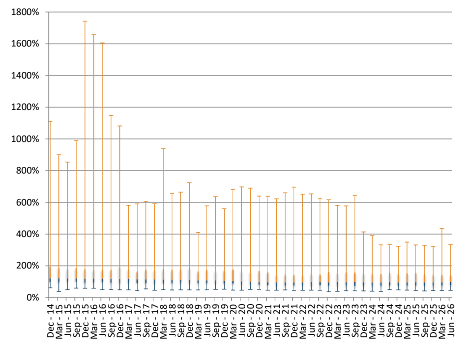
Period	Weighted average	25th	50th	75th
Jun - 18	0.48%	0.01%	0.24%	0.67%
Dec - 18	0.50%	0.06%	0.29%	0.61%
Jun - 19	0.47%	0.12%	0.35%	0.55%
Dec - 19	0.48%	0.09%	0.32%	0.64%
Mar - 20	0.79%	0.29%	0.69%	1.11%
Jun - 20	0.86%	0.40%	0.78%	1.25%
Sep - 20	0.74%	0.32%	0.69%	1.05%
Dec - 20	0.75%	0.33%	0.72%	1.05%
Mar - 21	0.53%	0.06%	0.34%	0.77%
Jun - 21	0.51%	0.06%	0.31%	0.70%
Sep - 21	0.48%	0.04%	0.24%	0.61%
Dec - 21	0.47%	0.07%	0.26%	0.59%
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%	0.61%
Dec - 23	0.48%	0.14%	0.39%	0.60%
Mar - 24	0.56%	0.11%	0.31%	0.62%
Jun - 24	0.51%	0.12%	0.32%	0.62%
Sep - 24	0.50%	0.14%	0.32%	0.53%
Dec - 24	0.49%	0.12%	0.31%	0.54%
Mar - 25	0.55%	0.11%	0.28%	0.59%
Jun - 25	0.47%	0.10%	0.29%	0.53%
Sep - 25	0.47%	0.10%	0.29%	0.52%
Dec - 25	0.48%	0.09%	0.29%	0.54%
Mar - 26	0.56%	0.09%	0.28%	0.54%
Jun - 26	0.51%	0.12%	0.27%	0.51%

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

Funding and Liquidity

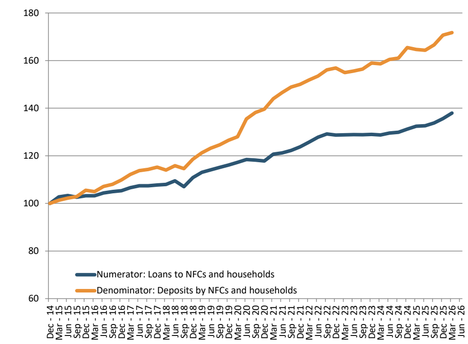
19 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



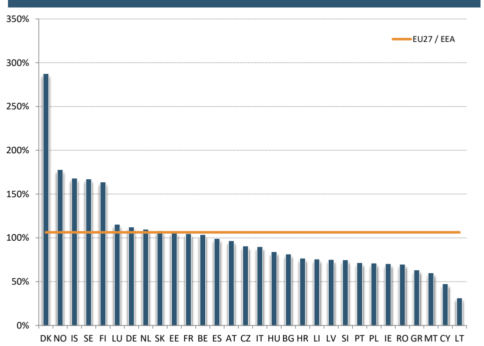
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



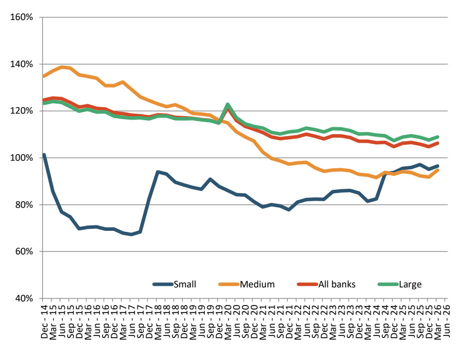
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



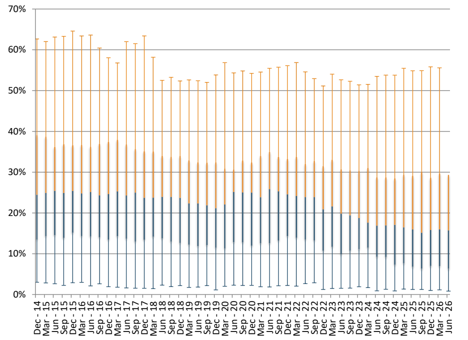
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

Period	Weighted average	25th	50th	75th
Dec - 14	124.7%	98.6%	121.6%	194.1%
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	118.2%	90.3%	112.1%	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	110.8%	78.2%	97.0%	158.8%
Jun - 21	108.9%	75.0%	96.3%	147.1%
Sep - 21	108.2%	75.5%	95.6%	145.7%
Dec - 21	108.6%	76.0%	95.6%	142.3%
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%	157.3%
Dec - 23	107.1%	74.5%	97.0%	153.7%
Mar - 24	107.1%	74.7%	96.2%	153.2%
Jun - 24	106.4%	74.2%	96.2%	148.0%
Sep - 24	106.6%	74.4%	97.1%	154.2%
Dec - 24	104.8%	73.3%	95.1%	151.7%
Mar - 25	106.2%	76.0%	96.2%	153.9%
Jun - 25	106.5%	76.3%	96.9%	157.0%
Sep - 25	105.8%	75.5%	95.9%	147.9%
Dec - 25	104.8%	75.1%	95.3%	144.6%
Mar - 26	106.3%	76.9%	96.7%	142.0%
Jun - 26	106.3%	77.7%	98.5%	142.3%

Funding and Liquidity

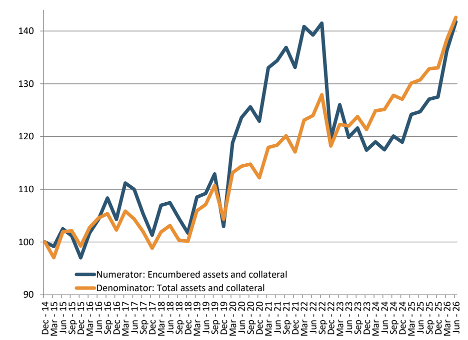
20 - Asset encumbrance ratio

Dispersion



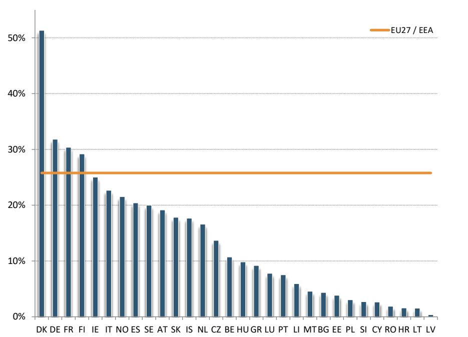
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



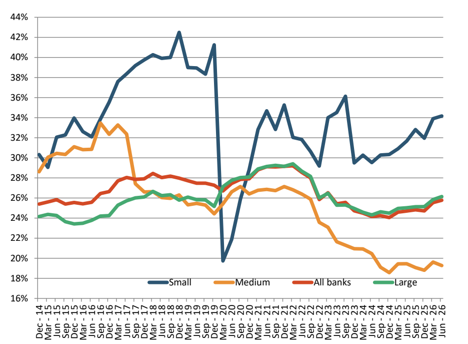
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



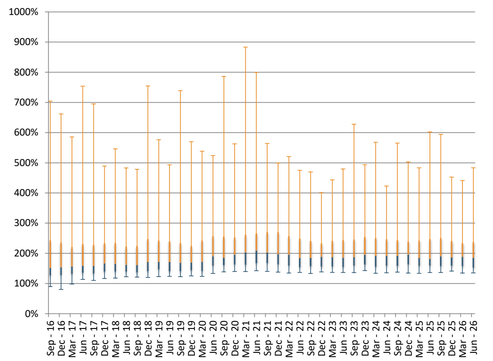
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.5%	24.5%	39.1%
Jun - 15	25.8%	14.5%	25.4%	36.2%
Dec - 15	25.6%	15.2%	25.4%	36.6%
Jun - 16	25.6%	14.2%	25.1%	36.3%
Dec - 16	26.6%	13.5%	24.6%	37.4%
Jun - 17	28.0%	13.7%	24.3%	36.8%
Dec - 17	27.9%	13.4%	23.7%	35.1%
Jun - 18	28.0%	13.8%	23.9%	34.0%
Dec - 18	28.0%	12.7%	23.7%	34.0%
Jun - 19	27.5%	11.9%	22.3%	32.4%
Dec - 19	27.3%	11.5%	21.2%	32.4%
Mar - 20	26.7%	11.3%	22.1%	30.9%
Jun - 20	27.4%	12.8%	25.2%	30.6%
Sep - 20	27.9%	12.8%	25.0%	32.9%
Dec - 20	27.9%	12.0%	25.0%	32.3%
Mar - 21	28.8%	12.6%	23.9%	34.0%
Jun - 21	29.1%	12.6%	25.8%	35.0%
Sep - 21	29.1%	13.3%	25.3%	33.7%
Dec - 21	29.1%	14.3%	24.6%	33.2%
Mar - 22	29.2%	13.9%	24.2%	33.7%
Jun - 22	28.6%	13.5%	23.9%	32.0%
Sep - 22	28.0%	13.3%	23.9%	32.8%
Dec - 22	25.8%	10.7%	20.9%	31.5%
Mar - 23	26.5%	11.7%	21.6%	33.0%
Jun - 23	25.4%	9.9%	19.8%	30.7%
Sep - 23	25.6%	10.8%	19.4%	30.4%
Dec - 23	24.7%	11.1%	18.7%	30.3%
Mar - 24	24.5%	11.5%	17.6%	31.0%
Jun - 24	24.2%	9.2%	16.9%	28.8%
Sep - 24	24.2%	9.2%	16.9%	28.7%
Dec - 24	24.1%	7.3%	17.1%	28.5%
Mar - 25	24.6%	7.7%	16.5%	29.4%
Jun - 25	24.7%	6.8%	16.0%	29.1%
Sep - 25	24.8%	6.4%	15.2%	30.0%
Dec - 25	24.7%	7.0%	15.8%	28.6%
Mar - 26	25.5%	7.0%	16.0%	29.7%
Jun - 26	25.8%	6.4%	15.7%	29.3%

Funding and Liquidity

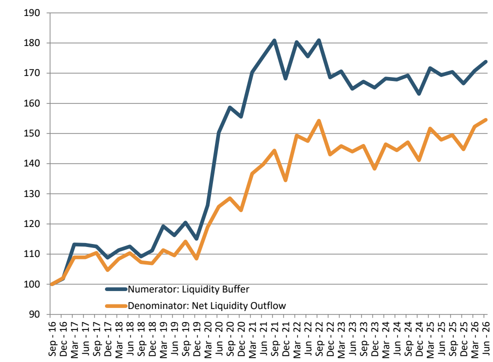
21 - Liquidity coverage ratio (%)

Dispersion



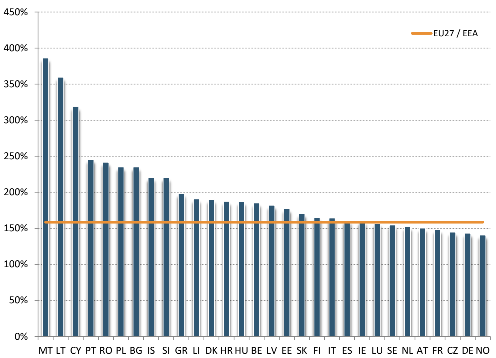
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



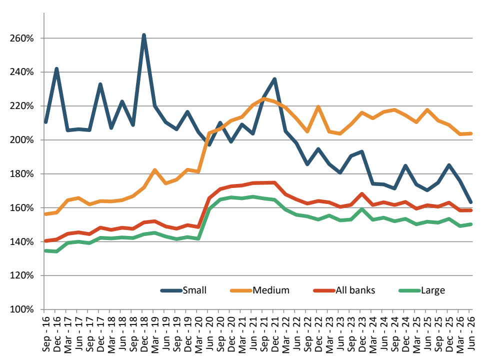
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

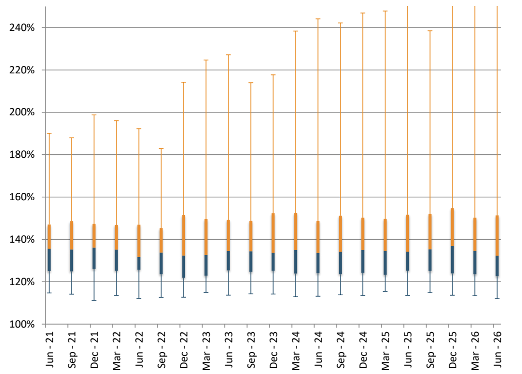
Period	Weighted average	25th	50th	75th
Dec - 16	141.3%	128.4%	153.7%	236.9%
Jun - 17	145.5%	135.8%	159.0%	230.8%
Dec - 17	148.3%	139.7%	166.8%	233.7%
Jun - 18	148.2%	139.8%	161.9%	222.8%
Dec - 18	151.4%	140.4%	171.6%	247.5%
Jun - 19	149.0%	140.6%	171.5%	240.0%
Dec - 19	149.8%	143.8%	169.3%	225.3%
Mar - 20	148.7%	140.8%	172.1%	243.4%
Jun - 20	165.7%	159.3%	190.2%	257.8%
Sep - 20	171.0%	161.0%	185.4%	256.0%
Dec - 20	172.7%	163.1%	195.4%	253.5%
Mar - 21	173.2%	162.0%	202.7%	262.0%
Jun - 21	174.5%	167.5%	209.1%	266.3%
Sep - 21	174.7%	167.6%	202.3%	270.6%
Dec - 21	174.8%	163.6%	197.4%	271.2%
Mar - 22	167.9%	159.4%	195.3%	257.7%
Jun - 22	164.9%	154.3%	184.4%	249.3%
Sep - 22	162.5%	157.1%	184.6%	241.3%
Dec - 22	164.0%	156.0%	188.6%	233.5%
Mar - 23	163.1%	156.5%	187.7%	242.0%
Jun - 23	160.5%	154.7%	185.6%	244.8%
Sep - 23	161.7%	159.5%	187.5%	246.8%
Dec - 23	168.2%	163.3%	194.6%	254.1%
Mar - 24	161.6%	155.4%	191.0%	251.2%
Jun - 24	163.2%	159.2%	191.5%	247.2%
Sep - 24	161.6%	158.3%	191.7%	243.7%
Dec - 24	163.4%	163.1%	195.7%	239.4%
Mar - 25	159.5%	158.6%	184.7%	242.9%
Jun - 25	161.5%	159.8%	181.5%	247.9%
Sep - 25	160.6%	158.0%	190.1%	251.2%
Dec - 25	163.1%	159.2%	186.6%	240.8%
Mar - 26	158.4%	157.1%	188.9%	234.6%
Jun - 26	158.5%	152.7%	185.6%	237.6%

European Banking Authority

Funding and Liquidity

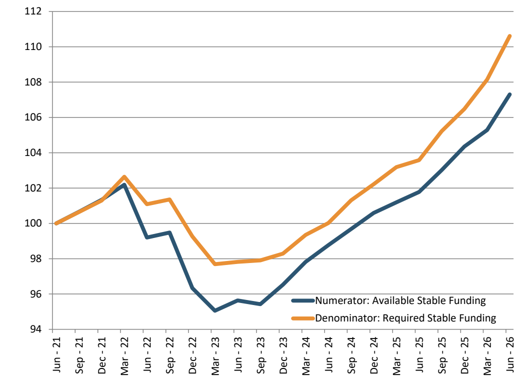
22 - Net stable funding ratio

Dispersion



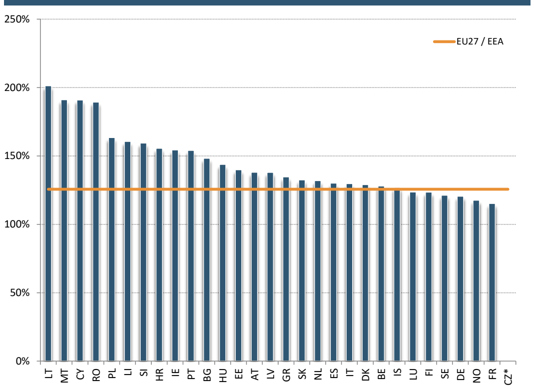
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



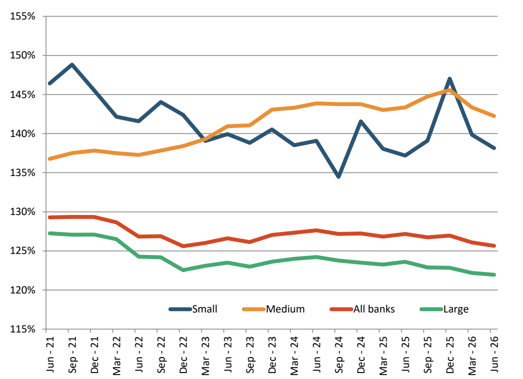
Total numerator and denominator.
Jun 2021 =100.

Country dispersion (as of Jun. 2026)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2026.

Period	Weighted average	25th	50th	75th
Jun - 21	129.3%	125.0%	135.6%	147.1%
Sep - 21	129.4%	124.9%	135.3%	148.6%
Dec - 21	129.3%	126.0%	136.2%	147.4%
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	126.6%	125.4%	134.4%	149.3%
Sep - 23	126.1%	124.7%	134.4%	148.7%
Dec - 23	127.0%	125.2%	133.7%	152.3%
Mar - 24	127.3%	123.9%	135.0%	152.6%
Jun - 24	127.6%	124.0%	133.6%	148.7%
Sep - 24	127.2%	123.5%	134.1%	151.2%
Dec - 24	127.2%	124.2%	135.0%	150.3%
Mar - 25	126.8%	123.3%	134.6%	149.8%
Jun - 25	127.2%	125.3%	134.2%	151.7%
Sep - 25	126.7%	125.1%	135.3%	152.0%
Dec - 25	127.0%	124.0%	136.8%	154.7%
Mar - 26	126.1%	123.6%	134.6%	150.3%
Jun - 26	125.7%	122.6%	132.4%	151.3%

Statistical annex

European Banking Authority

Statistical Annex

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

Institutions that contribute to the EBA Risk Dashboard (EBA's Largest reporting institutions)

	Total	Highest level of consolidation in EU/EEA	Highest level of consolidation in MS (Subsidiaries of other largest institutions) (1)	Banking Groups	Largest independent credit institutions (2)	Institutions belonging to a largest group (3)	Branches of largest institutions (4)
AT	7	6	1	7		62	6
BE	7	6	1	6	1	15	10
BG	3		3	3		4	2
CY	3	2	1	3		5	
CZ	3		3	3		10	7
DE	23	23		17	6	38	24
DK	3	3		3		5	7
EE	4	2	2	4		4	2
ES	10	10		10		15	19
FI	3	3		3		55	8
FR	13	13		11	2	109	22
GR	4	4		4		5	8
HR	3		3	3		5	
HU	3	2	1	3		19	3
IE	6	6		4	2	7	14
IS	3	3		3		3	
IT	10	10		10		211	21
LI	3	3		3		3	
LT	4	2	2	3		4	1
LU	5	2	3	4	1	25	16
LV	3	2	1	3		4	
MT	3	1	2	3		2	
NL	7	7		6	1	9	22
NO	4	4		4		9	9
PL	3	2	1	3		15	15
PT	4	3	1	4		14	13
RO	5	2	3	5		10	3
SE	7	7		6	1	18	14
SI	3	2	1	3		6	1
SK	3		3	3		5	3
EU/EEA	162	130	32	147	14	696	250

(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 nor to EU/EEA averages because data for these institutions are included in the figures reported at consolidated basis by their parent companies.

EU Banking Population

	Banking groups		Institutions by type		by size	Branches	
	Total	of which: Subgroups (1)	Independent credit institutions (2)	Institutions belonging to an EU banking group	Small non-complex credit institutions	Branches of EU/EEA credit institutions	Branches of non EU/EEA credit institutions
AT	31	2	279	88	323	15	
BE	13	6	7	19	9	38	7
BG	12	4	2	14		5	1
CY	4	1	2	6		3	4
CZ	14	5	1	23	7	19	2
DE	74	7	1031	96	878	78	28
DK	13		29	15	5	23	
EE	8	2		8	1	5	
ES	39	3	33	42	47	77	3
FI	12	1		99	3	30	
FR	36	1	49	131	44	65	24
GR	9		3	10	2	19	2
HR	6	5	11	9	13	1	
HU	9	5	3	23	17	11	1
IE	7		7	9	1	36	
IS	4		6	4	6		
IT	45	4	79	256	64	73	6
LI	6		4	6			
LT	8	1	6	9	11	6	
LU	19	6	32	36	6	33	14
LV	7	1	1	9	2	4	
MT	7	2	9	7	2	2	
NL	19	1	10	21	5	49	2
NO	78	1	19	95	96	38	
PL	15	8	494	23	484	34	1
PT	17	4	13	95	13	33	
RO	7	4	7	12	3	10	
SE	29		84	41	96	33	
SI	6	2	2	9	3	2	
SK	6	5	3	7	1	12	
EU/EEA	560	81	2226	1222	2142	754	95

(1) Subsidiaries in the form of subgroup of another EU group which has the Head Office in another EU/EEA country.
(2) Individual institutions that do not belong to an EU/EEA 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.

Statistical Annex

Exposures and deposits to/from counterparties in Gulf Cooperation Council (GCC) and other Middle East countries (Iran, Iraq, Israel, Jordan, Lebanon)

Breakdown of exposures towards GCC and other Middle East country counterparties

(million EUR)	Exposures towards counterparties		Cash balances at central banks and other demand deposits		Debt securities		of which: Central banks and general governments		Loans and advances		of which: Credit institutions and other financial corporations		of which: Non-financial corporations		of which: Households	
	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26
AT	1,911	1,937	651	3	17	19	0	0	1,229	1,898	520	1,227	452	399	56	57
BE	2,388	2,534	101	380	143	144	143	144	2,143	2,010	397	256	1,235	1,290	215	190
BG	73	74	0	0	68	69	68	69	5	5	0	0	1	1	3	3
CY	165	209	1	4	141	127	126	122	24	79	0	0	0	0	24	26
CZ	43	35	0	0	0	0	0	0	43	35	4	4	11	12	29	19
DE	20,175	21,677	425	681	2,326	2,452	2,040	2,223	17,398	18,520	9,051	9,732	5,794	5,344	1,400	1,570
DK	54	471	7	31	n.a.	n.a.	n.a.	n.a.	47	440	28	29	0	0	18	16
EE	8	8	0	0	0	0	0	0	8	8	0	0	0	0	8	8
ES	21,050	21,987	191	190	172	253	69	165	20,679	21,480	7,751	8,687	6,466	6,198	732	856
FI	86	108	7	11	n.a.	n.a.	n.a.	n.a.	78	97	4	23	0	0	74	74
FR	66,460	68,595	1,560	1,213	4,007	3,980	3,427	3,573	59,761	62,155	22,953	24,718	16,669	16,967	2,847	3,008
GR	728	740	0	0	507	494	493	480	220	244	3	2	14	37	21	23
HR	1	1	0	0	0	0	0	0	1	1	0	0	0	0	1	1
HU	77	78	0	0	73	74	73	74	4	4	0	0	0	0	4	4
IE	206	496	18	26	0	0	0	0	189	470	40	278	103	139	43	51
IS	3	3	0	0	0	0	0	0	3	3	0	0	0	0	3	3
IT	14,453	15,193	277	282	2,924	3,171	2,493	2,629	11,240	11,732	3,185	3,515	3,733	4,015	228	238
LT	2	2	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1	1	n.a.	n.a.	n.a.	n.a.	1	1
LU	2,403	2,340	0	0	29	30	29	30	2,373	2,310	191	216	856	845	371	358
LV	9	9	0	0	1	1	1	1	7	7	0	0	2	1	6	6
MT	14	14	0	0	11	11	0	0	3	3	0	0	0	0	3	3
NL	15,249	14,957	118	93	380	336	284	258	14,696	14,499	11,123	10,224	2,799	3,016	111	119
NO	328	893	3	3	n.a.	n.a.	n.a.	n.a.	325	890	275	839	36	37	14	14
PL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PT	654	417	0	0	0	0	0	0	654	417	199	53	143	160	311	203
RO	126	124	0	0	0	0	0	0	126	124	49	51	74	71	3	3
SE	2,212	2,187	8	6	n.a.	n.a.	n.a.	n.a.	2,204	2,180	172	145	15	14	104	98
SI	28	28	n.a.	n.a.	26	27	26	27	2	2	0	0	0	0	2	2
SK	178	186	0	0	0	0	0	0	178	186	0	0	175	178	3	8
EU/EEA	145,379	151,502	3,368	2,923	10,753	11,058	9,198	9,667	130,009	136,130	55,448	59,399	36,056	36,212	7,274	7,569

Breakdown of deposits from GCC and other Middle East country counterparties

(million EUR)	Deposits		of which: Central banks		of which: General governments		of which: Credit institutions		of which: Other financial corporations		of which: Non-financial corporations		of which: Households	
	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26
AT	1,655	1,905	7	8	20	22	914	1,074	59	28	340	448	315	324
BE	10,350	10,199	1,407	917	11	11	7,729	8,124	128	195	239	284	837	669
BG	32	40	0	0	2	3	0	0	0	0	0	0	29	37
CY	487	491	0	0	1	1	0	0	64	58	67	71	355	361
CZ	428	611	0	0	2	2	257	437	0	0	133	150	36	21
DE	16,262	15,975	2,500	991	1,514	114	6,100	8,402	2,346	2,741	1,836	1,685	1,966	2,041
DK	413	448	88	176	201	2	79	223	n.a.	n.a.	10	13	36	33
EE	24	37	0	0	0	0	0	0	0	0	0	0	23	36
ES	18,330	19,731	12,817	13,171	185	269	3,759	4,157	34	368	457	646	1,078	1,120
FI	220	89	0	0	0	0	141	13	0	0	1	1	77	76
FR	45,256	40,479	14,281	13,214	2,375	2,120	6,719	7,475	1,092	804	15,340	11,458	5,449	5,407
GR	867	921	0	0	0	0	0	0	74	69	107	119	686	733
HR	12	10	0	0	1	0	0	0	0	0	0	0	11	10
HU	89	89	0	0	2	2	1	1	0	0	25	19	61	67
IE	449	453	0	0	7	3	148	188	130	95	114	115	49	52
IS	1	1	n.a.	n.a.	0	0	0	0	0	0	0	0	1	1
IT	8,269	7,804	4,852	4,552	48	35	1,907	1,959	241	173	568	443	652	642
LT	8	8	0	0	0	0	0	0	0	0	0	0	8	8
LU	1,456	1,226	0	0	0	0	75	130	46	49	144	5	1,190	1,042
LV	34	35	0	0	0	0	0	0	0	0	1	1	32	33
MT	8	11	0	0	0	0	0	0	1	1	0	1	6	9
NL	6,938	5,213	4,498	2,663	132	134	944	644	380	652	530	667	454	453
NO	1,184	851	634	92	0	0	502	719	0	0	14	4	34	37
PL	7	9	0	0	0	0	0	3	0	0	0	0	7	7
PT	400	338	0	0	2	2	0	0	0	0	16	14	382	322
RO	154	145	0	0	0	0	0	0	1	4	82	73	70	68
SE	950	1,305	0	167	650	717	134	238	0	0	3	4	162	179
SI	14	15	n.a.	n.a.	2	2	n.a.	n.a.	n.a.	n.a.	0	0	13	13
SK	4	5	0	0	0	0	0	0	0	0	1	2	3	3
EU/EEA	111,903	105,932	40,546	35,207	5,142	3,424	28,272	32,464	4,686	5,302	19,459	15,732	13,799	13,802

Off balance sheet exposures towards GCC and other Middle East country counterparties

(million EUR)	Loan commitments		Financial guarantees		Other Commitments	
	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26
AT	569	367	204	57	341	342
BE	427	412	121	145	2	2
BG	0	0	0	0	9	16
CY	4	5	4	4	0	0
CZ	3	5	0	0	1	0
DE	3,849	2,763	1,682	1,577	2,706	2,868
DK	292	302	51	71	44	27
EE	0	0	0	0	38	38
ES	2,306	3,065	247	477	459	407
FI	12	6	35	61	6	3
FR	12,973	12,773	64,513	7,211	1,463	1,677
GR	134	155	3	7	1	1
HR	0	0	0	0	0	0
HU	1	1	0	0	1	1
IE	174	55	93	145	18	21
IS	0	0	0	0	0	0
IT	4,998	4,347	62	81	5,283	5,267
LT	0	0	n.a.	n.a.	n.a.	n.a.
LU	602	577	3	3	0	0
LV	0	0	0	0	0	0
MT	0	1	10	0	0	0
NL	1,223	1,374	16	15	964	1,186
NO	15	12	0	0	216	197
PL	0	0	0	0	0	0
PT	9	5	2	2	57	35
RO	11	8	51	70	0	0
SE	20	21	1	16	110	134
SI	0	0	n.a.	n.a.	n.a.	n.a.
SK	83	84	0	0	0	0
EU	28,822	27,680	67,031	9,867	11,678	12,173

Statistical Annex

Exposures and deposits of European banks, broken down by Gulf Cooperation Council (GCC) and other Middle East countries (Iran, Iraq, Israel, Jordan, Lebanon)

Breakdown of exposures of European banks by GCC and other Middle East counterparties

(million EUR)	Exposures towards counterparties		Cash balances at central banks and other demand deposits		Debt securities		of which: Central banks and general governments		Loans and advances		of which: Credit institutions and other financial corporations		Non-financial corporations		Households	
	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26
United Arab Emirates	58,971	59,720	2,263	1,450	2,217	2,392	1,290	1,489	54,366	55,675	21,049	22,177	19,203	19,481	4,686	4,873
Qatar	33,954	35,986	210	153	1,303	1,286	1,253	1,238	32,394	34,506	15,230	17,606	3,010	2,653	428	433
Saudi Arabia	24,277	26,745	505	680	1,978	1,945	1,666	1,749	21,354	23,701	6,668	7,352	7,884	8,748	898	958
Bahrain	8,849	8,589	39	41	135	172	130	168	8,675	8,376	6,990	6,795	1,388	1,357	135	124
Israel	10,379	11,129	185	434	4,796	4,974	4,588	4,769	4,821	5,047	2,424	2,508	1,422	1,424	633	668
Kuwait	3,934	4,051	115	109	135	126	114	112	3,639	3,777	2,162	1,843	1,187	553	112	120
Oman	3,840	4,006	40	41	71	57	41	39	3,730	3,909	728	873	1,827	1,800	94	108
Iraq	468	480	0	1	1	1	1	1	467	478	9	17	45	42	5	6
Lebanon	369	387	10	12	94	93	94	93	265	282	8	10	45	58	212	214
Jordan	300	367	1	2	23	10	23	9	275	355	170	208	43	94	60	53
Iran	39	41	0	0	0	1	0	0	24	24	10	10	1	1	13	13
Total	145,379	151,502	3,368	2,923	10,753	11,058	9,198	9,667	130,009	136,130	55,448	59,399	36,056	36,212	7,274	7,569

Breakdown of deposits of European banks by GCC and other Middle East counterparties

(million EUR)	Deposits		of which: Central banks		General governments		Credit institutions		Other financial corporations		Non-financial corporations		Households	
	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26
Saudi Arabia	42,158	38,862	29,097	26,402	334	374	5,268	6,678	301	695	5,064	2,527	2,094	2,186
United Arab Emirates	28,271	28,102	2,397	933	1,801	1,286	7,108	8,765	2,479	1,994	8,029	8,714	6,456	6,410
Kuwait	7,513	7,601	5,116	5,189	836	838	431	364	656	686	219	263	255	261
Bahrain	9,786	10,203	171	263	26	28	7,374	7,337	220	246	1,712	2,040	282	290
Qatar	9,222	6,158	436	242	2,094	857	2,687	2,708	175	694	3,426	1,258	404	399
Israel	3,807	4,375	170	6	15	7	1,000	1,601	172	363	152	154	2,296	2,245
Lebanon	3,855	4,199	537	570	4	4	1,127	1,472	136	153	472	428	1,579	1,572
Iraq	3,375	2,839	712	1	3	3	2,083	2,314	445	388	94	91	38	42
Jordan	2,239	2,037	1,193	1,167	0	0	762	616	54	29	50	43	179	181
Oman	1,485	1,360	710	428	2	2	399	567	46	52	219	196	108	114
Iran	193	195	5	5	25	26	34	41	0	0	20	20	108	103
Total	111,903	105,932	40,546	35,207	5,142	3,424	28,272	32,464	4,686	5,302	19,459	15,732	13,799	13,802

Off balance sheet exposures of European banks, broken down by GCC and other Middle East counterparties

(million EUR)	Loan commitments		Financial guarantees		Other Commitments	
	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26
United Arab Emirates	15,363	14,032	4,423	5,054	4,321	5,003
Saudi Arabia	9,366	9,359	60,575	2,356	2,946	2,412
Qatar	1,579	1,839	648	829	787	974
Israel	713	636	660	790	1,324	1,316
Oman	619	461	169	97	328	367
Bahrain	453	613	224	102	348	408
Iraq	385	440	8	27	320	317
Kuwait	213	163	149	399	864	901
Jordan	73	58	143	184	360	410
Lebanon	57	78	32	27	80	65
Iran	1	1	0	0	0	0
Total	28,822	27,680	67,031	9,867	11,678	12,173

European Banking Authority

Statistical Annex

Asset composition and volumes

Asset composition

% of total assets	Cash balances			Equity instruments			Debt securities			Loans and advances			Derivatives			Other Assets		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	12.0%	10.3%	9.2%	0.6%	0.6%	0.6%	18.5%	19.7%	20.0%	64.1%	64.4%	65.0%	1.4%	1.4%	1.4%	3.4%	3.6%	3.8%
BE	20.8%	19.6%	18.8%	0.4%	0.4%	0.4%	11.3%	12.1%	12.4%	59.9%	60.3%	60.8%	1.6%	1.7%	1.5%	6.1%	6.0%	6.1%
BG	14.2%	7.2%	5.3%	0.1%	0.1%	0.1%	17.2%	17.4%	17.8%	66.6%	73.7%	75.1%	0.2%	0.2%	0.2%	1.8%	1.5%	1.5%
CY	30.0%	27.1%	26.3%	0.2%	0.2%	0.2%	22.7%	25.9%	26.4%	42.8%	43.2%	43.7%	0.3%	0.2%	0.2%	4.0%	3.5%	3.3%
CZ	3.9%	3.7%	2.9%	0.0%	0.0%	0.1%	16.8%	16.3%	16.0%	76.4%	77.0%	78.2%	1.4%	1.3%	1.2%	1.5%	1.6%	1.6%
DE	12.6%	11.4%	10.1%	0.7%	0.8%	1.0%	14.7%	15.2%	15.4%	59.0%	59.5%	60.3%	9.3%	9.2%	9.2%	3.8%	3.9%	4.1%
DK	4.6%	3.6%	4.3%	1.2%	1.1%	2.0%	12.5%	12.2%	11.8%	74.2%	75.9%	75.1%	4.4%	4.4%	4.2%	3.1%	3.0%	2.7%
EE	23.1%	21.4%	19.4%	0.0%	0.0%	0.0%	6.8%	6.7%	7.9%	68.8%	70.7%	71.4%	0.2%	0.2%	0.2%	1.0%	1.0%	1.1%
ES	8.4%	6.5%	6.6%	0.9%	1.2%	1.2%	15.5%	17.0%	17.0%	65.0%	65.7%	67.2%	3.2%	3.3%	3.0%	7.0%	6.3%	5.0%
FI	9.5%	7.4%	8.0%	2.4%	2.5%	2.8%	12.9%	14.0%	14.7%	70.1%	70.8%	69.4%	3.4%	3.1%	3.1%	1.7%	2.2%	2.1%
FR	9.3%	9.4%	8.6%	4.0%	4.4%	4.6%	12.1%	12.4%	12.7%	60.4%	59.3%	59.2%	7.4%	7.7%	7.9%	6.8%	6.8%	7.0%
GR	9.8%	7.6%	8.3%	0.5%	0.5%	0.6%	23.0%	25.1%	25.0%	54.3%	54.9%	54.6%	1.3%	0.9%	0.8%	11.2%	10.9%	10.6%
HR	13.6%	12.8%	9.9%	0.1%	0.0%	0.0%	18.0%	19.5%	21.6%	65.9%	65.4%	66.3%	0.4%	0.5%	0.4%	2.0%	1.7%	1.8%
HU	14.1%	12.9%	11.3%	0.3%	0.3%	0.3%	24.7%	25.6%	25.8%	56.6%	56.8%	58.1%	0.8%	0.9%	0.8%	3.5%	3.6%	3.7%
IE	22.6%	19.8%	19.2%	0.1%	0.1%	0.1%	17.8%	20.1%	20.7%	44.3%	45.4%	46.7%	8.3%	7.3%	7.0%	6.8%	7.3%	6.4%
IS	7.5%	7.1%	7.9%	1.5%	1.3%	1.3%	9.5%	9.2%	9.0%	78.8%	80.2%	79.8%	0.4%	0.3%	0.2%	2.4%	1.9%	1.9%
IT	5.5%	4.9%	4.9%	1.7%	1.8%	2.0%	24.1%	24.5%	24.4%	59.1%	58.9%	59.2%	3.1%	3.2%	3.2%	6.5%	6.7%	6.4%
LI	13.2%	12.7%	12.5%	5.1%	3.0%	3.1%	13.9%	14.1%	14.6%	61.3%	62.5%	62.9%	1.8%	2.3%	2.2%	4.6%	5.2%	4.6%
LT	37.7%	34.0%	30.6%	0.0%	0.0%	0.0%	14.8%	19.9%	21.8%	44.7%	43.6%	45.1%	0.1%	0.1%	0.1%	2.7%	2.4%	2.4%
LU	15.2%	15.7%	15.3%	0.4%	0.3%	0.3%	18.4%	19.0%	19.5%	62.6%	61.7%	61.8%	0.6%	0.8%	0.7%	2.8%	2.5%	2.4%
LV	22.6%	23.0%	22.7%	0.0%	0.0%	0.0%	8.1%	10.3%	10.2%	68.2%	65.4%	65.7%	0.1%	0.1%	0.1%	0.9%	1.1%	1.2%
MT	9.6%	7.8%	10.6%	0.2%	0.2%	0.2%	38.4%	38.8%	37.7%	49.3%	50.9%	49.3%	0.7%	0.7%	0.6%	1.9%	1.6%	1.6%
NL	9.6%	8.7%	7.3%	1.2%	1.1%	1.4%	9.5%	10.4%	10.7%	76.5%	76.7%	77.6%	3.0%	2.7%	2.5%	0.3%	0.3%	0.5%
NO	10.2%	4.7%	4.3%	0.3%	0.3%	0.3%	10.9%	10.6%	11.4%	72.4%	78.1%	77.8%	3.4%	3.1%	3.0%	2.9%	3.2%	3.1%
PL	4.4%	3.6%	3.9%	0.2%	0.1%	0.2%	35.1%	37.4%	37.2%	53.5%	54.6%	54.7%	1.7%	1.2%	1.4%	5.2%	2.9%	2.6%
PT	7.4%	6.3%	5.7%	0.6%	0.5%	0.5%	31.1%	31.3%	31.8%	56.1%	57.5%	58.0%	0.9%	0.5%	0.5%	3.8%	3.9%	3.5%
RO	10.8%	12.2%	10.7%	0.1%	0.1%	0.1%	34.1%	30.0%	30.4%	52.9%	55.8%	56.8%	0.1%	0.1%	0.1%	2.0%	1.8%	1.8%
SE	12.8%	11.0%	11.5%	1.0%	1.4%	1.6%	9.6%	10.3%	10.5%	72.6%	73.7%	72.6%	1.8%	1.9%	2.0%	2.2%	1.8%	1.8%
SI	14.1%	12.9%	11.2%	0.6%	0.6%	0.6%	24.5%	23.3%	23.7%	58.5%	61.1%	62.4%	0.2%	0.2%	0.1%	2.2%	2.0%	2.1%
SK	2.9%	3.5%	2.8%	0.0%	0.0%	0.0%	18.9%	18.8%	18.7%	76.3%	75.8%	76.7%	0.4%	0.4%	0.3%	1.5%	1.5%	1.4%
EU/EEA	10.2%	9.3%	8.7%	2.0%	2.2%	2.4%	14.7%	15.4%	15.6%	62.7%	62.8%	63.1%	5.3%	5.3%	5.3%	5.1%	5.0%	4.9%

Assets

Volumes bn EUR	Total Assets			Total Financial Assets		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	864.4	964.5	986.8	835.4	929.3	949.1
BE	1,269.2	1,283.2	1,308.1	1,191.7	1,206.0	1,228.3
BG	59.1	67.4	68.4	58.0	66.5	67.4
CY	46.1	56.3	57.2	44.2	54.3	55.3
CZ	240.8	254.9	258.6	237.3	250.9	254.4
DE	4,267.4	4,448.4	4,453.5	4,105.6	4,276.9	4,272.8
DK	793.6	804.2	813.8	769.0	780.2	792.2
EE	49.7	52.1	52.8	49.2	51.6	52.2
ES	3,865.0	4,036.6	4,182.7	3,595.8	3,780.4	3,973.4
FI	746.8	776.0	798.3	734.3	759.1	781.8
FR	9,472.5	9,821.8	10,084.4	8,823.8	9,153.2	9,376.3
GR	332.8	355.2	367.8	295.5	316.5	328.7
HR	68.2	70.5	71.8	66.8	69.2	70.5
HU	158.1	176.0	187.2	152.6	169.7	180.2
IE	481.3	529.3	529.7	448.4	490.8	495.8
IS	40.2	41.1	42.0	39.2	40.3	41.3
IT	2,599.1	2,687.2	2,746.1	2,429.8	2,507.1	2,570.5
LI	104.3	108.4	108.3	99.5	102.7	103.3
LT	52.7	68.8	74.6	51.3	67.1	72.8
LU	242.2	256.7	259.6	235.5	250.3	253.4
LV	58.3	56.8	57.4	57.8	56.1	56.8
MT	28.2	29.6	30.6	27.7	29.2	30.1
NL	2,408.6	2,512.3	2,530.5	2,400.4	2,505.0	2,518.4
NO	370.8	440.3	443.3	360.2	426.2	429.7
PL	282.6	292.0	301.8	268.0	283.5	293.9
PT	313.8	329.9	333.1	301.7	317.1	321.5
RO	102.7	134.6	131.3	100.7	132.2	129.0
SE	1,038.7	1,066.8	1,084.0	1,016.1	1,047.5	1,064.6
SI	54.4	58.0	57.8	53.2	56.8	56.6
SK	73.0	76.8	78.4	71.9	75.7	77.2
EU/EEA	28,976.5	30,291.8	30,864.2	27,503.1	28,771.8	29,348.4

Financial Assets

% of total financial assets	Share of financial assets valued at (amortised) cost			Share of financial assets at fair value through OCI			Share of financial assets at fair value through profit&loss		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	91.8%	91.4%	91.4%	4.4%	4.7%	4.6%	3.8%	3.8%	4.0%
BE	93.0%	92.2%	92.0%	4.1%	4.5%	4.8%	3.0%	3.3%	3.1%
BG	95.5%	95.9%	95.9%	4.2%	3.8%	3.8%	0.3%	0.3%	0.3%
CY	98.3%	98.9%	99.0%	1.0%	0.7%	0.7%	0.7%	0.4%	0.3%
CZ	95.8%	95.6%	95.8%	1.9%	2.1%	2.1%	2.2%	2.3%	2.1%
DE	71.9%	71.6%	70.1%	6.1%	5.9%	6.0%	22.0%	22.5%	23.9%
DK	33.5%	33.8%	33.7%	1.9%	2.2%	2.2%	64.6%	64.0%	64.1%
EE	98.7%	98.8%	97.6%	0.0%	0.0%	0.0%	1.3%	1.2%	2.4%
ES	85.5%	83.8%	84.1%	3.5%	3.6%	3.5%	11.0%	12.6%	12.4%
FI	68.7%	68.0%	66.9%	8.1%	8.0%	8.0%	23.2%	24.0%	25.1%
FR	70.8%	70.3%	69.4%	4.1%	4.1%	4.2%	25.0%	25.5%	26.4%
GR	93.7%	93.6%	93.7%	3.5%	3.7%	3.7%	2.8%	2.7%	2.6%
HR	91.1%	91.1%	90.5%	8.2%	8.0%	8.8%	0.7%	0.9%	0.7%
HU	89.7%	88.1%	87.2%	4.6%	5.1%	5.2%	5.7%	6.8%	7.6%
IE	74.8%	77.0%	76.8%	8.9%	7.3%	7.5%	16.3%	15.7%	15.7%
IS	87.5%	88.1%	88.4%	4.9%	5.5%	5.2%	7.6%	6.4%	6.3%
IT	83.7%	83.2%	83.2%	9.0%	8.8%	8.8%	7.3%	8.0%	8.0%
LI	85.0%	85.6%	85.6%	11.3%	9.8%	10.0%	3.8%	4.6%	4.4%
LT	99.5%	99.0%	99.0%	0.1%	0.4%	0.4%	0.4%	0.7%	0.6%
LU	91.3%	91.5%	92.0%	7.6%	7.4%	6.9%	1.1%	1.1%	1.0%
LV	98.2%	97.9%	97.9%	0.1%	0.4%	0.4%	1.6%	1.7%	1.7%
MT	93.4%	93.4%	93.6%	5.5%	5.6%	5.5%	1.0%	1.0%	0.9%
NL	85.1%	84.6%	84.4%	5.9%	6.8%	7.0%	9.0%	8.7%	8.7%
NO	80.9%	81.5%	80.9%	9.3%	8.2%	8.1%	9.8%	10.3%	11.0%
PL	84.3%	84.8%	84.8%	13.1%	12.8%	12.6%	2.7%	2.4%	2.6%
PT	87.9%	89.3%	89.4%	9.7%	8.5%	8.7%	2.4%	2.2%	1.9%
RO	77.9%	84.2%	84.1%	20.4%	14.3%	14.1%	1.7%	1.5%	1.8%
SE	83.6%	82.4%	81.5%	1.8%	1.6%	1.6%	14.7%	16.0%	16.9%
SI	92.0%	92.8%	92.3%	7.6%	6.8%	7.4%	0.4%	0.4%	0.3%
SK	96.9%	97.5%	97.6%	2.5%	1.8%	1.8%	0.6%	0.7%	0.6%
EU/EEA	77.0%	76.5%	76.0%	5.2%	5.2%	5.2%	17.8%	18.3%	18.8%

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.

Statistical Annex

Loans: composition and asset quality

Volumes bn EUR	Loans and advances [1]			of which: loans and advances at amortised cost - by segment (volumes) [2] HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	661.5	723.1	735.6	219.7	248.5	252.2	157.5	175.1	177.0	235.1	258.9	264.2	93.8	109.5	113.2	76.4	84.0	84.8
BE	1,025.1	1,026.9	1,044.2	331.9	345.5	350.0	279.7	290.2	293.7	259.7	266.5	274.0	145.9	149.5	152.4	91.2	98.5	99.8
BG	48.0	54.3	55.1	18.8	21.8	23.0	10.7	13.0	13.9	15.8	17.7	17.9	8.3	9.0	9.2	8.2	9.2	9.5
CY	33.7	39.6	40.1	8.6	9.0	9.1	6.7	7.1	7.2	7.8	10.2	10.5	4.8	6.4	6.8	5.1	6.3	6.4
CZ	193.4	205.6	209.7	71.4	76.8	79.6	56.9	60.5	62.3	43.6	46.2	48.4	21.6	21.7	22.6	20.4	21.4	21.5
DE	3,021.7	3,123.0	3,095.3	575.2	592.0	592.6	404.6	407.4	406.5	913.2	930.4	906.1	249.7	248.2	219.1	281.5	269.9	236.1
DK	627.4	640.9	647.9	58.7	63.1	62.7	44.2	46.9	45.6	101.5	105.2	106.6	43.2	45.0	44.9	19.9	20.9	21.4
EE	45.6	47.9	47.9	18.1	19.2	19.7	15.3	16.4	16.8	14.4	15.3	15.9	10.1	10.6	9.7	9.3	10.1	10.4
ES	2,749.3	2,798.7	2,958.2	1,223.3	1,217.2	1,294.8	810.3	790.1	842.1	803.7	862.8	899.3	287.9	303.1	305.4	108.6	111.0	113.1
FI	554.9	560.8	568.3	214.9	222.7	223.1	180.7	183.7	185.9	172.9	183.1	186.8	63.7	68.0	67.1	34.6	37.2	37.9
FR	5,923.1	6,084.1	6,140.2	2,081.4	2,108.3	2,131.0	624.3	622.3	631.7	1,922.6	1,999.0	2,052.1	899.1	911.0	931.6	311.2	330.9	339.3
GR	214.6	223.5	232.9	47.5	48.7	48.8	31.4	32.3	32.2	101.3	111.7	116.1	37.4	40.1	41.1	24.1	25.8	26.7
HR	53.8	54.6	54.1	19.6	21.2	21.9	8.7	9.7	10.0	15.3	16.3	17.0	7.5	7.9	8.3	6.0	6.6	6.8
HU	113.4	124.3	131.7	40.8	45.4	48.5	19.9	22.1	23.2	36.0	38.9	41.3	17.7	18.9	20.6	13.8	14.6	14.9
IE	323.9	346.7	350.1	100.6	124.8	125.6	88.0	111.4	112.0	72.2	72.6	74.4	22.1	18.9	15.4	14.1	14.3	14.2
IS	34.8	36.1	37.0	15.3	15.5	15.7	13.8	14.0	14.2	14.7	15.8	16.2	6.7	7.6	7.7	6.7	7.2	7.3
IT	1,683.1	1,709.7	1,754.3	593.4	605.6	611.9	432.0	441.9	446.3	639.5	648.4	659.5	260.1	260.1	262.2	121.4	120.9	119.4
LI	77.7	81.6	81.7	23.5	25.5	26.0	13.6	14.3	14.4	10.5	11.2	11.2	5.7	5.9	6.0	3.1	3.1	3.1
LT	43.4	53.3	56.5	9.5	11.4	12.2	6.2	7.0	7.3	5.8	6.6	6.9	4.1	4.5	4.8	3.9	4.5	4.6
LU	189.4	199.7	201.0	43.8	45.1	46.0	29.1	30.4	30.9	56.6	57.6	57.4	23.7	22.9	23.0	8.1	9.1	9.1
LV	52.7	50.0	50.7	17.9	18.0	18.5	13.9	13.9	14.3	13.9	13.9	14.2	9.3	9.8	10.0	8.2	8.4	8.6
MT	16.7	17.4	18.4	8.9	9.5	9.7	8.1	8.6	8.8	3.9	4.2	4.3	2.8	3.2	3.4	2.0	2.3	2.4
NL	2,064.8	2,144.8	2,147.1	831.6	873.4	887.1	773.8	813.1	826.8	611.9	628.9	644.6	175.7	215.9	220.5	176.1	182.7	187.3
NO	307.1	365.6	365.4	120.9	161.7	163.1	105.8	144.8	145.8	97.0	115.2	116.5	29.7	53.4	52.0	30.6	37.9	38.5
PL	166.3	172.7	179.7	81.4	86.0	88.3	54.7	55.3	55.8	60.2	63.9	65.4	35.5	37.8	38.9	18.1	18.5	18.6
PT	202.0	213.0	214.7	109.4	116.6	119.3	92.9	98.7	100.8	54.0	56.3	57.6	35.1	36.8	38.3	13.1	13.4	13.7
RO	65.5	92.1	89.3	23.8	30.1	30.0	13.7	17.7	17.6	23.9	32.3	33.1	15.9	20.3	20.9	8.0	12.1	12.2
SE	848.9	863.5	870.1	352.6	364.9	363.5	319.0	331.1	329.6	275.4	285.5	287.1	135.5	143.9	142.3	73.0	78.6	79.4
SI	39.1	42.6	42.3	16.3	17.8	18.2	6.4	7.2	7.4	13.7	14.8	15.0	8.4	9.1	9.2	5.2	5.9	5.9
SK	58.0	61.2	62.6	34.7	36.4	37.2	28.3	30.4	31.2	19.1	19.1	19.5	7.7	8.8	9.3	6.6	8.0	8.1
EU/EEA	20,278.6	20,958.2	21,231.1	6,911.0	7,152.4	7,277.1	4,353.8	4,498.7	4,575.9	6,238.7	6,527.0	6,637.0	2,495.2	2,624.2	2,620.0	1,391.0	1,443.9	1,427.0

Volumes bn EUR	Non-performing loans and advances [1]			of which: non-performing loans and advances at amortised cost by segment (volumes) [2] HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	15.2	16.4	16.6	4.8	5.1	5.2	2.0	2.1	2.0	9.4	10.4	10.3	5.6	6.1	6.4	3.6	3.8	3.9
BE	13.0	14.4	14.8	3.3	3.8	3.9	1.7	1.9	1.9	8.3	9.4	9.6	5.1	5.4	5.4	2.7	3.1	3.1
BG	0.9	1.1	1.0	0.4	0.4	0.4	0.1	0.1	0.1	0.5	0.6	0.6	0.4	0.4	0.4	0.2	0.3	0.3
CY	0.6	0.3	0.3	0.4	0.2	0.2	0.3	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
CZ	2.0	1.9	2.0	1.0	1.0	1.0	0.4	0.4	0.4	1.0	0.9	0.9	0.8	0.7	0.7	0.4	0.4	0.4
DE	46.2	50.0	49.7	9.3	10.2	10.3	3.7	4.1	4.2	32.9	35.3	34.7	10.4	10.5	9.8	17.6	18.3	17.1
DK	7.7	7.1	7.1	1.3	1.2	1.1	0.7	0.6	0.6	2.7	2.4	2.4	1.5	1.5	1.6	0.5	0.4	0.5
EE	0.4	0.4	0.4	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.2	0.1
ES	70.4	70.8	72.2	43.5	43.7	44.2	18.7	15.8	15.6	25.8	26.0	26.9	17.0	16.4	16.4	5.3	4.6	4.4
FI	6.6	6.0	6.0	3.1	3.0	2.9	1.9	1.8	1.8	2.9	2.5	2.5	1.4	1.6	1.8	0.5	0.5	0.5
FR	124.0	131.3	135.9	46.5	48.0	49.0	12.1	12.1	12.2	73.5	78.7	81.6	44.8	46.7	48.1	11.3	12.8	13.2
GR	5.9	5.9	6.1	3.1	3.6	3.7	1.8	2.2	2.3	2.6	2.2	2.3	1.7	1.6	1.6	1.3	1.1	1.1
HR	1.0	1.0	1.0	0.6	0.6	0.6	0.1	0.1	0.1	0.4	0.4	0.4	0.4	0.4	0.4	0.2	0.1	0.2
HU	2.9	3.2	3.2	1.4	1.6	1.6	0.3	0.3	0.3	1.2	1.3	1.3	0.6	0.6	0.7	0.5	0.6	0.5
IE	4.3	3.8	4.0	2.0	1.9	2.0	1.6	1.5	1.6	2.3	1.8	2.0	1.3	0.7	0.7	0.8	0.5	0.6
IS	0.6	0.6	0.7	0.2	0.2	0.2	0.1	0.1	0.1	0.3	0.4	0.5	0.3	0.3	0.4	0.2	0.2	0.2
IT	38.1	33.6	33.8	11.7	10.3	10.5	5.5	4.8	4.7	24.4	22.1	22.1	14.6	12.8	13.1	6.7	5.2	5.0
LI	0.3	0.3	0.3	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
LT	0.2	0.2	0.2	0.1	0.2	0.2	0.1	0.0	0.0	0.1	0.1	0.1	0.0	0.1	0.1	0.0	0.0	0.0
LU	3.4	3.7	3.6	1.1	1.1	1.1	0.5	0.5	0.5	2.1	2.4	2.3	1.2	1.2	1.1	0.5	0.5	0.5
LV	0.2	0.4	0.4	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.3	0.1	0.3	0.3	0.0	0.1	0.1
MT	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
NL	28.0	28.8	29.1	9.1	9.6	9.7	6.8	7.3	7.4	18.0	18.0	18.4	6.5	6.8	6.9	6.3	5.6	6.1
NO	2.7	3.2	3.0	0.5	0.7	0.7	0.3	0.5	0.5	2.0	2.3	2.1	0.6	1.4	1.4	0.5	0.8	0.7
PL	6.1	6.2	6.4	2.2	2.3	2.3	0.8	0.7	0.7	3.7	3.7	3.9	2.0	2.0	2.2	1.1	1.2	1.2
PT	4.3	4.1	4.3	1.9	1.8	1.8	1.0	0.8	0.8	2.1	2.1	2.0	1.6	1.6	1.6	0.7	0.5	0.5
RO	2.2	2.9	2.9	0.8	0.9	0.9	0.2	0.3	0.3	1.4	2.0	2.0	1.2	1.5	1.4	0.5	0.8	0.9
SE	2.8	2.7	2.8	1.6	1.2	1.2	1.0	0.9	0.9	1.2	1.4	1.6	0.6	0.6	0.6	0.2	0.3	0.2
SI	0.7	0.9	0.9	0.3	0.3	0.3	0.1	0.1	0.1	0.4	0.6	0.6	0.3	0.3	0.3	0.2	0.4	0.3
SK	1.1	1.2	1.2	0.7	0.8	0.8	0.3	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.1	0.2	0.2
EU/EEA	372.6	381.4	388.0	143.8	146.2	148.0	59.3	56.7	56.8	209.6	215.7	219.3	113.8	114.8	116.3	58.9	58.9	57.7

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

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

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

eba European Banking Authority

Statistical Annex

Loans: NPL and coverage ratios

%	Loans and advances: NPL ratio (1)			of which: loans and advances at amortised cost: NPL ratio (2) — HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	2.3%	2.3%	2.3%	2.2%	2.1%	2.1%	1.2%	1.2%	1.2%	4.0%	4.0%	3.9%	6.0%	5.6%	5.6%	4.7%	4.5%	4.6%
BE	1.3%	1.4%	1.4%	1.0%	1.1%	1.1%	0.6%	0.6%	0.6%	3.2%	3.5%	3.5%	3.5%	3.6%	3.5%	3.0%	3.2%	3.1%
BG	1.8%	1.9%	1.9%	2.1%	1.9%	1.9%	0.7%	0.5%	0.5%	2.9%	3.4%	3.2%	4.3%	4.5%	4.2%	2.9%	3.7%	3.4%
CY	1.8%	0.8%	0.8%	4.8%	1.8%	1.8%	4.6%	1.7%	1.6%	2.3%	1.4%	1.4%	3.1%	2.1%	2.1%	2.5%	1.7%	1.6%
CZ	1.1%	0.9%	0.9%	1.4%	1.3%	1.2%	0.6%	0.6%	0.6%	2.3%	2.0%	1.9%	3.5%	3.3%	3.2%	2.1%	1.7%	1.7%
DE	1.5%	1.6%	1.6%	1.6%	1.7%	1.7%	0.9%	1.0%	1.0%	3.6%	3.8%	3.8%	4.1%	4.2%	4.5%	6.3%	6.8%	7.2%
DK	1.2%	1.1%	1.1%	2.2%	1.8%	1.7%	1.6%	1.4%	1.3%	2.6%	2.3%	2.3%	3.6%	3.4%	3.6%	2.6%	2.1%	2.1%
EE	0.8%	0.9%	0.9%	0.6%	0.7%	0.7%	0.5%	0.7%	0.7%	1.3%	1.5%	1.3%	1.3%	1.3%	1.2%	1.4%	1.5%	1.4%
ES	2.6%	2.5%	2.4%	3.6%	3.6%	3.4%	2.3%	2.0%	1.9%	3.2%	3.0%	3.0%	5.9%	5.4%	5.4%	4.9%	4.2%	3.9%
FI	1.2%	1.1%	1.1%	1.5%	1.3%	1.3%	1.0%	1.0%	1.0%	1.7%	1.4%	1.3%	2.2%	2.3%	2.6%	1.3%	1.3%	1.2%
FR	2.1%	2.2%	2.2%	2.2%	2.3%	2.3%	1.9%	1.9%	1.9%	3.8%	3.9%	4.0%	5.0%	5.1%	5.2%	3.6%	3.9%	3.9%
GR	2.7%	2.6%	2.6%	6.6%	7.3%	7.6%	5.7%	6.7%	7.1%	2.6%	2.0%	2.0%	4.5%	4.1%	4.0%	5.3%	4.2%	4.0%
HR	1.9%	1.8%	1.9%	2.9%	2.8%	2.7%	1.4%	1.3%	1.3%	2.9%	2.5%	2.5%	4.8%	4.5%	4.3%	3.5%	2.2%	2.4%
HU	2.6%	2.5%	2.5%	3.5%	3.5%	3.4%	1.7%	1.5%	1.5%	3.3%	3.4%	3.2%	3.5%	3.4%	3.2%	3.6%	4.3%	3.4%
IE	1.3%	1.1%	1.1%	2.0%	1.6%	1.6%	1.8%	1.4%	1.4%	3.2%	2.5%	2.6%	5.8%	3.8%	4.4%	5.9%	3.5%	3.9%
IS	1.8%	1.7%	1.9%	1.1%	1.1%	1.1%	1.0%	1.0%	1.0%	2.3%	2.7%	3.2%	4.1%	4.1%	5.6%	2.8%	3.1%	3.3%
IT	2.3%	2.0%	1.9%	2.0%	1.7%	1.7%	1.3%	1.1%	1.1%	3.8%	3.4%	3.3%	5.6%	4.9%	5.0%	5.5%	4.3%	4.2%
LI*	0.4%	0.4%	0.4%	0.6%	0.4%	0.4%	0.7%	0.5%	0.5%	1.3%	1.6%	1.5%	1.9%	1.9%	1.6%	1.8%	2.2%	1.9%
LT	0.4%	0.4%	0.4%	1.3%	1.4%	1.5%	0.8%	0.7%	0.6%	1.0%	1.1%	0.9%	1.1%	1.3%	1.1%	0.9%	1.0%	0.7%
LU	1.8%	1.8%	1.8%	2.4%	2.5%	2.5%	1.6%	1.8%	1.7%	3.7%	4.1%	4.1%	5.2%	5.3%	4.9%	6.4%	5.4%	5.5%
LV	0.4%	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%	0.4%	0.4%	0.7%	1.8%	1.8%	1.0%	2.6%	2.6%	0.5%	1.8%	1.7%
MT	1.8%	1.3%	1.2%	1.2%	1.1%	1.0%	1.0%	0.9%	0.9%	4.6%	3.0%	2.9%	5.2%	4.0%	3.7%	3.3%	2.5%	2.4%
NL	1.4%	1.3%	1.4%	1.1%	1.1%	1.1%	0.9%	0.9%	0.9%	2.9%	2.9%	2.9%	3.7%	3.1%	3.1%	3.6%	3.1%	3.2%
NO	0.9%	0.9%	0.8%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	2.0%	2.0%	1.8%	2.1%	2.7%	2.6%	1.8%	2.0%	1.7%
PL	3.7%	3.6%	3.6%	2.7%	2.6%	2.6%	1.4%	1.3%	1.3%	6.1%	5.8%	6.0%	5.8%	5.2%	5.8%	6.0%	6.3%	6.3%
PT	2.1%	1.9%	2.0%	1.8%	1.6%	1.5%	1.1%	0.8%	0.8%	4.0%	3.6%	3.5%	4.6%	4.2%	4.1%	5.3%	3.8%	3.6%
RO	3.3%	3.2%	3.3%	3.4%	3.1%	3.1%	1.8%	1.7%	1.7%	5.8%	6.2%	6.0%	7.2%	7.4%	6.9%	6.2%	6.6%	7.3%
SE	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.4%	0.5%	0.4%	0.3%	0.4%	0.3%
SI	1.8%	2.2%	2.2%	2.0%	1.9%	1.8%	1.2%	1.0%	0.9%	2.6%	4.0%	3.8%	3.3%	3.1%	3.1%	2.9%	6.1%	5.8%
SK	1.9%	2.0%	1.9%	2.0%	2.1%	2.1%	1.2%	1.2%	1.2%	2.0%	2.3%	2.1%	3.4%	3.3%	3.1%	1.9%	2.3%	2.3%
EU/EEA	1.8%	1.8%	1.8%	2.1%	2.0%	2.0%	1.4%	1.3%	1.2%	3.4%	3.3%	3.3%	4.6%	4.4%	4.4%	4.2%	4.1%	4.0%

%	Non-performing loans and advances: coverage ratio (1)			of which: non-performing loans and advances at amortised cost: coverage ratio (2) — HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	40.8%	38.6%	39.1%	47.7%	45.7%	46.1%	26.7%	24.1%	23.2%	39.5%	36.5%	37.4%	39.5%	37.4%	37.6%	31.2%	31.6%	31.5%
BE	46.1%	43.9%	43.8%	32.3%	34.0%	34.4%	12.3%	12.7%	12.7%	49.2%	45.9%	45.5%	42.3%	43.0%	43.2%	23.7%	25.7%	25.7%
BG	60.2%	56.8%	56.3%	61.4%	63.6%	63.8%	36.4%	39.4%	39.4%	57.8%	51.4%	50.0%	54.9%	45.8%	45.3%	54.4%	46.7%	43.0%
CY	40.4%	52.2%	54.8%	38.8%	49.5%	52.8%	33.2%	41.5%	46.0%	44.1%	53.0%	55.1%	37.0%	49.7%	55.8%	44.4%	52.9%	55.3%
CZ	50.4%	52.3%	51.9%	49.3%	50.5%	50.9%	21.8%	21.1%	21.4%	53.1%	54.5%	55.0%	51.7%	52.8%	53.4%	43.7%	43.6%	43.9%
DE	33.6%	33.2%	33.5%	38.8%	38.6%	38.0%	18.4%	19.1%	18.5%	33.6%	32.5%	33.2%	29.7%	26.9%	28.7%	26.9%	25.9%	27.1%
DK	25.9%	27.0%	26.8%	36.2%	32.7%	36.1%	21.1%	19.0%	22.5%	37.8%	44.3%	43.7%	43.9%	43.3%	46.1%	25.4%	34.6%	33.2%
EE	26.1%	26.6%	26.9%	20.1%	18.1%	18.8%	15.8%	13.5%	14.1%	30.1%	31.5%	32.5%	30.5%	30.0%	30.6%	27.1%	29.5%	31.7%
ES	45.5%	46.6%	46.5%	42.3%	44.3%	44.3%	26.0%	27.8%	26.2%	51.1%	50.8%	50.2%	51.5%	52.3%	51.7%	47.3%	42.8%	43.1%
FI	22.8%	21.7%	21.6%	17.0%	17.4%	17.6%	9.5%	7.9%	8.5%	31.4%	28.5%	27.5%	33.0%	26.5%	24.7%	25.5%	18.8%	22.6%
FR	44.3%	44.0%	43.5%	44.4%	43.5%	43.1%	26.9%	25.1%	24.1%	43.1%	43.1%	42.8%	42.4%	42.9%	42.7%	28.6%	28.0%	27.7%
GR	40.9%	37.6%	37.1%	33.0%	30.1%	29.4%	19.2%	17.2%	16.5%	48.4%	47.1%	47.0%	43.0%	44.8%	45.4%	46.5%	44.6%	46.8%
HR	63.8%	64.3%	63.4%	63.2%	63.4%	62.5%	51.9%	51.2%	50.6%	64.3%	65.9%	65.0%	64.9%	65.1%	64.4%	54.8%	59.0%	56.8%
HU	60.8%	60.4%	61.3%	68.6%	71.7%	71.6%	48.1%	50.8%	51.4%	53.9%	49.7%	51.6%	58.2%	52.6%	53.8%	45.2%	40.5%	42.5%
IE	31.7%	32.9%	33.7%	26.0%	29.0%	29.5%	20.5%	24.2%	23.8%	36.7%	37.2%	37.9%	33.5%	36.7%	37.3%	29.5%	28.7%	31.7%
IS	20.6%	18.4%	16.2%	13.6%	14.1%	14.3%	3.9%	3.7%	3.6%	21.5%	20.2%	16.9%	21.8%	22.4%	17.1%	13.3%	14.8%	14.6%
IT	52.1%	51.8%	52.1%	51.2%	51.1%	51.0%	40.4%	39.6%	39.1%	53.6%	52.8%	53.3%	54.7%	54.7%	55.3%	53.4%	51.3%	51.6%
LI	29.9%	29.0%	33.2%	30.2%	31.7%	30.6%	17.7%	22.8%	21.8%	27.1%	25.6%	32.4%	26.3%	29.8%	32.3%	16.3%	16.8%	23.7%
LT	38.7%	43.7%	46.1%	43.0%	51.5%	52.4%	13.0%	13.0%	13.1%	29.4%	25.8%	27.7%	19.5%	20.1%	22.4%	17.4%	17.4%	19.9%
LU	42.3%	41.2%	41.6%	44.8%	42.4%	41.7%	24.4%	21.0%	21.0%	42.1%	41.9%	42.6%	47.1%	49.4%	51.1%	25.8%	26.3%	27.9%
LV	38.3%	41.0%	43.8%	37.6%	37.9%	43.5%	24.4%	19.7%	20.1%	39.2%	42.2%	44.0%	39.0%	42.3%	44.1%	46.0%	25.6%	28.8%
MT	27.3%	32.4%	32.5%	29.6%	24.5%	24.3%	26.0%	18.1%	17.5%	28.1%	39.3%	39.2%	32.7%	39.3%	39.3%	17.4%	21.7%	20.5%
NL	24.2%	25.4%	25.4%	17.7%	16.8%	16.1%	9.0%	8.5%	8.1%	27.9%	30.6%	30.5%	24.2%	27.0%	27.9%	16.9%	16.8%	18.2%
NO	21.5%	23.7%	24.7%	21.0%	19.0%	18.2%	6.4%	11.9%	9.1%	23.2%	26.9%	28.4%	27.6%	26.4%	25.4%	22.6%	23.5%	19.1%
PL	48.0%	50.8%	51.2%	58.5%	59.1%	58.7%	53.0%	50.3%	50.6%	42.8%	46.2%	47.1%	48.1%	48.4%	47.0%	41.1%	45.6%	47.9%
PT	60.2%	60.6%	56.0%	53.6%	54.9%	55.8%	38.6%	37.6%	40.3%	65.5%	67.0%	66.9%	65.0%	68.0%	67.5%	60.9%	59.8%	57.9%
RO	64.4%	63.6%	62.8%	75.1%	70.6%	69.9%	52.1%	45.7%	45.7%	58.0%	60.1%	59.4%	57.5%	58.8%	58.6%	53.6%	56.5%	57.2%
SE	25.2%	24.9%	25.4%	21.0%	14.9%	15.1%	9.6%	8.9%	8.6%	29.1%	32.3%	32.0%	19.7%	19.4%	18.8%	19.5%	14.5%	17.2%
SI	57.4%	47.9%	50.3%	63.9%	64.1%	64.7%	49.7%	50.8%	51.9%	51.3%	38.4%	41.6%	55.1%	53.3%	56.3%	46.5%	31.5%	32.7%
SK	53.8%	53.0%	53.6%	55.8%	55.5%	54.9%	38.0%	34.6%	34.0%	54.2%	51.2%	52.8%	62.1%	60.1%	60.0%	45.5%	42.3%	43.1%
EU/EEA	41.5%	41.4%	41.3%	41.3%	41.3%	41.1%	24.2%	23.4%	22.6%	42.3%	42.0%	42.0%	43.1%	42.8%	43.0%	32.5%	30.7%	31.1%

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.

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

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

Statistical Annex

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

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

%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication	
	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26
AT	1.6%	1.6%	0.5%	0.4%	18.1%	18.5%	4.3%	4.3%	1.0%	1.0%	2.9%	3.0%	12.4%	12.5%	4.7%	4.7%	3.4%	3.3%	2.2%	2.1%
BE	4.0%	4.1%	0.5%	0.5%	15.6%	15.5%	4.4%	4.5%	1.4%	1.5%	6.9%	7.0%	13.3%	13.2%	6.0%	6.2%	2.3%	2.3%	2.9%	2.7%
BG	5.6%	5.4%	0.2%	0.2%	23.8%	23.0%	12.6%	13.5%	0.5%	0.5%	6.1%	6.3%	25.3%	25.4%	5.8%	5.6%	2.6%	2.6%	1.7%	1.2%
CY	0.8%	0.8%	0.2%	0.2%	9.4%	9.2%	4.0%	3.9%	0.5%	0.5%	3.0%	3.1%	14.7%	14.6%	11.9%	11.9%	21.8%	21.7%	0.8%	0.8%
CZ	4.3%	4.2%	0.1%	0.1%	18.8%	18.4%	5.7%	5.8%	1.0%	1.1%	4.4%	4.4%	15.1%	15.5%	6.5%	6.4%	1.7%	1.7%	2.4%	2.4%
DE	0.5%	0.6%	0.6%	0.6%	12.2%	12.5%	10.1%	11.0%	2.3%	2.3%	2.1%	2.0%	9.2%	9.4%	4.7%	4.9%	0.8%	0.7%	3.5%	3.8%
DK	2.9%	2.8%	0.2%	0.2%	8.8%	8.9%	4.0%	4.0%	0.6%	0.7%	1.5%	1.6%	5.8%	5.7%	3.2%	3.3%	0.7%	0.8%	2.7%	2.5%
EE	7.6%	7.6%	0.3%	0.3%	10.2%	9.7%	9.0%	8.2%	1.3%	1.3%	2.8%	2.8%	10.7%	10.6%	5.8%	5.8%	1.7%	1.7%	0.9%	0.8%
ES	2.6%	2.6%	2.0%	1.9%	17.4%	17.4%	5.8%	6.4%	0.7%	0.7%	4.8%	4.6%	17.3%	17.4%	6.2%	6.4%	4.5%	4.5%	4.8%	4.9%
FI	4.7%	4.7%	0.4%	0.4%	9.9%	9.7%	4.7%	4.8%	1.5%	1.4%	4.3%	4.4%	6.0%	6.4%	5.0%	5.1%	1.2%	1.2%	2.9%	3.0%
FR	3.8%	3.7%	1.1%	1.1%	12.7%	12.8%	5.0%	5.1%	0.7%	0.7%	3.3%	2.9%	12.7%	12.8%	5.5%	5.6%	2.4%	2.5%	4.4%	4.4%
GR	0.9%	0.9%	0.7%	0.7%	15.9%	15.4%	14.0%	14.2%	0.2%	0.3%	5.2%	5.2%	13.5%	13.4%	20.0%	20.5%	11.0%	10.9%	2.3%	2.2%
HR	3.0%	3.0%	0.2%	0.2%	16.3%	16.2%	9.4%	9.2%	1.8%	1.8%	8.3%	8.3%	19.0%	19.3%	6.7%	6.9%	12.7%	12.9%	1.1%	1.6%
HU	5.6%	5.9%	0.6%	0.5%	18.7%	18.1%	8.7%	8.6%	0.5%	0.5%	6.4%	6.5%	19.8%	20.1%	5.9%	5.9%	3.8%	3.7%	2.3%	2.1%
IE	3.5%	3.4%	0.7%	0.4%	18.0%	18.8%	9.5%	9.8%	1.3%	1.2%	2.5%	2.6%	9.3%	9.2%	4.4%	4.5%	5.2%	5.2%	6.6%	6.1%
IS	11.0%	11.3%	0.4%	0.4%	12.2%	12.1%	1.2%	1.1%	0.8%	0.8%	20.2%	19.9%	7.0%	6.8%	3.9%	3.9%	6.3%	6.1%	4.7%	5.1%
IT	2.5%	2.6%	0.6%	0.5%	26.5%	26.5%	4.7%	4.9%	1.4%	1.4%	5.8%	5.7%	16.5%	16.3%	5.0%	5.2%	3.4%	3.3%	4.1%	4.0%
LI	0.3%	0.3%	0.1%	0.1%	4.2%	4.1%	1.8%	2.4%	0.4%	0.4%	5.2%	5.6%	3.9%	3.7%	1.2%	1.2%	1.3%	1.3%	0.5%	0.5%
LT	2.6%	2.6%	0.1%	0.1%	13.6%	12.9%	13.3%	13.8%	0.6%	0.7%	2.8%	2.9%	13.8%	13.4%	5.0%	5.4%	2.2%	2.2%	1.9%	1.8%
LU	10.0%	10.5%	2.3%	1.9%	13.1%	12.6%	5.1%	5.0%	0.6%	0.7%	9.0%	9.2%	13.6%	13.4%	8.0%	8.0%	1.9%	2.0%	3.3%	3.5%
LV	7.6%	7.6%	0.2%	0.2%	10.7%	10.1%	13.8%	13.2%	1.0%	1.1%	2.9%	3.0%	11.4%	11.9%	6.2%	6.5%	2.0%	1.9%	1.4%	1.3%
MT	1.3%	1.1%	0.1%	0.1%	3.6%	3.4%	5.6%	5.1%	0.4%	0.3%	7.1%	6.8%	14.6%	14.6%	7.4%	7.1%	16.2%	15.9%	3.3%	3.3%
NL	12.8%	12.9%	1.2%	1.1%	15.3%	15.3%	6.2%	6.2%	1.0%	1.0%	2.3%	2.4%	13.6%	13.3%	6.4%	6.5%	1.6%	1.5%	4.6%	4.8%
NO	7.4%	7.5%	2.6%	2.5%	7.5%	7.1%	6.1%	5.9%	0.6%	0.6%	4.4%	4.4%	4.8%	4.9%	10.2%	10.5%	2.2%	2.2%	3.2%	3.4%
PL	1.6%	1.6%	1.3%	1.4%	24.3%	24.1%	5.0%	5.0%	1.2%	1.2%	5.6%	5.7%	19.0%	18.9%	7.0%	7.1%	2.2%	2.1%	5.2%	5.0%
PT	2.5%	2.5%	0.6%	0.7%	18.8%	18.4%	4.1%	4.3%	1.1%	1.0%	9.1%	9.2%	17.5%	17.6%	6.4%	6.3%	7.5%	7.6%	1.6%	1.6%
RO	8.0%	7.7%	0.8%	0.8%	18.0%	17.4%	6.1%	6.0%	1.3%	1.2%	9.0%	8.8%	22.6%	22.2%	8.5%	8.4%	3.0%	2.9%	2.6%	2.7%
SE	1.5%	1.5%	0.2%	0.2%	6.1%	6.3%	4.4%	4.4%	1.1%	1.1%	2.2%	2.2%	4.6%	4.7%	3.0%	2.8%	1.3%	1.3%	1.8%	1.8%
SI	2.1%	2.1%	1.2%	1.1%	25.9%	25.6%	6.6%	6.4%	1.0%	1.0%	8.3%	8.8%	20.7%	21.0%	6.7%	6.7%	4.1%	4.1%	3.2%	2.6%
SK	4.1%	4.3%	0.7%	0.7%	17.6%	17.6%	5.1%	4.4%	1.9%	1.9%	5.8%	6.2%	16.0%	16.1%	7.4%	7.4%	1.4%	1.4%	3.2%	3.4%
EU/EEA	3.7%	3.8%	1.0%	0.9%	14.7%	14.8%	6.0%	6.2%	1.1%	1.1%	3.7%	3.5%	12.5%	12.5%	5.6%	5.7%	2.6%	2.6%	3.9%	4.0%

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

%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services	
	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26
AT	1.6%	1.8%	34.1%	33.7%	7.3%	6.9%	2.5%	2.7%	0.3%	0.3%	0.1%	0.1%	1.1%	1.2%	0.9%	0.9%	1.0%	1.0%
BE	4.7%	5.0%	17.7%	17.6%	7.7%	7.6%	3.9%	3.8%	0.2%	0.2%	0.3%	0.3%	4.8%	4.8%	1.1%	1.1%	2.3%	2.3%
BG	0.1%	0.1%	9.9%	10.1%	2.3%	2.7%	1.7%	1.8%	0.0%	0.0%	0.1%	0.1%	0.6%	0.6%	0.2%	0.2%	0.7%	0.7%
CY	0.0%	0.0%	22.4%	22.8%	4.3%	4.2%	1.5%	1.5%	0.0%	0.0%	0.8%	1.0%	2.0%	2.0%	0.9%	1.0%	0.8%	0.7%
CZ	0.4%	0.4%	24.8%	24.9%	5.9%	5.7%	4.2%	4.2%	0.1%	0.1%	0.1%	0.1%	0.9%	0.8%	1.1%	1.4%	2.3%	2.3%
DE	5.2%	5.4%	34.5%	32.0%	4.8%	5.2%	3.9%	4.2%	0.1%	0.2%	0.2%	0.2%	1.3%	1.3%	0.3%	0.3%	3.7%	3.6%
DK	1.8%	1.6%	59.7%	60.0%	4.1%	4.1%	1.8%	1.9%	0.1%	0.2%	0.5%	0.5%	0.7%	0.7%	0.3%	0.3%	0.4%	0.4%
EE	0.0%	0.0%	39.3%	39.2%	3.9%	4.8%	4.3%	4.5%	0.0%	0.0%	0.1%	0.1%	1.0%	1.0%	0.6%	0.6%	0.5%	0.9%
ES	5.4%	5.2%	11.7%	11.7%	5.4%	4.9%	3.6%	3.8%	0.8%	0.7%	0.4%	0.4%	1.2%	1.1%	0.5%	0.5%	5.0%	5.1%
FI	5.7%	5.5%	41.6%	46.1%	7.7%	2.7%	2.5%	2.6%	0.2%	0.2%	0.2%	0.2%	0.8%	0.7%	0.6%	0.6%	0.4%	0.4%
FR	6.6%	6.7%	24.7%	24.7%	6.6%	6.6%	3.9%	3.8%	0.2%	0.2%	0.4%	0.4%	1.9%	1.8%	0.6%	0.6%	3.6%	3.7%
GR	2.0%	2.3%	7.4%	7.4%	1.7%	1.7%	1.5%	1.5%	0.0%	0.0%	0.2%	0.2%	1.5%	1.4%	0.9%	1.0%	1.0%	1.0%
HR	2.0%	1.9%	10.9%	10.7%	3.4%	3.4%	2.2%	2.5%	0.5%	0.4%	0.1%	0.1%	0.5%	0.5%	0.6%	0.6%	1.3%	0.7%
HU	2.5%	2.7%	12.1%	12.2%	6.4%	6.4%	3.2%	3.5%	0.0%	0.0%	0.1%	0.1%	0.6%	0.5%	0.3%	0.3%	2.5%	2.3%
IE	2.4%	2.9%	19.3%	19.2%	3.3%	2.9%	7.3%	7.3%	0.0%	0.0%	0.8%	0.9%	3.9%	3.8%	1.0%	0.9%	0.9%	0.9%
IS	1.5%	0.9%	21.6%	22.1%	1.2%	1.2%	6.5%	6.7%	0.0%	0.0%	0.2%	0.2%	0.3%	0.3%	0.5%	0.5%	0.5%	0.6%
IT	2.0%	1.9%	13.0%	12.9%	7.7%	8.0%	3.2%	3.2%	0.2%	0.2%	0.2%	0.2%	1.1%	1.1%	0.6%	0.5%	1.5%	1.6%
LI	1.2%	0.0%	64.5%	65.2%	3.6%	3.5%	0.9%	0.8%	0.0%	0.0%	0.1%	0.1%	1.0%	1.1%	0.6%	0.6%	9.2%	9.1%
LT	1.6%	2.4%	28.0%	27.6%	7.7%	7.5%	3.8%	3.8%	0.0%	0.0%	0.1%	0.1%	0.6%	0.6%	0.4%	0.4%	2.0%	1.6%
LU	3.8%	3.6%	15.3%	15.3%	5.4%	5.5%	4.1%	4.2%	0.1%	0.2%	0.4%	0.4%	1.7%	1.7%	0.3%	0.3%	2.0%	1.8%
LV	1.0%	1.5%	30.5%	30.7%	6.1%	5.8%	3.0%	3.1%	0.0%	0.0%	0.1%	0.1%	0.6%	0.6%	0.3%	0.3%	1.3%	1.1%
MT	7.6%	8.0%	22.1%	25.0%	4.8%	3.7%	1.5%	1.6%	0.0%	0.0%	0.8%	0.8%	2.1%	2.0%	1.1%	0.9%	0.4%	0.4%
NL	2.9%	3.0%	20.5%	20.3%	3.0%	3.0%	4.0%	4.0%	0.4%	0.3%	0.2%	0.2%	3.0%	2.9%	0.4%	0.5%	0.6%	0.7%
NO	0.8%	0.7%	35.7%	34.7%	8.2%	2.8%	4.0%	10.2%	0.1%	0.1%	0.4%	0.4%	1.3%	1.3%	0.4%	0.4%	0.5%	0.4%
PL	0.8%	1.1%	12.1%	11.9%	6.1%	6.4%	5.2%	5.1%	0.0%	0.0%	0.3%	0.4%	1.6%	1.7%	0.8%	0.8%	0.7%	0.7%
PT	1.9%	2.0%	14.4%	14.5%	5.4%	5.3%	3.2%	3.3%	0.0%	0.0%	0.7%	0.7%	2.0%	2.0%	0.9%	0.9%	2.1%	2.1%
RO	0.8%	1.7%	9.2%	9.2%	3.5%	3.4%	2.3%	2.3%	0.1%	0.1%	0.2%	0.2%	2.3%	2.4%	0.5%	0.6%	1.0%	2.1%
SE	4.8%	4.8%	61.2%	60.9%	4.0%	4.3%	1.6%	1.6%	0.1%	0.1%	0.2%	0.2%	0.6%	0.6%	0.3%	0.3%	1.1%	0.8%
SI	1.2%	1.5%	9.0%	8.8%	5.5%	5.3%	2.2%	2.4%	0.0%	0.1%	0.2%	0.2%	0.7%	0.8%	0.7%	0.5%	0.7%	0.9%
SK	0.1%	0.1%	19.9%	19.9%	6.7%	6.5%	5.5%	5.4%	0.0%	0.0%	0.3%	0.4%	1.3%	1.5%	1.0%	1.1%	1.9%	1.9%
EU/EEA	4.6%	4.6%	25.9%	25.6%	5.7%	5.5%	3.5%	3.7%	0.3%	0.3%	0.3%	0.3%	1.7%	1.7%	0.5%	0.5%	2.7%	2.8%

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

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

European Banking Authority

Statistical Annex

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

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

%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication	
	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26
AT	3.6%	3.6%	1.3%	1.5%	4.1%	4.1%	1.3%	1.3%	3.4%	4.4%	5.1%	4.6%	4.6%	4.3%	2.4%	2.4%	5.3%	5.3%	3.7%	3.8%
BE	3.1%	3.0%	2.6%	2.6%	4.0%	3.8%	0.5%	0.5%	1.9%	1.8%	4.7%	4.7%	4.8%	4.8%	2.5%	2.5%	4.7%	4.8%	4.8%	5.5%
BG	3.3%	3.2%	1.0%	0.8%	3.8%	3.9%	0.1%	0.2%	0.8%	0.6%	1.5%	1.4%	4.5%	3.9%	4.4%	4.5%	6.7%	5.6%	2.4%	3.4%
CY	2.8%	2.6%	0.0%	0.0%	0.8%	0.8%	0.0%	0.0%	0.6%	0.7%	0.9%	1.0%	2.3%	2.3%	0.0%	0.0%	0.6%	0.5%	9.8%	9.0%
CZ	3.2%	3.5%	3.3%	2.0%	3.4%	3.3%	0.4%	0.2%	0.6%	0.6%	4.4%	4.3%	2.6%	2.3%	2.4%	2.5%	2.3%	2.2%	1.0%	1.0%
DE	3.0%	2.8%	3.5%	3.5%	4.7%	5.3%	1.4%	1.6%	0.2%	0.3%	6.7%	6.2%	4.1%	3.9%	1.9%	1.5%	3.5%	3.3%	3.3%	2.9%
DK	1.4%	1.6%	0.2%	0.2%	2.5%	2.5%	3.5%	3.6%	2.1%	1.4%	4.4%	4.1%	3.5%	3.0%	1.1%	0.6%	4.5%	4.3%	2.2%	3.7%
EE	2.0%	2.1%	0.4%	0.3%	6.2%	5.5%	0.0%	0.0%	0.4%	0.3%	2.3%	2.3%	1.8%	1.7%	0.8%	0.7%	1.6%	1.6%	0.5%	0.5%
ES	5.5%	4.2%	1.5%	1.8%	3.0%	3.3%	1.5%	1.6%	1.7%	1.4%	4.9%	4.7%	4.0%	3.9%	3.2%	3.1%	3.4%	2.9%	1.4%	1.2%
FI	3.1%	2.9%	0.6%	0.4%	1.7%	1.8%	0.6%	0.6%	1.1%	1.2%	3.2%	2.4%	3.1%	2.4%	0.6%	0.6%	3.1%	2.8%	3.0%	1.5%
FR	4.6%	4.9%	2.4%	4.2%	4.1%	4.2%	1.1%	1.2%	2.8%	2.8%	8.7%	9.5%	5.0%	4.8%	2.7%	2.6%	8.4%	7.9%	4.2%	3.8%
GR	5.8%	5.2%	1.4%	1.3%	3.3%	3.1%	0.3%	0.3%	1.8%	4.0%	2.2%	2.2%	4.5%	4.3%	0.3%	0.3%	2.0%	1.9%	2.2%	5.0%
HR	3.4%	3.0%	0.8%	0.8%	5.3%	5.3%	0.0%	0.0%	2.3%	2.2%	2.8%	2.5%	1.8%	1.7%	2.3%	2.2%	3.3%	2.9%	1.3%	0.9%
HU	4.7%	4.2%	0.8%	1.0%	6.9%	6.1%	0.1%	0.1%	0.9%	0.9%	3.8%	3.7%	2.6%	2.6%	2.3%	2.3%	1.4%	1.8%	1.3%	2.2%
IE	3.5%	3.5%	0.2%	0.3%	2.9%	2.7%	1.0%	0.9%	0.0%	0.0%	2.6%	2.7%	1.4%	2.0%	1.9%	2.8%	1.4%	1.2%	4.6%	4.2%
IS	0.8%	0.7%	0.0%	0.0%	1.6%	1.6%	0.0%	0.0%	1.6%	1.6%	3.3%	6.2%	8.6%	6.9%	0.8%	0.5%	3.6%	4.0%	1.8%	0.2%
IT	4.1%	4.4%	3.5%	3.6%	4.0%	4.1%	0.8%	0.7%	1.7%	1.8%	6.0%	5.8%	4.1%	4.0%	1.8%	1.7%	4.8%	4.8%	1.7%	1.7%
LI	9.5%	9.5%	0.0%	0.0%	1.7%	1.9%	0.0%	0.0%	0.0%	0.0%	0.4%	0.3%	5.0%	10.9%	0.8%	0.7%	7.9%	8.1%	18.2%	3.4%
LT	1.3%	1.2%	0.2%	0.2%	1.7%	1.5%	0.4%	0.1%	2.5%	2.3%	3.9%	3.8%	0.6%	0.4%	3.4%	3.0%	0.2%	0.2%	0.4%	0.1%
LU	3.7%	3.7%	2.1%	2.5%	5.8%	5.5%	0.5%	0.5%	5.6%	5.3%	6.0%	5.9%	3.0%	3.0%	2.8%	2.7%	5.6%	4.7%	1.5%	1.5%
LV	2.4%	2.4%	0.2%	0.1%	3.2%	3.3%	0.3%	0.3%	0.8%	0.5%	2.0%	2.2%	0.8%	0.8%	0.9%	0.9%	0.5%	0.4%	0.6%	0.5%
MT	0.0%	0.0%	0.0%	0.0%	7.3%	7.4%	0.3%	0.4%	0.4%	0.5%	4.8%	4.9%	5.1%	4.9%	0.1%	0.1%	4.2%	4.1%	2.0%	2.3%
NL	3.6%	3.8%	3.1%	2.8%	4.2%	4.1%	1.5%	2.0%	1.1%	0.8%	3.8%	3.9%	3.3%	3.1%	2.2%	2.2%	4.5%	3.0%	3.9%	4.1%
NO	1.8%	1.6%	0.9%	0.8%	2.4%	2.7%	2.8%	2.9%	0.6%	0.5%	3.5%	3.2%	3.5%	3.3%	0.7%	0.6%	1.1%	1.0%	0.3%	0.2%
PL	4.4%	4.5%	15.7%	15.1%	10.6%	10.6%	0.3%	5.3%	2.9%	2.8%	8.3%	8.3%	3.9%	3.8%	10.8%	10.6%	9.0%	9.0%	2.6%	2.7%
PT	4.7%	4.7%	5.4%	4.4%	5.4%	5.2%	0.0%	0.3%	0.9%	1.0%	4.0%	3.7%	3.6%	3.3%	6.4%	6.2%	2.0%	1.9%	2.5%	2.4%
RO	11.9%	14.2%	13.7%	14.0%	6.1%	6.7%	0.4%	0.4%	15.5%	13.4%	8.2%	6.9%	7.0%	6.4%	6.0%	5.7%	8.3%	8.2%	1.8%	1.5%
SE	0.5%	0.5%	1.8%	1.9%	1.4%	1.2%	0.0%	0.0%	0.1%	0.1%	0.6%	0.6%	1.2%	1.1%	0.2%	0.1%	0.6%	0.5%	3.7%	3.1%
SI	2.9%	2.7%	0.5%	0.3%	9.3%	8.6%	0.3%	0.3%	6.3%	6.5%	1.7%	3.8%	2.1%	1.4%	3.9%	4.6%	2.7%	1.9%	0.6%	0.7%
SK	2.5%	2.3%	0.6%	0.6%	3.6%	3.0%	0.1%	0.1%	0.9%	0.9%	4.2%	3.8%	4.1%	4.0%	1.7%	1.7%	4.6%	4.7%	1.0%	0.9%
EU/EEA	4.0%	4.0%	2.4%	3.1%	3.9%	4.1%	1.2%	1.4%	1.4%	1.4%	5.9%	5.8%	4.2%	4.0%	2.3%	2.2%	4.9%	4.6%	3.1%	2.9%

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

%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services	
	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26	Mar-26	Jun-26
AT	2.3%	2.2%	5.0%	5.0%	2.5%	2.2%	4.5%	4.1%	0.0%	0.0%	4.2%	4.5%	1.4%	1.3%	0.8%	1.0%	1.2%	1.3%
BE	3.1%	5.8%	3.7%	3.5%	4.2%	3.3%	2.6%	2.5%	0.7%	1.2%	1.6%	1.8%	1.3%	1.2%	0.9%	0.9%	2.0%	1.8%
BG	0.1%	80.6%	2.2%	2.1%	12.7%	7.9%	1.4%	1.2%	0.0%	0.0%	0.0%	0.0%	1.1%	0.9%	1.4%	1.5%	2.6%	2.1%
CY	0.0%	0.0%	2.3%	2.1%	4.1%	4.1%	1.2%	1.2%	0.0%	0.0%	1.1%	1.0%	0.2%	0.2%	0.2%	0.2%	3.8%	3.7%
CZ	0.1%	0.1%	0.8%	0.8%	1.2%	1.4%	1.1%	1.1%	0.0%	0.0%	1.4%	1.4%	1.5%	1.4%	0.3%	0.2%	1.1%	1.1%
DE	2.1%	2.2%	5.2%	5.4%	3.0%	3.2%	3.9%	3.4%	0.0%	0.0%	1.7%	1.6%	2.9%	2.8%	1.5%	3.0%	2.3%	2.0%
DK	3.8%	1.5%	0.9%	0.9%	2.1%	2.2%	3.1%	3.2%	0.0%	0.0%	0.4%	0.5%	1.3%	1.4%	3.3%	3.2%	2.2%	2.5%
EE	0.0%	0.0%	0.5%	0.5%	0.3%	0.3%	1.4%	1.1%	0.0%	0.0%	1.1%	0.7%	2.4%	2.4%	0.1%	0.1%	7.0%	3.9%
ES	0.7%	1.0%	2.3%	2.2%	3.3%	3.4%	3.3%	3.0%	0.1%	0.1%	5.5%	4.7%	4.3%	4.1%	4.9%	5.1%	3.0%	3.5%
FI	0.2%	0.2%	0.9%	1.0%	0.9%	2.4%	1.0%	0.9%	0.0%	0.0%	1.0%	0.9%	0.8%	0.8%	2.2%	2.0%	1.6%	2.0%
FR	2.8%	3.3%	3.3%	3.3%	5.2%	5.2%	3.5%	3.4%	0.6%	0.7%	5.4%	5.4%	2.7%	2.6%	4.8%	4.5%	2.9%	3.0%
GR	0.1%	0.1%	1.7%	1.6%	2.8%	2.8%	0.7%	0.7%	1.2%	1.2%	5.9%	6.0%	1.9%	1.9%	0.6%	0.5%	8.5%	8.8%
HR	0.1%	0.1%	1.0%	1.2%	2.1%	2.3%	7.4%	6.4%	0.0%	0.0%	3.3%	3.9%	0.7%	0.4%	0.4%	4.4%	0.9%	1.5%
HU	0.3%	1.0%	2.7%	3.9%	1.6%	1.7%	2.3%	2.2%	1.3%	3.8%	9.4%	8.5%	2.6%	2.7%	3.1%	3.4%	10.2%	4.5%
IE	0.7%	1.9%	3.9%	4.2%	0.8%	2.1%	2.7%	2.4%	0.1%	0.5%	0.2%	0.1%	1.3%	1.5%	1.1%	0.9%	4.8%	4.8%
IS	0.3%	0.4%	2.6%	3.3%	1.3%	1.9%	1.2%	1.1%	0.0%	0.0%	2.3%	2.6%	1.2%	1.1%	3.7%	2.7%	8.2%	7.4%
IT	1.3%	1.5%	3.2%	3.0%	2.3%	2.2%	2.3%	2.4%	0.6%	0.6%	4.8%	4.1%	3.3%	3.1%	2.9%	3.7%	3.3%	2.5%
LI	0.1%	0.0%	1.3%	1.1%	0.0%	0.0%	3.2%	3.7%	0.0%	0.0%	0.3%	0.0%	0.3%	0.3%	0.0%	0.0%	1.8%	1.5%
LT	0.0%	0.0%	0.9%	0.6%	0.2%	0.1%	1.5%	2.9%	41.6%	0.0%	0.4%	0.4%	1.2%	0.8%	0.5%	0.5%	1.1%	1.3%
LU	0.5%	1.0%	6.2%	6.1%	5.5%	5.5%	2.9%	2.9%	1.6%	4.5%	3.1%	3.2%	4.7%	4.5%	2.3%	2.4%	2.9%	2.5%
LV	39.6%	27.3%	1.9%	1.8%	0.2%	0.2%	0.6%	0.8%	0.0%	0.0%	0.7%	0.8%	0.7%	0.8%	1.4%	1.3%	0.2%	0.3%
MT	2.5%	2.6%	1.8%	1.5%	0.6%	0.6%	3.1%	2.8%	0.0%	0.0%	21.2%	20.9%	0.0%	0.0%	1.6%	0.6%	5.1%	4.7%
NL	3.9%	3.2%	1.3%	1.3%	4.1%	3.7%	2.3%	2.0%	0.0%	0.0%	2.0%	2.1%	2.0%	2.0%	1.9%	1.7%	2.0%	1.6%
NO	2.0%	1.2%	2.1%	2.0%	1.6%	1.3%	2.0%	1.2%	0.0%	0.0%	0.8%	6.9%	2.6%	2.4%	4.7%	3.8%	1.4%	0.8%
PL	7.8%	0.4%	2.4%	2.4%	1.4%	2.3%	2.6%	2.7%	0.9%	0.2%	3.6%	3.8%	1.4%	1.4%	1.7%	1.7%	5.8%	5.7%
PT	0.8%	0.5%	2.8%	2.9%	5.3%	5.3%	2.3%	2.1%	0.4%	0.4%	2.7%	2.5%	1.5%	1.3%	4.8%	4.5%	3.8%	2.6%
RO	15.2%	6.8%	1.4%	1.3%	3.8%	3.4%	3.3%	3.0%	21.3%	19.3%	30.7%	24.4%	1.1%	1.4%	2.7%	2.3%	6.0%	6.0%
SE	0.3%	0.3%	0.2%	0.2%	1.6%	3.8%	0.3%	0.3%	0.0%	0.0%	0.1%	0.3%	0.3%	0.4%	3.1%	0.7%	0.2%	0.3%
SI	0.3%	0.2%	1.3%	0.7%	4.6%	4.5%	3.3%	3.1%	0.9%	0.5%	8.3%	8.2%	0.3%	0.3%	0.6%	0.7%	2.1%	2.0%
SK	0.1%	0.2%	0.8%	0.7%	1.3%	1.4%	1.8%	1.8%	0.0%	0.0%	1.7%	1.7%	0.4%	0.3%	0.5%	0.4%	0.9%	0.9%
EU/EEA	2.1%	2.4%	2.9%	2.8%	3.5%	3.7%	3.1%	2.9%	0.3%	0.3%	3.9%	3.9%	2.4%	2.4%	3.3%	3.3%	2.8%	2.8%

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

European Banking Authority

Statistical Annex

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

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

Country of counterparty	Total exposures to Real Estate activities (NACE L)						Non-performing exposures to Real Estate activities (NACE L)					
	Gross carrying amount			As % of Total of exposures to Non-financial corporations			Gross carrying amount			NPL ratio		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	47.8	57.4	58.0	34.4%	40.2%	39.6%	2.3	3.2	3.3	4.8%	5.6%	5.6%
BE	43.2	51.5	52.4	18.8%	22.2%	21.8%	1.3	1.9	1.9	3.0%	3.7%	3.6%
BG	2.2	2.7	2.7	10.7%	11.4%	11.6%	0.1	0.0	0.0	2.5%	1.5%	1.5%
CY	2.1	2.2	2.2	18.5%	17.8%	17.2%	0.1	0.1	0.1	3.9%	3.2%	2.9%
CZ	18.4	19.6	20.3	26.4%	27.5%	27.0%	0.1	0.1	0.1	0.7%	0.7%	0.6%
DE	191.9	191.1	190.0	29.5%	28.5%	28.1%	5.8	6.0	6.5	3.0%	3.1%	3.4%
DK	71.3	66.3	74.3	46.3%	42.3%	47.9%	0.5	0.5	0.4	0.7%	0.7%	0.6%
EE	4.6	4.9	5.1	35.7%	37.3%	37.6%	0.0	0.0	0.0	0.9%	0.5%	0.4%
ES	49.4	59.1	58.5	11.7%	13.6%	13.2%	1.1	1.1	1.1	2.1%	1.8%	1.8%
FI	33.9	58.6	60.7	37.1%	49.7%	50.2%	0.3	0.8	1.0	0.8%	1.4%	1.6%
FR	395.9	416.7	421.5	33.6%	35.0%	34.9%	11.6	13.2	14.3	2.9%	3.2%	3.4%
GR	3.7	4.1	4.0	4.6%	4.8%	4.5%	0.1	0.1	0.1	2.0%	1.8%	1.7%
HR	1.9	2.4	2.4	10.6%	12.6%	12.3%	0.1	0.0	0.0	2.7%	1.8%	1.7%
HU	4.3	4.8	5.0	15.5%	15.3%	14.5%	0.1	0.1	0.1	1.7%	1.5%	1.5%
IE	10.3	9.6	9.6	16.0%	15.1%	14.4%	0.7	0.4	0.4	7.0%	4.0%	4.3%
IS	3.7	3.5	3.7	23.3%	20.5%	21.0%	0.2	0.1	0.1	4.7%	2.6%	3.3%
IT	37.8	41.7	41.3	7.9%	8.1%	7.8%	2.1	1.8	1.7	5.5%	4.2%	4.1%
LI	0.8	0.8	0.8	32.5%	30.4%	30.9%	0.0	0.0	0.0	0.0%	0.1%	0.0%
LT	3.5	4.0	4.1	23.9%	24.5%	24.8%	0.0	0.0	0.0	0.3%	0.5%	0.3%
LU	44.1	42.4	38.7	34.8%	31.8%	29.4%	2.9	3.6	3.5	6.7%	8.4%	9.2%
LV	1.8	2.1	2.1	24.9%	26.9%	25.7%	0.0	0.0	0.0	0.1%	1.4%	1.4%
MT	0.7	0.7	0.8	11.0%	11.0%	11.9%	0.0	0.0	0.0	2.5%	0.4%	0.3%
NL	55.4	59.4	58.9	19.8%	20.9%	20.5%	0.3	0.3	0.3	0.6%	0.5%	0.5%
NO	47.5	60.1	60.8	37.4%	44.3%	43.9%	0.3	0.6	0.6	0.7%	1.0%	0.9%
PL	15.2	20.3	17.3	17.9%	18.9%	16.2%	0.4	0.5	0.5	2.7%	2.6%	2.8%
PT	8.7	9.1	9.5	12.7%	13.0%	13.2%	0.2	0.2	0.2	2.5%	2.3%	2.5%
RO	4.3	4.9	5.1	12.3%	14.0%	14.1%	0.0	0.0	0.0	0.5%	0.4%	0.4%
SE	151.2	156.7	156.9	58.6%	58.2%	58.1%	0.3	0.4	0.3	0.2%	0.2%	0.2%
SI	0.9	1.2	1.2	8.9%	11.5%	10.8%	0.0	0.0	0.0	0.4%	0.2%	0.3%
SK	5.9	6.6	6.7	20.3%	23.1%	23.2%	0.0	0.0	0.0	0.8%	0.6%	0.5%
EU/EEA	1,262.4	1,364.4	1,374.6	26.8%	27.8%	27.6%	31.0	35.0	36.7	2.5%	2.6%	2.7%
Memo item: Non-EU/EEA countries	171.4	184.3	180.2	12.6%	12.2%	11.5%	11.8	11.5	9.9	6.9%	6.3%	5.5%

By country of counterparty	Total exposures to Construction (NACE F)						Non-performing exposures to Construction (NACE F)					
	Gross carrying amount			As % of Total of exposures to Non-financial corporations			Gross carrying amount			NPL ratio		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	12.7	3.0	3.2	9.2%	2.1%	2.2%	1.0	0.2	0.2	7.8%	6.3%	5.3%
BE	24.3	15.6	15.9	10.6%	6.7%	6.6%	1.0	0.8	0.8	4.3%	5.1%	5.2%
BG	1.6	1.5	1.6	7.8%	6.4%	6.8%	0.0	0.0	0.0	1.7%	1.4%	1.2%
CY	0.9	0.4	0.4	7.8%	3.1%	3.1%	0.1	0.0	0.0	5.9%	3.7%	4.1%
CZ	2.9	2.4	2.7	4.1%	3.4%	3.6%	0.1	0.1	0.1	3.7%	4.6%	4.3%
DE	16.6	12.4	12.3	2.5%	1.8%	1.8%	1.3	0.9	0.8	8.0%	7.5%	6.8%
DK	2.1	2.0	2.2	1.4%	1.3%	1.4%	0.1	0.1	0.1	3.9%	2.9%	2.7%
EE	0.4	0.4	0.4	3.2%	2.7%	2.7%	0.0	0.0	0.0	1.0%	1.2%	1.5%
ES	31.9	24.5	24.3	7.5%	5.6%	5.5%	1.9	1.5	1.4	5.8%	6.0%	5.6%
FI	3.1	2.1	2.3	3.4%	1.8%	1.9%	0.3	0.2	0.2	9.2%	7.4%	6.6%
FR	52.2	44.3	36.4	4.4%	3.7%	3.0%	4.4	4.2	3.5	8.4%	9.5%	9.7%
GR	3.7	5.2	5.2	4.7%	6.1%	5.9%	0.1	0.1	0.1	3.1%	1.9%	1.8%
HR	1.6	1.6	1.7	8.8%	8.4%	8.6%	0.1	0.1	0.1	5.0%	3.3%	3.4%
HU	1.3	1.2	1.4	4.7%	3.8%	4.0%	0.1	0.0	0.1	4.3%	3.8%	4.2%
IE	1.9	1.7	1.8	3.0%	2.7%	2.7%	0.0	0.0	0.0	2.0%	1.3%	1.5%
IS	2.4	3.3	3.3	15.4%	19.1%	18.9%	0.1	0.1	0.2	3.3%	3.3%	6.2%
IT	30.0	29.9	29.4	6.3%	5.8%	5.6%	2.7	2.1	2.1	9.0%	7.2%	7.1%
LI	0.1	0.1	0.1	3.7%	3.4%	3.5%	0.0	0.0	0.0	1.1%	0.7%	0.7%
LT	0.7	0.5	0.5	4.9%	2.8%	2.9%	0.0	0.0	0.0	1.9%	2.0%	2.2%
LU	5.3	2.1	2.1	4.1%	1.5%	1.6%	0.7	0.2	0.1	13.0%	9.5%	7.0%
LV	0.2	0.2	0.2	2.6%	2.0%	2.2%	0.0	0.0	0.0	2.9%	5.7%	4.9%
MT	0.4	0.2	0.2	5.6%	2.8%	2.5%	0.0	0.0	0.0	4.2%	7.2%	8.1%
NL	12.3	9.7	9.7	4.4%	3.4%	3.4%	0.4	0.2	0.2	3.6%	2.4%	2.1%
NO	12.9	5.1	5.3	10.2%	3.8%	3.8%	0.4	0.3	0.2	3.0%	5.1%	3.9%
PL	4.7	5.4	5.5	5.5%	5.0%	5.2%	0.3	0.3	0.3	5.6%	6.3%	5.4%
PT	6.2	6.1	6.1	9.0%	8.6%	8.4%	0.3	0.2	0.2	4.7%	3.5%	3.2%
RO	2.7	2.2	2.4	7.8%	6.4%	6.6%	0.1	0.1	0.1	4.7%	5.4%	5.1%
SE	7.3	10.8	10.9	2.8%	4.0%	4.0%	0.2	0.1	0.1	2.3%	1.4%	1.3%
SI	0.6	0.5	0.5	6.4%	4.7%	4.8%	0.0	0.0	0.0	5.6%	5.2%	5.0%
SK	1.8	1.5	1.6	6.3%	5.2%	5.7%	0.1	0.1	0.1	4.5%	5.0%	4.6%
EU/EEA	244.7	195.6	189.7	5.2%	4.0%	3.8%	15.8	12.1	11.0	6.4%	6.2%	5.8%
Memo item: Non-EU/EEA countries	38.0	30.9	32.7	2.8%	2.0%	2.1%	2.3	1.2	2.0	6.1%	4.0%	6.0%

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

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

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

European Banking Authority

Statistical Annex

IFRS 9 specific data [1]

Loans and advances at amortised cost: distribution among stages according to IFRS 9 [2]

% of loans and advances at amortised cost	Stage 1			Stage 2			Stage 3			Coverage ratio of stage 1 loans and advances			Coverage ratio of stage 2 loans and advances			Coverage ratio of stage 3 loans and advances		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	83.9%	85.0%	85.7%	13.3%	12.4%	11.8%	2.6%	2.4%	2.3%	0.2%	0.2%	0.2%	3.5%	3.4%	3.4%	41.4%	40.8%	41.1%
BE	90.9%	90.6%	90.7%	7.4%	7.5%	7.5%	1.6%	1.8%	1.8%	0.1%	0.1%	0.1%	1.9%	1.9%	2.0%	46.7%	44.4%	44.2%
BG	89.2%	90.8%	91.0%	8.6%	7.2%	7.0%	2.2%	2.1%	2.0%	0.3%	0.3%	0.3%	8.3%	7.5%	7.2%	60.0%	56.6%	56.2%
CY	91.0%	93.4%	93.8%	5.4%	4.9%	4.5%	2.1%	1.1%	1.1%	0.2%	0.3%	0.3%	5.0%	5.8%	5.4%	44.5%	52.9%	54.9%
CZ	92.8%	94.0%	94.4%	6.1%	5.0%	4.6%	1.1%	0.9%	1.0%	0.1%	0.1%	0.1%	4.0%	4.6%	4.7%	50.9%	52.6%	52.2%
DE	82.6%	83.0%	82.7%	15.4%	15.0%	15.3%	1.9%	1.9%	1.9%	0.1%	0.1%	0.1%	1.5%	1.6%	1.5%	34.6%	34.4%	34.4%
DK	89.4%	90.1%	89.9%	8.4%	8.0%	8.1%	1.8%	1.4%	1.5%	0.2%	0.2%	0.2%	6.1%	5.4%	5.3%	39.8%	43.7%	42.2%
EE	90.5%	91.6%	91.3%	8.4%	7.3%	7.7%	1.0%	1.1%	1.1%	0.2%	0.1%	0.1%	1.9%	1.6%	1.7%	26.4%	26.9%	27.2%
ES	91.1%	91.1%	91.4%	6.2%	6.3%	6.1%	2.6%	2.6%	2.5%	0.3%	0.3%	0.3%	5.5%	5.4%	5.2%	48.2%	49.2%	49.5%
FI	91.6%	92.5%	92.3%	7.0%	6.2%	6.4%	1.3%	1.2%	1.2%	0.1%	0.0%	0.0%	1.6%	1.5%	1.4%	24.2%	22.5%	22.5%
FR	87.8%	88.1%	88.1%	9.7%	9.3%	9.3%	2.4%	2.5%	2.5%	0.2%	0.2%	0.2%	3.6%	3.7%	3.7%	44.7%	44.5%	43.9%
GR	89.3%	90.0%	90.5%	6.9%	6.5%	6.0%	2.9%	2.6%	2.6%	0.4%	0.4%	0.4%	6.4%	7.4%	6.4%	42.2%	38.7%	38.3%
HR	87.0%	90.8%	91.0%	10.8%	7.1%	6.9%	2.1%	2.1%	2.1%	0.4%	0.5%	0.4%	6.6%	8.0%	8.1%	63.6%	64.0%	63.1%
HU	82.8%	86.3%	86.7%	13.9%	10.4%	10.2%	3.0%	3.0%	2.9%	0.9%	0.8%	0.8%	8.8%	9.1%	8.9%	62.6%	63.1%	64.1%
IE	87.9%	89.3%	89.3%	10.0%	9.0%	9.0%	1.9%	1.5%	1.6%	0.2%	0.2%	0.2%	4.4%	5.0%	4.7%	33.2%	34.1%	34.9%
IS	94.3%	92.9%	93.1%	4.1%	5.2%	4.8%	1.6%	1.8%	2.1%	0.2%	0.2%	0.2%	2.3%	2.1%	2.0%	18.9%	18.4%	16.1%
IT	88.9%	89.7%	90.1%	8.6%	8.2%	7.7%	2.4%	2.0%	2.0%	0.2%	0.2%	0.2%	5.1%	4.9%	4.9%	52.4%	52.2%	52.5%
LI	98.7%	98.4%	98.8%	0.8%	1.2%	0.8%	0.5%	0.4%	0.4%	0.0%	0.0%	0.0%	0.2%	1.0%	0.2%	33.2%	34.5%	37.6%
LT	91.9%	91.0%	91.0%	7.3%	8.2%	8.2%	0.8%	0.8%	0.7%	0.3%	0.2%	0.2%	2.7%	3.5%	3.5%	39.1%	44.0%	46.3%
LU	91.0%	91.5%	91.3%	6.7%	6.2%	6.4%	2.2%	2.3%	2.2%	0.2%	0.2%	0.2%	3.9%	3.6%	3.3%	42.3%	41.2%	41.6%
LV	90.1%	88.9%	88.4%	9.3%	10.1%	10.6%	0.5%	1.0%	1.0%	0.2%	0.2%	0.2%	1.7%	1.9%	1.6%	39.2%	41.1%	44.0%
MT	93.2%	93.2%	93.2%	4.6%	5.3%	5.3%	2.2%	1.5%	1.5%	0.2%	0.2%	0.2%	3.9%	2.9%	2.8%	27.3%	32.4%	32.6%
NL	89.6%	89.7%	89.8%	8.8%	8.8%	8.6%	1.6%	1.5%	1.5%	0.1%	0.1%	0.1%	1.2%	1.2%	1.2%	24.5%	25.8%	25.6%
NO	93.6%	94.1%	93.2%	5.4%	4.9%	5.9%	1.0%	0.9%	0.9%	0.0%	0.1%	0.1%	1.0%	1.1%	0.9%	22.3%	24.4%	25.3%
PL	85.4%	85.8%	86.5%	10.7%	10.4%	9.7%	3.6%	3.5%	3.5%	0.4%	0.4%	0.4%	7.5%	7.2%	7.3%	50.9%	52.6%	52.5%
PT	87.9%	89.6%	89.8%	9.7%	8.3%	8.0%	2.3%	2.1%	2.1%	0.4%	0.4%	0.4%	7.2%	7.1%	6.8%	59.0%	60.9%	56.3%
RO	85.2%	84.8%	85.1%	10.9%	11.3%	11.1%	3.6%	3.6%	3.6%	1.2%	1.0%	1.0%	11.5%	10.6%	11.4%	66.7%	66.0%	64.9%
SE	94.9%	95.4%	95.5%	4.8%	4.3%	4.2%	0.4%	0.3%	0.3%	0.0%	0.0%	0.0%	1.4%	1.4%	1.2%	26.4%	26.8%	27.3%
SI	89.2%	90.1%	90.1%	8.6%	7.2%	7.3%	1.9%	2.3%	2.2%	0.5%	0.5%	0.4%	5.4%	4.9%	5.6%	58.9%	51.2%	54.4%
SK	89.2%	89.2%	89.3%	8.7%	8.6%	8.6%	1.9%	2.0%	1.9%	0.2%	0.2%	0.2%	5.2%	4.6%	4.7%	54.0%	52.6%	53.3%
EU/EEA	88.4%	88.8%	88.9%	9.4%	9.0%	8.9%	2.1%	2.1%	2.1%	0.2%	0.2%	0.2%	3.2%	3.3%	3.2%	42.8%	42.9%	42.7%

Fair valued financial assets

Volumes bn EUR, % as share of fair value financial assets	Total fair valued financial assets			Level 1 financial assets			Level 2 financial assets			Level 3 financial assets		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	68.5	79.5	81.7	63.1%	61.5%	62.2%	27.5%	27.7%	27.6%	9.3%	10.8%	10.2%
BE	83.6	93.7	97.7	60.6%	60.8%	63.0%	33.4%	32.9%	30.0%	5.9%	6.3%	6.9%
BG	2.6	2.7	2.8	73.5%	75.2%	73.2%	24.7%	23.0%	24.4%	1.8%	1.8%	2.4%
CY	0.8	0.6	0.5	54.7%	63.0%	65.0%	18.0%	24.3%	24.0%	27.3%	12.7%	11.0%
CZ	9.9	11.0	10.7	53.9%	57.4%	58.2%	42.2%	39.5%	38.2%	3.8%	3.1%	3.6%
DE	1,152.3	1,212.8	1,275.2	26.5%	28.5%	28.5%	69.4%	67.2%	66.9%	4.1%	4.3%	4.6%
DK	511.5	516.4	525.2	13.2%	12.1%	13.2%	77.5%	77.7%	77.4%	9.3%	10.2%	9.4%
EE	0.6	0.6	1.3	76.7%	77.3%	91.4%	22.4%	22.1%	8.3%	0.9%	0.6%	0.3%
ES	522.0	612.4	630.4	42.1%	43.5%	43.7%	53.4%	51.8%	51.4%	4.5%	4.7%	4.9%
FI	229.9	243.2	258.4	25.6%	25.5%	27.5%	71.5%	71.6%	69.7%	2.9%	2.9%	2.8%
FR	2,572.5	2,716.6	2,866.8	36.9%	37.7%	38.1%	59.1%	57.8%	57.0%	4.0%	4.5%	4.9%
GR	18.6	20.3	20.6	55.0%	62.9%	65.2%	35.7%	28.2%	26.6%	9.3%	8.9%	8.2%
HR	6.0	6.2	6.7	70.9%	70.6%	74.8%	28.7%	28.8%	24.3%	0.4%	0.6%	0.9%
HU	15.7	20.3	23.1	31.1%	33.8%	33.6%	23.9%	20.7%	18.0%	45.1%	45.5%	48.4%
IE	113.0	113.1	115.1	51.3%	53.3%	54.2%	46.8%	45.7%	44.7%	1.8%	0.9%	1.1%
IS	4.9	4.8	4.8	84.7%	83.1%	80.7%	4.3%	4.6%	5.4%	11.0%	12.3%	13.9%
IT	396.2	421.2	432.2	67.1%	65.0%	65.4%	28.0%	30.1%	30.0%	4.9%	4.9%	4.6%
LI	14.9	14.8	14.9	0.5	64.6%	65.5%	31.8%	31.7%	31.1%	13.9%	3.7%	3.4%
LT	0.3	0.7	0.7	53.5%	69.7%	76.4%	40.9%	28.7%	20.6%	5.6%	1.6%	2.9%
LU	20.5	21.3	20.2	83.2%	84.3%	84.2%	11.0%	11.4%	11.1%	5.8%	4.3%	4.7%
LV	1.0	1.2	1.2	90.2%	88.6%	92.1%	9.6%	11.1%	7.6%	0.2%	0.3%	0.3%
MT	1.8	1.9	1.9	69.8%	71.2%	71.9%	28.3%	27.1%	26.4%	1.9%	1.7%	1.7%
NL	358.6	386.8	394.1	48.2%	52.1%	53.8%	47.2%	43.7%	42.3%	4.6%	4.2%	3.9%
NO	68.8	78.8	82.0	4.4%	8.0%	6.8%	72.3%	68.8%	70.3%	23.3%	23.2%	22.9%
PL	42.1	43.1	44.7	65.1%	67.8%	67.1%	22.8%	23.5%	26.8%	12.2%	8.7%	6.1%
PT	36.6	33.8	34.1	68.7%	74.7%	74.3%	23.9%	18.8%	19.4%	7.4%	6.6%	6.3%
RO	22.2	20.9	20.6	94.5%	88.6%	87.2%	5.0%	10.2%	11.6%	0.5%	1.2%	1.2%
SE	166.9	184.3	197.0	43.1%	48.2%	49.0%	56.4%	51.3%	50.5%	0.5%	0.4%	0.4%
SI	4.3	4.1	4.4	68.1%	72.1%	74.1%	30.9%	26.9%	24.9%	1.0%	1.0%	1.0%
SK	2.2	1.9	1.8	81.9%	80.4%	83.6%	14.6%	14.9%	11.5%	3.5%	4.7%	4.9%
EU/EEA	6,327.7	6,747.2	7,043.6	36.7%	38.0%	38.4%	58.4%	56.9%	56.3%	4.9%	5.2%	5.3%

(1) Applicable only to IFRS reporting banks.

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

European Banking Authority

Statistical Annex

Sovereign exposures

Sovereign exposure

Direct exposures towards General governments [1]

Volumes bn EUR, % of total sov exposure	Total gross carrying amount of which:		to home country		to other EU/EEA countries		Total carrying amount (net of short positions) of which [2]:		Financial assets held for trading		Fair value through P&L		Fair value through OCI		Amortised cost		Other financial assets	
	Dec-25	Jun-26	Dec-25	Jun-26	Dec-25	Jun-26	Dec-25	Jun-26	Dec-25	Jun-26	Dec-25	Jun-26	Dec-25	Jun-26	Dec-25	Jun-26	Dec-25	Jun-26
AT	148.0	177.1	25%	23%	64%	67%	146.9	176.1	4%	6%	0%	0%	17%	18%	75%	74%	3%	3%
BE	163.2	176.7	41%	41%	37%	37%	162.0	175.3	3%	3%	0%	0%	31%	33%	66%	64%	0%	0%
BG	11.2	12.1	74%	71%	20%	21%	11.2	12.1	0%	0%	0%	0%	22%	21%	78%	79%	0%	0%
CY	6.7	8.2	33%	28%	47%	46%	6.7	8.2	0%	0%	0%	0%	5%	3%	95%	97%	0%	0%
CZ	83.0	71.2	99%	99%	1%	1%	83.0	70.3	2%	2%	0%	0%	14%	15%	84%	83%	0%	0%
DE	511.5	592.5	38%	36%	34%	37%	454.1	531.2	30%	35%	1%	1%	21%	19%	42%	38%	6%	6%
DK	32.7	31.3	26%	25%	50%	49%	31.4	30.5	43%	43%	3%	3%	7%	8%	38%	37%	9%	9%
EE	3.7	4.3	46%	40%	54%	59%	3.7	4.3	0%	1%	2%	2%	0%	0%	87%	89%	10%	8%
ES	650.5	722.7	48%	46%	23%	24%	632.8	700.7	16%	18%	0%	0%	13%	13%	70%	69%	0%	0%
FI	95.7	104.8	49%	41%	35%	37%	95.7	104.8	0%	0%	0%	0%	6%	1%	94%	99%	0%	0%
FR	1,286.5	1,342.4	48%	45%	21%	22%	1,194.7	1,250.7	24%	24%	0%	0%	17%	18%	58%	57%	1%	1%
GR	68.0	78.2	50%	45%	44%	50%	67.9	78.1	3%	3%	0%	0%	13%	13%	84%	84%	0%	0%
HR	17.2	20.1	63%	56%	23%	25%	17.2	20.1	0%	0%	0%	0%	31%	32%	68%	68%	1%	0%
HU	39.7	42.7	68%	69%	23%	24%	39.4	42.5	1%	2%	0%	0%	19%	20%	79%	78%	0%	0%
IE	100.8	118.7	10%	10%	71%	73%	84.4	102.2	49%	43%	0%	0%	27%	23%	23%	33%	0%	0%
IS	4.4	4.8	67%	71%	32%	26%	4.4	4.8	5%	7%	0%	0%	39%	40%	56%	53%	0%	0%
IT	539.0	574.8	50%	50%	36%	36%	535.6	571.3	4%	6%	0%	0%	29%	28%	66%	66%	0%	0%
LI	18.2	17.4	9%	0%	4%	11%	1.5	1.5	0%	0%	0%	0%	1%	1%	7%	8%	92%	91%
LT	9.6	13.0	19%	13%	63%	57%	9.6	13.0	0%	0%	0%	0%	3%	2%	90%	93%	7%	5%
LU	28.3	30.8	10%	10%	65%	65%	35.0	37.9	1%	1%	0%	0%	44%	36%	56%	64%	0%	0%
LV	2.5	2.2	29%	27%	70%	71%	2.5	2.2	1%	2%	8%	9%	3%	4%	55%	57%	33%	28%
MT	8.7	9.1	38%	35%	51%	55%	8.7	9.1	0%	0%	0%	0%	16%	16%	84%	84%	0%	0%
NL	275.5	305.7	38%	37%	44%	45%	274.2	302.6	1%	1%	0%	0%	32%	30%	46%	49%	21%	19%
NO	20.6	19.3	11%	19%	5%	11%	20.3	16.8	7%	6%	7%	18%	75%	59%	5%	7%	7%	11%
PL	94.8	101.0	100%	100%	0%	0%	94.8	101.0	2%	2%	0%	0%	33%	31%	65%	66%	0%	0%
PT	82.1	86.4	23%	25%	65%	64%	82.0	86.3	2%	3%	0%	0%	26%	23%	71%	74%	1%	0%
RO	42.2	45.2	88%	88%	11%	11%	42.2	45.2	31%	2%	0%	0%	23%	27%	24%	49%	23%	23%
SE	75.1	83.4	79%	79%	12%	13%	74.4	82.4	12%	14%	16%	16%	12%	11%	45%	43%	14%	16%
SI	11.6	11.4	21%	21%	53%	54%	11.5	11.4	0%	0%	0%	0%	25%	25%	75%	75%	0%	0%
SK	13.1	13.8	71%	66%	27%	32%	13.1	13.8	1%	1%	0%	0%	10%	8%	89%	90%	0%	0%
EU/EEA	4,176	4,540	45%	43%	31%	33%	3,972	4,327	17%	17%	1%	1%	20%	20%	59%	59%	3%	3%

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

Sovereign exposure

Total gross carrying amount by maturity

% of total sov exposure	0 - 3M		3M - 1Y		1Y - 5Y		5Y - 10Y		10Y - more	
	Dec-25	Jun-26	Dec-25	Jun-26	Dec-25	Jun-26	Dec-25	Jun-26	Dec-25	Jun-26
AT	6%	4%	8%	9%	35%	38%	37%	36%	14%	12%
BE	11%	12%	5%	8%	30%	28%	37%	38%	17%	15%
BG	7%	3%	4%	9%	40%	39%	46%	47%	3%	3%
CY	5%	1%	4%	10%	41%	36%	48%	40%	1%	14%
CZ	50%	42%	3%	3%	18%	23%	23%	27%	5%	5%
DE	8%	11%	7%	8%	27%	27%	29%	27%	29%	28%
DK	17%	18%	15%	17%	40%	39%	19%	18%	8%	8%
EE	1%	9%	16%	8%	42%	47%	38%	34%	2%	2%
ES	7%	8%	12%	16%	36%	32%	32%	32%	13%	12%
FI	45%	50%	6%	5%	27%	25%	13%	11%	9%	9%
FR	27%	26%	7%	7%	26%	25%	21%	23%	19%	18%
GR	3%	3%	3%	4%	21%	22%	36%	33%	37%	38%
HR	4%	4%	8%	9%	39%	36%	34%	38%	14%	14%
HU	4%	4%	13%	13%	41%	38%	41%	41%	2%	4%
IE	5%	5%	11%	8%	41%	39%	31%	35%	12%	14%
IS	57%	61%	26%	24%	13%	10%	2%	2%	2%	3%
IT	3%	3%	7%	5%	36%	34%	37%	38%	17%	20%
LI	78%	79%	11%	8%	10%	11%	1%	1%	0%	0%
LT	8%	12%	25%	30%	65%	56%	2%	1%	0%	0%
LU	5%	3%	6%	8%	38%	31%	39%	43%	12%	14%
LV	4%	7%	13%	8%	56%	57%	23%	24%	5%	4%
MT	4%	8%	13%	13%	47%	43%	34%	35%	2%	1%
NL	5%	5%	5%	5%	28%	25%	27%	28%	36%	37%
NO	10%	22%	18%	20%	61%	43%	11%	15%	0%	1%
PL	9%	8%	10%	9%	56%	56%	20%	22%	5%	5%
PT	5%	5%	13%	12%	53%	54%	24%	23%	5%	5%
RO	14%	9%	24%	20%	42%	49%	17%	19%	4%	4%
SE	14%	16%	18%	18%	49%	49%	9%	8%	9%	9%
SI	11%	4%	10%	13%	33%	31%	37%	41%	10%	11%
SK	4%	3%	8%	9%	30%	27%	52%	55%	6%	7%
EU/EEA	14%	14%	8%	9%	32%	30%	27%	28%	18%	18%

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

Statistical Annex

Liability composition and volumes

Liabilities composition

% of total liabilities	Debt securities issued			Deposits from credit institutions			Customer deposits from HHs			Customer deposits from NFCs			Other customer deposits (1)			Other liabilities (2)		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	17.5%	16.3%	16.3%	10.6%	8.7%	8.7%	41.9%	41.8%	41.6%	16.3%	17.5%	17.8%	8.9%	10.8%	10.9%	4.8%	4.8%	4.7%
BE	12.0%	11.2%	11.5%	12.2%	11.0%	9.9%	35.5%	35.9%	35.8%	13.2%	13.3%	13.4%	8.0%	8.7%	9.8%	19.1%	20.0%	19.6%
BG	2.4%	2.1%	2.2%	11.1%	12.3%	12.7%	55.9%	56.9%	57.1%	25.0%	23.9%	23.7%	3.9%	2.6%	2.7%	1.7%	2.3%	1.6%
CY	3.9%	3.2%	2.9%	1.4%	1.1%	1.0%	61.3%	56.4%	56.1%	21.7%	23.2%	24.2%	9.6%	14.4%	13.9%	2.1%	1.8%	2.0%
CZ	7.6%	7.4%	7.4%	12.3%	12.9%	13.1%	41.1%	40.6%	40.7%	16.2%	16.6%	16.8%	19.7%	19.7%	19.1%	3.0%	2.8%	2.9%
DE	18.7%	18.0%	17.8%	13.9%	14.3%	14.8%	19.4%	20.1%	20.0%	13.1%	12.5%	12.0%	16.2%	16.1%	16.5%	18.8%	19.0%	18.9%
DK	55.4%	55.5%	55.5%	4.0%	3.9%	3.8%	13.3%	13.3%	13.5%	9.5%	10.6%	10.0%	6.4%	6.5%	6.8%	11.4%	10.3%	10.4%
EE	7.1%	7.3%	7.5%	6.3%	6.6%	6.2%	42.0%	42.6%	42.8%	28.3%	27.6%	27.6%	14.8%	14.4%	14.4%	1.5%	1.6%	1.4%
ES	13.8%	13.9%	14.5%	5.7%	6.1%	6.6%	39.8%	38.5%	38.7%	16.2%	16.6%	16.8%	12.8%	13.2%	13.5%	11.7%	11.7%	9.9%
FI	40.6%	40.2%	40.3%	5.3%	4.2%	4.2%	23.1%	22.4%	22.4%	14.6%	15.1%	14.9%	7.5%	8.2%	9.1%	8.9%	10.0%	9.1%
FR	19.7%	19.2%	19.3%	6.7%	6.1%	6.1%	25.9%	25.1%	24.8%	16.8%	17.5%	17.5%	13.8%	14.6%	14.7%	17.1%	17.5%	17.7%
GR	6.5%	6.8%	6.9%	4.2%	5.8%	4.7%	57.3%	55.7%	54.4%	21.1%	20.8%	23.1%	6.3%	6.3%	6.3%	4.6%	4.6%	4.5%
HR	3.2%	3.5%	4.1%	6.3%	5.8%	5.5%	53.2%	53.3%	53.3%	22.7%	23.2%	23.2%	10.6%	10.5%	10.7%	4.1%	3.8%	3.1%
HU	7.4%	8.4%	8.9%	4.5%	5.2%	4.9%	43.8%	44.8%	43.8%	27.4%	26.9%	26.2%	10.4%	9.9%	11.0%	6.5%	4.9%	5.2%
IE	4.6%	4.5%	4.5%	4.4%	5.2%	6.1%	31.3%	33.8%	34.2%	25.0%	23.5%	23.9%	9.0%	9.8%	10.2%	25.6%	23.3%	21.0%
IS	32.3%	32.5%	32.0%	0.8%	0.5%	0.7%	34.5%	34.3%	34.8%	16.8%	16.9%	17.1%	11.3%	11.4%	11.4%	4.3%	4.5%	4.1%
IT	14.4%	14.0%	14.3%	8.0%	7.0%	6.0%	38.4%	38.0%	37.2%	18.7%	18.7%	18.9%	11.1%	13.8%	14.1%	9.4%	8.6%	9.4%
LI	7.3%	7.8%	7.8%	4.6%	4.9%	4.5%	41.2%	41.4%	41.5%	8.6%	8.5%	8.4%	33.4%	32.9%	33.1%	4.9%	4.6%	4.8%
LT	1.5%	1.6%	1.5%	3.4%	2.6%	2.2%	67.8%	68.5%	69.7%	17.1%	16.7%	16.1%	6.0%	5.8%	5.4%	4.2%	4.8%	5.2%
LU	10.0%	9.6%	9.5%	20.5%	20.2%	20.6%	22.6%	21.9%	22.0%	14.9%	16.0%	16.5%	28.4%	28.9%	28.1%	3.5%	3.3%	3.3%
LV	0.6%	0.8%	0.8%	7.4%	7.5%	6.5%	56.7%	57.3%	59.4%	25.5%	24.4%	23.7%	8.1%	8.4%	8.1%	1.7%	1.6%	1.6%
MT	5.6%	5.6%	7.6%	1.9%	1.2%	0.8%	66.2%	67.8%	66.6%	16.0%	15.3%	15.8%	7.9%	8.3%	7.4%	2.4%	1.8%	1.9%
NL	22.4%	21.8%	22.0%	3.1%	3.3%	3.1%	42.1%	40.5%	41.4%	16.8%	17.6%	17.0%	10.1%	11.4%	11.2%	5.5%	5.5%	5.3%
NO	35.8%	34.7%	36.3%	7.9%	7.7%	6.9%	19.9%	21.4%	21.8%	20.0%	20.1%	19.2%	9.2%	8.1%	9.2%	7.2%	8.0%	6.6%
PL	5.7%	6.8%	7.0%	0.9%	0.6%	0.8%	57.7%	59.6%	57.7%	19.0%	18.9%	19.3%	7.7%	8.3%	9.0%	9.0%	5.8%	6.2%
PT	7.1%	6.8%	7.6%	2.5%	3.8%	3.1%	60.3%	59.9%	59.9%	19.3%	19.4%	19.8%	6.1%	5.7%	5.8%	4.8%	4.3%	3.8%
RO	5.6%	6.7%	6.4%	4.6%	5.7%	5.8%	52.8%	47.6%	48.1%	22.5%	25.3%	24.7%	10.7%	11.6%	11.7%	3.8%	3.1%	3.3%
SE	44.2%	43.9%	42.6%	3.0%	3.2%	3.6%	20.8%	20.5%	20.6%	16.2%	16.1%	16.6%	10.6%	9.4%	9.7%	5.2%	6.9%	6.9%
SI	6.2%	6.0%	4.9%	2.2%	2.4%	2.8%	64.7%	63.5%	65.5%	20.0%	20.5%	20.2%	4.6%	4.8%	4.5%	2.2%	2.9%	2.1%
SK	17.8%	17.6%	17.8%	3.2%	2.8%	3.3%	48.3%	47.4%	47.6%	22.9%	24.3%	24.0%	5.6%	5.9%	5.7%	2.2%	2.0%	1.6%
EU/EEA	20.1%	19.7%	19.8%	7.1%	6.9%	6.9%	30.7%	30.3%	30.2%	16.2%	16.5%	16.4%	12.4%	13.1%	13.3%	13.5%	13.6%	13.4%

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

Total liabilities

Volumes bn EUR	Jun-25	Mar-26	Jun-26
AT	782	871	889
BE	1,178	1,187	1,212
BG	52	60	61
CY	41	50	51
CZ	226	238	242
DE	3,991	4,161	4,167
DK	749	759	769
EE	45	47	47
ES	3,609	3,777	3,916
FI	698	726	747
FR	8,867	9,196	9,455
GR	297	316	328
HR	61	63	64
HU	140	155	165
IE	436	481	483
IS	35	36	37
IT	2,372	2,445	2,502
LI	94	98	98
LT	49	64	70
LU	213	225	228
LV	52	51	52
MT	26	27	28
NL	2,263	2,364	2,383
NO	340	401	406
PL	255	261	274
PT	286	299	303
RO	93	120	117
SE	978	1,008	1,023
SI	48	51	51
SK	67	70	72
EU/EEA	26,978	28,199	28,763

Share of secured funding

% of debt securities issued	Jun-25	Mar-26	Jun-26
AT	41.8%	39.8%	40.3%
BE	17.8%	17.3%	19.1%
BG	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%
CZ	3.0%	4.3%	19.8%
DE	27.0%	26.5%	27.6%
DK	86.5%	86.4%	86.2%
EE	33.2%	45.9%	43.8%
ES	28.4%	26.9%	26.3%
FI	48.2%	46.1%	45.2%
FR	20.1%	20.3%	20.2%
GR	3.3%	4.7%	4.4%
HR	0.0%	0.0%	0.0%
HU	18.4%	24.6%	30.0%
IE	2.1%	1.7%	1.8%
IS	66.9%	42.8%	42.1%
IT	32.2%	32.6%	32.7%
LI	0.0%	0.0%	0.0%
LT	0.0%	0.0%	0.0%
LU	19.5%	16.0%	19.7%
LV	0.0%	0.0%	0.0%
MT	41.8%	36.3%	39.9%
NL	20.6%	21.1%	21.4%
NO	40.1%	48.5%	46.3%
PL	15.6%	11.8%	14.2%
PT	39.6%	39.9%	40.9%
RO	0.0%	0.0%	0.0%
SE	42.4%	38.8%	39.0%
SI	0.0%	0.0%	0.0%
SK	78.4%	78.7%	78.6%
EU / EEA	31.8%	31.4%	31.4%

Contingent liabilities: loan commitments

Volumes bn EUR; % total loan comt.	Loan commitments: volume			Share of loan commitments to HHs			Share of loan commitments to NFCs		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	165	190	188	24.2%	23.4%	23.7%	57.2%	58.1%	58.3%
BE	144	152	154	26.0%	26.2%	26.7%	55.7%	55.4%	55.3%
BG	8	9	9	13.1%	13.6%	13.3%	76.5%	79.4%	80.0%
CY	3	4	4	30.7%	27.3%	27.8%	64.6%	67.3%	67.5%
CZ	30	34	36	18.2%	20.7%	23.2%	62.0%	62.5%	60.3%
DE	715	791	800	11.7%	11.8%	10.6%	63.4%	63.3%	64.3%
DK	121	128	130	14.3%	14.2%	14.1%	65.4%	64.7%	64.2%
EE	4	5	5	18.2%	19.8%	20.0%	73.0%	73.6%	72.0%
ES	720	775	808	40.8%	40.4%	40.0%	45.1%	45.1%	45.2%
FI	123	128	137	31.6%	31.3%	31.1%	53.4%	54.2%	55.2%
FR	1,337	1,417	1,534	13.2%	13.4%	12.8%	59.3%	59.6%	58.1%
GR	47	53	55	17.4%	15.7%	15.9%	77.0%	78.1%	78.6%
HR	11	12	12	38.7%	34.9%	33.3%	52.7%	58.0%	58.8%
HU	22	26	28	18.4%	18.0%	18.8%	61.8%	63.1%	62.5%
IE	75	76	82	16.1%	17.0%	17.3%	75.7%	75.2%	71.7%
IS	3	3	3	9.8%	10.3%	10.0%	80.2%	79.3%	79.8%
IT	683	686	745	7.6%	8.0%	7.3%	65.8%	67.3%	62.8%
LI	40	42	43	45.6%	48.9%	49.0%	6.1%	5.6%	5.4%
LT	2	3	3	31.4%	34.3%	33.3%	60.4%	56.8%	59.0%
LU	32	33	33	16.5%	16.2%	16.4%	42.6%	45.0%	46.8%
LV	5	5	5	24.3%	26.0%	25.0%	69.8%	66.8%	68.3%
MT	5	5	5	34.0%	31.6%	31.9%	57.2%	58.4%	58.7%
NL	438	471	476	15.4%	14.9%	14.7%	66.7%	66.7%	67.3%
NO	72	83	91	45.8%	42.9%	43.4%	48.2%	50.7%	50.9%
PL	45	51	51	16.8%	15.7%	16.2%	74.9%	75.5%	74.1%
PT	31	35	35	22.4%	21.3%	21.7%	66.5%	65.5%	65.6%
RO	14	21	21	15.1%	11.8%	11.4%	74.1%	79.2%	79.0%
SE	140	150	167	21.3%	22.5%	24.2%	67.3%	66.9%	61.8%
SI	6	6	6	27.3%	26.4%	26.7%	69.0%	67.6%	67.3%
SK	13	14	14	15.8%	16.3%	16.8%	75.7%	73.6%	70.9%
EU / EEA	4,833	5,164	5,429	18.7%	18.8%	18.3%	59.5%	59.8%	58.8%

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.

eba European Banking Authority

Statistical Annex

Liquidity and Funding

Volume and composition of liquid assets (after weighting)																		
Volumes bn EUR and %	Total			Cash and reserves			Central government assets (L1)			L1 securities			Extremely high quality covered bonds			L2A & L2B assets		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	189.8	198.2	207.2	34.9%	30.3%	28.0%	36.8%	42.0%	44.2%	16.8%	16.5%	16.0%	9.5%	9.0%	9.2%	2.0%	2.2%	2.6%
BE	404.3	403.2	405.8	60.6%	56.2%	54.7%	21.5%	23.8%	25.1%	11.8%	12.4%	13.0%	4.2%	5.5%	5.1%	2.0%	2.2%	2.0%
BG	17.4	20.4	19.0	38.8%	10.4%	14.7%	54.8%	70.6%	78.0%	4.2%	16.9%	6.0%	1.9%	1.8%	0.9%	0.5%	0.4%	0.4%
CY	25.8	26.7	26.8	59.0%	52.2%	51.9%	20.8%	25.7%	26.5%	9.2%	11.4%	11.4%	5.8%	6.0%	5.3%	5.2%	4.7%	4.9%
CZ	65.1	63.4	68.1	6.4%	5.4%	6.0%	39.6%	44.3%	40.9%	53.4%	49.6%	52.3%	0.2%	0.3%	0.5%	0.4%	0.4%	0.3%
DE	1,061.4	1,061.3	1,034.3	52.5%	48.3%	44.5%	19.8%	20.7%	22.9%	13.6%	15.4%	16.6%	8.6%	10.1%	10.4%	5.5%	5.5%	5.6%
DK	109.5	113.6	110.7	25.8%	17.0%	22.5%	14.3%	16.6%	13.0%	7.6%	11.5%	7.0%	48.9%	49.5%	52.3%	3.5%	5.4%	5.1%
EE	12.6	12.3	12.0	79.9%	78.5%	72.2%	17.9%	18.5%	23.1%	0.6%	0.6%	2.0%	1.6%	2.3%	2.5%	0.2%	0.2%	0.2%
ES	648.4	659.5	663.4	45.0%	35.1%	37.1%	46.2%	50.7%	48.2%	5.8%	9.6%	10.0%	2.2%	2.8%	2.8%	0.8%	1.8%	1.8%
FI	157.6	151.3	165.1	39.7%	34.7%	34.3%	10.2%	11.9%	12.6%	18.7%	20.6%	21.7%	26.0%	28.2%	25.6%	5.5%	4.7%	5.7%
FR	1,468.7	1,497.2	1,559.5	49.0%	46.6%	39.7%	25.7%	24.2%	27.8%	14.7%	18.8%	21.0%	3.1%	3.9%	4.5%	7.5%	6.5%	6.9%
GR	82.0	78.7	87.2	25.6%	19.2%	20.5%	61.6%	66.2%	64.8%	10.5%	11.3%	11.5%	1.8%	2.3%	2.3%	0.6%	0.9%	0.9%
HR	19.8	19.0	18.8	35.9%	34.2%	26.0%	52.6%	49.5%	55.3%	9.2%	11.3%	14.1%	0.7%	2.6%	2.6%	1.6%	2.5%	2.1%
HU	44.7	48.2	48.1	33.0%	29.6%	28.4%	56.0%	59.7%	59.5%	10.6%	10.3%	11.8%	0.1%	0.0%	0.0%	0.4%	0.3%	0.3%
IE	203.6	219.4	225.5	68.7%	59.5%	55.3%	21.7%	27.7%	31.4%	5.4%	8.2%	8.6%	2.7%	3.3%	3.5%	1.6%	1.2%	1.2%
IS	5.7	5.6	5.8	12.5%	17.0%	15.9%	53.9%	49.7%	47.1%	26.5%	24.4%	28.4%	1.3%	2.0%	1.9%	5.8%	6.9%	6.7%
IT	500.0	482.0	514.5	21.1%	19.9%	18.9%	55.9%	55.6%	58.7%	10.2%	10.6%	10.1%	7.0%	8.1%	6.8%	5.7%	5.8%	5.5%
LI	37.1	35.7	35.4	29.1%	27.7%	29.0%	3.9%	5.3%	5.0%	51.1%	51.5%	48.0%	7.4%	5.6%	7.5%	8.6%	9.9%	10.5%
LT	25.2	33.8	36.9	81.5%	74.8%	70.2%	13.0%	10.9%	9.8%	5.1%	13.9%	19.5%	0.0%	0.0%	0.0%	0.5%	0.4%	0.4%
LU	54.5	58.2	57.0	45.6%	47.5%	44.6%	13.9%	12.3%	11.5%	26.6%	26.5%	28.6%	5.5%	5.6%	6.1%	8.4%	8.2%	9.3%
LV	1.9	1.8	1.7	25.1%	44.1%	40.2%	60.4%	47.4%	51.3%	12.8%	4.1%	4.0%	0.1%	0.5%	0.4%	1.6%	3.9%	4.1%
MT	11.1	11.7	12.3	16.8%	15.1%	20.8%	54.5%	58.6%	56.1%	21.0%	20.6%	17.6%	3.2%	2.4%	2.1%	4.5%	3.3%	3.3%
NL	475.3	480.9	460.4	44.4%	40.5%	36.3%	25.1%	26.9%	29.6%	22.1%	22.8%	23.0%	3.9%	5.0%	5.5%	4.5%	4.7%	5.5%
NO	84.9	84.5	86.5	39.9%	20.6%	18.5%	15.1%	25.8%	24.9%	25.5%	28.6%	31.2%	16.7%	21.1%	21.2%	2.8%	4.0%	4.2%
PL	94.4	101.7	106.0	3.8%	2.7%	3.6%	83.6%	83.0%	81.3%	10.8%	13.2%	13.7%	0.0%	0.1%	0.4%	1.8%	1.0%	1.0%
PT	92.2	92.1	91.1	19.3%	16.4%	13.9%	62.9%	63.8%	65.1%	13.7%	13.6%	14.4%	1.4%	3.0%	3.3%	2.6%	3.2%	3.3%
RO	36.7	47.7	44.8	10.3%	11.4%	9.2%	85.8%	85.3%	89.1%	3.8%	3.0%	1.3%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%
SE	261.6	247.8	254.4	50.9%	46.4%	48.8%	5.7%	9.8%	9.7%	24.0%	22.8%	20.6%	18.3%	19.4%	19.2%	1.2%	1.6%	1.7%
SI	13.5	13.2	12.9	33.6%	31.5%	24.6%	47.3%	47.1%	53.7%	16.8%	19.1%	19.3%	1.7%	1.8%	2.0%	0.6%	0.5%	0.4%
SK	14.4	15.2	15.6	10.5%	13.8%	10.3%	77.7%	75.6%	77.0%	8.2%	7.7%	10.4%	1.8%	1.4%	1.3%	1.8%	1.5%	0.9%
EU/EEA	5,934.3	5,988.0	6,071.8	45.0%	40.6%	37.7%	29.7%	31.2%	32.9%	14.0%	16.1%	17.0%	6.8%	7.7%	7.8%	4.5%	4.4%	4.6%

Volume and composition of available stable funding (after weighting)																								
Volumes bn EUR and %	Total			Capital items and instruments			Retail deposits			Operational deposits			Other non-financial customers (excl. central banks)			(Other) financial customers and central banks			Liabilities provided from undetermined counterparties			Intra-group and other liabilities		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	658.2	719.2	714.0	13.0%	12.8%	13.5%	49.0%	50.5%	51.9%	1.2%	1.8%	1.8%	11.7%	11.6%	12.4%	4.4%	4.4%	4.0%	16.2%	15.3%	15.7%	4.5%	3.7%	0.8%
BE	685.4	697.8	712.3	12.5%	13.3%	13.2%	63.8%	63.5%	63.4%	3.3%	3.2%	3.2%	8.5%	8.9%	8.8%	9.7%	8.7%	9.2%	1.7%	1.6%	1.6%	0.6%	0.7%	0.7%
BG	46.8	53.3	54.5	15.7%	13.6%	14.6%	68.4%	69.2%	68.4%	0.4%	0.6%	0.6%	9.3%	9.1%	9.0%	3.7%	5.1%	5.5%	2.1%	1.7%	1.7%	0.3%	0.8%	0.2%
CY	42.5	43.7	44.7	13.1%	13.7%	13.7%	67.6%	67.3%	66.7%	1.1%	0.1%	0.0%	14.1%	15.0%	15.0%	1.3%	1.0%	0.8%	0.0%	0.0%	0.0%	2.8%	3.0%	3.7%
CZ	152.4	162.9	-	9.3%	9.5%	0.0%	60.3%	58.9%	0.0%	2.1%	2.6%	0.0%	17.9%	18.1%	0.0%	8.1%	8.4%	0.0%	1.9%	2.3%	0.0%	0.4%	0.0%	0.0%
DE	2,542.5	2,623.4	2,645.1	14.7%	14.6%	14.6%	32.4%	33.5%	33.5%	4.4%	4.7%	5.3%	14.9%	15.6%	14.8%	10.4%	9.5%	9.4%	20.3%	19.5%	19.2%	2.8%	2.6%	3.3%
DK	258.4	270.5	273.4	19.0%	18.7%	18.3%	41.9%	40.6%	40.9%	7.6%	7.9%	7.8%	11.2%	12.4%	11.9%	14.3%	14.9%	14.8%	5.4%	4.9%	6.0%	0.6%	0.6%	0.2%
EE	36.9	39.3	40.1	13.3%	14.0%	13.8%	57.0%	56.1%	56.6%	7.1%	6.1%	6.4%	11.0%	11.0%	10.3%	8.0%	8.6%	8.2%	3.5%	4.1%	4.6%	0.1%	0.1%	0.1%
ES	2,667.0	2,716.9	2,803.2	11.3%	11.5%	11.4%	57.0%	56.6%	55.9%	2.8%	2.7%	2.7%	11.5%	11.9%	12.1%	4.6%	4.8%	4.8%	10.5%	10.4%	11.0%	2.2%	2.0%	2.0%
FI	439.3	450.2	465.3	11.8%	12.4%	12.3%	36.9%	36.6%	36.2%	3.4%	3.2%	4.7%	11.5%	11.7%	10.7%	1.1%	1.2%	1.5%	34.4%	34.0%	34.0%	0.8%	0.8%	0.7%
FR	5,069.6	5,226.2	5,343.8	13.1%	13.0%	13.0%	42.1%	41.4%	41.0%	4.4%	4.6%	4.4%	13.6%	14.4%	14.8%	11.0%	11.1%	11.3%	13.7%	13.8%	13.9%	2.0%	1.7%	1.6%
GR	260.5	273.8	284.0	15.6%	15.9%	15.5%	67.0%	66.3%	65.1%	0.5%	0.4%	0.4%	11.1%	11.2%	12.5%	1.9%	2.0%	1.8%	1.7%	2.2%	2.3%	2.2%	2.0%	2.4%
HR	42.9	44.3	45.6	13.8%	13.6%	13.7%	61.9%	62.0%	61.3%	0.0%	0.0%	0.0%	16.7%	16.7%	16.6%	2.4%	2.0%	2.2%	4.0%	4.4%	5.1%	1.1%	1.4%	1.1%
HU	116.8	133.2	141.6	15.1%	14.8%	15.4%	55.7%	54.8%	53.3%	0.5%	0.5%	0.4%	16.7%	16.4%	16.6%	10.0%	11.3%	12.1%	1.9%	2.2%	2.2%	0.1%	0.1%	0.1%
IE	366.6	402.6	400.4	19.1%	19.0%	19.3%	41.9%	44.2%	43.9%	6.8%	6.7%	7.0%	13.8%	13.4%	14.0%	13.3%	11.8%	11.0%	4.9%	4.6%	4.7%	0.2%	0.2%	0.2%
IS	31.3	32.6	34.0	18.5%	18.2%	17.9%	44.2%	45.1%	44.9%	0.1%	0.1%	0.1%	7.9%	7.2%	7.1%	20.9%	20.8%	21.5%	0.0%	0.0%	0.0%	8.4%	8.6%	8.6%
IT	1,771.7	1,795.0	1,827.5	13.4%	13.6%	13.6%	55.5%	55.8%	55.3%	2.3%	3.6%	3.8%	12.4%	11.3%	11.4%	7.5%	6.8%	7.2%	7.0%	6.8%	6.7%	2.0%	2.1%	1.9%
LI	63.7	66.7	66.9	15.5%	14.7%	14.8%	55.4%	55.6%	55.6%	1.1%	1.3%	1.2%	17.7%	17.5%	17.8%	4.6%	4.6%	5.0%	5.4%	6.2%	5.6%	0.3%	0.0%	0.0%
LT	54.4	68.1	73.5	8.3%	8.8%	8.5%	75.2%	75.7%	76.6%	6.1%	5.9%	4.8%	5.7%	5.7%	5.8%	3.5%	2.5%	2.9%	0.0%	0.0%	0.0%	1.2%	1.4%	1.3%
LU	120.0	130.0	126.2	14.7%	14.4%	14.5%	38.5%	37.1%	38.5%	5.1%	5.6%	5.5%	18.3%	17.5%	18.2%	18.0%	19.3%	16.8%	1.2%	1.6%	1.7%	4.3%	4.5%	4.7%
LV	8.5	5.3	5.3	13.0%	16.9%	16.9%	61.5%	60.9%	61.7%	7.2%	0.3%	0.4%	11.0%	14.9%	13.8%	4.5%	0.3%	0.6%	2.8%	5.8%	5.7%	0.1%	0.9%	0.9%
MT	22.7	23.7	24.5	13.4%	13.5%	14.6%	74.0%	75.4%	74.3%	1.0%	1.2%	1.2%	8.3%	8.2%	8.3%	3.3%	1.6%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NL	1,741.1	1,787.3	1,821.3	9.6%	9.2%	9.3%	54.6%	54.3%	54.9%	2.9%	3.4%	3.3%	8.5%	9.0%	8.4%	3.3%	3.5%	3.3%	20.6%	19.8%	20.0%	0.6%	0.8%	0.7%
NO	208.5	259.9	262.4	15.3%	14.8%	13.0%	31.8%	32.1%	32.9%	3.1%	2.5%	2.6%	18.1%	17.0%	16.6%	0.4%	0.5%	0.6%	31.0%	32.5%	33.8%	0.3%	0.6%	0.4%
PL	216.4	225.1	231.0	12.2%	12.2%	12.0%	66.8%	66.6%	65.9%	4.0%	4.2%	3.9%	10.3%	9.9%	10.9%	0.3%	0.1%	0.1%	4.5%	4.7%	5.7%	2.0%	2.4%	1.5%
PT	253.6	260.1	267.8	10.3%	11.0%	10.9%	70.3%	71.0%	71.0%	1.9%	2.0%	1.9%	8.2%	8.4%	7.9%	3.1%	2.5%	2.5%	4.2%	3.7%	4.2%	2.0%	1.5%	1.6%
RO	79.6	101.2	99.8	13.3%	13.8%	14.0%	64.6%	58.5%	58.7%	0.0%	0.0%	0.0%	14.7%	17.1%	16.9%	5.0%	7.8%	8.2%	2.2%	2.3%	1.6%	0.2%	0.5%	0.6%
SE	675.2	684.7	689.9	10.3%	10.2%	10.2%	32.7%	33.2%	33.8%	7.5%	7.2%	7.1%	5.3%	5.2%	5.3%	3.3%	3.3%	3.3%	40.7%	40.7%	40.0%	0.2%	0.2%	0.2%
SI	44.7	47.2	47.6	13.8%	14.5%	14.4%	69.8%	68.9%	70.3%	0.0%	0.0%	0.0%	10.2%	10.8%	10.4%	4.4%	4.3%	4.1%	1.6%	1.3%	0.6%	0.3%	0.2%	0.2%
SK	57.1	60.7	61.7	9.8%	9.8%	9.6%	57.9%	56.9%	57.3%	1.6%	1.2%	1.1%	11.0%	12.4%	12.2%	2.2%	2.3%	2.5%	17.5%	17.3%	17.3%	0.1%	0.1%	0.0%
EU/EEA	17,883.1	18,505.0	18,827.0	12.8%	12.9%	12.8%	47.1%	47.0%	46.9%	3.7%	3.9%	4.0%	12.2%	12.6%	12.6%	7.6%	7.5%	7.5%	14.7%	14.5%	14.6%	1.9%	1.7%	1.7%

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

Statistical Annex

Composition of own funds and risk-weighted assets

Composition of own funds (Tier 1 capital)

Volumes bn EUR and %	Own funds (Tier 1 capital) volume			Capital instruments eligible as CET1 Capital			Retained earnings			Accumulated other comprehensive income			Other CET1 components			Additional Tier 1 capital		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	71.9	74.2	79.3	23.6%	22.8%	21.3%	70.8%	74.1%	72.7%	-11.5%	-11.5%	-9.8%	7.9%	5.5%	7.3%	9.3%	9.1%	8.5%
BE	79.8	83.4	84.8	31.5%	30.6%	30.1%	59.9%	60.8%	60.5%	-3.0%	-2.6%	-1.8%	2.4%	2.9%	2.9%	9.1%	8.3%	8.2%
BG	6.6	6.6	7.1	22.1%	21.9%	20.2%	46.6%	46.3%	46.2%	1.7%	1.5%	1.5%	29.7%	30.3%	32.0%	0.0%	0.0%	0.0%
CY	5.3	5.4	5.6	32.0%	31.5%	30.7%	62.0%	62.5%	63.6%	0.7%	0.6%	0.6%	0.9%	1.3%	1.0%	4.3%	4.2%	4.1%
CZ	13.0	13.9	14.2	18.8%	17.8%	17.6%	81.0%	82.6%	82.8%	0.3%	-1.0%	-0.3%	0.0%	0.6%	-0.1%	0.0%	0.0%	0.0%
DE	283.0	295.3	299.3	44.8%	42.5%	41.5%	40.9%	42.8%	42.7%	-2.1%	-2.2%	-1.8%	8.2%	9.1%	9.5%	8.2%	7.7%	8.1%
DK	39.7	40.0	38.9	1.6%	-0.3%	1.1%	88.8%	95.1%	95.5%	0.1%	0.1%	0.1%	3.8%	-1.6%	-1.9%	5.7%	6.7%	5.3%
EE	4.6	5.2	5.2	9.1%	7.8%	8.0%	57.4%	62.0%	61.7%	0.0%	0.0%	0.0%	28.7%	26.0%	26.2%	4.7%	4.2%	4.2%
ES	225.2	233.5	236.9	45.5%	39.9%	38.3%	82.5%	86.6%	87.3%	-26.0%	-24.1%	-22.0%	-12.9%	-12.7%	-14.5%	10.9%	10.4%	10.9%
FI	44.6	46.8	47.0	16.6%	15.6%	15.6%	82.6%	83.1%	83.2%	-1.8%	-1.8%	-1.6%	-4.0%	-3.7%	-4.0%	6.6%	6.9%	6.8%
FR	516.8	531.9	541.9	28.8%	27.4%	26.5%	41.9%	41.7%	42.7%	-2.4%	-1.8%	-1.6%	24.5%	25.1%	24.8%	7.1%	7.6%	7.6%
GR	27.4	22.8	28.6	60.4%	44.0%	49.9%	44.7%	47.1%	51.0%	-1.6%	-1.7%	-1.7%	-11.5%	-0.7%	-10.6%	8.0%	11.3%	11.5%
HR	6.3	6.6	6.5	35.1%	33.5%	34.0%	60.4%	62.4%	62.0%	1.1%	0.7%	1.0%	0.9%	1.0%	0.7%	2.4%	2.3%	2.3%
HU	16.0	18.1	19.2	7.6%	7.3%	5.3%	90.4%	93.4%	99.3%	1.8%	-0.1%	-3.8%	0.3%	-0.6%	-0.8%	0.0%	0.0%	0.0%
IE	55.1	58.9	59.9	28.9%	28.8%	28.4%	74.2%	73.5%	72.4%	-4.5%	-4.5%	-4.2%	-5.7%	-4.6%	-3.8%	7.0%	6.9%	7.3%
IS*	n.a.	5.2	5.3	n.a.	24.3%	23.7%	n.a.	66.1%	66.8%	n.a.	0.0%	0.0%	n.a.	1.5%	1.4%	n.a.	8.1%	8.1%
IT	173.7	173.7	177.6	43.4%	52.3%	51.8%	50.5%	49.2%	48.4%	-3.4%	-3.8%	-2.9%	0.4%	-8.5%	-7.6%	9.1%	10.8%	10.3%
LI	8.3	8.3	8.4	6.8%	7.0%	6.9%	103.1%	105.7%	104.6%	8.7%	3.3%	3.9%	-18.6%	-15.9%	-15.4%	0.0%	0.0%	0.0%
LT	4.2	5.7	6.0	48.0%	36.3%	36.2%	37.0%	41.2%	38.9%	-0.1%	0.0%	0.0%	13.9%	12.3%	11.9%	1.2%	10.2%	13.0%
LU	30.1	32.5	32.5	36.8%	33.4%	33.4%	33.7%	35.5%	34.4%	5.3%	5.8%	6.1%	23.2%	24.4%	25.2%	1.0%	0.9%	0.9%
LV	5.5	5.2	5.2	76.1%	81.1%	80.9%	24.1%	18.5%	18.7%	0.1%	0.0%	0.0%	-0.3%	-0.5%	-0.6%	0.0%	1.0%	1.0%
MT	2.0	2.1	2.1	43.8%	41.8%	40.4%	53.9%	52.1%	52.3%	0.8%	0.6%	3.7%	1.6%	5.5%	3.6%	0.0%	0.0%	0.0%
NL	140.7	143.3	145.1	27.9%	28.5%	27.4%	67.7%	66.2%	67.7%	-2.3%	-2.3%	-1.7%	-5.5%	-4.6%	-4.9%	12.1%	12.1%	11.4%
NO	25.1	30.9	28.0	21.2%	23.5%	23.1%	81.8%	78.5%	79.1%	2.4%	1.6%	1.7%	-14.5%	-13.0%	-13.6%	9.1%	9.4%	9.7%
PL	23.1	23.3	23.9	20.0%	19.7%	19.2%	18.7%	19.6%	17.8%	-0.5%	-1.0%	0.9%	61.7%	61.7%	62.2%	0.0%	0.0%	0.0%
PT	23.3	24.6	25.4	39.4%	37.7%	44.6%	33.5%	32.2%	32.6%	-18.1%	-17.1%	-17.1%	39.7%	39.5%	32.7%	5.5%	7.7%	7.2%
RO	9.3	12.1	12.4	39.2%	35.7%	34.2%	37.8%	47.5%	46.5%	-5.5%	-2.8%	-1.1%	23.3%	11.4%	12.6%	5.2%	8.2%	7.8%
SE	56.0	55.5	56.6	12.9%	12.8%	13.8%	70.4%	69.0%	68.4%	5.6%	6.7%	7.1%	3.4%	3.8%	1.2%	7.7%	7.7%	9.5%
SI	5.5	6.1	6.1	26.0%	23.4%	23.3%	68.5%	67.3%	67.2%	0.1%	-0.1%	0.3%	3.8%	3.2%	2.9%	1.5%	6.3%	6.3%
SK	5.6	5.6	5.6	19.5%	19.6%	19.7%	72.3%	75.4%	75.8%	0.2%	0.3%	0.3%	-2.3%	-2.9%	-3.5%	10.3%	7.7%	7.7%
EU/EEA	1,787.9	1,849.4	1,881.3	32.9%	31.9%	31.3%	56.6%	57.5%	57.9%	-5.3%	-4.9%	-4.3%	7.6%	7.0%	6.5%	8.2%	8.4%	8.5%

RWA composition

Volumes bn EUR and %	RWA volume			Credit risk capital requirements (excl. securitisation)			Securitisation capital requirements			Market risk capital requirements			Operational risk capital requirements			Share output floor**			Other capital requirements		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	368.5	409.4	415.6	79.6%	78.6%	78.7%	1.3%	2.2%	2.1%	4.3%	4.1%	4.3%	14.1%	14.4%	14.2%	0.0%	0.0%	0.0%	0.6%	0.7%	0.7%
BE	426.1	437.9	445.2	82.7%	81.8%	81.9%	0.3%	0.5%	0.5%	1.3%	1.5%	1.6%	14.2%	14.6%	14.3%	0.5%	0.7%	0.8%	1.4%	1.0%	0.9%
BG	28.4	31.4	32.2	89.4%	89.2%	89.1%	0.6%	0.6%	1.0%	0.3%	0.2%	0.2%	9.6%	10.0%	9.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CY	19.1	19.8	20.2	85.9%	86.4%	86.7%	1.1%	0.8%	0.7%	0.0%	0.1%	0.1%	13.0%	12.6%	12.4%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
CZ	73.4	76.4	80.7	81.9%	82.3%	82.9%	0.1%	0.7%	0.6%	3.8%	2.8%	2.8%	13.6%	13.6%	13.0%	0.0%	0.0%	0.0%	0.7%	0.6%	0.6%
DE	1,509.5	1,607.1	1,630.1	72.1%	72.7%	73.1%	2.3%	2.4%	2.4%	8.5%	8.0%	8.1%	12.8%	12.9%	12.5%	0.0%	0.1%	0.1%	4.2%	3.9%	3.7%
DK	209.2	215.5	219.1	82.0%	81.4%	82.2%	0.1%	0.1%	0.1%	4.5%	4.2%	3.8%	10.3%	11.1%	10.9%	0.0%	0.0%	0.0%	3.0%	3.1%	3.0%
EE	20.7	22.2	25.1	84.3%	83.3%	84.4%	0.0%	0.0%	0.0%	0.7%	0.8%	0.8%	10.8%	10.5%	9.3%	0.0%	0.0%	0.0%	4.2%	5.4%	5.6%
ES	1,521.8	1,530.8	1,560.7	82.1%	80.6%	80.6%	1.3%	1.6%	1.7%	2.7%	3.0%	2.8%	13.0%	13.5%	13.4%	0.0%	0.0%	0.0%	1.0%	1.3%	1.5%
FI	237.7	242.3	244.9	79.2%	76.3%	76.5%	1.5%	1.4%	1.3%	2.6%	2.9%	2.6%	11.8%	12.1%	12.5%	0.0%	0.0%	0.0%	4.9%	7.3%	7.1%
FR	3,010.4	3,097.1	3,150.1	81.1%	80.4%	80.6%	1.5%	1.7%	1.7%	3.0%	3.2%	3.0%	12.0%	12.4%	12.3%	0.0%	0.0%	0.0%	2.3%	2.2%	2.4%
GR	156.5	133.0	169.5	84.0%	85.1%	85.0%	2.2%	2.0%	2.1%	2.4%	2.5%	2.7%	11.1%	10.0%	9.9%	0.0%	0.0%	0.0%	0.4%	0.3%	0.3%
HR	31.4	33.4	34.6	87.5%	88.2%	88.2%	0.2%	0.2%	0.2%	1.3%	0.9%	1.2%	11.0%	10.7%	10.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
HU	88.9	101.8	107.5	85.8%	84.8%	85.0%	0.0%	0.0%	0.0%	0.9%	1.3%	1.0%	13.2%	13.4%	13.8%	0.0%	0.0%	0.0%	0.1%	0.4%	0.2%
IE	277.5	299.8	304.3	73.8%	74.2%	75.4%	2.8%	3.4%	2.6%	9.2%	8.0%	8.0%	10.5%	10.8%	10.6%	0.0%	0.0%	0.0%	3.7%	3.6%	3.4%
IS*	n.a.	25.0	25.4	n.a.	90.7%	90.7%	n.a.	0.0%	0.0%	n.a.	1.1%	1.3%	n.a.	8.0%	7.8%	n.a.	0.0%	0.0%	n.a.	0.2%	0.1%
IT	976.3	995.6	1,018.2	76.7%	76.2%	76.4%	2.2%	2.3%	2.3%	3.2%	3.2%	3.2%	16.4%	17.2%	16.8%	0.0%	0.0%	0.0%	1.5%	1.1%	1.3%
LI	43.1	43.9	44.1	76.5%	75.6%	75.1%	0.0%	0.0%	0.0%	7.3%	6.5%	7.0%	15.2%	16.4%	16.5%	0.0%	0.0%	0.0%	1.0%	1.5%	1.4%
LT	19.5	23.1	26.0	72.8%	67.5%	70.8%	2.7%	2.9%	2.5%	0.9%	0.8%	0.8%	18.7%	22.1%	20.4%	0.0%	0.0%	0.0%	4.9%	6.7%	5.5%
LU	126.7	129.9	131.6	83.4%	83.2%	83.4%	2.9%	3.0%	3.0%	1.1%	1.3%	1.3%	11.1%	11.2%	11.1%	0.0%	0.0%	0.0%	1.5%	1.3%	1.3%
LV	23.1	24.5	25.4	84.4%	82.6%	83.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	12.5%	11.5%	11.1%	0.0%	0.0%	0.0%	2.9%	5.7%	5.6%
MT	9.2	9.9	10.2	88.0%	87.9%	88.0%	1.0%	0.8%	1.0%	0.0%	0.0%	0.1%	10.8%	11.1%	10.7%	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%
NL	754.4	768.3	775.3	76.3%	79.3%	79.4%	0.8%	1.1%	1.1%	2.3%	2.2%	2.1%	12.3%	12.6%	12.5%	0.0%	0.0%	0.0%	8.3%	4.8%	4.8%
NO	123.9	156.4	145.2	84.2%	83.8%	83.7%	0.1%	0.1%	0.3%	0.6%	0.4%	0.7%	13.2%	12.9%	12.9%	0.0%	0.0%	0.0%	1.9%	2.8%	2.3%
PL	138.1	145.1	147.8	84.8%	84.8%	85.0%	0.3%	0.3%	0.3%	1.0%	0.8%	0.8%	13.4%	13.6%	13.3%	0.0%	0.0%	0.0%	0.5%	0.5%	0.5%
PT	125.1	127.6	128.8	80.6%	81.1%	81.3%	1.8%	1.4%	1.4%	2.2%	2.1%	2.0%	15.0%	15.2%	15.0%	0.0%	0.0%	0.0%	0.5%	0.3%	0.3%
RO	45.4	58.9	60.4	84.7%	84.3%	84.9%	0.1%	0.3%	0.4%	2.2%	2.1%	2.1%	12.7%	13.0%	12.3%	0.0%	0.0%	0.0%	0.3%	0.3%	0.3%
SE	276.2	289.5	292.4	57.5%	56.7%	58.1%	0.1%	0.1%	0.1%	2.2%	2.1%	2.2%	14.1%	14.1%	13.8%	0.0%	0.0%	0.0%	26.1%	27.1%	25.8%
SI	33.0	35.5	35.8	86.0%	86.0%	86.3%	0.0%	0.0%	0.0%	4.9%	5.0%	4.8%	9.0%	8.9%	8.8%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
SK	29.9	29.8	31.2	86.6%	86.1%	86.4%	0.8%	0.6%	0.6%	0.9%	0.8%	1.0%	10.8%	12.4%	11.9%	0.0%	0.0%	0.0%	0.8%	0.1%	0.2%
EU/EEA	10,076.5	10,478.2	10,658.7	78.3%	78.0%	78.3%	1.5%	1.7%	1.7%	3.9%	3.9%	3.8%	12.9%	13.3%	13.1%	0.0%	0.1%	0.1%	3.4%	3.1%	3.1%

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.

* Due to delays in the implementation of CRR3/CRD6, Icelandic banks have not yet submit reports for Q2 2025.

**Output floor applicable as of Q1 2025 under CRR3.

European Banking Authority

Statistical Annex

Profitability analysis: main drivers within RoE

%	RoE (Return on Equity)			Net interest income / equity			Net fee & commission income / equity			Net trading income (incl. FV result) / equity			Other operating income / equity		
Components of RoE: revenue side															
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	9.2%	11.5%	16.8%	22.6%	23.7%	23.4%	9.6%	9.8%	9.5%	-1.0%	0.9%	-0.5%	-0.5%	0.3%	2.0%
BE	8.8%	5.7%	9.8%	18.1%	19.0%	19.5%	7.7%	7.7%	7.9%	0.8%	0.1%	0.1%	4.3%	4.2%	5.2%
BG	18.0%	14.8%	17.5%	22.7%	24.8%	24.8%	7.7%	7.6%	7.6%	-1.3%	1.2%	1.0%	3.7%	0.1%	0.6%
CY	14.3%	11.5%	13.6%	27.2%	23.6%	24.0%	5.6%	5.1%	5.2%	0.2%	-0.4%	-0.1%	1.6%	1.2%	1.8%
CZ	16.3%	14.8%	16.3%	26.0%	24.8%	25.8%	8.8%	8.4%	9.0%	0.7%	2.9%	2.2%	0.8%	-0.9%	-0.2%
DE	7.3%	8.0%	8.2%	14.6%	14.9%	15.1%	9.2%	9.6%	9.9%	3.3%	3.6%	3.7%	2.7%	1.9%	1.7%
DK	12.0%	11.0%	11.8%	16.9%	18.4%	17.7%	5.1%	5.9%	5.9%	2.9%	-0.4%	1.7%	1.8%	2.9%	2.3%
EE	14.6%	11.8%	12.6%	27.0%	24.6%	24.8%	5.0%	4.5%	4.7%	-0.1%	0.9%	1.0%	1.4%	0.1%	0.3%
ES	15.1%	18.1%	16.8%	35.7%	36.8%	37.0%	11.7%	12.2%	12.3%	2.8%	1.8%	1.6%	-0.9%	-0.2%	-0.3%
FI	13.4%	11.3%	11.2%	20.4%	18.7%	18.6%	6.7%	7.6%	7.6%	2.7%	0.3%	2.2%	0.6%	2.4%	0.4%
FR	7.0%	6.3%	7.6%	11.5%	12.5%	12.9%	9.8%	10.1%	10.2%	3.7%	4.7%	4.1%	4.3%	2.7%	3.5%
GR	13.6%	11.1%	12.5%	23.5%	21.8%	22.2%	5.9%	6.1%	6.3%	0.9%	-0.2%	0.0%	1.0%	1.6%	1.4%
HR	17.9%	21.3%	18.5%	23.2%	22.8%	22.9%	8.1%	8.2%	8.1%	0.1%	1.6%	1.2%	2.2%	-0.2%	0.4%
HU	17.7%	6.9%	13.6%	35.7%	35.0%	36.7%	18.4%	15.2%	16.6%	-1.7%	3.4%	-1.7%	3.3%	-1.6%	4.4%
IE	10.0%	9.4%	11.0%	19.5%	19.8%	20.2%	5.6%	5.5%	5.7%	1.3%	1.6%	1.3%	2.5%	2.8%	3.3%
IS	13.0%	13.8%	13.7%	22.8%	28.7%	27.3%	5.8%	5.5%	5.4%	-0.2%	-0.2%	0.0%	2.2%	0.7%	1.1%
IT	16.4%	14.9%	15.2%	22.1%	20.0%	20.6%	13.1%	12.6%	12.7%	1.8%	1.5%	1.1%	3.8%	3.2%	3.8%
LI	7.7%	9.2%	9.2%	6.4%	6.4%	6.3%	24.2%	26.6%	26.6%	5.7%	5.8%	6.4%	4.5%	3.9%	4.0%
LT	18.0%	16.1%	15.7%	40.1%	35.8%	35.9%	46.1%	49.2%	46.0%	2.1%	1.1%	1.5%	-43.2%	-44.8%	-0.1%
LU	11.0%	8.4%	8.8%	16.5%	14.7%	15.1%	4.8%	4.4%	4.5%	-0.6%	0.2%	0.2%	2.1%	0.6%	0.8%
LV	14.7%	13.9%	14.4%	25.8%	25.5%	25.9%	5.7%	5.6%	5.8%	0.4%	0.9%	0.9%	1.1%	0.7%	0.7%
MT	10.6%	7.4%	9.1%	27.6%	26.6%	27.4%	4.9%	4.6%	4.5%	0.5%	-0.6%	0.1%	1.5%	1.0%	0.8%
NL	10.4%	10.1%	11.1%	22.8%	24.5%	25.3%	6.3%	7.0%	7.1%	3.4%	1.2%	2.1%	1.2%	1.7%	1.2%
NO	14.4%	12.8%	13.3%	23.0%	20.9%	21.2%	5.8%	5.5%	5.9%	1.3%	0.7%	0.7%	0.7%	0.9%	1.7%
PL	19.2%	14.6%	16.2%	42.0%	37.4%	39.5%	9.4%	9.1%	9.5%	0.0%	1.0%	1.5%	1.8%	0.3%	0.7%
PT	17.2%	16.0%	16.0%	28.5%	26.1%	26.4%	8.1%	7.7%	7.9%	0.8%	0.1%	0.2%	0.7%	1.4%	1.1%
RO	18.6%	15.2%	15.7%	36.8%	29.7%	29.4%	7.7%	7.7%	8.0%	1.7%	2.4%	2.6%	4.0%	2.4%	2.9%
SE	13.2%	12.7%	12.3%	21.3%	20.3%	19.9%	7.2%	7.2%	7.4%	0.4%	1.2%	1.2%	1.9%	1.4%	1.6%
SI	14.7%	10.7%	12.3%	25.7%	24.1%	24.4%	8.2%	8.2%	8.4%	0.4%	0.4%	0.6%	1.2%	0.2%	0.3%
SK	13.5%	14.7%	14.8%	27.2%	28.1%	28.0%	9.9%	10.5%	10.7%	0.6%	0.9%	0.8%	0.5%	1.0%	1.0%
EU/EEA	10.7%	10.5%	11.3%	19.9%	20.2%	20.5%	9.8%	10.0%	10.1%	2.6%	2.6%	2.4%	2.3%	1.8%	2.2%

%	Staff expenses / equity			Other admin. (incl. depreciation) expenses / equity			Provisions / equity			Impairments (credit risk losses) / equity			Contributions to DGS and resolution funds / equity			Other (incl. tax) / equity		
Components of RoE: expenses, costs, provisions, impairments																		
	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
AT	9.2%	9.0%	8.9%	7.7%	9.1%	8.5%	0.5%	0.2%	0.1%	1.2%	2.9%	2.0%	0.3%	0.5%	0.3%	2.6%	1.6%	-2.2%
BE	8.3%	8.1%	8.1%	7.7%	9.9%	8.1%	0.1%	0.4%	0.5%	1.0%	1.8%	1.6%	1.7%	1.9%	0.8%	3.3%	3.2%	3.8%
BG	5.4%	5.6%	5.5%	4.9%	5.3%	4.9%	-0.1%	-0.6%	-0.3%	0.2%	3.1%	2.1%	1.3%	3.0%	1.3%	3.0%	2.5%	3.0%
CY	7.9%	6.4%	6.4%	7.6%	6.9%	6.3%	-0.2%	-0.1%	0.1%	1.6%	0.1%	0.2%	0.5%	1.1%	1.0%	2.9%	3.5%	3.3%
CZ	8.6%	8.0%	8.3%	7.8%	7.3%	7.6%	0.3%	0.0%	0.0%	-0.5%	0.6%	0.5%	0.8%	1.5%	0.8%	3.0%	2.9%	3.2%
DE	9.6%	9.3%	9.5%	7.5%	7.3%	7.4%	0.4%	0.1%	0.2%	2.1%	1.8%	2.0%	0.4%	0.7%	0.4%	2.7%	3.0%	2.9%
DK	7.8%	7.7%	7.7%	4.3%	5.0%	4.5%	-0.9%	-0.2%	-0.2%	1.3%	0.4%	0.4%	0.1%	0.1%	0.1%	2.1%	2.8%	3.2%
EE	7.6%	7.9%	7.8%	7.9%	7.6%	7.6%	-0.2%	-0.3%	-0.1%	0.2%	0.7%	0.8%	0.6%	0.5%	0.5%	2.8%	2.1%	1.6%
ES	11.7%	12.0%	12.0%	9.2%	9.3%	9.2%	1.3%	1.4%	1.6%	8.2%	8.5%	8.5%	0.5%	0.5%	0.5%	3.4%	0.8%	2.1%
FI	8.2%	8.3%	8.2%	5.6%	5.9%	5.9%	0.2%	1.0%	0.4%	0.0%	-0.1%	0.3%	0.3%	0.5%	0.3%	2.8%	2.3%	2.3%
FR	11.4%	11.5%	11.5%	7.9%	8.2%	7.8%	0.1%	0.2%	0.2%	2.2%	2.4%	2.5%	0.2%	0.2%	0.1%	0.4%	1.2%	1.1%
GR	5.7%	5.6%	5.7%	5.4%	5.3%	5.2%	0.2%	1.6%	1.2%	3.9%	1.9%	1.9%	0.1%	0.1%	0.1%	2.3%	3.8%	3.1%
HR	6.5%	6.4%	6.4%	6.6%	6.5%	6.5%	-0.4%	0.2%	0.2%	-0.9%	-0.1%	0.3%	0.3%	0.4%	0.3%	3.6%	-2.3%	0.3%
HU	10.8%	10.4%	11.4%	19.7%	30.3%	23.2%	0.1%	-0.7%	-0.3%	2.1%	0.6%	1.8%	0.8%	1.3%	0.9%	4.5%	3.1%	5.4%
IE	7.3%	8.0%	8.1%	7.5%	9.0%	8.4%	0.4%	0.3%	0.3%	1.3%	0.7%	0.8%	0.2%	0.3%	0.2%	2.2%	2.0%	1.9%
IS	7.1%	7.7%	7.6%	4.6%	4.9%	4.9%	0.1%	0.0%	0.1%	0.0%	1.8%	1.3%	0.0%	0.0%	0.0%	5.9%	6.6%	6.1%
IT	10.1%	9.4%	9.4%	8.5%	8.1%	8.1%	0.2%	-0.4%	-0.1%	1.3%	1.5%	1.6%	0.1%	0.1%	0.1%	4.1%	3.7%	4.0%
LI	22.9%	23.2%	23.5%	8.8%	8.3%	8.6%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	1.4%	1.8%	1.8%
LT	7.8%	7.9%	6.9%	10.9%	8.7%	51.3%	0.1%	0.0%	0.1%	1.7%	2.8%	3.4%	1.8%	1.3%	1.3%	4.7%	4.3%	4.6%
LU	5.1%	4.7%	4.8%	4.3%	4.0%	4.0%	-0.3%	0.0%	-0.1%	0.7%	0.2%	0.6%	0.2%	0.2%	0.2%	1.8%	2.3%	2.4%
LV	5.2%	5.6%	5.7%	9.3%	8.8%	8.9%	-0.1%	0.0%	0.0%	0.3%	0.4%	0.9%	0.8%	0.7%	0.7%	2.8%	3.3%	2.8%
MT	9.2%	9.1%	9.4%	9.3%	9.7%	9.7%	0.0%	0.1%	0.1%	-0.3%	0.1%	-0.1%	0.6%	1.2%	0.3%	5.2%	4.0%	4.4%
NL	11.9%	11.9%	12.1%	6.3%	6.5%	6.3%	0.2%	0.4%	0.2%	1.2%	1.9%	1.8%	0.3%	0.2%	0.1%	3.5%	3.4%	4.0%
NO	7.2%	6.8%	7.1%	4.6%	4.3%	4.6%	-0.1%	0.0%	0.0%	0.8%	0.9%	0.7%	0.4%	0.4%	0.4%	3.5%	2.9%	3.3%
PL	9.0%	8.2%	8.7%	9.5%	9.0%	9.6%	4.7%	1.7%	2.8%	2.0%	1.8%	2.0%	1.8%	4.1%	2.1%	7.0%	8.6%	9.9%
PT	7.2%	7.1%	6.9%	5.5%	5.3%	5.4%	1.3%	-0.2%	0.6%	0.2%	0.6%	0.0%	1.0%	0.9%	1.0%	5.6%	5.8%	5.6%
RO	12.1%	9.7%	9.3%	11.4%	10.2%	10.5%	-1.2%	-0.3%	-0.2%	4.8%	4.1%	4.1%	1.1%	0.1%	0.0%	3.6%	3.2%	3.5%
SE	7.8%	7.7%	7.8%	5.3%	5.3%	5.3%	-0.1%	-0.1%	-0.1%	0.4%	0.5%	0.5%	1.0%	1.0%	1.0%	3.2%	3.1%	3.2%
SI	8.9%	8.1%	8.2%	8.5%	7.9%	8.2%	0.1%	1.0%	0.3%	-0.3%	1.3%	1.6%	1.4%	2.3%	1.4%	2.0%	1.5%	1.7%
SK	8.5%	8.7%	8.7%	6.9%	7.0%	7.0%	-0.3%	-0.4%	-0.2%	2.3%	2.5%	2.5%	0.2%	0.5%	0.3%	7.2%	7.6%	7.3%
EU/EEA	10.4%	10.2%	10.3%	7.8%	8.0%	7.8%	0.4%	0.3%	0.4%	2.5%	2.6%	2.7%	0.4%	0.5%	0.3%	2.5%	2.4%	2.4%

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.
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:

Cost to income ratio	< 50%		12.6%	12.2%	12.5%	13.7%	14.5%
	[50% - 60%]	●	25.0%	12.0%	32.6%	34.0%	36.3%
	> 60%		62.5%	75.8%	54.9%	52.3%	49.3%

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

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

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

Risk Indicators in the Dashboard

Nr	Risk Indicator code	Dashboard name	Formula	Data Point A[1]			Data Point B[1]			Data Point C[1]			Data Point D[1]			Data Point E[1]			Data Point F[1]			Data Point G[1]		
				Template	Row	Column	Template	Row	Column	Template	Row	Column	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 (transitional in CRR3)	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	0020	0010	C 02.00	0010	0010															
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															
7	AQT_3.2	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	010															
8	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060															
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBL)	Exposures with forbearance measures for loans and advances [A] / total instruments on BS [B]	F 19.00	0005, 0070, 0191, 0221	0010	F 18.00	0005, 0070, 0191, 0221	0010															
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	0330	0060	F 18.00	0330	0010															
11	PFT_21	Return on equity (numerator annualised, denominator as average)[2]	Profit or loss for the year (A) / Total equity (B)	F 02.00	0670	0010	F 01.03	0300	0010															
12	PFT_24	Return on assets (numerator annualised, denominator as average)[2]	Profit or loss for the year (A) / Total assets (B)	F 02.00	0670	0010	F 01.01	0380	0010															
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	0360, 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 [3]	PFT_43.1 IFRS + PTF_43.2 nGAAP	F 12.01	0080, 0250, 0430, 0670	0020, 0040, 0050, 0070, 0110, 0120, 0125	F 12.00	0400, 0490, 0520	0020, 0030, 0080, 0090, 0100	F04.03.1	0110	0015, 0030, 0040, 0041	F04.04.1	0070	0015, 0030, 0040, 0041	F04.08	0120	0040, 0050	F04.09	0070	0010, 0020	F 04.10	0120	0015, 0020
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 - C) / Total assets and collateral (D + E - F)	F 32.01	0010	0010	F 32.02	0130	0010	F 32.01	0015	0010	F 32.01	0010	0010, 0060	F 32.02	0130	0010, 0040	F 32.01	0015	0010			
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	0010	0010	C 76.00	0020	0010															
22	LIQ_20	Net Stable Funding Ratio	Available Stable Funding (A) / Required Stable Funding (B)	C 84.00	0120	0030	C 84.00	0010	0020															

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

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

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

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

European Banking Authority

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A[1]			Data Point B[1]		
				Template	Row	Column	Template	Row	Column
Exposures towards counterparty	n/a		Equity instruments + Cash balances at central banks and other demand deposits + Debt securities + Loans and advances	F 20.04	0040, 0075, 0080, 0140	0010			
Cash balances at central banks and other demand deposits	n/a		Cash balances at central banks and other demand deposits	F 20.04	0075	0010			
Debt securities	n/a		Debt securities	F 20.04	0080	0010			
Debt securities: of which Central banks and general governments	n/a		Central banks and general governments	F 20.04	0090, 0100	0010			
Loans and advances	n/a		Loans and advances	F 20.04	0140	0010			
Loans and advances: of which Credit institutions and other financial corporations	n/a		Credit institutions and other financial corporations	F 20.04	0170, 0180	0010			
Loans and advances: of which Non-financial corporations	n/a		Non-financial corporations	F 20.04	0190	0010			
Loans and advances: of which Households	n/a		Households	F 20.04	0220	0010			
Deposits	n/a		Deposits	F 20.06	0070	0010			
Deposits: of which Central banks	n/a		Central banks	F 20.06	0080	0010			
Deposits: of which General governments	n/a		General governments	F 20.06	0090	0010			
Deposits: of which Credit institutions	n/a		Credit institutions	F 20.06	0100	0010			
Deposits: of which Other financial corporations	n/a		Other financial corporations	F 20.06	0110	0010			
Deposits: of which Non-financial corporations	n/a		Non-financial corporations	F 20.06	0120	0010			
Deposits: of which Households	n/a		Households	F 20.06	0130	0010			
Off balance sheet exposures: Loan commitments	n/a		Loan commitments given	F 20.05	0010	0010			
Off balance sheet exposures: Financial guarantees	n/a		Financial guarantees given	F 20.05	0020	0010			
Off balance sheet exposures: Other Commitments	n/a		Other Commitments given	F 20.05	0030	0010			
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	0020, 0030, 0040	0010	F 01.01	0380	0010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	0070, 0093, 0097, 0110, 0142, 0172, 0176, 0235, 0390	0010	F 01.01	0380	0010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	0080, 0094, 0098, 0120, 0173, 0143, 0177, 0182, 0232, 0236	0010	F 01.01	0380	0010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	0090, 0095, 0099, 0130, 0144, 0174, 0178, 0183, 0233, 0237	0010	F 01.01	0380	0010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	0060, 0092, 0240	0010	F 01.01	0380	0010
Other assets	RDB_6 [4]	Ratio	Other assets (A) / Total Assets (B)	F 01.01	0250, 0260, 0270, 0300, 0330, 0360, 0370, 0375	0010	F 01.01	0380	0010
Total assets	RDB_1	Denominator	Total assets	F 01.01	0380	0010			
Total financial assets	AQT_68.1 [4]	Denominator	Total financial instruments on the asset side	F01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010			
Share of financial assets valued at (amortised) cost	AQT_68.3 [4]	Ratio	Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)	F01.01	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 FV through other comprehensive income (A) / Total financial instruments on the asset side (B)	F01.01	0141, 0175	0010	F01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Share of financial assets at fair value through profit&loss [3]	AQT_68.1 [4]	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F01.01	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	F 18.00	0005, 0070, 0191, 0221	0010	n/a	n/a	n/a
Loans and advances: HHs	n/a		Gross carrying amount of loans at amortised costs to Households	F 18.00	0150	0010	n/a	n/a	n/a
Loans and advances: Mortgages	n/a		Gross carrying amount of loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	0160	0010	n/a	n/a	n/a
Loans and advances: NFCs	n/a		Gross carrying amount of loans at amortised costs to Non-financial corporations	F 18.00	0120	0010	n/a	n/a	n/a
Loans and advances: SME	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	0130	0010	n/a	n/a	n/a
Loans and advances: CRE	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	0140	0010	n/a	n/a	n/a
Non-performing loans and advances	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	0005, 0070, 0191, 0221	0060	n/a	n/a	n/a
Non-performing loans and advances: HHs	n/a		Gross carrying amount of non-performing loans at amortised costs to Households	F 18.00	0150	0060	n/a	n/a	n/a
Non-performing loans and advances: Mortgages	n/a		Gross carrying amount of non-performing loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	0160	0060	n/a	n/a	n/a
Non-performing loans and advances: NFCs	n/a		Gross carrying amount of non-performing loans at amortised costs to Non-financial corporations	F 18.00	0120	0060	n/a	n/a	n/a
Non-performing loans and advances: SME	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	0130	0060	n/a	n/a	n/a
Non-performing loans and advances: CRE	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	0140	0060	n/a	n/a	n/a
NPL Ratio	AQT_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	0010

NPL ratio: HHs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Non-performing (A) / Gross carrying amount (B)	F 18.00	0150	0060	F 18.00	0150	0010
NPL ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	0160	0060	F 18.00	0160	0010
NPL ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Non-performing (A) / Gross carrying amount (B)	F 18.00	0120	0060	F 18.00	0120	0010
NPL ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Non-performing (A) / Gross carrying amount (B)	F 18.00	0130	0060	F 18.00	0130	0010
NPL ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	0140	0060	F 18.00	0140	0010
Coverage ratio of non-performing loans and advances	AQT_41.2	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060
Coverage ratio: HHs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Accumulated impairment (A) / Non-performing (B)	F 18.00	0150	0150	F18.00	0150	0060
Coverage ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Accumulated impairment (A) / Non-performing (B)	F 18.00	0160	0150	F18.00	0160	0060
Coverage ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Accumulated impairment (A) / Non-performing (B)	F 18.00	0120	0150	F18.00	0120	0060
Coverage ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises Accumulated impairment (A) / Non-performing (B)	F 18.00	0130	0150	F18.00	0130	0060
Coverage ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property Accumulated impairment (A) / Non-performing (B)	F 18.00	0140	0150	F18.00	0140	0060
NFCs loans and advances - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0010	0010	F06.01	0190	0010
NFCs loans and advances - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0020	0010	F06.01	0190	0010
NFCs loans and advances - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0030	0010	F06.01	0190	0010
NFCs loans and advances - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0040	0010	F06.01	0190	0010
NFCs loans and advances - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0050	0010	F06.01	0190	0010
NFCs loans and advances - F Construction	n/a	Ratio	NFCs loans and advances - F Construction (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0060	0010	F06.01	0190	0010
NFCs loans and advances - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0070	0010	F06.01	0190	0010
NFCs loans and advances - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0080	0010	F06.01	0190	0010
NFCs loans and advances - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0090	0010	F06.01	0190	0010
NFCs loans and advances - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0100	0010	F06.01	0190	0010
NFCs loans and advances - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0105	0010	F06.01	0190	0010
NFCs loans and advances - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0110	0010	F06.01	0190	0010
NFCs loans and advances - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0120	0010	F06.01	0190	0010
NFCs loans and advances - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0130	0010	F06.01	0190	0010
NFCs loans and advances - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0140	0010	F06.01	0190	0010
NFCs loans and advances - P Education	n/a	Ratio	NFCs loans and advances - P Education (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0150	0010	F06.01	0190	0010
NFCs loans and advances - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0160	0010	F06.01	0190	0010
NFCs loans and advances - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0170	0010	F06.01	0190	0010
NFCs loans and advances - S Other services	n/a	Ratio	NFCs loans and advances - S Other services (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0180	0010	F06.01	0190	0010
NFCs NPLs - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing : Non-performing (A) /Loans and advances (B)	F 06.01	0010	0012	F06.01	0010	0010
NFCs NPLs - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying : Non-performing (A) /Loans and advances (B)	F 06.01	0020	0012	F06.01	0020	0010
NFCs NPLs - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing : Non-performing (A) /Loans and advances (B)	F 06.01	0030	0012	F06.01	0030	0010
NFCs NPLs - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply : Non-performing (A) /Loans and advances (B)	F 06.01	0040	0012	F06.01	0040	0010
NFCs NPLs - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply : Non-performing (A) /Loans and advances (B)	F 06.01	0050	0012	F06.01	0050	0010
NFCs NPLs - F Construction	n/a	Ratio	NFCs loans and advances - F Construction : Non-performing (A) /Loans and advances (B)	F 06.01	0060	0012	F06.01	0060	0010
NFCs NPLs - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade : Non-performing (A) /Loans and advances (B)	F 06.01	0070	0012	F06.01	0070	0010
NFCs NPLs - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage : Non-performing (A) /Loans and advances (B)	F 06.01	0080	0012	F06.01	0080	0010
NFCs NPLs - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0090	0012	F06.01	0090	0010
NFCs NPLs - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication : Non-performing (A) /Loans and advances (B)	F 06.01	0100	0012	F06.01	0100	0010
NFCs NPLs - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities : Non-performing (A) /Loans and advances (B)	F 06.01	0105	0012	F06.01	0105	0010
NFCs NPLs - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities : Non-performing (A) /Loans and advances (B)	F 06.01	0110	0012	F06.01	0110	0010
NFCs NPLs - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities : Non-performing (A) /Loans and advances (B)	F 06.01	0120	0012	F06.01	0120	0010
NFCs NPLs - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0130	0012	F06.01	0130	0010
NFCs NPLs - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security : Non-performing (A) /Loans and advances (B)	F 06.01	0140	0012	F06.01	0140	0010
NFCs NPLs - P Education	n/a	Ratio	NFCs loans and advances - P Education : Non-performing (A) /Loans and advances (B)	F 06.01	0150	0012	F06.01	0150	0010
NFCs NPLs - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities : Non-performing (A) /Loans and advances (B)	F 06.01	0160	0012	F06.01	0160	0010
NFCs NPLs - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation : Non-performing (A) /Loans and advances (B)	F 06.01	0170	0012	F06.01	0170	0010
NFCs NPLs - S Other services	n/a	Ratio	NFCs loans and advances - S Other services : Non-performing (A) /Loans and advances (B)	F 06.01	0180	0012	F06.01	0180	0010
Proportion of exposures to NACE L (Real Estate Activities)	n/a	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0110	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE L (Real Estate Activities)	n/a	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	0110	0012	F 20.07.1	0110	0010
Proportion of exposures to NACE F (Construction)	n/a	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0060	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE F (Construction)	n/a	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	0060	0012	F 20.07.1	0060	0010
Share of stage 1 loans and advances to total gross loans and advances	AQT_65.1	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2 , 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0015	F 04.04.1	0070	0015, 0030, 0040, 0041
Share of stage 2 loans and advances to total gross loans and advances	AQT_65.2	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2 , 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0030	F 04.04.1	0070	0015, 0030, 0040, 0041
Share of stage 3 loans and advances to total gross loans and advances	AQT_65.3	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2 , 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0040	F 04.04.1	0070	0015, 0030, 0040, 0041
Coverage ratio stage 1 of loans and advances	AQT_79.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	0070	0050	F 04.04.1	0070	0015
Coverage ratio stage 2 of loans and advances	AQT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	0070	0060	F 04.04.1	0070	0030
Coverage ratio stage 3 of loans and advances	AQT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	0070	0070	F 04.04.1	0070	0040
Total fair valued financial assets [3]	n/a	Calculation	(AQT_68.1 + AQT_68.2) * Total Financial Assets	n/a	n/a	n/a	n/a	n/a	n/a
Level 1 financial assets [3]	AQT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030

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

Customer deposits from HHs	n/a	Ratio	Deposits from HHs (A) / Total liabilities (B)	F 08.01	0310	0010, 0020, 0030, 0034, 0035	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
Share of secured funding			Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
	FND_28	Numerator	Covered bonds (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B)	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
Loan commitments: volume	n/a		Gross carrying amount	F 18.00	0340	0010	n/a	n/a	n/a
Share of loan commitments to HHs	n/a	Ratio	Loan commitments to HHs (A) / Total loan commitments given (B)	F 18.00	0400	0010	F 18.00	0340	0010
Share of loan commitments to NFCs	n/a	Ratio	Loan commitments to NFCs (A) / Total loan commitments given (B)	F 18.00	0390	0010	F 18.00	0340	0010
Volume of liquid assets (after weighting)	n/a		Volume of liquid assets	C 72.00	0010	0040			
Cash and reserves	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0040, 0050	0040	C 72.00	0010	0040
Central government assets (L1)	n/a	Ratio	Central government assets L1 (A) / Volume of liquid assets (B)	C 72.00	0070	0040	C 72.00	0010	0040
L1 securities	n/a	Ratio	L1 Securities (A) / Volume of liquid assets (B)	C 72.00	0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170	0040	C 72.00	0010	0040
Extremely high quality covered bonds	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0180	0040	C 72.00	0010	0040
L2A & L2B assets	n/a	Ratio	L2A & L2B assets (A) / Volume of liquid assets (B)	C 72.00	0230, 0310	0040	C 72.00	0010	0040
Volume of available stable funding (after weighting)	n/a		Volume of available stable funding	C 84.00	0120	0030			
Capital items and instruments	n/a	Ratio	Capital items and instruments (A) / Volume of available stable funding (B)	C 84.00	0130	0030	C 84.00	0120	0030
Retail deposits	n/a	Ratio	Retail deposits (A) / Volume of available stable funding (B)	C 84.00	0140	0030	C 84.00	0120	0030
Operational deposits	n/a	Ratio	Operational deposits (A) / Volume of available stable funding (B)	C 84.00	0160	0030	C 84.00	0120	0030
Other non-financial customers (excl. central banks)	n/a	Ratio	Other non-financial customers (excl. central banks) (A) / Volume of available stable funding (B)	C 84.00	0150	0030	C 84.00	0120	0030
(Other) financial customers and central banks	n/a	Ratio	(Other) financial customers and central banks (A) / Volume of available stable funding (B)	C 84.00	0180	0030	C 84.00	0120	0030
Liabilities provided from undetermined counterparties	n/a	Ratio	Liabilities provided from undetermined counterparties (A) / Volume of available stable funding (B)	C 84.00	0190	0030	C 84.00	0120	0030
Intra-group and other liabilities	n/a	Ratio	Intra-group and other liabilities (A) / Volume of available stable funding (B)	C 84.00	0170, 0200, 0210	0030	C 84.00	0120	0030
Own funds (Tier 1 capital) volume	n/a		Tier 1 capital volume (A)	C 01.00	0015	0010	n/a	n/a	n/a
Capital instruments eligible as CET1 Capital	n/a	Ratio	Capital instruments eligible as CET1 Capital (A) / Tier 1 capital volume (B)	C 01.00	0030	0010	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)	C 01.00	0180	0010	C01.00	0015	0010
Other CET1 components	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 01.00	0030, 0130, 0180, 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)			Calculated as SCV_4 - Securitisation risk exposure amounts of total credit risk exposure amounts	n/a	n/a	n/a	n/a	n/a	n/a
	SCV_4	Ratio	Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	C 02.00	0040	0010	C 02.00	0010	0010
Securitisation capital requirements	n/a	Ratio	Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	C 02.00	0220, 0430, 0470	0010	C 02.00	0010	0010
Market risk capital requirements	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	0520	0010	C 02.00	0010	0010
Operational risk capital requirements	SCV_9	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	C 02.00	0590	0010	C 02.00	0010	0010
Share output floor	CRR3_2	Ratio	Output floor RWAs / Floored RWAs	C 02.00	0035	0010	C 02.00	0010	0010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
Net interest income on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	(Interest income - Interest expense)(A) / Equity (B)	F 02.00	0010, 0090	0010	F 01.03	0300	0010
Net fee & commission income on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	Fee & commission income - Fee & commission expense (A) / Equity (B)	F 02.00	0200, 0210	0010	F 01.03	0300	0010
Net trading income (incl. FV result) on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	Net Gains or (-) losses on financial assets and liabilities: held for trading, trading, non-trading financial assets mandatorily at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B)	F 02.00	0280, 0285, 0287, 0290	0010	F 01.03	0300	0010
Other operating income on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	Total net operating income - net interest income - Fee & commission income - net trading income (A) / Equity (B)	F 02.00	0010, 0090, 0200, 0210, 0280, 0285, 0287, 0290, 0355	0010	F 01.03	0300	0010
Staff expenses on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	Staff expenses (A) / Equity (B)	F 02.00	0370	0010	F 01.03	0300	0010
Other admin. (incl. depreciation) expenses on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	Other admin. (incl. depreciation) expenses (A) / Equity (B)	F 02.00	0380, 0390	0010	F 01.03	0300	0010
Provisions on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	Provisions (A) / Equity (B)	F 02.00	0430	0010	F 01.03	0300	0010
Impairments (credit risk losses) on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	Impairments (credit risk losses) (A) / Equity (B)	F 02.00	0460	0010	F 01.03	0300	0010
Contributions to resolution funds and DGS (numerator annualised, denominator as average) (2)	n/a	Ratio	Cash contributions to resolution funds and deposit guarantee schemes (A) /Equity (B)	F 02.00	0385	0010	F 01.03	0300	0010
Other (incl. tax) on equity (numerator annualised, denominator as average) (2)	n/a	Ratio	Profit or (-) loss for the year - Total operating income + Staff expenses + Other admin. Expenses + Cash contributions to resolution funds and deposit guarantee schemes + Provisions + Impairments (A) / Equity (B)	F 02.00	0670, 0355, 0370, 0380, 0385, 0390, 0430, 0460	0010	F 01.03	0300	0010
Exposures and losses from lending collateralised immovable property - Collateralised by Residential property - Losses stemming from lending up to the reference percentages	n/a		Losses stemming from lending up to the reference percentages	C 15.00	0010	0010			
Immovable-property loss data - Collateralised by Residential property - Overall losses	n/a		Overall losses	C 15.00	0010	0030			
Immovable-property loss data - Collateralised by Residential property - Exposures	n/a		Exposures	C 15.00	0010	0050			
Immovable-property loss data - Collateralised by Commercial immovable property- Losses stemming from lending up to the reference percentages	n/a		Losses stemming from lending up to the reference percentages	C 15.00	0020	0010			
Immovable-property loss data - Collateralised by Commercial immovable property - Overall losses	n/a		Overall losses	C 15.00	0020	0030			
Immovable-property loss data - Collateralised by Commercial immovable property - Exposures	n/a		Exposures	C 15.00	0020	0050			

(1) The data points refer to the latest version of either FINREP tables ("F") or COREP tables ("C") (http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting). For more information regarding the Risk Indicators formulas, applicable to each reporting framework, please see the List and Methodological Guide available here (http://www.eba.europa.eu/risk-analysis-and-data/risk-indicators-guide).
(2) For the calculation of the average the previous December figure is used as an "anchor" for the subsequent year, and the second the number is taken from the latest quarter observation, i.e. Q1, Q2, Q3 or Q4.
(3) Applicable only to IFRS reporting banks.
(4) The formula presented in this document for this risk indicator differs from the formula presented in the EBA list of risk indicators published on the EBA website, which will be subject to future revision.

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