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## Overview of the main risks and vulnerabilities in the EU banking sector ${ }^{1}$

This section summarises the trends observed in the main risk indicators as of Q3 2022 and provides further analysis of the main risks and vulnerabilities affecting the EU/EEA banking sector, which is based on recent market data and other sources.

## Macroeconomic outlook continues to worsen

The continuing Russian invasion of Ukraine, the energy crisis, inflationary pressures, and monetary policy tightening have affected business and consumer confidence and translated into an expected economic slowdown. For the European Union (EU), a recession is expected and might negatively affect credit risk and loan growth, while inflation increases banks' expenses.

Euro area recession probability (left) and Euro area consumer and business confidence indicators (right)


The uncertain macroeconomic outlook has also translated into elevated market volatility with bouts of heightened volatility throughout the first three quarters of 2022. These trends on capital markets not only affect banks' funding costs but also determine asset prices, affecting banks' profitability. More recently, volatility has receded, and bank equity prices have recovered some of the decline observed earlier this year. Debt capital markets have seen rising yields and widening spreads in the first 9 months of the year, despite some contractions recently.

[^0]

Source: Bloomberg

Banks currently have sufficient liquidity buffers, but face increased wholesale funding costs
After a quieter period earlier in the year, primary wholesale funding markets have been very active again, despite volatile market conditions and increasing macroeconomic uncertainty. Banks have concentrated their issuances on covered bonds and bail-in-able senior debt, albeit paying increased new issuance concessions. The recent and upcoming central banks' interest rate increases and expectations about the economic trajectory are likely to further increase wholesale funding costs.

Selected iBoxx EUR indices for banks


## Source: IHS Markit²

Banks reported robust liquidity ratios despite a slight worsening in some indicators. The loan to deposit ratio stood at $109.2 \%$ ( $110 \%$ in Q2 2022) due to a slightly higher increase in deposits than in loans to households and NFCs. The Liquidity Coverage Ratio (LCR) stood at $162.5 \%$ continuing its downwards trend during 2022 (from an all-time high of $174.8 \%$ in Q4 2021). Despite the decrease, even banks at the lowest end of the distribution showed an LCR well above the regulatory minimum (the LCR of the lowest $5^{\text {th }}$ percentile was $133 \%$ ). The Net

[^1]

Stable Funding Ratio (NSFR) remained at 126.9\% in Q3 2022. The asset encumbrance ratio decreased to $28.0 \%$ in Q3 2022 (28.5\% in Q2).

Going forward, the downward trend in liquidity ratios is expected to continue due to early repayments or maturing ECB's targeted longer-term refinancing operations (TLTRO). In a volatile and uncertain market, those banks that require wholesale funding to replace TLTRO or to build up or refinance their MREL buffers are likely to face higher funding costs, especially if they are perceived as more vulnerable. Banks opting to increase the share of deposit funding might also suffer rising interest expenses due to increasing competition for this source of funding.

## Capital ratios remain robust for the majority of banks

Banks' capital ratios slightly decreased in Q3 2022. The CET1 fully loaded ratio declined to $14.8 \%$ (15.0\% in Q2 2022), driven by increasing RWAs and a slight decline in CET1 capital sources. Dispersion in capital ratios increased compared to previous quarters with the ratio of the lowest $5^{\text {th }}$ percentile at $11.9 \%$ ( $12.0 \%$ in Q2) and the highest $5^{\text {th }}$ percentile at $36.8 \%$ ( $36.1 \%$ in Q2). The RWA increase was driven by credit risk, whose share in total RWA rose from $82.1 \%$ in Q2 to $82.4 \%$ in Q3.

The average leverage ratio (fully loaded) has slightly decreased to $5.1 \%$ in Q3 2022 ( $5.2 \%$ in Q2), continuing its downward trend observed throughout 2022. The latest decrease is attributable to a rise in exposures, the denominator of the ratio.

Despite some contraction in CET1 ratios, banks keep a sizeable capital headroom over regulatory requirements, which can act as an important safeguard for banks to continue lending to the real economy in times of economic difficulties.

## The outlook is deteriorating but credit risk indicators remain benign

High inflation could have a substantial impact on more vulnerable firms and households. The volatility in energy and commodity prices might severely affect energy-intensive sectors. In case of a recession, debt sustainability concerns might be accentuated. National housing indices already show declines in some countries. Early detection of debtors and exposures in distress, adequate provisioning policies, and timely recognition of loan losses remain important and should be monitored closely.

Banks have increased their exposures in the third quarter of the year. Total loans increased by 1.9\% in Q3 2022. Loans toward non-financial corporates, and in particular to larger corporates have been the main driver of the increase in loans ( $+1.8 \%$ ). Mortgage loans remained mostly flat ( $-0.2 \%$ ) on a quarterly basis. Banks increased further their exposures towards energy companies (electricity, gas, steam, and air condition supply) by more than EUR 24bn (around $8 \%$ since Q2), as a response to the energy crisis and the peak in gas prices reported at the end of Q3 2022.

Despite a deteriorating economic outlook, banks reported a small decrease in the non-performing loan (NPL) ratio which is established below $1.8 \%$ (versus above $1.8 \%$ in Q2), and a slight reduction in the volume of NPLs ($1 \%$ on a quarterly basis). The NPL ratio of the highest $5^{\text {th }}$ percentile stood at $3.8 \%$ ( $3.9 \%$ in Q2). The NPL ratio for household exposures remained at $2.2 \%$ (same as in Q2) and for NFC exposures, the ratio declined to 3.3\% (3.4\% in Q2). For CRE exposures, the ratio declined to $4.1 \%$ ( $4.2 \%$ in Q2) and for SME exposures, the ratio remained at 4.4\% (same as in Q2).

Yet the share of loans allocated to IFRS9 stage 2 has remained elevated (higher than pre-pandemic levels) at $9.5 \%$ of total loans at amortised cost (same as in Q2). The cost of risk (CoR) stood at $0.43 \%$, the lowest point since data is available, and significantly below the peak of the pandemic ( $0.86 \%$ in Q2 2020). The ratio of forborne loans declined to $1.6 \%$ of total loans ( $1.7 \%$ in Q2 2022).

Operational risk remains high due to digitalisation, cyber risk, and sanction compliance challenges
Operational risk continues to be, after Credit risk, the next largest contributor to banks' total RWA (9.5\%). Exposures to Russia continue to be a source of reputational risk, while sanctions may also increase legal risks. Reliance of banks on digital and remote solutions to perform their daily operations, to deliver their services to customers, and conduct business has resulted in enhanced exposure and vulnerability to increasingly sophisticated cyber-attacks and to fraud.

Moreover, banks are facing increased operational challenges since geopolitical tensions are playing an increasing role in the technological and digital space, with impacts felt across geographies. The Russian war of aggression against Ukraine has led to further heightened cyber risks, including threats to information security and business continuity.

## Market risk elevated due to market volatility amid rising rates

Market risk contribution to RWAs remains at a relative high level on a year-on-year basis at 4\% compared to 3.2\% in Q3 2021. Market risk is still a rather widely dispersed risk among banks as well as countries. For the latter, the share ranges from below $1 \%$ to more than $9 \%$. The ratio of net trading income to equity continues to decline further to $2.5 \%$ from $2.9 \%$ in Q2 2022 and $3.2 \%$ in Q1, highlighting enduring volatility.

Although some positive trends were observed recently, yields remain at high levels. Monetary policy tightening may add to further repricing across asset classes, in particular riskier ones. Volatility could impair market liquidity and make fair price identification difficult for investors and issuers. Under these conditions, primary market activity might be reduced.

Raising FX funding or swapping currencies might prove challenging for some banks in periods of widening crosscurrency swap basis like the ones observed in late September and October.

## 10-year government bonds spreads vs 10-year German Bund



Source: Bloomberg
Sovereign spreads have been slightly tightening during the fourth quarter. Nevertheless, with recession fears building-up for most EU countries and the successive rates hikes of central banks, further widening of sovereign spreads might occur. This might negatively affect banks' sovereign exposures measured at fair value.

Increasing NII drive profitability, impact from worsening economic conditions uncertain
The return on equity (RoE) was reported at $7.7 \%$ in Q3 2022 ( $7.9 \%$ in Q2 2022), albeit with high dispersion across banks. The main profitability driver was net interest income (NII), which increased by $2 \%$ QoQ. NII was positively affected by lending growth and the slight increase in net interest margin (NIM) (1.29\% in Q3 2022 vs $1.28 \%$ in Q2 2022). Net fee and commission income (NFCI) fell by 0.7\% QoQ. Despite high inflation, banks kept operating expenses under control and the average cost to income ratio decreased to $61.1 \%$ in Q3 2022 ( $61.4 \%$ in Q2).

Going forward, higher rates might result in a further repricing of assets and liabilities with further increases to NIM expected. The upside potential is limited for banks with a larger share of the loan book referenced at fixed rates or those in need of tapping more expensive wholesale funding markets to refinance TLTRO funds. Monetary tightening and an economic slowdown might negatively impact loan growth and therefore act as a counterweight to NIM increases. Rising rates and market volatility might also curb the growth in NFCl observed in previous years as customers reduce their investments in riskier products such as mutual or pension funds to safer and less fee-generating ones like term deposits. Payment related fee income can also be negatively affected in case of an economic downturn. Operating expenses are likely to increase in the medium term due to the effects of inflation on staff and other administrative expenses. Impairments might increase on the back of a worsening macroeconomic situation.

## Climate-related risks are likely to increase

The 27th session of the Conference of the Parties (COP 27) of the United Nations Framework Convention on Climate Change (UNFCCC) concluded without material pledges to limit greenhouse gas emissions further. Current policies in place around the world are projected to result in about $2.7^{\circ} \mathrm{C}$ warming above pre-industrial levels, i.e., well above the targets set in the Paris Agreement in 2015.

Against this backdrop, physical risks are likely to increase as weather-related or weather-exacerbated events such as floods, wildfires and droughts become more frequent. Transition risks are also likely to increase as delays in climate action might result in more drastic measures going forward such as tighter policies to reduce emissions (e.g., through carbon taxes), technological changes (e.g., cheaper renewables making fossil fuel-based power generation less economical by comparison), or consumer pressures for sustainable products. Moreover, the immediate impact of the current energy crisis has sped up the transition toward renewable energy sources. Both physical and transition risks might result not only in economic losses but also in stranded assets and in rising uncertainty related to valuations.

Banks appear to face challenges in relation to climate data availability and modelling techniques. Failure to meet climate disclosure commitments might also translate into higher reputational and legal risks, especially regarding greenwashing practices.

RIs heatmap

|  |  |  | Traffic light |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | RI | Threshold | Current vs previous quarters for the worst bucket | 201912 | 202003 | 202006 | 202009 | 202012 | 202103 | 202106 | 202109 | 202112 | 202203 | 202206 | 202209 |
| $\begin{aligned} & \text { ত} \\ & \text { 010 } \\ & \text { 이 } \end{aligned}$ | Tier 1 capital ratio | > 15\% |  | 74.6\% | 53.8\% | 62.5\% | 72.9\% | 77.2\% | 76.0\% | 75.7\% | 77.6\% | 77.1\% | 63.4\% | 56.9\% | 65.6\% |
|  |  | [12\%-15\%] |  | 25.4\% | 45.6\% | 37.3\% | 26.9\% | 22.6\% | 23.8\% | 24.2\% | 21.5\% | 22.7\% | 35.7\% | 42.5\% | 33.7\% |
|  |  | <12\% |  | 0.0\% | 0.6\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% | 0.9\% | 0.2\% | 0.9\% | 0.6\% | 0.6\% |
|  | CET1 ratio | > 14\% | $\bigcirc$ | 55.5\% | 45.0\% | 58.3\% | 61.6\% | 62.9\% | 63.1\% | 63.0\% | 63.8\% | 61.9\% | 56.2\% | 54.1\% | 53.6\% |
|  |  | [11\% - 14\%] |  | 44.5\% | 55.0\% | 41.5\% | 38.3\% | 36.9\% | 36.7\% | 36.5\% | 35.3\% | 37.9\% | 43.6\% | 45.7\% | 45.8\% |
|  |  | <11\% |  | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% | 0.5\% | 0.9\% | 0.2\% | 0.2\% | 0.2\% | 0.6\% |
|  | Leverage ratio | > 8\% |  | 5.5\% | 6.0\% | 4.6\% | 5.6\% | 5.9\% | 5.6\% | 6.6\% | 6.7\% | 6.2\% | 5.5\% | 4.2\% | 3.2\% |
|  |  | [5\%-8\%] |  | 58.4\% | 46.0\% | 37.4\% | 54.2\% | 60.1\% | 54.4\% | 60.0\% | 57.3\% | 68.6\% | 59.8\% | 45.6\% | 38.0\% |
|  |  | < $5 \%$ |  | 36.1\% | 48.0\% | 58.0\% | 40.2\% | 33.9\% | 40.0\% | 33.3\% | 36.0\% | 25.2\% | 34.7\% | 50.1\% | 58.7\% |
|  | Ratio of nonperforming loans and advances (NPL ratio) | <3\% | $\bigcirc$ | 76.5\% | 69.7\% | 78.5\% | 78.7\% | 79.1\% | 78.9\% | 73.0\% | 84.0\% | 81.6\% | 88.4\% | 90.8\% | 93.6\% |
|  |  | [3\%-8\%] |  | 20.2\% | 26.2\% | 17.6\% | 19.2\% | 18.7\% | 19.0\% | 25.1\% | 15.1\% | 17.8\% | 11.0\% | 9.2\% | 6.4\% |
|  |  | > 8\% |  | 3.4\% | 4.1\% | 4.0\% | 2.1\% | 2.2\% | 2.0\% | 1.9\% | 0.9\% | 0.6\% | 0.6\% | 0.0\% | 0.0\% |
|  | Coverage ratio of non-performing loans and advances | >55\% | $\bigcirc$ | 17.9\% | 14.7\% | 14.8\% | 9.1\% | 8.6\% | 7.3\% | 15.3\% | 16.3\% | 4.8\% | 4.9\% | 6.1\% | 5.4\% |
|  |  | [40\%-55\%] |  | 36.3\% | 55.7\% | 53.3\% | 59.4\% | 61.5\% | 60.6\% | 46.6\% | 51.2\% | 60.2\% | 64.3\% | 53.1\% | 54.6\% |
|  |  | < $40 \%$ |  | 45.8\% | 29.5\% | 31.8\% | 31.5\% | 29.9\% | 32.2\% | 38.1\% | 32.5\% | 35.0\% | 30.8\% | 40.8\% | 40.0\% |
|  | Forbearance ratio for loans and advances | <1.5\% | $\bigcirc$ | 65.5\% | 64.5\% | 51.9\% | 50.9\% | 51.1\% | 42.0\% | 42.0\% | 44.4\% | 38.4\% | 45.7\% | 62.2\% | 63.1\% |
|  |  | [1.5\% - 4\%] |  | 28.5\% | 28.2\% | 40.8\% | 43.8\% | 40.7\% | 49.8\% | 49.1\% | 46.8\% | 53.1\% | 46.2\% | 33.7\% | 32.4\% |
|  |  | >4\% |  | 6.1\% | 7.4\% | 7.3\% | 5.3\% | 8.2\% | 8.3\% | 8.8\% | 8.8\% | 8.5\% | 8.2\% | 4.1\% | 4.4\% |
|  | Return on equity | > 10\% | $\bigcirc$ | 5.7\% | 2.3\% | 1.8\% | 5.1\% | 2.0\% | 14.8\% | 13.7\% | 18.2\% | 23.1\% | 17.8\% | 21.5\% | 21.1\% |
|  |  | [6\% - 10\%] |  | 41.9\% | 10.4\% | 17.6\% | 18.8\% | 19.3\% | 51.8\% | 58.6\% | 53.8\% | 44.9\% | 29.4\% | 51.5\% | 52.6\% |
|  |  | <6\% |  | 52.4\% | 87.3\% | 80.6\% | 76.0\% | 78.8\% | 33.4\% | 27.8\% | 28.0\% | 31.9\% | 52.8\% | 27.0\% | 26.3\% |
|  | Cost to income ratio | < $50 \%$ | $\bigcirc$ | 12.0\% | 14.1\% | 13.4\% | 15.9\% | 16.5\% | 17.7\% | 16.0\% | 16.1\% | 19.7\% | 17.0\% | 17.6\% | 19.6\% |
|  |  | [50\% - 60\%] |  | 20.3\% | 8.2\% | 16.6\% | 13.0\% | 11.4\% | 12.8\% | 17.8\% | 15.3\% | 9.9\% | 12.9\% | 20.0\% | 17.9\% |
|  |  | > $60 \%$ |  | 67.7\% | 77.7\% | 70.0\% | 71.1\% | 72.1\% | 69.5\% | 66.2\% | 68.6\% | 70.4\% | 70.0\% | 62.5\% | 62.5\% |
|  | Loan-to-deposit ratio for households and non-financial corporations | < 100\% | $\bigcirc$ | 33.0\% | 13.9\% | 23.7\% | 28.9\% | 34.4\% | 40.3\% | 41.7\% | 43.8\% | 36.4\% | 36.0\% | 35.8\% | 34.7\% |
|  |  | [100\% - 150\%] |  | 51.2\% | 66.2\% | 57.5\% | 52.4\% | 47.4\% | 43.8\% | 43.5\% | 42.4\% | 49.1\% | 49.6\% | 50.1\% | 51.7\% |
|  |  | > 150\% |  | 15.8\% | 19.9\% | 18.8\% | 18.7\% | 18.2\% | 15.9\% | 14.8\% | 13.8\% | 14.5\% | 14.4\% | 14.1\% | 13.7\% |
|  | Liquidity coverage ratio (\%) | > 140\% | $\bigcirc$ | 50.8\% | 55.1\% | 84.6\% | 92.2\% | 97.5\% | 89.4\% | 83.4\% | 78.7\% | 83.9\% | 76.8\% | 69.2\% | 74.8\% |
|  |  | [110\% - 140\%] |  | 48.8\% | 44.4\% | 15.2\% | 7.8\% | 2.5\% | 10.6\% | 16.6\% | 21.3\% | 16.1\% | 23.2\% | 30.8\% | 25.2\% |
|  |  | <110\% |  | 0.4\% | 0.5\% | 0.3\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% |

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


## Solvency

1 - Tier 1 capital ratio


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


Weighted Averages by country

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 13.5\% | 11.7\% | 13.6\% | 16.2\% |
| Jun - 15 | 13.9\% | 12.0\% | 13.7\% | 16.8\% |
| Dec-15 | 14.7\% | 13.0\% | 14.9\% | 18.8\% |
| Jun - 16 | 14.8\% | 13.0\% | 15.0\% | 18.5\% |
| Dec-16 | 15.5\% | 13.0\% | 15.9\% | 19.9\% |
| Jun - 17 | 15.7\% | 13.6\% | 16.2\% | 19.6\% |
| Dec-17 | 16.3\% | 14.3\% | 16.7\% | 21.1\% |
| Jun - 18 | 16.0\% | 14.1\% | 16.7\% | 21.7\% |
| Dec-18 | 16.3\% | 14.4\% | 16.7\% | 20.3\% |
| Jun - 19 | 16.2\% | 14.6\% | 16.5\% | 19.8\% |
| Dec-19 | 16.8\% | 15.2\% | 17.2\% | 20.4\% |
| Mar-20 | 15.8\% | 14.3\% | 16.3\% | 19.9\% |
| Jun - 20 | 16.3\% | 14.8\% | 17.0\% | 20.1\% |
| Sep-20 | 16.7\% | 15.3\% | 17.3\% | 20.5\% |
| Dec-20 | 17.2\% | 15.8\% | 18.0\% | 21.3\% |
| Mar-21 | 17.1\% | 15.7\% | 18.0\% | 21.1\% |
| Jun - 21 | 17.1\% | 15.6\% | 17.6\% | 21.3\% |
| Sep-21 | 17.0\% | 15.6\% | 17.5\% | 21.3\% |
| Dec-21 | 17.1\% | 15.8\% | 18.0\% | 21.3\% |
| Mar-22 | 16.4\% | 15.3\% | 16.9\% | 20.1\% |
| Jun - 22 | 16.5\% | 14.9\% | 17.1\% | 20.4\% |
| Sep-22 | 16.3\% | 15.0\% | 16.9\% | 20.3\% |



## Solvency

2 - Total capital ratio


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


Weighted Averages by country

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



Solvency
3 - CET1 ratio


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


Weighted Averages by country.

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



Solvency
4 - CET1 ratio (fully loaded)


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 11.5\% | 10.5\% | 12.0\% | 15.1\% |
| Jun - 15 | 12.1\% | 10.6\% | 12.3\% | 15.0\% |
| Dec - 15 | 12.9\% | 11.7\% | 13.5\% | 16.7\% |
| Jun - 16 | 13.1\% | 11.9\% | 13.7\% | 17.6\% |
| Dec-16 | 13.7\% | 12.0\% | 14.6\% | 18.7\% |
| Jun - 17 | 14.0\% | 12.5\% | 14.7\% | 19.1\% |
| Dec - 17 | 14.6\% | 13.3\% | 15.5\% | 20.1\% |
| Jun - 18 | 14.3\% | 12.8\% | 15.5\% | 21.0\% |
| Dec - 18 | 14.5\% | 12.8\% | 15.4\% | 20.1\% |
| Jun - 19 | 14.4\% | 13.2\% | 15.2\% | 19.0\% |
| Dec - 19 | 15.0\% | 13.5\% | 15.9\% | 19.5\% |
| Mar-20 | 14.4\% | 13.0\% | 15.6\% | 18.7\% |
| Jun - 20 | 14.7\% | 13.2\% | 16.1\% | 19.1\% |
| Sep - 20 | 15.1\% | 13.5\% | 16.4\% | 19.3\% |
| Dec - 20 | 15.5\% | 14.1\% | 16.8\% | 20.2\% |
| Mar-21 | 15.5\% | 14.2\% | 16.6\% | 20.3\% |
| Jun - 21 | 15.5\% | 14.3\% | 16.4\% | 20.0\% |
| Sep-21 | 15.4\% | 14.0\% | 16.2\% | 20.1\% |
| Dec-21 | 15.5\% | 14.1\% | 16.3\% | 19.6\% |
| Mar-22 | 15.0\% | 13.9\% | 15.8\% | 18.7\% |
| Jun - 22 | 15.0\% | 13.7\% | 15.8\% | 18.9\% |
| Sep - 22 | 14.8\% | 13.6\% | 15.5\% | 18.6\% |


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| :--- |}

## Solvency



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


Weighted Averages by country.

| 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\% | 4.7\% | 6.0\% | 8.4\% |
| Dec-19 | 5.6\% | 4.9\% | 6.2\% | 8.6\% |
| Mar-20 | 5.3\% | 4.7\% | 6.3\% | 8.5\% |
| Jun - 20 | 5.3\% | 4.8\% | 6.0\% | 8.2\% |
| Sep-20 | 5.6\% | 5.0\% | 6.3\% | 8.4\% |
| Dec-20 | 6.0\% | 5.2\% | 6.4\% | 8.7\% |
| Mar-21 | 5.7\% | 5.0\% | 6.1\% | 8.2\% |
| Jun-21 | 5.9\% | 5.3\% | 6.3\% | 8.9\% |
| Sep-21 | 5.8\% | 5.1\% | 6.3\% | 8.7\% |
| Dec-21 | 6.0\% | 5.3\% | 6.2\% | 8.5\% |
| Mar-22 | 5.7\% | 5.1\% | 6.1\% | 8.3\% |
| Jun - 22 | 5.3\% | 4.7\% | 6.1\% | 7.8\% |
| Sep-22 | 5.2\% | 4.7\% | 5.8\% | 7.4\% |



## Solvency




## Credit Risk and Asset Quality

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


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


Weighted Averages by country.

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



## Credit Risk and Asset Quality

8 - Coverage ratio of non-performing loans and advances


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


Weighted Averages by country

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



## Credit Risk and Asset Quality

9 - Forbearance ratio for loans and advances


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


Weighted Averages by country

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



## Credit Risk and Asset Quality

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


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


Weighted Averages by country

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



## Profitability

11 - Return on equity


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 3.5\% | -2.8\% | 3.8\% | 8.0\% |
| Jun - 15 | 6.8\% | 3.5\% | 7.1\% | 10.5\% |
| Dec - 15 | 4.5\% | 2.5\% | 5.7\% | 9.1\% |
| Jun - 16 | 5.7\% | 2.3\% | 6.2\% | 9.7\% |
| Dec-16 | 3.3\% | 1.4\% | 5.5\% | 9.6\% |
| Jun - 17 | 7.1\% | 3.9\% | 7.5\% | 10.4\% |
| Dec-17 | 6.0\% | 3.1\% | 6.6\% | 10.5\% |
| Jun - 18 | 7.2\% | 3.9\% | 6.8\% | 10.1\% |
| Dec-18 | 6.5\% | 3.5\% | 6.7\% | 9.5\% |
| Jun - 19 | 7.0\% | 4.4\% | 6.3\% | 9.9\% |
| Dec-19 | 5.7\% | 3.5\% | 5.8\% | 9.0\% |
| Mar - 20 | 1.3\% | -3.2\% | 1.6\% | 5.0\% |
| Jun - 20 | 0.5\% | 0.0\% | 2.7\% | 5.4\% |
| Sep-20 | 2.5\% | 1.0\% | 3.8\% | 6.1\% |
| Dec-20 | 1.9\% | 0.9\% | 3.7\% | 6.2\% |
| Mar-21 | 7.7\% | 3.1\% | 6.2\% | 9.6\% |
| Jun - 21 | 7.4\% | 3.7\% | 7.1\% | 9.8\% |
| Sep-21 | 7.7\% | 4.2\% | 7.8\% | 10.6\% |
| Dec-21 | 7.3\% | 4.5\% | 7.4\% | 10.4\% |
| Mar-22 | 6.7\% | 3.5\% | 5.9\% | 10.8\% |
| Jun - 22 | 7.9\% | 4.6\% | 7.1\% | 11.3\% |
| Sep-22 | 7.7\% | 5.0\% | 7.2\% | 11.1\% |



## Profitability

12 - Return on assets


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


$-0.3 \%$ SI ROBG IS HR GR CZ EE LV NohU AT LT SK PT LI IE BE ES SE PL IT FI LU NL FR DE CY DKMT

Weighted Averages by country.

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

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## Profitability



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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 62.9\% | 45.9\% | 58.5\% | 69.7\% |
| Jun - 15 | 59.3\% | 46.3\% | 55.9\% | 65.3\% |
| Dec - 15 | 62.8\% | 48.2\% | 59.2\% | 67.7\% |
| Jun - 16 | 62.7\% | 49.9\% | 59.8\% | 70.7\% |
| Dec-16 | 65.3\% | 50.0\% | 61.2\% | 73.2\% |
| Jun - 17 | 61.6\% | 50.2\% | 58.0\% | 69.0\% |
| Dec-17 | 63.4\% | 50.1\% | 59.5\% | 70.2\% |
| Jun - 18 | 63.7\% | 51.2\% | 61.8\% | 73.0\% |
| Dec-18 | 64.5\% | 50.1\% | 62.5\% | 70.7\% |
| Jun - 19 | 64.1\% | 51.8\% | 63.4\% | 72.5\% |
| Dec-19 | 64.0\% | 53.1\% | 63.0\% | 72.2\% |
| Mar-20 | 71.7\% | 56.1\% | 67.4\% | 83.9\% |
| Jun - 20 | 66.6\% | 53.9\% | 65.2\% | 78.6\% |
| Sep-20 | 64.7\% | 51.6\% | 64.3\% | 74.1\% |
| Dec-20 | 65.2\% | 51.0\% | 64.5\% | 73.0\% |
| Mar-21 | 63.6\% | 53.6\% | 63.4\% | 78.3\% |
| Jun - 21 | 64.0\% | 50.1\% | 62.2\% | 74.1\% |
| Sep-21 | 62.7\% | 48.2\% | 60.3\% | 70.5\% |
| Dec-21 | 63.3\% | 48.9\% | 60.7\% | 71.1\% |
| Mar-22 | 63.2\% | 51.4\% | 62.9\% | 74.5\% |
| Jun - 22 | 61.4\% | 50.5\% | 61.8\% | 72.3\% |
| Sep-22 | 61.1\% | 48.2\% | 59.8\% | 73.0\% |



## Profitability

14 - Net interest income to total net operating income


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 58.8\% | 49.6\% | 62.2\% | 75.4\% |
| Jun - 15 | 54.9\% | 45.9\% | 58.9\% | 72.7\% |
| Dec - 15 | 57.3\% | 48.9\% | 61.1\% | 78.1\% |
| Jun - 16 | 57.0\% | 50.4\% | 64.1\% | 77.1\% |
| Dec - 16 | 57.8\% | 49.7\% | 63.8\% | 75.5\% |
| Jun - 17 | 55.4\% | 50.1\% | 61.8\% | 72.9\% |
| Dec-17 | 57.3\% | 48.5\% | 63.4\% | 73.5\% |
| Jun - 18 | 56.8\% | 51.0\% | 66.0\% | 76.3\% |
| Dec-18 | 58.9\% | 53.4\% | 65.8\% | 76.6\% |
| Jun - 19 | 57.9\% | 52.8\% | 64.7\% | 74.7\% |
| Dec-19 | 58.3\% | 53.0\% | 63.9\% | 75.6\% |
| Mar - 20 | 62.9\% | 52.3\% | 67.8\% | 81.9\% |
| Jun - 20 | 60.3\% | 54.0\% | 65.9\% | 79.0\% |
| Sep-20 | 59.8\% | 54.7\% | 65.4\% | 77.6\% |
| Dec-20 | 59.0\% | 52.6\% | 62.8\% | 75.4\% |
| Mar - 21 | 53.7\% | 43.8\% | 60.2\% | 71.0\% |
| Jun - 21 | 55.0\% | 48.5\% | 60.3\% | 71.6\% |
| Sep-21 | 55.4\% | 46.0\% | 60.9\% | 71.4\% |
| Dec-21 | 55.2\% | 47.4\% | 62.4\% | 71.2\% |
| Mar-22 | 53.6\% | 46.3\% | 61.9\% | 70.9\% |
| Jun-22 | 55.1\% | 43.3\% | 61.9\% | 71.9\% |
| Sep-22 | 56.6\% | 47.5\% | 63.8\% | 73.4\% |

## Profitability

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


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


Weighted Averages by country

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 27.2\% | 13.7\% | 22.9\% | 30.3\% |
| Jun - 15 | 26.2\% | 13.5\% | 21.7\% | 30.4\% |
| Dec-15 | 26.8\% | 12.2\% | 22.1\% | 29.9\% |
| Jun - 16 | 26.6\% | 11.8\% | 22.5\% | 32.3\% |
| Dec-16 | 27.2\% | 12.6\% | 23.1\% | 32.5\% |
| Jun - 17 | 27.4\% | 13.0\% | 22.1\% | 33.1\% |
| Dec-17 | 28.1\% | 13.7\% | 23.6\% | 32.7\% |
| Jun - 18 | 28.6\% | 14.1\% | 25.7\% | 34.2\% |
| Dec-18 | 28.7\% | 15.5\% | 25.5\% | 34.1\% |
| Jun -19 | 28.1\% | 16.0\% | 24.6\% | 32.8\% |
| Dec-19 | 28.5\% | 15.7\% | 25.3\% | 33.6\% |
| Mar-20 | 32.9\% | 17.3\% | 28.3\% | 40.1\% |
| Jun - 20 | 30.4\% | 16.3\% | 27.1\% | 37.2\% |
| Sep-20 | 30.2\% | 15.8\% | 26.9\% | 36.5\% |
| Dec-20 | 30.5\% | 15.3\% | 26.1\% | 35.9\% |
| Mar-21 | 30.5\% | 15.9\% | 26.6\% | 37.9\% |
| Jun - 21 | 31.6\% | 16.6\% | 26.5\% | 37.4\% |
| Sep-21 | 31.9\% | 16.8\% | 27.3\% | 37.6\% |
| Dec-21 | 32.5\% | 17.0\% | 27.6\% | 37.7\% |
| Mar - 22 | 31.3\% | 19.1\% | 26.6\% | 38.8\% |
| Jun - 22 | 31.3\% | 19.4\% | 27.2\% | 39.3\% |
| Sep-22 | 31.2\% | 17.9\% | 26.2\% | 38.9\% |

## Profitability

16 - Net trading income to total net operating income



## Profitability

17 - Net interest margin


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


Weighted Averages by country

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 1.55\% | 1.07\% | 1.48\% | 1.79\% |
| Jun - 15 | 1.57\% | 1.06\% | 1.53\% | 1.84\% |
| Dec-15 | 1.58\% | 1.12\% | 1.53\% | 1.87\% |
| Jun - 16 | 1.47\% | 1.02\% | 1.40\% | 1.85\% |
| Dec-16 | 1.48\% | 1.05\% | 1.38\% | 1.83\% |
| Jun - 17 | 1.46\% | 0.97\% | 1.37\% | 1.90\% |
| Dec-17 | 1.47\% | 1.03\% | 1.41\% | 1.94\% |
| Jun - 18 | 1.44\% | 1.00\% | 1.42\% | 2.01\% |
| Dec-18 | 1.48\% | 1.04\% | 1.52\% | 2.12\% |
| Jun - 19 | 1.43\% | 1.05\% | 1.44\% | 2.04\% |
| Dec-19 | 1.45\% | 1.04\% | 1.43\% | 2.02\% |
| Mar - 20 | 1.39\% | 0.99\% | 1.39\% | 1.97\% |
| Jun - 20 | 1.35\% | 0.98\% | 1.34\% | 1.91\% |
| Sep-20 | 1.33\% | 0.99\% | 1.34\% | 1.87\% |
| Dec-20 | 1.33\% | 1.00\% | 1.31\% | 1.85\% |
| Mar-21 | 1.24\% | 0.86\% | 1.20\% | 1.71\% |
| Jun - 21 | 1.24\% | 0.86\% | 1.18\% | 1.77\% |
| Sep-21 | 1.24\% | 0.85\% | 1.18\% | 1.76\% |
| Dec-21 | 1.26\% | 0.83\% | 1.16\% | 1.74\% |
| Mar-22 | 1.25\% | 0.87\% | 1.16\% | 1.72\% |
| Jun - 22 | 1.28\% | 0.86\% | 1.16\% | 1.76\% |
| Sep-22 | 1.29\% | 0.87\% | 1.20\% | 1.85\% |

## Profitability

18 - Cost of Risk


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Jun - 18 | 0.48\% | 0.01\% | 0.24\% | 0.67\% |
| Dec-18 | 0.50\% | 0.06\% | 0.29\% | 0.61\% |
| Jun-19 | 0.47\% | 0.13\% | 0.34\% | 0.54\% |
| Dec - 19 | 0.48\% | 0.09\% | 0.32\% | 0.64\% |
| Mar-20 | 0.79\% | 0.29\% | 0.69\% | 1.11\% |
| Jun - 20 | 0.86\% | 0.40\% | 0.78\% | 1.25\% |
| Sep-20 | 0.74\% | 0.33\% | 0.69\% | 1.04\% |
| Dec-20 | 0.75\% | 0.33\% | 0.72\% | 1.05\% |
| Mar-21 | 0.53\% | 0.07\% | 0.34\% | 0.77\% |
| Jun - 21 | 0.51\% | 0.06\% | 0.31\% | 0.71\% |
| Sep-21 | 0.48\% | 0.06\% | 0.26\% | 0.62\% |
| Dec-21 | 0.47\% | 0.07\% | 0.26\% | 0.61\% |
| Mar-22 | 0.51\% | 0.08\% | 0.27\% | 0.63\% |
| Jun - 22 | 0.45\% | 0.05\% | 0.28\% | 0.56\% |
| Sep-22 | 0.43\% | 0.08\% | 0.24\% | 0.57\% |



Total numerator and denominato
Mar $2018=100$.



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

[^2]

## Funding and Liquidity

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


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


Weighted Averages by country

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 124.7\% | 98.5\% | 121.2\% | 191.8\% |
| Jun - 15 | 125.3\% | 100.1\% | 120.6\% | 183.0\% |
| Dec - 15 | 121.6\% | 94.0\% | 118.3\% | 179.4\% |
| Jun - 16 | 121.1\% | 96.4\% | 117.9\% | 176.0\% |
| Dec-16 | 119.3\% | 93.5\% | 116.1\% | 192.5\% |
| Jun - 17 | 118.2\% | 91.2\% | 114.9\% | 163.9\% |
| Dec-17 | 117.4\% | 90.3\% | 114.1\% | 174.7\% |
| Jun - 18 | 118.0\% | 89.7\% | 111.8\% | 175.0\% |
| Dec-18 | 117.1\% | 90.9\% | 111.2\% | 186.1\% |
| Jun - 19 | 116.4\% | 90.9\% | 108.8\% | 168.4\% |
| Dec-19 | 114.8\% | 89.4\% | 105.7\% | 171.7\% |
| Mar-20 | 121.4\% | 88.4\% | 104.6\% | 176.7\% |
| Jun - 20 | 116.0\% | 85.2\% | 102.2\% | 170.3\% |
| Sep-20 | 113.6\% | 84.7\% | 100.2\% | 165.5\% |
| Dec-20 | 112.2\% | 81.2\% | 97.6\% | 167.6\% |
| Mar-21 | 110.9\% | 79.6\% | 97.4\% | 159.1\% |
| Jun - 21 | 108.9\% | 78.8\% | 97.2\% | 149.7\% |
| Sep-21 | 108.2\% | 78.6\% | 97.5\% | 148.8\% |
| Dec-21 | 108.6\% | 76.1\% | 96.5\% | 153.6\% |
| Mar-22 | 109.1\% | 78.2\% | 96.2\% | 144.5\% |
| Jun - 22 | 110.0\% | 76.3\% | 98.6\% | 152.3\% |
| Sep-22 | 109.2\% | 77.4\% | 98.3\% | 144.5\% |



Funding and Liquidity
20 - Asset encumbrance ratio


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


Weighted Averages by country

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 25.4\% | 13.5\% | 24.5\% | 39.1\% |
| Jun - 15 | 25.8\% | 14.5\% | 25.4\% | 36.2\% |
| Dec-15 | 25.6\% | 15.2\% | 25.4\% | 36.6\% |
| Jun - 16 | 25.6\% | 14.2\% | 25.1\% | 36.3\% |
| Dec-16 | 26.6\% | 13.5\% | 24.6\% | 37.4\% |
| Jun - 17 | 28.0\% | 13.7\% | 24.3\% | 36.8\% |
| Dec-17 | 27.9\% | 13.4\% | 23.7\% | 35.1\% |
| Jun - 18 | 28.0\% | 13.8\% | 23.9\% | 34.0\% |
| Dec-18 | 28.0\% | 12.7\% | 23.7\% | 34.0\% |
| Jun - 19 | 27.5\% | 11.6\% | 22.1\% | 32.4\% |
| Dec-19 | 27.3\% | 11.5\% | 21.2\% | 32.4\% |
| Mar-20 | 26.7\% | 11.3\% | 22.1\% | 30.9\% |
| Jun - 20 | 27.4\% | 12.8\% | 25.2\% | 30.6\% |
| Sep-20 | 27.9\% | 12.7\% | 25.0\% | 32.8\% |
| Dec-20 | 27.9\% | 12.0\% | 25.0\% | 32.3\% |
| Mar-21 | 28.8\% | 12.6\% | 23.9\% | 34.0\% |
| Jun - 21 | 29.1\% | 12.7\% | 25.8\% | 34.5\% |
| Sep-21 | 29.1\% | 13.3\% | 25.3\% | 33.7\% |
| Dec-21 | 29.1\% | 14.3\% | 24.6\% | 33.2\% |
| Mar-22 | 29.2\% | 13.9\% | 24.2\% | 33.7\% |
| Jun - 22 | 28.5\% | 13.5\% | 23.9\% | 32.0\% |
| Sep-22 | 28.0\% | 13.3\% | 23.9\% | 32.8\% |




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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 16 | 141.3\% | 128.4\% | 153.7\% | 236.9\% |
| Jun - 17 | 145.5\% | 135.8\% | 159.0\% | 230.8\% |
| Dec-17 | 148.3\% | 139.7\% | 166.8\% | 233.7\% |
| Jun - 18 | 148.2\% | 139.8\% | 161.9\% | 222.8\% |
| Dec-18 | 151.4\% | 140.4\% | 171.6\% | 247.5\% |
| Jun - 19 | 149.0\% | 140.2\% | 171.4\% | 240.0\% |
| Dec-19 | 149.8\% | 143.8\% | 169.3\% | 225.3\% |
| Mar - 20 | 148.7\% | 140.8\% | 172.1\% | 243.4\% |
| Jun - 20 | 165.7\% | 159.3\% | 190.2\% | 257.8\% |
| Sep-20 | 171.0\% | 161.0\% | 185.4\% | 256.0\% |
| Dec-20 | 172.7\% | 163.1\% | 195.4\% | 253.5\% |
| Mar-21 | 173.4\% | 162.0\% | 202.7\% | 264.2\% |
| Jun-21 | 174.5\% | 167.5\% | 209.1\% | 265.7\% |
| Sep-21 | 174.7\% | 167.9\% | 202.3\% | 268.9\% |
| Dec-21 | 174.8\% | 163.6\% | 196.8\% | 271.0\% |
| Mar-22 | 168.0\% | 159.4\% | 198.1\% | 260.4\% |
| Jun - 22 | 164.9\% | 154.3\% | 185.6\% | 249.3\% |
| Sep-22 | 162.5\% | 157.0\% | 184.8\% | 241.3\% |

Funding and Liquidity
22 - Net stable funding ratio



## Statistical Annex

| Asset composition |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% of total assets | Cash balances |  |  | Equity instruments |  |  | Debt securities |  |  | Loans and advances |  |  | Derivatives |  |  | Other Assets |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 19.6\% | 18.4\% | 18.4\% | 0.5\% | 0.6\% | 0.6\% | 12.9\% | 13.2\% | 13.0\% | 62.9\% | 63.4\% | 63.3\% | 1.3\% | 1.9\% | 2.5\% | 2.9\% | 2.6\% | 2.2\% |
| BE | 20.3\% | 19.5\% | 17.7\% | 0.2\% | 0.2\% | 0.2\% | 12.7\% | 11.8\% | 11.4\% | 59.2\% | 61.7\% | 62.8\% | 3.2\% | 3.7\% | 4.9\% | 4.3\% | 3.1\% | 3.0\% |
| BG | 16.6\% | 17.9\% | 18.3\% | 0.1\% | 0.1\% | 0.1\% | 15.8\% | 15.5\% | 15.4\% | 63.1\% | 63.5\% | 63.1\% | 0.2\% | 0.5\% | 0.7\% | 4.1\% | 2.5\% | 2.4\% |
| CY | 36.9\% | 39.6\% | 39.7\% | 0.1\% | 0.1\% | 0.1\% | 16.3\% | 15.1\% | 15.6\% | 38.8\% | 37.7\% | 37.2\% | 0.0\% | 0.1\% | 0.2\% | 7.9\% | 7.4\% | 7.2\% |
| cz | 4.2\% | 2.0\% | 2.6\% | 0.0\% | 0.0\% | 0.1\% | 14.6\% | 15.0\% | 16.2\% | 78.0\% | 78.2\% | 75.9\% | 1.7\% | 3.8\% | 4.3\% | 1.5\% | 1.0\% | 1.0\% |
| DE | 18.6\% | 18.0\% | 17.3\% | 0.8\% | 0.5\% | 0.4\% | 12.4\% | 11.3\% | 10.7\% | 55.2\% | 56.0\% | 55.5\% | 10.3\% | 12.1\% | 14.2\% | 2.5\% | 2.1\% | 1.9\% |
| DK | 6.5\% | 5.6\% | 5.7\% | 0.8\% | 0.3\% | 0.3\% | 13.9\% | 12.3\% | 12.1\% | 70.6\% | 71.3\% | 69.4\% | 5.7\% | 8.2\% | 10.3\% | 2.5\% | 2.3\% | 2.2\% |
| EE | 23.6\% | 23.6\% | 21.6\% | 0.0\% | 0.0\% | 0.0\% | 7.8\% | 8.3\% | 8.4\% | 67.5\% | 66.8\% | 68.5\% | 0.3\% | 0.4\% | 0.5\% | 0.8\% | 0.8\% | 1.0\% |
| ES | 13.6\% | 14.0\% | 13.8\% | 1.2\% | 0.8\% | 0.7\% | 12.5\% | 12.7\% | 12.7\% | 63.0\% | 62.7\% | 62.6\% | 3.4\% | 3.9\% | 4.7\% | 6.3\% | 5.9\% | 5.6\% |
| FI | 15.9\% | 14.3\% | 13.2\% | 1.8\% | 1.5\% | 1.3\% | 10.6\% | 10.9\% | 10.6\% | 64.5\% | 65.6\% | 66.0\% | 4.8\% | 5.9\% | 7.3\% | 2.4\% | 1.7\% | 1.6\% |
| FR | 15.4\% | 13.6\% | 13.2\% | 3.7\% | 2.5\% | 2.2\% | 10.0\% | 9.0\% | 8.4\% | 57.8\% | 58.7\% | 57.3\% | 6.8\% | 8.5\% | 10.6\% | 6.2\% | 7.7\% | 8.3\% |
| GR | 17.1\% | 19.5\% | 20.5\% | 0.2\% | 0.3\% | 0.3\% | 16.1\% | 15.9\% | 15.5\% | 47.4\% | 48.0\% | 47.9\% | 2.7\% | 2.5\% | 2.6\% | 16.4\% | 13.9\% | 13.2\% |
| HR | 18.2\% | 21.2\% | 20.4\% | 0.1\% | 0.1\% | 0.1\% | 11.3\% | 11.1\% | 11.3\% | 67.9\% | 64.9\% | 65.3\% | 0.3\% | 0.6\% | 0.9\% | 2.2\% | 2.1\% | 2.0\% |
| HU | 9.5\% | 6.2\% | 8.1\% | 0.3\% | 0.3\% | 0.2\% | 24.0\% | 23.9\% | 22.6\% | 61.2\% | 64.0\% | 62.8\% | 1.4\% | 3.0\% | 3.7\% | 3.6\% | 2.6\% | 2.6\% |
| IE | 27.8\% | 28.7\% | 29.1\% | 0.1\% | 0.1\% | 0.1\% | 11.9\% | 10.9\% | 10.6\% | 50.9\% | 47.2\% | 44.7\% | 4.4\% | 7.3\% | 10.1\% | 5.0\% | 5.8\% | 5.4\% |
| Is | 8.6\% | 7.3\% | 8.3\% | 2.6\% | 2.4\% | 2.0\% | 9.8\% | 7.8\% | 8.1\% | 75.4\% | 79.9\% | 79.4\% | 0.2\% | 0.3\% | 0.3\% | 3.4\% | 2.4\% | 1.9\% |
| IT | 16.5\% | 14.5\% | 13.9\% | 1.2\% | 1.1\% | 1.0\% | 20.4\% | 20.1\% | 19.4\% | 53.9\% | 55.8\% | 56.3\% | 2.8\% | 3.4\% | 4.3\% | 5.2\% | 5.1\% | 5.1\% |
| LI* | n.a. | 20.4\% | 13.6\% | n.a. | 5.6\% | 5.4\% | n.a. | 14.2\% | 21.1\% | n.a. | 53.4\% | 53.4\% | n.a. | 2.3\% | 2.5\% | n.a. | 4.1\% | 4.0\% |
| LT | 40.6\% | 33.4\% | 36.1\% | 0.0\% | 0.0\% | 0.0\% | 8.3\% | 16.6\% | 11.5\% | 50.2\% | 49.2\% | 51.6\% | 0.2\% | 0.1\% | 0.2\% | 0.7\% | 0.7\% | 0.7\% |
| เu | 23.8\% | 27.9\% | 28.5\% | 0.6\% | 0.5\% | 0.5\% | 13.9\% | 12.2\% | 11.6\% | 58.3\% | 55.2\% | 54.7\% | 0.9\% | 1.6\% | 2.3\% | 2.6\% | 2.6\% | 2.5\% |
| Lv | 26.7\% | 30.4\% | 31.1\% | 0.1\% | 0.0\% | 0.0\% | 17.5\% | 13.2\% | 10.8\% | 54.7\% | 55.2\% | 56.9\% | 0.1\% | 0.2\% | 0.2\% | 1.0\% | 1.0\% | 1.0\% |
| MT | 25.2\% | 25.3\% | 4.1\% | 0.2\% | 0.2\% | 0.2\% | 24.9\% | 25.6\% | 27.8\% | 46.9\% | 45.9\% | 64.9\% | 0.1\% | 0.8\% | 1.1\% | 2.8\% | 2.2\% | 1.8\% |
| NL | 16.7\% | 16.5\% | 18.9\% | 0.9\% | 0.7\% | 0.5\% | 7.3\% | 7.1\% | 6.7\% | 68.9\% | 70.9\% | 69.1\% | 2.5\% | 3.2\% | 3.9\% | 3.7\% | 1.7\% | 0.9\% |
| NO* | n.a. | 10.6\% | 12.3\% | n.a. | 0.3\% | 0.3\% | n.a. | 10.5\% | 9.7\% | n.a. | 68.8\% | 66.1\% | n.a. | 7.2\% | 9.0\% | n.a. | 2.6\% | 2.5\% |
| PL | 2.3\% | 4.3\% | 5.0\% | 0.3\% | 0.1\% | 0.2\% | 30.9\% | 27.0\% | 25.2\% | 61.2\% | 60.1\% | 61.1\% | 2.0\% | 5.1\% | 5.1\% | 3.4\% | 3.5\% | 3.4\% |
| PT | 14.2\% | 16.4\% | 5.5\% | 1.1\% | 1.0\% | 1.0\% | 21.2\% | 20.1\% | 19.7\% | 56.7\% | 55.9\% | 66.8\% | 0.7\% | 0.9\% | 1.1\% | 6.0\% | 5.8\% | 5.8\% |
| RO | 14.1\% | 14.2\% | 12.7\% | 0.1\% | 0.1\% | 0.1\% | 32.5\% | 28.5\% | 28.5\% | 51.1\% | 54.7\% | 56.1\% | 0.1\% | 0.1\% | 0.2\% | 2.1\% | 2.3\% | 2.3\% |
| SE | 17.7\% | 16.1\% | 16.3\% | 1.5\% | 0.8\% | 0.6\% | 8.3\% | 7.7\% | 7.6\% | 69.2\% | 67.4\% | 67.0\% | 2.0\% | 3.9\% | 4.5\% | 1.3\% | 4.1\% | 3.9\% |
| SI | 23.3\% | 19.0\% | 19.5\% | 0.5\% | 0.6\% | 0.5\% | 22.1\% | 19.6\% | 19.1\% | 52.0\% | 58.3\% | 58.4\% | 0.1\% | 0.1\% | 0.3\% | 2.1\% | 2.3\% | 2.2\% |
| SK | 14.9\% | 13.2\% | 6.7\% | 0.0\% | 0.0\% | 0.0\% | 12.0\% | 12.0\% | 11.6\% | 71.2\% | 72.7\% | 79.5\% | 0.4\% | 0.5\% | 0.8\% | 1.5\% | 1.5\% | 1.4\% |
| EU/EEA | 16.1\% | 15.1\% | 14.9\% | 1.9\% | 1.3\% | 1.1\% | 12.3\% | 11.7\% | 11.2\% | 59.5\% | 60.3\% | 59.7\% | 5.3\% | 6.6\% | 8.1\% | 4.9\% | 5.0\% | 5.1\% |


| Assets |  |  |  |  |  |  | Financial Assets |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR | Total Assets |  |  | Total 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 |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 766.2 | 800.3 | 814.1 | 744.2 | 779.9 | 796.1 | AT | 92.1\% | 92.0\% | 91.9\% | 4.8\% | 4.3\% | 4.0\% | 3.1\% | 3.7\% | 4.1\% |
| BE | 1,234.5 | 1,271.0 | 1,255.1 | 1,181.0 | 1,232.2 | 1,217.8 | BE | 92.2\% | 92.4\% | 91.4\% | 3.1\% | 2.6\% | 2.5\% | 4.7\% | 4.9\% | 6.1\% |
| BG | 38.7 | 35.1 | 37.0 | 37.1 | 34.3 | 36.1 | BG | 89.2\% | 92.6\% | 93.1\% | 10.0\% | 6.7\% | 6.1\% | 0.8\% | 0.6\% | 0.9\% |
| CY | 42.2 | 44.2 | 44.9 | 38.8 | 40.9 | 41.6 | Cr | 96.6\% | 97.5\% | 97.7\% | 2.5\% | 1.6\% | 1.5\% | 0.9\% | 0.9\% | 0.8\% |
| cz | 199.4 | 222.7 | 214.0 | 196.5 | 220.6 | 211.8 | cz | 95.6\% | 93.6\% | 93.2\% | 1.8\% | 1.7\% | 1.7\% | 2.6\% | 4.7\% | 5.1\% |
| DE | 3,903.9 | 4,152.7 | 4,315.1 | 3,805.1 | 4,066.6 | 4,233.5 | DE | 74.0\% | 73.4\% | 72.4\% | 5.5\% | 4.7\% | 4.3\% | 20.5\% | 21.9\% | 23.3\% |
| DK | 786.5 | 765.9 | 779.8 | 766.7 | 748.0 | 762.7 | DK | 33.8\% | 34.6\% | 35.3\% | 2.1\% | 2.2\% | 2.0\% | 64.0\% | 63.2\% | 62.7\% |
| EE | 36.6 | 43.9 | 44.4 | 36.3 | 43.6 | 43.9 | EE | 92.2\% | 93.8\% | 93.8\% | 0.0\% | 0.0\% | 0.0\% | 7.8\% | 6.2\% | 6.2\% |
| Es | 3,520.8 | 3,789.6 | 3,875.3 | 3,298.3 | 3,567.3 | 3,658.7 | ES | 84.9\% | 85.8\% | 85.6\% | 5.8\% | 4.6\% | 4.3\% | 9.4\% | 9.6\% | 10.1\% |
| FI | 752.9 | 752.9 | 771.5 | 734.6 | 740.0 | 759.1 | F1 | 69.5\% | 69.9\% | 69.0\% | 6.3\% | 6.5\% | 6.4\% | 24.2\% | 23.5\% | 24.6\% |
| FR | 8,800.4 | 9,071.1 | 9,472.5 | 8,252.2 | 8,373.5 | 8,689.4 | FR | 73.8\% | 73.8\% | 72.5\% | 3.3\% | 3.1\% | 2.9\% | 22.9\% | 23.1\% | 24.6\% |
| GR | 299.6 | 316.6 | 323.7 | 250.4 | 272.7 | 280.9 | GR | 88.2\% | 92.3\% | 92.6\% | 7.4\% | 4.0\% | 3.4\% | 4.4\% | 3.7\% | 4.0\% |
| HR | 51.4 | 55.2 | 57.5 | 50.3 | 54.1 | 56.3 | HR | 90.3\% | 91.7\% | 92.0\% | 9.0\% | 7.4\% | 6.8\% | 0.7\% | 0.9\% | 1.2\% |
| HU | 124.3 | 129.6 | 132.3 | 119.9 | 126.2 | 128.9 | Hu | 87.1\% | 86.8\% | 86.8\% | 7.8\% | 5.9\% | 5.5\% | 5.0\% | 7.3\% | 7.7\% |
| IE | 330.3 | 383.0 | 406.2 | 313.9 | 360.9 | 384.3 | IE | 85.3\% | 80.0\% | 77.8\% | 9.2\% | 7.0\% | 6.4\% | 5.6\% | 13.0\% | 15.7\% |
| Is | 30.0 | 32.7 | 33.7 | 28.9 | 32.0 | 33.1 | Is | 86.4\% | 88.8\% | 88.9\% | 3.3\% | 2.5\% | 2.9\% | 10.3\% | 8.7\% | 8.2\% |
| 1 | 2,820.7 | 2,848.3 | 2,833.7 | 2,674.6 | 2,703.6 | 2,688.2 | $\pi$ | 85.4\% | 86.2\% | 86.2\% | 7.1\% | 6.7\% | 6.3\% | 7.5\% | 7.1\% | 7.5\% |
| L'* | n.a. | 97.4 | 103.7 | n.a. | 93.4 | 99.6 | Lu* | n.a. | 79.8\% | 72.6\% | n.a. | 15.9\% | 22.9\% | n.a. | 4.3\% | 4.5\% |
| LT | 29.9 | 20.2 | 20.9 | 29.7 | 20.1 | 20.8 | LT | 93.8\% | 87.9\% | 93.1\% | 0.2\% | 0.6\% | 0.6\% | 6.0\% | 11.5\% | 6.4\% |
| เu | 190.0 | 204.4 | 208.0 | 185.1 | 199.1 | 202.8 | เu | 93.2\% | 94.0\% | 93.8\% | 4.9\% | 3.7\% | 3.2\% | 1.9\% | 2.3\% | 3.0\% |
| Lv | 17.2 | 48.7 | 49.7 | 17.0 | 48.2 | 49.2 | Lv | 90.4\% | 89.4\% | 91.7\% | 1.7\% | 0.4\% | 0.4\% | 8.0\% | 10.2\% | 8.0\% |
| mт | 24.2 | 25.5 | 25.9 | 23.5 | 25.0 | 25.4 | MT | 89.4\% | 88.4\% | 92.2\% | 9.8\% | 10.2\% | 6.2\% | 0.8\% | 1.4\% | 1.6\% |
| NL | 2,354.6 | 2,356.2 | 2,475.4 | 2,266.3 | 2,316.5 | 2,452.9 | NL | 88.1\% | 87.8\% | 87.4\% | 4.3\% | 4.0\% | 3.8\% | 7.5\% | 8.1\% | 8.8\% |
| NO* | n.a. | 348.2 | 360.2 | n.a. | 339.1 | 351.0 | NO* | n.a. | 77.4\% | 76.6\% | n.a. | 6.7\% | 6.5\% | n.a. | 15.9\% | 16.9\% |
| PL | 191.0 | 202.7 | 202.1 | 184.6 | 195.7 | 195.2 | PL | 77.2\% | 80.2\% | 81.2\% | 19.6\% | 13.7\% | 12.7\% | 3.2\% | 6.1\% | 6.2\% |
| PT | 296.8 | 306.7 | 309.6 | 278.9 | 289.0 | 291.5 | PT | 85.5\% | 90.1\% | 90.9\% | 11.6\% | 6.8\% | 6.1\% | 2.9\% | 3.1\% | 3.0\% |
| Ro | 54.7 | 61.6 | 62.1 | 53.6 | 60.1 | 60.6 | RO | 72.6\% | 84.3\% | 84.5\% | 25.4\% | 14.7\% | 14.3\% | 2.0\% | 1.0\% | 1.2\% |
| SE | 1,047.6 | 1,071.8 | 1,081.4 | 1,033.5 | 1,028.0 | 1,039.4 | SE | 87.4\% | 86.0\% | 85.4\% | 1.1\% | 1.2\% | 1.2\% | 11.5\% | 12.8\% | 13.5\% |
| SI | 34.9 | 42.5 | 43.5 | 34.1 | 41.5 | 42.6 | SI | 84.1\% | 87.7\% | 88.7\% | 15.7\% | 11.9\% | 10.8\% | 0.3\% | 0.4\% | 0.5\% |
| SK | 64.1 | 68.1 | 69.2 | 63.1 | 67.1 | 68.2 | SK | 96.9\% | 96.8\% | 96.9\% | 2.5\% | 2.5\% | 2.2\% | 0.6\% | 0.7\% | 0.9\% |
| EU/EEA | 26,716.8 | 28,152.3 | 29,006.0 | 25,412.9 | 26,736.3 | 27,537.7 | EU/EEA | 78.6\% | 78.8\% | 78.1\% | 4.7\% | 4.3\% | 4.0\% | 16.7\% | 16.9\% | 17.9\% |

[^3]
## Statistical Annex

Loans: composition and asset quality

|  | Loans and advances ${ }^{(1)}$ |  |  | of which: loans and advances at amortised cost - by segment (volumes) ${ }^{(2)}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR |  |  |  | HHs |  |  | ...of which mortgages |  |  | NFCs |  |  | ...of which SMEs |  |  | ...of which CRE |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 625.4 | 646.5 | 663.6 | 183.7 | 190.8 | 192.9 | 124.4 | 131.6 | 134.5 | 207.7 | 219.8 | 226.5 | 74.1 | 77.5 | 77.4 | 59.5 | 62.7 | 64.3 |
| BE | 982.3 | 1,032.1 | 1,011.4 | 304.9 | 338.5 | 343.8 | 262.8 | 293.0 | 297.7 | 268.0 | 292.4 | 300.7 | 127.6 | 137.4 | 141.1 | 71.4 | 78.4 | 80.7 |
| BG | 31.4 | 29.0 | 30.3 | 9.9 | 9.6 | 10.0 | 4.7 | 4.5 | 4.7 | 11.5 | 10.5 | 10.9 | 5.5 | 5.7 | 6.0 | 5.6 | 4.8 | 4.9 |
| CY | 32.7 | 34.3 | 34.6 | 8.6 | 8.4 | 8.3 | 6.5 | 6.5 | 6.5 | 7.6 | 7.7 | 7.6 | 6.2 | 6.0 | 5.7 | 5.7 | 5.6 | 5.5 |
| cz | 163.3 | 177.7 | 167.6 | 56.2 | 61.3 | 62.4 | 43.8 | 48.5 | 49.6 | 31.8 | 35.1 | 37.1 | 12.2 | 13.5 | 14.1 | 13.4 | 14.3 | 15.2 |
| DE | 2,836.3 | 3,020.1 | 3,094.4 | 543.3 | 555.6 | 555.8 | 372.1 | 381.8 | 385.0 | 789.1 | 855.8 | 847.7 | 206.2 | 217.0 | 203.8 | 263.8 | 272.8 | 260.1 |
| DK | 609.9 | 591.0 | 588.4 | 74.0 | 71.6 | 70.9 | 56.0 | 55.9 | 55.4 | 81.2 | 87.0 | 89.5 | 38.7 | 37.4 | 38.0 | 24.9 | 24.4 | 24.5 |
| EE | 33.3 | 39.6 | 39.9 | 13.5 | 15.4 | 15.7 | 11.3 | 12.9 | 13.2 | 10.3 | 12.3 | 13.0 | 7.2 | 9.0 | 8.8 | 5.9 | 7.3 | 7.7 |
| ES | 2,672.9 | 2,853.8 | 2,904.5 | 1,164.9 | 1,221.8 | 1,228.0 | 824.4 | 845.8 | 848.2 | 732.1 | 792.3 | 812.2 | 315.2 | 324.5 | 324.4 | 108.8 | 119.2 | 119.5 |
| FI | 569.1 | 572.0 | 575.5 | 204.0 | 204.4 | 201.3 | 169.5 | 174.3 | 169.0 | 155.6 | 168.3 | 178.8 | 63.0 | 63.4 | 63.4 | 34.1 | 35.5 | 35.3 |
| FR | 5,870.2 | 5,957.9 | 6,077.2 | 1,973.4 | 2,024.5 | 2,004.7 | 663.4 | 658.1 | 632.9 | 1,709.9 | 1,843.1 | 1,898.9 | 790.1 | 837.0 | 860.0 | 239.7 | 254.6 | 262.0 |
| GR | 203.0 | 217.6 | 225.3 | 49.9 | 46.1 | 45.9 | 35.2 | 32.9 | 32.9 | 77.7 | 81.0 | 82.3 | 34.8 | 33.8 | 34.3 | 21.8 | 23.3 | 23.1 |
| HR | 44.2 | 46.9 | 48.4 | 14.0 | 14.4 | 14.6 | 5.6 | 6.2 | 6.3 | 9.9 | 11.4 | 11.9 | 4.9 | 5.8 | 5.8 | 4.3 | 4.4 | 4.4 |
| HU | 89.3 | 92.7 | 95.5 | 29.4 | 29.4 | 29.1 | 13.9 | 13.7 | 13.7 | 30.3 | 33.4 | 34.4 | 15.1 | 16.3 | 16.7 | 10.0 | 11.0 | 11.5 |
| IE | 262.5 | 291.5 | 300.6 | 83.3 | 82.2 | 80.4 | 73.2 | 70.2 | 68.8 | 67.2 | 69.7 | 70.1 | 28.7 | 27.1 | 27.5 | 17.8 | 19.3 | 19.1 |
| Is | 25.4 | 28.7 | 29.7 | 11.4 | 13.5 | 13.7 | 10.1 | 12.0 | 12.2 | 10.3 | 11.9 | 11.9 | 4.8 | 6.1 | 6.1 | 4.7 | 5.0 | 5.1 |
| 17 | 2,006.0 | 2,014.9 | 2,007.8 | 555.5 | 577.3 | 582.2 | 392.3 | 411.3 | 414.0 | 721.5 | 747.9 | 745.5 | 337.0 | 343.2 | 336.1 | 156.0 | 147.0 | 145.0 |
| LI* | n.a. | 71.9 | 69.5 | n.a. | 21.3 | 22.2 | n.a. | 12.1 | 12.8 | n.a. | 7.5 | 7.9 | n.a. | 4.6 | 4.8 | n.a. | 2.6 | 2.7 |
| LT | 26.9 | 16.5 | 18.2 | 8.5 | 6.2 | 6.4 | 7.2 | 4.9 | 5.1 | 6.0 | 3.7 | 4.2 | 3.1 | 2.8 | 3.0 | 3.7 | 2.3 | 2.5 |
| Lu | 156.5 | 170.7 | 173.9 | 22.6 | 23.8 | 23.9 | 15.8 | 16.5 | 16.6 | 49.4 | 48.8 | 48.2 | 24.0 | 24.1 | 24.1 | 7.3 | 5.2 | 5.0 |
| Lv | 14.0 | 41.5 | 43.5 | 4.4 | 14.7 | 15.1 | 3.4 | 11.7 | 12.0 | 4.8 | 10.7 | 11.6 | 3.0 | 7.3 | 7.4 | 2.6 | 6.0 | 6.1 |
| MT | 17.6 | 18.3 | 18.0 | 6.8 | 7.0 | 7.2 | 6.1 | 6.5 | 6.6 | 3.4 | 3.6 | 3.5 | 2.2 | 2.3 | 2.3 | 1.3 | 1.4 | 1.4 |
| NL | 2,012.9 | 2,056.1 | 2,171.6 | 763.6 | 779.7 | 782.2 | 696.4 | 713.1 | 717.0 | 538.7 | 581.3 | 592.1 | 164.2 | 173.9 | 176.1 | 154.9 | 160.6 | 162.1 |
| NO* | n.a. | 277.5 | 283.4 | n.a. | 117.6 | 116.5 | n.a. | 104.0 | 103.2 | n.a. | 92.4 | 93.2 | n.a. | 33.5 | 33.5 | n.a. | 28.2 | 28.6 |
| PL | 124.1 | 133.1 | 136.2 | 72.3 | 69.9 | 66.1 | 46.5 | 45.8 | 43.1 | 42.8 | 47.3 | 48.6 | 22.0 | 22.9 | 22.9 | 14.0 | 14.5 | 14.3 |
| PT | 215.4 | 226.0 | 228.4 | 98.8 | 101.5 | 101.9 | 83.5 | 86.1 | 86.5 | 60.3 | 60.1 | 60.2 | 40.0 | 40.4 | 40.0 | 14.9 | 14.9 | 14.7 |
| RO | 34.7 | 41.5 | 41.9 | 16.1 | 17.1 | 17.3 | 10.4 | 11.0 | 11.0 | 10.2 | 12.8 | 13.7 | 4.9 | 7.0 | 6.5 | 3.1 | 3.5 | 3.8 |
| SE | 894.3 | 880.8 | 883.7 | 370.6 | 354.9 | 351.3 | 335.2 | 321.4 | 318.1 | 275.2 | 277.0 | 280.2 | 147.9 | 138.3 | 136.2 | 107.9 | 108.2 | 108.4 |
| SI | 26.0 | 32.5 | 33.6 | 10.0 | 12.2 | 12.5 | 4.1 | 5.0 | 5.2 | 7.2 | 11.5 | 11.8 | 4.2 | 6.7 | 6.8 | 2.7 | 4.1 | 4.1 |
| SK | 55.4 | 58.7 | 59.9 | 28.8 | 30.4 | 30.9 | 22.3 | 24.3 | 25.1 | 14.6 | 16.3 | 17.1 | 6.2 | 7.0 | 7.4 | 5.1 | 5.1 | 5.4 |
| EU/EEA | 19,534.6 | 20,499.6 | 20,890.5 | 6,337.4 | 6,651.1 | 6,639.7 | 4,037.0 | 4,235.6 | 4,216.4 | 5,584.2 | 6,076.2 | 6,186.2 | 2,340.7 | 2,466.7 | 2,473.3 | 1,264.5 | 1,340.2 | 1,339.1 |


| 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 |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 11.6 | 11.6 | 11.3 | 4.6 | 4.4 | 4.4 | 1.9 | 1.7 | 1.7 | 6.4 | 6.6 | 6.3 | 3.1 | 3.0 | 3.1 | 2.0 | 2.3 | 2.3 |
| BE | 15.0 | 14.2 | 14.2 | 4.2 | 3.8 | 3.8 | 2.8 | 2.5 | 2.4 | 9.1 | 8.8 | 8.7 | 4.4 | 4.4 | 4.3 | 2.7 | 2.5 | 2.4 |
| BG | 1.9 | 1.0 | 1.0 | 0.7 | 0.5 | 0.5 | 0.2 | 0.1 | 0.1 | 1.1 | 0.5 | 0.4 | 0.8 | 0.4 | 0.4 | 0.7 | 0.3 | 0.3 |
| Cr | 2.2 | 1.2 | 1.1 | 1.3 | 0.8 | 0.8 | 0.9 | 0.6 | 0.6 | 0.9 | 0.3 | 0.3 | 0.8 | 0.2 | 0.2 | 0.6 | 0.2 | 0.2 |
| Cz | 2.1 | 2.1 | 2.1 | 0.9 | 0.8 | 0.8 | 0.4 | 0.3 | 0.3 | 1.2 | 1.2 | 1.2 | 0.6 | 0.6 | 0.6 | 0.4 | 0.4 | 0.4 |
| DE | 31.0 | 30.2 | 30.7 | 8.8 | 8.0 | 7.8 | 3.2 | 2.8 | 2.8 | 19.1 | 18.7 | 19.4 | 5.3 | 5.3 | 5.5 | 5.8 | 5.8 | 6.2 |
| DK | 11.4 | 8.7 | 8.4 | 1.8 | 1.5 | 1.5 | 1.1 | 0.8 | 0.7 | 3.5 | 2.7 | 2.6 | 1.8 | 1.3 | 1.3 | 0.8 | 0.6 | 0.6 |
| EE | 0.3 | 0.3 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| ES | 81.6 | 78.9 | 79.0 | 44.7 | 43.7 | 44.7 | 25.6 | 22.9 | 22.0 | 36.2 | 34.6 | 33.7 | 22.5 | 21.7 | 21.6 | 10.5 | 9.9 | 10.1 |
| FI | 7.1 | 6.0 | 5.7 | 2.7 | 2.6 | 2.6 | 1.6 | 1.6 | 1.6 | 3.5 | 2.7 | 2.5 | 1.7 | 1.5 | 1.5 | 0.6 | 0.6 | 0.6 |
| FR | 115.8 | 109.7 | 109.6 | 47.2 | 43.9 | 42.1 | 14.5 | 13.2 | 13.4 | 64.4 | 61.2 | 63.1 | 33.1 | 32.9 | 34.6 | 8.0 | 7.7 | 7.6 |
| GR | 21.3 | 11.3 | 11.0 | 8.1 | 4.4 | 4.4 | 4.6 | 2.8 | 2.8 | 12.1 | 6.2 | 5.9 | 7.7 | 4.3 | 4.1 | 5.9 | 3.3 | 3.1 |
| HR | 1.6 | 1.4 | 1.2 | 0.8 | 0.7 | 0.6 | 0.2 | 0.2 | 0.2 | 0.8 | 0.6 | 0.5 | 0.5 | 0.4 | 0.4 | 0.4 | 0.3 | 0.2 |
| HU | 3.0 | 3.4 | 3.5 | 1.9 | 2.1 | 2.1 | 0.7 | 0.7 | 0.6 | 1.0 | 1.2 | 1.3 | 0.6 | 0.7 | 0.8 | 0.4 | 0.5 | 0.5 |
| IE | 8.0 | 7.0 | 6.1 | 3.8 | 3.0 | 2.2 | 3.2 | 2.3 | 1.6 | 4.0 | 3.8 | 3.7 | 2.9 | 2.4 | 2.2 | 2.1 | 2.2 | 2.0 |
| Is | 0.6 | 0.5 | 0.4 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.4 | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.1 | 0.1 |
| $1 T$ | 71.4 | 51.8 | 51.2 | 20.2 | 15.7 | 15.6 | 10.7 | 7.8 | 7.6 | 47.3 | 32.8 | 32.8 | 30.8 | 21.1 | 20.9 | 18.9 | 13.2 | 13.0 |
| LI* | n.a. | 0.4 | 0.3 | n.a. | 0.2 | 0.1 | n.a. | 0.1 | 0.1 | n.a. | 0.1 | 0.1 | n.a. | 0.1 | 0.1 | n.a. | 0.0 | 0.0 |
| LT | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Lu | 2.1 | 2.2 | 2.1 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 | 1.5 | 1.8 | 1.6 | 1.0 | 1.0 | 1.0 | 0.3 | 0.2 | 0.2 |
| Lv | 0.2 | 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 |
| MT | 0.5 | 0.5 | 0.4 | 0.2 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 |
| NL | 31.6 | 27.2 | 26.5 | 9.0 | 8.1 | 7.8 | 6.0 | 5.5 | 5.3 | 21.2 | 18.4 | 17.7 | 7.5 | 6.0 | 5.9 | 6.7 | 4.6 | 4.5 |
| NO* | n.a. | 3.4 | 3.1 | n.a. | 0.5 | 0.5 | n.a. | 0.3 | 0.3 | n.a. | 2.8 | 2.5 | n.a. | 0.7 | 0.7 | n.a. | 0.2 | 0.2 |
| PL | 6.2 | 5.7 | 5.8 | 3.0 | 2.7 | 2.8 | 1.0 | 0.9 | 1.0 | 3.1 | 2.8 | 2.8 | 1.9 | 1.7 | 1.8 | 1.5 | 1.3 | 1.3 |
| PT | 8.4 | 7.5 | 7.2 | 2.6 | 2.4 | 2.3 | 1.3 | 1.1 | 1.0 | 5.1 | 4.8 | 4.6 | 3.4 | 3.5 | 3.3 | 1.9 | 1.9 | 1.8 |
| Ro | 1.3 | 1.2 | 1.2 | 0.6 | 0.6 | 0.6 | 0.2 | 0.2 | 0.2 | 0.6 | 0.6 | 0.5 | 0.3 | 0.4 | 0.3 | 0.3 | 0.3 | 0.2 |
| SE | 3.0 | 2.2 | 2.2 | 1.1 | 1.0 | 0.9 | 0.5 | 0.4 | 0.4 | 1.9 | 1.2 | 1.2 | 0.5 | 0.3 | 0.4 | 0.3 | 0.2 | 0.2 |
| SI | 0.6 | 0.7 | 0.7 | 0.3 | 0.3 | 0.3 | 0.1 | 0.1 | 0.1 | 0.3 | 0.4 | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 |
| SK | 0.9 | 0.9 | 0.9 | 0.6 | 0.6 | 0.6 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 | 0.3 | 0.3 | 0.1 | 0.1 | 0.1 |
| EU/EEA | 419.3 | 371.1 | 367.4 | 161.4 | 145.5 | 143.0 | 77.7 | 66.4 | 64.2 | 233.4 | 204.2 | 203.7 | 125.3 | 108.5 | 109.7 | 67.7 | 55.6 | 55.2 |
| Individual country aggregate, only the <br> (1) Gross carrying <br> (2) Gross carrying <br> *The EBA Risk Das | a includes subs onsolidated ent ounts, other th ounts, loans an oard does not | ies, which omiciled rading exp vances at de data fro | excluded untry $Y$ is $c$ <br> res. <br> ortised cos Norwegian | EU aggre dered. Th <br> cluding at Liechtens | e. For exam mple of ba <br> value thro er banks fr | at country is unbalan OCl and June 2021 | vel the subs and review <br> ugh P\&L, ex March 2022 | $y$ in countr nnually. Be ng trading to the imp | of a bank an unbalan <br> posures). nentation | iciled in co sample, t <br> e reportin | try Y is inc number o <br> ramework | ed both in porting ban <br> ed on CRR | ta for coun per countr |  | e latter as r variation <br> 2022. | of the con veen quar | ated ent which $m$ | In the EU |

## Statistical Annex

Loans: NPL and coverage ratios

|  | Loans and advances: NPL ratio ${ }^{(1)}$ |  |  | of which: loans and advances at amortised cost: NPL ratio ${ }^{(2)}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% |  |  |  | HHs |  |  | ...of which mortgages |  |  | NFCs |  |  | ...of which SMEs |  |  | ...of which CRE |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 1.9\% | 1.8\% | 1.7\% | 2.5\% | 2.3\% | 2.3\% | 1.5\% | 1.3\% | 1.3\% | 3.1\% | 3.0\% | 2.8\% | 4.2\% | 3.9\% | 4.0\% | 3.4\% | 3.7\% | 3.6\% |
| BE | 1.5\% | 1.4\% | 1.4\% | 1.4\% | 1.1\% | 1.1\% | 1.1\% | 0.8\% | 0.8\% | 3.4\% | 3.0\% | 2.9\% | 3.5\% | 3.2\% | 3.1\% | 3.8\% | 3.1\% | 3.0\% |
| BG | 6.1\% | 3.5\% | 3.2\% | 7.3\% | 5.7\% | 5.4\% | 4.9\% | 3.2\% | 2.8\% | 9.9\% | 4.4\% | 3.9\% | 14.8\% | 7.3\% | 6.2\% | 12.9\% | 6.2\% | 5.4\% |
| CY | 6.9\% | 3.6\% | 3.2\% | 15.0\% | 10.0\% | 9.3\% | 14.5\% | 9.8\% | 9.0\% | 11.3\% | 3.9\% | 4.0\% | 12.6\% | 4.1\% | 4.3\% | 10.9\% | 3.8\% | 3.9\% |
| cz | 1.3\% | 1.2\% | 1.2\% | 1.6\% | 1.4\% | 1.3\% | 0.8\% | 0.7\% | 0.6\% | 3.7\% | 3.5\% | 3.2\% | 4.8\% | 4.7\% | 4.4\% | 2.9\% | 3.1\% | 2.9\% |
| DE | 1.1\% | 1.0\% | 1.0\% | 1.6\% | 1.4\% | 1.4\% | 0.9\% | 0.7\% | 0.7\% | 2.4\% | 2.2\% | 2.3\% | 2.6\% | 2.4\% | 2.7\% | 2.2\% | 2.1\% | 2.4\% |
| DK | 1.9\% | 1.5\% | 1.4\% | 2.5\% | 2.1\% | 2.1\% | 1.9\% | 1.4\% | 1.3\% | 4.3\% | 3.0\% | 2.9\% | 4.8\% | 3.5\% | 3.3\% | 3.4\% | 2.5\% | 2.3\% |
| EE | 1.0\% | 0.7\% | 0.6\% | 1.0\% | 0.6\% | 0.5\% | 0.9\% | 0.6\% | 0.5\% | 1.8\% | 1.4\% | 1.2\% | 1.8\% | 1.2\% | 1.3\% | 2.1\% | 1.5\% | 1.5\% |
| Es | 3.1\% | 2.8\% | 2.7\% | 3.8\% | 3.6\% | 3.6\% | 3.1\% | 2.7\% | 2.6\% | 4.9\% | 4.4\% | 4.1\% | 7.1\% | 6.7\% | 6.7\% | 9.6\% | 8.3\% | 8.4\% |
| FI | 1.2\% | 1.1\% | 1.0\% | 1.3\% | 1.3\% | 1.3\% | 0.9\% | 0.9\% | 0.9\% | 2.3\% | 1.6\% | 1.4\% | 2.7\% | 2.4\% | 2.4\% | 1.7\% | 1.6\% | 1.6\% |
| FR | 2.0\% | 1.8\% | 1.8\% | 2.4\% | 2.2\% | 2.1\% | 2.2\% | 2.0\% | 2.1\% | 3.8\% | 3.3\% | 3.3\% | 4.2\% | 3.9\% | 4.0\% | 3.3\% | 3.0\% | 2.9\% |
| GR | 10.5\% | 5.2\% | 4.9\% | 16.2\% | 9.6\% | 9.6\% | 13.0\% | 8.4\% | 8.6\% | 15.6\% | 7.7\% | 7.2\% | 22.0\% | 12.6\% | 11.9\% | 27.0\% | 14.3\% | 13.5\% |
| HR | 3.6\% | 2.9\% | 2.4\% | 5.8\% | 5.0\% | 4.4\% | 3.3\% | 2.9\% | 2.6\% | 7.6\% | 5.6\% | 4.5\% | 10.2\% | 7.7\% | 6.7\% | 8.3\% | 6.5\% | 5.5\% |
| HU | 3.4\% | 3.7\% | 3.7\% | 6.5\% | 7.2\% | 7.1\% | 4.7\% | 4.9\% | 4.5\% | 3.4\% | 3.5\% | 3.7\% | 3.9\% | 4.4\% | 4.7\% | 4.0\% | 4.2\% | 3.9\% |
| IE | 3.0\% | 2.4\% | 2.0\% | 4.5\% | 3.6\% | 2.8\% | 4.3\% | 3.3\% | 2.3\% | 5.9\% | 5.5\% | 5.2\% | 10.0\% | 9.0\% | 8.1\% | 11.5\% | 11.2\% | 10.4\% |
| Is | 2.2\% | 1.6\% | 1.3\% | 0.9\% | 0.8\% | 0.7\% | 0.7\% | 0.6\% | 0.6\% | 4.3\% | 2.9\% | 2.5\% | 6.9\% | 4.8\% | 3.9\% | 4.7\% | 2.8\% | 2.3\% |
| $1 T$ | 3.6\% | 2.6\% | 2.6\% | 3.6\% | 2.7\% | 2.7\% | 2.7\% | 1.9\% | 1.8\% | 6.6\% | 4.4\% | 4.4\% | 9.1\% | 6.1\% | 6.2\% | 12.1\% | 9.0\% | 8.9\% |
| LI* | n.a. | 0.5\% | 0.4\% | n.a. | 0.9\% | 0.6\% | n.a. | 1.1\% | 0.5\% | n.a. | 1.5\% | 1.3\% | n.a. | 1.8\% | 1.6\% | n.a. | 1.7\% | 1.5\% |
| LT | 0.8\% | 0.9\% | 0.8\% | 1.2\% | 1.3\% | 1.0\% | 1.0\% | 1.1\% | 0.9\% | 2.0\% | 2.0\% | 1.8\% | 3.2\% | 2.5\% | 2.5\% | 2.2\% | 2.3\% | 2.3\% |
| เu | 1.3\% | 1.3\% | 1.2\% | 1.4\% | 1.3\% | 1.2\% | 1.4\% | 1.3\% | 1.3\% | 3.1\% | 3.6\% | 3.3\% | 4.1\% | 4.1\% | 4.2\% | 4.5\% | 3.2\% | 4.5\% |
| Lv | 1.6\% | 0.6\% | 0.5\% | 1.6\% | 0.7\% | 0.6\% | 1.7\% | 0.7\% | 0.5\% | 3.1\% | 1.2\% | 1.2\% | 3.1\% | 1.6\% | 1.7\% | 4.3\% | 1.4\% | 1.6\% |
| MT | 3.1\% | 2.6\% | 2.3\% | 2.6\% | 2.1\% | 2.1\% | 2.4\% | 2.0\% | 1.9\% | 8.7\% | 7.8\% | 7.0\% | 10.4\% | 9.8\% | 9.2\% | 9.9\% | 8.0\% | 7.5\% |
| NL | 1.6\% | 1.3\% | 1.2\% | 1.2\% | 1.0\% | 1.0\% | 0.9\% | 0.8\% | 0.7\% | 3.9\% | 3.2\% | 3.0\% | 4.6\% | 3.4\% | 3.4\% | 4.3\% | 2.9\% | 2.8\% |
| NO* | n.a. | 1.2\% | 1.1\% | n.a. | 0.5\% | 0.4\% | n.a. | 0.3\% | 0.3\% | n.a. | 3.0\% | 2.7\% | n.a. | 2.1\% | 2.1\% | n.a. | 0.8\% | 0.7\% |
| PL | 5.0\% | 4.3\% | 4.2\% | 4.1\% | 3.8\% | 4.2\% | 2.2\% | 2.0\% | 2.2\% | 7.1\% | 6.0\% | 5.8\% | 8.4\% | 7.6\% | 7.7\% | 10.7\% | 8.9\% | 9.1\% |
| PT | 3.9\% | 3.3\% | 3.1\% | 2.6\% | 2.3\% | 2.2\% | 1.5\% | 1.3\% | 1.2\% | 8.5\% | 8.0\% | 7.7\% | 8.5\% | 8.6\% | 8.4\% | 13.0\% | 13.0\% | 12.6\% |
| Ro | 3.8\% | 2.9\% | 2.8\% | 4.0\% | 3.5\% | 3.6\% | 2.3\% | 2.0\% | 2.0\% | 6.3\% | 4.8\% | 4.0\% | 6.0\% | 5.3\% | 4.6\% | 9.9\% | 7.5\% | 6.6\% |
| SE | 0.3\% | 0.3\% | 0.2\% | 0.3\% | 0.3\% | 0.3\% | 0.1\% | 0.1\% | 0.1\% | 0.7\% | 0.4\% | 0.4\% | 0.3\% | 0.2\% | 0.3\% | 0.3\% | 0.2\% | 0.2\% |
| SI | 2.4\% | 2.2\% | 2.0\% | 2.8\% | 2.7\% | 2.6\% | 2.2\% | 1.9\% | 1.8\% | 4.7\% | 3.2\% | 2.9\% | 6.7\% | 4.4\% | 4.2\% | 7.5\% | 5.8\% | 5.5\% |
| SK | 1.7\% | 1.5\% | 1.5\% | 2.2\% | 2.0\% | 1.9\% | 1.3\% | 1.2\% | 1.1\% | 2.0\% | 1.9\% | 1.7\% | 3.9\% | 3.6\% | 3.4\% | 2.0\% | 1.5\% | 1.4\% |
| EU/EEA | 2.1\% | 1.8\% | 1.8\% | 2.5\% | 2.2\% | 2.2\% | 1.9\% | 1.6\% | 1.5\% | 4.2\% | 3.4\% | 3.3\% | 5.4\% | 4.4\% | 4.4\% | 5.4\% | 4.2\% | 4.1\% |


|  | Non-performing loans and advances: coverage$\text { ratio }{ }^{(1)}$ |  |  | of which: non-performing loans and advances at amortised cost: coverage ratio ${ }^{(2)}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% |  |  |  | HHs |  |  | ...of which mortgages |  |  | NFCs |  |  | ...of which SMEs |  |  | ...of which CRE |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 52.2\% | 49.7\% | 50.5\% | 55.9\% | 55.1\% | 55.6\% | 35.0\% | 33.7\% | 33.5\% | 50.7\% | 48.4\% | 49.6\% | 49.9\% | 48.1\% | 47.6\% | 40.8\% | 37.4\% | 36.7\% |
| BE | 43.6\% | 44.3\% | 44.8\% | 23.1\% | 23.0\% | 23.4\% | 12.9\% | 11.6\% | 12.4\% | 51.0\% | 50.9\% | 51.7\% | 48.3\% | 45.3\% | 45.8\% | 27.4\% | 28.3\% | 28.8\% |
| BG | 51.5\% | 65.7\% | 68.7\% | 66.6\% | 70.4\% | 72.1\% | 48.2\% | 51.2\% | 53.3\% | 43.0\% | 59.9\% | 64.3\% | 45.4\% | 60.2\% | 65.0\% | 40.6\% | 55.2\% | 61.0\% |
| Cr | 41.8\% | 28.5\% | 28.0\% | 35.4\% | 23.9\% | 21.4\% | 29.0\% | 17.8\% | 15.0\% | 54.2\% | 43.1\% | 43.4\% | 55.1\% | 42.4\% | 40.6\% | 49.8\% | 38.8\% | 36.8\% |
| cz | 55.3\% | 53.5\% | 54.2\% | 55.6\% | 53.1\% | 54.2\% | 31.5\% | 25.7\% | 26.1\% | 55.7\% | 54.4\% | 54.9\% | 52.5\% | 51.6\% | 52.5\% | 47.6\% | 48.5\% | 51.5\% |
| DE | 35.2\% | 35.3\% | 35.3\% | 33.2\% | 34.6\% | 34.5\% | 19.5\% | 20.3\% | 20.3\% | 39.0\% | 38.8\% | 38.6\% | 38.0\% | 37.7\% | 38.3\% | 26.5\% | 29.4\% | 29.3\% |
| DK | 28.8\% | 27.3\% | 27.0\% | 39.4\% | 44.6\% | 35.0\% | 19.4\% | 23.8\% | 22.5\% | 35.0\% | 23.1\% | 26.7\% | 34.8\% | 35.4\% | 37.0\% | 23.5\% | 25.6\% | 23.1\% |
| EE | 26.6\% | 29.5\% | 29.2\% | 21.8\% | 22.3\% | 21.7\% | 19.7\% | 19.3\% | 18.3\% | 28.2\% | 31.0\% | 32.9\% | 24.9\% | 32.5\% | 30.7\% | 26.9\% | 29.1\% | 28.7\% |
| ES | 41.6\% | 41.8\% | 42.8\% | 38.4\% | 39.7\% | 40.6\% | 23.2\% | 25.3\% | 26.3\% | 45.8\% | 44.5\% | 45.8\% | 48.4\% | 44.8\% | 45.5\% | 34.5\% | 36.7\% | 37.6\% |
| FI | 31.1\% | 30.2\% | 29.2\% | 19.4\% | 19.3\% | 18.7\% | 8.5\% | 9.8\% | 9.4\% | 44.9\% | 45.5\% | 44.3\% | 40.3\% | 40.1\% | 40.3\% | 21.5\% | 26.0\% | 22.6\% |
| FR | 50.4\% | 48.6\% | 47.9\% | 49.8\% | 49.0\% | 48.3\% | 29.1\% | 33.2\% | 30.4\% | 50.3\% | 47.9\% | 47.2\% | 49.9\% | 48.6\% | 47.7\% | 32.5\% | 37.8\% | 36.7\% |
| GR | 47.8\% | 41.8\% | 42.8\% | 47.6\% | 34.0\% | 33.0\% | 34.9\% | 20.3\% | 19.5\% | 48.2\% | 47.8\% | 50.8\% | 47.0\% | 46.1\% | 48.5\% | 36.9\% | 35.6\% | 37.3\% |
| HR | 62.9\% | 62.6\% | 65.0\% | 61.9\% | 60.5\% | 62.9\% | 55.0\% | 54.9\% | 55.4\% | 64.0\% | 64.8\% | 67.3\% | 63.5\% | 63.4\% | 67.0\% | 58.1\% | 58.8\% | 62.2\% |
| HU | 65.0\% | 63.9\% | 62.5\% | 68.4\% | 68.8\% | 68.4\% | 56.3\% | 47.6\% | 46.7\% | 56.7\% | 55.0\% | 53.7\% | 53.0\% | 51.2\% | 47.7\% | 56.2\% | 59.0\% | 57.5\% |
| IE | 28.4\% | 30.5\% | 28.7\% | 26.3\% | 31.7\% | 29.6\% | 21.3\% | 27.1\% | 22.2\% | 31.9\% | 31.1\% | 29.5\% | 31.7\% | 32.4\% | 33.0\% | 24.6\% | 26.9\% | 26.9\% |
| Is | 26.4\% | 24.6\% | 25.2\% | 16.4\% | 16.6\% | 17.1\% | 5.8\% | 5.1\% | 4.3\% | 28.4\% | 26.6\% | 27.3\% | 32.4\% | 23.8\% | 23.8\% | 14.1\% | 16.6\% | 15.2\% |
| IT | 53.9\% | 52.7\% | 53.9\% | 47.2\% | 48.8\% | 50.4\% | 35.2\% | 35.4\% | 37.3\% | 57.5\% | 56.1\% | 57.3\% | 56.8\% | 54.9\% | 56.4\% | 47.3\% | 50.1\% | 51.9\% |
| L** | n.a. | 31.4\% | 35.7\% | n.a. | 20.0\% | 30.8\% | п.a. | 6.8\% | 14.0\% | 0.0\% | 40.9\% | 39.3\% | n.a. | 44.0\% | 44.4\% | n.a. | 24.2\% | 14.8\% |
| LT | 28.2\% | 23.5\% | 25.6\% | 23.3\% | 17.7\% | 21.9\% | 18.0\% | 12.0\% | 16.8\% | 32.5\% | 29.7\% | 28.8\% | 28.5\% | 28.9\% | 26.3\% | 26.4\% | 19.4\% | 18.8\% |
| Lu | 39.6\% | 38.5\% | 41.4\% | 27.5\% | 24.9\% | 25.2\% | 12.9\% | 11.6\% | 11.7\% | 40.2\% | 38.5\% | 41.9\% | 49.4\% | 50.6\% | 49.4\% | 28.0\% | 33.0\% | 26.6\% |
| Lv | 29.0\% | 29.9\% | 32.1\% | 45.4\% | 29.9\% | 36.3\% | 45.3\% | 14.8\% | 19.4\% | 21.6\% | 29.9\% | 29.4\% | 22.6\% | 25.4\% | 25.1\% | 17.9\% | 28.2\% | 28.3\% |
| mt | 28.2\% | 36.4\% | 40.8\% | 30.0\% | 36.6\% | 37.1\% | 23.0\% | 30.1\% | 30.3\% | 31.5\% | 40.2\% | 44.2\% | 37.2\% | 44.0\% | 43.8\% | 35.2\% | 43.8\% | 42.0\% |
| NL | 27.5\% | 28.3\% | 27.3\% | 17.5\% | 20.2\% | 20.5\% | 7.4\% | 9.1\% | 10.4\% | 32.0\% | 31.7\% | 30.1\% | 27.7\% | 26.1\% | 24.1\% | 14.8\% | 18.6\% | 15.8\% |
| NO* | n.a. | 25.7\% | 24.3\% | n.a. | 16.5\% | 17.9\% | n.a. | 6.0\% | 5.8\% | 0.0\% | 28.7\% | 25.9\% | n.a. | 36.4\% | 35.8\% | n.a. | 16.6\% | 16.8\% |
| PL | 61.9\% | 62.7\% | 62.6\% | 63.9\% | 66.3\% | 66.3\% | 53.0\% | 57.0\% | 57.4\% | 60.3\% | 60.8\% | 60.4\% | 57.6\% | 56.1\% | 55.0\% | 52.2\% | 55.6\% | 53.9\% |
| PT | 59.1\% | 53.9\% | 55.0\% | 51.6\% | 52.2\% | 52.6\% | 35.3\% | 34.0\% | 33.9\% | 60.6\% | 54.9\% | 56.2\% | 58.0\% | 54.8\% | 56.2\% | 48.6\% | 45.0\% | 45.4\% |
| RO | 67.6\% | 70.0\% | 69.2\% | 72.2\% | 73.2\% | 74.3\% | 51.7\% | 51.8\% | 52.8\% | 63.1\% | 66.9\% | 63.3\% | 62.8\% | 64.2\% | 66.8\% | 57.0\% | 62.4\% | 58.3\% |
| SE | 43.2\% | 40.1\% | 39.8\% | 32.8\% | 30.7\% | 31.2\% | 15.9\% | 10.8\% | 11.3\% | 48.7\% | 48.0\% | 46.5\% | 27.5\% | 27.1\% | 23.5\% | 21.9\% | 31.6\% | 25.9\% |
| SI | 54.6\% | 51.3\% | 53.7\% | 50.8\% | 52.9\% | 56.4\% | 32.1\% | 39.0\% | 42.1\% | 57.2\% | 49.6\% | 51.2\% | 54.8\% | 51.1\% | 51.8\% | 55.5\% | 46.5\% | 47.2\% |
| SK | 63.1\% | 66.2\% | 65.6\% | 63.2\% | 67.5\% | 65.5\% | 48.5\% | 49.5\% | 49.1\% | 62.9\% | 63.9\% | 66.0\% | 64.4\% | 64.8\% | 64.3\% | 51.7\% | 44.7\% | 46.3\% |
| EU/EEA | 45.1\% | 43.8\% | 44.1\% | 42.4\% | 42.5\% | 42.7\% | 25.8\% | 26.5\% | 26.5\% | 48.0\% | 45.7\% | 46.0\% | 48.6\% | 46.5\% | 46.7\% | 35.7\% | 37.6\% | 37.8\% |

[^4]
## 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） |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \％ |  |  |  |  |  |  |  |  |  |  | $\begin{aligned} & \text { 㖪 } \\ & \frac{5}{6} \\ & \hline \end{aligned}$ |  |  |  |  |  |  |  |  |  |
|  | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 |
| At | 1．7\％ | 1．7\％ | 0．9\％ | 1．0\％ | 19．6\％ | 19．3\％ | 3．5\％ | 4．0\％ | 0．9\％ | 0．9\％ | 7．3\％ | 7．2\％ | 13．9\％ | 13．5\％ | 4．7\％ | 4．7\％ | 3．4\％ | 3．2\％ | 2．6\％ | 2．9\％ |
| BE | 4．2\％ | 4．3\％ | 0．7\％ | 0．8\％ | 15．4\％ | 15．5\％ | 4．3\％ | 4．3\％ | 1．2\％ | 1．1\％ | 9．8\％ | 9．8\％ | 15．1\％ | 15．2\％ | 5．6\％ | 5．6\％ | 1．5\％ | 1．4\％ | 2．4\％ | 2．7\％ |
| BG | 6．4\％ | 6．7\％ | 0．3\％ | 0．3\％ | 27．5\％ | 26．8\％ | 6．3\％ | 6．8\％ | 0．4\％ | 0．4\％ | 5．8\％ | 6．1\％ | 25．5\％ | 25．8\％ | 7．9\％ | 7．9\％ | 3．5\％ | 3．2\％ | 1．8\％ | 1．6\％ |
| Cr | 1．0\％ | 1．1\％ | 0．3\％ | 0．3\％ | 10．7\％ | 11．2\％ | 1．3\％ | 1．4\％ | 0．5\％ | 0．5\％ | 9．1\％ | 9．1\％ | 18．6\％ | 18．8\％ | 7．0\％ | 8．4\％ | 21．5\％ | 21．5\％ | 0．8\％ | 0．8\％ |
| cz | 3．9\％ | 3．8\％ | 0．3\％ | 0．4\％ | 22．5\％ | 22．4\％ | 3．2\％ | 4．0\％ | 1．3\％ | 1．2\％ | 4．7\％ | 4．8\％ | 19．3\％ | 19．6\％ | 6．7\％ | 6．1\％ | 1．3\％ | 1．2\％ | 2．2\％ | 2．3\％ |
| DE | 0．6\％ | 0．6\％ | 0．8\％ | 0．7\％ | 13．1\％ | 13．1\％ | 8．2\％ | 8．7\％ | 1．9\％ | 1．9\％ | 2．2\％ | 2．2\％ | 8．4\％ | 8．8\％ | 4．6\％ | 4．5\％ | 1．0\％ | 1．0\％ | 2．9\％ | 3．0\％ |
| DK | 2．6\％ | 2．6\％ | 0．3\％ | 0．3\％ | 8．2\％ | 8．5\％ | 3．5\％ | 4．4\％ | 0．4\％ | 0．4\％ | 2．6\％ | 2．6\％ | 7．0\％ | 7．1\％ | 3．4\％ | 3．4\％ | 0．7\％ | 0．7\％ | 1．8\％ | 1．8\％ |
| EE | 8．1\％ | 8．2\％ | 0．3\％ | 0．3\％ | 13．7\％ | 13．2\％ | 5．0\％ | 5．5\％ | 1．2\％ | 1．3\％ | 4．8\％ | 4．6\％ | 12．6\％ | 13．8\％ | 8．1\％ | 7．3\％ | 1．5\％ | 1．4\％ | 0．8\％ | 0．8\％ |
| Es | 2．6\％ | 2．7\％ | 1．8\％ | 1．7\％ | 19．1\％ | 19．4\％ | 6．4\％ | 6．9\％ | 0．7\％ | 0．7\％ | 6．6\％ | 6．5\％ | 18．1\％ | 17．9\％ | 6．7\％ | 6．7\％ | 5．1\％ | 4．8\％ | 3．8\％ | 4．1\％ |
| FI | 5．0\％ | 5．0\％ | 0．4\％ | 0．4\％ | 10．0\％ | 9．8\％ | 5．2\％ | 5．5\％ | 1．1\％ | 1．1\％ | 5．3\％ | 5．1\％ | 7．2\％ | 7．4\％ | 5．4\％ | 5．6\％ | 0．9\％ | 0．9\％ | 2．2\％ | 2．2\％ |
| FR | 3．8\％ | 3．7\％ | 1．9\％ | 1．8\％ | 13．5\％ | 13．1\％ | 4．7\％ | 4．7\％ | 0．6\％ | 0．6\％ | 4．6\％ | 4．5\％ | 12．4\％ | 12．1\％ | 5．8\％ | 5．8\％ | 2．5\％ | 2．5\％ | 2．8\％ | 2．8\％ |
| GR | 1．6\％ | 1．8\％ | 0．2\％ | 0．2\％ | 20．2\％ | 19．4\％ | 7．9\％ | 8．8\％ | 0．2\％ | 0．2\％ | 4．9\％ | 4．7\％ | 18．4\％ | 17．9\％ | 19．2\％ | 19．6\％ | 11．2\％ | 10．9\％ | 1．4\％ | 1．4\％ |
| HR | 4．3\％ | 4．2\％ | 0．3\％ | 0．3\％ | 18．2\％ | 17．0\％ | 9．1\％ | 13．5\％ | 1．9\％ | 1．7\％ | 8．0\％ | 6．1\％ | 18．6\％ | 17．8\％ | 7．6\％ | 8．7\％ | 11．7\％ | 10．6\％ | 2．1\％ | 2．1\％ |
| нu | 7．1\％ | 7．4\％ | 0．6\％ | 0．6\％ | 19．0\％ | 18．9\％ | 5．5\％ | 7．1\％ | 0．6\％ | 0．6\％ | 6．6\％ | 6．6\％ | 20．6\％ | 19．4\％ | 6．4\％ | 6．4\％ | 3．9\％ | 3．7\％ | 2．9\％ | 2．5\％ |
| IE | 3．3\％ | 3．3\％ | 0．6\％ | 0．5\％ | 22．5\％ | 22．5\％ | 4．0\％ | 4．6\％ | 0．5\％ | 0．5\％ | 3．2\％ | 3．0\％ | 8．8\％ | 8．9\％ | 4．1\％ | 4．1\％ | 6．5\％ | 6．3\％ | 4．2\％ | 4．3\％ |
| Is | 11．7\％ | 11．0\％ | 0．4\％ | 0．4\％ | 17．3\％ | 17．8\％ | 1．2\％ | 1．2\％ | 0．7\％ | 0．8\％ | 10．6\％ | 11．2\％ | 8．1\％ | 8．3\％ | 5．4\％ | 5．3\％ | 8．7\％ | 8．7\％ | 3．6\％ | 2．7\％ |
| IT | 2．2\％ | 2．2\％ | 1．1\％ | 1．1\％ | 28．5\％ | 28．1\％ | 4．3\％ | 4．7\％ | 1．2\％ | 1．2\％ | 7．6\％ | 7．5\％ | 17．5\％ | 16．9\％ | 5．0\％ | 5．0\％ | 3．5\％ | 3．4\％ | 3．3\％ | 3．3\％ |
| ı | 0．4\％ | 0．4\％ | 0．2\％ | 0．2\％ | 6．1\％ | 6．1\％ | 2．2\％ | 2．2\％ | 0．5\％ | 0．5\％ | 7．1\％ | 7．0\％ | 4．9\％ | 5．0\％ | 1．6\％ | 1．5\％ | 1．7\％ | 1．6\％ | 1．6\％ | 1．5\％ |
| LT | 2．8\％ | 2．9\％ | 0．3\％ | 0．1\％ | 17．7\％ | 14．7\％ | 6．6\％ | 12．3\％ | 0．7\％ | 0．7\％ | 5．2\％ | 5．2\％ | 13．8\％ | 14．0\％ | 6．2\％ | 6．3\％ | 3．4\％ | 2．9\％ | 2．2\％ | 1．8\％ |
| เบ | 15．4\％ | 16．0\％ | 1．3\％ | 1．9\％ | 10．7\％ | 10．5\％ | 1．7\％ | 1．6\％ | 0．5\％ | 0．5\％ | 10．7\％ | 10．9\％ | 7．8\％ | 8．4\％ | 6．8\％ | 6．5\％ | 1．7\％ | 1．6\％ | 1．9\％ | 1．5\％ |
| Lv | 9．5\％ | 9．6\％ | 0．2\％ | 0．2\％ | 14．2\％ | 13．2\％ | 8．8\％ | 10．8\％ | 0．6\％ | 0．6\％ | 3．8\％ | 3．7\％ | 11．5\％ | 12．1\％ | 9．4\％ | 9．2\％ | 2．8\％ | 2．6\％ | 2．1\％ | 1．9\％ |
| mт | 0．7\％ | 1．0\％ | 0．0\％ | 0．0\％ | 7．2\％ | 6．6\％ | 6．7\％ | 6．4\％ | 0．6\％ | 0．6\％ | 6．6\％ | 7．0\％ | 16．5\％ | 17．5\％ | 7．6\％ | 7．9\％ | 13．9\％ | 14．1\％ | 2．6\％ | 2．9\％ |
| NL | 13．7\％ | 13．9\％ | 2．5\％ | 2．5\％ | 15．6\％ | 15．9\％ | 4．0\％ | 4．4\％ | 0．9\％ | 0．9\％ | 3．4\％ | 3．4\％ | 15．3\％ | 14．9\％ | 7．0\％ | 7．0\％ | 1．4\％ | 1．4\％ | 2．9\％ | 2．8\％ |
| No | 5．7\％ | 5．7\％ | 3．4\％ | 2．9\％ | 8．2\％ | 8．3\％ | 5．3\％ | 5．3\％ | 0．2\％ | 0．2\％ | 10．8\％ | 10．7\％ | 5．6\％ | 6．1\％ | 11．3\％ | 11．6\％ | 1．4\％ | 1．4\％ | 2．7\％ | 2．8\％ |
| PL | 1．4\％ | 1．4\％ | 1．3\％ | 1．3\％ | 24．8\％ | 24．5\％ | 4．5\％ | 6．5\％ | 1．1\％ | 1．2\％ | 5．7\％ | 5．6\％ | 21．2\％ | 20．2\％ | 7．9\％ | 7．8\％ | 3．2\％ | 3．1\％ | 4．6\％ | 4．4\％ |
| PT | 2．6\％ | 2．6\％ | 0．5\％ | 0．5\％ | 19．5\％ | 19．5\％ | 2．3\％ | 2．4\％ | 1．1\％ | 1．1\％ | 9．8\％ | 9．8\％ | 16．6\％ | 16．6\％ | 7．0\％ | 7．0\％ | 8．2\％ | 7．9\％ | 1．5\％ | 1．5\％ |
| Ro | 7．6\％ | 8．7\％ | 1．8\％ | 1．6\％ | 17．7\％ | 17．0\％ | 6．8\％ | 7．8\％ | 1．1\％ | 1．0\％ | 7．4\％ | 7．4\％ | 26．7\％ | 26．5\％ | 10．7\％ | 10．1\％ | 2．4\％ | 2．3\％ | 1．5\％ | 1．6\％ |
| SE | 1．3\％ | 1．3\％ | 0．6\％ | 0．5\％ | 5．5\％ | 5．5\％ | 3．5\％ | 3．9\％ | 0．7\％ | 0．7\％ | 2．6\％ | 2．6\％ | 4．5\％ | 4．5\％ | 4．0\％ | 4．1\％ | 0．7\％ | 0．7\％ | 2．0\％ | 1．9\％ |
| SI | 1．4\％ | 1．4\％ | 1．1\％ | 1．1\％ | 25．7\％ | 26．0\％ | 6．9\％ | 7．8\％ | 1．1\％ | 1．0\％ | 8．8\％ | 8．9\％ | 19．0\％ | 19．9\％ | 8．9\％ | 8．6\％ | 3．6\％ | 3．7\％ | 4．9\％ | 4．5\％ |
| SK | 3．6\％ | 3．6\％ | 0．4\％ | 0．4\％ | 18．2\％ | 17．1\％ | 8．4\％ | 10．7\％ | 1．4\％ | 1．4\％ | 6．4\％ | 6．7\％ | 17．4\％ | 16．7\％ | 9．6\％ | 9．5\％ | 1．1\％ | 1．1\％ | 3．2\％ | 3．1\％ |
| EU／EEA | 3．8\％ | 3．8\％ | 1．4\％ | 1．4\％ | 16．0\％ | 15．8\％ | 5．2\％ | 5．5\％ | 0．9\％ | 0．9\％ | 5．0\％ | 4．9\％ | 13．0\％ | 12．8\％ | 5．8\％ | 5．8\％ | 2．7\％ | 2．7\％ | 2．9\％ | 3．0\％ |


| Distribution of NFC loans and advances by NACE code（other than trading exposures）（2／2） |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \％ |  |  | 皆范范 |  |  |  |  |  |  |  | ．$\stackrel{\circ}{0}$BB0 |  |  |  |  |  |  |  |
|  | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 | Jun－22 | Sep－22 |
| AT | 1．7\％ | 1．5\％ | 27．4\％ | 27．3\％ | 7．1\％ | 7．4\％ | 2．1\％ | 2．4\％ | 0．4\％ | 0．5\％ | 0．1\％ | 0．1\％ | 1．1\％ | 1．1\％ | 0．7\％ | 0．7\％ | 0．9\％ | 0．7\％ |
| BE | 2．4\％ | 2．4\％ | 12．9\％ | 13．0\％ | 7．2\％ | 7．2\％ | 8．8\％ | 8．5\％ | 0．5\％ | 0．5\％ | 0．2\％ | 0．2\％ | 5．3\％ | 5．1\％ | 0．7\％ | 0．6\％ | 1．7\％ | 1．6\％ |
| BG | 1．1\％ | 1．0\％ | 8．9\％ | 8．7\％ | 1．7\％ | 1．7\％ | 1．1\％ | 1．1\％ | 0．0\％ | 0．0\％ | 0．2\％ | 0．2\％ | 0．5\％ | 0．5\％ | 0．1\％ | 0．1\％ | 1．0\％ | 1．0\％ |
| Cr | 0．0\％ | 0．0\％ | 17．4\％ | 16．5\％ | 4．8\％ | 4．8\％ | 2．4\％ | 1．2\％ | 0．0\％ | 0．0\％ | 1．2\％ | 1．3\％ | 2．2\％ | 2．0\％ | 0．5\％ | 0．5\％ | 0．6\％ | 0．6\％ |
| cz | 0．1\％ | 0．1\％ | 23．7\％ | 24．9\％ | 4．1\％ | 4．0\％ | 2．4\％ | 2．3\％ | 0．0\％ | 0．0\％ | 0．1\％ | 0．1\％ | 0．8\％ | 0．8\％ | 0．6\％ | 0．5\％ | 2．7\％ | 1．4\％ |
| DE | 4．3\％ | 4．4\％ | 38．5\％ | 37．3\％ | 4．0\％ | 4．0\％ | 4．6\％ | 4．5\％ | 0．4\％ | 0．6\％ | 0．2\％ | 0．2\％ | 1．6\％ | 1．6\％ | 0．4\％ | 0．4\％ | 2．5\％ | 2．4\％ |
| DK | 1．9\％ | 1．9\％ | 60．4\％ | 58．8\％ | 2．8\％ | 3．0\％ | 1．8\％ | 2．0\％ | 0．6\％ | 0．6\％ | 0．5\％ | 0．4\％ | 0．8\％ | 0．8\％ | 0．2\％ | 0．2\％ | 0．5\％ | 0．5\％ |
| EE | 0．0\％ | 0．0\％ | 33．6\％ | 32．6\％ | 4．0\％ | 4．1\％ | 4．0\％ | 4．1\％ | 0．0\％ | 0．0\％ | 0．1\％ | 0．1\％ | 0．9\％ | 0．9\％ | 0．6\％ | 0．5\％ | 0．7\％ | 1．2\％ |
| Es | 3．5\％ | 3．5\％ | 10．2\％ | 10．2\％ | 4．6\％ | 4．8\％ | 3．3\％ | 3．3\％ | 0．6\％ | 0．6\％ | 0．5\％ | 0．5\％ | 1．4\％ | 1．4\％ | 0．6\％ | 0．6\％ | 4．3\％ | 3．7\％ |
| FI | 7．4\％ | 7．9\％ | 39．8\％ | 39．1\％ | 5．7\％ | 5．5\％ | 2．1\％ | 2．1\％ | 0．1\％ | 0．1\％ | 0．2\％ | 0．2\％ | 0．8\％ | 0．8\％ | 0．5\％ | 0．6\％ | 0．6\％ | 0．6\％ |
| FR | 6．7\％ | 6．7\％ | 22．6\％ | 22．9\％ | 5．6\％ | 5．8\％ | 5．3\％ | 5．2\％ | 0．3\％ | 0．2\％ | 0．3\％ | 0．3\％ | 1．8\％ | 1．9\％ | 0．6\％ | 0．6\％ | 4．2\％ | 4．8\％ |
| GR | 0．0\％ | 0．0\％ | 7．0\％ | 7．1\％ | 1．8\％ | 2．2\％ | 1．5\％ | 1．4\％ | 0．0\％ | 0．0\％ | 0．2\％ | 0．2\％ | 1．6\％ | 1．6\％ | 1．1\％ | 1．0\％ | 1．4\％ | 1．5\％ |
| HR | 0．5\％ | 0．5\％ | 7．8\％ | 7．9\％ | 3．9\％ | 3．9\％ | 2．1\％ | 2．0\％ | 0．8\％ | 0．8\％ | 0．2\％ | 0．2\％ | 0．6\％ | 0．6\％ | 1．8\％ | 1．6\％ | 0．4\％ | 0．3\％ |
| Hu | 3．2\％ | 3．1\％ | 13．8\％ | 13．9\％ | 3．0\％ | 3．5\％ | 2．8\％ | 2．7\％ | 0．0\％ | 0．0\％ | 0．1\％ | 0．1\％ | 0．6\％ | 0．6\％ | 0．2\％ | 0．2\％ | 3．0\％ | 2．7\％ |
| IE | 3．3\％ | 1．3\％ | 22．1\％ | 23．3\％ | 3．0\％ | 2．8\％ | 5．5\％ | 5．7\％ | 0．0\％ | 0．0\％ | 1．0\％ | 0．9\％ | 4．5\％ | 4．3\％ | 1．2\％ | 1．3\％ | 1．8\％ | 2．2\％ |
| Is | 1．5\％ | 1．7\％ | 21．7\％ | 22．1\％ | 1．0\％ | 1．0\％ | 5．9\％ | 5．8\％ | 0．0\％ | 0．0\％ | 0．3\％ | 0．3\％ | 0．3\％ | 0．3\％ | 0．8\％ | 0．8\％ | 0．7\％ | 0．7\％ |
| $1{ }^{\text {I }}$ | 2．2\％ | 2．2\％ | 12．3\％ | 12．3\％ | 5．3\％ | 6．2\％ | 2．4\％ | 2．4\％ | 0．1\％ | 0．1\％ | 0．1\％ | 0．1\％ | 1．4\％ | 1．4\％ | 0．6\％ | 0．5\％ | 1．4\％ | 1．2\％ |
| 4 | 0．0\％ | 0．0\％ | 54．3\％ | 54．1\％ | 6．8\％ | 6．9\％ | 1．3\％ | 0．9\％ | 0．0\％ | 0．0\％ | 0．1\％ | 0．1\％ | 2．1\％ | 2．0\％ | 0．5\％ | 0．5\％ | 8．6\％ | 9．5\％ |
| LT | 1．9\％ | 1．8\％ | 27．9\％ | 25．4\％ | 3．7\％ | 3．4\％ | 4．2\％ | 4．4\％ | 0．0\％ | 0．0\％ | 0．1\％ | 0．1\％ | 1．4\％ | 1．2\％ | 0．3\％ | 0．3\％ | 1．6\％ | 2．5\％ |
| เบ | 2．0\％ | 2．3\％ | 10．0\％ | 10．5\％ | 3．8\％ | 2．8\％ | 15．7\％ | 14．7\％ | 0．0\％ | 0．0\％ | 0．3\％ | 0．4\％ | 2．2\％ | 2．2\％ | 0．3\％ | 0．3\％ | 7．4\％ | 7．3\％ |
| ıv | 0．5\％ | 0．4\％ | 28．3\％ | 26．9\％ | 3．0\％ | 3．0\％ | 2．7\％ | 3．0\％ | 0．1\％ | 0．1\％ | 0．2\％ | 0．2\％ | 0．9\％ | 0．8\％ | 0．2\％ | 0．2\％ | 1．2\％ | 1．6\％ |
| mт | 8．8\％ | 8．7\％ | 13．0\％ | 11．7\％ | 4．7\％ | 4．8\％ | 3．4\％ | 3．3\％ | 0．2\％ | 0．2\％ | 0．7\％ | 0．7\％ | 5．0\％ | 4．4\％ | 0．9\％ | 1．4\％ | 0．8\％ | 0．7\％ |
| NL | 3．5\％ | 3．5\％ | 18．4\％ | 18．2\％ | 3．3\％ | 3．5\％ | 3．7\％ | 3．7\％ | 0．2\％ | 0．2\％ | 0．2\％ | 0．2\％ | 3．0\％ | 3．0\％ | 0．4\％ | 0．4\％ | 0．6\％ | 0．6\％ |
| No | 0．3\％ | 0．3\％ | 29．7\％ | 29．7\％ | 8．4\％ | 8．3\％ | 3．6\％ | 3．7\％ | 0．0\％ | 0．0\％ | 0．3\％ | 0．3\％ | 1．9\％ | 1．8\％ | 0．4\％ | 0．4\％ | 0．6\％ | 0．5\％ |
| PL | 0．9\％ | 0．9\％ | 11．7\％ | 11．8\％ | 5．2\％ | 4．9\％ | 2．3\％ | 2．3\％ | 0．0\％ | 0．0\％ | 0．2\％ | 0．2\％ | 1．6\％ | 1．5\％ | 0．7\％ | 0．7\％ | 1．8\％ | 1．7\％ |
| PT | 2．0\％ | 1．9\％ | 12．2\％ | 12．0\％ | 6．3\％ | 6．5\％ | 2．5\％ | 2．5\％ | 0．0\％ | 0．0\％ | 0．6\％ | 0．6\％ | 1．9\％ | 2．0\％ | 1．2\％ | 1．2\％ | 4．1\％ | 4．3\％ |
| Ro | 0．9\％ | 0．9\％ | 7．2\％ | 7．1\％ | 2．0\％ | 1．9\％ | 2．0\％ | 1．9\％ | 0．0\％ | 0．0\％ | 0．1\％ | 0．2\％ | 2．8\％ | 2．8\％ | 0．7\％ | 0．7\％ | 0．6\％ | 0．6\％ |
| SE | 7．5\％ | 8．4\％ | 58．8\％ | 57．7\％ | 4．8\％ | 4．7\％ | 1．2\％ | 1．4\％ | 0．1\％ | 0．1\％ | 0．3\％ | 0．2\％ | 0．6\％ | 0．6\％ | 0．4\％ | 0．4\％ | 0．9\％ | 0．8\％ |
| SI | 1．4\％ | 1．3\％ | 7．0\％ | 6．8\％ | 5．1\％ | 4．6\％ | 2．5\％ | 2．5\％ | 0．0\％ | 0．0\％ | 0．2\％ | 0．2\％ | 1．0\％ | 1．0\％ | 0．7\％ | 0．6\％ | 0．8\％ | 0．2\％ |
| SK | 0．4\％ | 0．4\％ | 19．0\％ | 18．6\％ | 3．2\％ | 3．1\％ | 2．5\％ | 2．5\％ | 0．0\％ | 0．1\％ | 0．2\％ | 0．2\％ | 1．5\％ | 1．4\％ | 0．7\％ | 0．7\％ | 2．9\％ | 2．8\％ |
| EU／EEA | 4．5\％ | 4．5\％ | 24．7\％ | 24．4\％ | 4．9\％ | 5．1\％ | 3．8\％ | 3．8\％ | 0．3\％ | 0．3\％ | 0．3\％ | 0．3\％ | 1．8\％ | 1．8\％ | 0．6\％ | 0．5\％ | 2．6\％ | 2．7\％ |

[^5] nnsolidated 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 ＊The EBA Risk Dashboard does not include data from Norwegian nor Liechtensteiner banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2／CRD5 taking place only in Q2 2022

Statistical Annex
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) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 |
| AT | 5.7\% | 7.1\% | 6.1\% | 5.8\% | 3.7\% | 3.4\% | 2.2\% | 1.6\% | 1.2\% | 1.4\% | 3.0\% | 2.9\% | 2.7\% | 2.9\% | 3.7\% | 3.2\% | 8.0\% | 7.8\% | 2.6\% | 2.2\% |
| BE | 3.0\% | 2.8\% | 0.9\% | 0.9\% | 3.6\% | 3.5\% | 1.7\% | 1.6\% | 1.6\% | 1.3\% | 4.0\% | 4.0\% | 3.8\% | 3.8\% | 2.4\% | 2.4\% | 9.0\% | 7.9\% | 2.0\% | 1.9\% |
| BG | 3.1\% | 2.8\% | 1.5\% | 1.4\% | 3.1\% | 2.9\% | 2.1\% | 1.8\% | 6.7\% | 4.6\% | 9.5\% | 8.1\% | 2.6\% | 2.4\% | 4.2\% | 3.7\% | 14.0\% | 14.0\% | 2.3\% | 2.4\% |
| CY | 6.4\% | 5.4\% | 0.4\% | 0.3\% | 2.8\% | 2.4\% | 0.4\% | 0.4\% | 1.5\% | 1.5\% | 7.0\% | 6.4\% | 4.9\% | 5.0\% | 0.2\% | 0.4\% | 2.1\% | 2.5\% | 1.6\% | 4.8\% |
| cz | 1.8\% | 1.9\% | 0.0\% | 0.0\% | 5.6\% | 5.7\% | 3.6\% | 2.4\% | 0.5\% | 0.5\% | 3.8\% | 3.6\% | 3.2\% | 3.2\% | 3.2\% | 2.6\% | 13.5\% | 9.1\% | 2.1\% | 1.9\% |
| DE | 3.2\% | 3.1\% | 6.8\% | 8.1\% | 3.5\% | 3.7\% | 1.2\% | 1.2\% | 0.5\% | 0.4\% | 4.1\% | 4.4\% | 3.2\% | 3.2\% | 3.5\% | 3.8\% | 3.5\% | 3.6\% | 1.1\% | 1.0\% |
| DK | 3.3\% | 2.9\% | 9.8\% | 10.1\% | 1.5\% | 1.3\% | 0.1\% | 0.1\% | 1.8\% | 1.7\% | 4.0\% | 4.1\% | 3.3\% | 3.6\% | 11.8\% | 11.8\% | 9.0\% | 7.8\% | 1.6\% | 1.3\% |
| EE | 1.7\% | 1.5\% | 0.0\% | 0.3\% | 1.6\% | 1.3\% | 0.3\% | 0.3\% | 0.2\% | 0.2\% | 2.8\% | 2.4\% | 2.8\% | 1.6\% | 0.9\% | 0.8\% | 14.5\% | 14.9\% | 0.5\% | 0.2\% |
| es | 5.0\% | 4.9\% | 2.6\% | 2.4\% | 3.4\% | 3.3\% | 2.9\% | 2.6\% | 2.3\% | 1.8\% | 7.5\% | 7.1\% | 4.7\% | 4.6\% | 4.4\% | 3.9\% | 9.3\% | 9.3\% | 1.9\% | 1.8\% |
| ${ }^{\text {FI }}$ | 4.3\% | 4.1\% | 16.8\% | 14.2\% | 2.8\% | 2.3\% | 0.1\% | 0.1\% | 0.1\% | 0.1\% | 1.9\% | 1.8\% | 1.9\% | 1.8\% | 6.1\% | 4.0\% | 2.5\% | 2.2\% | 1.9\% | 1.9\% |
| FR | 4.2\% | 4.0\% | 3.4\% | 3.5\% | 4.2\% | 4.0\% | 0.8\% | 0.9\% | 3.1\% | 3.0\% | 7.4\% | 7.4\% | 4.1\% | 4.1\% | 4.0\% | 4.1\% | 9.1\% | 8.5\% | 1.8\% | 1.9\% |
| GR | 13.2\% | 11.9\% | 9.6\% | 10.5\% | 8.1\% | 8.0\% | 0.8\% | 0.7\% | 4.0\% | 5.0\% | 10.7\% | 10.6\% | 10.3\% | 10.2\% | 3.6\% | 3.2\% | 10.8\% | 9.6\% | 6.6\% | 6.3\% |
| HR | 5.6\% | 4.8\% | 1.4\% | 1.1\% | 7.2\% | 5.6\% | 1.5\% | 1.1\% | 7.8\% | 0.8\% | 6.1\% | 7.1\% | 4.1\% | 3.7\% | 9.4\% | 7.7\% | 7.8\% | 6.9\% | 2.3\% | 1.3\% |
| Hu | 2.6\% | 4.1\% | 2.4\% | 2.7\% | 4.8\% | 5.0\% | 1.0\% | 0.6\% | 1.8\% | 1.4\% | 5.4\% | 5.8\% | 3.0\% | 3.4\% | 4.9\% | 4.5\% | 4.7\% | 5.3\% | 2.4\% | 2.5\% |
| IE | 6.2\% | 5.6\% | 19.4\% | 3.7\% | 2.0\% | 1.9\% | 1.2\% | 1.0\% | 1.6\% | 1.4\% | 5.1\% | 6.3\% | 2.9\% | 2.7\% | 5.7\% | 5.3\% | 18.3\% | 17.2\% | 1.3\% | 4.3\% |
| 15 | 0.5\% | 0.3\% | 42.4\% | 40.9\% | 2.8\% | 2.6\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 3.7\% | 1.5\% | 1.5\% | 1.2\% | 2.6\% | 2.3\% | 8.7\% | 7.2\% | 0.3\% | 0.5\% |
| $1{ }^{1}$ | 4.3\% | 4.3\% | 4.0\% | 4.1\% | 3.1\% | 3.2\% | 1.7\% | 1.6\% | 2.3\% | 2.4\% | 10.6\% | 10.4\% | 3.3\% | 3.6\% | 3.3\% | 3.3\% | 8.5\% | 8.6\% | 2.5\% | 2.5\% |
| u | 2.6\% | 2.6\% | 0.0\% | 0.0\% | 4.6\% | 4.2\% | 0.4\% | 0.3\% | 0.2\% | 0.0\% | 3.3\% | 2.8\% | 3.7\% | 2.6\% | 6.3\% | 1.1\% | 2.1\% | 1.6\% | 2.5\% | 2.9\% |
| LT | 4.0\% | 5.5\% | 0.5\% | 0.0\% | 1.8\% | 1.1\% | 0.3\% | 0.1\% | 1.1\% | 1.2\% | 2.2\% | 3.5\% | 2.0\% | 1.6\% | 3.7\% | 3.2\% | 10.7\% | 10.8\% | 0.1\% | 0.1\% |
| เu | 3.0\% | 3.0\% | 0.2\% | 0.1\% | 5.9\% | 6.5\% | 3.7\% | 4.4\% | 4.7\% | 4.3\% | 2.6\% | 2.7\% | 2.8\% | 2.7\% | 2.7\% | 3.0\% | 36.8\% | 7.7\% | 3.1\% | 4.0\% |
| Lv | 1.2\% | 1.1\% | 0.0\% | 0.0\% | 1.5\% | 1.4\% | 0.6\% | 0.4\% | 0.0\% | 0.0\% | 2.1\% | 2.9\% | 0.8\% | 0.7\% | 3.0\% | 2.7\% | 9.4\% | 9.3\% | 0.1\% | 0.1\% |
| mт | 2.5\% | 1.2\% | 0.0\% | 0.0\% | 8.9\% | 11.1\% | 0.5\% | 0.5\% | 0.1\% | 0.1\% | 7.4\% | 8.9\% | 7.1\% | 7.3\% | 3.1\% | 3.9\% | 16.3\% | 10.9\% | 0.3\% | 0.3\% |
| NL | 3.7\% | 3.8\% | 8.5\% | 7.4\% | 3.5\% | 3.2\% | 1.5\% | 1.5\% | 2.6\% | 0.9\% | 5.0\% | 5.0\% | 3.5\% | 3.4\% | 3.1\% | 2.9\% | 5.2\% | 5.4\% | 3.7\% | 2.9\% |
| No | 0.2\% | 0.2\% | 17.0\% | 20.7\% | 0.8\% | 0.8\% | 2.3\% | 2.4\% | 8.1\% | 8.3\% | 1.0\% | 0.9\% | 2.3\% | 2.2\% | 12.5\% | 11.0\% | 1.5\% | 1.6\% | 1.2\% | 1.1\% |
| PL | 7.5\% | 7.6\% | 1.2\% | 0.9\% | 6.5\% | 6.2\% | 0.7\% | 0.7\% | 1.3\% | 1.2\% | 11.3\% | 11.5\% | 4.8\% | 4.9\% | 6.1\% | 5.7\% | 15.2\% | 15.1\% | 1.4\% | 1.5\% |
| PT | 5.8\% | 5.9\% | 3.7\% | 4.3\% | 7.4\% | 7.2\% | 1.6\% | 1.9\% | 3.0\% | 3.1\% | 11.4\% | 10.6\% | 4.7\% | 4.5\% | 7.1\% | 6.8\% | 11.5\% | 11.3\% | 4.2\% | 3.6\% |
| Ro | 3.6\% | 2.9\% | 7.0\% | 7.4\% | 7.7\% | 5.3\% | 3.7\% | 1.4\% | 2.0\% | 2.5\% | 9.7\% | 8.7\% | 2.4\% | 2.3\% | 3.7\% | 3.6\% | 9.7\% | 8.5\% | 3.7\% | 3.8\% |
| SE | 0.6\% | 0.6\% | 19.2\% | 18.5\% | 1.5\% | 1.4\% | 0.3\% | 0.3\% | 0.0\% | 0.0\% | 0.5\% | 0.6\% | 0.3\% | 0.3\% | 1.6\% | 1.6\% | 1.7\% | 2.1\% | 0.2\% | 0.2\% |
| SI | 3.3\% | 2.9\% | 0.5\% | 0.5\% | 1.9\% | 1.8\% | 0.4\% | 0.4\% | 2.0\% | 2.5\% | 4.8\% | 4.6\% | 3.4\% | 2.7\% | 3.9\% | 3.5\% | 19.0\% | 17.8\% | 1.2\% | 1.2\% |
| SK | 5.5\% | 5.4\% | 1.5\% | 1.3\% | 2.2\% | 1.8\% | 1.6\% | 1.2\% | 1.6\% | 1.5\% | 3.2\% | 2.9\% | 2.1\% | 2.2\% | 1.5\% | 1.4\% | 6.9\% | 6.9\% | 0.5\% | 0.5\% |
| EU/EEA | 4.0\% | 3.9\% | 5.5\% | 5.4\% | 3.6\% | 3.5\% | 1.4\% | 1.4\% | 1.7\% | 1.5\% | 6.8\% | 6.7\% | 3.9\% | 3.9\% | 4.2\% | 4.0\% | 8.7\% | 8.4\% | 2.0\% | 1.9\% |


| NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (2/2) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 | Jun-22 | Sep-22 |
| at | 2.4\% | 3.3\% | 1.6\% | 1.7\% | 2.5\% | 2.3\% | 3.6\% | 2.8\% | 0.0\% | 0.0\% | 3.2\% | 3.1\% | 1.4\% | 1.5\% | 3.8\% | 3.8\% | 14.8\% | 2.0\% |
| BE | 3.8\% | 3.4\% | 2.9\% | 2.8\% | 2.8\% | 3.0\% | 1.2\% | 1.2\% | 3.0\% | 3.0\% | 1.7\% | 1.6\% | 1.2\% | 1.1\% | 4.3\% | 4.0\% | 2.2\% | 1.7\% |
| BG | 0.0\% | 0.0\% | 9.7\% | 7.5\% | 5.4\% | 5.0\% | 12.1\% | 9.0\% | 0.0\% | 0.0\% | 0.3\% | 0.1\% | 5.6\% | 5.5\% | 2.3\% | 1.7\% | 3.5\% | 3.3\% |
| Cr | 0.0\% | 0.0\% | 8.3\% | 4.6\% | 13.6\% | 14.3\% | 4.3\% | 7.1\% | 0.0\% | 0.0\% | 1.4\% | 1.4\% | 0.5\% | 0.5\% | 10.8\% | 12.2\% | 8.9\% | 8.9\% |
| cz | 1.1\% | 1.6\% | 0.9\% | 0.8\% | 7.4\% | 7.4\% | 4.0\% | 3.8\% | 0.0\% | 0.0\% | 2.3\% | 4.7\% | 0.6\% | 0.4\% | 5.9\% | 6.0\% | 5.2\% | 4.3\% |
| DE | 3.0\% | 2.9\% | 1.4\% | 1.5\% | 2.5\% | 2.1\% | 3.1\% | 3.8\% | 0.0\% | 0.5\% | 0.8\% | 0.9\% | 1.2\% | 1.2\% | 2.4\% | 2.7\% | 2.1\% | 2.4\% |
| DK | 1.8\% | 1.6\% | 1.2\% | 1.1\% | 1.9\% | 1.7\% | 2.0\% | 1.6\% | 0.0\% | 0.0\% | 0.4\% | 0.5\% | 6.2\% | 4.3\% | 7.4\% | 7.0\% | 1.2\% | 1.1\% |
| EE | 0.0\% | 0.0\% | 0.5\% | 0.6\% | 0.1\% | 0.2\% | 1.9\% | 1.7\% | 0.0\% | 0.0\% | 0.5\% | 0.6\% | 0.2\% | 0.1\% | 0.5\% | 0.4\% | 1.6\% | 0.7\% |
| Es | 1.4\% | 1.4\% | 3.8\% | 3.6\% | 6.3\% | 5.3\% | 3.9\% | 3.8\% | 0.5\% | 0.5\% | 5.5\% | 5.7\% | 3.1\% | 2.9\% | 14.8\% | 12.3\% | 2.6\% | 2.9\% |
| F1 | 0.2\% | 0.2\% | 0.6\% | 0.6\% | 1.4\% | 1.2\% | 1.2\% | 1.2\% | 0.1\% | 0.0\% | 0.8\% | 0.9\% | 0.7\% | 0.7\% | 3.5\% | 3.1\% | 0.5\% | 0.5\% |
| FR | 1.9\% | 2.2\% | 1.9\% | 1.8\% | 3.9\% | 3.6\% | 2.7\% | 2.8\% | 0.9\% | 0.8\% | 3.4\% | 4.0\% | 1.8\% | 1.8\% | 5.6\% | 5.9\% | 2.6\% | 3.5\% |
| GR | 8.4\% | 8.5\% | 10.3\% | 9.1\% | 14.5\% | 12.1\% | 4.4\% | 4.5\% | 3.6\% | 4.9\% | 8.0\% | 6.9\% | 4.0\% | 4.4\% | 5.2\% | 5.0\% | 13.6\% | 13.3\% |
| HR | 0.5\% | 0.5\% | 4.6\% | 2.4\% | 2.7\% | 2.3\% | 11.9\% | 10.5\% | 0.0\% | 0.0\% | 12.6\% | 11.6\% | 5.4\% | 4.9\% | 3.2\% | 3.2\% | 5.3\% | 4.7\% |
| нu | 0.8\% | 1.2\% | 2.0\% | 2.0\% | 4.0\% | 2.7\% | 3.1\% | 3.0\% | 1.1\% | 1.2\% | 2.7\% | 2.5\% | 2.5\% | 2.3\% | 6.4\% | 7.1\% | 9.5\% | 14.7\% |
| IE | 0.1\% | 2.6\% | 8.8\% | 7.8\% | 2.3\% | 2.7\% | 5.6\% | 5.1\% | 0.0\% | 0.0\% | 1.0\% | 1.1\% | 8.2\% | 8.5\% | 8.3\% | 8.4\% | 6.4\% | 3.8\% |
| Is | 0.0\% | 0.0\% | 1.9\% | 2.0\% | 3.4\% | 3.2\% | 4.1\% | 4.2\% | 0.0\% | 0.0\% | 9.9\% | 0.0\% | 0.4\% | 0.3\% | 6.9\% | 5.9\% | 1.2\% | 0.3\% |
| $1 T$ | 1.2\% | 1.3\% | 7.3\% | 7.1\% | 2.4\% | 2.1\% | 6.3\% | 6.2\% | 0.2\% | 0.1\% | 3.2\% | 3.5\% | 4.2\% | 4.6\% | 7.3\% | 7.7\% | 4.4\% | 4.2\% |
| u | 0.0\% | 0.0\% | 0.4\% | 0.5\% | 1.4\% | 0.6\% | 3.5\% | 4.7\% | 0.0\% | 0.0\% | 0.1\% | 0.2\% | 2.8\% | 3.0\% | 0.2\% | 0.2\% | 1.9\% | 2.2\% |
| เт | 0.0\% | 0.4\% | 1.6\% | 1.5\% | 0.6\% | 0.5\% | 1.1\% | 1.0\% | 0.0\% | 0.0\% | 1.2\% | 0.9\% | 3.8\% | 3.7\% | 4.8\% | 4.4\% | 0.3\% | 0.2\% |
| เบ | 0.9\% | 0.7\% | 4.3\% | 4.1\% | 4.5\% | 6.1\% | 0.6\% | 0.7\% | 0.2\% | 0.6\% | 3.0\% | 2.0\% | 3.5\% | 3.6\% | 4.6\% | 4.4\% | 3.3\% | 4.1\% |
| Lv | 0.0\% | 0.0\% | 0.2\% | 0.5\% | 0.2\% | 0.2\% | 1.2\% | 0.9\% | 0.0\% | 0.0\% | 1.2\% | 1.2\% | 0.0\% | 0.0\% | 5.3\% | 4.0\% | 0.2\% | 0.1\% |
| mт | 0.6\% | 0.4\% | 6.0\% | 7.1\% | 0.4\% | 0.3\% | 42.4\% | 28.5\% | 0.0\% | 0.0\% | 27.4\% | 27.1\% | 2.8\% | 4.1\% | 2.8\% | 1.7\% | 17.3\% | 20.3\% |
| NL | 5.5\% | 3.8\% | 0.9\% | 1.0\% | 4.1\% | 3.5\% | 2.8\% | 2.6\% | 0.0\% | 0.0\% | 1.9\% | 2.1\% | 1.3\% | 1.4\% | 6.7\% | 6.8\% | 3.4\% | 3.2\% |
| No | 9.6\% | 9.5\% | 0.6\% | 0.5\% | 1.8\% | 0.9\% | 1.5\% | 0.4\% | 9.1\% | 13.6\% | 10.4\% | 9.8\% | 0.9\% | 0.4\% | 1.6\% | 1.4\% | 1.5\% | 1.7\% |
| PL | 3.8\% | 3.5\% | 6.7\% | 7.1\% | 6.0\% | 6.0\% | 6.2\% | 4.9\% | 1.5\% | 0.0\% | 8.4\% | 8.1\% | 3.0\% | 3.1\% | 3.5\% | 3.3\% | 5.4\% | 5.0\% |
| PT | 8.8\% | 8.7\% | 6.8\% | 6.7\% | 11.7\% | 11.3\% | 12.4\% | 11.7\% | 0.0\% | 0.0\% | 14.0\% | 14.5\% | 6.8\% | 6.5\% | 40.3\% | 40.8\% | 5.8\% | 4.7\% |
| Ro | 0.3\% | 0.3\% | 5.5\% | 4.9\% | 8.0\% | 8.1\% | 4.3\% | 3.9\% | 15.7\% | 16.2\% | 1.6\% | 2.1\% | 1.3\% | 1.2\% | 1.7\% | 1.9\% | 10.8\% | 9.1\% |
| SE | 0.2\% | 0.2\% | 0.1\% | 0.1\% | 0.1\% | 0.1\% | 1.5\% | 1.1\% | 0.0\% | 0.0\% | 0.1\% | 0.1\% | 0.6\% | 0.4\% | 0.4\% | 0.5\% | 3.6\% | 2.5\% |
| 51 | 0.1\% | 0.1\% | 2.0\% | 1.7\% | 2.2\% | 2.6\% | 3.0\% | 3.0\% | 9.8\% | 0.9\% | 24.1\% | 16.8\% | 2.2\% | 2.2\% | 9.4\% | 6.8\% | 0.6\% | 5.7\% |
| SK | 0.1\% | 0.1\% | 0.3\% | 0.3\% | 3.2\% | 3.1\% | 3.6\% | 3.3\% | 0.0\% | 0.0\% | 0.9\% | 1.1\% | 0.1\% | 0.1\% | 3.8\% | 3.7\% | 0.2\% | 0.2\% |
| EU/EEA | 2.1\% | 2.1\% | 2.0\% | 1.9\% | 3.6\% | 3.2\% | 3.3\% | 3.3\% | 0.7\% | 0.7\% | 3.6\% | 3.8\% | 2.2\% | 2.2\% | 7.2\% | 6.9\% | 3.0\% | 3.4\% |

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.


## Statistical Annex

Exposures to Real Estate activities and Construction - by country of counterparty
towards non-financial corporations under Real Estate activities (NACE code $L$ ) and Construction Sector (NACE code F) ) $^{(1) 12)}$

| Total exposures to Real Estate activities (NACE L) |  |  |  |  |  |  | Non-performing exposures to Real Estate activities (NACE L) |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Country of counterparty | Gross carrying amount |  |  | As \% of Total of exposures to Non-financial corporations |  |  | Gross carrying amount |  |  | NPL ratio |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 36.8 | 37.5 | 37.7 | 33.0\% | 30.2\% | 29.8\% | 0.3 | 0.3 | 0.3 | 0.8\% | 0.8\% | 0.8\% |
| BE | 30.2 | 33.4 | 34.6 | 16.7\% | 16.9\% | 17.2\% | 1.1 | 0.9 | 0.9 | 3.6\% | 2.7\% | 2.7\% |
| BG | 2.0 | 1.6 | 1.7 | 11.5\% | 10.8\% | 10.1\% | 0.3 | 0.3 | 0.3 | 16.1\% | 17.0\% | 14.7\% |
| Cr | 2.2 | 2.1 | 2.1 | 16.6\% | 18.9\% | 19.4\% | 0.6 | 0.6 | 0.5 | 25.3\% | 27.6\% | 26.2\% |
| cz | 14.3 | 15.0 | 15.9 | 27.0\% | 26.5\% | 26.4\% | 0.1 | 0.2 | 0.2 | 0.9\% | 1.1\% | 1.0\% |
| DE | 190.9 | 195.4 | 187.1 | 33.1\% | 31.2\% | 29.9\% | 0.8 | 1.0 | 0.9 | 0.4\% | 0.5\% | 0.5\% |
| dK | 68.8 | 64.2 | 63.4 | 49.6\% | 46.5\% | 46.9\% | 0.9 | 0.6 | 0.6 | 1.3\% | 1.0\% | 0.9\% |
| EE | 2.9 | 3.8 | 3.8 | 33.5\% | 35.1\% | 34.3\% | 0.0 | 0.0 | 0.0 | 1.1\% | 0.4\% | 0.6\% |
| es | 43.5 | 45.0 | 45.5 | 11.0\% | 10.4\% | 10.5\% | 2.3 | 2.1 | 2.0 | 5.3\% | 4.7\% | 4.5\% |
| ${ }^{\text {F }}$ | 49.7 | 44.0 | 45.2 | 47.7\% | 40.9\% | 38.9\% | 0.6 | 0.5 | 0.5 | 1.1\% | 1.2\% | 1.2\% |
| fr | 331.5 | 355.6 | 367.9 | 32.2\% | 32.2\% | 32.2\% | 6.6 | 5.9 | 6.1 | 2.0\% | 1.7\% | 1.7\% |
| GR | 3.9 | 3.9 | 4.2 | 6.2\% | 5.9\% | 6.1\% | 0.6 | 0.4 | 0.3 | 14.5\% | 9.5\% | 7.9\% |
| HR | 1.3 | 1.3 | 1.4 | 10.3\% | 9.8\% | 10.1\% | 0.1 | 0.1 | 0.1 | 5.9\% | 6.2\% | 4.5\% |
| ни | 4.1 | 3.9 | 3.9 | 18.4\% | 17.1\% | 16.8\% | 0.0 | 0.0 | 0.0 | 1.2\% | 0.8\% | 0.8\% |
| IE | 11.7 | 11.1 | 12.0 | 20.1\% | 19.5\% | 18.7\% | 1.2 | 0.8 | 0.7 | 10.2\% | 7.2\% | 6.2\% |
| 15 | 2.3 | 2.6 | 2.7 | 21.2\% | 20.8\% | 21.2\% | 0.1 | 0.1 | 0.1 | 2.9\% | 1.9\% | 2.0\% |
| $\pi$ | 53.9 | 53.6 | 52.9 | 10.5\% | 9.9\% | 9.6\% | 7.9 | 5.8 | 5.6 | 14.6\% | 10.8\% | 10.6\% |
| u | 0.1 | 0.7 | 0.7 | 17.7\% | 41.8\% | 39.3\% | 0.0 | 0.0 | 0.0 | 6.0\% | 0.2\% | 0.0\% |
| เт | 2.5 | 2.9 | 3.0 | 25.7\% | 24.8\% | 23.6\% | 0.0 | 0.0 | 0.0 | 1.1\% | 1.0\% | 0.9\% |
| เu | 39.0 | 39.7 | 37.3 | 36.3\% | 32.7\% | 30.6\% | 0.6 | 0.5 | 0.5 | 1.4\% | 1.3\% | 1.4\% |
| ıv | 1.5 | 1.5 | 1.5 | 24.4\% | 23.4\% | 22.2\% | 0.0 | 0.0 | 0.0 | 1.7\% | 0.4\% | 0.3\% |
| mт | 0.5 | 0.6 | 0.5 | 8.0\% | 8.6\% | 8.0\% | 0.0 | 0.0 | 0.0 | 8.4\% | 6.7\% | 7.5\% |
| NL | 96.8 | 98.2 | 95.7 | 32.1\% | 30.6\% | 29.9\% | 1.1 | 0.6 | 0.8 | 1.1\% | 0.6\% | 0.8\% |
| No | 23.5 | 53.3 | 50.8 | 32.1\% | 39.6\% | 38.5\% | 0.2 | 0.2 | 0.2 | 0.8\% | 0.3\% | 0.3\% |
| PL | 14.8 | 15.5 | 14.4 | 20.1\% | 18.9\% | 17.8\% | 0.4 | 0.5 | 0.5 | 3.0\% | 3.1\% | 3.6\% |
| PT | 7.4 | 7.5 | 7.5 | 10.9\% | 10.8\% | 11.0\% | 0.5 | 0.4 | 0.4 | 7.1\% | 5.7\% | 5.5\% |
| Ro | 3.3 | 3.6 | 3.7 | 11.5\% | 10.6\% | 10.6\% | 0.4 | 0.2 | 0.2 | 13.6\% | 4.7\% | 4.3\% |
| SE | 145.4 | 144.8 | 146.9 | 62.5\% | 56.4\% | 55.1\% | 0.2 | 0.2 | 0.2 | 0.1\% | 0.1\% | 0.1\% |
| SI | 0.7 | 0.9 | 0.9 | 8.7\% | 9.1\% | 9.1\% | 0.0 | 0.0 | 0.0 | 3.4\% | 1.9\% | 1.8\% |
| SK | 4.9 | 5.4 | 5.2 | 20.6\% | 20.1\% | 18.5\% | 0.0 | 0.0 | 0.0 | 0.7\% | 0.5\% | 0.5\% |
| EU/EEA | 1,190.5 | 1,248.6 | 1,250.3 | 28.0\% | 27.0\% | 26.5\% | 26.9 | 22.2 | 22.1 | 2.3\% | 1.8\% | 1.8\% |
| Memo item: Non-EU/EEA countries | 154.9 | 171.0 | 180.6 | 12.6\% | 12.5\% | 12.9\% | 5.0 | 5.2 | 5.3 | 3.2\% | 3.1\% | 2.9\% |


| Total exposures to Construction (NACE F) |  |  |  |  |  |  | Non-performing exposures to Construction (NACE F) |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| By country of counterparty | Gross carrying amount |  |  | As \% of Total of exposures to Non-financial corporations |  |  | Gross carrying amount |  |  | NPL ratio |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 10.7 | 11.5 | 11.6 | 9.6\% | 9.3\% | 9.2\% | 0.3 | 0.3 | 0.3 | 2.7\% | 2.7\% | 2.7\% |
| BE | 20.3 | 21.2 | 21.4 | 11.2\% | 10.7\% | 10.7\% | 0.8 | 0.7 | 0.7 | 3.7\% | 3.2\% | 3.2\% |
| BG | 1.3 | 0.9 | 1.1 | 7.6\% | 6.1\% | 6.3\% | 0.2 | 0.1 | 0.1 | 17.2\% | 9.3\% | 7.6\% |
| CY | 1.7 | 1.0 | 0.9 | 13.2\% | 8.6\% | 8.9\% | 0.8 | 0.1 | 0.1 | 48.8\% | 8.7\% | 8.3\% |
| cz | 2.1 | 2.3 | 2.3 | 4.0\% | 4.0\% | 3.8\% | 0.1 | 0.1 | 0.1 | 4.5\% | 2.9\% | 2.9\% |
| DE | 14.8 | 15.7 | 16.5 | 2.6\% | 2.5\% | 2.6\% | 0.5 | 0.4 | 0.4 | 3.2\% | 2.7\% | 2.7\% |
| DK | 3.2 | 3.2 | 3.3 | 2.3\% | 2.3\% | 2.4\% | 0.2 | 0.1 | 0.1 | 4.8\% | 4.4\% | 4.4\% |
| EE | 0.3 | 0.4 | 0.4 | 3.0\% | 3.9\% | 4.0\% | 0.0 | 0.0 | 0.0 | 2.1\% | 1.4\% | 1.1\% |
| Es | 36.2 | 35.5 | 35.8 | 9.1\% | 8.2\% | 8.2\% | 3.6 | 3.0 | 2.9 | 10.0\% | 8.5\% | 8.0\% |
| F1 | 3.8 | 4.0 | 4.3 | 3.6\% | 3.7\% | 3.7\% | 0.2 | 0.2 | 0.2 | 4.5\% | 4.5\% | 4.0\% |
| fr | 49.9 | 52.4 | 53.6 | 4.8\% | 4.7\% | 4.7\% | 2.4 | 2.9 | 3.2 | 4.8\% | 5.5\% | 6.0\% |
| GR | 3.6 | 3.0 | 3.0 | 5.7\% | 4.4\% | 4.5\% | 0.8 | 0.3 | 0.3 | 21.0\% | 9.7\% | 9.1\% |
| HR | 1.1 | 1.3 | 1.1 | 8.8\% | 9.5\% | 7.5\% | 0.1 | 0.1 | 0.1 | 9.9\% | 9.4\% | 11.0\% |
| HU | 1.2 | 1.2 | 1.2 | 5.3\% | 5.2\% | 5.1\% | 0.0 | 0.0 | 0.0 | 2.1\% | 2.9\% | 3.0\% |
| IE | 1.7 | 2.0 | 1.8 | 2.9\% | 3.6\% | 2.8\% | 0.1 | 0.1 | 0.1 | 5.7\% | 5.2\% | 5.9\% |
| Is | 1.1 | 1.3 | 1.3 | 10.0\% | 10.2\% | 10.7\% | 0.1 | 0.0 | 0.0 | 7.6\% | 3.7\% | 1.5\% |
| IT | 41.3 | 39.1 | 38.5 | 8.0\% | 7.2\% | 7.0\% | 8.6 | 5.3 | 5.0 | 20.8\% | 13.5\% | 13.1\% |
| u | 0.0 | 0.1 | 0.1 | 0.8\% | 4.4\% | 4.3\% | 0.0 | 0.0 | 0.0 | 0.0\% | 1.7\% | 1.6\% |
| เT | 0.3 | 0.5 | 0.5 | 3.2\% | 4.2\% | 4.2\% | 0.0 | 0.0 | 0.0 | 8.0\% | 5.5\% | 7.2\% |
| เU | 4.4 | 4.6 | 4.8 | 4.1\% | 3.8\% | 4.0\% | 0.1 | 0.1 | 0.1 | 1.3\% | 1.1\% | 1.1\% |
| ıv | 0.2 | 0.3 | 0.3 | 3.0\% | 4.1\% | 3.9\% | 0.0 | 0.0 | 0.0 | 1.9\% | 2.0\% | 2.2\% |
| mт | 0.3 | 0.2 | 0.3 | 4.6\% | 3.6\% | 3.8\% | 0.0 | 0.0 | 0.0 | 11.0\% | 7.4\% | 8.9\% |
| NL | 10.2 | 11.5 | 11.6 | 3.4\% | 3.6\% | 3.6\% | 0.6 | 0.5 | 0.5 | 5.6\% | 4.2\% | 4.1\% |
| no | 6.7 | 14.3 | 14.0 | 9.1\% | 10.6\% | 10.6\% | 0.1 | 0.1 | 0.1 | 0.9\% | 0.8\% | 0.8\% |
| PL | 4.0 | 4.5 | 4.5 | 5.4\% | 5.5\% | 5.6\% | 0.2 | 0.3 | 0.3 | 5.9\% | 5.6\% | 5.6\% |
| PT | 6.5 | 6.5 | 6.5 | 9.5\% | 9.4\% | 9.5\% | 0.7 | 0.7 | 0.7 | 10.7\% | 11.3\% | 10.3\% |
| Rо | 2.6 | 2.8 | 3.0 | 9.0\% | 8.3\% | 8.5\% | 0.2 | 0.2 | 0.2 | 8.3\% | 7.0\% | 6.6\% |
| SE | 5.6 | 6.9 | 6.7 | 2.4\% | 2.7\% | 2.5\% | 0.1 | 0.1 | 0.1 | 1.4\% | 0.8\% | 0.9\% |
| st | 0.4 | 0.5 | 0.6 | 4.4\% | 5.3\% | 5.5\% | 0.0 | 0.0 | 0.0 | 7.5\% | 4.3\% | 3.8\% |
| SK | 1.3 | 1.5 | 1.7 | 5.5\% | 5.7\% | 5.9\% | 0.1 | 0.1 | 0.1 | 3.9\% | 3.7\% | 3.4\% |
| EU/EEA | 236.4 | 250.2 | 252.7 | 5.6\% | 5.4\% | 5.4\% | 20.7 | 15.8 | 15.6 | 8.7\% | 6.3\% | 6.2\% |
| Memo item: Non-EU/EEA countries | 35.7 | 37.3 | 36.7 | 2.9\% | 2.7\% | 2.6\% | 3.0 | 3.0 | 3.0 | 8.3\% | 7.9\% | 8.3\% |

(1) In disclosing aggregated information on the real estate (RE) exposures towards the different national RE markets in the Union, the EBA made use of information in regulatory reporting templates that provide a breakdown of credit exposures. RE Exposures are identified as those referred to as both the NACE codes ''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.
${ }^{\text {(2) }}$ 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 non-domestic original exposures in il 'non-domestic' countries in all exposures classes are equal or higher than $10 \%$ of total domestic and
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 agregate. For example, at country level the subsidiary in country $X$ of a bank domiciled in country $Y$ is included both in data for ceviewed annuly (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 accord ingly affect quarterly changes in absolute
and relative figures. As of Q.1 2020 onwards $U K$ banks are removed from the EV/EEA aggregate and subsidiaries of UK banks in $E$ U member states are used instead.

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

| Loans and advances at amortised cost: distribution among stages according to IFRS $9^{(2)}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% of loans and advances at amortised cost | Stage 1 |  |  | Stage 2 |  |  | Stage 3 |  |  | Coverage ratio of stage 1 loans and advances |  |  | Coverage ratio of stage 2 loans and advances |  |  | Coverage ratio of stage 3 loans and advances |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 81.5\% | 82.8\% | 81.5\% | 16.1\% | 14.9\% | 16.3\% | 2.3\% | 2.1\% | 2.1\% | 0.2\% | 0.2\% | 0.2\% | 3.3\% | 3.7\% | 3.5\% | 52.6\% | 50.6\% | 51.3\% |
| BE | 86.7\% | 86.1\% | 84.6\% | 11.2\% | 12.0\% | 13.6\% | 1.9\% | 1.7\% | 1.7\% | 0.1\% | 0.1\% | 0.1\% | 2.3\% | 1.8\% | 1.8\% | 45.8\% | 46.0\% | 46.5\% |
| BG | 82.8\% | 83.1\% | 84.5\% | 9.8\% | 12.5\% | 11.5\% | 7.3\% | 4.3\% | 3.9\% | 0.6\% | 0.7\% | 0.7\% | 9.4\% | 8.7\% | 8.9\% | 51.5\% | 65.9\% | 69.0\% |
| Cr | 70.1\% | 76.6\% | 78.5\% | 16.1\% | 15.6\% | 14.1\% | 10.7\% | 5.1\% | 4.8\% | 0.4\% | 0.3\% | 0.3\% | 3.3\% | 2.5\% | 2.4\% | 48.0\% | 34.8\% | 33.2\% |
| cz | 93.4\% | 92.7\% | 89.3\% | 5.2\% | 6.1\% | 9.4\% | 1.3\% | 1.2\% | 1.2\% | 0.1\% | 0.1\% | 0.1\% | 5.9\% | 4.5\% | 3.7\% | 55.9\% | 54.0\% | 54.8\% |
| DE | 90.4\% | 87.8\% | 88.3\% | 8.1\% | 10.8\% | 10.4\% | 1.4\% | 1.3\% | 1.3\% | 0.1\% | 0.1\% | 0.1\% | 2.6\% | 2.1\% | 2.0\% | 38.4\% | 37.8\% | 38.1\% |
| DK | 89.2\% | 90.4\% | 91.0\% | 7.4\% | 7.2\% | 6.7\% | 2.2\% | 1.6\% | 1.5\% | 0.2\% | 0.2\% | 0.2\% | 6.0\% | 5.9\% | 6.2\% | 40.1\% | 33.7\% | 31.3\% |
| EE | 90.0\% | 88.3\% | 88.4\% | 8.6\% | 10.7\% | 10.8\% | 1.2\% | 0.9\% | 0.8\% | 0.2\% | 0.2\% | 0.2\% | 2.4\% | 2.0\% | 2.0\% | 27.5\% | 30.6\% | 29.8\% |
| es | 89.4\% | 90.2\% | 90.3\% | 7.2\% | 6.7\% | 6.6\% | 3.3\% | 3.0\% | 3.0\% | 0.4\% | 0.4\% | 0.4\% | 7.2\% | 6.5\% | 6.4\% | 45.3\% | 44.6\% | 45.6\% |
| FI | 92.9\% | 93.1\% | 93.2\% | 5.5\% | 5.6\% | 5.6\% | 1.4\% | 1.3\% | 1.2\% | 0.1\% | 0.1\% | 0.1\% | 2.3\% | 2.2\% | 2.1\% | 37.1\% | 33.6\% | 32.1\% |
| FR | 88.9\% | 87.4\% | 87.5\% | 8.5\% | 10.3\% | 10.3\% | 2.5\% | 2.3\% | 2.2\% | 0.2\% | 0.2\% | 0.2\% | 4.2\% | 3.7\% | 3.7\% | 51.4\% | 49.5\% | 48.9\% |
| GR | 72.5\% | 79.4\% | 80.2\% | 13.0\% | 12.7\% | 12.2\% | 12.3\% | 6.4\% | 6.2\% | 0.5\% | 0.4\% | 0.4\% | 4.9\% | 4.7\% | 4.8\% | 47.7\% | 42.5\% | 43.6\% |
| HR | 84.9\% | 82.5\% | 83.1\% | 10.8\% | 13.8\% | 13.9\% | 4.2\% | 3.6\% | 3.0\% | 0.5\% | 0.5\% | 0.4\% | 8.6\% | 7.7\% | 7.2\% | 63.2\% | 62.5\% | 64.6\% |
| HU | 83.7\% | 83.9\% | 82.1\% | 12.3\% | 12.0\% | 13.7\% | 3.5\% | 3.7\% | 3.8\% | 0.8\% | 0.9\% | 0.9\% | 8.5\% | 8.8\% | 7.8\% | 65.4\% | 65.4\% | 64.5\% |
| IE | 80.1\% | 85.1\% | 85.0\% | 15.4\% | 10.9\% | 11.6\% | 4.4\% | 3.9\% | 3.3\% | 0.4\% | 0.2\% | 0.3\% | 5.7\% | 5.4\% | 5.1\% | 29.4\% | 31.3\% | 29.5\% |
| Is | 87.1\% | 92.7\% | 92.9\% | 10.4\% | 5.6\% | 5.6\% | 2.4\% | 1.7\% | 1.5\% | 0.2\% | 0.3\% | 0.3\% | 3.7\% | 3.6\% | 2.6\% | 26.5\% | 24.7\% | 25.2\% |
| $1 T$ | 82.8\% | 83.2\% | 83.7\% | 12.5\% | 13.6\% | 13.1\% | 4.4\% | 3.0\% | 3.0\% | 0.3\% | 0.2\% | 0.2\% | 3.8\% | 4.3\% | 4.3\% | 54.6\% | 53.0\% | 54.2\% |
| LI* | n.a. | 98.2\% | 97.5\% | n.a. | 1.4\% | 2.0\% | n.a. | 0.5\% | 0.5\% | n.a. | 0.0\% | 0.0\% | n.a. | 0.3\% | 0.2\% | n.a. | 47.0\% | 40.2\% |
| LT | 90.3\% | 84.1\% | 85.4\% | 8.4\% | 14.5\% | 13.2\% | 1.3\% | 1.4\% | 1.3\% | 0.2\% | 0.2\% | 0.2\% | 2.1\% | 1.3\% | 1.5\% | 31.4\% | 25.9\% | 25.8\% |
| เu | 92.5\% | 92.3\% | 92.7\% | 5.6\% | 5.7\% | 5.5\% | 1.8\% | 2.0\% | 1.8\% | 0.2\% | 0.2\% | 0.2\% | 2.3\% | 3.1\% | 4.0\% | 39.8\% | 38.6\% | 41.5\% |
| ıv | 87.6\% | 88.2\% | 88.1\% | 10.6\% | 11.0\% | 11.0\% | 1.4\% | 0.7\% | 0.8\% | 0.5\% | 0.3\% | 0.3\% | 2.9\% | 1.9\% | 2.0\% | 40.6\% | 35.7\% | 34.0\% |
| mт | 86.3\% | 87.5\% | 91.8\% | 9.4\% | 8.6\% | 5.8\% | 4.3\% | 3.9\% | 2.5\% | 0.4\% | 0.4\% | 0.3\% | 4.9\% | 4.8\% | 5.0\% | 30.8\% | 37.5\% | 40.9\% |
| NL | 91.3\% | 91.5\% | 91.0\% | 6.7\% | 6.8\% | 7.4\% | 2.0\% | 1.7\% | 1.6\% | 0.1\% | 0.1\% | 0.1\% | 2.2\% | 3.0\% | 2.8\% | 28.2\% | 28.9\% | 27.8\% |
| No* | n.a. | 92.0\% | 91.9\% | n.a. | 6.5\% | 6.8\% | n.a. | 1.5\% | 1.3\% | n.a. | 0.0\% | 0.1\% | n.a. | 1.0\% | 1.0\% | n.a. | 26.0\% | 24.8\% |
| PL | 82.8\% | 83.3\% | 83.7\% | 12.2\% | 12.1\% | 11.8\% | 4.7\% | 4.2\% | 4.1\% | 0.4\% | 0.4\% | 0.5\% | 5.8\% | 7.0\% | 7.2\% | 65.0\% | 64.9\% | 65.1\% |
| PT | 82.9\% | 83.8\% | 86.7\% | 12.2\% | 11.9\% | 9.9\% | 4.6\% | 4.1\% | 3.2\% | 0.3\% | 0.3\% | 0.3\% | 7.7\% | 7.2\% | 8.0\% | 59.5\% | 54.1\% | 55.0\% |
| RO | 75.8\% | 78.6\% | 76.8\% | 19.6\% | 17.8\% | 19.8\% | 4.1\% | 3.2\% | 2.9\% | 1.2\% | 1.2\% | 1.2\% | 10.1\% | 10.6\% | 10.1\% | 70.1\% | 72.5\% | 72.5\% |
| SE | 95.9\% | 96.5\% | 95.9\% | 3.7\% | 3.2\% | 3.8\% | 0.4\% | 0.3\% | 0.3\% | 0.0\% | 0.0\% | 0.1\% | 1.9\% | 1.7\% | 1.5\% | 44.5\% | 39.7\% | 38.2\% |
| sı | 89.3\% | 90.1\% | 90.3\% | 7.3\% | 7.1\% | 7.1\% | 3.1\% | 2.6\% | 2.4\% | 0.6\% | 0.6\% | 0.5\% | 5.7\% | 5.3\% | 5.2\% | 58.0\% | 55.2\% | 57.7\% |
| SK | 83.9\% | 86.5\% | 86.7\% | 14.0\% | 11.6\% | 11.5\% | 2.0\% | 1.8\% | 1.6\% | 0.2\% | 0.3\% | 0.3\% | 3.3\% | 3.8\% | 4.0\% | 63.1\% | 66.1\% | 65.5\% |
| EU/EEA | 88.6\% | 88.2\% | 88.3\% | 8.7\% | 9.5\% | 9.5\% | 2.6\% | 2.2\% | 2.1\% | 0.2\% | 0.2\% | 0.2\% | 4.1\% | 3.8\% | 3.8\% | 47.3\% | 45.6\% | 45.8\% |


| 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 |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| ${ }^{\text {at }}$ | 58.7 | 62.1 | 64.5 | 60.9\% | 56.3\% | 50.4\% | 30.0\% | 35.1\% | 41.4\% | 9.1\% | 8.6\% | 8.2\% |
| BE | 92.7 | 93.4 | 105.3 | 39.4\% | 33.7\% | 28.3\% | 51.1\% | 58.8\% | 65.4\% | 9.6\% | 7.5\% | 6.3\% |
| BG | 4.0 | 2.5 | 2.5 | 77.1\% | 69.7\% | 68.4\% | 21.5\% | 28.6\% | 30.2\% | 1.5\% | 1.7\% | 1.5\% |
| CY | 1.3 | 1.0 | 0.9 | 72.7\% | 63.4\% | 62.6\% | 1.7\% | 4.6\% | 8.1\% | 25.6\% | 32.1\% | 29.4\% |
| cz | 8.6 | 14.1 | 14.4 | 39.8\% | 26.7\% | 25.8\% | 55.5\% | 69.5\% | 70.5\% | 4.6\% | 3.8\% | 3.7\% |
| DE | 989.0 | 1,080.8 | 1,166.1 | 22.5\% | 16.3\% | 15.1\% | 71.5\% | 77.8\% | 79.8\% | 6.0\% | 5.9\% | 5.1\% |
| DK | 507.4 | 488.9 | 493.4 | 15.5\% | 11.9\% | 11.4\% | 78.5\% | 80.0\% | 80.4\% | 6.1\% | 8.0\% | 8.1\% |
| EE | 2.8 | 2.7 | 2.7 | 22.5\% | 22.1\% | 22.1\% | 77.2\% | 76.3\% | 76.4\% | 0.3\% | 1.6\% | 1.5\% |
| es | 498.5 | 506.7 | 526.2 | 46.8\% | 42.5\% | 38.5\% | 50.1\% | 54.7\% | 58.6\% | 3.2\% | 2.8\% | 2.9\% |
| F1 | 224.2 | 222.5 | 235.2 | 23.5\% | 23.4\% | 19.3\% | 74.5\% | 74.6\% | 78.8\% | 2.0\% | 2.0\% | 1.9\% |
| FR | 2,163.5 | 2,192.5 | 2,388.0 | 35.2\% | 28.1\% | 24.4\% | 61.0\% | 67.4\% | 71.3\% | 3.8\% | 4.5\% | 4.3\% |
| GR | 29.6 | 21.1 | 20.8 | 61.1\% | 47.1\% | 39.0\% | 35.7\% | 47.6\% | 53.8\% | 3.2\% | 5.3\% | 7.2\% |
| HR | 4.9 | 4.5 | 4.5 | 43.0\% | 39.1\% | 39.4\% | 50.1\% | 58.2\% | 57.9\% | 6.9\% | 2.8\% | 2.7\% |
| HU | 15.4 | 16.7 | 17.0 | 38.7\% | 27.8\% | 25.4\% | 37.0\% | 43.5\% | 46.4\% | 24.3\% | 28.7\% | 28.1\% |
| IE | 46.2 | 72.2 | 85.2 | 62.1\% | 43.2\% | 39.2\% | 33.8\% | 54.7\% | 59.2\% | 4.1\% | 2.2\% | 1.6\% |
| Is | 3.9 | 3.6 | 3.7 | 86.7\% | 85.9\% | 86.3\% | 4.3\% | 5.3\% | 6.0\% | 9.0\% | 8.8\% | 7.7\% |
| $1{ }^{\text {I }}$ | 390.5 | 374.3 | 370.8 | 65.3\% | 60.1\% | 53.8\% | 30.9\% | 35.0\% | 41.2\% | 3.8\% | 4.9\% | 5.0\% |
| Lı* | n.a. | 18.9 | 27.3 | n.a. | 21.5\% | 19.0\% | n.a. | 49.5\% | 59.9\% | n.a. | 29.0\% | 21.1\% |
| LT | 1.8 | 2.4 | 1.4 | 44.9\% | 18.2\% | 29.3\% | 54.7\% | 80.7\% | 69.0\% | 0.4\% | 1.1\% | 1.7\% |
| เu | 12.6 | 11.9 | 12.5 | 57.7\% | 47.2\% | 39.7\% | 32.0\% | 42.1\% | 50.2\% | 10.2\% | 10.7\% | 10.0\% |
| ıv | 1.6 | 5.1 | 4.1 | 45.0\% | 21.2\% | 25.4\% | 54.9\% | 78.1\% | 73.8\% | 0.1\% | 0.7\% | 0.8\% |
| mt | 2.5 | 2.9 | 2.0 | 70.4\% | 68.1\% | 38.3\% | 28.6\% | 31.2\% | 60.5\% | 1.0\% | 0.7\% | 1.1\% |
| NL | 269.0 | 281.8 | 309.7 | 43.2\% | 36.5\% | 32.1\% | 53.6\% | 59.7\% | 64.0\% | 3.2\% | 3.8\% | 3.9\% |
| NO* | n.a. | 76.5 | 82.0 | n.a. | 7.8\% | 6.4\% | n.a. | 71.3\% | 72.8\% | n.a. | 20.9\% | 20.7\% |
| PL | 42.0 | 38.7 | 36.8 | 61.4\% | 56.1\% | 54.0\% | 28.8\% | 36.5\% | 38.6\% | 9.8\% | 7.4\% | 7.4\% |
| PT | 40.5 | 28.7 | 26.5 | 68.9\% | 58.7\% | 53.6\% | 18.5\% | 25.4\% | 29.3\% | 12.5\% | 15.9\% | 17.1\% |
| RO | 14.7 | 9.4 | 9.4 | 96.0\% | 95.7\% | 94.0\% | 3.0\% | 2.3\% | 3.8\% | 1.0\% | 2.0\% | 2.2\% |
| SE | 130.4 | 143.8 | 152.1 | 45.4\% | 38.8\% | 34.4\% | 53.9\% | 60.7\% | 65.1\% | 0.7\% | 0.5\% | 0.5\% |
| SI | 5.4 | 5.1 | 4.8 | 63.2\% | 54.6\% | 52.2\% | 36.4\% | 44.8\% | 47.0\% | 0.4\% | 0.6\% | 0.7\% |
| SK | 1.9 | 2.2 | 2.1 | 76.5\% | 74.8\% | 66.1\% | 21.5\% | 23.3\% | 32.0\% | 2.0\% | 1.9\% | 1.9\% |
| EU/EEA | 5,448.5 | 5,658.3 | 6,037.2 | 35.7\% | 29.1\% | 25.7\% | 59.8\% | 65.7\% | 69.3\% | 4.5\% | 5.3\% | 5.0\% |

[^6]| Statistical Annex |
| :---: |
| Sovereign exposures |


| Volumes bn EUR, \% of total sov exposure | Sovereign exposure |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Direct exposures towards General governments ${ }^{(1)}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Total gross carrying amount of which: |  |  |  |  |  | Total carrying amount (net of short positions) of which ${ }^{(2)}$ : |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | to home country |  | to other EU/EEA countries |  |  |  | Financial assets held for trading |  | Fair value through P\&L |  | Fair value through OCI |  | Amortised cost |  | Other financial assets |  |
|  | Dec-21 | Jun-22 | Dec-21 | Jun-22 | Dec-21 | Jun-22 | Dec-21 | Jun-22 | Dec-21 | Jun-22 | Dec-21 | Jun-22 | Dec-21 | Jun-22 | Dec-21 | Jun-22 | Dec-21 | Jun-22 |
| AT | 98.6 | 103.2 | 28\% | 26\% | 61\% | 62\% | 97.9 | 102.8 | 4\% | 3\% | 0\% | 0\% | 25\% | 23\% | 66\% | 69\% | 4\% | 4\% |
| BE | 165.1 | 170.2 | 40\% | 40\% | 45\% | 46\% | 163.4 | 168.5 | 2\% | 1\% | 0\% | 0\% | 11\% | 9\% | 85\% | 89\% | 1\% | 1\% |
| BG | 6.5 | 5.6 | 77\% | 78\% | 15\% | 15\% | 6.5 | 5.6 | 1\% | 1\% | 0\% | 0\% | 53\% | 40\% | 35\% | 43\% | 11\% | 16\% |
| CY | 2.8 | 2.7 | 87\% | 82\% | 5\% | 9\% | 2.8 | 2.7 | 0\% | 0\% | 0\% | 0\% | 27\% | 17\% | 73\% | 83\% | 0\% | 0\% |
| cz | 32.5 | 35.7 | 96\% | 99\% | 3\% | 1\% | 32.5 | 35.7 | 1\% | 2\% | 14\% | 16\% | 9\% | 5\% | 76\% | 77\% | 0\% | 0\% |
| DE | 376.2 | 391.1 | 45\% | 42\% | 27\% | 30\% | 340.0 | 350.1 | 23\% | 26\% | 3\% | 3\% | 21\% | 19\% | 44\% | 44\% | 9\% | 8\% |
| DK | 37.5 | 39.0 | 57\% | 48\% | 39\% | 41\% | 37.4 | 38.8 | 48\% | 43\% | 0\% | 0\% | 4\% | 3\% | 27\% | 30\% | 22\% | 24\% |
| EE | 1.8 | 1.9 | 50\% | 37\% | 50\% | 63\% | 1.8 | 1.9 | 0\% | 0\% | 13\% | 10\% | 0\% | 0\% | 55\% | 69\% | 32\% | 21\% |
| Es | 463.5 | 500.7 | 53\% | 52\% | 17\% | 18\% | 458.8 | 483.6 | 10\% | 12\% | 0\% | 0\% | 29\% | 24\% | 61\% | 63\% | 0\% | 0\% |
| F1 | 42.7 | 43.5 | 44\% | 46\% | 41\% | 38\% | 42.7 | 43.5 | 6\% | 10\% | 0\% | 2\% | 11\% | 10\% | 49\% | 46\% | 34\% | 32\% |
| fr | 995.7 | 1,097.0 | 54\% | 52\% | 20\% | 20\% | 886.3 | 980.6 | 18\% | 20\% | 0\% | 0\% | 17\% | 15\% | 64\% | 63\% | 1\% | 1\% |
| GR | 44.9 | 47.0 | 66\% | 65\% | 30\% | 29\% | 44.7 | 46.2 | 3\% | 2\% | 0\% | 0\% | 29\% | 18\% | 68\% | 80\% | 0\% | 0\% |
| HR | 10.9 | 11.0 | 85\% | 85\% | 10\% | 9\% | 10.8 | 11.0 | 1\% | 1\% | 0\% | 0\% | 40\% | 34\% | 59\% | 66\% | 0\% | 0\% |
| Hu | 22.5 | 29.4 | 80\% | 81\% | 13\% | 10\% | 22.5 | 29.3 | 20\% | 37\% | 0\% | 0\% | 21\% | 14\% | 57\% | 49\% | 2\% | 0\% |
| IE | 38.1 | 41.9 | 36\% | 24\% | 47\% | 56\% | 33.3 | 28.9 | 22\% | 38\% | 0\% | 0\% | 50\% | 39\% | 25\% | 22\% | 3\% | 2\% |
| is | 3.4 | 3.0 | 67\% | 85\% | 24\% | 11\% | 2.6 | 3.0 | 35\% | 31\% | 0\% | 0\% | 62\% | 34\% | 3\% | 35\% | 0\% | 0\% |
| $1 T$ | 499.1 | 497.0 | 59\% | 60\% | 27\% | 26\% | 484.3 | 486.5 | 9\% | 7\% | 0\% | 0\% | 29\% | 28\% | 60\% | 64\% | 1\% | 1\% |
| L* $^{*}$ | n.a. | 4.0 | n.a. | 1\% | n.a. | 17\% | n.a. | 4.0 | n.a. | 0\% | n.a. | 0\% | n.a. | 14\% | n.a. | 85\% | n.a. | 0\% |
| LT | 2.4 | 2.2 | 92\% | 88\% | 8\% | 12\% | 2.4 | 2.2 | 1\% | 0\% | 0\% | 0\% | 2\% | 2\% | 67\% | 63\% | 30\% | 34\% |
| Lu | 17.8 | 16.6 | 17\% | 18\% | 63\% | 59\% | 17.8 | 16.6 | 0\% | 0\% | 0\% | 0\% | 33\% | 26\% | 66\% | 73\% | 1\% | 1\% |
| ıv | 3.0 | 2.8 | 35\% | 38\% | 64\% | 61\% | 3.0 | 2.8 | 0\% | 0\% | 0\% | 0\% | 7\% | 6\% | 55\% | 59\% | 38\% | 35\% |
| mt | 3.6 | 4.2 | 62\% | 60\% | 35\% | 36\% | 3.6 | 4.2 | 0\% | 0\% | 0\% | 0\% | $32 \%$ | 35\% | 68\% | 65\% | 0\% | 0\% |
| NL | 2397 | 227.9 | 49\% | 45\% | 33\% | 35\% | 238.0 | 227.1 | 2\% | 3\% | 1\% | 1\% | $31 \%$ | 31\% | 37\% | 41\% | 29\% | 24\% |
| NO* | n.a. | 19.9 | n.a. | 32\% | n.a. | 6\% | n.a. | 17.4 | n.a. | 29\% | n.a. | 47\% | n.a. | 0\% | n.a. | 13\% | n.a. | 10\% |
| PL | 49.4 | 45.7 | 100\% | 100\% | 0\% | 0\% | 49.4 | 45.3 | 0\% | 1\% | 0\% | 0\% | 50\% | 48\% | 49\% | 51\% | 0\% | 0\% |
| PT | 66.9 | 66.6 | 61\% | 62\% | 33\% | 31\% | 66.9 | 66.6 | 1\% | 4\% | 0\% | 0\% | 41\% | 32\% | 44\% | 48\% | 13\% | 17\% |
| RO | 18.0 | 17.5 | 95\% | 94\% | 5\% | 6\% | 18.0 | 17.5 | 45\% | 48\% | 0\% | 0\% | $31 \%$ | 27\% | 24\% | 25\% | 0\% | 0\% |
| SE | 58.2 | 64.3 | 78\% | 79\% | 15\% | 13\% | 56.2 | 63.2 | 16\% | 15\% | 10\% | 11\% | 11\% | 10\% | 51\% | 55\% | 12\% | 9\% |
| St | 6.1 | 6.9 | 27\% | 29\% | 37\% | 34\% | 6.1 | 6.9 | 0\% | 0\% | 0\% | 0\% | 64\% | 56\% | 36\% | 44\% | 0\% | 0\% |
| SK | 7.6 | 7.5 | 82\% | 80\% | 17\% | 20\% | 7.6 | 7.5 | 1\% | 0\% | 0\% | 0\% | 20\% | 17\% | 79\% | 83\% | 0\% | 0\% |
| EU/EEA | 3,144 | 3,335 | 53\% | 51\% | 26\% | 26\% | 2,967 | 3,129 | 13\% | 15\% | 1\% | 1\% | 23\% | 20\% | 58\% | 60\% | 5\% | 4\% |

(1) Direct exposures through Non-derivative financial assets. Information on sovereign exposures is only available for institutions that have sovereign exposures of at least $1 \%$ of total "Debt securities and loans reecivables" (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-21 | Jun-22 | Dec-21 | Jun-22 | Dec-21 | Jun-22 | Dec-21 | Jun-22 | Dec-21 | Jun-22 |
| AT | 9\% | 8\% | 7\% | 7\% | 36\% | 40\% | 30\% | 30\% | 18\% | 15\% |
| BE | 3\% | 4\% | 4\% | 3\% | 27\% | 34\% | $32 \%$ | 30\% | 34\% | 29\% |
| BG | 9\% | 2\% | 3\% | 9\% | 45\% | 50\% | 39\% | 37\% | 3\% | 3\% |
| Cr | 2\% | 4\% | 29\% | 29\% | 54\% | 56\% | 11\% | 9\% | 4\% | 2\% |
| cz | 0\% | 11\% | 7\% | 4\% | 26\% | 27\% | 46\% | 43\% | 21\% | 15\% |
| DE | 7\% | 10\% | 7\% | 8\% | 28\% | 28\% | 16\% | 13\% | 41\% | 40\% |
| DK | 31\% | 35\% | 15\% | 10\% | 33\% | 39\% | 12\% | 8\% | 8\% | 7\% |
| EE | 7\% | 1\% | 16\% | 9\% | 39\% | 43\% | 33\% | 42\% | 5\% | 5\% |
| es | 10\% | 9\% | 8\% | 18\% | 40\% | 31\% | 25\% | 26\% | 16\% | 16\% |
| F1 | 26\% | 25\% | 5\% | 9\% | 26\% | 26\% | 26\% | 25\% | 16\% | 15\% |
| FR | 17\% | 17\% | 7\% | 12\% | 30\% | 26\% | 19\% | 18\% | 27\% | 26\% |
| GR | 4\% | 11\% | 6\% | 5\% | 19\% | 21\% | 20\% | 21\% | 52\% | 41\% |
| HR | 9\% | 2\% | 20\% | 18\% | 36\% | 41\% | 28\% | 33\% | 7\% | 6\% |
| HU | 29\% | 16\% | 5\% | 7\% | 30\% | 46\% | 32\% | 28\% | 4\% | 4\% |
| IE | 21\% | 28\% | 5\% | 9\% | 38\% | 36\% | 30\% | 21\% | 6\% | 7\% |
| Is | 53\% | 62\% | 32\% | 23\% | 12\% | 11\% | 2\% | 2\% | 1\% | 2\% |
| $1 T$ | 4\% | 5\% | 9\% | 10\% | 43\% | 40\% | 28\% | 31\% | 16\% | 13\% |
| Li* | n.a. | 54\% | n.a. | 22\% | n.a. | 19\% | n.a. | 5\% | n.a. | 0\% |
| LT | 42\% | 22\% | 6\% | 16\% | 46\% | 55\% | 6\% | 7\% | 0\% | 0\% |
| เบ | 4\% | 3\% | 9\% | 8\% | 48\% | 50\% | 33\% | 32\% | 7\% | 8\% |
| Lv | 15\% | 12\% | 14\% | 20\% | 48\% | 43\% | 17\% | 20\% | 6\% | 5\% |
| Mт | 9\% | 12\% | 10\% | 14\% | 43\% | 43\% | 33\% | 27\% | 5\% | 5\% |
| NL | 4\% | 6\% | 9\% | 8\% | 33\% | 33\% | 22\% | 24\% | 31\% | 29\% |
| No* | n.a. | 19\% | n.a. | 22\% | n.a. | 35\% | n.a. | 15\% | n.a. | 9\% |
| PL | 7\% | 8\% | 11\% | 11\% | 50\% | 47\% | 27\% | 28\% | 5\% | 5\% |
| PT | 23\% | 28\% | 10\% | 7\% | 25\% | 26\% | 33\% | 30\% | 10\% | 9\% |
| RO | 6\% | 1\% | 13\% | 13\% | 48\% | 48\% | 23\% | 28\% | 9\% | 9\% |
| SE | 29\% | 36\% | 13\% | 13\% | 43\% | 37\% | 8\% | 8\% | 8\% | 6\% |
| St | 10\% | 5\% | 11\% | 14\% | 46\% | 49\% | 24\% | 19\% | 10\% | 13\% |
| SK | 3\% | 5\% | 9\% | 7\% | 40\% | 40\% | 39\% | 41\% | 9\% | 6\% |
| EU/EEA | 11\% | 12\% | 8\% | 11\% | 34\% | 31\% | 23\% | 22\% | 24\% | 23\% |

## 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 ${ }^{(2)}$ |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 11.3\% | 10.4\% | 10.6\% | 9.5\% | 9.3\% | 9.3\% | 40.0\% | 39.2\% | 38.7\% | 16.9\% | 17.7\% | 17.6\% | 8.6\% | 9.3\% | 9.8\% | 13.7\% | 14.1\% | 14.0\% |
| BE | 13.1\% | 11.0\% | 10.5\% | 7.6\% | 8.0\% | 6.8\% | 36.7\% | 39.1\% | 39.8\% | 14.0\% | 14.6\% | 15.1\% | 12.0\% | 12.5\% | 12.0\% | 16.7\% | 14.8\% | 15.9\% |
| BG | 0.4\% | 0.5\% | 0.5\% | 3.5\% | 7.3\% | 7.5\% | 62.4\% | 58.3\% | 56.8\% | 26.4\% | 26.7\% | 28.3\% | 5.3\% | 5.2\% | 4.9\% | 1.9\% | 1.9\% | 2.0\% |
| Cr | 2.0\% | 1.8\% | 2.0\% | 1.6\% | 1.5\% | 1.6\% | 57.0\% | 57.0\% | 56.6\% | 17.0\% | 17.5\% | 17.9\% | 7.2\% | 7.9\% | 7.7\% | 15.2\% | 14.3\% | 14.2\% |
| cz | 10.3\% | 6.8\% | 6.1\% | 9.9\% | 13.5\% | 10.0\% | 45.8\% | 41.9\% | 44.1\% | 16.4\% | 16.0\% | 17.7\% | 14.4\% | 16.9\% | 16.7\% | 3.1\% | 4.9\% | 5.4\% |
| DE | 16.2\% | 15.2\% | 14.1\% | 12.3\% | 12.2\% | 12.4\% | 18.1\% | 17.6\% | 17.0\% | 12.1\% | 11.5\% | 11.7\% | 16.4\% | 18.0\% | 17.1\% | 24.9\% | 25.7\% | 27.7\% |
| DK | 55.0\% | 52.3\% | 49.9\% | 2.4\% | 2.5\% | 2.3\% | 11.7\% | 11.0\% | 10.8\% | 10.4\% | 9.7\% | 10.1\% | 7.3\% | 8.2\% | 7.9\% | 13.2\% | 16.3\% | 19.0\% |
| EE | 4.0\% | 5.0\% | 5.6\% | 1.8\% | 1.4\% | 2.6\% | 43.1\% | 38.1\% | 37.7\% | 31.6\% | 32.0\% | 32.1\% | 12.5\% | 16.3\% | 14.5\% | 7.0\% | 7.1\% | 7.5\% |
| Es | 12.2\% | 11.6\% | 12.0\% | 4.4\% | 4.8\% | 5.0\% | 39.4\% | 38.5\% | 37.7\% | 15.6\% | 15.7\% | 16.1\% | 9.2\% | 9.7\% | 9.1\% | 19.2\% | 19.8\% | 20.1\% |
| FI | 38.5\% | 37.8\% | 36.8\% | 3.9\% | 2.8\% | 3.4\% | 20.5\% | 21.2\% | 19.6\% | 15.4\% | 15.9\% | 16.5\% | 6.2\% | 6.7\% | 6.8\% | 15.4\% | 15.7\% | 16.9\% |
| FR | 15.6\% | 14.8\% | 14.3\% | 5.4\% | 4.8\% | 4.7\% | 25.3\% | 25.0\% | 24.1\% | 17.1\% | 16.4\% | 16.1\% | 13.1\% | 12.8\% | 12.1\% | 23.5\% | 26.1\% | 28.7\% |
| GR | 2.6\% | 2.9\% | 2.8\% | 2.1\% | 2.0\% | 2.2\% | 50.4\% | 49.8\% | 49.6\% | 16.7\% | 17.5\% | 17.8\% | 5.8\% | 5.6\% | 5.7\% | 22.5\% | 22.3\% | 22.0\% |
| HR | 1.2\% | 1.1\% | 1.0\% | 4.4\% | 5.1\% | 4.9\% | 57.5\% | 56.8\% | 56.3\% | 23.3\% | 23.4\% | 24.7\% | 9.7\% | 9.5\% | 8.8\% | 3.8\% | 4.1\% | 4.2\% |
| HU | 3.6\% | 3.1\% | 3.3\% | 3.9\% | 4.6\% | 5.3\% | 40.3\% | 40.2\% | 38.9\% | 27.3\% | 28.4\% | 28.1\% | 10.8\% | 10.2\% | 10.9\% | 14.1\% | 13.3\% | 13.6\% |
| IE | 5.9\% | 5.7\% | 5.5\% | 4.5\% | 3.9\% | 5.1\% | 35.5\% | 32.9\% | 32.1\% | 29.9\% | 27.4\% | 25.9\% | 6.5\% | 6.5\% | 5.8\% | 17.6\% | 23.6\% | 25.6\% |
| Is | 34.8\% | 32.7\% | 33.4\% | 0.9\% | 0.5\% | 0.7\% | 29.4\% | 30.3\% | 29.6\% | 19.4\% | 20.9\% | 22.6\% | 11.1\% | 10.9\% | 8.9\% | 4.4\% | 4.7\% | 4.8\% |
| $1 T$ | 10.1\% | 9.1\% | 9.1\% | 5.4\% | 5.3\% | 5.3\% | 34.3\% | 35.5\% | 35.6\% | 16.7\% | 17.6\% | 17.7\% | 9.2\% | 9.1\% | 9.3\% | 24.3\% | 23.4\% | 23.1\% |
| L'* | n.a. | 5.4\% | 5.5\% | n.a. | 7.0\% | 8.2\% | n.a. | 37.5\% | 37.8\% | n.a. | 8.6\% | 8.0\% | n.a. | 35.9\% | 35.6\% | n.a. | 5.6\% | 4.9\% |
| LT | 0.1\% | 0.5\% | 0.5\% | 2.4\% | 2.6\% | 2.4\% | 57.4\% | 57.9\% | 57.0\% | 24.2\% | 18.3\% | 19.0\% | 8.0\% | 10.1\% | 10.6\% | 7.9\% | 10.5\% | 10.5\% |
| Lu | 4.5\% | 3.7\% | 3.6\% | 23.6\% | 22.1\% | 21.3\% | 16.2\% | 15.5\% | 15.6\% | 10.7\% | 11.0\% | 9.5\% | 40.6\% | 43.5\% | 45.4\% | 4.3\% | 4.2\% | 4.5\% |
| Lv | 0.4\% | 0.6\% | 0.6\% | 0.0\% | 2.0\% | 2.3\% | 53.3\% | 54.9\% | 54.3\% | 30.4\% | 26.7\% | 27.1\% | 6.2\% | 7.0\% | 6.9\% | 9.6\% | 8.7\% | 8.8\% |
| mt | 4.0\% | 3.6\% | 3.5\% | 0.8\% | 1.3\% | 1.6\% | 66.1\% | 65.4\% | 64.8\% | 17.6\% | 18.0\% | 18.3\% | 7.1\% | 7.0\% | 6.8\% | 4.3\% | 4.8\% | 4.9\% |
| NL | 20.1\% | 19.0\% | 18.5\% | 3.8\% | 3.1\% | 3.5\% | 37.3\% | 37.3\% | 35.5\% | 14.4\% | 15.3\% | 15.5\% | 10.5\% | 11.2\% | 13.0\% | 13.9\% | 14.2\% | 14.0\% |
| NO* | n.a. | 32.8\% | 32.3\% | n.a. | 5.2\% | 5.6\% | n.a. | 21.0\% | 19.5\% | n.a. | 23.4\% | 24.6\% | n.a. | 7.1\% | 6.8\% | n.a. | 10.4\% | 11.3\% |
| PL | 6.9\% | 5.2\% | 5.1\% | 2.0\% | 2.2\% | 2.7\% | 59.7\% | 54.5\% | 53.7\% | 18.9\% | 18.9\% | 21.0\% | 6.1\% | 7.7\% | 6.7\% | 6.4\% | 11.5\% | 10.8\% |
| PT | 4.3\% | 4.0\% | 4.1\% | 2.2\% | 1.5\% | 1.6\% | 53.6\% | 54.8\% | 54.7\% | 19.2\% | 20.1\% | 19.6\% | 5.2\% | 4.9\% | 4.8\% | 15.5\% | 14.7\% | 15.2\% |
| Ro | 1.4\% | 2.0\% | 2.1\% | 2.7\% | 4.6\% | 5.3\% | 58.5\% | 52.2\% | 52.7\% | 27.3\% | 26.5\% | 27.7\% | 5.2\% | 5.3\% | 5.7\% | 4.9\% | 9.4\% | 6.5\% |
| SE | 43.1\% | 41.0\% | 40.5\% | 3.3\% | 3.7\% | 4.1\% | 19.2\% | 18.8\% | 18.5\% | 18.9\% | 17.6\% | 17.3\% | 9.9\% | 10.1\% | 10.5\% | 5.7\% | 8.8\% | 9.1\% |
| SI | 1.6\% | 2.3\% | 3.0\% | 1.5\% | 1.7\% | 1.3\% | 69.3\% | 67.8\% | 66.7\% | 18.2\% | 20.3\% | 21.0\% | 4.3\% | 5.2\% | 5.5\% | 5.0\% | 2.8\% | 2.4\% |
| SK | 11.5\% | 11.7\% | 10.9\% | 2.1\% | 2.4\% | 2.4\% | 48.1\% | 46.4\% | 45.3\% | 18.6\% | 18.8\% | 20.7\% | 4.0\% | 5.4\% | 5.3\% | 15.8\% | 15.4\% | 15.3\% |
| EU/EEA | 17.4\% | 16.5\% | 16.0\% | 5.9\% | 5.7\% | 5.8\% | 29.1\% | 28.9\% | 28.1\% | 15.8\% | 15.7\% | 15.7\% | 11.6\% | 12.0\% | 11.7\% | 20.2\% | 21.3\% | 22.6\% |

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

| Total liabilities |  |  |  | Share of secured funding |  |  |  | Contingent liabilities: loan commitments |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR |  |  |  | \% of debt securities issued |  |  |  | Volumes bn EUR; \% total loan comt. | Loan commitments: volume |  |  | Share of loan commitments to HHs |  |  | Share of loan commitments to NFCs |  |  |
|  | Sep-21 | Jun-22 | Sep-22 |  | Sep-21 | Jun-22 | Sep-22 |  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 705 | 738 | 750 | AT | 34.7\% | 37.8\% | 38.1\% | AT | 132 | 147 | 136 | 23.5\% | 23.6\% | 23.9\% | 59.6\% | 60.4\% | 59.1\% |
| BE | 1,145 | 1,185 | 1,169 | BE | 21.2\% | 21.1\% | 20.9\% | BE | 158 | 169 | 168 | 19.3\% | 20.2\% | 18.9\% | 56.9\% | 57.4\% | 58.9\% |
| BG | 34 | 31 | 33 | BG | 0.0\% | 0.0\% | 0.0\% | BG | 5 | 5 | 5 | 14.0\% | 11.9\% | 11.2\% | 80.0\% | 80.4\% | 80.9\% |
| CY | 39 | 41 | 42 | CY | 0.0\% | 0.0\% | 0.0\% | CY | 3 | 3 | 3 | 34.9\% | 36.7\% | 35.3\% | 63.4\% | 61.3\% | 62.8\% |
| cz | 184 | 209 | 199 | cz | 24.6\% | 25.3\% | 7.2\% | cz | 25 | 28 | 27 | 30.9\% | 29.9\% | 28.1\% | 50.9\% | 51.6\% | 53.9\% |
| DE | 3,690 | 3,930 | 4,094 | DE | 29.8\% | 29.4\% | 28.5\% | DE | 665 | 702 | 701 | 17.7\% | 17.1\% | 16.4\% | 61.7\% | 60.7\% | 61.0\% |
| DK | 743 | 725 | 741 | DK | 90.4\% | 87.0\% | 86.3\% | DK | 123 | 116 | 113 | 20.0\% | 20.5\% | 18.3\% | 61.0\% | 60.3\% | 61.9\% |
| EE | 32 | 39 | 40 | EE | 39.2\% | 66.4\% | 57.2\% | EE | 3 | 4 | 4 | 26.0\% | 23.7\% | 22.2\% | 68.8\% | 68.6\% | 68.7\% |
| Es | 3,298 | 3,567 | 3,650 | ES | 35.0\% | 32.0\% | 31.2\% | Es | 556 | 590 | 618 | 39.0\% | 39.4\% | 39.1\% | 48.7\% | 47.5\% | 47.9\% |
| FI | 702 | 707 | 725 | FI | 45.1\% | 42.6\% | 43.2\% | FI | 122 | 120 | 121 | 35.1\% | 33.5\% | 28.3\% | 52.4\% | 55.0\% | 57.9\% |
| FR | 8,274 | 8,539 | 8,933 | FR | 22.5\% | 23.2\% | 22.2\% | FR | 1,236 | 1,334 | 1,362 | 17.2\% | 17.0\% | 16.1\% | 58.3\% | 57.2\% | 56.8\% |
| GR | 276 | 292 | 299 | GR | 24.5\% | 20.5\% | 20.4\% | GR | 24 | 29 | 32 | 27.2\% | 22.6\% | 21.0\% | 69.7\% | 72.0\% | 71.8\% |
| HR | 44 | 49 | 51 | HR | 0.0\% | 0.0\% | 0.0\% | HR | 6 | 6 | 7 | 54.1\% | 54.1\% | 49.7\% | 39.2\% | 40.2\% | 45.6\% |
| HU | 112 | 117 | 120 | HU | 65.4\% | 58.6\% | 50.5\% | HU | 18 | 19 | 18 | 17.3\% | 17.7\% | 17.5\% | 66.3\% | 67.5\% | 66.0\% |
| IE | 296 | 346 | 369 | IE | 22.8\% | 10.8\% | 10.3\% | IE | 53 | 55 | 59 | 17.2\% | 18.5\% | 18.2\% | 76.1\% | 75.2\% | 75.8\% |
| Is | 26 | 28 | 29 | Is | 66.1\% | 70.2\% | 67.3\% | Is | 2 | 3 | 3 | 11.8\% | 10.6\% | 11.4\% | 78.9\% | 84.4\% | 82.6\% |
| $1 T$ | 2,624 | 2,655 | 2,642 | $1 T$ | 30.2\% | 31.1\% | 30.7\% | $1 T$ | 599 | 602 | 608 | 8.9\% | 9.1\% | 8.7\% | 68.3\% | 69.2\% | 69.8\% |
| L'* | n.a. | 88 | 94 | L** | n.a. | 0.0\% | 0.0\% | Li* | n.a. | 34 | 36 | n.a. | 49.9\% | 49.6\% | n.a. | 2.4\% | 2.2\% |
| LT | 28 | 19 | 19 | LT | 0.0\% | 0.0\% | 0.0\% | LT | 2 | 2 | 2 | 19.4\% | 21.2\% | 23.0\% | 78.6\% | 77.4\% | 73.0\% |
| Lu | 174 | 188 | 192 | เu | 0.0\% | 0.0\% | 0.0\% | เu | 17 | 18 | 17 | 28.5\% | 27.1\% | 30.3\% | 43.3\% | 44.8\% | 35.8\% |
| ıv | 15 | 44 | 45 | Lv | 0.0\% | 0.0\% | 0.0\% | Lv | 1 | 4 | 4 | 29.9\% | 29.9\% | 29.6\% | 67.0\% | 66.8\% | 66.2\% |
| MT | 22 | 24 | 24 | mT | 74.4\% | 73.2\% | 72.7\% | mt | 3 | 3 | 3 | 36.6\% | 40.9\% | 42.7\% | 48.5\% | 48.0\% | 47.4\% |
| NL | 2,219 | 2,221 | 2,339 | NL | 21.9\% | 23.2\% | 21.8\% | NL | 367 | 395 | 405 | 18.5\% | 18.3\% | 16.9\% | 61.9\% | 62.3\% | 63.3\% |
| NO* | n.a. | 321 | 332 | NO* | n.a. | 42.5\% | 40.7\% | NO* | n.a. | 71 | 68 | n.a. | 46.7\% | 44.5\% | n.a. | 48.5\% | 51.0\% |
| PL | 170 | 185 | 185 | PL | 44.2\% | 32.7\% | 36.7\% | PL | 30 | 31 | 30 | 21.9\% | 19.9\% | 18.4\% | 69.9\% | 72.2\% | 72.9\% |
| PT | 272 | 284 | 287 | PT | 41.9\% | 23.0\% | 27.2\% | PT | 27 | 27 | 27 | 25.7\% | 25.6\% | 26.2\% | 67.9\% | 67.8\% | 67.3\% |
| Ro | 48 | 56 | 57 | RO | 0.0\% | 0.0\% | 0.0\% | RO | 7 | 9 | 9 | 18.5\% | 16.7\% | 16.4\% | 69.1\% | 71.8\% | 70.6\% |
| SE | 989 | 1,017 | 1,025 | SE | 44.3\% | 41.8\% | 40.4\% | SE | 154 | 149 | 141 | 28.1\% | 26.7\% | 23.9\% | 61.9\% | 62.6\% | 64.9\% |
| St | 31 | 38 | 39 | SI | 0.0\% | 0.0\% | 0.0\% | SI | 4 | 5 | 5 | 32.7\% | 29.3\% | 29.1\% | 58.9\% | 64.7\% | 64.9\% |
| SK | 59 | 63 | 64 | SK | 85.9\% | 86.5\% | 84.7\% | SK | 10 | 12 | 12 | 23.2\% | 24.5\% | 23.2\% | 65.4\% | 65.2\% | 66.8\% |
| EU/EEA | 25,044 | 26,444 | 27,285 | EU / EEA | 35.1\% | 34.4\% | 33.4\% | EU / EEA | 4,158 | 4,481 | 4,535 | 20.7\% | 21.2\% | 20.3\% | 59.6\% | 58.6\% | 58.9\% |

[^7][^8]| Volume and composition of liquid assets (after weighting) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| s bn Eur and \% | Total |  |  | Cash and reserves |  |  | Central government assets (L1) |  |  | L1 securities |  |  | Extremely high quality covered bonds |  |  | L2A \& L2B assets |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 179.1 | 166.7 | 169.4 | 63.8\% | 62.7\% | 52.5\% | 13.2\% | 17.0\% | 16.4\% | 21.3\% | 18.3\% | 28.9\% | 0.9\% | 1.1\% | 1.2\% | 0.8\% | 0.9\% | 1.0\% |
| BE | 287.7 | 276.1 | 254.2 | 68.6\% | 71.1\% | 60.0\% | 15.7\% | 11.0\% | 17.0\% | 11.7\% | 12.9\% | 16.9\% | 1.2\% | 1.8\% | 2.5\% | 2.8\% | 3.1\% | 3.6\% |
| BG | 11.0 | 10.6 | 11.6 | 49.9\% | 52.5\% | 55.5\% | 47.3\% | 45.2\% | 43.1\% | 1.9\% | 1.3\% | 0.6\% | 0.0\% | 0.0\% | 0.0\% | 0.9\% | 1.0\% | 0.7\% |
| Cr | 18.1 | 18.4 | 18.9 | 90.3\% | 92.8\% | 91.9\% | 4.5\% | 2.4\% | 2.7\% | 3.0\% | 1.7\% | 2.0\% | 0.6\% | 1.7\% | 1.7\% | 1.6\% | 1.3\% | 1.7\% |
| cz | 71.6 | 72.2 | 61.1 | 8.0\% | 2.2\% | 3.9\% | 29.7\% | 31.7\% | 37.5\% | 62.0\% | 65.8\% | 58.2\% | 0.1\% | 0.0\% | 0.0\% | 0.3\% | 0.3\% | 0.3\% |
| DE | 912.1 | 977.0 | 1,042.2 | 79.9\% | 77.9\% | 72.8\% | 6.5\% | 9.8\% | 9.0\% | 9.1\% | 7.6\% | 14.3\% | 1.3\% | 1.3\% | 1.3\% | 3.2\% | 3.3\% | 2.6\% |
| DK | 127.2 | 111.1 | 112.2 | 35.4\% | 32.2\% | 32.3\% | 13.4\% | 13.1\% | 13.3\% | 9.3\% | 7.3\% | 7.8\% | 38.9\% | 43.8\% | 42.7\% | 3.0\% | 3.7\% | 3.9\% |
| EE | 8.6 | 11.0 | 10.0 | 89.1\% | 85.8\% | 84.0\% | 10.5\% | 13.5\% | 15.1\% | 0.1\% | 0.4\% | 0.5\% | 0.3\% | 0.3\% | 0.3\% | 0.0\% | 0.0\% | 0.0\% |
| es | 718.7 | 722.7 | 725.1 | 61.7\% | 68.6\% | 33.3\% | 27.7\% | 22.7\% | 23.5\% | 7.5\% | 6.3\% | 41.0\% | 0.3\% | 0.2\% | 0.2\% | 2.8\% | 2.2\% | 2.0\% |
| F1 | 174.8 | 163.0 | 165.6 | 66.1\% | 63.9\% | 58.7\% | 10.2\% | 7.8\% | 8.0\% | 9.2\% | 10.5\% | 15.3\% | 12.6\% | 15.6\% | 15.4\% | 1.9\% | 2.2\% | 2.6\% |
| FR | 1,647.8 | 1,534.0 | 1,580.6 | 75.6\% | 73.6\% | 62.6\% | 12.0\% | 14.6\% | 12.5\% | 7.6\% | 7.6\% | 20.6\% | 0.7\% | 0.8\% | 0.8\% | 4.1\% | 3.5\% | 3.5\% |
| GR | 62.0 | 67.0 | 68.9 | 69.1\% | 80.1\% | 45.0\% | 24.4\% | 17.2\% | 15.1\% | 6.4\% | 2.4\% | 39.7\% | 0.0\% | 0.0\% | 0.0\% | 0.1\% | 0.2\% | 0.2\% |
| HR | 13.8 | 15.6 | 16.9 | 52.7\% | 60.5\% | 56.2\% | 46.2\% | 38.5\% | 42.9\% | 0.4\% | 0.3\% | 0.4\% | 0.0\% | 0.0\% | 0.0\% | 0.7\% | 0.6\% | 0.5\% |
| ни | 25.2 | 21.7 | 23.2 | 19.4\% | 20.3\% | 29.4\% | 64.0\% | 68.9\% | 60.3\% | 16.1\% | 10.2\% | 9.8\% | 0.0\% | 0.0\% | 0.0\% | 0.5\% | 0.6\% | 0.5\% |
| IE | 156.7 | 171.9 | 169.9 | 83.0\% | 85.4\% | 87.4\% | 7.0\% | 7.8\% | 6.1\% | 7.8\% | 5.4\% | 5.0\% | 1.2\% | 0.4\% | 0.6\% | 1.0\% | 1.0\% | 0.9\% |
| 15 | 4.1 | 3.7 | 4.0 | 13.3\% | 16.6\% | 20.0\% | 49.8\% | 45.1\% | 48.8\% | 30.2\% | 28.0\% | 21.8\% | 0.0\% | 0.0\% | 0.0\% | 6.7\% | 10.3\% | 9.4\% |
| ${ }^{17}$ | 601.8 | 585.1 | 544.1 | 69.0\% | 65.0\% | 61.0\% | 26.6\% | 29.5\% | 28.5\% | 1.8\% | 2.2\% | 7.0\% | 0.3\% | 0.4\% | 0.3\% | 2.3\% | 3.0\% | 3.2\% |
| L* | п.a. | 31.3 | 37.8 | n.a. | 55.2\% | 29.8\% | n.a. | 10.4\% | 9.3\% | n.a. | 17.7\% | 47.0\% | n.a. | 2.0\% | 2.1\% | n.a. | 14.7\% | 11.8\% |
| LT | 10.5 | 8.2 | 9.4 | 93.9\% | 89.3\% | 91.0\% | 5.7\% | 10.3\% | 8.5\% | 0.0\% | 0.0\% | 0.1\% | 0.0\% | 0.0\% | 0.0\% | 0.4\% | 0.4\% | 0.4\% |
| เบ | 96.9 | 71.7 | 74.9 | 64.0\% | 76.0\% | 76.5\% | 22.9\% | 7.7\% | 7.9\% | 7.6\% | 10.0\% | 9.4\% | 1.9\% | 2.1\% | 2.2\% | 3.5\% | 4.2\% | 4.0\% |
| ıv | 5.1 | 1.7 | 2.1 | 68.1\% | 21.3\% | 35.3\% | 23.6\% | 62.6\% | 51.2\% | 6.8\% | 12.9\% | 11.0\% | 0.0\% | 0.0\% | 0.0\% | 1.4\% | 3.2\% | 2.5\% |
| mт | 7.9 | 9.5 | 9.6 | 59.6\% | 58.4\% | 53.6\% | 25.2\% | 29.0\% | 32.4\% | 10.1\% | 8.5\% | 11.8\% | 3.8\% | 3.3\% | 1.6\% | 1.4\% | 0.8\% | 0.6\% |
| NL | 523.2 | 514.5 | 583.4 | 73.9\% | 71.5\% | 65.6\% | 10.3\% | 11.6\% | 10.4\% | 11.1\% | 12.5\% | 20.2\% | 1.4\% | 1.3\% | 1.1\% | 3.2\% | 3.2\% | 2.7\% |
| no* | n.a. | 73.6 | 76.8 | n.a. | 46.1\% | 53.4\% | n.a. | 14.6\% | 9.3\% | n.a. | 20.0\% | 18.2\% | n.a. | 14.9\% | 13.9\% | n.a. | 4.4\% | 5.2\% |
| PL | 54.4 | 45.4 | 45.1 | 4.6\% | 5.8\% | 6.9\% | 86.2\% | 85.8\% | 83.0\% | 7.4\% | 6.4\% | 7.9\% | 0.0\% | 0.0\% | 0.0\% | 1.8\% | 2.1\% | 2.2\% |
| ${ }^{\text {PT }}$ | 78.2 | 83.0 | 82.3 | 48.2\% | 55.0\% | 46.7\% | 45.8\% | 39.9\% | 37.6\% | 3.0\% | 2.6\% | 13.3\% | 0.1\% | 0.1\% | 0.1\% | 2.9\% | 2.4\% | 2.3\% |
| Ro | 20.4 | 16.2 | 16.8 | 12.0\% | 20.9\% | 16.8\% | 78.3\% | 75.0\% | 79.7\% | 9.6\% | 3.9\% | 3.2\% | 0.0\% | 0.0\% | 0.0\% | 0.1\% | 0.2\% | 0.2\% |
| SE | 272.6 | 268.0 | 270.6 | 67.3\% | 68.2\% | 67.1\% | 4.2\% | 3.2\% | 4.0\% | 18.8\% | 19.4\% | 19.4\% | 8.3\% | 8.0\% | 8.5\% | 1.4\% | 1.2\% | 1.1\% |
| Sı | 10.0 | 10.6 | 11.2 | 60.6\% | 51.2\% | 53.6\% | 26.2\% | 33.0\% | 32.0\% | 8.9\% | 11.8\% | 10.9\% | 3.5\% | 2.7\% | 2.3\% | 0.8\% | 1.3\% | 1.1\% |
| SK | 11.7 | 11.2 | 10.5 | 79.0\% | 76.6\% | 6.3\% | 18.5\% | 21.2\% | 17.7\% | 1.5\% | 1.4\% | 75.1\% | 0.5\% | 0.3\% | 0.4\% | 0.6\% | 0.5\% | 0.5\% |
| EU/EEA | 5,800.5 | 5,785.0 | 5,943.0 | 69.9\% | 69.6\% | 59.7\% | 15.9\% | 16.1\% | 15.2\% | 8.8\% | 8.6\% | 19.7\% | 2.4\% | 2.6\% | 2.6\% | 3.0\% | 2.9\% | 2.8\% |


| Volume and composition of available stable funding (after weighting) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Umes 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 |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| at | 600.8 | 600.7 | 602.3 | 10.1\% | 10.7\% | 10.9\% | 46.7\% | 47.7\% | 47.8\% | 0.8\% | 0.7\% | 0.8\% | 11.5\% | 12.9\% | 12.8\% | 15.3\% | 12.1\% | 11.7\% | 9.3\% | 10.5\% | 11.0\% | 6.2\% | 5.3\% | 5.0\% |
| BE | 782.9 | 783.6 | 780.7 | 10.4\% | 10.1\% | 10.0\% | 54.5\% | 59.0\% | 59.5\% | 1.5\% | 2.8\% | 2.8\% | 8.7\% | 9.2\% | 9.3\% | 23.7\% | 17.9\% | 17.3\% | 0.5\% | 0.5\% | 0.5\% | 0.8\% | 0.6\% | 0.5\% |
| bg | 30.8 | 27.1 | 28.4 | 15.9\% | 14.5\% | 13.9\% | 73.1\% | 73.1\% | 72.0\% | 0.2\% | 0.0\% | 0.0\% | 10.1\% | 10.8\% | 11.7\% | 0.2\% | 0.4\% | 1.2\% | 0.0\% | 0.6\% | 0.6\% | 0.5\% | 0.6\% | 0.5\% |
| Cr | 36.4 | 37.6 | 38.1 | 10.1\% | 9.5\% | 9.8\% | 64.4\% | 63.8\% | 63.6\% | 0.0\% | 0.0\% | 0.0\% | 10.4\% | 10.0\% | 10.1\% | 12.7\% | 14.9\% | 14.7\% | 0.0\% | 0.0\% | 0.0\% | 2.4\% | 1.7\% | 1.8\% |
| cz | 129.6 | 133.2 |  | 11.0\% | 9.9\% | 0.0\% | 63.0\% | 63.3\% | 0.0\% | 4.2\% | 5.6\% | 0.0\% | 16.4\% | 16.6\% | 0.0\% | 4.1\% | 3.9\% | 0.0\% | 0.6\% | 0.4\% | 0.0\% | 0.7\% | 0.3\% | 0.0\% |
| DE | 2,382.0 | 2,336.1 | 2,327.9 | 11.1\% | 12.9\% | 12.8\% | 28.6\% | 30.2\% | 30.5\% | 1.9\% | 3.3\% | 3.0\% | 13.8\% | 13.6\% | 14.6\% | 24.9\% | 20.3\% | 19.3\% | 17.1\% | 17.5\% | 17.0\% | 2.6\% | 2.1\% | 2.7\% |
| סK | 502.7 | 419.6 | 426.9 | 20.4\% | 20.0\% | 20.1\% | 44.9\% | 38.5\% | 37.8\% | 1.1\% | 5.2\% | 4.9\% | 16.5\% | 16.7\% | 17.9\% | 11.9\% | 12.1\% | 11.9\% | 0.0\% | 1.6\% | 6.8\% | 5.3\% | 5.9\% | 0.5\% |
| EE | 28.8 | 32.0 | 32.3 | 14.9\% | 13.9\% | 13.5\% | 55.4\% | 56.9\% | 56.7\% | 9.2\% | 9.5\% | 8.1\% | 8.8\% | 9.2\% | 9.6\% | 7.3\% | 5.4\% | 6.8\% | 4.1\% | 4.9\% | 5.2\% | 0.3\% | 0.2\% | 0.2\% |
| es | 2,595.6 | 2,580.5 | 2,591.4 | 10.2\% | 10.4\% | 10.5\% | 52.2\% | 55.4\% | 55.3\% | 1.7\% | 2.0\% | 1.9\% | 9.2\% | 10.0\% | 10.3\% | 19.6\% | 11.8\% | 11.4\% | 5.3\% | 8.9\% | 9.2\% | 1.8\% | 1.6\% | 1.6\% |
| ${ }^{\text {FI }}$ | 464.5 | 454.7 | 466.5 | 10.4\% | 11.1\% | 10.5\% | 31.1\% | 32.6\% | 33.1\% | 4.8\% | 4.7\% | 3.4\% | 8.6\% | 8.9\% | 10.1\% | 7.2\% | 5.2\% | 5.2\% | 37.7\% | 37.5\% | 37.1\% | 0.1\% | 0.1\% | 0.6\% |
| FR | 5,005.5 | 4,882.7 | 4,911.9 | 11.4\% | 12.1\% | 11.9\% | 40.3\% | 42.6\% | 43.0\% | 2.8\% | 3.1\% | 3.0\% | 13.1\% | 13.0\% | 13.4\% | 20.3\% | 16.8\% | 16.0\% | 9.2\% | 9.6\% | 9.6\% | 2.8\% | 2.9\% | 3.0\% |
| GR | 237.4 | 239.7 | 243.2 | 10.8\% | 10.8\% | 10.7\% | 59.9\% | 61.5\% | 61.8\% | 0.6\% | 0.7\% | 0.7\% | 9.4\% | 10.6\% | 10.9\% | 17.8\% | 14.7\% | 13.8\% | 0.7\% | 0.8\% | 0.9\% | 0.8\% | 1.0\% | 1.2\% |
| HR | 32.7 | 35.2 | 36.6 | 17.0\% | 15.4\% | 14.7\% | 63.5\% | 65.0\% | 65.2\% | 0.0\% | 0.0\% | 0.0\% | 15.7\% | 16.0\% | 16.6\% | 1.1\% | 1.3\% | 1.2\% | 1.6\% | 1.4\% | 1.3\% | 1.1\% | 0.9\% | 0.9\% |
| нu | 90.8 | 93.5 | 92.6 | 13.0\% | 13.6\% | 13.7\% | 54.9\% | 55.3\% | 55.7\% | 0.1\% | 0.1\% | 0.1\% | 15.7\% | 16.0\% | 16.7\% | 14.7\% | 14.2\% | 12.4\% | 1.2\% | 0.7\% | 1.3\% | 0.4\% | 0.0\% | 0.1\% |
| IE | 330.3 | 347.9 | 345.4 | 18.4\% | 18.9\% | 19.3\% | 40.8\% | 39.5\% | 39.7\% | 4.0\% | 4.6\% | 5.1\% | 12.5\% | 12.8\% | 12.3\% | 19.1\% | 18.9\% | 18.1\% | 4.8\% | 4.9\% | 5.0\% | 0.5\% | 0.3\% | 0.4\% |
| 15 | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | . |
| \% | 2,050.6 | 1,953.1 | 1,930.8 | 10.4\% | 10.8\% | 11.0\% | 46.3\% | 50.9\% | 51.8\% | 1.8\% | 1.9\% | 1.9\% | 10.4\% | 11.6\% | 11.7\% | 23.8\% | 18.3\% | 17.3\% | 4.8\% | 4.6\% | 4.6\% | 2.4\% | 1.9\% | 1.6\% |
| u* | n.a. | 58.6 | 62.1 | n.a. | 15.3\% | 15.0\% | n.a. | 52.9\% | 53.6\% | n.a. | 1.6\% | 1.6\% | n.a. | 19.7\% | 19.6\% | n.a. | 5.6\% | 5.4\% | n.a. | 4.4\% | 4.4\% | n.a. | 0.5\% | $0.5 \%$ |
| ${ }_{\text {LT }}$ | 24.6 | 25.9 | 26.4 | 8.8\% | 8.6\% | 8.4\% | 69.0\% | 69.2\% | 68.9\% | 8.6\% | 7.6\% | 8.4\% | 4.3\% | 4.7\% | 5.0\% | 9.0\% | 9.3\% | 8.7\% | 0.0\% | 0.0\% | 0.0\% | 0.4\% | 0.6\% | 0.6\% |
| เU | 173.2 | 140.7 | 140.1 | 15.6\% | 14.7\% | 14.8\% | 31.0\% | 35.1\% | 35.7\% | 15.5\% | 7.9\% | 7.9\% | 16.9\% | 18.0\% | 18.5\% | 18.1\% | 21.6\% | 20.4\% | 0.8\% | 0.5\% | 0.6\% | 2.1\% | 2.3\% | 2.1\% |
| ıv | 14.2 | 7.4 | 7.5 | 12.4\% | 11.5\% | 11.3\% | 66.7\% | 66.4\% | 66.0\% | 6.0\% | 7.4\% | 7.5\% | 5.8\% | 7.8\% | 8.8\% | 9.1\% | 4.1\% | 3.6\% | 0.0\% | 2.7\% | 2.7\% | 0.1\% | 0.2\% | 0.1\% |
| мт | 19.8 | 20.6 | 20.4 | 9.9\% | 9.2\% | 7.8\% | 74.0\% | 74.4\% | 75.5\% | 1.0\% | 1.1\% | 1.1\% | 8.6\% | 9.1\% | 9.4\% | 6.4\% | 6.2\% | 6.0\% | 0.0\% | 0.0\% | 0.0\% | 0.1\% | 0.0\% | 0.2\% |
| NL | 1,749.4 | 1,695.9 | 1,685.9 | 9.3\% | 9.6\% | 9.7\% | 48.6\% | 50.5\% | 51.0\% | 0.8\% | 1.7\% | 2.2\% | 9.4\% | 9.0\% | 9.7\% | 13.7\% | 10.7\% | 9.6\% | 17.9\% | 18.3\% | 17.5\% | 0.3\% | 0.3\% | 0.3\% |
| No* | n.a. | 204.0 | 206.1 | n.a. | 14.0\% | 14.5\% | n.a. | 31.8\% | 30.2\% | n.a. | 3.4\% | 3.1\% | .a. | 20.5\% | 21.2\% | n.a. | 0.3\% | 0.5\% | n.a. | 27.8\% | 28.1\% | n.a. | 2.2\% | 2.4\% |
| PL | 140.1 | 145.2 | 144.7 | 15.2\% | 13.9\% | 13.9\% | 69.8\% | 67.0\% | 66.4\% | 5.4\% | 4.7\% | 4.4\% | 8.2\% | 10.1\% | 11.2\% | 0.7\% | 0.3\% | 0.4\% | 0.7\% | 2.6\% | 2.6\% | 0.0\% | 1.4\% | 1.2\% |
| PT | 244.4 | 242.2 | 242.0 | 9.8\% | 9.7\% | 9.2\% | 63.8\% | 67.8\% | 68.4\% | 0.7\% | 1.8\% | 1.8\% | 8.4\% | 8.1\% | 7.9\% | 12.8\% | 8.3\% | 8.3\% | 1.0\% | 1.0\% | 1.0\% | 3.6\% | 3.2\% | 3.4\% |
| Ro | 43.2 | 46.0 | 47.4 | 14.2\% | 12.2\% | 12.6\% | 71.5\% | 69.9\% | 68.8\% | 0.0\% | 0.0\% | 0.0\% | 12.0\% | 13.3\% | 13.4\% | 1.6\% | 2.9\% | 3.6\% | 0.7\% | 1.7\% | 1.6\% | 0.0\% | 0.0\% | 0.0\% |
| SE | 659.1 | 655.1 | 647.7 | 9.4\% | 9.7\% | 10.0\% | 32.2\% | 33.4\% | 33.4\% | 9.9\% | 9.7\% | 9.4\% | 4.8\% | 5.8\% | 5.7\% | 3.9\% | 3.3\% | 3.4\% | 33.2\% | 32.4\% | 32.1\% | 6.5\% | 5.7\% | 6.0\% |
| St | 29.7 | 35.3 | 36.2 | 12.0\% | 12.3\% | 12.2\% | 75.7\% | 75.1\% | 74.1\% | 0.0\% | 0.0\% | 0.0\% | 7.7\% | 10.0\% | 9.9\% | 3.9\% | 1.2\% | 2.2\% | 0.4\% | 1.4\% | 1.3\% | 0.3\% | 0.2\% | 0.2\% |
| Sk | 54.1 | 56.5 | 57.1 | 9.0\% | 8.9\% | 8.8\% | 54.7\% | 53.1\% | 54.9\% | 2.6\% | 2.5\% | 2.1\% | 6.3\% | 7.4\% | 7.4\% | 15.4\% | 15.9\% | 14.7\% | 10.9\% | 11.2\% | 11.0\% | 1.2\% | 1.0\% | 1.1\% |
| EU/EEA | 17,585.1 | 17,429.7 | 17,452.5 | 11.1\% | 11.7\% | 11.7\% | 43.2\% | 45.3\% | 45.6\% | 2.5\% | 2.9\% | 2.9\% | 11.3\% | 11.7\% | 12.1\% | 18.8\% | 14.5\% | 13.8\% | 10.7\% | 11.7\% | 11.7\% | 2.4\% | 2.2\% | $2.2 \%$ |

[^9]| 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 |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 50.7 | 54.8 | 55.4 | 37\% | 29\% | 29\% | 63\% | 66\% | 67\% | -16\% | -14\% | -13\% | 7\% | 9\% | 8\% | 9\% | 9\% | 9\% |
| BE | 76.9 | 75.2 | 74.2 | 46\% | 45\% | 46\% | 63\% | 67\% | 68\% | -2\% | -4\% | -5\% | -13\% | -14\% | -14\% | 6\% | 6\% | 6\% |
| BG | 4.9 | 4.0 | 3.9 | 24\% | 25\% | 25\% | 35\% | 45\% | 45\% | 4\% | 0\% | -1\% | 34\% | 30\% | 31\% | 3\% | 0\% | 0\% |
| CY | 3.5 | 3.4 | 3.4 | 44\% | 45\% | 45\% | 34\% | 35\% | 34\% | 3\% | 4\% | 5\% | 9\% | 6\% | 6\% | 10\% | 10\% | 10\% |
| cz | 12.8 | 12.2 | 12.5 | 18\% | 20\% | 20\% | 79\% | 78\% | 79\% | 0\% | -3\% | -3\% | 0\% | 2\% | 1\% | 3\% | 3\% | 3\% |
| DE | 205.6 | 224.7 | 219.9 | 53\% | 51\% | 52\% | 31\% | 34\% | 35\% | -1\% | -3\% | -3\% | 8\% | 11\% | 8\% | 8\% | 8\% | 8\% |
| DK | 40.6 | 38.9 | 38.3 | 3\% | 4\% | 4\% | 78\% | 83\% | 81\% | 0\% | 0\% | 0\% | 9\% | 6\% | 7\% | 10\% | 8\% | 8\% |
| EE | 4.3 | 4.3 | 4.3 | 6\% | 10\% | 10\% | 61\% | 58\% | 58\% | 0\% | 0\% | 0\% | 33\% | 31\% | 31\% | 0\% | 1\% | 1\% |
| Es | 200.7 | 198.1 | 200.9 | 63\% | 60\% | 59\% | 61\% | 66\% | 67\% | -26\% | -27\% | -27\% | -10\% | -10\% | -10\% | 12\% | 11\% | 11\% |
| FI | 42.2 | 42.0 | 41.1 | 17\% | 18\% | 18\% | 83\% | 78\% | 80\% | -2\% | -1\% | -1\% | -7\% | -3\% | -5\% | 8\% | 8\% | 9\% |
| FR | 443.9 | 445.4 | 444.8 | $32 \%$ | 32\% | 33\% | 34\% | 40\% | 40\% | 1\% | -1\% | -1\% | 27\% | 23\% | 23\% | 5\% | 6\% | 7\% |
| GR | 19.5 | 20.0 | 20.3 | 291\% | 244\% | 118\% | -256\% | -236\% | -54\% | -1\% | -6\% | -6\% | 63\% | 94\% | 38\% | 3\% | 3\% | 3\% |
| HR | 6.4 | 6.2 | 6.1 | 35\% | 36\% | 36\% | 59\% | 62\% | 62\% | 2\% | -1\% | -1\% | 5\% | 3\% | 3\% | 0\% | 0\% | 0\% |
| HU | 10.8 | 11.7 | 11.6 | 19\% | 18\% | 17\% | 81\% | 77\% | 76\% | 0\% | 3\% | 4\% | 1\% | 2\% | 3\% | 0\% | 0\% | 0\% |
| IE | 48.1 | 52.2 | 52.4 | 39\% | 36\% | 36\% | 65\% | 67\% | 66\% | -5\% | -5\% | -8\% | -6\% | -3\% | 0\% | 6\% | 6\% | 6\% |
| Is | 4.2 | 4.6 | 4.5 | 37\% | 36\% | 35\% | 56\% | 56\% | 57\% | 0\% | 0\% | 0\% | 2\% | 5\% | 4\% | 4\% | 3\% | 4\% |
| 17 | 171.0 | 165.8 | 163.8 | 52\% | 50\% | 49\% | 36\% | 39\% | 42\% | -2\% | -4\% | -5\% | 5\% | 5\% | 5\% | 9\% | 9\% | 9\% |
| Li* | n.a. | 7.4 | 7.6 | n.a. | 7\% | 7\% | n.a. | 93\% | 94\% | n.a. | 20\% | 19\% | n.a. | -20\% | -21\% | n.a. | 0\% | 0\% |
| LT | 2.1 | 2.1 | 2.1 | 46\% | 48\% | 48\% | 36\% | 32\% | 32\% | 0\% | 0\% | 0\% | 18\% | 20\% | 20\% | 0\% | 0\% | 0\% |
| เu | 21.8 | 18.3 | 18.2 | 49\% | 40\% | 41\% | 44\% | 49\% | 49\% | 5\% | 8\% | 8\% | 2\% | 1\% | 1\% | 1\% | 2\% | 2\% |
| Lv | 1.7 | 4.4 | 4.4 | 53\% | 95\% | 94\% | 49\% | 8\% | 8\% | 0\% | 0\% | 0\% | -2\% | -3\% | -2\% | 0\% | 0\% | 0\% |
| MT | 1.6 | 1.5 | 1.5 | 52\% | 56\% | 55\% | 42\% | 45\% | 45\% | 2\% | -1\% | 0\% | 4\% | 1\% | 0\% | 0\% | 0\% | 0\% |
| NL | 130.5 | 134.2 | 135.4 | 36\% | 33\% | 33\% | 59\% | 62\% | 60\% | -1\% | -1\% | -1\% | -5\% | -4\% | -4\% | 11\% | 11\% | 11\% |
| No* | n.a. | 23.2 | 23.1 | n.a. | 21\% | 20\% | n.a. | 82\% | 80\% | n.a. | 2\% | 2\% | n.a. | -10\% | -10\% | n.a. | 5\% | 7\% |
| PL | 18.9 | 17.6 | 17.3 | 22\% | 24\% | 23\% | 14\% | 15\% | 16\% | 1\% | -22\% | -20\% | 62\% | 82\% | 80\% | 0\% | 0\% | 0\% |
| PT | 21.0 | 19.8 | 19.0 | 55\% | 58\% | 61\% | 26\% | 29\% | 30\% | -15\% | -23\% | -26\% | 27\% | 31\% | 30\% | 7\% | 5\% | 5\% |
| Ro | 5.5 | 5.1 | 5.2 | 45\% | 48\% | 51\% | 41\% | 44\% | 42\% | 1\% | -11\% | -11\% | 13\% | 19\% | 15\% | 0\% | 0\% | 3\% |
| SE | 53.1 | 52.5 | 52.7 | 15\% | 15\% | 15\% | 68\% | 68\% | 68\% | 5\% | 6\% | 6\% | 4\% | 3\% | 3\% | 8\% | 8\% | 9\% |
| SI | 3.2 | 3.9 | 4.0 | 44\% | 36\% | 35\% | 55\% | 66\% | 66\% | 1\% | -5\% | -6\% | 0\% | 3\% | 5\% | 0\% | 0\% | 0\% |
| SK | 4.5 | 4.7 | 4.7 | 23\% | 22\% | 22\% | 67\% | 69\% | 69\% | 1\% | 0\% | 0\% | 1\% | -1\% | -1\% | 9\% | 10\% | 10\% |
| EU/EEA | 1,512.3 | 1,560.2 | 1,555.5 | 44\% | 41\% | 40\% | 43\% | 47\% | 50\% | -4\% | -5\% | -6\% | 10\% | 9\% | 8\% | 8\% | 8\% | 8\% |


| Volumes bn EUR and \% | RWA volume |  |  | RWA composition |  |  |  |  |  |  |  |  | Operational risk capital requirements |  |  | Other capital requirements |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Credit risk capital requirements (excl. securitisation) |  |  | Securitisation capital requirements |  |  | Market risk capital requirements |  |  |  |  |  |  |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 321.7 | 342.7 | 345.2 | 84.1\% | 83.8\% | 82.8\% | 0.3\% | 0.6\% | 0.6\% | 3.1\% | 3.7\% | 4.1\% | 9.7\% | 9.9\% | 10.6\% | 2.7\% | 2.0\% | 1.8\% |
| BE | 390.7 | 390.5 | 392.8 | 83.5\% | 88.0\% | 87.5\% | 0.8\% | 0.7\% | 0.8\% | 1.7\% | 2.0\% | 2.3\% | 8.2\% | 8.3\% | 8.3\% | 5.8\% | 1.0\% | 1.1\% |
| BG | 20.9 | 18.2 | 18.8 | 92.1\% | 92.4\% | 92.8\% | 0.0\% | 0.0\% | 0.0\% | 0.5\% | 0.6\% | 0.6\% | 7.4\% | 7.0\% | 6.7\% | 0.0\% | 0.0\% | 0.0\% |
| CY | 18.9 | 18.1 | 17.8 | 87.5\% | 87.5\% | 87.4\% | 0.9\% | 0.9\% | 0.8\% | 0.1\% | 0.7\% | 0.7\% | 11.3\% | 10.8\% | 11.0\% | 0.1\% | 0.1\% | 0.1\% |
| cz | 56.2 | 62.8 | 62.9 | 84.4\% | 85.8\% | 85.6\% | 0.2\% | 0.1\% | 0.1\% | 2.6\% | 2.9\% | 3.1\% | 11.4\% | 10.4\% | 10.4\% | 1.4\% | 0.8\% | 0.9\% |
| DE | 1,219.9 | 1,373.8 | 1,365.2 | 78.7\% | 76.0\% | 76.0\% | 2.2\% | 2.1\% | 2.1\% | 5.9\% | 9.2\% | 9.1\% | 11.0\% | 10.0\% | 9.9\% | 2.3\% | 2.8\% | 2.9\% |
| DK | 197.2 | 199.3 | 196.7 | 83.1\% | 82.2\% | 83.0\% | 0.2\% | 0.2\% | 0.2\% | 5.9\% | 6.9\% | 6.0\% | 8.3\% | 7.9\% | 8.0\% | 2.6\% | 2.8\% | 2.8\% |
| EE | 15.0 | 17.6 | 18.5 | 89.9\% | 90.1\% | 90.5\% | 0.0\% | 0.0\% | 0.0\% | 0.5\% | 0.3\% | 0.3\% | 8.7\% | 8.6\% | 8.1\% | 0.9\% | 1.0\% | 1.1\% |
| Es | 1,354.1 | 1,409.4 | 1,431.6 | 86.8\% | 86.2\% | 86.3\% | 0.7\% | 0.7\% | 0.8\% | 2.6\% | 2.7\% | 2.6\% | 9.3\% | 9.4\% | 9.4\% | 0.7\% | 0.9\% | 1.0\% |
| FI | 216.0 | 221.9 | 221.7 | 81.8\% | 78.7\% | 78.8\% | 0.4\% | 0.6\% | 0.6\% | 2.6\% | 3.3\% | 3.2\% | 8.6\% | 8.7\% | 8.7\% | 6.6\% | 8.7\% | 8.7\% |
| FR | 2,659.3 | 2,747.6 | 2,776.3 | 85.6\% | 85.6\% | 85.7\% | 1.3\% | 1.5\% | 1.5\% | 2.7\% | 2.9\% | 2.9\% | 9.5\% | 9.2\% | 9.1\% | 0.9\% | 0.8\% | 0.8\% |
| GR | 149.7 | 144.3 | 143.7 | 87.8\% | 87.0\% | 87.2\% | 1.1\% | 2.0\% | 2.1\% | 3.0\% | 2.7\% | 2.3\% | 7.9\% | 8.1\% | 8.1\% | 0.2\% | 0.3\% | 0.3\% |
| HR | 25.9 | 25.8 | 26.9 | 90.1\% | 88.2\% | 88.2\% | 0.0\% | 0.0\% | 0.0\% | 0.8\% | 2.1\% | 2.7\% | 9.1\% | 9.7\% | 9.0\% | 0.0\% | 0.0\% | 0.0\% |
| HU | 67.3 | 70.2 | 71.3 | 88.4\% | 88.7\% | 89.3\% | 0.0\% | 0.0\% | 0.0\% | 1.9\% | 1.3\% | 1.3\% | 9.6\% | 9.9\% | 9.2\% | 0.2\% | 0.2\% | 0.1\% |
| IE | 237.5 | 261.1 | 275.3 | 84.4\% | 80.9\% | 79.7\% | 2.0\% | 2.8\% | 2.5\% | 3.3\% | 5.1\% | 7.0\% | 8.7\% | 8.0\% | 7.8\% | 1.7\% | 3.2\% | 3.0\% |
| Is | 18.9 | 21.7 | 21.8 | 89.0\% | 89.3\% | 89.5\% | 0.0\% | 0.0\% | 0.0\% | 1.3\% | 1.7\% | 1.5\% | 9.6\% | 8.8\% | 8.7\% | 0.1\% | 0.2\% | 0.3\% |
| 17 | 1,012.1 | 1,009.3 | 1,009.6 | 83.5\% | 83.3\% | 83.8\% | 1.8\% | 2.0\% | 2.0\% | 3.4\% | 3.5\% | 3.3\% | 10.3\% | 10.4\% | 10.3\% | 1.1\% | 0.8\% | 0.6\% |
| L** | n.a. | 39.0 | 40.5 | n.a. | 79.0\% | 78.9\% | n.a. | 0.0\% | 0.0\% | n.a. | 6.7\% | 6.9\% | n.a. | 13.1\% | 13.1\% | n.a. | 1.2\% | 1.1\% |
| LT | 9.6 | 10.7 | 11.4 | 89.1\% | 91.3\% | 91.4\% | 0.0\% | 0.5\% | 0.4\% | 0.3\% | 0.6\% | 0.5\% | 8.0\% | 7.6\% | 7.2\% | 2.6\% | 0.1\% | 0.4\% |
| เu | 107.9 | 84.9 | 86.6 | 86.6\% | 88.9\% | 86.2\% | 2.0\% | 3.1\% | 3.1\% | 0.8\% | 1.2\% | 0.8\% | 8.4\% | 7.3\% | 7.1\% | 2.2\% | -0.5\% | 2.8\% |
| Lv | 6.8 | 15.7 | 16.4 | 90.5\% | 89.5\% | 89.9\% | 0.0\% | 0.0\% | 0.0\% | 0.2\% | 0.1\% | 0.2\% | 9.2\% | 10.0\% | 9.5\% | 0.1\% | 0.4\% | 0.3\% |
| MT | 8.3 | 8.1 | 8.0 | 88.8\% | 90.1\% | 88.5\% | 1.2\% | 1.5\% | 1.5\% | 0.0\% | 0.0\% | 0.0\% | 9.9\% | 9.7\% | 9.8\% | 0.1\% | -1.4\% | 0.1\% |
| NL | 684.4 | 768.7 | 777.2 | 79.6\% | 75.2\% | 77.1\% | 0.8\% | 0.8\% | 0.9\% | 1.9\% | 3.3\% | 2.9\% | 11.9\% | 11.0\% | 11.2\% | 5.8\% | 9.7\% | 8.0\% |
| NO* | n.a. | 125.7 | 125.1 | n.a. | 88.7\% | 89.1\% | n.a. | 0.0\% | 0.0\% | n.a. | 0.9\% | 0.7\% | n.a. | 9.4\% | 9.2\% | n.a. | 1.0\% | 1.0\% |
| PL | 109.4 | 109.7 | 107.9 | 88.8\% | 88.0\% | 88.2\% | 0.0\% | 0.1\% | 0.1\% | 1.3\% | 0.9\% | 0.7\% | 9.7\% | 10.7\% | 10.7\% | 0.2\% | 0.2\% | 0.2\% |
| PT | 133.1 | 129.1 | 128.0 | 85.2\% | 85.1\% | 85.1\% | 0.6\% | 0.9\% | 0.9\% | 4.0\% | 3.9\% | 3.9\% | 8.4\% | 8.6\% | 8.7\% | 1.8\% | 1.5\% | 1.4\% |
| Ro | 26.4 | 27.5 | 28.5 | 73.9\% | 82.7\% | 83.3\% | 0.0\% | 0.0\% | 0.0\% | 11.1\% | 2.4\% | 2.5\% | 14.6\% | 14.5\% | 13.9\% | 0.4\% | 0.5\% | 0.4\% |
| SE | 252.0 | 261.0 | 260.5 | 59.1\% | 59.8\% | 59.9\% | 0.1\% | 0.1\% | 0.1\% | 2.4\% | 3.6\% | 4.2\% | 8.2\% | 7.7\% | 7.6\% | 30.2\% | 28.8\% | 28.2\% |
| SI | 20.5 | 26.5 | 26.8 | 85.9\% | 85.7\% | 85.9\% | 0.0\% | 0.0\% | 0.0\% | 6.1\% | 5.2\% | 5.0\% | 7.9\% | 8.8\% | 8.6\% | 0.0\% | 0.3\% | 0.4\% |
| SK | 24.6 | 27.0 | 27.3 | 91.0\% | 91.6\% | 91.9\% | 0.4\% | 0.4\% | 0.4\% | 0.5\% | 0.7\% | 0.5\% | 7.8\% | 7.1\% | 7.1\% | 0.2\% | 0.2\% | 0.1\% |
| EU/EEA | 8,894.8 | 9,479.1 | 9,549.7 | 83.2\% | 82.1\% | 82.4\% | 1.2\% | 1.3\% | 1.3\% | 3.2\% | 4.1\% | 4.0\% | 9.8\% | 9.5\% | 9.5\% | 2.6\% | 3.0\% | 2.8\% |

[^10] cordingly 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

Profitability analysis: main drivers within RoE

|  | Components of RoE: revenue side |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | RoE <br> (Return on Equity) |  |  | Net interest income / equity |  |  | Net fee \& commission income / equity |  |  | Net trading income (incl. FV result) / equity |  |  | Other operating income / equity |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 9.3\% | 11.1\% | 11.6\% | 18.5\% | 20.9\% | 21.5\% | 9.7\% | 11.7\% | 12.2\% | 0.3\% | 1.6\% | 1.3\% | 1.0\% | -0.4\% | -0.4\% |
| BE | 8.2\% | 9.6\% | 9.0\% | 15.7\% | 16.5\% | 16.7\% | 6.0\% | 6.4\% | 6.3\% | 0.9\% | 1.7\% | 1.4\% | 0.5\% | 1.2\% | 0.6\% |
| BG | 11.3\% | 11.2\% | 12.1\% | 17.0\% | 16.8\% | 17.2\% | 8.2\% | 8.8\% | 8.9\% | 1.6\% | 4.0\% | 5.1\% | 1.3\% | -1.4\% | -2.6\% |
| cr | 1.4\% | 6.9\% | 2.8\% | 18.5\% | 18.6\% | 19.7\% | 7.9\% | 8.9\% | 9.1\% | -0.3\% | -0.2\% | 0.4\% | 2.0\% | 3.9\% | 3.6\% |
| cz | 11.0\% | 16.1\% | 15.2\% | 19.2\% | 26.5\% | 26.1\% | 5.9\% | 7.0\% | 6.8\% | 2.5\% | 3.6\% | 3.3\% | 0.1\% | -0.5\% | -0.7\% |
| DE | 4.4\% | 5.4\% | 4.7\% | 14.1\% | 14.7\% | 15.1\% | 10.8\% | 10.7\% | 10.4\% | 2.9\% | 3.4\% | 2.7\% | 1.1\% | 1.0\% | 0.3\% |
| DK | 8.1\% | 6.7\% | -0.4\% | 13.4\% | 13.7\% | 14.0\% | 5.5\% | 5.0\% | 5.1\% | 1.8\% | 0.4\% | 0.6\% | 2.5\% | 3.0\% | 2.8\% |
| EE | 8.0\% | 8.7\% | 9.6\% | 12.8\% | 15.3\% | 16.1\% | 4.5\% | 5.4\% | 5.4\% | 1.1\% | 1.2\% | 1.5\% | 0.3\% | -0.4\% | -0.3\% |
| es | 12.1\% | 10.3\% | 10.6\% | 28.2\% | 30.5\% | 31.5\% | 10.6\% | 11.5\% | 11.5\% | 1.4\% | 1.6\% | 1.6\% | 1.4\% | -0.1\% | -0.2\% |
| FI | 9.0\% | 7.3\% | 8.7\% | 13.2\% | 14.8\% | 15.3\% | 7.5\% | 7.9\% | 7.7\% | 2.6\% | 4.5\% | 4.1\% | 0.3\% | -3.2\% | -2.5\% |
| FR | 7.5\% | 6.2\% | 6.2\% | 13.8\% | 13.6\% | 13.3\% | 10.5\% | 10.6\% | 10.4\% | 3.5\% | 4.2\% | 3.5\% | 2.0\% | 2.2\% | 2.4\% |
| GR | -25.0\% | 19.4\% | 15.9\% | 22.0\% | 20.7\% | 21.4\% | 5.7\% | 6.7\% | 6.7\% | 1.8\% | 11.2\% | 8.1\% | -7.4\% | 6.2\% | 4.8\% |
| HR | 8.9\% | 10.1\% | 11.2\% | 14.7\% | 14.3\% | 14.5\% | 7.2\% | 7.7\% | 8.2\% | 1.8\% | 2.6\% | 3.0\% | 0.4\% | -0.3\% | -0.7\% |
| Hu | 15.9\% | 5.1\% | 9.9\% | 28.8\% | 30.1\% | 31.2\% | 15.3\% | 14.6\% | 15.0\% | 2.7\% | 7.8\% | 8.4\% | 1.1\% | -4.7\% | -5.9\% |
| IE | 7.1\% | 5.5\% | 6.9\% | 12.9\% | 12.3\% | 12.9\% | 5.3\% | 5.3\% | 5.5\% | 0.7\% | 0.6\% | 1.2\% | 2.2\% | 3.3\% | 3.3\% |
| Is | 12.5\% | 9.9\% | 10.1\% | 16.0\% | 18.6\% | 19.0\% | 5.5\% | 6.2\% | 6.1\% | 2.5\% | -2.4\% | -2.6\% | 1.3\% | 1.4\% | 1.2\% |
| $1{ }^{1}$ | 7.9\% | 9.1\% | 8.9\% | 14.8\% | 16.1\% | 16.8\% | 13.5\% | 13.6\% | 13.5\% | 1.4\% | 2.0\% | 1.9\% | 3.5\% | 3.0\% | 2.5\% |
| Li* | n.a. | 6.9\% | 7.4\% | n.a. | 6.0\% | 6.4\% | n.a. | 21.4\% | 21.6\% | n.a. | 2.7\% | 3.0\% | n.a. | 2.1\% | 2.1\% |
| LT | 11.5\% | 10.5\% | 11.8\% | 14.2\% | 18.7\% | 20.1\% | 8.6\% | 8.6\% | 8.7\% | 1.9\% | 1.0\% | 2.2\% | 0.7\% | 0.1\% | -0.4\% |
| Lu | 6.3\% | 6.7\% | 6.0\% | 12.5\% | 13.5\% | 13.7\% | 8.5\% | 8.3\% | 8.1\% | 0.3\% | 0.4\% | 0.7\% | 3.5\% | 4.4\% | 3.1\% |
| Lv | 11.1\% | 9.1\% | 9.9\% | 16.2\% | 13.9\% | 14.8\% | 8.7\% | 7.3\% | 7.3\% | 1.8\% | 0.6\% | 1.2\% | 0.2\% | 0.4\% | 0.3\% |
| mT | 3.6\% | -4.2\% | -1.3\% | 16.6\% | 18.3\% | 18.7\% | 5.6\% | 5.9\% | 5.8\% | 0.5\% | 0.5\% | 1.2\% | 0.8\% | 0.8\% | 0.8\% |
| NL | 9.3\% | 7.4\% | 8.0\% | 21.6\% | 21.8\% | 21.7\% | 5.5\% | 5.8\% | 5.7\% | 1.3\% | 1.1\% | 1.1\% | 2.3\% | 2.8\% | 3.0\% |
| NO* | n.a. | 13.1\% | 12.3\% | n.a. | 18.9\% | 18.7\% | n.a. | 4.6\% | 4.4\% | n.a. | 1.9\% | 1.3\% | n.a. | 1.7\% | 1.5\% |
| PL | 8.6\% | 11.5\% | 6.8\% | 21.6\% | 38.4\% | 36.1\% | 9.6\% | 11.5\% | 11.4\% | 2.1\% | 2.1\% | 3.7\% | 0.1\% | -5.5\% | -5.5\% |
| PT | 4.2\% | 9.4\% | 8.9\% | 16.0\% | 18.8\% | 19.7\% | 8.2\% | 9.2\% | 9.3\% | 1.1\% | 2.4\% | 2.1\% | 1.9\% | 0.8\% | 1.1\% |
| Ro | 16.3\% | 19.5\% | 19.5\% | 24.6\% | 32.3\% | 31.9\% | 8.2\% | 9.9\% | 9.8\% | 2.0\% | 2.8\% | 3.1\% | 3.9\% | 3.5\% | 3.1\% |
| SE | 11.9\% | 10.7\% | 11.3\% | 17.2\% | 17.1\% | 17.7\% | 7.1\% | 7.0\% | 6.7\% | 1.6\% | 1.2\% | 2.2\% | 0.7\% | 0.2\% | -0.3\% |
| SI | 11.5\% | 21.9\% | 18.9\% | 17.0\% | 17.7\% | 18.3\% | 9.7\% | 9.7\% | 9.8\% | 2.0\% | 0.9\% | 1.1\% | 0.8\% | 0.4\% | 0.3\% |
| SK | 10.3\% | 8.9\% | 9.7\% | 19.9\% | 19.7\% | 19.9\% | 9.4\% | 9.8\% | 9.7\% | 0.4\% | 0.4\% | 0.5\% | 0.6\% | 1.0\% | 1.0\% |
| EU/EEA | 7.7\% | 7.9\% | 7.7\% | 17.1\% | 17.9\% | 18.2\% | 9.8\% | 10.1\% | 10.0\% | 2.3\% | 2.9\% | 2.5\% | 1.7\% | 1.5\% | 1.4\% |


| Components of RoE: expenses, costs, provisions, impairments |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% | Staff exp | ses / | ity | Other admin. (incl. depreciation) expenses / equity |  |  | Provisions / equity |  |  | Impairments (credit risk losses) / equity |  |  | Contributions to DGS and resolution funds / equity |  |  | Other (incl. tax) / equity |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 9.3\% | 9.2\% | 9.3\% | 7.2\% | 7.8\% | 7.5\% | 0.6\% | 0.3\% | 0.3\% | 0.7\% | 1.8\% | 2.5\% | 1.1\% | 2.1\% | 1.4\% | 1.2\% | 1.6\% | 1.9\% |
| BE | 6.9\% | 7.1\% | 7.2\% | 6.1\% | 7.4\% | 6.9\% | 0.1\% | 0.3\% | 0.2\% | 0.1\% | 0.5\% | 0.8\% | 1.3\% | 2.4\% | 1.6\% | 0.4\% | -1.7\% | -0.7\% |
| BG | 5.6\% | 5.6\% | 5.6\% | 5.8\% | 5.5\% | 5.5\% | -0.2\% | 1.2\% | 1.1\% | 3.2\% | 2.2\% | 2.0\% | 1.1\% | 1.6\% | 1.2\% | 1.2\% | 0.9\% | 1.1\% |
| Cr | 10.8\% | 11.5\% | 15.6\% | 9.2\% | 8.8\% | 9.1\% | 0.7\% | -0.2\% | 0.0\% | 2.7\% | 0.7\% | 1.3\% | 1.3\% | 1.5\% | 1.6\% | 2.2\% | 2.0\% | 2.4\% |
| cz | 7.2\% | 7.9\% | 7.8\% | 6.3\% | 6.9\% | 6.9\% | -0.1\% | 0.3\% | 0.1\% | -0.2\% | -0.4\% | 0.6\% | 1.2\% | 2.2\% | 1.4\% | 2.5\% | 3.6\% | 3.4\% |
| DE | 10.2\% | 10.2\% | 10.1\% | 9.4\% | 8.6\% | 8.7\% | 1.1\% | 0.2\% | 0.1\% | 0.4\% | 1.3\% | 1.3\% | 1.4\% | 2.2\% | 1.6\% | 2.1\% | 2.1\% | 2.0\% |
| DK | 7.6\% | 7.3\% | 7.4\% | 6.0\% | 5.6\% | 12.2\% | 0.1\% | 0.9\% | 0.6\% | -0.2\% | -0.6\% | -0.5\% | 0.3\% | 0.4\% | 0.4\% | 1.5\% | 1.8\% | 2.7\% |
| EE | 5.0\% | 5.7\% | 5.7\% | 5.1\% | 5.2\% | 5.4\% | 0.0\% | 0.2\% | 0.2\% | 0.2\% | 0.5\% | 0.5\% | 0.4\% | 0.6\% | 0.6\% | -0.1\% | 0.6\% | 0.8\% |
| ES | 12.2\% | 11.0\% | 11.1\% | 9.3\% | 9.6\% | 9.7\% | 2.3\% | 1.2\% | 1.1\% | 6.4\% | 6.5\% | 6.8\% | 1.0\% | 1.5\% | 1.2\% | -1.8\% | 3.5\% | 3.7\% |
| F1 | 6.8\% | 7.4\% | 7.2\% | 4.6\% | 5.0\% | 5.0\% | 0.0\% | 0.0\% | 0.0\% | 0.4\% | 0.5\% | 0.3\% | 0.9\% | 1.7\% | 1.3\% | 1.9\% | 2.0\% | 2.1\% |
| FR | 11.1\% | 11.1\% | 10.9\% | 8.0\% | 8.2\% | 8.0\% | 0.1\% | -0.3\% | -0.1\% | 1.6\% | 2.0\% | 2.0\% | 0.9\% | 1.7\% | 1.1\% | 0.6\% | 1.5\% | 1.4\% |
| GR | 7.9\% | 6.9\% | 7.0\% | 7.1\% | 7.1\% | 7.0\% | 0.4\% | 1.5\% | 1.1\% | 29.4\% | 9.0\% | 7.9\% | 1.0\% | 1.1\% | 1.1\% | 1.4\% | -0.3\% | 0.9\% |
| HR | 5.7\% | 5.7\% | 5.7\% | 5.8\% | 6.1\% | 6.1\% | 0.3\% | 1.0\% | 0.9\% | 1.1\% | -1.2\% | -1.9\% | 0.5\% | 0.8\% | 0.7\% | 1.8\% | 1.8\% | 2.1\% |
| нu | 11.0\% | 9.4\% | 9.5\% | 15.2\% | 19.5\% | 17.3\% | 0.8\% | 0.6\% | 0.2\% | 0.9\% | 6.4\% | 5.8\% | 1.1\% | 1.7\% | 1.4\% | 3.1\% | 5.2\% | 4.4\% |
| IE | 7.0\% | 6.9\% | 6.9\% | 6.7\% | 7.0\% | 6.9\% | 0.2\% | 0.6\% | 0.5\% | -1.5\% | -1.0\% | -0.6\% | 0.5\% | 0.8\% | 0.6\% | 1.1\% | 1.7\% | 1.7\% |
| Is | 6.2\% | 6.6\% | 6.2\% | 4.4\% | 4.5\% | 4.4\% | 0.1\% | 0.1\% | 0.1\% | -1.7\% | -0.2\% | -0.9\% | 0.3\% | 0.2\% | 0.1\% | 3.4\% | 2.7\% | 3.7\% |
| $1 T$ | 11.0\% | 10.9\% | 11.6\% | 8.6\% | 8.6\% | 8.9\% | 0.4\% | 0.2\% | 0.1\% | 3.3\% | 3.7\% | 3.4\% | 1.7\% | 1.7\% | 1.8\% | 0.4\% | 0.5\% | 0.1\% |
| Lı* | n.a. | 16.9\% | 17.6\% | n.a. | 7.3\% | 7.2\% | n.a. | 0.0\% | -0.3\% | n.a. | 0.1\% | 0.0\% | n.a. | 0.0\% | 0.0\% | n.a. | 1.0\% | 1.1\% |
| LT | 5.9\% | 6.1\% | 6.1\% | 5.0\% | 8.2\% | 8.1\% | 0.0\% | 0.0\% | 0.0\% | -0.4\% | 0.3\% | 0.8\% | 0.9\% | 1.0\% | 1.0\% | 2.6\% | 2.3\% | 2.7\% |
| เu | 9.0\% | 8.8\% | 8.7\% | 6.9\% | 7.0\% | 7.0\% | 0.0\% | 0.1\% | 0.1\% | 0.7\% | 1.7\% | 1.8\% | 0.8\% | 1.2\% | 0.8\% | 1.3\% | 1.1\% | 1.2\% |
| Lv | 8.1\% | 5.5\% | 5.5\% | 6.4\% | 5.8\% | 5.7\% | 0.5\% | 0.2\% | 0.2\% | -0.4\% | 0.3\% | 0.6\% | 1.0\% | 0.9\% | 0.9\% | 0.3\% | 0.6\% | 0.8\% |
| mT | 8.2\% | 8.6\% | 8.9\% | 10.3\% | 9.6\% | 9.5\% | 0.0\% | 11.6\% | 7.7\% | -0.7\% | -0.7\% | 0.1\% | 1.3\% | 2.1\% | 1.7\% | 0.6\% | -1.5\% | -0.1\% |
| NL | 10.3\% | 10.5\% | 10.7\% | 6.8\% | 6.4\% | 6.4\% | 0.5\% | 0.4\% | 0.5\% | -0.5\% | 1.9\% | 1.8\% | 1.4\% | 2.1\% | 1.5\% | 2.9\% | 2.6\% | 2.7\% |
| No* | n.a. | 6.3\% | 6.1\% | n.a. | 4.3\% | 4.2\% | n.a. | -0.4\% | -0.2\% | n.a. | -0.2\% | -0.2\% | n.a. | 0.1\% | 0.1\% | n.a. | 3.8\% | 3.6\% |
| PL | 7.0\% | 8.5\% | 8.4\% | 8.6\% | 13.7\% | 13.6\% | 1.7\% | 1.8\% | 1.5\% | 3.2\% | 3.6\% | 3.8\% | 1.0\% | 2.5\% | 1.7\% | 3.3\% | 5.0\% | 9.9\% |
| PT | 6.7\% | 7.3\% | 7.2\% | 4.9\% | 5.2\% | 5.4\% | 4.0\% | 1.3\% | 1.6\% | 4.0\% | 1.2\% | 1.6\% | 1.4\% | 2.8\% | 1.9\% | 1.9\% | 4.2\% | 5.5\% |
| RO | 9.4\% | 12.0\% | 11.6\% | 8.4\% | 10.3\% | 10.0\% | -0.4\% | -2.2\% | -1.7\% | 1.0\% | 3.6\% | 3.5\% | 0.9\% | 2.0\% | 1.5\% | 3.0\% | 3.2\% | 3.4\% |
| SE | 7.3\% | 6.9\% | 6.8\% | 4.2\% | 4.4\% | 4.3\% | -0.2\% | 0.3\% | 0.3\% | 0.2\% | 0.4\% | 0.5\% | 0.9\% | 0.8\% | 0.7\% | 2.2\% | 2.0\% | 2.3\% |
| Sı | 9.7\% | 9.1\% | 9.0\% | 7.2\% | 7.5\% | 7.5\% | 0.0\% | 0.0\% | -0.1\% | -1.3\% | 0.2\% | 0.0\% | 1.5\% | 1.8\% | 1.4\% | 0.9\% | -11.9\% | -7.2\% |
| Sk | 8.1\% | 7.8\% | 7.9\% | 6.6\% | 6.7\% | 6.5\% | 0.6\% | -0.1\% | 0.0\% | 1.0\% | 3.1\% | 3.3\% | 1.0\% | 1.6\% | 1.1\% | 2.8\% | 2.7\% | 2.7\% |
| EU/EEA | 10.3\% | 10.2\% | 10.2\% | 7.9\% | 8.0\% | 8.1\% | 0.6\% | 0.3\% | 0.3\% | 2.3\% | 2.5\% | 2.5\% | 1.1\% | 1.7\% | 1.3\% | 0.9\% | 1.9\% | 2.0\% |

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country $X$ of a bank domiciled in country $Y$ is included both in data for countries $X$ and $Y$ (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly yffect 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. there are effects resulting in negative expenses (ie. a positive income) they have a negative sign.


Statistical Annex
Overview on EBA-compliant Moratoria and Public Guarantee Schemes (PGS)

| Volumes bn EUR; \% | Total |  |  | Loans and advances outstanding with expired EBA-compliant moratoria |  |  |  |  |  |  |  |  |  |  |  | Coverage of NPLs |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | of which: Households |  |  | of which: NFCs |  |  | Stage 2 |  |  | Non-performing |  |  |  |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 26.9 | 21.2 | 19.8 | 55.9\% | 57.9\% | 58.4\% | 42.9\% | 40.8\% | 40.2\% | 38.4\% | 29.5\% | 29.3\% | 5.2\% | 6.7\% | 6.6\% | 43.2\% | 43.6\% | 40.7\% |
| BE | 35.2 | 30.5 | 28.9 | 36.3\% | 38.4\% | 39.1\% | 60.6\% | 58.2\% | 57.6\% | 20.3\% | 18.3\% | 19.5\% | 2.5\% | 2.5\% | 2.4\% | 11.4\% | 17.4\% | 16.8\% |
| BG | 2.0 | 1.2 | 1.1 | 29.9\% | 32.7\% | 33.4\% | 68.8\% | 65.7\% | 65.0\% | 35.1\% | 40.1\% | 39.6\% | 10.4\% | 11.7\% | 12.1\% | 41.2\% | 50.5\% | 54.1\% |
| CY | 8.4 | 7.6 | 7.3 | 39.4\% | 40.3\% | 40.8\% | 56.5\% | 55.0\% | 54.4\% | 33.3\% | 27.3\% | 25.8\% | 5.9\% | 8.4\% | 8.6\% | 27.0\% | 36.6\% | 36.1\% |
| cz |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| DE | 19.2 | 18.0 | 17.2 | 64.2\% | 60.8\% | 61.7\% | 34.9\% | 38.3\% | 37.4\% | 17.9\% | 17.9\% | 18.1\% | 5.4\% | 7.1\% | 6.6\% | 26.1\% | 26.5\% | 28.5\% |
| DK |  |  |  | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% |
| EE | 0.7 | 0.7 | 0.6 | 62.5\% | 60.5\% | 61.8\% | 36.8\% | 38.9\% | 37.6\% | 19.8\% | 26.4\% | 24.6\% | 2.1\% | 2.3\% | 1.8\% | 14.7\% | 13.2\% | 14.0\% |
| es | 150.4 | 139.5 | 133.9 | 83.0\% | 83.7\% | 83.8\% | 16.9\% | 16.2\% | 16.1\% | 21.6\% | 19.0\% | 18.2\% | 7.1\% | 8.6\% | 8.5\% | 30.6\% | 30.7\% | 31.4\% |
| FI | 7.5 | 6.3 | 5.9 | 99.4\% | 99.5\% | 99.5\% | 0.6\% | 0.5\% | 0.5\% | 2.2\% | 2.8\% | 3.0\% | 0.2\% | 0.3\% | 0.3\% | 4.3\% | 6.3\% | 5.1\% |
| FR | 214.5 | 173.5 | 162.1 | 13.2\% | 14.6\% | 14.8\% | 85.7\% | 84.7\% | 84.6\% | 18.9\% | 20.9\% | 20.8\% | 2.7\% | 3.5\% | 3.7\% | 29.4\% | 33.1\% | 33.8\% |
| GR | 22.2 | 20.4 | 19.2 | 47.0\% | 47.5\% | 49.6\% | 52.1\% | 51.6\% | 49.5\% | 38.9\% | 39.2\% | 39.7\% | 18.2\% | 15.4\% | 16.1\% | 26.8\% | 23.3\% | 24.3\% |
| HR | 3.3 | 3.3 | 3.0 | 26.0\% | 22.3\% | 23.2\% | 57.4\% | 44.1\% | 41.6\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% |
| ни | 13.6 | - | - | 57.6\% | 0.0\% | 0.0\% | 39.9\% | - | . | 0.0\% | - | - | 0.0\% | - | - | 0.0\% | - | - |
| IE | 19.7 | 14.9 | 14.4 | 59.1\% | 60.0\% | 57.9\% | 40.5\% | 39.9\% | 42.0\% | 44.9\% | 26.6\% | 26.4\% | 13.3\% | 14.1\% | 16.8\% | 20.2\% | 21.5\% | 24.6\% |
| Is | 1.8 | - | - | 16.9\% | 0.0\% | - | 81.8\% | 0.0\% | - | 0.0\% | 0.0\% | - | 0.0\% | 0.0\% | - | 0.0\% | 0.0\% | - |
| $1{ }^{1}$ | 139.6 | 129.2 | 122.5 | 36.5\% | 37.0\% | 37.6\% | 60.3\% | 59.6\% | 59.1\% | 31.8\% | 28.1\% | 25.4\% | 3.6\% | 4.6\% | 4.9\% | 36.4\% | 37.0\% | 38.6\% |
| LT | 0.3 | 0.2 | 0.2 | 60.7\% | 64.5\% | 65.9\% | 39.3\% | 35.5\% | 32.9\% | 24.8\% | 24.2\% | 24.8\% | 1.0\% | 0.9\% | 0.9\% | 10.6\% | 6.5\% | 11.1\% |
| เบ | 2.7 | 2.1 | 1.9 | 11.3\% | 12.6\% | 13.3\% | 86.0\% | 84.9\% | 83.9\% | 9.2\% | 12.4\% | 13.1\% | 3.2\% | 1.1\% | 1.3\% | 5.8\% | 9.6\% | 10.0\% |
| Lv | 0.3 | 0.6 | 0.6 | 63.9\% | 63.3\% | 65.3\% | 36.1\% | 36.7\% | 34.3\% | 32.0\% | 27.3\% | 28.2\% | 2.0\% | 1.1\% | 1.1\% | 32.1\% | 13.8\% | 17.4\% |
| mт | 1.1 | 1.0 | 0.9 | 41.0\% | 43.5\% | 44.0\% | 39.9\% | 39.0\% | 37.2\% | 25.4\% | 24.4\% | 23.2\% | 5.3\% | 5.6\% | 5.9\% | 15.1\% | 16.2\% | 13.0\% |
| NL | 42.0 | 35.9 | 33.9 | 25.8\% | 26.0\% | 26.1\% | 72.6\% | 71.9\% | 71.8\% | 21.2\% | 18.5\% | 19.1\% | 5.6\% | 5.2\% | 5.2\% | 15.2\% | 19.8\% | 20.9\% |
| No |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| PL | 12.7 | 10.6 | 9.8 | 53.7\% | 56.6\% | 57.0\% | 45.2\% | 43.3\% | 42.9\% | 42.6\% | 46.8\% | 39.9\% | 6.4\% | 5.9\% | 6.5\% | 36.4\% | 44.9\% | 44.8\% |
| PT | 16.4 | 30.5 | 29.1 | 71.0\% | 47.5\% | 47.9\% | 28.4\% | 52.0\% | 51.6\% | 20.8\% | 27.2\% | 26.8\% | 5.2\% | 9.6\% | 9.7\% | 44.5\% | 44.2\% | 45.3\% |
| Ro | 2.5 | 2.1 | 1.9 | 62.4\% | 64.2\% | 68.8\% | 36.2\% | 35.2\% | 30.6\% | 47.9\% | 33.5\% | 36.8\% | 13.0\% | 14.9\% | 13.6\% | 59.6\% | 63.8\% | 57.1\% |
| SE | 20.5 | - | - | 95.3\% | 0.0\% | - | 4.7\% | 0.0\% | - | 0.0\% | 0.0\% | - | 0.0\% | 0.0\% | - | 0.0\% | 0.0\% | - |
| 51 | 2.2 | 2.2 | 2.0 | 53.2\% | 45.3\% | 46.2\% | 46.3\% | 54.2\% | 53.2\% | 18.6\% | 18.9\% | 16.5\% | 6.5\% | 8.3\% | 8.5\% | 44.0\% | 40.5\% | 44.4\% |
| SK | 3.6 | 2.9 | 2.8 | 77.5\% | 73.8\% | 73.3\% | 22.4\% | 26.2\% | 26.6\% | 34.3\% | 29.5\% | 26.9\% | 3.4\% | 5.8\% | 6.4\% | 55.6\% | 59.3\% | 58.5\% |
| EU/EEA | 727.7 | 615.9 | 583.0 | 44.7\% | 44.3\% | 44.9\% | 54.0\% | 54.4\% | 53.8\% | 23.9\% | 23.6\% | 22.7\% | 4.9\% | 6.2\% | 6.4\% | 29.3\% | 31.7\% | 32.6\% |


| Loans and advances outstanding subject to public guarantee schemes |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EuR; \% | Total |  |  | Public guarantee received |  |  | Loans subject to PGS classified as stage 2 |  |  | Non-performing loans subject to PGS |  |  | Coverage of non-performing loans subject to PGS |  |  |
|  | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 | Sep-21 | Jun-22 | Sep-22 |
| AT | 4.2 | 3.8 | 3.7 | 74.8\% | 74.3\% | 74.4\% | 43.5\% | 41.0\% | 44.2\% | 4.3\% | 5.6\% | 5.9\% | 21.2\% | 23.0\% | 23.2\% |
| BE | 1.4 | 1.3 | 1.2 | 78.5\% | 78.6\% | 78.4\% | 19.7\% | 37.3\% | 41.4\% | 3.8\% | 5.2\% | 5.1\% | 10.2\% | 12.8\% | 13.7\% |
| BG | 0.4 | 0.4 | 0.4 | 90.7\% | 83.4\% | 84.4\% | 9.0\% | 17.8\% | 13.1\% | 1.1\% | 1.6\% | 1.5\% | 31.7\% | 41.0\% | 39.0\% |
| CY | - | - | 0.0 | - | - | - | - | - | 1.7\% | - | - | - | - | - | . |
| cz |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| DE | 12.5 | 11.5 | 10.4 | 76.0\% | 78.0\% | 77.3\% | 18.2\% | 21.7\% | 20.9\% | 1.8\% | 2.9\% | 3.4\% | 15.9\% | 19.8\% | 21.5\% |
| DK | 0.8 | - | - | 81.8\% | - | - | 17.3\% | - | - | 28.9\% | - | - | 18.4\% | - | . |
| EE | 0.0 | 0.0 | 0.0 | 84.6\% | 85.8\% | 85.4\% | 26.7\% | 22.1\% | 16.9\% | 15.1\% | 16.5\% | 16.5\% | 66.8\% | 61.0\% | 59.8\% |
| es | 106.2 | 98.5 | 93.9 | 83.1\% | 79.0\% | 78.7\% | 19.4\% | 22.0\% | 20.2\% | 2.6\% | 5.2\% | 5.9\% | 14.4\% | 15.8\% | 16.7\% |
| F1 | 1.4 | 1.5 | 1.7 | 67.1\% | 63.4\% | 64.3\% | 10.2\% | 11.3\% | 11.6\% | 6.8\% | 6.6\% | 5.7\% | 22.0\% | 28.1\% | 20.5\% |
| FR | 114.0 | 105.3 | 98.9 | 67.7\% | 65.8\% | 66.2\% | 28.8\% | 35.6\% | 35.7\% | 3.8\% | 5.7\% | 6.4\% | 8.8\% | 9.8\% | 10.1\% |
| GR | 5.6 | 5.1 | 4.7 | 64.5\% | 72.7\% | 72.8\% | 7.1\% | 11.6\% | 11.9\% | 1.1\% | 1.3\% | 1.2\% | 11.4\% | 11.8\% | 18.7\% |
| HR | 0.1 | 0.1 | 0.1 | 66.9\% | 75.2\% | 75.4\% | 66.1\% | 37.4\% | 39.9\% | 3.1\% | 5.1\% | 3.6\% | 50.0\% | 13.1\% | 16.0\% |
| Hu | 2.0 | - | - | 77.4\% | - | - | 8.1\% | - | - | 1.5\% | - | - | 21.6\% | - | - |
| IE | 1.2 | 0.8 | 0.8 | 83.7\% | 76.0\% | 76.0\% | 30.8\% | 21.9\% | 22.3\% | 8.7\% | 10.5\% | 13.1\% | 7.2\% | 6.8\% | 12.4\% |
| Is | 0.1 | - | - | 89.4\% | - | - | 46.4\% | - | - | 8.2\% | - | - | 33.4\% | - | - |
| $1{ }^{1}$ | 116.5 | 123.2 | 120.7 | 87.9\% | 84.8\% | 84.4\% | 12.5\% | 15.8\% | 15.4\% | 0.6\% | 1.1\% | 1.4\% | 19.4\% | 28.3\% | 28.4\% |
| LT | 0.0 | 0.0 | 0.0 | 16.3\% | 16.3\% | 16.4\% | 14.3\% | 13.9\% | 14.8\% | 14.5\% | 26.2\% | 28.2\% | 22.2\% | 21.7\% | 22.0\% |
| เu | 0.1 | 0.1 | 0.1 | 52.9\% | 88.8\% | 89.6\% | 26.8\% | 29.2\% | 22.2\% | 13.5\% | 12.6\% | 22.9\% | 11.8\% | 11.9\% | 15.7\% |
| Lv | 0.0 | 0.0 | 0.0 | 78.6\% | 86.6\% | 85.5\% | - | 18.0\% | 17.0\% | - | 9.3\% | 8.4\% | - | 31.4\% | 33.0\% |
| мт | 0.3 | 0.3 | 0.3 | 49.3\% | 50.2\% | 50.2\% | 34.2\% | 37.6\% | 36.6\% | 5.1\% | 6.2\% | 4.4\% | 11.0\% | 17.4\% | 12.5\% |
| NL | 3.3 | 3.1 | 3.1 | 93.4\% | 95.9\% | 96.5\% | 24.8\% | 13.5\% | 12.6\% | 5.2\% | 4.2\% | 3.5\% | 14.4\% | 17.7\% | 19.2\% |
| No |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| PL | 3.9 | 4.8 | 4.7 | 70.9\% | 73.0\% | 72.8\% | 13.6\% | 17.4\% | 19.1\% | 1.2\% | 1.8\% | 2.1\% | 29.7\% | 33.1\% | 35.8\% |
| PT | 7.4 | 7.5 | 7.2 | 77.8\% | 78.0\% | 77.5\% | 13.3\% | 15.2\% | 15.3\% | 0.4\% | 1.2\% | 1.4\% | 32.3\% | 33.2\% | 33.7\% |
| Ro | 1.2 | 1.9 | 2.1 | 31.6\% | 31.7\% | 30.3\% | 26.0\% | 31.0\% | 28.8\% | 0.4\% | 0.6\% | 0.8\% | 19.5\% | 32.1\% | 34.7\% |
| SE | 0.1 | - | - | 76.5\% | - | - | 38.0\% | - | - | 2.6\% | - | - | 11.8\% | - | - |
| Sı | 0.2 | 0.3 | 0.2 | 36.5\% | 31.6\% | 31.7\% | 14.1\% | 16.1\% | 14.0\% | 0.4\% | 1.3\% | 1.7\% | 32.2\% | 45.2\% | 38.2\% |
| Sk | 0.7 | 0.7 | 0.6 | 45.2\% | 46.7\% | 47.1\% | 52.2\% | 40.6\% | 43.4\% | 0.8\% | 2.2\% | 2.3\% | 35.3\% | 48.6\% | 52.8\% |
| EU/EEA | 378.2 | 364.3 | 349.1 | 78.9\% | 76.6\% | 76.6\% | 20.1\% | 23.8\% | 23.1\% | 2.4\% | 3.8\% | 4.2\% | 12.4\% | 14.8\% | 15.5\% |

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

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


## Methodological note

## Risk Indicators' (RIs) heatmap

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

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

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

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


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

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

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

| Risk Indicators in the Dashboard |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Nr | $\begin{aligned} & \text { Risk Indicator } \\ & \text { code } \end{aligned}$ | Dasthoard name | formua | Data Point $A^{(1)}$ |  |  | Data Point $\mathrm{B}^{(01)}$ |  |  | Data Point ( $\mathrm{C}^{(1)}$ |  |  | Data Point ${ }^{\text {(0) }}$ |  |  |
|  |  |  |  | Template | Row | Colum | Tenplate | Row | Colum | Tenplate | Row | Colum | Tempate | Row | T |
| 1 | svC_1 | Tere capital atio |  | cot.00 | 0015 | 010 | co2.00 | [010 | 010 |  |  |  |  |  |  |
| 2 | $\operatorname{svC}_{2}$ | Toata capital atio | Own funds (A)/ Toal İsise eposireamount (B) | coi.00 | O010 | 0010 | c2020 | O010 | 0010 |  |  |  |  |  |  |
| 3 | svC, 3 | Cet capial atio |  | co1.00 | 0020 | 0010 | c2200 | 0010 | 0010 |  |  |  |  |  |  |
| 4 | svC29 | Cet 1raio (fuly | Common equity TIER 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects | C 01.00(r0020, c0010) - C 05.01 (r0010, c0010) - C 01.00(r0440, c0010) + MIN ([C 01.00(r0530, c0010) - C 01.00(r0740, c0010) - C 05.01 (r0010, c0020) - C 01.00(r0720, C0010) + MIN ([C 01.00(r0750, c0010) - C <br>  |  |  |  |  |  |  |  |  |  |  |  |
| 5 | svC.13 | ${ }^{\text {Leverge atio }}$ | Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure using a transitional definition of Tier 1 capital (B) | C77.00 | 0320 | 10010 | c77.00 | 1030 | 0010 |  |  |  |  |  |  |
| 6 | svC.12 | Leverge atio (fluly phasedifindeffition of Ter 1 ) | Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B) | C47,00 | 0310 | 0010 | c47.00 | 0290 | .010 |  |  |  |  |  |  |
| 7 | Aat $3.2^{\text {a }}$ | Share of non-performing loans and advances (NPL ratio) | Non-performing loans and advances (A) / Total gross loans and advances (B) | ${ }_{\text {F18,00 }}$ |  | 1060 | ${ }_{\text {F18.00 }}$ | $\begin{aligned} & 0005,0070, \\ & 0191,0221 \end{aligned}$ | 010 |  |  |  |  |  |  |
| 8 | Aar_41.2 | Coverse ratio of non peftoming lons and davances | Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances ( $B$ ) | F18.00 | 0005, 0070 0191, 0221 | O50 | ${ }_{\text {F18.00 }}$ | 0005,0070, <br> 0191,0221 | O060 |  |  |  |  |  |  |
| 9 | Aat_42.2 | Forbearance ratio - Loans and advances (gross amount) (FBL) | Exposures with forbearance measures for loans and advances [A] / total instruments on BS [B] | F1900 |  | 10010 | ${ }_{\text {F18.00 }}$ | $\begin{aligned} & 0005,0070, \\ & 0191,0221 \end{aligned}$ | 0010 |  |  |  |  |  |  |
| 10 | atar $3.11^{\text {a }}$ | 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) | F18,00 | O330 | .060 | ${ }_{\text {F } 18.00}$ | 1030 | .010 |  |  |  |  |  |  |
| ${ }^{11}$ | Pefr_21 | Return on equity (numerator annualised, denominator as average $)^{2}$ | Profitor orss forthe earal( $/$ /otal equiry (B) | F0200 | O670 | 0010 | ${ }_{\text {F01. }}$ | \%300 | 10010 |  |  |  |  |  |  |
| 12 | prf_24 | Return on assets (numerator annualised, denominator as average $)^{1)^{1}}$ |  | F8200 | 0670 | 010 | ${ }_{\text {f00. }}$ | O380 | \%010 |  |  |  |  |  |  |
| ${ }^{13}$ | Pft_23 | Costto incomeratio | Administrative and depreciation expenses (A) / Total net operating income (B) | ${ }_{\text {f0200 }}$ | $\begin{aligned} & 0360,0385, \\ & 0390 \end{aligned}$ | 0010 | ${ }_{\text {f0200 }}$ | O35 | 0010 |  |  |  |  |  |  |
| ${ }^{14}$ | pef_25 | Net interest incometot total neto peataing income | Net interest income (Interest income (A) - Interest expenses (B)) / Total net operating income (C) | ${ }_{\text {f0200 }}$ | 0010 | 10010 | ${ }_{\text {f02.00 }}$ | .090 | 0010 | ${ }_{\text {f2200 }}$ | 0355 | 10010 |  |  |  |
| 15 | Pft_26 | Nef te and comision income to total | Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C) | F0200 | 0200 | 1010 | ${ }_{\text {f0200 }}$ | 0210 | 0010 | ${ }_{\text {f02.00 }}$ | 0355 | 1010 |  |  |  |
| ${ }^{16}$ | Pft_29 | Net trading income to otat net operatigs income | Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B) | F0200 |  | \%010 | ${ }_{\text {f02.00 }}$ | [035 | . 010 |  |  |  |  |  |  |
| ${ }^{17}$ | Prt_41 | Net interest margin (numerator annualised, denominator as average) | ncome (A) -interst exenenses (i)/ / nterest eaming sseses (c) | F0200 | 0010 | 010 | ${ }_{\text {f02.00 }}$ | [090 | 010 | ${ }_{\text {P01.01 }}$ | $\begin{aligned} & 0010, ~ \cup 0 \cup 80, \\ & 0090,0094, \\ & 0095,0120, \\ & 0130,0173, \\ & 0174,0177, \\ & 0178,0232, \\ & 0233,0236, \\ & 0237,0098, \\ & 0099,0143, \\ & 0144,0182, \\ & 182 \end{aligned}$ | 0010 |  |  |  |
| ${ }^{18}$ | PrF_43 | Costof fisk ${ }^{(9)}$ | ${ }^{\text {(3) }}$ Increases due to origination and acquisition + Changes due to chang in credit risk (net) + Changes due to modifications without derecognition estimation (net) + Other adjustments) (annualised) (A) / Total gross loan <br> and advances subject to impairment ( $\mathrm{B}+\mathrm{C}$ ) | ${ }_{\text {f1201 }}$ | 0080,0250, 0430,0670 | 0020, 0000, Ooss, 0070, 0110, 1220, 0125 | F0003.1 | ${ }^{010}$ |  | F00404, | 0070 | ${ }^{\text {cosen }}$ |  |  |  |
| ${ }^{19}$ | FNo. 32 | Loans and advances-to-deposits ratio for households and non-financial corporations | otal loans and advances to non-financial corporations and households <br> (A + B) / Total deposits to non-financial corporations and households (C) | fos.01 | Ooso | Ooss,0060 | ${ }_{\text {F040, }}$ | 0170,0180 | \%010 | ${ }_{\text {F08.01 }}$ | O250, 0310 | 0010, 0020, 0030,003 0035 |  |  |  |
| ${ }^{20}$ | ${ }^{\text {FNo }} 33$ | Assete enumbance atio | ${ }^{(4)}$ Total encumbered assets and collateral (A) / Total assets and collateral ${ }_{(B+C)}$ | F32018 83202 | 22:010, 30 | 010 | ${ }_{\text {F3201 }}$ | 010 | 010,060 | ${ }_{\text {F32,02 }}$ | 130 | 010, 40 |  |  |  |
| ${ }^{21}$ | पQ 17 | Liquidity coverge ratio | Lauwitry suffer(A)/ Net Liquidity outiow (B) | C76.00 | O010 | O010 | c76.00 | O20 | O010 |  |  |  |  |  |  |
| 22 | บо.20 | Net sabile funding Ratio | Availble s stole funding (1)/ Reauires Stable funding (B) | c8400 | 0120 | .030 | c84.00 | .010 | .020 |  |  |  |  |  |  |


| Annex series | $\begin{aligned} & \text { Risk Indicator } \\ & \text { code } \end{aligned}$ | RI's parameter shown | Formula | Data Point $\mathrm{A}^{(1)}$ |  |  | Data Point $\mathrm{B}^{(1)}$ |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Template | Row | Column | Template | Row | Column |
| Exposures towards counterparty | n/a |  | Equity instruments + Cash balances at central banks and other demand deposits + Debt securities + Loans and advances | F 20.04 | $\begin{gathered} \text { 0040, 0075, 0080, } \\ 0140 \end{gathered}$ | 0010 |  |  |  |
| Cash balances at central banks and other demand deposits | n/a |  | Cash balances at central banks and other demand deposits | F20.04 | 0075 | 0010 |  |  |  |
| Debt securities | n/a |  | Debt securrities | F20.04 | 0080 | 0010 |  |  |  |
| Debt securities: of which Central banks and general governments | n/a |  | Central banks and general governments | F20.04 | 0090,0100 | 0010 |  |  |  |
| Loans and advances | n/a |  | Loans and advances | F20.04 | 0140 | 0010 |  |  |  |
| Loans and advances: of which Credit institutions and other financial corporations | n/a |  | Credit institutions and other financial corporations | F 20.04 | 0170, 0180 | 0010 |  |  |  |
| Loans and advances: of which Non-financial corporations | n/a |  | Non-financial corporations | F20.04 | 0190 | 0010 |  |  |  |
| Loans and advances: of which Households | n/a |  | Households | F20.04 | 0220 | 0010 |  |  |  |
| Deposits | n/a |  | Deposits | F20.06 | 0070 | 0010 |  |  |  |
| Deposits: of which Central banks | n/a |  | Central banks | F20.06 | 0080 | 0010 |  |  |  |
| Deposits: of which General govermments | n/a |  | General governments | F20.06 | 0090 | 0010 |  |  |  |
| Deposits: of which Credit institutions | n/a |  | Credit institutions | F20.06 | 0100 | 0010 |  |  |  |
| Deposits: of which Other financial corporations | n/a |  | Other financial corporations | F20.06 | 0110 | 0010 |  |  |  |
| Deposits: of which Non-financial corporations | n/a |  | Non-financial corporations | F20.06 | 0120 | 0010 |  |  |  |
| Deposits: of which Households | n/a |  | Households | F20.06 | 0130 | 0010 |  |  |  |
| Off balance sheet exposures: Loan commitments | n/a |  | Loan commitments given | F20.05 | 0010 | 0010 |  |  |  |
| Off balance sheet exposures: Pinancial gurantees | n/a |  | Financial gurantees given | F20.05 | 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) | F01.01 | 0020, 0030, 0040 | 0010 | F01.01 | 0380 | 0010 |
| Equity instruments | RDB_2 | Ratio | Equity instruments (A) / Total Assets (B) | F 01.01 | 0070, 0093, 0097, <br> 0110, 0142, 0172, <br> 0176, 0235, 0390 | 0010 | F 01.01 | 0380 | 0010 |


| Debt securrities | RDB_3 | Ratio | Debt securities (A) / Total Assets (B) | F 01.01 | 0080, 0094, 0098, 0120, 0173,0143, 0177, 0182, 0232, 0236 | 0010 | F01.01 | 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 | F01.01 | 0380 | 0010 |
| ${ }^{\text {Derivatives }}$ | ${ }^{\text {RDB_5 }}$ | Ratio | Derivatives (A) / Total Assets (B) | F01.01 | 0060, 0092, 0240 | 0010 | ${ }^{\text {F }} 01.01$ | 0380 | 0010 |
| Other assets | RDB_6 $6^{(4)}$ | Ratio | Other assets (A) / Total Assets (B) | F 01.01 | $0250,0260,0270$, $0300,0330,0360$, 0370, 0375 | 0010 | F01.01 | 0380 | 0010 |
| Total assets | RDB_1 | Denominator | Total assets | F 01.01 | 0380 | 0010 |  |  |  |
| Total financial assets | AaT_68.14) | 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 | AaT_68.3 ${ }^{(4)}$ | Ratio | Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B) | F01.01 | $\begin{aligned} & \text { 0010, 0181,0 0231, } \\ & 0233 \end{aligned}$ | 010 | ${ }^{\text {F01.01 }}$ | 0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240 | 0010 |
| Share of financial assets at fair value through Ocı | AQT_68.2 ${ }^{(4)}$ | Ratio | Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B) | F01.01 | 0141,0175 | 0010 | ${ }^{\text {F01.01 }}$ | 0010, 0050, 0091, 0096, 0100, 0141 0171, 0175, 0181, 0231, 0234, 0240 | 0010 |
| Share of financil a ssets at fair value through profitidioss ${ }^{\text {²) }}$ | AaT_68.14) | Ratio | Financial instruments measured at FV through PLL (A) / Total financial instruments on the asset side (B) | F01.01 | $\begin{aligned} & 0050,0091,0096, \\ & 0100,0171,0240 \end{aligned}$ | 0010 | ${ }^{\text {F01.01 }}$ | 0010, 0050, 0091, 0096, 0100, 0141 0171, 0175, 0181, 0231, 0234, 0240 | 0010 |
| Loans and advances | AQT_3.2 | Denominator | Total gross loans and advances | F18.00 | $\begin{gathered} \text { 0005, 0070,00191, } \\ 0221 \end{gathered}$ | 0010 | n/a | n/a | n/a |
| Loans and advances: HHs | n/a |  | Gross carrying amount of loans at amortised costs to Households | F18.00 | 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 | F18.00 | 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 | F18.00 | 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 | F18.00 | 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 | F18.00 | 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 | $\begin{gathered} 0005,0070,0191, \\ 0221 \end{gathered}$ | 0060 | n/a | n/a | n/a |
| Non-performing loans and advances: HHs | n/a |  | Gross carrying amount of non-performing loans at amortised costs to Households | F 18.00 | 0150 | 0060 | n/a | n/a | n/a |
| Non-performing loans and advances: Mortgages | n/a |  | Gross carrying amount of non-performing loans at amortised costs to Households of which: Loans collateralised by residential immovable property | F18.00 | 0160 | 0060 | n/a | n/a | n/a |
| Non-performing loans and advances: NfC | 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 fon-performing loans at amortised costs to NFES of which: Smal and Medium.sized Enterprises | F18.00 | 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 | $\begin{aligned} & \text { 0005, 0070, 0191, } 0221 \\ & 021, \end{aligned}$ | 0060 | F 18.00 | $\begin{gathered} 0005,0070,0191, \\ 0221 \end{gathered}$ | 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 | F18.00 | 0150 | 0010 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| NPL ratio: Mortgages | n/a | Ratio | Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Non-performing (A) / Gross carrying amount (B) | F18.00 | 0160 | 0060 | F 18.00 | 0160 | 0010 |
| NPL ratio: NfCS | n/a | Ratio | Gross carrying amounts of loans at amortised costs to Non-financial corporations: Non-performing (A) / Gross carrying amount (B) | F 18.00 | 0120 | 0060 | F 18.00 | 0120 | 0010 |
| NPL ratio: SME | n/a | Ratio | Gross carrying amounts of loans at amortised costs to NFCS of which: Small and Medium-sized Enterprises: Nonperforming (A) / Gross carrying amount (B) | F18.00 | 0130 | 0060 | F 18.00 | 0130 | 0010 |
| NPL ratio: CRE | n/a | Ratio | Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property: Non-performing (A) / Gross carrying amount (B) | F18.00 | 0140 | 0060 | 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) | F18.00 | $\begin{aligned} & 0005,0070,0191, \\ & 0221 \end{aligned}$ | 0150 | F 18.00 | $\begin{gathered} 0005,0070,0191, \\ 0221 \end{gathered}$ | 0060 |
| Coverage ratio: HHs | n/a | Ratio | Gross carrying amounts of loans at amoritsed costs to Households: Accumulated impairment (A) / Non-performing (B) | F18.00 | 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) | F18.00 | 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) / Nonperforming (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 | NFCCs loans and advances - A Agriculture, forestry and fishing (A) / Total gross carrying amount Loans and advances (B) | F06.01 | 0010 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and advances - $B$ Mining and quarrying | n/a | Ratio | NFCS loans and davances -B Mining and quarrying (A) / Total gross carrying amount Loans and advances (B) | F06.01 | 0020 | 0010 | ${ }^{\text {F06.01 }}$ | 0190 | 0010 |
| NFCS loans and advances - C Manufacturing | n/a | Ratio | NFES loans and advances - C Manufacturing (A) / Total gross carring amount Loans and advances (B) | F06.01 | 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 |
| NECS 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) | F06.01 | 0050 | 0010 | F06.01 | 0190 | 0010 |
| NECS loans and advances - F Construction | n/a | Ratio | NFCS loans and advances - F Construction (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0060 | 0010 | ${ }^{\text {F06.01 }}$ | 0190 | 0010 |
| NFCS loans and advances - 6 Wholesale and retail trade | n/a | Ratio | NFCS loans and advances - 6 Wholesale and retail trade (A) / Total gross carrying amount Loans and davances (B) | F06.01 | 0070 | 0010 | F06.01 | 0190 | 0010 |
| NFCS loans and advances - H Transport and storage | n/a | Ratio | NFCC loans and advances - H Transport and storage (A) / Total gross carrying amount Loans and advances (B) | ${ }^{\text {F } 06.01 ~}$ | 0080 | 0010 | ${ }^{\text {FO6.01 }}$ | 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 |
| ${ }^{N} \mathrm{NCS}$ loans and davances - J Information and communication | n/a | Ratio | NFCCS loans and advances - J Information and communication (A) / Total gross carrying amount Loans and advances (B) | F06.01 | 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) | F06.01 | 0105 | 0010 | ${ }^{\text {F06.01 }}$ | 0190 | 0010 |
| NFCS loans and advances - LReal estate ativities | n/a | Ratio | NFCS loans and advances - L Real estate activities ( $A$ / /Total gros carrying amount Loans and advances (B) | F06.01 | 0110 | 0010 | ${ }^{\text {F06.01 }}$ | 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 | ${ }^{\text {F06.01 }}$ | 0190 | 0010 |
| NFCS loans and davances - N Admministrative 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 |
| Necs loan sand advances - P Pubic 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 | ${ }^{\text {F06.01 }}$ | 0190 | 0010 |
| NFSS loans and advances - Q Human heath services and social work activities | n/a | Ratio | NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans and advances (B) | F 06.01 | 0160 | 0010 | F06.01 | 0190 | 0010 |


| NFCS loans and advances - A 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 | F6.01 | 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) | F06.01 | 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 | NFCCS loans and advances - C Manufacturing : Non-performing (A) /Loans and advances (B) | F06.01 | 0030 | 0012 | F06.01 | 0030 | 0010 |
| NECS NPLs - D Electricty, gas, steam and a ir conditioning supply | n/a | Ratio | NFCs loans and advances - D Electricity, gas, steam and air conditioning supply : Non-performing (A)/Loans and advances (B) | F 06.01 | 0040 | 0012 | F06.01 | 0040 | 0010 |
| NECS NPLS - E Water supply | n/a | Ratio | NFCS loans and advances - E Water supply : Non-performing (A) /Loans and advances (B) | F06.01 | 0050 | 0012 | F06.01 | 0050 | 0010 |
| NFCS NPLS - F Constrution | n/a | Ratio | NFCS loans and advances - F Construction : Non-peerforming ( $A$ / /Loans and advances ( $B$ ) | F06.01 | 0060 | 0012 | F06.01 | 0060 | 0010 |
| NFCS NPLS - 6 Wholesale and retail trade | n/a | Ratio | NFCS loans and advances - 6 Wholesale and retail trade : Non-performing (A) LLoans and advances (B) | F 06.01 | 0070 | 0012 | F06.01 | 0070 | 0010 |
| NEGS 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 |
| ${ }^{\text {NFES }}$ NPLS - 1 Accommodation and food service activities | n/a | Ratio | NFCS loans and advances - - Accommodation and food service activities : Non-performing (A) /Loans and advances (B) | F 06.01 | 0090 | 0012 | F06.01 | 0090 | 0010 |
| NECS NPLS - I Information and communication | n/a | Ratio | NECS loans and advances - I Information and communication : Non-performing (A) /Loans and advances (B) | F 06.01 | 0100 | 0012 | F06.01 | 0100 | 0010 |
| NFCS NPLL - K Financial and insurance activities | n/a | Ratio | NFCS loans and advances - K Financial and insurance a ativities : Non-performing ( $A$ / /oans and advances (B) | F 06.01 | 0105 | 0012 | F06.01 | 0105 | 0010 |
| NECS NPLS - L Real estate activities | n/a | Ratio | NFCS loans and advances - L Real estate a ativities : Non-performing (A) /Loans and advances (B) | F 06.01 | 0110 | 0012 | F06.01 | 0110 | 0010 |
| NFCS NPLS - M Professional, scientific and technical activities | n/a | Ratio | NFCs loans and advances - M Professional, scientific and technical activities: Non-performing (A)/Loans and advances (B) | F 06.01 | 0120 | 0012 | F06.01 | 0120 | 0010 |
| NFCS NPLs - N Administrative and support service activities | n/a | Ratio | NFCS loans and advances - N Administrative and support service activities : Non-performing (A) /Loans and advances (B) | F06.01 | 0130 | 0012 | F06.01 | 0130 | 0010 |
| NFCS 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 heath services and social work ativities | 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 | ${ }^{\text {F06.01 }}$ | 0170 | 0010 |
| NECS NPLL - S Other services | n/a | Ratio | NECS loans and advances - S Other services : Non-performing (A) /Loans and advances (B) | F 06.01 | 0180 | 0012 | ${ }^{\text {F06.01 }}$ | 0180 | 0010 |
| Proportion of exposures to NACEL 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 Activitis) (B) | F 20.07 .1 | 0110 | 0012 | F 20.07 .1 | 0110 | 0010 |
| Proportion of exposures to NACE F (Construction) | n/a | Ratio | Exposures to NACEF (Construction) (A) / Total exposures to non-financial corporations (B) | F 20.071 | 0060 | 0010 | F20.07.1 | 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 | F20.07.1 | 0060 | 0010 |
| Share of stage 1 loans and advances to total gros 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 | $\begin{gathered} \text { 0015, 0030, 0040, } \\ \text { 0041 } \end{gathered}$ |
| Share of stage 2 loans and advances to total gros loans and advances | AQT_65.2 | Ratio | Stage 2 loans and advances at amortised cost (A) / Sum of stage 1,2,3 and POCI loans and advances at amortised cost (B) | F 04.04.1 | 0070 | 0030 | F 04.04.1 | 0070 | $\begin{gathered} 0015, ~ 0030,0040, \\ \text { 0041 } \end{gathered}$ |
| Share of stage 3 loans and advances to total gros 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 | $\begin{gathered} \text { 0015, 0030, 0040, } \\ \text { 0041 } \end{gathered}$ |
| Coverage ratio stage 1 of loans and advances | AQT_79.1 | Ratio | Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1 | F04.04.1 | 0070 | 0050 | F04.04.1 | 0070 | 0015 |
| Coverage ratio stage 2 of loans and advances | AQT_79.2 | Ratio | Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2 | F04.04.1 | 0070 | 0060 | F04.04.1 | 0070 | 0030 |
| Coverage ratio stage 3 of loans and advances | AQT_79.3 | Ratio | Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amorited cost in stage 3 | F 04.04.1 | 0070 | 0070 | F 04.04.1 | 0070 | 0040 |
| Total fair valued financial assets) | n/a | Calculation | (AQT_68.1+AQT_68.2) * Total financial Assets | n/a | n/a | n/a | n/a | n/a | n/a |
| Level 1 financial assets ${ }^{\text {3 }}$ ) | AQT_80.1 | Ratio | Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B) | F 14.00 | 0010, 0056, 0060, 101, 0140 | 0010 | F14.00 | $0010,0056,0060$, 0101,0140 | 0010, 0020, 0030 |


| Level 2 financial assets ${ }^{\text {81) }}$ | AQT_80.2 | Ratio | Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B) | F 14.00 | $0010,0056,0060$, 0101,0140 | 0010 | F 14.00 | $\begin{gathered} \text { 0010, 0056, 0060, } \\ 0101,0140 \end{gathered}$ | 0010, 0020,0030 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Level 3 financial assets ${ }^{(3)}$ | AQT_80.3 | Ratio | Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B) | F 14.00 | $0010,0056,0060$, 0101,0140 | 0010 | F 14.00 | 0010, 0056, 0060, 0101,0140 | 0010, 002, 0030 |
| Sovereign exposure - Total gross carrying amount | n/a |  | Total gross carrying amount | C33.00 | 0010 | 0010 |  |  |  |
| Sovereign exposure - Total net of short positions | n/a |  | Total net of short positions | c33.00 | 0010 | 0020 |  |  |  |
| Sovereign exposure - Financial assets held for trading | n/a | Ratio | Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P\&L, OCl and amortised cost (B) | C33.00 | 0010 | 0010 | c33.00 | 0010 | 0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120 |
| Sovereign exposure - Fair value through P ¢L | n/a | Ratio | Sovereign exposure treated as Fair value through $\mathrm{P} \& \mathrm{~L}(\mathrm{~A}) /$ Sum of the sovereign exposure values at fair value through P\&L, OCl and amortised cost (B) | C33.00 | 0010 | 0060 | c33.00 | 0010 | 0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120 |
| Sovereign exposure - Fair value through OCI | n/a | Ratio | Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P\&L, OCl and amortised cost (B) | C33.00 | 0010 | 0080 | c33.00 | 0010 | 0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120 |
| Sovereign exposure - Amortised cost | n/a | Ratio | Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P\&L, OCI and amortised cost (B) | C33.00 | 0010 | 0100 | c33.00 | 0010 | 0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120 |
| Sovereign exposure - Other | n/a | Calculation | Residual Calculation: 1 - (A/B) | C33.00 | 0010 | $\begin{gathered} \text { 0030, 0060, 0080, } \\ 0100 \end{gathered}$ | C33.00 | 0010 | 0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120 |
| Sovereign exposure maturities $0-3 \mathrm{M}$ | n/a | Ratio | Sovereign exposure maturities $0-3 \mathrm{M}(\mathrm{A}) /$ Sum of the sovereign exposure values in all maturities (B) | C33.00 | 0170 | 0010 | C33.00 | 0170, 0180, 0190, $0200,0210,0220$, <br> 0230 | 0010 |
| Sovereign exposure maturities $3 \mathrm{M}-1 \mathrm{Y}$ | n/a | Ratio | Sovereign exposure maturities $3 \mathrm{M}-1 \mathrm{Y}$ (A)/ Sum of the soverign exposure values in all maturities (B) | C33.00 | 0180 | 0010 | C33.00 | $0170,0180,0190$, $0200,0210,0220$, 0230 <br> 023 | 0010 |
| Sovereign exposure maturities 1 Y - 5 Y | n/a | Ratio | Sovereign exposure maturities 1 Y-5Y(A) / Sum of the sovereign exposure values in all maturities (B) | C33.00 | 0190, 0200, 0210 | 0010 | C33.00 | 0170, 0180, 0190, $0200,0210,0220$, <br> 0230 | 0010 |
| Sovereign exposure maturities 5 - $10 Y$ | n/a | Ratio | Sovereign exposure maturities $5 \mathrm{~V}-10 \mathrm{Y}(\mathrm{A}) /$ Sum of the sovereign exposure values in all maturities (B) | C33.00 | 0220 | 0010 | C33.00 | $\begin{gathered} 0170,0180,0190, \\ 0200,0210,0220, \\ 0230 \end{gathered}$ | 0010 |
| Sovereign exposure maturities 10V - more | n/a | Ratio | Soverieign exposure maturities $10 \gamma$ - more (A) / Sum of the sovereign exposure values in all maturities (B) | C33.00 | 0230 | 0010 | C33.00 | $\begin{gathered} 0170,0180, \text {, 0190, }, \\ 0200,0210,0220, \\ 0230 \end{gathered}$ | 0010 |
| Debt securities issued | FND_9 | Ratio | Debt securities issued (A) / Total liabilites (B) | F01.02 | 0050, 0065, 0090, 0130, 0143 | 0010 | F01.02 | 0300 | 0010 |
| Deposits from credit institutions | FND_10 | Ratio | Deposits from credit institutions (A) / Total liabilities (B) | F 08.01 | 0160 | 0010, 0220, 0030, 0034, 0035 | F01.02 | 0300 | 0010 |
| Customer deposits from HHs | n/a | Ratio | Deposits from HHs (A) / Total liailities (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 | $\begin{gathered} 0110,0210,0260, \\ 0310 \end{gathered}$ | 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 | F01.02 | 0300 | 0010 |
| Share of secured funding | Calculated as sum (numerator $\operatorname{FND}$ _28 and fNo_29) / numerator FND_9 |  |  | n/a | n/a | n/a | n/a | n/a | n/a |
|  | FND_28 | Numerator | Covered bonds (A) / Total liabilities (B) | F 08.01 | 390 | $\begin{gathered} 010,020,030,034, \\ 035 \end{gathered}$ | n/a | n/a | n/a |
|  | FND_29 | Numerator | Asse--backed securities (A) / Total liabilities (B) | F 08.01 | 380 | $\begin{gathered} \text { 010, 020, 030, 034, } \\ 035 \end{gathered}$ | 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) | F18.00 | 0400 | 0010 | F18.00 | 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 | F18.00 | 0340 | 0010 |
| Volume of liquid assets (after weighting) | n/a |  | Volume of liquid assets | c72.00 | 0010 | 0040 |  |  |  |
| Cash and reserves | n/a | Ratio | Cash and reserves (A) / Volume of liquid assets (B) | c 72.00 | 0040, 0050 | 0040 | c72.00 | 0010 | 0040 |
| Central government assets ( 11 ) | n/a | Ratio | Central government assets L1 (A) / Volume of liquid assets (B) | c72.00 | 0070 | 0040 | c72.00 | 0010 | 0040 |
| ${ }^{11}$ securities | n/a | Ratio | L1 Securities (A) / Volume of liquid assets (B) | c72.00 | 0060, 0080, 0090, 0100, 0110, 0120 0130, 0140, 0150, 0160, 0170 | 0040 | c72.00 | 0010 | 0040 |
| Extremely high quality covered bonds | n/a | Ratio | Cash and reserves (A) / Volume of liquid assets (B) | c72.00 | 0180 | 0040 | C72.00 | 0010 | 0040 |
| L2A \& L2B assets | n/a | Ratio | L2A \& L28 assets (A) / Volume of liquid assets (B) | c72.00 | 0230,0310 | 0040 | c72.00 | 0010 | 0040 |
| Volume of available stable funding (after weighting) | n/a |  | Volume of available stable funding | c84.00 | 0120 | 0030 |  |  |  |
| Capital items and instruments | n/a | Ratio | Capital items and instruments (A) / Volume of available stable funding (B) | C84.00 | 0130 | 0030 | C84.00 | 0120 | 0030 |
| Retail deposits | n/a | Ratio | Retail deposits (A) / volume of available stable funding (B) | c84.00 | 0140 | 0030 | C84.00 | 0120 | 0030 |
| Operational deposits | n/a | Ratio | Operational deposits (A) / Volume of available stable funding (B) | c84.00 | 0160 | 0030 | c84.00 | 0120 | 0030 |
| Other non-financial customers (exc. central banks) | n/a | Ratio | Other non-financial customers (excl. central banks) (A) / Volume of avaiable stable funding (B) | c84.00 | 0150 | 0030 | C84.00 | 0120 | 0030 |
| (Other) financial customers and central banks | n/a | Ratio | (Other) financial customers and central banks ( $A$ / Volume of available stable funding (B) | c84.00 | 0180 | 0030 | C84.00 | 0120 | 0030 |
| Liabilities provided from undetermined counterparties | n/a | Ratio | Liabilities provided from undetermined counterparties $(A) /$ Volume of available stable funding (B) | c84.00 | 0190 | 0030 | C84.00 | 0120 | 0030 |
| Intra-group and other liabilities | n/a | Ratio | Intra-group and other liabilities (A) / Volume of available stable funding (B) | c84.00 | 0170, 0200, 0210 | 0030 | C84.00 | 0120 | 0030 |
| Own funds (Tier 1 capital) volume | n/a |  | Tier 1 capital volume (A) | c01.00 | 0015 | 0010 | n/a | n/a | n/a |
| Capital instruments eligible as CET1 Capital | n/a | Ratio | Capital instruments eligible as CET1 Capital (A) / Tier 1 capital volume (B) | co1.00 | 0030 | 0010 | coi.00 | 0015 | 0010 |
| Retained earnings | n/a | Ratio | Retained earnings (A) / Tier 1 capital volume (B) | c01.00 | 0130 | 0010 | c01.00 | 0015 | 0010 |
| Accumulated other comprehensivive income | n/a | Ratio | Accumulated other comprehensive income (A) / Tier 1 capital volume (B) | co1.00 | 0180 | 0010 | coi.00 | 0015 | 0010 |
| Other CET1 components | n/a | Calculation | Residual Calculation: 1 - (A/B) | coi.00 | $\frac{0030,0130,0180,}{0_{0} 0530}$ | 0010 | coi.00 | 0015 | 0010 |
| Additional Tier 1 capital | n/a | Ratio | Additional Tier 1 capital | c01.00 | 0530 | 0010 | c01.00 | 0015 | 0010 |
| RWA volume | n/a |  | RWA volume | co2.00 | 0010 | 0010 | n/a | n/a | n/a |
| Credit risk capital requirements (excl. securritisation) | 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) | co2.00 | 0040 | 0010 | co2.00 | 0010 | 0010 |
| Securitisation capital requirements | n/a | Ratio | Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B) | c02.00 | 0220,0430,0470 | 0010 | co2.00 | 0010 | 0010 |
| Market risk capital requirements | scV_8 | Ratio | Total risk exposure amount for position, foreign exchange and commodities risks (A)/ Total risk exposure amount (B) | coz.00 | 0520 | 0010 | co2.00 | 0010 | 0010 |
| Operational risk capital requirements | sč_9 | Ratio | Total risk exposure amount for OPR (A) / Total risk exposure amount (B) | C02.00 | 0590 | 0010 | C02.00 | 0010 | 0010 |


| Other capital requirements | n/a | Ratio | Residual in total capital requirements | n/a | n/a | n/a | n/a | n/a | n/a |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Net interest income on equity (numerator annualised, denominator as average) | n/a | Ratio | (Interest income - Interest expense ( ) / / Equity (B) | F02.00 | 0010,0090 | 0010 | ${ }^{\text {F01.03 }}$ | 0300 | 0010 |
| Net fee \& commission income on equity (numerator annualised, denominator as average ${ }^{(2)}$ | n/a | Ratio | Fee \& commission income - Fee \& commission expense (A) / Equity (B) | F02.00 | 0200, 0210 | 0010 | F01.03 | 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) | F02.00 | $\begin{gathered} 0280,0285,0287, \\ 0290 \end{gathered}$ | 0010 | F01.03 | 0300 | 0010 |
| Other operating income on equity (numerator annualised, denominator as average ${ }^{12]}$ | n/a | Ratio | Total net operating income - net interst income - Fee \& commission income - net trading income (A) / Equity (B) | F02.00 | 0010, 0090, 0200 0210, 0280, 0285 0287, 0290, 0355 | 0010 | F01.03 | 0300 | 0010 |
| Staff expenses on equity (numerator annualised, denominator as average) ${ }^{(2)}$ | n/a | Ratio | Staff expenses (A) / Equity (B) | F02.00 | 0370 | 0010 | F01.03 | 0300 | 0010 |
| Other admin. (incl. depreciation) expenses on equity (numerator annualised, denominator as average) ${ }^{(2)}$ | n/a | Ratio | Other admin. (incl. depreciation) expenses (A) / Equity (B) | F02.00 | 0380, 0390 | 0010 | F01.03 | 0300 | 0010 |
| Provisions on equity (numerator annualised, denominator as average) ${ }^{(2)}$ | n/a | Ratio | Provisions (A) / Equity (B) | F02.00 | 0430 | 0010 | F01.03 | 0300 | 0010 |
| Impairments (credit risk losses) on equity (numerator annualised, denominator as average) ${ }^{(2)}$ | n/a | Ratio | Impairments (credit it isk losses) (A) / Equity (B) | F02.00 | 0460 | 0010 | F01.03 | 0300 | 0010 |
| Contributions to resolution funds and DGS (numerator annualised, denominator as average) ${ }^{(2)}$ | n/a | Ratio | Cash contributions to resolution funds and deposit guarantee schemes (A)/Equity (B) | F02.00 | 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) | F02.00 | 0670,0355,0370, 0380, 0385, 0390, 0430, 0460 | 0010 | F01.03 | 0300 | 0010 |
| Loans and advances with expired EBA-compliant moratoria: Total outstanding | n/a | Ratio | Total Loans and advances outstanding with expired EBA-compliant moratoria | F91.03 | 0010 | 0010 |  |  |  |
| Loans and advances with expired EBA-compliant moratoria: HHs | n/a | Ratio | Households (A) / Total Loans and advances with expired EBA-compliant moratoria (B) | F91.03 | 0020 | 0010 | F91.03 | 0010 | 0010 |
| Loans and advances with expired EEA-compliant moratoria: NECs | n/a | Ratio | NFCS ( $A$ / Total Loans and advances with expired EBA-compliant moratoria (B) | F91.03 | 0040 | 0010 | F91.03 | 0010 | 0010 |
| Loans and advances with expired EBA-compliant moratoria: Stage 2 | n/a | Ratio | Stage 2 2 ( ) / Total Loans and advances with expired EBA-compliant moratoria (B) | F91.03 | 0010 | 0040 | F91.03 | 0010 | 0010 |
| Loans and advances with expired EBA-compliant moratoria: Non-performing | n/a | Ratio | Non-performing ( $)$ / / Total Loans and advances with expired EBA-compliant moratoria (B) | F91.03 | 0010 | 0050 | F91.03 | 0010 | 0010 |
| Loans and advances with expired EBA-compliant moratoria: Coverage of NPL | n/a | Ratio | Coverage of NPLL (A) / Non-performing (B) | F91.03 | 0010 | 0120 | F91.03 | 0010 | 0050 |
| Loans and advances subject to PGS: Total outstanding | n/a |  | Total Loans and advances outstanding subject to public guarantee schemes | F91.05 | 0010 | 0010 |  |  |  |
| Loans and advances subject to PGS: public gurantee received | n/a | Ratio | Guarantee received ( $A$ / / Total loans and advances subject to PGS ( $B$ ) | F91.05 | 0010 | 0150 | ${ }^{\text {F91.05 }}$ | 0010 | 0010 |
| Loans and advances subject to PGS: classified as stage 2 | n/a | Ratio | Loans and advances subject to PGS classified as stage 2 ( $A$ / / Total loans loans and advances subject to PGS (B) | F91.05 | 0010 | 0040 | F91.05 | 0010 | 0010 |
| Loans and advances subject to PGS: non-performing loans | n/a | Ratio | Non-performing loans and advances subject to PGS (A) / Total loans and advances subject to PGS (B) | F91.05 | 0010 | 0050 | F91.05 | 0010 | 0010 |
| Loans and advances subject to PGS: coverage ratio of non-performing loans subject to PGS | n/a | Ratio | Accumulated impairment, accumulated negative changes in fair value due to credit risk of non-performing loans and advances subject to PGS (A) / Non-performing loans loans and advances subject to PGS (B) | F91.05 | 0010 | 0120 | F91.05 | 0010 | 0050 |

${ }^{(1)}$ The data points refer to the latest version of either FIINREP tables ("FF") or CoREP tables ("c") (http://www.eba.europa.eu/regulation-and-policy/supervisory-reportings/implementing-technical-standard-on-supervisory-reporting). For more information regarding the Risk Indicators formulas, applicable to each reporting framework, please see the List and Methoodological Guide available here (http://www.eba.europa.eul/isk-analysis-and.-data/ risk-indicatotors-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. $Q 1, Q 2, Q 3$ or $Q 4$.
(3) Applicable only to I FRS reporting banks.
(4) The formula presented in this document for this risk indicator differs from the formula presented in the EBA list of risk indicators published on the EBA website, which will be subject to future revision.



[^0]:    ${ }^{1}$ This Risk Dashboard is mainly based on supervisory data reported according to the EBA's implementing technical standards (ITS) on supervisory reporting (EU Regulation No 680/2014 and its subsequent amendments). Data is reported to the EBA for a sample of Risk Indicators (RI) from 161 European banks (unconsolidated number of banks, including 30 subsidiaries). The sample of banks is reviewed annually by competent authorities and adjusted accordingly. This can determine breaks in the time series. In particular, this release of the Risk Dashboard does not include data from Liechtensteiner and Norwegian banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.

[^1]:    ${ }^{2}$ Neither Markit Group Limited ("Markit"), its Affiliates or any third-party data provider makes any warranty, express or implied, as to the accuracy, completeness or timeliness of the data contained herewith nor as to the results to be obtained by recipients of the data. Neither Markit, its Affiliates nor any data provider shall in any way be liable to any recipient of the data for any inaccuracies, errors or omissions in the Markit data, regardless of cause, or for any damages (whether direct or indirect) resulting therefrom.

[^2]:    Data for Cost of Risk are shown here as a positive value, even though they are commonly expenses.

[^3]:    Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country $X$ of a bank domiciled in country $Y$ is included both in data for countries $X$ and $Y$ (for the latter as part of the consolidated entity). In the EU
    Egregate, 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
    AHAND

[^4]:    ndividual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country $X$ of a bank domiclied in country $Y$ is included both in data for countries $X$ and $Y$ (for the latter as part of the consolidated entity.). In the $E U$列
    accordingly affect quarterly changes in absolute and relative
    (2) Gross carrying amounts, loans and advances at amortised costs (excluding at fair value through OCl and through P\&L, excluding trading exposures)
    

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

[^6]:    (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
    

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

[^8]:    * The EBA Risk Dashboard does not include data from Norwegian nor Liechtensteiner banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRDS taking place only in Q22022.

[^9]:    
    UK banks in EUU member states are used instead.
    *The EBA Risk Dashboard does not include data from Norwegian nor Liechtensteiner banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRDS taking place only in Q2 2022.

[^10]:    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

