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

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

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

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



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



Source: Bloomberg, IHS Markit<sup>1</sup>

#### Elevated market volatility and increasingly uncertain macroeconomic outlook

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

<sup>&</sup>lt;sup>1</sup> 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.

<sup>&</sup>lt;sup>2</sup> See the European Commission's Winter 2023 Economic Forecast from 1 February 2023.

<sup>&</sup>lt;sup>3</sup> See the European Commission's business and consumer surveys as of February 2023, from 27 February 2023.



high inflation. The SVB and CS related events added further uncertainty and it needs to be seen how economic sentiment and rate rises evolves.

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



Source: European Commission, Bloomberg

#### Banks' hold high liquidity buffers

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



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

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

Source: EBA supervisory reporting data



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

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



#### Source: Dealogic, IHS Markit

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

#### Capital ratios have remained strong

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

Amid similar effect – rising capital and declining leverage ratio exposure – leverage ratios increased (from 5.1% to 5.5% quarter on quarter [QoQ] on a fully loaded basis). The lower end of the distribution (5<sup>th</sup> percentile) increased from 3.8% to 4.2%, in line with the overall improvement of the ratio.

<sup>&</sup>lt;sup>4</sup> As submission dates for MREL related reporting are later than for supervisory related reporting (COREP, FINREP, etc.) the MREL Risk Dashboard is published together with the core Risk Dashboard with a delay of one quarter. The text focuses on external MREL, whereas the MREL Risk Dashboard also covers internal MREL.



#### Total assets contracted but loans remain stable

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

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

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

#### Operational risk remains a key concern

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

#### Market risk concerns weaken for now

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

<sup>&</sup>lt;sup>5</sup> See Eurostat's <u>"Quarterly registrations of new businesses and declarations of bankruptcies - statistics" with data released</u> on 17 February 2023. The coverage starts in Q1 2015.

<sup>&</sup>lt;sup>6</sup> Q4 2022 is the last time this data will be reported. See also the <u>EBA's closure report of Covid-19 measures and the repeals</u> of the EBA Guidelines on COVID-19 reporting and disclosure.



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



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

Source: EBA supervisory reporting data

#### Profitability has continued to increase

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



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

Source: EBA supervisory reporting data

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

<sup>&</sup>lt;sup>7</sup> Even though impairments rose YoY, cost of risk remained nearly unchanged as also total loans have risen.



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



# Heatmap: Risk indicator trends over time

			Traffic light	147	121	121	120	120	121		124	124	#N/A	#N/A	#N/A	#N/A
	Rİ	Threshold	Current vs previous quarters for the worst bucket	201912	202003	202006	202009	202012	202103	202106	202109	202112	202203	202206	202209	202212
		> 15%		74.6%	53.8%	62.5%	72.9%	77.2%	76.0%	75.7%	77.6%	77.1%	63.4%	56.9%	65.6%	74.5%
	Tier 1 capital ratio	[12% - 15%]		25.4%	<mark>45</mark> .6%	37.3%	<mark>2</mark> 6.9%	22.6%	23.8%	24.2%	21.5%	22.7%	<mark>3</mark> 5.7%	<mark>42</mark> .5%	<mark>3</mark> 3.7%	<mark>2</mark> 5.3%
		< 12%		0.0%	0.6%	0.2%	0.2%	0.2%	0.2%	0.2%	0.9%	0.2%	0.9%	0.6%	0.6%	0.2%
c		> 14%		55.5%	45.0%	58.3%	61.6%	62.9%	63.1%	63.0%	63.8%	61.9%	56.2%	54.1%	53.6%	59.8%
Solvency	CET1 ratio	[11% - 14%]		<mark>44</mark> .5%	55.0%	<mark>41</mark> .5%	<mark>38</mark> .3%	<mark>3</mark> 6.9%	<mark>36</mark> .7%	<mark>36</mark> .5%	<mark>3</mark> 5.3%	<mark>37.9%</mark>	<mark>43</mark> .6%	<mark>45</mark> .7%	<mark>45</mark> .8%	<mark>40</mark> .0%
Sc		< 11%		0.0%	0.0%	0.2%	0.2%	0.2%	0.2%	0.5%	0.9%	0.2%	0.2%	0.2%	0.6%	0.2%
		> 8%		5.5%	6.0%	4.6%	5.6%	5.9%	5.6%	6.6%	6.7%	6.2%	5.5%	4.2%	3.7%	5.0%
	Leverage ratio	[5% - 8%]		. 58.4%	<mark>46</mark> .0%	37.4%	54.2%	60.1%	54.4%	60.0%	57.3%	<mark>68.6</mark> %	59.8%	<mark>45</mark> .6%	<mark>37</mark> .6%	<mark>54.</mark> 7%
		< 5%		36.1%	48.0%	58.0%	40.2%	33.9%	40.0%	33.3%	36.0%	25.2%	34.7%	50.1%	58.7%	40.3%
	Ratio of non-	< 3%		76.5%	69.7%	78.5%	78.7%	79.1%	78.9%	73.0%	84.0%	81.6%	88.4%	90.8%	93.6%	93.5%
>	performing loans and advances (NPL	[3% - 8%]		20.2%	<mark>26.2%</mark>	17.6%	19.2%	18.7%	19.0%	<mark>2</mark> 5.1%	15.1%	17.8%	11.0%	9.2%	6.4%	6.5%
Qualit	ratio)	> 8%		3.4%	4.1%	4.0%	2.1%	2.2%	2.0%	1.9%	0.9%	0.6%	0.6%	0.0%	0.0%	0.0%
Asset Quality	Coverage ratio of	> 55%		17.9%	14.7%	14.8%	9.1%	8.6%	7.3%	15.3%	16.3%	4.8%	4.9%	6.1%	5.4%	6.1%
	non-performing loans and advances	[40% - 55%]		<mark>36</mark> .3%	55.7%	53.3%	59.4%	<mark>61.5</mark> %	60.6%	<mark>46</mark> .6%	<mark>51.</mark> 2%	60.2%	<mark>64.3</mark> %	53.1%	54.6%	53.4%
t Risk		< 40%		<b>45</b> .8%	<mark>2</mark> 9.5%	31.8%	31.5%	<mark>29.9%</mark>	32.2%	38.1%	32.5%	35.0%	30.8%	40.8%	40.0%	40.4%
Credit Risk &		< 1.5%		65.5%	64.5%	51.9%	50.9%	51.1%	42.0%	42.0%	44.4%	38.4%	45.7%	62.2%	63.1%	62.8%
	Forbearance ratio for loans and advances	[1.5% - 4%]		<mark>2</mark> 8.5%	<mark>2</mark> 8.2%	<mark>40</mark> .8%	<mark>43</mark> .8%	<mark>40</mark> .7%	<mark>49</mark> .8%	<mark>49</mark> .1%	<mark>46</mark> .8%	53.1%	<mark>46</mark> .2%	<mark>3</mark> 3.7%	<mark>3</mark> 2.4%	<mark>34.0%</mark>
		>4%		6.1%	7.4%	7.3%	5.3%	8.2%	8.3%	8.8%	8.8%	8.5%	8.2%	4.1%	4.4%	3.2%
		> 10%		5.7%	2.3%	1.8%	5.1%	2.0%	14.8%	13.7%	18.2%	23.1%	17.8%	21.5%	21.1%	26.6%
2	Return on equity	[6% - 10%]		<mark>41</mark> .9%	10.4%	17.6%	18.8%	19.3%	<mark>51.</mark> 8%	58.6%	53.8%	<mark>44</mark> .9%	<mark>2</mark> 9.4%	<mark>51.</mark> 5%	52.8%	<mark>47</mark> .2%
Profitability		< 6%		52.4%	87.3%	80.6%	76.0%	78.8%	33.4%	27.8%	28.0%	31.9%	52.8%	27.0%	26.1%	26.2%
Profit		< 50%		12.0%	14.1%	13.4%	15.9%	16.5%	17.7%	16.0%	16.1%	19.7%	17.0%	17.6%	19.8%	19.5%
-	Cost to income ratio	[50% - 60%]		20.3%	8.2%	16.6%	13.0%	11.4%	12.8%	17.8%	15.3%	9.9%	12.9%	20.0%	17.9%	21.3%
		> 60%		67.7%	77.7%	70.0%	71.1%	72.1%	69.5%	66.2%	68.6 <mark>%</mark>	70.4%	70.0%	62.5%	62.2%	59.2%
	Loan-to-deposit ratio	< 100%		33.0%	13.9%	23.7%	28.9%	34.4%	40.3%	41.7%	43.8%	36.4%	36.0%	35.8%	34.7%	34.5%
uidity	for households and non-financial	[100% - 150%]		<mark>51.</mark> 2%	66.2%	57.5%	52.4%	<mark>47</mark> .4%	<mark>43</mark> .8%	<mark>43</mark> .5%	<mark>42</mark> .4%	<mark>49</mark> .1%	<mark>49</mark> .6%	50.1%	51.7%	50.6%
Funding & Liquidity	corporations	> 150%		15.8%	19.9%	18.8%	18.7%	18.2%	15.9%	14.8%	13.8%	14.5%	14.4%	14.1%	13.7%	15.0%
ding &		>140%		50.8%	55.1%	84.6%	92.2%	97.5%	89.4%	83.4%	78.7%	83.9%	76.8%	69.2%	74.8%	85.6%
Fund	Liquidity coverage ratio (%)	[110% - 140%]	$\bigcirc$	<mark>48</mark> .8%	<mark>44</mark> .4%	15.2%	7.8%	2.5%	10.6%	16.6%	21.3%	16.1%	23.2%	<mark>3</mark> 0.8%	<mark>25.2%</mark>	14.4%
		< 110%		0.4%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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



1 - Tier 1 capital ratio



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



Weighted Averages by country.







Peri	od Weighted average	25th	50th	75th
Dec	14 13.5%	11.7%	13.6%	16.2%
Jun -	15 13.9%	12.0%	13.7%	16.8%
Dec	15 14.7%	13.0%	14.9%	18.8%
Jun -	16 14.8%	13.0%	15.0%	18.5%
Dec	16 15.5%	13.0%	15.9%	19.9%
Jun -	17 15.7%	13.6%	16.2%	19.6%
Dec	17 16.3%	14.3%	16.7%	21.1%
Jun -	18 16.0%	14.1%	16.7%	21.7%
Dec	18 16.3%	14.4%	16.7%	20.3%
Jun -	19 16.2%	14.6%	16.5%	19.7%
Dec	19 16.8%	15.2%	17.2%	20.4%
Mar	20 15.8%	14.3%	16.3%	19.9%
Jun -	20 16.3%	14.8%	17.0%	20.1%
Sep -	20 16.7%	15.3%	17.3%	20.5%
Dec	20 17.2%	15.8%	18.0%	21.3%
Mar	21 17.1%	15.7%	18.0%	21.1%
Jun -	21 17.1%	15.6%	17.6%	21.3%
Sep -		15.6%	17.5%	21.3%
Dec		15.8%	18.0%	21.3%
Mar		15.3%	16.9%	20.1%
Jun -		14.9%	17.1%	20.4%
Sep - Dec -		15.0% 15.6%	16.9% 17.6%	20.3% 20.6%
Dec	10.070	15.070	17.070	20.078



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%
Dec - 22	19.4%	17.8%	20.1%	22.5%



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%	16.3%	18.9%
Sep - 22	15.0%	13.9%	16.0%	18.8%
Dec - 22	15.5%	14.5%	16.5%	19.2%



# Solvency 4 - CET1 ratio (fully loaded)

Dispersion

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



Weighted Averages by country.



Numerator and denominator: trends





Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.0%	15.1%
Jun - 15	12.1%	10.6%	12.3%	15.0%
Dec - 15	12.9%	11.7%	13.5%	16.7%
Jun - 16	13.1%	11.9%	13.7%	17.6%
Dec - 16	13.7%	12.0%	14.6%	18.7%
Jun - 17	14.0%	12.5%	14.7%	19.1%
Dec - 17	14.6%	13.3%	15.5%	20.1%
Jun - 18	14.3%	12.8%	15.5%	21.0%
Dec - 18	14.5%	12.8%	15.4%	20.1%
Jun - 19	14.4%	13.2%	15.2%	18.9%
Dec - 19	15.0%	13.5%	15.9%	19.5%
Mar - 20	14.4%	13.0%	15.6%	18.7%
Jun - 20	14.7%	13.2%	16.1%	19.1%
Sep - 20	15.1%	13.5%	16.4%	19.3%
Dec - 20	15.5%	14.1%	16.8%	20.2%
Mar - 21	15.5%	14.2%	16.6%	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%	18.5%
Jun - 22	15.0%	13.7%	15.8%	18.9%
Sep - 22	14.8%	13.6%	15.5%	18.6%
Dec - 22	15.3%	14.4%	16.0%	19.1%



5 - Leverage ratio



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



Weighted Averages by country.







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

Period	Weighted average	25th	50th	75th				
Dec - 16	5.5%	4.6%	5.7%	7.5%				
Jun - 17	5.3%	4.4%	5.7%	7.6%				
Dec - 17	5.6%	4.8%	5.9%	8.1%				
Jun - 18	5.3%	4.7%	6.0%	7.8%				
Dec - 18	5.5%	4.9%	6.0%	8.4%				
Jun - 19	5.4%	4.6%	6.0%	8.4%				
Dec - 19	5.6%	4.9%	6.2%	8.6%				
Mar - 20	5.3%	4.7%	6.3%	8.5%				
Jun - 20	5.3%	4.8%	6.0%	8.2%				
Sep - 20	5.6%	5.0%	6.3%	8.4%				
Dec - 20	6.0%	5.2%	6.4%	8.7%				
Mar - 21	5.7%	5.0%	6.1%	8.2%				
Jun - 21	5.9%	5.3%	6.3%	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%	6.0%	7.8%				
Sep - 22	5.2%	4.7%	5.8%	7.4%				
Dec - 22	5.6%	5.0%	6.2%	7.9%				

#### Numerator and denominator: trends





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



Weighted Averages by country.



Numerator and denominator: trends





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

1				
Period	Weighted average	25th	50th	75th
Dec - 16	5.1%	4.3%	5.4%	7.3%
Jun - 17	5.1%	4.3%	5.4%	7.4%
Dec - 17	5.4%	4.6%	5.7%	7.9%
Jun - 18	5.1%	4.5%	5.5%	7.6%
Dec - 18	5.3%	4.7%	5.5%	7.8%
Jun - 19	5.2%	4.6%	5.8%	8.1%
Dec - 19	5.5%	4.8%	5.9%	8.4%
Mar - 20	5.2%	4.7%	6.1%	8.1%
Jun - 20	5.2%	4.6%	5.9%	7.8%
Sep - 20	5.5%	4.8%	6.0%	8.1%
Dec - 20	5.8%	5.1%	6.2%	8.1%
Mar - 21	5.6%	4.9%	6.0%	7.8%
Jun - 21	5.7%	5.1%	6.1%	8.6%
Sep - 21	5.7%	5.1%	6.0%	8.3%
Dec - 21	5.9%	5.2%	6.1%	8.1%
Mar - 22	5.6%	5.0%	5.9%	7.9%
Jun - 22	5.2%	4.6%	5.9%	7.4%
Sep - 22	5.1%	4.6%	5.8%	7.3%
Dec - 22	5.5%	4.9%	6.1%	7.7%

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



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



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

Country dispersion (as of Dec. 2022)



Weighted Averages by country.



RI by size class



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



8 - Coverage ratio of non-performing loans and advances



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



Weighted Averages by country.



RI by size class



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



9 - Forbearance ratio for loans and advances



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

Country dispersion (as of Dec. 2022)



Weighted Averages by country.



RI by size class



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



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



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

Country dispersion (as of Dec. 2022)

Weighted Averages by country.



RI by size class



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



11 - Return on equity



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



Weighted Averages by country.



Numerator and denominator: trends



RI by size class



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



12 - Return on assets



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



Weighted Averages by country.

Numerator and denominator: trends

RI by size class



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



13 - Cost to income ratio



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



Weighted Averages by country.



RI by size class



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





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

Country dispersion (as of Dec. 2022)

Weighted Averages by country.



RI by size class



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

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

14 - Net interest income to total net operating income





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



Weighted Averages by country.







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

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

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



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



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



Weighted Averages by country

200 100 0 -100 -200 -300 -400





RI by size class



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

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

Numerator and denominator: trends



17 - Net interest margin



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





RI by size class



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

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

Numerator and denominator: trends



#### 18 - Cost of Risk



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



Weighted Averages by country







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

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

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







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



Weighted Averages by country.

Pumerator and denominator: trends





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



20 - Asset encumbrance ratio



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

#### Country dispersion (as of Dec. 2022)



Weighted Averages by country.



RI by size class



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



21 - Liquidity coverage ratio



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



Weighted Averages by country.







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

Numerator and denominator: trends



22 - Net stable funding ratio



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



Weighted Averages by country. \* Data not reported for the countries marked.





Period	Weighted average	25th	50th	75th
Jun - 21	129.3%	124.9%	135.4%	147.2%
Sep - 21	129.3%	124.9%	135.2%	147.6%
Dec - 21	129.3%	125.9%	135.8%	147.0%
Mar - 22	128.7%	125.2%	135.2%	146.9%
Jun - 22	126.9%	125.7%	132.3%	147.0%
Sep - 22	126.9%	123.6%	133.8%	145.3%
Dec - 22	125.6%	122.9%	132.0%	150.3%





Asset composition and volumes

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

			Assets							l	Financial	Assets	i			
Volumes bn EUR	То	tal Assets		Total F	inancial A	ssets	% of total financial assets	Share of valued at	financial a (amortise		Share of fi fair valu	nancial as le through			inancial as alue throu ofit&loss	
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22		Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	770.3	814.1	772.3	735.2	796.1	753.9	AT	92.1%	91.9%	91.7%	4.7%	4.0%	4.1%	3.2%	4.1%	4.3%
BE	1,219.7	1,255.1	1,199.1	1,167.9	1,217.8	1,164.4	BE	92.3%	91.4%	92.0%	3.1%	2.5%	2.6%	4.6%	6.1%	5.4%
BG	39.6	37.0	38.9	38.0	36.1	38.0	BG	89.8%	93.1%	93.6%	9.4%	6.1%	5.8%	0.8%	0.9%	0.6%
СҮ	42.7	44.9	44.9	39.3	41.6	42.0	СҮ	96.8%	97.7%	98.0%	2.4%	1.5%	1.3%	0.8%	0.8%	0.7%
cz	188.7	214.0	196.9	186.1	211.8	194.5	cz	94.9%	93.2%	93.0%	1.8%	1.7%	2.0%	3.2%	5.1%	5.0%
DE	3,746.5	4,357.1	3,934.7	3,649.2	4,274.7	3,854.7	DE	73.7%	72.5%	73.6%	5.5%	4.3%	5.0%	20.8%	23.1%	21.4%
DK	786.3	779.8	760.1	765.5	762.7	741.9	DK	34.7%	35.3%	35.1%	2.1%	2.0%	2.1%	63.2%	62.7%	62.7%
EE	36.9	44.4	43.1	36.6	43.9	42.6	EE	92.3%	93.8%	98.0%	0.0%	0.0%	0.0%	7.7%	6.2%	2.0%
ES	3,560.1	3,875.3	3,650.8	3,341.3	3,658.7	3,436.7	ES	85.8%	85.6%	86.2%	5.4%	4.3%	4.3%	8.9%	10.1%	9.5%
FI	707.2	771.5	733.0	692.2	759.1	721.1	FI	70.9%	69.0%	71.9%	6.8%	6.4%	6.2%	22.2%	24.6%	21.9%
FR	8,607.6	9,472.5	8,899.6	7,935.4	8,689.4	8,219.8	FR	76.1%	72.5%	75.9%	3.4%	2.9%	3.0%	20.5%	24.6%	21.2%
GR	310.9	323.7	312.5	267.2	280.9	271.0	GR	89.5%	92.6%	93.1%	6.6%	3.4%	3.3%	3.8%	4.0%	3.6%
HR	52.1	57.5	59.5	50.9	56.3	58.4	HR	90.2%	92.0%	93.0%	9.0%	6.8%	6.1%	0.7%	1.2%	0.8%
HU	128.0	132.3	135.8	124.2	128.9	132.0	HU	87.0%	86.8%	87.5%	6.9%	5.5%	5.0%	6.0%	7.7%	7.5%
IE	340.4	406.2	382.1	325.7	384.3	362.1	IE	84.9%	77.8%	79.6%	8.8%	6.4%	6.8%	6.2%	15.7%	13.6%
IS	30.3	33.7	31.8	29.6	33.1	31.3	IS	86.3%	88.9%	89.1%	3.1%	2.9%	2.4%	10.7%	8.2%	8.4%
п	2,799.0	2,833.7	2,668.3	2,637.7	2,688.2	2,521.1	п	85.6%	86.2%	86.8%	7.3%	6.3%	6.3%	7.1%	7.5%	6.9%
LI*	n.a.	103.7	100.5	n.a.	99.6	96.6	LI*	n.a.	72.6%	83.4%	n.a.	22.9%	12.7%	n.a.	4.5%	3.9%
LT	31.8	20.9	32.2	31.6	20.8	30.2	LT	94.1%	93.1%	95.4%	0.2%	0.6%	0.3%	5.7%	6.4%	4.3%
LU	194.8	208.0	193.8	189.5	202.8	189.1	LU	93.7%	93.8%	94.0%	4.6%	3.2%	3.4%	1.7%	3.0%	2.5%
LV	49.6	49.7	51.4	49.2	49.2	50.9	LV	91.2%	91.7%	95.7%	0.6%	0.4%	0.4%	8.2%	8.0%	4.0%
MT	24.9	25.9	25.8	24.3	25.4	25.4	мт	89.5%	92.2%	93.1%	9.8%	6.2%	4.8%	0.8%	1.6%	2.1%
NL	2,244.0	2,475.4	2,197.6	2,164.4	2,452.9	2,181.2	NL	88.9%	87.4%	88.4%	4.5%	3.8%	4.2%	6.6%	8.8%	7.4%
NO*	n.a.	360.2	340.3	n.a.	351.0	332.2	NO*	n.a.	76.6%	77.0%	n.a.	6.5%	7.0%	n.a.	16.9%	16.0%
PL	198.2	202.1	207.1	191.4	195.2	200.1	PL	78.6%	81.2%	81.9%	17.8%	12.7%	13.5%	3.6%	6.2%	4.6%
РТ	298.2	309.6	294.4	282.2	291.5	279.9	РТ	86.3%	90.9%	91.7%	11.2%	6.1%	6.0%	2.5%	3.0%	2.3%
RO	59.0	62.1	63.3	57.7	60.6	61.6	RO	73.9%	84.5%	76.7%	24.1%	14.3%	21.8%	2.0%	1.2%	1.4%
SE	966.6	1,081.4	951.9	912.2	1,039.4	925.3	SE	88.4%	85.4%	87.6%	1.3%	1.2%	1.3%	10.3%	13.5%	11.1%
SI	35.4	43.5	44.8	34.6	42.6	43.8	SI	84.7%	88.7%	89.3%	15.1%	10.8%	10.3%	0.2%	0.5%	0.5%
SK	65.9	69.2	68.3	64.9	68.2	67.5	SK	96.5%	96.9%	96.7%	3.1%	2.2%	2.4%	0.4%	0.9%	0.9%
EU/EEA	26,181.7	29,006.0	27,029.1	24,711.2	27,537.7	25,697.9	EU/EEA	79.6%	78.1%	79.7%	4.8%	4.0%	4.1%	15.6%	17.9%	16.1%

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Loans: composition and asset quality

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

					ofv	vhich: ı	non-perfo	orming l	oans ar	nd advai	nces at	amortis	sed cost	by segn	nent (vol	lumes) <sup>(2</sup>	2)	
Volumes bn EUR	Non-perfo	orming loa vances <sup>(1)</sup>	ns and		HHs		of whi	ch mortga	ges		NFCs		of	which SM	Es	of	which CRI	E
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	11.5	11.3	11.5	4.4	4.4	4.2	1.8	1.7	1.7	6.6	6.3	6.5	3.1	3.1	3.1	2.3	2.3	2.3
BE	14.7	14.2	14.4	4.1	3.8	4.0	2.7	2.4	2.6	9.1	8.7	8.7	4.5	4.3	4.1	2.6	2.4	2.4
BG	1.8	1.0	0.8	0.7	0.5	0.4	0.2	0.1	0.1	1.1	0.4	0.4	0.8	0.4	0.4	0.7	0.3	0.2
CY	1.4	1.1	1.1	0.9	0.8	0.7	0.7	0.6	0.6	0.3	0.3	0.3	0.3	0.2	0.3	0.2	0.2	0.2
CZ	2.1	2.1	2.1	0.9	0.8	0.8	0.4	0.3	0.3	1.2	1.2	1.2	0.6	0.6	0.5	0.4	0.4	0.5
DE	29.7	31.1	31.6	8.2	7.8	7.5	3.0	2.8	2.7	18.7	19.8	19.4	5.8	5.5	5.2	6.0	6.2	5.7
DK	10.9	8.4	8.2	1.7	1.5	1.4	1.0	0.7	0.7	3.2	2.6	2.5	1.7	1.3	1.3	0.8	0.6	0.5
EE	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
ES	82.4	79.0	75.5	45.4	44.7	42.5	25.7	22.0	21.1	36.2	33.7	32.5	22.9	21.6	21.2	10.4	10.1	9.8
FI	6.9	5.7	5.3	2.7	2.6	2.5	1.6	1.6	1.6	3.4	2.5	2.2	1.6	1.5	1.4	0.6	0.6	0.5
FR	110.9	109.6	111.5	46.0	42.1	41.6	14.1	13.4	13.1	60.7	63.1	65.7	32.4	34.6	35.1	8.1	7.6	8.1
GR	15.2	11.0	9.9	4.9	4.4	4.4	3.0	2.8	2.8	9.3	5.9	5.3	6.5	4.1	3.7	5.2	3.1	2.8
HR	1.5	1.2	1.1	0.7	0.6	0.6	0.2	0.2	0.2	0.7	0.5	0.5	0.5	0.4	0.4	0.3	0.2	0.2
HU	3.2	3.5	3.4	2.0	2.1	1.9	0.8	0.6	0.6	1.1	1.3	1.3	0.7	0.8	0.8	0.4	0.5	0.4
IE	7.7	6.1	5.2	3.3	2.2	1.7	2.7	1.6	1.1	4.2	3.7	3.3	3.0	2.2	1.8	2.4	2.0	1.3
IS	0.5	0.4	0.4	0.1	0.1	0.1	0.1	0.1	0.1	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1
п	60.8	51.2	45.7	18.4	15.6	13.5	9.9	7.6	6.6	39.0	32.8	29.4	25.0	20.9	18.6	15.4	13.0	10.5
LI*	n.a.	0.3	0.3	n.a.	0.1	0.1	n.a.	0.1	0.0	n.a.	0.1	0.1	n.a.	0.1	0.1	n.a.	0.0	0.0
LT	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0
LU	2.1	2.1	2.0	0.3	0.3	0.3	0.2	0.2	0.2	1.5	1.6	1.6	1.0	1.0	1.0	0.2	0.2	0.2
LV	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
MT	0.6	0.4	0.4	0.2	0.1	0.1	0.1	0.1	0.1	0.3	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1
NL	28.9	26.5	26.9	8.8	7.8	7.9	6.0	5.3	5.4	18.8	17.7	18.0	6.6	5.9	6.0	5.6	4.5	4.9
NO*	n.a.	3.1	3.2	n.a.	0.5	0.5	n.a.	0.3	0.3	n.a.	2.5	2.6	n.a.	0.7	0.8	n.a.	0.2	0.3
PL	5.8	5.8	5.8	2.8	2.8	2.8	1.0	1.0	1.0	2.9	2.8	2.8	1.7	1.8	1.8	1.4	1.3	1.0
PT	7.9	7.2	6.5	2.5	2.3	2.1	1.2	1.0	1.0	5.1	4.6	4.2	3.3	3.3	3.0	1.8	1.8	1.7
RO	1.2	1.2	1.2	0.6	0.6	0.6	0.2	0.2	0.2	0.6	0.5	0.5	0.3	0.3	0.4	0.3	0.2	0.2
SE	2.5	2.2	1.9	1.0	0.9	0.9	0.4	0.4	0.4	1.5	1.2	0.9	0.4	0.4	0.3	0.2	0.2	0.2
SI	0.6	0.7	0.6	0.3	0.3	0.3	0.1	0.1	0.1	0.3	0.3	0.3	0.2	0.3	0.3	0.2	0.2	0.2
SK	0.9	0.9	0.8	0.6	0.6	0.6	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.3	0.2	0.1	0.1	0.1
EU/EEA	391.4	367.4	357.4	153.7	143.0	136.7	73.8	64.2	61.4	215.0	203.7	199.7	116.9	109.7	106.0	62.3	55.2	51.3

intervious country data includes subsidiaries, which are excluded from to vaggegate, not example, at country is very abusidiary in country is included both in data for countries in data for country is included both in data for the data for data for an data for an data for an anothed on country is included both in data for data for an anothed both in data for an anothed both in data for data for an anoth



Loans: NPL and coverage ratios

							of wh	ich: loa	ins and	advanc	es at an	nortised	l cost: N	IPL ratio	o <sup>(2)</sup>			
%		and advan PL ratio <sup>(1)</sup>	ces:		HHs		of wh	ich mortg	gages		NFCs		of v	which SM	IEs	of	which CR	Æ
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	1.9%	1.7%	1.8%	2.4%	2.3%	2.2%	1.5%	1.3%	1.3%	3.1%	2.8%	2.9%	4.3%	4.0%	4.0%	3.7%	3.6%	3.5%
BE	1.5%	1.4%	1.5%	1.3%	1.1%	1.2%	1.0%	0.8%	0.9%	3.3%	2.9%	2.9%	3.4%	3.1%	2.9%	3.5%	3.0%	2.9%
BG	5.6%	3.2%	2.5%	6.5%	5.4%	3.7%	4.1%	2.8%	2.4%	9.1%	3.9%	3.9%	14.0%	6.2%	5.8%	11.9%	5.4%	5.0%
СҮ	4.1%	3.2%	3.1%	11.3%	9.3%	9.0%	11.3%	9.0%	8.6%	4.7%	4.0%	4.3%	4.7%	4.3%	4.7%	4.5%	3.9%	4.2%
CZ	1.4%	1.2%	1.4%	1.5%	1.3%	1.3%	0.8%	0.6%	0.6%	3.6%	3.2%	3.4%	4.8%	4.4%	4.1%	2.9%	2.9%	3.0%
DE	1.1%	1.0%	1.1%	1.5%	1.4%	1.3%	0.8%	0.7%	0.7%	2.3%	2.3%	2.3%	2.7%	2.7%	2.4%	2.3%	2.4%	2.1%
DK	1.7%	1.4%	1.4%	2.3%	2.1%	1.9%	1.7%	1.3%	1.3%	3.8%	2.9%	2.8%	4.3%	3.3%	3.5%	3.2%	2.3%	2.4%
EE	0.8%	0.6%	0.6%	0.8%	0.5%	0.5%	0.7%	0.5%	0.5%	1.6%	1.2%	1.2%	1.7%	1.3%	1.3%	1.9%	1.5%	1.6%
ES	3.0%	2.7%	2.8%	3.8%	3.6%	3.5%	3.1%	2.6%	2.5%	4.8%	4.1%	4.1%	7.2%	6.7%	6.7%	9.7%	8.4%	8.3%
FI	1.3%	1.0%	0.9%	1.3%	1.3%	1.3%	1.0%	0.9%	0.9%	2.1%	1.4%	1.3%	2.5%	2.4%	2.2%	1.7%	1.6%	1.6%
FR	1.9%	1.8%	1.9%	2.3%	2.1%	2.1%	2.1%	2.1%	2.1%	3.5%	3.3%	3.4%	4.0%	4.0%	4.0%	3.3%	2.9%	2.9%
GR	7.0%	4.9%	4.6%	10.5%	9.6%	9.5%	8.9%	8.6%	8.6%	11.9%	7.2%	6.3%	18.7%	11.9%	10.7%	21.6%	13.5%	11.8%
HR	3.3%	2.4%	2.2%	5.3%	4.4%	4.0%	3.2%	2.6%	2.4%	7.0%	4.5%	4.4%	8.9%	6.7%	6.5%	7.6%	5.5%	5.2%
HU	3.5%	3.7%	3.5%	7.1%	7.1%	6.7%	5.5%	4.5%	4.4%	3.4%	3.7%	3.7%	4.5%	4.7%	4.8%	4.3%	3.9%	3.6%
IE	2.8%	2.0%	1.8%	4.0%	2.8%	2.1%	3.7%	2.3%	1.6%	6.3%	5.2%	4.8%	10.5%	8.1%	6.9%	12.4%	10.4%	7.2%
IS	1.9%	1.3%	1.3%	0.8%	0.7%	0.7%	0.7%	0.6%	0.6%	3.6%	2.5%	2.3%	6.0%	3.9%	4.1%	3.7%	2.3%	2.1%
π	3.1%	2.6%	2.4%	3.3%	2.7%	2.3%	2.5%	1.8%	1.6%	5.4%	4.4%	4.1%	7.6%	6.2%	5.8%	10.7%	8.9%	7.6%
LI*	n.a.	0.4%	0.4%	n.a.	0.6%	0.5%	n.a.	0.5%	0.4%	n.a.	1.3%	1.3%	n.a.	1.6%	1.6%	n.a.	1.5%	1.5%
ιτ	0.7%	0.8%	0.5%	1.1%	1.0%	1.0%	0.9%	0.9%	0.6%	1.6%	1.8%	1.5%	2.4%	2.5%	2.0%	1.8%	2.3%	1.8%
LU	1.3%	1.2%	1.3%	1.5%	1.2%	1.3%	1.3%	1.3%	1.2%	3.1%	3.3%	3.3%	4.2%	4.2%	4.2%	3.8%	4.5%	4.0%
LV	0.6%	0.5%	0.5%	0.9%	0.6%	0.6%	0.8%	0.5%	0.5%	1.4%	1.2%	1.2%	1.9%	1.7%	1.6%	1.8%	1.6%	1.5%
MT	3.0%	2.3%	2.2%	2.4%	2.1%	1.8%	2.3%	1.9%	1.7%	9.1%	7.0%	6.1%	10.7%	9.2%	8.9%	9.4%	7.5%	7.3%
NL	1.5%	1.2%	1.4%	1.2%	1.0%	1.0%	0.9%	0.7%	0.8%	3.4%	3.0%	3.1%	4.0%	3.4%	3.4%	3.6%	2.8%	2.8%
NO*	n.a.	1.1%	1.2%	n.a.	0.4%	0.4%	n.a.	0.3%	0.3%	n.a.	2.7%	2.8%	n.a.	2.1%	2.3%	n.a.	0.7%	0.9%
PL	4.5%	4.2%	4.2%	3.8%	4.2%	4.2%	2.1%	2.2%	2.2%	6.4%	5.8%	5.7%	7.7%	7.7%	7.7%	10.3%	9.1%	7.4%
PT	3.6%	3.1%	3.0%	2.5%	2.2%	2.1%	1.5%	1.2%	1.1%	8.5%	7.7%	7.1%	8.4%	8.4%	7.6%	12.0%	12.6%	11.9%
RO	3.2%	2.8%	2.7%	3.6%	3.6%	3.5%	2.1%	2.0%	2.0%	5.9%	4.0%	4.0%	5.9%	4.6%	4.6%	9.2%	6.6%	5.9%
SE	0.3%	0.2%	0.2%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.6%	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
SI	2.2%	2.0%	1.8%	2.8%	2.6%	2.3%	2.1%	1.8%	1.6%	4.0%	2.9%	2.7%	5.8%	4.2%	3.9%	7.3%	5.5%	4.8%
SK	1.6%	1.5%	1.4%	2.1%	1.9%	1.8%	1.3%	1.1%	1.1%	1.9%	1.7%	1.6%	3.7%	3.4%	3.2%	1.9%	1.4%	1.2%
EU/EEA	2.0%	1.8%	1.8%	2.4%	2.2%	2.1%	1.8%	1.5%	1.5%	3.8%	3.3%	3.3%	5.0%	4.4%	4.3%	5.0%	4.1%	3.7%

					o	f which	n: non-po	erformi	ng loan	s and a	dvances	at amo	rtised c	ost: co	verage	ratio <sup>(2)</sup>		
	and adva	forming nces: cov atio <sup>(1)</sup>			HHs			ich mort			NFCs			vhich SN			which Cl	RE
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	50.0%	50.5%	48.6%	54.1%	55.6%	53.6%	33.9%	33.5%	32.6%	48.1%	49.6%	49.8%	47.9%	47.6%	49.1%	36.6%	36.7%	37.4%
BE	43.9%	44.8%	43.8%	23.9%	23.4%	22.5%	12.2%	12.4%	12.0%	50.5%	51.7%	50.8%	47.9%	45.8%	45.7%	28.6%	28.8%	28.6%
BG	51.3%	68.7%	66.5%	65.0%	72.1%	64.6%	43.9%	53.3%	53.4%	44.1%	64.3%	67.8%	45.4%	65.0%	70.6%	40.5%	61.0%	68.7%
СҮ	30.6%	28.0%	30.0%	26.0%	21.4%	24.2%	21.4%	15.0%	17.7%	45.8%	43.4%	42.8%	43.5%	40.6%	38.6%	41.4%	36.8%	41.5%
CZ	54.0%	54.2%	53.5%	53.2%	54.2%	54.8%	27.3%	26.1%	26.2%	55.4%	54.9%	54.7%	52.9%	52.5%	51.8%	46.5%	51.5%	53.1%
DE	35.9%	35.1%	34.1%	35.9%	34.5%	34.7%	20.1%	20.3%	17.9%	38.4%	38.3%	39.0%	37.1%	38.3%	37.5%	28.5%	29.3%	32.0%
DK	30.0%	27.0%	28.0%	41.1%	35.0%	37.0%	20.0%	22.5%	23.5%	38.8%	26.7%	28.8%	37.5%	37.0%	40.6%	24.7%	23.1%	21.9%
EE	29.1%	29.2%	30.5%	24.8%	21.7%	22.9%	22.9%	18.3%	19.4%	29.6%	32.9%	34.2%	24.2%	30.7%	34.7%	26.0%	28.7%	30.4%
ES	40.9%	42.8%	42.9%	38.4%	40.6%	40.1%	23.7%	26.3%	26.1%	44.3%	45.8%	46.5%	45.7%	45.5%	44.9%	35.1%	37.6%	40.0%
FI	32.4%	29.2%	29.9%	20.2%	18.7%	20.1%	9.2%	9.4%	9.5%	47.1%	44.3%	47.5%	40.6%	40.3%	42.8%	27.6%	22.6%	22.4%
FR	49.4%	47.9%	46.7%	49.6%	48.3%	47.9%	32.3%	30.4%	31.3%	48.8%	47.2%	45.2%	48.8%	47.7%	45.8%	36.0%	36.7%	34.8%
GR	42.1%	42.8%	44.3%	32.7%	33.0%	35.1%	20.2%	19.5%	22.3%	47.0%	50.8%	50.9%	46.1%	48.5%	48.2%	36.5%	37.3%	38.0%
HR	62.8%	65.0%	65.8%	61.8%	62.9%	64.5%	55.0%	55.4%	56.3%	63.6%	67.3%	67.3%	62.9%	67.0%	67.5%	58.4%	62.2%	60.8%
HU	59.4%	62.5%	59.2%	63.0%	68.4%	62.9%	44.6%	46.7%	41.7%	52.2%	53.7%	55.0%	49.4%	47.7%	48.6%	55.3%	57.5%	58.0%
IE	30.7%	28.7%	31.3%	30.5%	29.6%	34.2%	25.3%	22.2%	26.2%	32.3%	29.5%	31.2%	33.2%	33.0%	34.1%	29.3%	26.9%	25.8%
IS	25.6%	25.2%	22.4%	16.3%	17.1%	16.2%	5.2%	4.3%	4.3%	27.9%	27.3%	24.8%	27.6%	23.8%	22.6%	14.8%	15.2%	15.1%
π	55.1%	53.9%	53.5%	49.1%	50.4%	50.9%	37.2%	37.3%	38.3%	59.1%	57.3%	56.7%	58.0%	56.4%	56.5%	49.1%	51.9%	52.7%
LI*	n.a.	35.7%	34.3%	n.a.	30.8%	38.0%	n.a.	14.0%	19.8%	0.0%	39.3%	40.9%	n.a.	44.4%	45.5%	n.a.	14.8%	13.6%
LT	29.8%	25.6%	37.5%	22.7%	21.9%	43.0%	16.7%	16.8%	16.9%	36.4%	28.8%	32.0%	33.6%	26.3%	28.7%	30.0%	18.8%	21.9%
LU	40.2%	41.4%	40.4%	24.5%	25.2%	25.5%	12.5%	11.7%	12.7%	41.9%	41.9%	40.2%	49.7%	49.4%	46.9%	31.6%	26.6%	29.6%
LV	27.5%	32.1%	34.7%	28.7%	36.3%	37.1%	15.5%	19.4%	21.1%	26.5%	29.4%	33.1%	21.3%	25.1%	29.5%	23.9%	28.3%	31.3%
MT	30.0%	40.8%	34.2%	34.2%	37.1%	40.1%	27.2%	30.3%	34.3%	31.1%	44.2%	34.0%	38.9%	43.8%	34.5%	38.0%	42.0%	34.5%
NL	28.7%	27.3%	26.6%	18.3%	20.5%	20.8%	8.0%	10.4%	10.3%	33.7%	30.1%	28.7%	28.7%	24.1%	24.7%	16.8%	15.8%	18.7%
NO*	n.a.	24.3%	24.8%	n.a.	17.9%	18.4%	n.a.	5.8%	5.8%	0.0%	25.9%	26.4%	n.a.	35.8%	35.6%	n.a.	16.8%	17.6%
PL	62.2%	62.6%	62.7%	63.7%	66.3%	66.6%	54.7%	57.4%	55.7%	61.2%	60.4%	60.0%	57.6%	55.0%	54.0%	55.7%	53.9%	44.9%
PT	54.5%	55.0%	56.8%	50.9%	52.6%	55.5%	33.3%	33.9%	41.3%	55.9%	56.2%	57.6%	54.6%	56.2%	58.4%	46.5%	45.4%	49.1%
RO	68.0%	69.2%	68.2%	71.1%	74.3%	74.5%	51.3%	52.8%	55.2%	64.9%	63.3%	61.5%	62.9%	66.8%	63.4%	60.1%	58.3%	55.6%
SE	43.0%	39.8%	40.1%	32.1%	31.2%	31.3%	13.1%	11.3%	10.7%	49.8%	46.5%	49.6%	27.2%	23.5%	27.2%	28.7%	25.9%	26.4%
SI	53.6%	53.7%	51.3%	50.9%	56.4%	52.3%	32.7%	42.1%	42.1%	55.6%	51.2%	50.4%	56.1%	51.8%	51.6%	53.6%	47.2%	46.8%
SK	66.2%	65.6%	63.1%	67.2%	65.5%	62.2%	50.2%	49.1%	45.2%	64.0%	66.0%	65.3%	65.0%	64.3%	63.7%	46.7%	46.3%	48.4%
EU/EEA	44.5%	44.1%	43.4%	42.1%	42.7%	42.5%	26.0%	26.5%	26.6%	47.3%	46.0%	45.2%	47.6%	46.7%	46.0%	36.7%	37.8%	37.9%

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 included both in data for country is included both in data for country is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead. (1) Gross carrying amounts, other than trading exposures. (2) Gross carrying amounts, loans and advances at amortised costs (excluding at fair value through OCI and through P&L, excluding trading exposures). \* 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.



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

			Dis	stributi	on of NF	C loans	and adv	vances l	by NACE	code (o	other tha	an tradi	ng expo	sures) (	1/2)					
%	A Agriculture, forestrv and fishing		B Mining and	9 11 1 100 1	C Manufacturing		D Electricity, gas, steam and air	conditioning supply	E Water supply		F Construction		G Wholesale and retail trade		H Transport and	stul age	l Accommodation and food service	activities	J Information and	Commune
	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22
AT	1.7%	1.7%	1.0%	0.7%	19.3%	19.0%	4.0%	4.1%	0.9%	1.0%	7.2%	7.5%	13.5%	13.3%	4.7%	4.4%	3.2%	3.4%	2.9%	2.7%
BE	4.3%	4.4%	0.8%	0.6%	15.5%	15.3%	4.3%	4.2%	1.1%	1.2%	9.8%	9.8%	15.2%	15.1%	5.6%	5.8%	1.4%	1.4%	2.7%	2.4%
BG	6.7%	6.8%	0.3%	0.2%	26.8%	25.4%	6.8%	6.9%	0.4%	0.6%	6.1%	5.5%	25.8%	26.9%	7.9%	7.9%	3.2%	2.9%	1.6%	1.9%
CY	1.1%	1.2%	0.3%	0.3%	11.2%	10.9%	1.4%	1.5%	0.5%	0.6%	9.1%	9.3%	18.8%	18.4%	8.4%	7.1%	21.5%	22.2%	0.8%	0.9%
CZ	3.8%	3.9%	0.4%	0.4%	22.4%	22.3%	4.0%	4.5%	1.2%	1.3%	4.8%	4.5%	19.6%	18.9%	6.1%	6.1%	1.2%	1.2%	2.3%	2.4%
DE	0.6%	0.6%	0.7%	0.6%	13.3%	12.5%	8.6%	8.6%	1.9%	1.9%	2.2%	2.1%	8.9%	8.8%	4.5%	4.3%	1.0%	0.8%	3.0%	2.8%
DK	2.6%	2.9%	0.3%	0.3%	8.5%	8.7%	4.4%	3.7%	0.4%	0.4%	2.6%	2.7%	7.1%	6.5%	3.4%	3.3%	0.7%	0.7%	1.8%	2.3%
EE	8.2%	8.3%	0.3%	0.3%	13.2%	12.7%	5.5%	6.6%	1.3%	1.2%	4.6%	4.4%	13.8%	12.9%	7.3%	7.1%	1.4%	1.4%	0.8%	0.8%
ES	2.7%	2.6%	1.7%	1.8%	19.4%	19.2%	6.9%	6.4%	0.7%	0.7%	6.5%	6.4%	17.9%	18.3%	6.7%	6.5%	4.8%	4.7%	4.1%	4.3%
FI	5.1%	4.9%	0.4%	0.4%	9.9%	9.7%	5.3%	5.2%	1.1%	1.1%	5.2%	5.2%	7.2%	7.0%	5.6%	5.5%	0.9%	0.9%	2.2%	2.2%
FR	3.7%	3.7%	1.8%	1.8%	13.1%	13.5%	4.7%	4.6%	0.6%	0.6%	4.5%	4.6%	12.1%	12.3%	5.8%	5.4%	2.5%	2.5%	2.8%	2.9%
GR	1.8%	1.9%	0.2%	0.2%	19.4%	19.9%	8.8%	9.5%	0.2%	0.2%	4.7%	4.7%	17.9%	17.6%	19.6%	18.9%	10.9%	11.1%	1.4%	1.5%
HR	4.2%	4.6%	0.3%	0.3%	17.0%	16.6%	13.5%	14.3%	1.7%	2.1%	6.1%	6.0%	17.8%	18.2%	8.7%	8.7%	10.6%	10.4%	2.1%	2.0%
HU	7.4%	7.2%	0.6%	0.6%	18.9%	18.9%	7.1%	6.9%	0.6%	0.6%	6.6%	6.6%	19.4%	19.8%	6.4%	6.4%	3.7%	3.5%	2.5%	2.5%
IE	3.3%	3.5%	0.5%	0.5%	22.5%	21.2%	4.6%	5.1%	0.5%	0.5%	3.0%	2.4%	8.9%	8.7%	4.1%	4.1%	6.3%	6.0%	4.3%	4.4%
IS	11.0%	11.0%	0.4%	0.4%	17.8%	17.5%	1.2%	1.4%	0.8%	0.7%	11.2%	12.3%	8.3%	8.6%	5.3%	5.1%	8.7%	8.5%	2.7%	3.3%
ιπ	2.2%	2.3%	1.1%	1.0%	28.1%	28.3%	4.7%	4.4%	1.2%	1.2%	7.5%	7.5%	16.9%	16.8%	5.0%	5.0%	3.4%	3.5%	3.3%	3.3%
u	0.4%	0.4%	0.2%	0.2%	6.1%	5.9%	2.2%	2.4%	0.5%	0.4%	7.0%	6.8%	5.0%	5.0%	1.5%	1.3%	1.6%	1.5%	1.5%	1.3%
LT	2.9%	2.6%	0.1%	0.1%	14.7%	15.5%	12.3%	10.0%	0.7%	0.8%	5.2%	4.5%	14.0%	15.1%	6.3%	6.8%	2.9%	2.9%	1.8%	2.1%
LU	15.9%	16.3%	1.9%	1.5%	10.5%	8.9%	1.6%	1.7%	0.5%	0.6%	10.9%	11.3%	8.4%	9.0%	6.4%	6.7%	1.6%	1.7%	1.5%	1.7%
LV	9.6%	9.4%	0.2%	0.2%	13.2%	13.1%	10.8%	10.4%	0.6%	0.7%	3.7%	3.3%	12.1%	12.9%	9.2%	9.1%	2.6%	2.5%	1.9%	1.8%
MT	1.0%	1.0%	0.0%	0.1%	6.6%	6.3%	6.4%	6.3%	0.6%	0.7%	7.0%	7.2%	17.5%	16.6%	7.9%	7.6%	14.1%	13.5%	2.9%	2.8%
NL	13.9%	13.7%	2.5%	2.3%	15.9%	15.7%	4.4%	4.6%	0.9%	0.9%	3.4%	3.7%	14.9%	14.3%	7.0%	6.9%	1.4%	1.4%	2.8%	3.2%
NO	5.7%	6.1%	2.9%	2.8%	8.3%	8.0%	5.3%	5.5%	0.2%	0.2%	10.7%	10.9%	6.1%	6.0%	11.6%	10.3%	1.4%	1.1%	2.8%	3.0%
PL	1.4%	1.4%	1.3%	1.3%	24.5%	25.3%	6.5%	3.8%	1.2%	1.2%	5.6%	5.3%	20.2%	20.3%	7.8%	8.0%	3.1%	3.1%	4.4%	4.6%
PT	2.6%	2.5%	0.5%	0.5%	19.5%	19.1%	2.4%	2.4%	1.1%	0.9%	9.8%	9.6%	16.6%	16.6%	7.0%	6.9%	7.9%	8.0%	1.5%	1.6%
RO	8.7%	8.6%	1.6%	1.2%	17.0%	17.2%	7.8%	6.9%	1.0%	1.1%	7.4%	7.7%	26.5%	26.2%	10.1%	10.6%	2.3%	2.4%	1.6%	1.7%
SE	1.3%	1.3%	0.5%	0.4%	5.5%	6.0%	3.9%	3.9%	0.7%	0.7%	2.6%	2.5%	4.5%	4.8%	4.1%	3.8%	0.7%	0.7%	1.9%	1.8%
SI	1.4%	1.4%	1.1%	1.0%	26.0%	25.8%	7.8%	8.1%	1.0%	0.9%	8.9%	8.9%	19.9%	19.6%	8.6%	8.9%	3.7%	3.8%	4.5%	4.7%
SK	3.6%	3.8%	0.4%	0.4%	17.1%	16.6%	10.7%	10.2%	1.4%	1.5%	6.7%	7.0%	16.7%	16.1%	9.5%	9.3%	1.1%	1.1%	3.1%	3.2%
EU/EEA	3.8%	3.7%	1.4%	1.3%	15.8%	15.8%	5.5%	5.3%	0.9%	0.9%	4.9%	4.9%	12.8%	12.8%	5.8%	5.6%	2.7%	2.6%	3.0%	3.0%

	al and crivities		estate	2	sional, c and	ctivities	Administrative I support service	ies	Public stration and :fence,	y social ity	ition		health id social	activities	s, ient and	tion	ervices	
	K Financial and insurance activities		L Real esta		M Professional, scientific and	technical activities	N Admini: and suppor	activities	O Public administration defence,	compulsory so security	P Education		Q Human health services and socia	workact	R Arts, entertainment	recreation	S Other services	
	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22
AT	1.5%	1.5%	27.3%	27.9%	7.4%	7.7%	2.4%	2.2%	0.5%	0.5%	0.1%	0.1%	1.1%	1.1%	0.7%	0.6%	0.7%	0.8%
BE	2.4%	2.6%	13.0%	13.2%	7.2%	7.4%	8.5%	8.5%	0.5%	0.6%	0.2%	0.2%	5.1%	5.2%	0.6%	0.7%	1.6%	1.5%
BG	1.0%	0.9%	8.7%	8.9%	1.7%	2.8%	1.1%	1.5%	0.0%	0.0%	0.2%	0.2%	0.5%	0.4%	0.1%	0.1%	1.0%	0.3%
CY	0.0%	0.0%	16.5%	17.0%	4.8%	4.7%	1.2%	1.2%	0.0%	0.0%	1.3%	1.3%	2.0%	2.5%	0.5%	0.5%	0.6%	0.6%
cz	0.1%	0.1%	24.9%	25.2%	4.0%	3.9%	2.3%	2.4%	0.0%	0.0%	0.1%	0.1%	0.8%	0.8%	0.5%	0.5%	1.4%	1.5%
DE	4.4%	4.5%	37.1%	38.8%	4.2%	4.1%	4.5%	4.4%	0.6%	0.7%	0.2%	0.2%	1.6%	1.6%	0.4%	0.4%	2.4%	2.2%
DK	1.9%	1.8%	58.8%	59.2%	3.0%	3.1%	2.0%	2.0%	0.6%	0.3%	0.4%	0.5%	0.8%	0.8%	0.2%	0.2%	0.5%	0.5%
EE	0.0%	0.0%	32.6%	34.1%	4.1%	3.9%	4.1%	4.2%	0.0%	0.0%	0.1%	0.1%	0.9%	0.9%	0.5%	0.6%	1.2%	0.5%
ES	3.5%	3.8%	10.2%	10.3%	4.8%	4.8%	3.3%	3.2%	0.6%	0.6%	0.5%	0.5%	1.4%	1.4%	0.6%	0.6%	3.7%	4.0%
FI	8.0%	7.7%	39.4%	40.2%	5.5%	5.5%	2.1%	2.1%	0.1%	0.1%	0.2%	0.2%	0.8%	0.8%	0.5%	0.5%	0.6%	0.7%
FR	6.7%	6.8%	22.9%	23.0%	5.8%	5.7%	5.2%	5.4%	0.2%	0.2%	0.3%	0.3%	1.9%	1.9%	0.6%	0.5%	4.8%	4.3%
GR	0.0%	0.0%	7.1%	7.1%	2.2%	1.6%	1.4%	1.4%	0.0%	0.0%	0.2%	0.2%	1.6%	1.6%	1.0%	0.9%	1.5%	1.5%
HR	0.5%	0.5%	7.9%	8.6%	3.9%	2.6%	2.0%	2.1%	0.8%	0.8%	0.2%	0.2%	0.6%	0.6%	1.6%	0.9%	0.3%	0.4%
HU	3.1%	3.2%	13.9%	14.4%	3.5%	3.9%	2.7%	2.9%	0.0%	0.0%	0.1%	0.1%	0.6%	0.6%	0.2%	0.2%	2.7%	1.7%
IE	1.3%	2.6%	23.3%	23.6%	2.8%	3.0%	5.7%	5.8%	0.0%	0.0%	0.9%	1.0%	4.3%	4.5%	1.3%	1.3%	2.2%	2.0%
IS	1.7%	1.6%	22.1%	21.2%	1.0%	0.9%	5.8%	5.4%	0.0%	0.0%	0.3%	0.2%	0.3%	0.3%	0.8%	0.8%	0.7%	0.7%
IT	2.2%	2.2%	12.3%	12.5%	6.2%	6.0%	2.4%	2.5%	0.1%	0.1%	0.1%	0.1%	1.4%	1.4%	0.5%	0.6%	1.2%	1.4%
u	0.0%	0.0%	54.1%	54.1%	6.9%	6.7%	0.9%	0.9%	0.0%	0.0%	0.1%	0.1%	2.0%	1.9%	0.5%	0.5%	9.5%	10.5%
LT	1.8%	2.1%	25.4%	26.7%	3.4%	3.6%	4.4%	4.4%	0.0%	0.0%	0.1%	0.1%	1.2%	1.1%	0.3%	0.3%	2.5%	1.3%
LU	2.3%	2.3%	10.5%	10.7%	2.8%	3.8%	14.7%	14.0%	0.0%	0.0%	0.4%	0.3%	2.2%	2.3%	0.3%	0.3%	7.3%	7.0%
LV	0.4%	0.6%	26.9%	27.9%	3.0%	3.0%	3.0%	2.9%	0.1%	0.0%	0.2%	0.2%	0.8%	0.8%	0.2%	0.2%	1.6%	1.0%
MT	8.7%	8.7%	11.7%	12.9%	4.8%	5.9%	3.3%	2.6%	0.2%	0.0%	0.7%	0.8%	4.4%	4.2%	1.4%	2.0%	0.7%	0.7%
NL	3.5%	3.3%	18.2%	18.4%	3.5%	3.5%	3.7%	3.8%	0.2%	0.2%	0.2%	0.2%	3.0%	3.0%	0.4%	0.4%	0.6%	0.6%
NO	0.3%	0.3%	29.7%	30.2%	8.3%	8.8%	3.7%	3.6%	0.0%	0.0%	0.3%	0.3%	1.8%	1.7%	0.4%	0.4%	0.5%	0.6%
PL	0.9%	1.0%	11.8%	12.3%	4.9%	5.4%	2.3%	3.0%	0.0%	0.0%	0.2%	0.2%	1.5%	1.5%	0.7%	0.5%	1.7%	1.8%
PT	1.9%	2.0%	12.0%	12.2%	6.5%	7.0%	2.5%	2.5%	0.0%	0.0%	0.6%	0.6%	2.0%	1.9%	1.2%	1.0%	4.3%	4.6%
RO	0.9%	1.2%	7.1%	7.7%	1.9%	1.8%	1.9%	1.8%	0.0%	0.0%	0.2%	0.2%	2.8%	2.7%	0.7%	0.7%	0.6%	0.4%
SE	8.4%	6.2%	57.7%	59.0%	4.7%	5.3%	1.4%	1.3%	0.1%	0.1%	0.2%	0.3%	0.6%	0.5%	0.4%	0.4%	0.8%	0.9%
SI	1.3%	1.6%	6.8%	6.9%	4.6%	4.3%	2.5%	2.1%	0.0%	0.0%	0.2%	0.2%	1.0%	1.0%	0.6%	0.6%	0.2%	0.2%
SK	0.4%	1.2% 4.5%	18.6% 24.4%	18.8% 25.0%	3.1%	3.5% 5.1%	2.5%	2.7%	0.1%	0.1%	0.2%	0.2%	1.4%	1.3%	0.7%	0.7%	2.8%	2.6%

The data is based on gross carrying amounts, other than held for trading. Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is included both in data for country 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 UZFEA ggregate and subidiaries of UK banks in EU 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/CRD5 taking place only in Q2 2022.


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

				N	PL ratios	of NFC	loans ar	ıd advar	nces by N	IACE co	de (othe	r than ti	rading ex	posure	s) (1/2)					
%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing			conditioning supply	E Water supply		F Construction		G Wholesale and C		H Transport and storage		I Accommodation and food service	activities	J Information and communication	
	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22
AT	7.1%	6.8%	5.8%	7.0%	3.4%	3.7%	1.6%	1.7%	1.4%	1.3%	2.9%	3.0%	2.9%	3.2%	3.2%	3.3%	7.8%	7.5%	2.2%	2.1%
BE	2.8%	2.7%	0.9%	1.1%	3.5%	3.6%	1.6%	1.4%	1.3%	1.5%	4.0%	4.1%	3.8%	3.7%	2.4%	2.5%	7.9%	7.8%	1.9%	1.9%
BG	2.8%	2.7%	1.4%	1.6%	2.9%	2.7%	1.8%	1.6%	4.6%	3.3%	8.1%	8.1%	2.4%	2.6%	3.7%	4.4%	14.0%	14.4%	2.4%	2.0%
CY	5.4%	11.9%	0.3%	5.0%	2.4%	3.2%	0.4%	5.8%	1.5%	1.3%	6.4%	6.8%	5.0%	4.9%	0.4%	0.5%	2.5%	2.6%	4.8%	4.5%
CZ	1.9%	1.8%	0.0%	0.1%	5.7%	5.4%	2.4%	1.5%	0.5%	0.6%	3.6%	4.0%	3.2%	4.1%	2.6%	3.3%	9.1%	9.5%	1.9%	1.1%
DE	3.1%	2.9%	8.1%	13.1%	3.6%	3.9%	1.2%	0.9%	0.4%	0.5%	4.4%	3.9%	3.2%	3.2%	3.7%	3.3%	3.6%	3.4%	1.0%	1.0%
DK	2.9%	2.6%	10.1%	12.0%	1.3%	1.3%	0.1%	0.1%	1.7%	1.5%	4.1%	3.4%	3.6%	4.0%	11.8%	10.5%	7.8%	7.1%	1.3%	1.1%
EE	1.5%	1.6%	0.3%	0.4%	1.3%	1.8%	0.3%	0.2%	0.2%	0.0%	2.4%	2.5%	1.6%	1.7%	0.8%	0.2%	14.9%	13.7%	0.2%	0.2%
ES	4.9%	5.3%	2.4%	1.9%	3.3%	3.2%	2.6%	2.6%	1.8%	1.6%	7.1%	7.0%	4.6%	4.8%	3.9%	3.9%	9.3%	8.5%	1.8%	1.8%
FI	4.1%	3.9%	15.1%	13.2%	2.4%	1.9%	0.1%	0.1%	0.1%	0.1%	1.8%	1.6%	1.9%	1.9%	4.2%	3.8%	2.3%	2.3%	2.0%	1.9%
FR	4.0%	4.0%	3.5%	3.7%	4.0%	3.9%	0.9%	1.1%	3.0%	2.8%	7.4%	7.0%	4.1%	4.0%	4.1%	4.0%	8.5%	8.5%	1.9%	1.9%
GR	11.9%	7.9%	10.5%	10.9%	8.0%	6.7%	0.7%	0.7%	5.0%	3.5%	10.6%	9.0%	10.2%	9.3%	3.2%	2.8%	9.6%	8.2%	6.3%	5.5%
HR	4.8%	3.8%	1.1%	1.1%	5.6%	6.6%	1.1%	1.0%	0.8%	0.5%	7.1%	7.3%	3.7%	3.5%	7.7%	7.0%	6.9%	5.8%	1.3%	1.3%
HU	4.1%	5.9%	2.7%	2.2%	5.0%	4.0%	0.6%	0.5%	1.4%	1.5%	5.8%	5.9%	3.4%	3.4%	4.5%	5.1%	5.3%	4.9%	2.5%	2.4%
IE	5.6%	5.3%	3.7%	3.7%	1.9%	2.8%	1.0%	0.9%	1.4%	1.3%	6.3%	7.6%	2.7%	2.6%	5.3%	4.3%	17.2%	16.4%	4.3%	3.6%
IS	0.3%	0.3%	40.9%	42.1%	2.6%	2.3%	0.0%	0.0%	0.0%	0.0%	1.5%	1.6%	1.2%	1.1%	2.3%	1.3%	7.2%	5.6%	0.5%	0.2%
п	4.3%	4.1%	4.1%	4.2%	3.2%	3.1%	1.6%	1.9%	2.4%	2.0%	10.4%	9.3%	3.6%	3.4%	3.3%	3.1%	8.6%	7.9%	2.5%	2.4%
u	2.6%	2.4%	0.0%	0.0%	4.2%	4.3%	0.3%	0.2%	0.0%	0.0%	2.8%	2.8%	2.6%	3.2%	1.1%	1.1%	1.6%	1.6%	2.9%	3.0%
LT	5.5%	4.9%	0.0%	0.0%	1.1%	0.6%	0.1%	0.1%	1.2%	0.6%	3.5%	4.4%	1.6%	1.1%	3.2%	1.8%	10.8%	9.3%	0.1%	0.1%
LU	3.0%	2.7%	0.1%	0.3%	6.5%	7.3%	4.4%	4.6%	4.3%	4.6%	2.7%	2.5%	2.7%	2.5%	3.0%	2.8%	7.7%	6.9%	4.0%	2.5%
LV	1.1%	1.1%	0.0%	1.0%	1.4%	1.3%	0.4%	0.4%	0.0%	0.0%	2.9%	3.3%	0.7%	0.6%	2.7%	2.4%	9.3%	9.0%	0.1%	0.1%
MT	1.2%	1.3%	0.0%	0.0%	11.1%	8.0%	0.5%	0.5%	0.1%	0.1%	8.9%	6.4%	7.3%	6.4%	3.9%	9.7%	10.9%	10.9%	0.3%	0.2%
NL	3.8%	3.9%	7.4%	6.6%	3.2%	3.2%	1.5%	2.3%	0.9%	1.2%	5.0%	4.9%	3.4%	3.8%	2.9%	3.0%	5.4%	5.6%	2.9%	2.9%
NO	0.2%	1.6%	20.7%	21.6%	0.8%	0.8%	2.4%	2.1%	8.3%	8.6%	0.9%	1.1%	2.2%	2.3%	11.0%	10.9%	1.6%	1.6%	1.1%	1.0%
PL	7.6%	5.1%	0.9%	1.0%	6.2%	5.5%	0.7%	1.0%	1.2%	1.5%	11.5%	12.1%	4.9%	5.3%	5.7%	5.1%	15.1%	15.2%	1.5%	1.2%
РТ	5.9%	5.8%	4.3%	12.4%	7.2%	6.9%	1.9%	0.7%	3.1%	3.3%	10.6%	10.6%	4.5%	4.5%	6.8%	6.6%	11.3%	10.6%	3.6%	3.1%
RO	2.9%	3.3%	7.4%	2.3%	5.3%	5.1%	1.4%	1.2%	2.5%	3.8%	8.7%	9.4%	2.3%	2.3%	3.6%	3.7%	8.5%	8.2%	3.8%	3.2%
SE	0.6%	0.6%	18.5%	15.2%	1.4%	0.9%	0.3%	0.0%	0.0%	0.0%	0.6%	0.5%	0.3%	0.3%	1.6%	1.4%	2.1%	1.9%	0.2%	0.1%
SI	2.9%	2.5%	0.5%	0.9%	1.8%	1.5%	0.4%	0.1%	2.5%	2.5%	4.6%	3.7%	2.7%	2.7%	3.5%	3.2%	17.8%	17.9%	1.2%	1.1%
SK	5.4%	4.8%	1.3%	1.2%	1.8%	1.6%	1.2%	1.1%	1.5%	0.8%	2.9%	3.1%	2.2%	2.1%	1.4%	1.1%	6.9%	6.7%	0.5%	0.5%
EU/EEA	3.9%	4.0%	5.4%	5.5%	3.5%	3.5%	1.4%	1.4%	1.5%	1.4%	6.7%	6.2%	3.9%	3.9%	4.0%	3.9%	8.4%	7.9%	1.9%	1.9%

	K Financial and insurance activities		L Real estate activities		M Professional, scientific and	technical activities	N Administrative and support service	activities	O Public administration and defence, compulsory	social security	P Education		Q Human health services and social	work activities	R Arts, entertainment and	recreation	S Other services	
	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22	Sep-22	Dec-22
AT	3.3%	3.3%	1.7%	1.6%	2.3%	2.3%	2.8%	3.3%	0.0%	0.0%	3.1%	3.1%	1.5%	6.7%	3.8%	3.9%	2.0%	1.69
BE	3.4%	3.1%	2.8%	2.7%	3.0%	2.8%	1.2%	1.2%	3.0%	2.6%	1.6%	1.6%	1.1%	1.2%	4.0%	3.7%	1.7%	1.99
BG	0.0%	17.6%	7.5%	6.8%	5.0%	2.1%	9.0%	5.6%	0.0%	0.0%	0.1%	0.1%	5.5%	5.6%	1.7%	2.7%	3.3%	7.89
CY	0.0%	0.0%	4.6%	2.7%	14.3%	14.4%	7.1%	6.8%	0.0%	0.0%	1.4%	2.8%	0.5%	0.4%	12.2%	14.1%	8.9%	9.39
cz	1.6%	1.3%	0.8%	0.9%	7.4%	7.8%	3.8%	4.0%	0.0%	0.0%	4.7%	2.4%	0.4%	3.3%	6.0%	6.0%	4.3%	4.99
DE	2.9%	2.5%	1.5%	1.4%	2.7%	2.6%	3.7%	3.6%	0.5%	0.7%	0.9%	1.1%	1.2%	2.0%	2.6%	2.3%	2.4%	2.39
DK	1.6%	1.5%	1.1%	1.0%	1.7%	1.7%	1.6%	2.0%	0.0%	0.0%	0.5%	0.4%	4.3%	4.2%	7.0%	7.1%	1.1%	1.19
EE	0.0%	0.0%	0.6%	0.7%	0.2%	0.1%	1.7%	1.0%	0.0%	0.0%	0.6%	0.5%	0.1%	0.1%	0.4%	0.4%	0.7%	1.89
ES	1.4%	2.6%	3.6%	3.5%	5.3%	3.7%	3.8%	3.8%	0.5%	0.3%	5.7%	4.7%	2.9%	3.9%	12.3%	11.7%	2.9%	2.79
FI	0.2%	0.3%	0.6%	0.5%	1.3%	1.2%	1.2%	1.2%	0.0%	0.0%	0.9%	0.9%	0.7%	0.7%	3.4%	3.3%	0.5%	0.39
FR	2.2%	2.1%	1.8%	1.9%	3.6%	3.8%	2.8%	2.7%	0.9%	0.7%	3.8%	4.1%	1.8%	9.0%	5.9%	6.1%	3.5%	3.25
GR	8.5%	6.5%	9.1%	7.6%	12.1%	13.6%	4.5%	4.4%	4.9%	3.1%	6.9%	6.7%	4.4%	3.5%	5.0%	4.3%	13.3%	15.19
HR	0.5%	0.5%	2.4%	2.1%	2.3%	3.0%	10.5%	11.3%	0.0%	0.0%	11.6%	10.8%	4.9%	4.9%	3.2%	5.4%	4.7%	3.69
HU	1.2%	1.2%	2.0%	2.6%	2.7%	2.3%	3.0%	2.3%	1.2%	5.0%	2.5%	2.3%	2.3%	3.2%	7.1%	7.2%	14.7%	18.29
IE	2.6%	4.1%	7.8%	4.6%	2.7%	2.4%	5.1%	5.1%	0.0%	0.0%	1.1%	1.1%	8.5%	7.9%	8.4%	6.8%	3.8%	8.19
IS	0.0%	0.3%	2.0%	2.4%	3.2%	2.5%	4.2%	4.1%	0.0%	0.0%	0.0%	0.1%	0.3%	1.2%	5.9%	6.2%	0.3%	1.19
IT	1.3%	1.1%	7.1%	6.2%	2.1%	2.1%	6.2%	5.4%	0.1%	0.2%	3.5%	3.2%	4.6%	5.3%	7.7%	6.5%	4.2%	4.39
u	0.0%	0.0%	0.5%	0.5%	0.6%	0.4%	4.7%	4.4%	0.0%	0.0%	0.2%	0.0%	3.0%	3.0%	0.2%	0.2%	2.2%	1.89
LT	0.4%	0.2%	1.5%	1.5%	0.5%	0.3%	1.0%	1.0%	0.0%	0.2%	0.9%	0.4%	3.7%	3.9%	4.4%	0.1%	0.2%	0.39
LU	0.7%	0.6%	4.1%	4.6%	6.1%	4.1%	0.7%	0.7%	0.6%	0.2%	2.0%	2.5%	3.6%	3.6%	4.4%	4.2%	4.1%	5.79
LV	0.0%	0.0%	0.5%	0.6%	0.2%	0.2%	0.9%	1.0%	0.0%	0.0%	1.2%	1.1%	0.0%	0.2%	4.0%	2.8%	0.1%	0.29
MT	0.4%	0.3%	7.1%	7.5%	0.3%	0.2%	28.5%	11.2%	0.0%	0.0%	27.1%	23.5%	4.1%	1.9%	1.7%	1.2%	20.3%	19.09
NL	3.8%	4.3%	1.0%	1.1%	3.5%	3.9%	2.6%	2.6%	0.0%	0.0%	2.1%	2.6%	1.4%	2.4%	6.8%	6.8%	3.2%	3.59
NO	9.5%	10.2%	0.5%	0.9%	0.9%	1.1%	0.4%	0.4%	13.6%	10.8%	9.8%	8.0%	0.4%	0.1%	1.4%	0.5%	1.7%	1.89
PL	3.5%	3.4%	7.1%	7.2%	6.0%	5.5%	4.9%	3.7%	0.0%	0.1%	8.1%	7.5%	3.1%	3.2%	3.3%	4.5%	5.0%	5.19
РТ	8.7%	4.2%	6.7%	5.9%	11.3%	10.1%	11.7%	10.8%	0.0%	0.0%	14.5%	10.7%	6.5%	4.8%	40.8%	31.1%	4.7%	4.29
RO	0.3%	0.2%	4.9%	4.4%	8.1%	8.5%	3.9%	4.1%	16.2%	17.0%	2.1%	2.1%	1.2%	2.3%	1.9%	2.0%	9.1%	11.79
SE	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	1.1%	0.2%	0.0%	0.0%	0.1%	0.1%	0.4%	0.3%	0.5%	1.2%	2.5%	2.49
SI	0.1%	0.0%	1.7%	1.5%	2.6%	2.3%	3.0%	3.5%	0.9%	0.7%	16.8%	15.9%	2.2%	1.2%	6.8%	6.4%	5.7%	5.49
SK	0.1%	0.0%	0.3%	0.3%	3.1%	2.5%	3.3%	3.1%	0.0%	0.0%	1.1%	1.7%	0.1%	0.1%	3.7%	3.2%	0.2%	0.2
EU/EEA	2.1%	2.2%	2.0%	1.8%	3.2%	3.0%	3.3%	3.2%	0.7%	0.7%	3.7%	3.5%	2.2%	4.9%	6.9%	6.4%	3.4%	3.2

The data is based on gross carrying amounts, other than held for trading. Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated thity domiciled in country Y is single and the consolidated entity country V is and the consolidated entity. In the EU aggregate, only the consolidated entity domiciled in country Y is single and the country X is and the consolidated entity. In the EU aggregate, only the consolidated entity is consolidated entity is and Y (for the latter as part of the consolidated entity) is a single, the number of reporting banks per country is considered entity. In the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.



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

In compliance with the Recommendation ESR8/2016/14 on closing real estate data gaps, the EBA is disclosing aggregated information on the exposures towards non-financial corporations under Real Estate activities (NACE code L) and Construction Sector (NACE code F) <sup>[112]</sup>

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

	т	otal expos	ures to C	onstruction	(NACE F)		Non-pe	rforming e	xposures	to Constru	ction (NAG	EF)
By country of counterparty	Gross ca	arrying am	ount	As % of Tot Non-finan			Gross ca	rrying amo	ount	N	PL ratio	
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	10.8	11.6	11.9	9.1%	9.2%	9.5%	0.3	0.3	0.3	2.7%	2.7%	2.7%
BE	20.4	21.4	21.6	10.9%	10.7%	10.7%	0.7	0.7	0.7	3.4%	3.2%	3.3%
BG	1.1	1.1	1.0	7.2%	6.3%	5.9%	0.2	0.1	0.1	19.2%	7.6%	7.5%
CY	0.9	0.9	0.9	7.9%	8.9%	9.0%	0.1	0.1	0.1	8.9%	8.3%	8.4%
cz	1.9	2.3	2.3	3.5%	3.8%	3.8%	0.1	0.1	0.1	4.5%	2.9%	3.7%
DE	14.6	16.5	16.7	2.4%	2.6%	2.6%	0.5	0.4	0.5	3.3%	2.7%	2.7%
DK	3.3	3.3	3.6	2.4%	2.4%	2.6%	0.1	0.1	0.1	4.4%	4.4%	3.7%
EE	0.3	0.4	0.3	2.9%	4.0%	3.3%	0.0	0.0	0.0	2.8%	1.1%	1.4%
ES	37.4	35.8	34.5	8.7%	8.2%	8.1%	3.7	2.9	2.7	9.8%	8.0%	7.8%
FI	3.8	4.1	4.1	3.8%	3.7%	3.8%	0.2	0.2	0.2	4.3%	4.2%	3.8%
FR	51.3	53.5	56.3	4.8%	4.7%	4.8%	2.7	3.2	3.3	5.2%	6.0%	5.9%
GR	3.4	3.0	3.1	5.2%	4.5%	4.4%	0.7	0.3	0.2	19.2%	9.1%	7.8%
HR	1.1	1.1	1.1	8.9%	7.5%	7.5%	0.1	0.1	0.1	11.3%	11.0%	10.7%
HU	1.1	1.2	1.2	5.1%	5.1%	4.9%	0.0	0.0	0.0	2.8%	3.0%	3.2%
IE	1.8	1.8	1.5	3.0%	2.8%	2.4%	0.1	0.1	0.1	5.3%	5.9%	6.1%
IS	1.1	1.3	1.4	10.3%	10.7%	11.8%	0.1	0.0	0.0	6.4%	1.5%	1.6%
п	39.3	38.5	36.5	7.4%	7.0%	6.8%	6.7	5.0	4.3	17.1%	13.1%	11.9%
u	0.0	0.1	0.1	1.0%	4.3%	3.8%	0.0	0.0	0.0	0.0%	1.6%	1.9%
LT	0.4	0.5	0.5	3.6%	4.2%	4.1%	0.0	0.0	0.0	5.9%	7.2%	7.1%
LU	4.4	4.8	5.0	4.0%	4.0%	4.0%	0.1	0.1	0.1	1.2%	1.1%	1.1%
LV	0.2	0.3	0.2	3.4%	3.9%	3.0%	0.0	0.0	0.0	1.3%	2.2%	2.3%
MT	0.2	0.3	0.3	3.9%	3.8%	4.0%	0.0	0.0	0.0	9.3%	8.9%	6.3%
NL	10.8	11.6	10.6	3.5%	3.6%	4.0%	0.5	0.5	0.4	4.7%	4.1%	3.6%
NO	6.7	14.0	14.3	9.0%	10.6%	10.9%	0.1	0.1	0.1	0.8%	0.8%	0.9%
PL	4.0	4.5	4.3	5.3%	5.6%	5.2%	0.3	0.3	0.3	6.2%	5.6%	6.2%
РТ	6.4	6.5	6.3	9.3%	9.5%	9.4%	0.8	0.7	0.7	11.8%	10.3%	10.5%
RO	2.6	3.0	3.0	8.7%	8.5%	8.5%	0.2	0.2	0.2	8.5%	6.6%	7.2%
SE	5.2	6.7	6.6	2.2%	2.5%	2.5%	0.1	0.1	0.0	1.1%	0.9%	0.7%
SI	0.3	0.6	0.6	3.6%	5.5%	5.9%	0.0	0.0	0.0	7.3%	3.8%	2.8%
SK	1.4	1.7	1.8	5.5%	5.9%	6.3%	0.1	0.1	0.1	3.6%	3.4%	3.7%
EU/EEA	236.3	252.4	251.5	5.4%	5.4%	5.4%	18.2	15.6	14.8	7.7%	6.2%	5.9%
Memo item: Non-EU/EEA countries	33.3	36.7	34.5	2.7%	2.6%	2.6%	2.7	3.0	2.7	8.0%	8.3%	7.8%

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

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

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



# IFRS 9 specific data <sup>(1)</sup>

			Loans	and adva	ances at	amor	ised cos	st: distr	ibutio	n among	stages	accor	ding to II	FRS 9 <sup>(2)</sup>	)			
		Ch 4		_					ĺ	Coverage	ratio of	stage 1	Coverage	ratio of	stage 2	Coverage	ratio of	stage 3
advances at amortised cost		Stage 1		5	itage 2			Stage 3		loans a	and adva	nces	loans a	ind adva	nces	loans a	and adva	nces
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	80.1%	81.5%	80.8%	17.5%	16.3%	16.8%	2.2%	2.1%	2.2%	0.2%	0.2%	0.2%	3.1%	3.5%	3.6%	50.4%	51.3%	49.5%
BE	87.3%	84.6%	84.9%	10.7%	13.6%	13.2%	1.8%	1.7%	1.8%	0.1%	0.1%	0.1%	2.1%	1.8%	1.8%	46.7%	46.5%	45.3%
BG	80.6%	84.5%	84.5%	12.1%	11.5%	12.3%	7.1%	3.9%	3.2%	0.7%	0.7%	0.6%	9.6%	8.9%	9.1%	51.5%	69.0%	66.49
СҮ	74.9%	78.5%	79.4%	16.1%	14.1%	13.1%	6.0%	4.8%	4.9%	0.4%	0.3%	0.4%	3.1%	2.4%	2.6%	37.1%	33.2%	35.5%
cz	92.2%	89.3%	87.3%	6.4%	9.4%	11.2%	1.4%	1.2%	1.4%	0.1%	0.1%	0.1%	5.1%	3.7%	3.7%	54.7%	54.8%	54.1%
DE	89.9%	88.0%	88.7%	8.6%	10.6%	9.9%	1.4%	1.3%	1.3%	0.1%	0.1%	0.1%	2.5%	2.0%	2.0%	38.4%	37.9%	37.4%
DK	90.7%	91.0%	89.2%	6.5%	6.7%	8.6%	1.8%	1.5%	1.5%	0.2%	0.2%	0.2%	6.9%	6.2%	5.7%	45.9%	31.3%	35.4%
EE	88.8%	88.4%	88.5%	10.1%	10.8%	10.7%	1.0%	0.8%	0.7%	0.1%	0.2%	0.2%	2.3%	2.0%	2.1%	30.3%	29.8%	31.1%
ES	89.3%	90.3%	90.2%	7.4%	6.6%	6.8%	3.3%	3.0%	2.9%	0.4%	0.4%	0.4%	6.5%	6.4%	6.2%	44.5%	45.6%	45.4%
FI	93.0%	93.0%	93.0%	5.4%	5.7%	5.8%	1.3%	1.2%	1.1%	0.1%	0.1%	0.1%	2.2%	2.1%	2.1%	39.0%	32.1%	33.2%
FR	88.6%	87.3%	87.8%	9.0%	10.4%	9.8%	2.4%	2.2%	2.3%	0.2%	0.2%	0.2%	4.0%	3.7%	3.9%	50.3%	48.9%	47.3%
GR	76.8%	80.2%	81.8%	12.9%	12.2%	11.4%	8.5%	6.2%	5.4%	0.5%	0.4%	0.4%	4.6%	4.8%	5.0%	42.0%	43.6%	45.4%
HR	83.7%	83.1%	81.7%	12.1%	13.9%	15.2%	4.1%	3.0%	3.0%	0.5%	0.4%	0.5%	8.8%	7.2%	7.8%	62.8%	64.6%	66.0%
HU	83.5%	82.1%	81.0%	12.5%	13.7%	14.7%	3.4%	3.8%	3.9%	0.7%	0.9%	1.0%	8.2%	7.8%	7.9%	60.8%	64.5%	61.3%
IE	83.5%	85.0%	84.6%	12.1%	11.6%	12.6%	4.3%	3.3%	2.8%	0.3%	0.3%	0.3%	5.7%	5.1%	4.6%	31.6%	29.5%	32.4%
IS	89.9%	92.9%	94.0%	8.1%	5.6%	4.6%	2.1%	1.5%	1.4%	0.2%	0.3%	0.3%	3.5%	2.6%	2.9%	25.8%	25.2%	22.3%
п	82.1%	83.7%	84.9%	14.0%	13.1%	12.2%	3.7%	3.0%	2.8%	0.3%	0.2%	0.3%	3.5%	4.3%	4.7%	55.7%	54.2%	54.1%
LI*	n.a.	97.5%	98.9%	n.a.	2.0%	0.7%	n.a.	0.5%	0.4%	n.a.	0.0%	0.0%	n.a.	0.2%	0.2%	n.a.	40.2%	43.8%
LT	90.6%	85.4%	87.8%	8.2%	13.2%	11.1%	1.1%	1.3%	1.1%	0.2%	0.2%	0.3%	2.1%	1.5%	2.4%	33.0%	25.8%	38.1%
LU	92.8%	92.7%	92.1%	5.3%	5.5%	6.0%	1.9%	1.8%	2.0%	0.2%	0.2%	0.2%	2.4%	4.0%	4.1%	40.3%	41.5%	40.5%
LV	88.2%	88.1%	89.1%	10.9%	11.0%	10.2%	0.9%	0.8%	0.7%	0.2%	0.3%	0.3%	2.3%	2.0%	2.6%	33.1%	34.0%	36.4%
MT	86.2%	88.5%	89.2%	9.4%	8.1%	7.6%	4.4%	3.4%	3.2%	0.4%	0.5%	0.3%	3.7%	5.0%	3.8%	32.7%	40.9%	34.2%
NL	92.1%	91.0%	90.4%	6.0%	7.4%	7.9%	1.8%	1.6%	1.7%	0.1%	0.1%	0.1%	2.5%	2.8%	2.2%	29.1%	27.8%	27.1%
NO*	n.a.	91.9%	91.4%	n.a.	6.8%	7.2%	n.a.	1.3%	1.4%	n.a.	0.1%	0.1%	n.a.	1.0%	0.9%	n.a.	24.8%	25.2%
PL	83.3%	83.7%	85.2%	12.1%	11.8%	10.4%	4.3%	4.1%	4.1%	0.4%	0.5%	0.5%	5.8%	7.2%	9.9%	65.9%	65.1%	64.6%
PT	82.1%	86.4%	84.8%	13.3%	10.2%	11.5%	4.4%	3.3%	3.5%	0.3%	0.3%	0.4%	7.2%	8.0%	7.2%	54.6%	55.0%	56.3%
RO	77.7%	76.8%	78.4%	18.3%	19.8%	18.3%	3.5%	2.9%	2.9%	1.1%	1.2%	1.3%	10.5%	10.1%	10.8%	70.7%	72.5%	71.0%
SE	96.1%	95.9%	95.3%	3.5%	3.8%	4.4%	0.3%	0.3%	0.2%	0.0%	0.1%	0.1%	1.7%	1.5%	1.5%	43.3%	38.2%	37.6%
SI	89.3%	90.3%	90.2%	7.5%	7.1%	7.4%	2.9%	2.4%	2.2%	0.6%	0.5%	0.6%	5.4%	5.2%	5.1%	57.1%	57.7%	55.1%
SK	85.4%	86.7%	85.9%	12.6%	11.5%	12.3%	1.8%	1.6%	1.6%	0.3%	0.3%	0.3%	3.4%	4.0%	4.4%	66.2%	65.5%	63.0%
EU/EEA	88.5%	88.2%	88.3%	8.9%	9.6%	9.4%	2.4%	2.1%	2.1%	0.2%	0.2%	0.2%	4.0%	3.8%	3.8%	46.7%	45.8%	45.1%

		_	Fa	air value	d financ	ial ass	ets	_		_	_	_
Volumes bn EUR, % as share of fair value financial assets	Total fai	r valued fir assets	ancial	Level 1 fi	nancial a	ssets	Level 2 f	inancial a	assets	Level 3 f	inancial a	assets
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	57.8	64.5	62.8	59.8%	50.4%	48.6%	31.1%	41.4%	42.7%	9.1%	8.2%	8.7%
BE	89.7	105.3	93.1	37.5%	28.3%	30.6%	52.6%	65.4%	61.8%	9.9%	6.3%	7.6%
BG	3.9	2.5	2.4	74.9%	68.4%	71.1%	23.7%	30.2%	27.4%	1.4%	1.5%	1.5%
СҮ	1.3	0.9	0.9	73.0%	62.6%	62.5%	0.9%	8.1%	6.5%	26.1%	29.4%	31.0%
CZ	9.5	14.4	13.6	34.6%	25.8%	28.4%	61.5%	70.5%	67.7%	3.9%	3.7%	3.8%
DE	957.5	1,172.9	1,015.8	20.4%	15.1%	16.3%	73.4%	79.9%	78.0%	6.2%	5.0%	5.7%
DK	499.9	493.4	481.2	11.6%	11.4%	10.0%	81.3%	80.4%	82.8%	7.1%	8.1%	7.2%
EE	2.8	2.7	0.9	22.1%	22.1%	73.0%	77.6%	76.4%	22.3%	0.3%	1.5%	4.6%
ES	474.8	526.2	473.2	45.4%	38.5%	39.2%	51.6%	58.6%	57.9%	3.1%	2.9%	2.9%
FI	201.3	235.2	202.4	19.8%	19.3%	20.1%	78.3%	78.8%	77.7%	1.9%	1.9%	2.2%
FR	1,899.5	2,388.0	1,984.4	32.9%	24.4%	27.4%	62.6%	71.3%	67.7%	4.4%	4.3%	4.9%
GR	28.0	20.8	18.6	62.9%	39.0%	40.8%	33.7%	53.8%	50.7%	3.4%	7.2%	8.4%
HR	5.0	4.5	4.1	47.6%	39.4%	42.3%	50.6%	57.9%	55.4%	1.8%	2.7%	2.3%
HU	16.1	17.0	16.5	30.5%	25.4%	19.8%	41.3%	46.4%	49.2%	28.3%	28.1%	31.1%
IE	49.1	85.2	73.9	62.1%	39.2%	43.4%	34.1%	59.2%	54.1%	3.8%	1.6%	2.5%
IS	4.1	3.7	3.4	87.2%	86.3%	86.1%	3.9%	6.0%	6.5%	8.9%	7.7%	7.4%
п	379.6	370.8	333.7	65.6%	53.8%	55.8%	29.6%	41.2%	38.9%	4.8%	5.0%	5.3%
LI*	n.a.	27.3	16.0	n.a.	19.0%	50.2%	n.a.	59.9%	43.3%	n.a.	21.1%	6.5%
LT	1.9	1.4	1.4	45.9%	29.3%	27.9%	53.5%	69.0%	70.3%	0.6%	1.7%	1.8%
LU	12.0	12.5	11.3	54.8%	39.7%	44.4%	33.4%	50.2%	44.0%	11.8%	10.0%	11.6%
LV	4.3	4.1	2.2	26.1%	25.4%	46.5%	73.8%	73.8%	52.0%	0.0%	0.8%	1.6%
MT	2.5	2.0	1.8	77.9%	38.3%	43.3%	21.3%	60.5%	55.3%	0.9%	1.1%	1.4%
NL	241.1	309.7	252.8	45.5%	32.1%	40.2%	50.2%	64.0%	55.4%	4.3%	3.9%	4.4%
NO*	n.a.	82.0	76.4	n.a.	6.4%	6.5%	n.a.	72.8%	72.5%	n.a.	20.7%	21.1%
PL	40.9	36.8	36.2	61.3%	54.0%	56.8%	31.1%	38.6%	35.5%	7.5%	7.4%	7.8%
PT	38.6	26.5	23.2	69.7%	53.6%	53.2%	18.6%	29.3%	29.3%	11.8%	17.1%	17.5%
RO	15.1	9.4	14.3	98.1%	94.0%	92.0%	1.1%	3.8%	3.2%	0.8%	2.2%	4.7%
SE	105.7	152.1	114.4	46.2%	34.4%	39.6%	53.0%	65.1%	59.7%	0.8%	0.5%	0.7%
SI	5.3	4.8	4.7	61.1%	52.2%	50.8%	38.4%	47.0%	48.5%	0.4%	0.7%	0.7%
SK	2.3	2.1	2.3	83.0%	66.1%	65.7%	15.1%	32.0%	32.5%	1.8%	1.9%	1.8%
EU/EEA	5,030.9	6,037.2	5,205.6	33.8%	25.7%	27.9%	61.1%	69.3%	66.7%	5.0%	5.0%	5.4%

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



Sovereign exposures

							Sovere	eign ex	posure									
						D	irect exp	osures t	owards Ge	neral go	vernment	s <sup>(1)</sup>						
		Total	gross carry	ng amou	int					Total	carrying a			ort posit	ions)			
			of whic	h:								of whic	:h <sup>(2)</sup> :					
olumes bn EUR, % of total sov kposure			to home c	ountry	to other I count				Financial held for t		Fair va through		Fair va throug		Amortise	ed cost	Other fin asse	
	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-2
AT	103.2	98.5	26%	23%	62%	65%	102.8	98.3	3%	2%	0%	0%	23%	21%	69%	76%	4%	0
BE	170.2	155.3	40%	41%	46%	45%	168.5	154.2	1%	1%	0%	0%	9%	9%	89%	89%	1%	1
BG	5.6	5.9	78%	80%	15%	14%	5.6	5.9	1%	0%	0%	0%	40%	36%	44%	42%	16%	22
CY	2.7	3.5	82%	60%	9%	17%	2.7	3.5	0%	0%	0%	0%	17%	22%	83%	78%	0%	05
CZ	35.7	35.7	99%	99%	1%	1%	35.7	35.7	2%	1%	16%	19%	5%	5%	77%	75%	0%	0
DE	391.1	355.9	42%	42%	30%	27%	350.1	319.5	26%	24%	3%	2%	19%	21%	44%	46%	8%	7
DK	39.0	36.2	48%	51%	41%	36%	38.8	36.0	43%	35%	0%	0%	3%	4%	30%	36%	24%	25
EE	1.9	2.4	37%	34%	63%	66%	1.9	2.4	0%	1%	10%	8%	0%	0%	69%	73%	21%	18
	500.4	500.4	52%	52%	18%	18%	483.3	484.3	12%	11%	0%	0%	24%	21%	63%	68%	0%	0
FI	43.5	41.6	46%	45%	38%	43%	43.5	41.6	10%	6%	2%	0%	10%	10%	46%	53%	32%	31
FR	1,097.0	990.8	52%	54%	20%	18%	980.6	950.5	20%	15%	0%	0%	15%	14%	63%	70%	1%	1
GR	47.0	48.6	65%	68%	29%	26%	46.2	48.0	2%	2%	0%	0%	18%	14%	80%	84%	0%	0
HR	11.0	11.1	85%	85%	9%	9%	11.0	11.1	1%	1%	0%	0%	34%	30%	66%	70%	0%	C
HU	29.4	35.3	81%	75%	10%	17%	29.3	35.2	37%	1%	0%	0%	14%	26%	49%	73%	0%	C
IE	41.9	38.5	24%	24%	56%	56%	28.9	32.5	38%	38%	0%	0%	39%	37%	22%	21%	2%	4
IS	3.0	3.1	85%	67%	11%	27%	3.0	3.1	31%	36%	0%	0%	34%	30%	35%	35%	0%	C
IT	497.0	462.0	60%	58%	26%	27%	486.5	455.7	7%	5%	0%	0%	28%	25%	64%	69%	1%	1
U*	4.0	2.2	1%	0%	17%	17%	4.0	2.2	0%	0%	0%	0%	14%	0%	85%	100%	0%	0
LT	2.2	1.9	88%	86%	12%	14%	2.2	1.9	0%	0%	0%	0%	2%	3%	63%	60%	34%	36
LU	16.6	16.7	18%	17%	59%	57%	16.6	16.7	0%	0%	0%	0%	26%	25%	73%	74%	1%	1
LV	2.8	2.8	38%	37%	61%	61%	2.8	2.8	0%	0%	0%	0%	6%	6%	59%	60%	35%	34
MT	4.2	4.5	60%	53%	36%	41%	4.2	4.5	0%	0%	0%	0%	35%	25%	65%	75%	0%	C
NL	227.9	218.9	45%	43%	35%	35%	227.1	218.2	3%	3%	1%	1%	31%	31%	41%	41%	24%	23
NO	19.9	23.2	32%	28%	6%	4%	17.4	18.6	29%	17%	47%	73%	0%	0%	13%	10%	10%	C
PL	45.7	45.0	100%	100%	0%	0%	45.3	45.0	1%	0%	0%	0%	48%	47%	51%	53%	0%	C
PT	66.6	60.2	62%	60%	31%	33%	66.6	60.2	4%	2%	0%	0%	32%	27%	48%	58%	17%	13
RO	17.5	18.6	94%	93%	6%	6%	17.5	18.6	48%	47%	0%	0%	27%	25%	25%	28%	0%	C
SE	64.3	59.9	79%	75%	13%	16%	63.2	58.1	15%	15%	11%	13%	10%	11%	55%	48%	9%	14
SI	6.9	7.2	29%	24%	34%	38%	6.9	7.1	0%	0%	0%	0%	56%	51%	44%	49%	0%	0
SK	7.5	7.9	80%	84%	20%	16%	7.5	7.9	0%	0%	0%	0%	17%	32%	83%	68%	0%	0
EU/EEA	3,335	3,125	51%	51%	26%	26%	3,129	3,011	15%	12%	1%	1%	20%	19%	60%	64%	4%	45

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

			Sover	eign exp	osure					
		Total	gross carr	ying amou	unt by ma	aturity				
	0 - 3N	л	<b>3M -</b> :	14	1Y - 5	5Y	5Y - 1	0Y	10Y - n	nore
	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22	Jun-22	Dec-22
AT	8%	5%	7%	11%	40%	35%	30%	33%	15%	16%
BE BG	4%	3%	3%	5%	34%	29%	30%	33%	29%	309
	2%	7%	9%	4%	50%	47%	37%	38%	3%	49
CY	4%	7%	29%	14%	56%	68%	9%	9%	2%	29
CZ	11%	0%	4%	3%	27%	27%	43%	53%	15%	169
DE	10%	9%	8%	7%	28%	29%	13%	22%	40%	339
EE	35%	33%	10%	14%	39%	36%	8%	9%	7%	79
ES	1%	2%	9%	10%	43%	43%	42%	42%	5%	49
	9%	9%	18%	12%	31%	38%	26%	28%	16%	139
FI	25%	28%	9%	6%	26%	25%	25%	25%	15%	169
FR	17%	16%	12%	9%	26%	29%	18%	18%	26%	285
GR	11%	10%	5%	4%	21%	27%	21%	21%	41%	395
HR	2%	3%	18%	19%	41%	34%	33%	38%	6%	65
HU	16%	18%	7%	10%	46%	45%	28%	23%	4%	3
IE	28%	25%	9%	7%	36%	32%	21%	27%	7%	95
IS	62%	66%	23%	18%	11%	10%	2%	2%	2%	35
IT	5%	5%	10%	11%	40%	39%	31%	32%	13%	13
LI*	54%	49%	22%	28%	19%	21%	5%	3%	0%	05
LT	22%	8%	16%	25%	55%	57%	7%	10%	0%	0
LU	3%	6%	8%	12%	50%	42%	32%	30%	8%	95
LV	12%	0%	20%	25%	43%	48%	20%	21%	5%	59
MT	12%	11%	14%	16%	43%	44%	27%	24%	5%	49
NL	6%	4%	8%	9%	33%	32%	24%	25%	29%	305
NO	19%	22%	22%	15%	35%	40%	15%	15%	9%	75
PL	8%	11%	11%	5%	47%	51%	28%	27%	5%	65
PT	28%	25%	7%	6%	26%	24%	30%	39%	9%	65
RO	1%	2%	13%	20%	48%	44%	28%	25%	9%	99
SE	36%	35%	13%	15%	37%	34%	8%	9%	6%	79
SI	5%	12%	14%	12%	49%	46%	19%	19%	13%	119
SK	5%	8%	7%	4%	40%	38%	41%	43%	6%	65
EU/EEA	12%	12%	11%	10%	31%	33%	22%	24%	23%	225

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 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 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 included both in data for 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.



Liability composition and volumes

							Liabil	ities co	mposi	tion								
% of total liabilities	Debt se	curities is	ssued		ts from c titutions		Custome	r deposit HHs	s from	Custome	r deposit NFCs	s from	Other cus	tomer d	eposits	Other	liabilitie	s <sup>(2)</sup>
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	11.0%	10.6%	12.2%	8.2%	9.3%	8.2%	40.2%	38.7%	40.8%	17.3%	17.6%	18.4%	8.2%	9.8%	9.1%	15.1%	14.0%	11.3%
BE	11.8%	10.5%	11.2%	6.7%	6.8%	6.4%	39.3%	39.8%	42.0%	15.0%	15.1%	16.1%	11.2%	12.0%	11.7%	16.1%	15.9%	12.6%
BG	1.0%	0.5%	0.5%	4.8%	7.5%	7.4%	62.6%	56.8%	56.4%	25.4%	28.3%	28.5%	4.7%	4.9%	5.4%	1.6%	2.0%	1.8%
СҮ	1.9%	2.0%	2.0%	1.5%	1.6%	1.5%	57.3%	56.6%	58.5%	17.1%	17.9%	18.5%	7.4%	7.7%	7.7%	14.8%	14.2%	11.8%
CZ	15.6%	6.1%	9.5%	3.7%	10.0%	6.4%	49.8%	44.1%	49.0%	17.6%	17.7%	17.9%	8.7%	16.7%	11.1%	4.5%	5.4%	6.0%
DE	16.4%	14.0%	15.5%	11.5%	12.3%	12.0%	19.2%	16.8%	18.9%	12.1%	11.9%	13.2%	16.2%	17.4%	17.4%	24.6%	27.6%	23.1%
DK	55.8%	49.9%	52.6%	1.7%	2.3%	2.3%	11.8%	10.8%	11.2%	10.5%	10.1%	11.3%	7.4%	7.9%	7.1%	12.8%	19.0%	15.6%
EE	3.6%	5.6%	5.9%	3.0%	2.6%	3.2%	42.7%	37.7%	39.5%	33.5%	32.1%	34.2%	10.5%	14.5%	14.6%	6.7%	7.5%	2.6%
ES	12.1%	12.0%	12.8%	4.1%	5.0%	5.1%	39.8%	37.7%	40.4%	16.2%	16.1%	17.3%	8.6%	9.1%	9.5%	19.2%	20.1%	15.0%
FI	38.7%	36.8%	37.9%	2.4%	3.4%	2.5%	21.8%	19.6%	21.5%	16.0%	16.5%	15.9%	6.1%	6.8%	7.0%	14.9%	16.9%	15.2%
FR	15.8%	14.3%	15.9%	4.3%	4.7%	4.7%	25.7%	24.1%	25.9%	17.4%	16.1%	17.7%	12.4%	12.1%	11.5%	24.3%	28.7%	24.2%
GR	2.8%	2.8%	3.5%	2.0%	2.2%	2.3%	49.7%	49.6%	52.7%	17.5%	17.8%	19.0%	5.5%	5.7%	5.4%	22.6%	21.9%	17.1%
HR	1.2%	1.0%	1.2%	4.3%	4.9%	5.7%	58.1%	56.3%	56.4%	23.3%	24.7%	24.0%	9.3%	8.8%	9.3%	3.8%	4.2%	3.4%
HU	3.3%	3.3%	4.1%	4.2%	5.3%	4.4%	40.7%	38.9%	39.1%	29.5%	28.1%	29.0%	9.3%	10.9%	10.6%	13.0%	13.6%	12.7%
IE	5.9%	5.5%	5.3%	3.5%	5.1%	3.2%	34.9%	32.1%	35.0%	30.5%	25.9%	30.4%	6.8%	5.8%	7.6%	18.5%	25.6%	18.4%
IS	34.7%	33.4%	34.0%	0.6%	0.7%	0.8%	30.9%	29.6%	29.9%	19.6%	22.6%	20.2%	10.3%	8.9%	10.6%	3.9%	4.8%	4.5%
π	10.0%	9.1%	9.9%	4.4%	5.3%	5.1%	35.3%	35.6%	38.1%	17.8%	17.7%	18.9%	8.6%	9.3%	8.6%	23.8%	23.1%	19.3%
LI*	n.a.	5.5%	5.6%	n.a.	8.2%	7.1%	n.a.	37.8%	39.3%	n.a.	8.0%	8.2%	n.a.	35.6%	34.9%	n.a.	4.9%	4.8%
ιτ	0.3%	0.5%	0.6%	2.3%	2.4%	2.0%	57.2%	57.0%	62.2%	23.6%	19.0%	18.9%	9.8%	10.6%	9.4%	6.8%	10.5%	7.0%
LU	4.2%	3.6%	3.8%	23.1%	21.3%	22.1%	16.1%	15.6%	16.7%	10.2%	9.5%	10.4%	41.9%	45.4%	43.3%	4.5%	4.5%	3.7%
LV	0.6%	0.6%	0.6%	1.0%	2.3%	3.1%	54.0%	54.3%	54.3%	27.8%	27.1%	28.6%	8.5%	6.9%	8.5%	8.0%	8.8%	4.9%
MT	3.8%	3.5%	6.5%	1.2%	1.6%	1.2%	65.4%	64.8%	64.9%	18.5%	18.3%	18.0%	6.9%	6.8%	6.7%	4.2%	4.9%	2.6%
NL	20.0%	18.5%	20.2%	2.4%	3.5%	2.6%	38.8%	35.5%	40.8%	15.8%	15.5%	17.2%	8.9%	13.0%	9.9%	14.1%	14.0%	9.2%
NO*	n.a.	32.3%	33.9%	n.a.	5.6%	4.0%	n.a.	19.5%	20.9%	n.a.	24.6%	24.8%	n.a.	6.8%	6.9%	n.a.	11.3%	9.6%
PL	6.1%	5.1%	5.0%	1.7%	2.7%	1.5%	58.8%	53.7%	57.6%	19.3%	21.0%	20.4%	6.6%	6.7%	6.2%	7.3%	10.8%	9.4%
РТ	4.7%	4.1%	4.8%	1.8%	1.6%	2.7%	54.4%	54.7%	58.3%	19.7%	19.6%	21.2%	4.8%	4.8%	4.8%	14.7%	15.2%	8.3%
RO	1.7%	2.1%	2.5%	3.6%	5.3%	5.9%	55.9%	52.7%	54.0%	27.2%	27.7%	27.1%	5.8%	5.7%	6.9%	5.8%	6.5%	3.7%
SE	43.9%	40.5%	44.2%	1.7%	4.1%	1.8%	20.7%	18.5%	20.8%	18.9%	17.3%	18.1%	8.4%	10.5%	8.2%	6.5%	9.1%	7.0%
SI	1.8%	3.0%	3.5%	1.3%	1.3%	1.8%	68.5%	66.6%	66.3%	19.1%	21.0%	21.3%	4.4%	5.7%	4.8%	4.8%	2.4%	2.3%
SK	11.0%	10.9%	12.6%	2.3%	2.4%	2.2%	47.3%	45.3%	45.7%	20.0%	20.7%	23.9%	4.4%	5.3%	6.6%	15.1%	15.3%	8.9%
EU/EEA	17.4%	16.0%	17.4%	5.0%	5.8%	5.4%	30.0%	28.1%	30.5%	16.3%	15.7%	17.1%	10.9%	11.7%	11.1%	20.5%	22.6%	18.5%

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

T	otal liabilit	ies		Share	of secu	red fun	ding			Contin	gent lia	bilities:	loan c	ommit	ments		
Volumes bn EUR				% of debt sec	urities issued			Volumes bn EUR; % total Ioan comt.		ommitm volume	ents:		re of loa			ire of loa ments to	
	Dec-21	Sep-22	Dec-22		Dec-21	Sep-22	Dec-22		Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	710	750	707	AT	34.7%	38.1%	36.4%	AT	138	136	139	23.7%	23.9%	22.8%	60.3%	59.1%	60.7%
BE	1,130	1,169	1,110	BE	22.6%	20.9%	22.2%	BE	165	168	170	19.8%	18.9%	17.1%	56.7%	58.9%	60.5%
BG	34	33	34	BG	0.0%	0.0%	0.0%	BG	5	5	6	14.3%	11.2%	10.9%	79.5%	80.9%	80.1%
CY	40	42	42	CY	0.0%	0.0%	0.0%	CY	3	3	3	35.1%	35.3%	34.0%	63.1%	62.8%	63.7%
CZ	173	199	182	CZ	32.3%	7.2%	14.7%	cz	28	27	28	31.8%	28.1%	24.1%	51.2%	53.9%	57.2%
DE	3,531	4,133	3,706	DE	29.5%	28.4%	31.7%	DE	665	713	714	17.5%	16.1%	15.2%	60.6%	61.4%	61.8%
DK	743	741	720	DK	87.0%	86.3%	86.7%	DK	127	113	114	19.0%	18.3%	16.0%	62.1%	61.9%	65.5%
EE	33	40	38	EE	42.5%	57.2%	60.6%	EE	3	4	4	26.4%	22.2%	17.1%	68.6%	68.7%	75.7%
ES	3,337	3,650	3,426	ES	34.6%	31.2%	30.3%	ES	561	618	598	39.7%	39.1%	38.6%	47.8%	47.9%	49.1%
FI	659	725	686	FI	48.6%	43.2%	44.8%	FI	120	120	112	32.4%	28.5%	26.9%	55.9%	57.8%	58.5%
FR	8,071	8,933	8,353	FR	23.0%	22.2%	21.9%	FR	1,239	1,362	1,355	17.0%	16.1%	15.5%	59.7%	56.8%	58.4%
GR	288	299	287	GR	21.7%	20.4%	12.6%	GR	25	32	35	25.8%	21.0%	19.6%	70.4%	71.8%	73.7%
HR	45	51	53	HR	0.0%	0.0%	0.0%	HR	6	7	7	51.5%	49.7%	45.2%	44.7%	45.6%	48.8%
HU	115	120	123	HU	63.1%	50.5%	41.5%	HU	18	18	18	17.7%	17.5%	17.0%	67.1%	66.0%	68.0%
IE	305	369	345	IE	22.1%	10.3%	11.3%	IE	53	59	57	16.6%	18.2%	17.2%	76.5%	75.8%	76.7%
IS	26	29	27	IS	68.2%	67.3%	66.5%	IS	3	3	3	10.2%	11.4%	10.5%	83.8%	82.6%	84.0%
п	2,607	2,642	2,474	т	29.6%	30.7%	29.7%	IT	600	608	616	8.9%	8.7%	8.4%	69.1%	69.8%	71.4%
LI*	n.a.	94	91	LI*	n.a.	0.0%	0.0%	LI*	n.a.	36	34	n.a.	49.6%	49.3%	n.a.	2.2%	2.5%
LT	29	19	29	LT	0.0%	0.0%	0.0%	LT	3	2	2	20.3%	23.0%	23.1%	77.0%	73.0%	70.2%
LU	179	192	177	LU	0.0%	0.0%	0.0%	LU	17	17	17	29.8%	30.3%	30.1%	43.0%	35.8%	35.2%
LV	45	45	46	LV	0.0%	0.0%	0.0%	LV	4	4	4	32.2%	29.6%	25.8%	62.7%	66.2%	69.5%
MT	23	24	24	MT	74.1%	72.7%	62.6%	MT	3	3	3	37.7%	42.7%	39.9%	50.6%	47.4%	52.0%
NL	2,110	2,339	2,062	NL	24.0%	21.8%	22.7%	NL	383	405	409	19.0%	16.9%	15.5%	61.2%	63.3%	64.2%
NO*	n.a.	332	311	NO*	n.a.	40.7%	39.8%	NO*	n.a.	68	65	n.a.	44.5%	42.1%	n.a.	51.0%	53.1%
PL	179	185	188	PL	40.9%	36.7%	36.6%	PL	31	30	34	21.5%	18.4%	16.5%	71.0%	72.9%	76.1%
PT	274	287	272	РТ	38.6%	27.2%	25.3%	PT	27	27	28	26.4%	26.2%	24.3%	67.4%	67.3%	70.3%
RO	53	57	58	RO	0.0%	0.0%	0.0%	RO	8	9	9	17.3%	16.4%	16.3%	70.1%	70.6%	72.1%
SE	909	1,025	895	SE	46.2%	40.4%	41.2%	SE	157	141	140	24.8%	23.9%	20.1%	65.5%	64.9%	67.6%
SI	32	39	40	SI	0.0%	0.0%	0.0%	SI	4	5	5	32.2%	29.1%	27.0%	60.2%	64.9%	66.5%
SK	61	64	63	SK	85.1%	84.7%	79.1%	SK	11	12	12	22.8%	23.2%	20.9%	67.0%	66.8%	68.2%
EU/EEA	24,507	27,285	25,287	EU / EEA	35.6%	33.4%	33.8%	EU / EEA	4,201	4,534	4,515	20.5%	20.3%	19.2%	60.1%	58.9%	60.4%

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



Liquidity and Funding

				Volu	ime an	d com	osition	of liqu	id asse	ts (aftei	r weigh	ting)						
Volumes bn EUR and %		Total		Cash a	nd reserv	ves		l governn sets (L1)	nent	L1 :	securitie	5		ely high q ered bond		L2A 8	k L2B ass	ets
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	171.2	169.4	172.4	61.1%	52.5%	43.0%	16.3%	16.4%	23.1%	20.8%	28.9%	28.3%	0.9%	1.2%	4.3%	0.8%	1.0%	1.3%
BE	262.7	254.2	235.4	63.8%	60.0%	53.9%	17.5%	17.0%	16.6%	13.9%	16.9%	19.9%	2.0%	2.5%	5.0%	2.8%	3.6%	4.7%
BG	13.0	11.6	13.1	56.1%	55.5%	57.9%	42.2%	43.1%	40.8%	1.0%	0.6%	0.8%	0.0%	0.0%	0.0%	0.7%	0.7%	0.4%
CY	18.7	18.9	24.2	93.1%	91.9%	87.3%	1.2%	2.7%	7.8%	3.6%	2.0%	2.7%	0.5%	1.7%	0.4%	1.5%	1.7%	1.8%
cz	72.1	61.1	60.4	2.3%	3.9%	3.4%	35.7%	37.5%	42.3%	61.6%	58.2%	53.8%	0.1%	0.0%	0.1%	0.3%	0.3%	0.4%
DE	741.6	1,066.8	906.4	74.1%	73.3%	70.0%	8.7%	8.9%	12.5%	11.6%	14.1%	9.8%	2.0%	1.3%	3.8%	3.6%	2.5%	3.8%
DK	172.5	112.2	223.1	35.9%	32.3%	36.3%	9.9%	13.3%	8.5%	8.3%	7.8%	5.7%	40.9%	42.7%	46.2%	5.0%	3.9%	3.3%
EE	8.6	10.0	10.1	87.2%	84.0%	82.0%	12.3%	15.1%	17.0%	0.1%	0.5%	0.6%	0.4%	0.3%	0.3%	0.0%	0.0%	0.0%
ES	728.8	725.1	658.9	64.4%	33.3%	33.0%	26.2%	23.5%	32.5%	6.4%	41.0%	31.6%	0.2%	0.2%	0.6%	2.7%	2.0%	2.2%
FI	146.2	165.6	158.2	59.1%	58.7%	59.5%	9.6%	8.0%	6.5%	13.1%	15.3%	14.1%	15.9%	15.4%	17.0%	2.4%	2.6%	2.9%
FR	1,590.1	1,580.6	1,551.6	75.6%	62.6%	62.6%	11.9%	12.5%	13.6%	8.1%	20.6%	18.8%	0.9%	0.8%	1.2%	3.5%	3.5%	3.7%
GR	62.9	68.9	72.0	81.3%	45.0%	37.1%	16.9%	15.1%	36.4%	1.8%	39.7%	26.3%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%
HR	14.7	16.9	20.2	61.1%	56.2%	73.6%	37.9%	42.9%	25.6%	0.3%	0.4%	0.4%	0.0%	0.0%	0.0%	0.6%	0.5%	0.5%
HU	22.4	23.2	32.1	19.9%	29.4%	37.8%	66.6%	60.3%	49.5%	13.2%	9.8%	12.2%	0.0%	0.0%	0.0%	0.3%	0.5%	0.5%
IE	154.5	169.9	182.4	82.1%	87.4%	80.5%	7.0%	6.1%	9.3%	7.9%	5.0%	6.4%	1.9%	0.6%	2.3%	1.1%	0.9%	1.5%
IS	4.4	4.0		14.1%	20.0%	0.0%	52.9%	48.8%	0.0%	26.7%	21.8%	0.0%	0.0%	0.0%	0.0%	6.4%	9.4%	0.0%
п	604.1	544.1	561.7	64.5%	61.0%	47.6%	29.0%	28.5%	41.5%	2.7%	7.0%	6.3%	0.5%	0.3%	1.6%	3.2%	3.2%	3.1%
LI*	n.a.	37.8	40.2	n.a.	29.8%	29.2%	n.a.	9.3%	4.8%	n.a.	47.0%	54.7%	n.a.	2.1%	2.6%	n.a.	11.8%	8.9%
LT	13.5	9.4	19.3	95.3%	91.0%	92.6%	4.5%	8.5%	6.0%	0.0%	0.1%	1.2%	0.0%	0.0%	0.0%	0.3%	0.4%	0.2%
LU	96.7	74.9	74.0	64.5%	76.5%	57.5%	23.0%	7.9%	8.2%	7.4%	9.4%	26.0%	1.8%	2.2%	2.5%	3.3%	4.0%	5.8%
LV	2.6	2.1	2.6	36.9%	35.3%	39.3%	47.1%	51.2%	39.2%	13.8%	11.0%	19.5%	0.0%	0.0%	0.0%	2.2%	2.5%	1.9%
MT	9.2	9.6	9.2	64.4%	53.6%	49.2%	23.9%	32.4%	33.7%	7.9%	11.8%	14.6%	2.9%	1.6%	1.9%	1.0%	0.6%	0.6%
NL	451.4	583.4	437.3	67.5%	77.6%	63.8%	14.4%	10.4%	13.6%	12.8%	8.2%	16.7%	1.5%	1.1%	2.0%	3.8%	2.7%	3.8%
NO*	n.a.	76.8	73.0	n.a.	53.4%	39.0%	n.a.	9.3%	18.0%	n.a.	18.2%	19.2%	n.a.	13.9%	17.9%	n.a.	5.2%	5.9%
PL	52.6	45.1	52.8	5.6%	6.9%	6.3%	84.0%	83.0%	78.2%	8.8%	7.9%	13.8%	0.0%	0.0%	0.0%	1.5%	2.2%	1.7%
PT	82.9	82.3	76.8	50.8%	46.7%	41.8%	44.0%	37.6%	42.6%	2.3%	13.3%	13.2%	0.1%	0.1%	0.1%	2.8%	2.3%	2.3%
RO	19.0	16.8	20.1	15.0%	16.8%	15.8%	80.8%	79.7%	81.1%	4.1%	3.2%	2.8%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%
SE	199.7	270.6	197.1	61.6%	67.1%	61.3%	4.9%	4.0%	3.9%	23.0%	19.4%	23.5%	9.4%	8.5%	10.0%	1.2%	1.1%	1.3%
SI	10.2	11.2	12.1	62.9%	53.6%	56.4%	24.5%	32.0%	30.3%	8.4%	10.9%	10.4%	3.3%	2.3%	1.9%	0.9%	1.1%	1.0%
SK	12.2	10.5	13.3	74.4%	6.3%	22.6%	22.0%	17.7%	36.1%	2.5%	75.1%	38.8%	0.4%	0.4%	0.4%	0.6%	0.5%	2.0%
EU/EEA	5,435.5	5,942.8	5,607.4	67.5%	60.9%	56.0%	17.0%	15.2%	19.4%	9.4%	18.6%	16.8%	3.0%	2.6%	4.6%	3.1%	2.8%	3.3%

						Vo	lume a	nd com	positio	on of av	ailable	stable	funding	(after	weight	ting)								
				Conito	al items a								Other	non-fina	ncial	(Oth	er) financ	ial	Liabilitie	s provide	d from	Intro ar	oup and o	othor
Volumes bn EUR and %		Total					Reta	ail deposi	ts	Operat	ional dep	osits	custome	rs (excl. (	central	custom	ers and co	entral	und	letermine	ed		abilities	Julier
Volumes on EOK and 3				Insi	truments									banks)			banks		cou	nterparti	es		apinties	
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	614.8	602.3	581.3	10.2%	10.9%	11.4%	47.3%	47.8%	49.5%	0.8%	0.8%	0.7%	11.9%	12.8%	13.0%	14.5%	11.7%	8.5%	9.2%	11.0%	12.3%	6.1%	5.0%	4.6%
BE	809.2	780.7	742.9	10.1%	10.0%	10.6%	55.8%	59.5%	63.0%	2.6%	2.8%	3.5%	8.4%	9.3%	7.9%	21.9%	17.3%	13.6%	0.5%	0.5%	0.7%	0.7%	0.5%	0.7%
BG	31.5	28.4	29.9	15.7%	13.9%	13.5%	73.6%	72.0%	71.5%	0.1%	0.0%	0.0%	9.3%	11.7%	11.9%	0.3%	1.2%	2.1%	0.5%	0.6%	0.5%	0.4%	0.5%	0.4%
CY	34.2	38.1	42.3	10.9%	9.8%	8.7%	70.2%	63.6%	64.6%	0.0%	0.0%	0.0%	11.4%	10.1%	13.9%	5.8%	14.7%	11.3%	0.0%	0.0%	0.0%	1.7%	1.8%	1.5%
CZ	128.1	138.9	132.8	11.3%	9.9%	10.6%	64.9%	61.2%	65.1%	6.1%	5.3%	5.8%	13.0%	18.4%	11.9%	4.2%	4.4%	5.4%	0.5%	0.6%	0.9%	0.0%	0.3%	0.3%
DE	2,355.9	2,343.3	2,272.4	11.6%	12.8%	13.5%	29.3%	30.3%	31.7%	2.0%	3.2%	5.2%	13.4%	14.8%	14.5%	23.8%	19.2%	13.7%	17.3%	17.0%	18.4%	2.6%	2.6%	2.9%
DK	509.1	426.9	429.0	21.0%	20.1%	19.8%	44.7%	37.8%	43.0%	1.2%	4.9%	4.9%	16.1%	17.9%	15.7%	11.6%	11.9%	7.9%	0.0%	6.8%	8.2%	5.3%	0.5%	0.5%
EE	28.4	32.3	31.9	13.7%	13.5%	13.7%	57.4%	56.7%	58.3%	8.9%	8.1%	9.1%	8.5%	9.6%	9.4%	7.3%	6.8%	4.4%	4.0%	5.2%	4.8%	0.2%	0.2%	0.2%
ES	2,642.8	2,591.4	2,488.8	10.2%	10.5%	10.8%	52.4%	55.3%	58.1%	1.8%	1.9%	1.9%	9.2%	10.3%	11.0%	16.8%	11.4%	7.3%	7.8%	9.2%	9.5%	1.9%	1.6%	1.5%
FI	461.0	466.5	451.4	10.6%	10.5%	10.8%	31.3%	33.1%	33.9%	5.3%	3.4%	4.0%	8.4%	10.1%	9.5%	7.0%	5.2%	2.0%	37.3%	37.1%	39.1%	0.1%	0.6%	0.9%
FR	4,983.8	4,911.9	4,763.9	11.7%	11.9%	12.4%	40.8%	43.0%	44.5%	3.0%	3.0%	5.2%	12.6%	13.4%	12.8%	20.2%	16.0%	12.1%	8.7%	9.6%	10.1%	3.0%	3.0%	3.0%
GR	237.1	242.7	232.7	10.6%	10.7%	11.9%	61.3%	62.0%	65.8%	0.7%	0.7%	0.8%	10.4%	10.9%	11.4%	15.5%	13.8%	7.5%	0.9%	0.7%	1.3%	0.8%	1.2%	1.3%
HR	33.7	36.6	38.0	16.7%	14.7%	14.2%	64.8%	65.2%	65.5%	0.0%	0.0%	0.0%	14.7%	16.6%	16.4%	1.3%	1.2%	1.2%	1.5%	1.3%	1.7%	1.0%	0.9%	1.1%
HU	95.1	92.6	100.7	13.6%	13.7%	13.1%	54.7%	55.7%	50.1%	0.2%	0.1%	0.1%	15.9%	16.7%	15.3%	14.1%	12.4%	11.8%	1.2%	1.3%	1.4%	0.3%	0.1%	8.3%
IE	332.3	345.1	329.7	18.9%	19.3%	20.1%	41.2%	39.8%	40.9%	4.7%	5.1%	6.7%	12.6%	12.3%	13.2%	17.5%	18.2%	13.3%	4.7%	5.0%	5.5%	0.4%	0.3%	0.2%
IS	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
п	2,054.5	1,930.8	1,823.1	10.4%	11.0%	11.8%	47.5%	51.8%	55.5%	1.8%	1.9%	2.3%	10.6%	11.7%	11.7%	23.0%	17.3%	12.4%	4.5%	4.6%	4.9%	2.1%	1.6%	1.4%
LI*	n.a.	62.1	59.8	n.a.	15.0%	15.2%	n.a.	53.6%	54.7%	n.a.	1.6%	1.5%	n.a.	19.6%	19.8%	n.a.	5.4%	3.8%	n.a.	4.4%	4.5%	n.a.	0.5%	0.5%
LT	26.2	26.4	37.0	8.3%	8.4%	10.8%	69.0%	68.9%	69.8%	8.6%	8.4%	7.3%	4.9%	5.0%	5.2%	8.4%	8.7%	6.2%	0.0%	0.0%	0.0%	0.7%	0.6%	0.7%
LU	177.6	140.1	134.7	15.6%	14.8%	15.4%	31.0%	35.7%	37.2%	15.5%	7.9%	8.0%	16.8%	18.5%	18.8%	18.3%	20.4%	17.8%	0.5%	0.6%	0.6%	2.3%	2.1%	2.2%
LV	7.5	7.5	7.6	11.5%	11.3%	11.0%	65.7%	66.0%	67.2%	6.8%	7.5%	7.5%	8.6%	8.8%	10.5%	7.1%	3.6%	1.0%	0.0%	2.7%	2.6%	0.2%	0.1%	0.2%
MT	20.3	20.4	21.0	9.7%	7.8%	11.2%	73.4%	75.5%	73.2%	1.1%	1.1%	1.1%	9.3%	9.4%	9.2%	6.5%	6.0%	5.2%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%
NL	1,739.1	1,672.6	1,592.7	9.3%	9.8%	10.1%	48.6%	51.4%	54.5%	1.5%	1.5%	4.0%	8.4%	9.8%	7.5%	13.9%	9.7%	5.0%	18.1%	17.7%	18.5%	0.2%	0.3%	0.3%
NO*	n.a.	206.1	199.9	n.a.	14.5%	14.5%	n.a.	30.2%	31.4%	n.a.	3.1%	3.4%	n.a.	21.2%	20.5%	n.a.	0.5%	0.6%	n.a.	28.1%	27.2%	n.a.	2.4%	2.5%
PL	147.8	144.7	152.1	14.2%	13.9%	13.7%	68.6%	66.4%	68.7%	5.1%	4.4%	4.7%	8.7%	11.2%	9.7%	0.7%	0.4%	0.4%	2.6%	2.6%	2.0%	0.0%	1.2%	0.8%
PT	240.2	242.0	232.4	10.0%	9.2%	9.4%	66.2%	68.4%	72.3%	1.7%	1.8%	1.9%	7.4%	7.9%	8.1%	10.7%	8.3%	3.1%	0.9%	1.0%	1.4%	3.2%	3.4%	3.7%
RO	46.5	47.4	49.1	13.4%	12.6%	12.2%	70.0%	68.8%	68.7%	0.0%	0.0%	0.0%	12.6%	13.4%	13.8%	2.8%	3.6%	3.5%	1.2%	1.6%	1.7%	0.0%	0.0%	0.0%
SE	659.8	647.7	620.0	9.6%	10.0%	10.0%	32.8%	33.4%	34.0%	9.9%	9.4%	9.4%	4.5%	5.7%	5.1%	3.9%	3.4%	3.2%	33.3%	32.1%	32.1%	6.0%	6.0%	6.1%
SI	30.1	36.2	37.5	11.8%	12.2%	13.3%	75.4%	74.1%	72.6%	0.0%	0.0%	0.0%	8.0%	9.9%	10.1%	3.9%	2.2%	2.5%	0.6%	1.3%	1.3%	0.2%	0.2%	0.3%
SK	55.8	57.1	56.2	8.9%	8.8%	9.3%	54.4%	54.9%	56.1%	2.8%	2.1%	2.2%	6.9%	7.4%	8.8%	15.4%	14.7%	9.5%	10.4%	11.0%	12.2%	1.2%	1.1%	1.8%
EU/EEA	17,619.8	17,431.2	16,836.3	11.3%	11.7%	12.1%	43.8%	45.7%	47.8%	2.7%	2.8%	4.0%	11.0%	12.1%	11.7%	17.9%	13.8%	9.8%	10.9%	11.7%	12.4%	2.4%	2.2%	2.2%

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 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 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 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 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 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 included both in data for countries X and Y (for the latter as part of the consolidated entity domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity domiciled in country X is included both in data for the entities A and Y (for the latter as part of the consolidated entity domiciled in the entities A and Y (for the latter as part of the consolidated entity domiciled in the entities A and Y (for the latter as part of the consolidated entity domiciled in the entities A and Y (for the



Composition of own funds and risk-weighted assets

						Com	positior	n of owr	funds	(Tier 1 c	apital)							
Volumes bn EUR and %	Own fund	ds (Tier 1 volume	capital)		l instrume as CET1 Ca		Retair	ned earnin	ngs		nulated of nensive in		Other CE	T1 compo	onents	Addition	al Tier 1 c	apital
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	52.2	55.4	56.5	34%	29%	28%	62%	67%	69%	-16%	-13%	-16%	10%	8%	9%	10%	9%	9%
BE	77.7	74.2	74.8	46%	46%	46%	63%	68%	68%	-3%	-5%	-5%	-13%	-14%	-14%	6%	6%	6%
BG	4.9	3.9	3.9	24%	25%	25%	35%	45%	45%	4%	-1%	-1%	34%	31%	31%	3%	0%	0%
CY	3.5	3.4	3.6	44%	45%	47%	34%	34%	38%	3%	5%	0%	9%	6%	6%	10%	10%	10%
CZ	13.0	12.5	12.6	19%	20%	20%	78%	79%	78%	-1%	-3%	-2%	2%	1%	2%	3%	3%	3%
DE	208.4	222.1	225.0	51%	52%	52%	33%	35%	36%	-1%	-3%	-4%	8%	8%	7%	8%	8%	8%
DK	41.3	38.3	39.1	3%	4%	4%	81%	81%	84%	0%	0%	0%	6%	7%	5%	9%	8%	8%
EE	3.9	4.3	4.3	6%	10%	10%	58%	58%	58%	0%	0%	0%	36%	31%	31%	0%	1%	1%
ES	200.2	200.9	200.3	61%	59%	59%	64%	67%	69%	-26%	-27%	-29%	-11%	-10%	-10%	13%	11%	11%
FI	42.7	41.1	41.2	17%	18%	18%	82%	80%	79%	-2%	-1%	-2%	-5%	-5%	-4%	8%	9%	8%
FR	453.4	444.8	453.4	32%	33%	32%	36%	40%	41%	1%	-1%	-3%	26%	23%	23%	5%	7%	7%
GR	20.1	20.3	21.8	273%	118%	78%	-242%	-54%	19%	-2%	-6%	-4%	68%	38%	4%	3%	3%	3%
HR	6.4	6.1	6.2	35%	36%	36%	59%	62%	62%	2%	-1%	-1%	4%	3%	4%	0%	0%	0%
HU	11.8	11.6	11.9	17%	17%	18%	82%	76%	80%	0%	4%	0%	2%	3%	3%	0%	0%	0%
IE	50.8	52.5	52.3	37%	36%	37%	67%	66%	66%	-4%	-8%	-9%	-5%	0%	0%	6%	6%	6%
IS	4.5	4.5	4.3	35%	35%	34%	60%	57%	58%	0%	0%	0%	1%	4%	4%	4%	4%	4%
π	170.0	163.8	167.4	52%	49%	50%	36%	42%	43%	-2%	-5%	-6%	5%	5%	4%	9%	9%	9%
LI*	n.a.	7.6	7.4	n.a.	7%	7%	n.a.	94%	94%	n.a.	19%	18%	n.a.	-21%	-20%	n.a.	0%	0%
LT	2.1	2.1	2.5	46%	48%	114%	35%	32%	28%	0%	0%	0%	20%	20%	-42%	0%	0%	0%
LU	22.2	18.2	18.1	46%	41%	41%	45%	49%	49%	7%	8%	7%	1%	1%	1%	1%	2%	2%
LV	4.6	4.4	4.4	91%	94%	94%	11%	8%	8%	0%	0%	0%	-2%	-2%	-2%	0%	0%	0%
MT	1.6	1.5	1.6	50%	55%	52%	43%	45%	46%	2%	0%	0%	4%	0%	2%	0%	0%	0%
NL	132.3	135.4	132.8	33%	33%	33%	61%	60%	63%	-1%	-1%	-3%	-4%	-4%	-4%	11%	11%	11%
NO*	n.a.	23.1	24.3	n.a.	20%	19%	n.a.	80%	82%	n.a.	2%	1%	n.a.	-10%	-9%	n.a.	7%	7%
PL	18.6	17.3	18.1	23%	23%	23%	17%	16%	16%	-10%	-20%	-16%	70%	80%	77%	0%	0%	0%
PT	20.4	19.0	19.3	57%	61%	51%	31%	30%	32%	-17%	-26%	-28%	25%	30%	39%	5%	5%	5%
RO	5.3	5.2	5.1	47%	51%	51%	39%	42%	44%	-1%	-11%	-9%	15%	15%	11%	0%	3%	3%
SE	53.4	52.7	52.3	15%	15%	15%	69%	68%	69%	6%	6%	5%	1%	3%	4%	9%	9%	8%
SI	3.2	4.0	4.3	44%	35%	33%	58%	66%	67%	0%	-6%	-6%	-2%	5%	4%	0%	0%	2%
SK	4.6	4.7	4.8	22%	22%	21%	67%	69%	71%	1%	0%	0%	0%	-1%	-2%	10%	10%	10%
EU/EEA	1,533.0	1,555.7	1,572.9	43%	40%	39%	45%	50%	52%	-4%	-6%	-7%	9%	8%	7%	8%	8%	8%

							F	RWA coi	mpositi	on								
Volumes bn EUR and %	RV	VA volum	e	req	t risk capi uirements ecuritisat			isation ca uirements			t risk cap uirement			onal risk c uirement		Other capi	tal requir	ements
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	324.2	345.2	339.5	84.2%	82.8%	81.6%	0.5%	0.6%	0.7%	2.8%	4.1%	4.3%	10.1%	10.6%	10.4%	2.4%	1.8%	3.0%
BE	393.8	392.8	390.2	83.6%	87.5%	86.8%	0.8%	0.8%	0.7%	1.7%	2.3%	2.2%	8.3%	8.3%	8.5%	5.6%	1.1%	1.8%
BG	20.5	18.8	18.2	91.9%	92.8%	92.4%	0.0%	0.0%	0.5%	0.4%	0.6%	0.2%	7.7%	6.7%	6.8%	0.0%	0.0%	0.1%
СҮ	18.5	17.8	18.3	88.3%	87.4%	88.1%	0.9%	0.8%	1.1%	0.1%	0.7%	0.0%	10.5%	11.0%	10.8%	0.2%	0.1%	0.0%
cz	58.5	62.9	64.7	84.8%	85.6%	85.0%	0.1%	0.1%	0.1%	3.2%	3.1%	3.0%	11.1%	10.4%	10.4%	0.8%	0.9%	1.6%
DE	1,242.4	1,378.7	1,325.2	77.8%	76.0%	76.2%	2.2%	2.1%	2.2%	7.2%	9.0%	8.3%	10.5%	9.9%	10.5%	2.3%	2.9%	2.8%
DK	202.7	196.7	201.4	84.3%	83.0%	81.3%	0.2%	0.2%	0.2%	5.1%	6.0%	6.5%	8.1%	8.0%	7.9%	2.4%	2.8%	4.1%
EE	15.0	18.5	19.2	89.8%	90.5%	90.1%	0.0%	0.0%	0.0%	0.5%	0.3%	0.3%	8.8%	8.1%	8.3%	0.9%	1.1%	1.3%
ES	1,359.3	1,431.6	1,416.6	86.3%	86.3%	85.8%	0.8%	0.8%	0.8%	2.6%	2.6%	2.2%	9.5%	9.4%	9.2%	0.8%	1.0%	2.0%
FI	219.1	221.7	219.1	80.5%	78.8%	78.9%	0.4%	0.6%	0.6%	2.9%	3.2%	2.7%	8.5%	8.7%	8.9%	7.7%	8.7%	9.0%
FR	2,674.9	2,776.3	2,750.9	85.7%	85.7%	85.6%	1.4%	1.5%	1.5%	2.7%	2.9%	2.7%	9.4%	9.1%	9.3%	0.9%	0.8%	0.8%
GR	142.1	143.7	143.8	86.7%	87.2%	86.5%	1.8%	2.1%	2.1%	3.0%	2.3%	2.2%	8.3%	8.2%	8.7%	0.2%	0.3%	0.4%
HR	25.6	26.9	26.3	90.0%	88.2%	88.8%	0.0%	0.0%	0.0%	0.8%	2.7%	1.8%	9.2%	9.0%	9.4%	0.0%	0.0%	0.0%
HU	66.3	71.3	72.9	88.5%	89.3%	88.2%	0.0%	0.0%	0.0%	0.8%	1.3%	1.4%	10.5%	9.2%	10.3%	0.2%	0.1%	0.1%
IE	237.8	275.3	258.7	82.4%	79.7%	78.0%	2.4%	2.5%	2.4%	4.0%	7.0%	8.7%	8.7%	7.8%	8.2%	2.5%	3.0%	2.7%
IS	19.4	21.8	20.3	88.7%	89.5%	89.3%	0.0%	0.0%	0.0%	1.4%	1.5%	1.4%	9.7%	8.7%	9.0%	0.2%	0.3%	0.3%
п	1,004.5	1,009.6	968.5	83.9%	83.8%	82.9%	1.9%	2.0%	2.2%	2.9%	3.3%	2.9%	10.2%	10.3%	10.8%	1.1%	0.6%	1.2%
LI*	n.a.	40.5	38.0	n.a.	78.9%	77.6%	n.a.	0.0%	0.0%	n.a.	6.9%	6.8%	n.a.	13.1%	14.5%	n.a.	1.1%	1.1%
LT	9.6	11.4	13.3	88.5%	91.9%	86.2%	0.0%	0.4%	0.4%	0.5%	0.5%	0.5%	8.1%	7.2%	11.7%	2.9%	0.0%	1.2%
LU	108.6	86.6	82.4	86.1%	89.3%	85.7%	2.5%	3.1%	3.3%	0.9%	0.8%	0.6%	8.3%	7.1%	7.7%	2.3%	-0.3%	2.6%
LV	15.0	16.4	18.4	87.4%	90.0%	89.5%	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	10.5%	9.5%	9.4%	1.9%	0.3%	1.0%
МТ	8.1	8.0	8.1	88.8%	90.0%	87.8%	1.4%	1.5%	1.5%	0.0%	0.0%	0.0%	9.7%	9.8%	10.1%	0.0%	-1.4%	0.6%
NL	696.5	777.2	752.6	78.2%	77.9%	78.5%	0.8%	0.9%	0.8%	2.2%	2.9%	2.7%	12.2%	11.2%	11.2%	6.5%	7.1%	6.8%
NO*	n.a.	125.1	123.7	n.a.	89.1%	88.7%	n.a.	0.0%	0.0%	n.a.	0.7%	0.7%	n.a.	9.2%	9.8%	n.a.	1.0%	0.7%
PL	111.2	107.9	109.0	89.0%	88.2%	86.6%	0.1%	0.1%	0.1%	1.2%	0.7%	1.5%	9.5%	10.7%	11.6%	0.2%	0.2%	0.2%
РТ	128.4	128.0	123.8	85.4%	85.1%	84.1%	0.6%	0.9%	1.1%	3.7%	3.9%	3.7%	8.7%	8.7%	9.3%	1.6%	1.4%	1.9%
RO	25.3	28.5	28.6	80.2%	83.3%	82.3%	0.0%	0.0%	0.0%	3.9%	2.5%	2.7%	15.5%	13.9%	14.6%	0.4%	0.4%	0.4%
SE	255.4	260.5	256.8	59.8%	59.9%	59.4%	0.1%	0.1%	0.1%	2.3%	4.2%	3.7%	8.1%	7.6%	7.7%	29.8%	28.2%	29.2%
SI	20.4	26.8	27.0	84.6%	85.9%	85.1%	0.0%	0.0%	0.0%	6.0%	5.0%	5.2%	9.3%	8.6%	9.3%	0.1%	0.4%	0.4%
SK	25.3	27.3	27.7	91.2%	91.9%	92.2%	0.4%	0.4%	0.4%	0.4%	0.5%	0.2%	7.9%	7.1%	7.1%	0.1%	0.1%	0.1%
EU/EEA	8,951.4	9,549.8	9,349.9	82.9%	82.4%	82.2%	1.3%	1.3%	1.3%	3.4%	4.0%	3.8%	9.8%	9.5%	9.7%	2.7%	2.8%	3.0%

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



Profitability analysis: main drivers within RoE

						Comp	onents o	of RoE: I	evenu	e side					
%	(Retur	RoE n on Equi	ity)		erest inco equity	me /		& commi me / equi		Net tradi FV res	ng incom sult) / equ		Other op	erating in equity	come /
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	7.3%	11.6%	12.8%	18.6%	21.5%	22.4%	9.8%	12.2%	12.6%	-0.2%	1.3%	0.3%	1.3%	-0.4%	1.0%
BE	9.0%	9.0%	9.8%	15.7%	16.7%	17.0%	6.1%	6.3%	6.2%	0.8%	1.4%	1.0%	0.5%	0.6%	1.0%
BG	10.9%	11.9%	13.1%	17.0%	17.2%	17.8%	8.3%	8.9%	8.7%	1.5%	5.1%	2.2%	1.6%	-2.6%	0.7%
CY	0.3%	2.8%	2.8%	18.5%	19.7%	22.6%	8.1%	9.1%	9.2%	-0.3%	0.4%	0.4%	2.7%	3.6%	3.5%
CZ	11.7%	15.2%	14.2%	20.8%	26.1%	26.2%	6.1%	6.8%	6.8%	2.7%	3.3%	2.7%	-0.3%	-0.7%	-0.2%
DE	4.1%	5.1%	6.0%	14.1%	15.0%	15.8%	11.1%	10.5%	10.1%	2.4%	2.7%	2.1%	0.9%	0.8%	1.2%
DK	8.4%	-0.4%	2.7%	13.4%	14.0%	14.2%	5.8%	5.1%	5.0%	1.9%	0.6%	1.8%	2.6%	2.8%	2.8%
EE	8.2%	9.6%	10.7%	13.4%	16.1%	18.1%	4.8%	5.4%	5.4%	1.3%	1.5%	0.8%	0.3%	-0.3%	0.7%
ES	11.3%	10.6%	10.4%	28.6%	31.5%	32.6%	10.8%	11.5%	11.5%	1.2%	1.6%	1.5%	1.4%	-0.2%	-0.3%
FI	9.4%	8.7%	9.6%	13.9%	15.3%	16.1%	7.9%	7.7%	7.6%	2.8%	4.1%	3.5%	0.1%	-2.5%	-1.4%
FR	7.4%	6.2%	6.1%	13.3%	13.3%	13.5%	10.6%	10.4%	10.4%	3.4%	3.5%	3.5%	2.0%	2.4%	1.9%
GR	-19.4%	15.8%	15.3%	21.6%	21.4%	22.7%	5.9%	6.7%	6.6%	1.0%	8.0%	6.2%	-4.1%	4.8%	5.3%
HR	8.0%	11.2%	8.8%	14.7%	14.5%	15.1%	7.3%	8.2%	7.9%	2.1%	3.0%	2.3%	0.2%	-0.7%	-0.2%
HU	14.4%	9.9%	11.0%	28.5%	31.2%	34.0%	15.2%	15.0%	16.2%	2.9%	8.4%	3.1%	0.0%	-5.9%	-1.0%
IE	7.6%	6.9%	7.2%	13.0%	12.9%	14.5%	5.3%	5.5%	5.7%	0.6%	1.2%	1.1%	2.5%	3.3%	3.3%
IS	12.6%	10.1%	9.7%	16.3%	19.0%	18.8%	5.8%	6.1%	5.9%	2.2%	-2.6%	-2.0%	1.2%	1.2%	1.1%
іт	5.6%	8.9%	9.2%	15.1%	16.8%	18.2%	14.0%	13.5%	13.4%	1.1%	1.9%	2.1%	3.3%	2.5%	2.0%
LI*	n.a.	7.4%	6.7%	n.a.	6.4%	7.1%	n.a.	21.6%	21.2%	n.a.	3.0%	3.4%	n.a.	2.1%	2.5%
LT	11.2%	11.8%	6.0%	14.5%	20.1%	11.0%	8.7%	8.7%	10.4%	2.0%	2.2%	-0.2%	0.6%	-0.4%	-4.7%
LU	6.0%	6.0%	6.8%	12.6%	13.7%	14.2%	8.5%	8.1%	7.9%	0.3%	0.7%	1.2%	3.3%	3.1%	2.7%
LV	4.3%	9.9%	11.5%	6.3%	14.8%	17.4%	3.1%	7.3%	7.2%	1.0%	1.2%	1.1%	-0.3%	0.3%	0.4%
MT	3.4%	-1.3%	4.1%	16.8%	18.7%	20.1%	5.8%	5.8%	5.7%	0.4%	1.2%	1.2%	0.8%	0.8%	0.6%
NL	8.5%	8.0%	8.1%	21.6%	21.7%	22.3%	5.6%	5.7%	5.7%	1.5%	1.1%	1.5%	2.5%	3.0%	2.3%
NO*	n.a.	12.3%	12.6%	n.a.	18.7%	19.1%	n.a.	4.4%	4.3%	n.a.	1.3%	1.1%	n.a.	1.5%	1.3%
PL	9.0%	6.8%	9.0%	23.3%	36.1%	36.9%	10.1%	11.4%	11.1%	1.1%	3.7%	2.0%	1.0%	-5.5%	-4.3%
РТ	4.6%	8.9%	9.5%	16.3%	19.7%	21.4%	8.4%	9.3%	9.3%	1.0%	2.1%	1.3%	1.7%	1.1%	1.6%
RO	15.8%	19.5%	19.3%	25.4%	31.9%	33.6%	8.5%	9.8%	9.9%	1.9%	3.1%	2.8%	4.1%	3.1%	3.0%
SE	11.8%	11.3%	11.5%	16.7%	17.7%	18.5%	7.1%	6.7%	6.5%	1.4%	2.2%	1.9%	0.7%	-0.3%	0.2%
SI	10.9%	18.9%	17.2%	17.5%	18.3%	19.6%	10.0%	9.8%	9.6%	1.7%	1.1%	1.0%	0.6%	0.3%	0.9%
SK	10.0%	9.7%	11.1%	20.2%	19.9%	20.5%	9.5%	9.7%	9.6%	0.4%	0.5%	0.6%	0.7%	1.0%	1.3%
EU/EEA	7.3%	7.8%	8.0%	17.1%	18.2%	18.9%	10.1%	10.0%	10.0%	2.1%	2.5%	2.4%	1.7%	1.5%	1.4%

					Co	ompone	ents of R	oE: exp	enses,	costs, pi	rovision	ıs, imp	airments	i				
%	Staff exp	enses / e	equity	deprecia	admin. (i tion) expe equity		Provis	ions / eqi	uity	Impairm losse	ents (creo es) / equi		Contribut resolution			Other (in	cl. tax) /	equity
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	9.8%	9.3%	9.5%	7.4%	7.5%	7.7%	0.7%	0.3%	0.8%	1.0%	2.5%	2.8%	1.1%	1.4%	1.1%	2.1%	1.9%	1.7%
BE	7.0%	7.2%	7.2%	6.2%	6.9%	6.8%	0.0%	0.2%	0.2%	0.1%	0.8%	0.9%	1.0%	1.6%	1.2%	-0.2%	-0.7%	-1.0%
BG	5.5%	5.6%	5.6%	5.9%	5.5%	5.6%	-0.1%	1.1%	0.3%	3.9%	2.0%	2.5%	1.0%	1.4%	1.0%	1.2%	1.1%	1.2%
CY	11.2%	15.6%	14.2%	9.5%	9.1%	11.7%	-0.1%	0.0%	0.4%	4.2%	1.3%	2.6%	1.2%	1.6%	1.4%	2.6%	2.4%	2.5%
CZ	7.5%	7.8%	7.9%	6.6%	6.9%	7.3%	0.1%	0.1%	1.0%	-0.3%	0.6%	0.8%	0.9%	1.4%	1.1%	2.8%	3.4%	3.2%
DE	10.4%	10.1%	10.2%	9.6%	8.8%	8.9%	1.0%	0.1%	0.2%	0.6%	1.3%	1.5%	1.1%	1.6%	1.2%	1.7%	2.0%	1.3%
DK	7.7%	7.4%	7.2%	6.1%	12.2%	10.8%	-0.2%	0.6%	0.6%	-0.1%	-0.5%	-0.1%	0.3%	0.4%	0.4%	1.4%	2.7%	2.4%
EE	5.2%	5.7%	5.8%	5.5%	5.4%	5.9%	0.0%	0.2%	0.2%	0.2%	0.5%	0.8%	0.5%	0.6%	0.7%	0.1%	0.8%	1.0%
ES	12.1%	11.1%	11.4%	9.4%	9.7%	9.8%	2.4%	1.1%	1.2%	6.2%	6.8%	7.3%	1.5%	1.2%	1.6%	-0.9%	3.7%	3.6%
FI	7.1%	7.2%	7.3%	4.8%	5.0%	5.1%	-0.1%	0.0%	0.1%	0.7%	0.3%	0.5%	0.8%	1.3%	1.0%	2.0%	2.1%	2.3%
FR	11.0%	10.9%	11.0%	8.0%	8.0%	8.1%	0.2%	-0.1%	-0.1%	1.7%	2.0%	2.1%	0.7%	1.1%	0.9%	0.4%	1.4%	1.1%
GR	7.7%	7.0%	7.1%	7.4%	7.0%	6.9%	0.4%	1.1%	1.2%	25.5%	7.9%	7.3%	1.0%	1.1%	1.1%	1.8%	0.9%	1.9%
HR	5.9%	5.7%	6.1%	5.8%	6.1%	6.3%	1.0%	0.9%	1.9%	1.2%	-1.9%	-0.8%	0.5%	0.7%	0.6%	1.9%	2.1%	2.1%
HU	11.1%	9.5%	10.7%	15.1%	17.3%	17.8%	0.3%	0.2%	0.4%	1.6%	5.8%	5.9%	1.1%	1.4%	1.3%	3.0%	4.4%	5.1%
IE	7.1%	6.9%	7.1%	7.2%	6.9%	7.1%	0.1%	0.5%	0.4%	-1.7%	-0.6%	0.6%	0.6%	0.6%	0.7%	0.5%	1.7%	1.5%
IS	6.5%	6.2%	6.3%	4.4%	4.4%	4.3%	0.1%	0.1%	0.1%	-1.9%	-0.9%	-0.6%	0.3%	0.1%	0.1%	3.4%	3.7%	3.9%
п	12.1%	11.6%	12.0%	8.9%	8.9%	9.1%	0.4%	0.1%	0.3%	4.7%	3.4%	3.9%	1.4%	1.8%	1.4%	0.3%	0.1%	-0.2%
LI*	n.a.	17.6%	18.5%	n.a.	7.2%	8.0%	n.a.	-0.3%	0.0%	n.a.	0.0%	0.0%	n.a.	0.0%	0.0%	n.a.	1.1%	1.1%
LT	6.0%	6.1%	2.9%	5.4%	8.1%	4.4%	0.0%	0.0%	0.0%	-0.2%	0.8%	1.2%	0.9%	1.0%	0.5%	2.6%	2.7%	1.5%
LU	9.0%	8.7%	8.9%	7.0%	7.0%	6.9%	0.0%	0.1%	0.0%	0.7%	1.8%	1.6%	0.6%	0.8%	0.6%	1.3%	1.2%	1.1%
LV	2.9%	5.5%	5.4%	2.6%	5.7%	6.0%	-0.1%	0.2%	0.1%	-0.2%	0.6%	1.1%	0.6%	0.9%	0.9%	0.2%	0.8%	1.2%
MT	8.0%	8.9%	8.8%	10.9%	9.5%	15.1%	0.0%	7.7%	0.0%	-1.0%	0.1%	-3.3%	1.3%	1.7%	1.0%	1.2%	-0.1%	1.8%
NL	10.5%	10.7%	10.9%	7.4%	6.4%	6.8%	0.9%	0.5%	0.3%	0.0%	1.8%	1.8%	1.2%	1.5%	1.3%	2.7%	2.7%	2.6%
NO*	n.a.	6.1%	6.2%	n.a.	4.2%	4.2%	n.a.	-0.2%	-0.2%	n.a.	-0.2%	0.2%	n.a.	0.1%	0.1%	n.a.	3.6%	2.8%
PL	7.5%	8.4%	8.4%	9.1%	13.6%	12.8%	2.1%	1.5%	1.8%	3.5%	3.8%	4.5%	0.8%	1.7%	1.3%	3.5%	9.9%	8.0%
PT	6.7%	7.2%	8.2%	5.2%	5.4%	5.7%	4.7%	1.6%	2.5%	3.4%	1.6%	2.0%	1.2%	1.9%	1.4%	1.7%	5.5%	4.3%
RO	9.6%	11.6%	11.7%	8.9%	10.0%	10.5%	-0.4%	-1.7%	-0.9%	2.2%	3.5%	3.8%	0.7%	1.5%	1.1%	3.0%	3.4%	3.7%
SE	7.1%	6.8%	6.8%	4.2%	4.3%	4.4%	-0.1%	0.3%	0.1%	0.2%	0.5%	0.8%	0.7%	0.7%	0.9%	2.0%	2.3%	2.6%
SI	10.0%	9.0%	9.3%	7.6%	7.5%	7.8%	0.3%	-0.1%	0.2%	-1.1%	0.0%	0.6%	1.3%	1.4%	1.2%	0.7%	-7.2%	-5.1%
SK	8.1%	7.9%	8.0%	6.7%	6.5%	6.5%	0.4%	0.0%	-0.3%	1.8%	3.3%	2.8%	0.7%	1.1%	0.9%	2.9%	2.7%	2.9%
EU/EEA	10.5%	10.2%	10.4%	8.1%	8.1%	8.2%	0.7%	0.3%	0.4%	2.4%	2.5%	2.7%	1.0%	1.3%	1.1%	0.9%	2.0%	1.7%

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



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

				Loa	ans and	advance	es outsta	nding w	ith expi	red EBA-	complia	nt mora	toria					
Volumes bn EUR; %		Total		of whic	h: Househ	olds	of w	hich: NFC	5	5	Stage 2		Non-	performin	g	Cover	rage of NP	Ls
	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22	Dec-21	Sep-22	Dec-22
AT	24.4	19.8	18.9	57.1%	58.4%	59.1%	41.7%	40.2%	39.8%	37.8%	29.3%	25.9%	6.0%	6.6%	6.7%	42.4%	40.7%	40.9%
BE	33.6	28.9	27.3	37.6%	39.1%	39.9%	58.8%	57.6%	57.0%	17.5%	19.5%	20.3%	2.5%	2.4%	2.6%	14.2%	16.8%	16.5%
BG	2.0	1.1	0.9	28.3%	33.4%	34.0%	70.2%	65.0%	64.4%	36.1%	39.6%	35.2%	9.4%	12.1%	14.5%	47.1%	54.1%	55.2%
CY	8.1	7.3	7.4	39.8%	40.8%	40.0%	56.6%	54.4%	57.0%	30.7%	25.8%	23.0%	6.1%	8.6%	5.5%	28.1%	36.1%	35.0%
cz																		
DE	19.2	17.2	16.5	62.2%	61.7%	62.1%	36.8%	37.4%	36.9%	18.2%	18.1%	17.0%	6.6%	6.6%	6.8%	23.7%	28.5%	28.8%
DK				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
EE	0.6	0.6	0.5	65.5%	61.8%	70.2%	33.8%	37.6%	29.0%	49.0%	24.6%	21.3%	1.6%	1.8%	1.4%	16.4%	14.0%	17.1%
ES	151.2	133.9	125.9	82.3%	83.8%	84.2%	17.6%	16.1%	15.7%	21.5%	18.2%	18.2%	8.0%	8.5%	8.3%	28.7%	31.4%	31.2%
FI	7.1	5.9	5.6	99.4%	99.5%	99.6%	0.6%	0.5%	0.4%	2.3%	3.0%	2.5%	0.2%	0.3%	0.3%	5.6%	5.1%	10.8%
FR	197.7	162.1	152.3	13.4%	14.8%	15.1%	85.7%	84.6%	84.4%	19.9%	20.8%	17.4%	3.1%	3.7%	4.0%	31.8%	33.8%	34.3%
GR	21.8	19.2	18.2	46.6%	49.6%	50.8%	52.5%	49.5%	48.3%	37.4%	39.7%	38.7%	16.4%	16.1%	16.1%	22.1%	24.3%	25.5%
HR	3.7	3.0	2.8	22.5%	23.2%	22.5%	46.5%	41.6%	39.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
HU				0.0%	0.0%	0.0%	0.0%			0.0%			0.0%			0.0%		
IE	17.8	14.4	12.5	59.4%	57.9%	61.1%	40.3%	42.0%	38.8%	37.2%	26.4%	26.7%	13.6%	16.8%	11.8%	20.8%	24.6%	27.6%
IS	1.6			17.4%	0.0%		82.6%	0.0%		0.0%	0.0%		0.0%	0.0%		0.0%	0.0%	
п	141.4	122.5	113.6	35.8%	37.6%	38.9%	60.0%	59.1%	57.6%	33.6%	25.4%	22.5%	4.1%	4.9%	5.2%	37.4%	38.6%	42.2%
LT	0.3	0.2	0.2	61.8%	65.9%	67.3%	38.2%	32.9%	31.5%	24.8%	24.8%	24.5%	1.1%	0.9%	0.8%	9.0%	11.1%	11.5%
LU	2.6	1.9	1.7	11.8%	13.3%	14.2%	85.6%	83.9%	83.1%	9.5%	13.1%	13.2%	2.9%	1.3%	1.4%	6.0%	10.0%	10.5%
LV	0.7	0.6	0.6	61.3%	65.3%	66.2%	38.7%	34.3%	33.3%	28.0%	28.2%	27.9%	1.0%	1.1%	1.2%	14.1%	17.4%	18.6%
MT	1.1	0.9	0.9	42.3%	44.0%	45.2%	40.6%	37.2%	38.9%	22.2%	23.2%	21.7%	6.0%	5.9%	6.1%	16.7%	13.0%	14.1%
NL	39.6	33.9	32.0	26.2%	26.1%	26.2%	71.7%	71.8%	71.7%	21.3%	19.1%	21.7%	5.7%	5.2%	5.4%	17.8%	20.9%	22.5%
NO																		
PL	12.0	9.8	9.5	55.8%	57.0%	57.8%	44.1%	42.9%	42.1%	44.7%	39.9%	26.0%	6.1%	6.5%	7.4%	40.4%	44.8%	43.4%
PT	33.6	29.1	27.0	46.4%	47.9%	50.0%	53.1%	51.6%	49.5%	30.0%	26.8%	24.1%	8.5%	9.7%	9.7%	46.1%	45.3%	47.5%
RO	2.4	1.9	1.7	62.5%	68.8%	70.7%	36.3%	30.6%	28.8%	39.3%	36.8%	35.0%	13.6%	13.6%	14.3%	61.2%	57.1%	57.4%
SE	19.4		-	95.5%	0.0%	-	4.5%	0.0%		0.0%	0.0%		0.0%	0.0%	-	0.0%	0.0%	
SI	2.0	2.0	1.7	53.2%	46.2%	48.9%	46.4%	53.2%	50.4%	18.1%	16.5%	17.8%	7.3%	8.5%	8.9%	45.0%	44.4%	41.1%
SK	3.4	2.8	2.6	75.5%	73.3%	73.7%	24.5%	26.6%	26.3%	35.5%	26.9%	22.8%	4.5%	6.4%	6.2%	57.9%	58.5%	54.6%
EU/EEA	704.0	583.0	545.6	44.4%	44.9%	45.7%	54.2%	53.8%	53.1%	24.9%	22.7%	20.9%	5.5%	6.4%	6.3%	30.1%	32.6%	33.9%

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

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.

Credit institutions are expected to report and disclose COVID-19 related data, as per the EBA Guidelines on the reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis, unless instructed otherwise by their relevant competent authority. The compliance table to these 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 the sample changes over time due to the fact that a number of banks, in some countries, no longer report Covid-19 related data beyond December 2021.



# **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 assets no longer includes UK banks.. Thus, if we observe any given bucket increasing its percentage, we immediately acknowledge that more assets are being assigned to that bucket. However, this does not necessarily mean that more banks are comprised within the bucket (the sum of total assets for all banks is fixed, as well as the total assets from each bank taken individually).

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

	< 50%	12.6%	12.2%	12.5%	13.7%	14.5%
Cost to income ratio	[50% - 60%]	25.0%	12.0%	<mark>3</mark> 2.6%	<mark>34</mark> .0%	<mark>36</mark> .3%
	> 60%	62.5%	75.8%	54.9%	52.3%	49.3%

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

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

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

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

Nr F	Risk Indicator cod	e Dashboard name	Formula		Data Point A <sup>(1)</sup>			Data Point B <sup>(1</sup>	)		Data Point C <sup>(1</sup>			Data Point D <sup>(1)</sup>	
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	0015	0010	C 02.00	0010	0010						
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	0010	0010	C 02.00	0010	0010						
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	0020	0010	C 02.00	0010	0010						
4	SVC_29	CET 1 ratio (fully loaded)	Common equity TIER 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects		0010) - C 05.01(rl 10) - C 05.01(r00:	0010, c0010) - C 01 .0, c0030}], 0)], 0)}	.00(r0440, c0010) / ( {C 02.00;r0010	) + MIN ([C 01.00(r 0;c0010} - {C 05.01	0530, c0010) - C 01 ;r0010;c0040} )	00(r0740, c0010	) - C 05.01(r0010, o	.0020) - C 01.00(rt	0720, c0010) + MIM	4 ([C 01.00(r0750, c	3010) - C
5	SVC_13	Leverage ratio	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	C 47.00	0320	0010	C 47.00	0300	0010						
6	SVC_12	Leverage ratio (fully phased-in definition of Tier 1)	Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)	C 47.00	0310	0010	C 47.00	0290	0010						
7	AQT_3.2	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	010		-				
8	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060						
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBL)	Exposures with forbearance measures for loans and advances [A] / total instruments on BS [B]	F 19.00	0005, 0070, 0191, 0221	0010	F 18.00	0005, 0070, 0191, 0221	0010						
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	0330	0060	F 18.00	0330	0010						
11	PFT_21	Return on equity (numerator annualised, denominator as $\operatorname{average})^{(2)}$	Profit or loss for the year (A) / Total equity (B)	F 02.00	0670	0010	F 01.03	0300	0010						
12	PFT_24	Return on assets (numerator annualised, denominator as $\operatorname{average}^{(2)}$	Profit or loss for the year (A) / Total assets (B)	F 02.00	0670	0010	F 01.01	0380	0010						
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	0360, 0385, 0390	0010	F 02.00	0355	0010						
14	PFT_25	Net interest income to total net operating income	Net interest income (Interest income (A) - Interest expenses (B)) / Total net operating income (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 02.00	0355	0010			
15	PFT_26	Net fee and comission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	0200	0010	F 02.00	0210	0010	F 02.00	0355	0010			
16	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	0280, 0285, 0287, 0290, 0295	0010	F 02.00	0355	0010						
17	PFT_41	Net interest margin (numerator annualised, denominator as average) <sup>[2]</sup>	Interest Income (A) - interest expenses (B) / Interest earning assets (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 01.01	0010,0080, 0090,0094, 0095,0120, 0130,0173, 0174,0177, 0178,0232, 0233,0236, 0237,0098, 0099,0143, 0144,0182, 1183.	0010			
18	PFT_43	Cost of risk <sup>(2)</sup>	$^{11}$ Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecophition (net) + Changes due to update in the institution's methodology for estimation (net) - Other adjustments] (annualised) (A) / Total gross loans and advances subject to impairment (B + C)	F 12.01	0080, 0250, 0430, 0670	0020, 0040, 0050, 0070, 0110, 0120, 0125	F 04.03.1	0110	0015, 0030, 0040, 0041	F 04.04.1	0070	0015, 0030, 0040, 0041			
19	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households $(A + B) /$ Total deposits to non-financial corporations and households (C)	F 05.01	0080	0050, 0060	F 04.01	0170, 0180	0010	F 08.01	0260, 0310	0010, 0020, 0030, 0034, 0035			
20	FND_33	Asset encumbrance ratio	<sup>(4)</sup> Total encumbered assets and collateral (A) / Total assets and collateral (B+C)	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040			
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	0010	0010	C 76.00	0020	0010		1				
22	LIQ. 20	Net Stable Funding Ratio	Available Stable Funding (A) / Required Stable Funding (B)	C 84.00	0120	0030	C 84.00	0010	0020		1		1	1	1

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

(2) For the calculation of the average the previous December figure is used as an "anchor" for the subsequent year, and the second the number is taken from the latest quarter observation, i.e. Q1, Q2, Q3 or Q4. (3) Applicable only to IFIS reporting banks. For 6MAP banks the formula is increases and other adjustments in adjuvances subject to impairment (B + C + D) (d) Encountered assets (incogradied on the balance static fragment) and advances subject to impairment (B + C + D)

Annex series	Risk Indicator code	RI's parameter shown	Formula		Data Point A <sup>(1)</sup>			Data Point B <sup>(1)</sup>	
	touc	5110411		Template	Row	Column	Template	Row	Column
Exposures towards counterparty	n/a		Equity instruments + Cash balances at central banks and other demand deposits + Debt securities + Loans and advances	F 20.04	0040, 0075, 0080, 0140	0010			
Cash balances at central banks and other demand deposits	n/a		Cash balances at central banks and other demand deposits	F 20.04	0075	0010			
Debt securities	n/a		Debt securities	F 20.04	0080	0010			
Debt securities: of which Central banks and general governments	n/a		Central banks and general governments	F 20.04	0090, 0100	0010			
.oans and advances	n/a		Loans and advances	F 20.04	0140	0010			
.oans and advances: of which Credit institutions and other financial corporations	n/a		Credit institutions and other financial corporations	F 20.04	0170, 0180	0010			
Loans and advances: of which Non-financial corporations	n/a		Non-financial corporations	F 20.04	0190	0010			
Loans and advances: of which Households	n/a		Households	F 20.04	0220	0010			
Deposits	n/a		Deposits	F 20.06	0070	0010			
Deposits: of which Central banks	n/a		Central banks	F 20.06	0080	0010			
Deposits: of which General governments	n/a		General governments	F 20.06	0090	0010			
Deposits: of which Credit institutions	n/a		Credit institutions	F 20.06	0100	0010			
Deposits: of which Other financial corporations	n/a		Other financial corporations	F 20.06	0110	0010			
Deposits: of which Non-financial corporations	n/a		Non-financial corporations	F 20.06	0120	0010			
Deposits: of which Households	n/a		Households	F 20.06	0130	0010			
Off balance sheet exposures: Loan commitments	n/a		Loan commitments given	F 20.05	0010	0010			
Off balance sheet exposures: Financial guarantees	n/a		Financial guarantees given	F 20.05	0020	0010			
Off balance sheet exposures: Other Commitments	n/a		Other Commitments given	F 20.05	0030	0010			
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	0020, 0030, 0040	0010	F 01.01	0380	0010
iquity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	0070, 0093, 0097, 0110, 0142, 0172, 0176, 0235, 0390	0010	F 01.01	0380	0010

Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	0080, 0094, 0098, 0120, 0173, 0143, 0177, 0182, 0232, 0236	0010	F 01.01	0380	0010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	0090, 0095, 0099, 0130, 0144, 0174, 0178, 0183, 0233, 0237	0010	F 01.01	0380	0010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	0060, 0092, 0240	0010	F 01.01	0380	0010
Other assets	RDB_6 <sup>(4)</sup>	Ratio	Other assets (A) / Total Assets (B)	F 01.01	0250, 0260, 0270, 0300, 0330, 0360, 0370, 0375	0010	F 01.01	0380	0010
Total assets	RDB_1	Denominator	Total assets	F 01.01	0380	0010			
Total financial assets	AQT_68.1 <sup>(4)</sup>	Denominator	Total financial instruments on the asset side	F01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010			
Share of financial assets valued at (amortised) cost	AQT_68.3 <sup>(4)</sup>	Ratio	Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)	F01.01	0010, 0181, 0231, 0234	010	F01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Share of financial assets at fair value through OCI	AQT_68.2 <sup>(4)</sup>	Ratio	Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B)	F01.01	0141, 0175	0010	F01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Share of financial assets at fair value through profit&loss $^{\left( 3\right) }$	AQT_68.1 <sup>(4)</sup>	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F01.01	0050, 0091, 0096, 0100, 0171, 0240	0010	F01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Loans and advances	AQT_3.2	Denominator	Total gross loans and advances	F 18.00	0005, 0070, 0191, 0221	0010	n/a	n/a	n/a
Loans and advances: HHs	n/a		Gross carrying amount of loans at amortised costs to Households	F 18.00	0150	0010	n/a	n/a	n/a
Loans and advances: Mortgages	n/a		Gross carrying amount of loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	0160	0010	n/a	n/a	n/a
Loans and advances: NFCs	n/a		Gross carrying amount of loans at amortised costs to Non-financial corporations	F 18.00	0120	0010	n/a	n/a	n/a
Loans and advances: SME	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	0130	0010	n/a	n/a	n/a
Loans and advances: CRE	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	0140	0010	n/a	n/a	n/a
Non-performing loans and advances	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	0005, 0070, 0191, 0221	0060	n/a	n/a	n/a
Non-performing loans and advances: HHs	n/a		Gross carrying amount of non-performing loans at amortised costs to Households	F 18.00	0150	0060	n/a	n/a	n/a
Non-performing loans and advances: Mortgages	n/a		Gross carrying amount of non-performing loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	0160	0060	n/a	n/a	n/a
Non-performing loans and advances: NFCs	n/a		Gross carrying amount of non-performing loans at amortised costs to Non-financial corporations	F 18.00	0120	0060	n/a	n/a	n/a
Non-performing loans and advances: SME	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	0130	0060	n/a	n/a	n/a
Non-performing loans and advances: CRE	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	0140	0060	n/a	n/a	n/a
NPL Ratio	AQT_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	0010

n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Non-performing (A) / Gross carrying amount (B)	F 18.00	0150	0060	F 18.00	0150	0010
n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	0160	0060	F 18.00	0160	0010
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
n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Non- performing (A) / Gross carrying amount (B)	F 18.00	0130	0060	F 18.00	0130	0010
n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	0140	0060	F 18.00	0140	0010
AQT_41.2	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060
n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Accumulated impairment (A) / Non-performing (B)	F 18.00	0150	0150	F18.00	0150	0060
n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Accumulated impairment (A) / Non-performing (B)	F 18.00	0160	0150	F18.00	0160	0060
n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Accumulated impairment (A) / Non- performing (B)	F 18.00	0120	0150	F18.00	0120	0060
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
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
n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0010	0010	F06.01	0190	0010
n/a	Ratio	NFCs loans and advances - B Mining and quarrying (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0020	0010	F06.01	0190	0010
n/a	Ratio	NFCs loans and advances - C Manufacturing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0030	0010	F06.01	0190	0010
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
n/a	Ratio	NFCs loans and advances - E Water supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0050	0010	F06.01	0190	0010
n/a	Ratio	NFCs loans and advances - F Construction (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0060	0010	F06.01	0190	0010
n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0070	0010	F06.01	0190	0010
n/a	Ratio	NFCs loans and advances - H Transport and storage (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0080	0010	F06.01	0190	0010
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/a	Ratio	NFCs loans and advances - J Information and communication (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0100	0010	F06.01	0190	0010
n/a	Ratio	NFCs loans and advances - K Financial and insurance activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0105	0010	F06.01	0190	0010
n/a	Ratio	NFCs loans and advances - L Real estate activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0110	0010	F06.01	0190	0010
n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0120	0010	F06.01	0190	0010
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
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
n/a	Ratio	NFCs loans and advances - P Education (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0150	0010	F06.01	0190	0010
		NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans	F 06.01		0010			0010
	n/a         n	n/aRatio	n/a         Ratio         Gross carrying amounts of foans at amortised costs to Households of which: Loans collateralised by residential immovable property. Non-performing (A) / Gross carrying amount (B)           n/a         Ratio         Gross carrying amounts of foans at amortised costs to Non-financial corporations: Non-performing (A) / Gross carrying amount (B)           n/a         Ratio         Gross carrying amounts of foans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Non-performing (A) / Gross carrying amount (B)           n/a         Ratio         Gross carrying amounts of foans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property. Knon-performing (LA) / Gross carrying amount (B)           n/a         Ratio         Gross carrying amounts of foans at amortised costs to NFCs of which: Loans collateralised by residential amovable property. Carrying amounts of foans at amortised costs to Households: Accumulated impairment (A) / Non-performing (B)           n/a         Ratio         Gross carrying amounts of foans at amortised costs to NGCs of which: Loans collateralised by residential monovable property. Carrying amounts of foans at amortised costs to NGCs of which: Loans collateralised by residential monovable property. Accumulated impairment (A) / Non-performing (B)           n/a         Ratio         Gross carrying amounts of foans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property. Accumulated impairment (A) / Non-performing (B)           n/a         Ratio         Gross carrying amounts of foans at amortised costs to NFCs of which: Loans collateralised b	n/a         Ratio         Gross carrying amounts of loans at amortised costs to Nouseholds of which: Loans collateralised by residential immovable property. Non-performing (A) / Gross carrying amounts of loans at amortised costs to NOC- financial corporations. Non-performing (A) Gross carrying amounts of loans at amortised costs to NOC- of which: Small and Medium-sized Enterprises: Non-performing (A) Gross carrying amounts of loans at amortised costs to NOC- of which: Small and Medium-sized Enterprises: Non-performing (A) Gross carrying amounts (B)         F 38.00           n/a         Ratio         Gross carrying amounts of loans at amortised costs to NOC of which: Loans collateralised by commercial immovable property. Non-performing (Sons carrying amounts (B)         F 38.00           n/a         Ratio         Gross carrying amounts of loans at amortised costs to NOC of which: Loans collateralised by commercial immovable property. Accumulated impairment (A) / Non-performing (Sons carrying amounts of loans at amortised costs to Nocaeholds: Accumulated impairment (A) / Non-performing (Sons carrying amounts of loans at amortised costs to Nocaeholds: Accumulated impairment (A) / Non-performing (Sons carrying amounts of loans at amortised costs to Nocaeholds: of which: Loans collateralised by residential immovable property. Accumulated impairment (A) / Non-performing (Sons carrying amounts of loans at amortised costs to NOC of which: Loans collateralised by residential immovable for gross carrying amounts of loans at amortised costs to NOC of which: Loans collateralised by commercial immovable for Sons (A) / Non-performing (S)         F 38.00           n/a         Ratio         Gross carrying amounts of loans at amortised costs to NOC of which: Loans collateralised by residential immovable property. Accumulated impair	n/a         Radio         Gross carrying amounts of lease at amortised cests to Househelds of which: taxa culteralised by residential         F 18.00         GGGG           n/a         Radio         Gross carrying amounts of lease at amortised cests to Non-financial corporation: Non-performing (A) Gross carrying         F 18.00         GL030           n/a         Radio         Gross carrying amounts of lease at amortised cests to Non-financial corporation: Non-performing (A) Gross carrying amounts of lease at amortised cests to NrC of which shall and Medium Sized Enterprises. Non- performing (A) Gross carrying amounts of lease at amortised cests to NrC of which shall and Medium Sized Enterprises. Non- performing (A) Gross carrying amounts of lease at amortised cests to NrC of which shall card test fin for non-performing (b) F 18.00         G0130           n/a         Radio         Gross carrying amounts of lease at amortised cests to NrC of which shall card test fin for non-performing (b) F 18.00         G1500           n/a         Radio         Gross carrying amounts of lease at amortised cests to Non-thanks (amount test)         F 18.00         G050           n/a         Radio         Gross carrying amounts of lease at amortised cests to Non-thanks (amount test)         F 18.00         G050           n/a         Radio         Gross carrying amounts of lease at amortised cests to NrC of which: taxas culteralised by conneccial immouble         F 18.00         G050           n/a         Radio         Gross carrying amounts of lease at amortised cests to NrC of whi	Number         Genes carrying amounts of leases at amortized costs to Non-Flauce (Largerstatistical yresidential amount (B)         F 11.00         0.000           Number         Genes carrying amounts of leases at amortized costs to Non-Flauce(Largerstations: Non-parforming (A/) Cross carrying amounts of leases at amortized costs to Non-Flauce(Largerstations: Non-parforming (A/) Cross carrying amounts of leases at amortized costs to Non-Flauce(Largerstations: Non-parforming (A/) Cross carrying amounts of leases at amortized costs to Non-Flauce(Largerstations: Non-parforming (A/) Cross carrying amounts of leases at amortized costs to Non-Flauce(Largerstations: Non-parforming (BA/) Cross carrying amounts of leases at amortized costs to Non-Flauce(Largerstations)         F 18.00         0.010         0.000           Accurulated Impairing Xinnuclated impairment (A/) Cross carrying amounts of leases at amortized costs to Non-Flauce(Largerstations)         F 18.00         0.010         0.000           Accurulated Impairment Xinnuclated impairment (A/) Cross carrying amounts of leases at amortized costs to Non-Flauce(Largerstations)         F 18.00         0.010         0.010           r/a         Radio         Genes carrying amounts of leases at amortized costs to Non-Flauce(Largerstations)         F 18.00         0.010         0.010           r/a         Radio         Genes carrying amounts of leases at amortized costs to Non-Flauce(Largerstations)         F 18.00         0.010         0.010         0.010         0.010         0.010         0.010         0.010         0.010         0.010	No         Res         Desc carring encount of tans at amonthes costs to Noochoots of which. 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NFCs loans and advances - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0170	0010	F06.01	0190	0010
NFCs loans and advances - S Other services	n/a	Ratio	NFCs loans and advances - S Other services (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0180	0010	F06.01	0190	0010
NFCs NPLs - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing : Non-performing (A) /Loans and advances (B)	F 06.01	0010	0012	F06.01	0010	0010
NFCs NPLs - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying : Non-performing (A) /Loans and advances (B)	F 06.01	0020	0012	F06.01	0020	0010
NFCs NPLs - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing : Non-performing (A) /Loans and advances (B)	F 06.01	0030	0012	F06.01	0030	0010
NFCs NPLs - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCS loans and advances - D Electricity, gas, steam and air conditioning supply : Non-performing (A) /Loans and advances (B)	F 06.01	0040	0012	F06.01	0040	0010
NFCs NPLs - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply : Non-performing (A) /Loans and advances (B)	F 06.01	0050	0012	F06.01	0050	0010
NFCs NPLs - F Construction	n/a	Ratio	NFCs loans and advances - F Construction : Non-performing (A) /Loans and advances (B)	F 06.01	0060	0012	F06.01	0060	0010
NFCs NPLs - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade : Non-performing (A) /Loans and advances (B)	F 06.01	0070	0012	F06.01	0070	0010
NFCs NPLs - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage : Non-performing (A) /Loans and advances (B)	F 06.01	0080	0012	F06.01	0080	0010
NFCs NPLs - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0090	0012	F06.01	0090	0010
NFCs NPLs - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication : Non-performing (A) /Loans and advances (B)	F 06.01	0100	0012	F06.01	0100	0010
NFCs NPLs - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities : Non-performing (A) /Loans and advances (B)	F 06.01	0105	0012	F06.01	0105	0010
NFCs NPLs - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities : Non-performing (A) /Loans and advances (B)	F 06.01	0110	0012	F06.01	0110	0010
NFCs NPLs - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities : Non-performing (A) /Loans and advances (B)	F 06.01	0120	0012	F06.01	0120	0010
NFCs NPLs - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0130	0012	F06.01	0130	0010
NFCs NPLs - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security : Non-performing (A) /Loans and advances (B)	F 06.01	0140	0012	F06.01	0140	0010
NFCs NPLs - P Education	n/a	Ratio	NFCs loans and advances - P Education : Non-performing (A) /Loans and advances (B)	F 06.01	0150	0012	F06.01	0150	0010
NFCs NPLs - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities : Non-performing (A) /Loans and advances (B)	F 06.01	0160	0012	F06.01	0160	0010
NFCs NPLs - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation : Non-performing (A) /Loans and advances (B)	F 06.01	0170	0012	F06.01	0170	0010
NFCs NPLs - S Other services	n/a	Ratio	NFCs loans and advances - S Other services : Non-performing (A) /Loans and advances (B)	F 06.01	0180	0012	F06.01	0180	0010
Proportion of exposures to NACE L (Real Estate Activities)	n/a	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0110	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE L (Real Estate Activities)	n/a	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	0110	0012	F 20.07.1	0110	0010
Proportion of exposures to NACE F (Construction)	n/a	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0060	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE F (Construction)	n/a	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	0060	0012	F 20.07.1	0060	0010
Share of stage 1 loans and advances to total gross loans and advances	AQT_65.1	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0015	F 04.04.1	0070	0015, 0030, 0040, 0041
Share of stage 2 loans and advances to total gross loans and advances	AQT_65.2	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0030	F 04.04.1	0070	0015, 0030, 0040, 0041
Share of stage 3 loans and advances to total gross loans and advances	AQT_65.3	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0040	F 04.04.1	0070	0015, 0030, 0040, 0041
Coverage ratio stage 1 of loans and advances	AQT_79.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	0070	0050	F 04.04.1	0070	0015
Coverage ratio stage 2 of loans and advances	AQT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	0070	0060	F 04.04.1	0070	0030
Coverage ratio stage 3 of loans and advances	AQT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	0070	0070	F 04.04.1	0070	0040
Total fair valued financial assets <sup>(3)</sup>	n/a	Calculation	(AQT_68.1 + AQT_68.2) * Total Financial Assets	n/a	n/a	n/a	n/a	n/a	n/a
Level 1 financial assets <sup>(3)</sup>	AQT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030

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	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
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, 0020, 0030
n/a		Total gross carrying amount	C 33.00	0010	0010			
n/a		Total net of short positions	C 33.00	0010	0020			
n/a	Ratio	Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0010	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
n/a	Ratio	Sovereign exposure treated as Fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L , OCI and amortised cost (B)	C 33.00	0010	0060	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
n/a	Ratio	Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P&L , OCI and amortised cost (B)	C 33.00	0010	0080	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
n/a	Ratio	Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P&L , OCI and amortised cost (B)	C 33.00	0010	0100	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
n/a	Calculation	Residual Calculation: 1 - (A/B)	C 33.00	0010	0030, 0060, 0080, 0100	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
n/a	Ratio	Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0170	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
n/a	Ratio	Sovereign exposure maturities 3M - 1Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0180	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
n/a	Ratio	Sovereign exposure maturities 1Y - 5Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0190, 0200, 0210	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
n/a	Ratio	Sovereign exposure maturities 5Y - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0220	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
n/a	Ratio	Sovereign exposure maturities 10Y - more (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0230	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	0050, 0065, 0090, 0130, 0143	0010	F 01.02	0300	0010
FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	0160	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
n/a	Ratio	Deposits from HHs (A) / Total liabilities (B)	F 08.01	0310	0010, 0020, 0030, 0034, 0035	F01.02	0300	0010
					0010, 0020, 0030,			
	AQT_80.3 	AQT_80.3 Ratio  n/a Ratio	AQT_80.2       Ratio       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)         AQT_80.3       Ratio       Financial assets recognised at fair value through pofit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)         n/a       Total prosts carrying amount:       n/a         n/a       Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)         n/a       Ratio       Sovereign exposure treated as fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)         n/a       Ratio       Sovereign exposure treated as fair value through POCI (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)         n/a       Ratio       Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)         n/a       Ratio       Sovereign exposure maturities 1 · (A/B)	ACT_80.2       Ratio       and heige accounting derivatives, which are zero? assets (A) (rotal financial assets recognised at fair value through profit and loss and at fair value through profit and loss and at fair value through port comprehensive income and heige accounting derivatives (B)       F14.00         ACT_80.3       Ratio       Financial assets recognised at fair value through port and loss and at fair value through port and loss and at fair value through profit and assets held for trading / Sum of the sovereign exposure values at fair value through PRL (C) and amortised cost (B)       C 33.00         n/a       Ratio       Sovereign exposure treated as fair value through PRL (A) / Sum of the sovereign exposure values at fair value through PRL, OC       C 33.00         n/a       Ratio       Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through PRL, OC       C 33.00         n/a       Ratio       Sovereign exposure maturities 0- 3M (A) / Sum of the sovereign exposure values at fair value through PRL, OC       C 33.00	ADT_D.2.       Natio       and hedge accounting derivatives, which are (see) 3 assets (A) (Abid hancal assets recognised at fair value through off.       P14.00       CD1, 02.00         ADT_D.2.       Ratio       and hedge accounting derivatives (B)       P14.00       CD1, 02.00         ADT_D.2.       Ratio       Prine.coll assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)       P14.00       CD1, 02.00         ADT_D.2.       Ratio       Prine.coll assets recognised at fair value through profit and loss and a fair value through other comprehensive income and hedge accounting derivatives (B)       P14.00       CD1, 02.00         N/a       Total gross carrying amount       C 13.00       OD10       CD1, 02.00       CD1, 02.00         n/a       Ratio       Sovereign exposure treated as fair value through P81, (A) / Sum of the sovereign exposure values at fair value through P81, CD1 and amortised cost (B)       CD10       CD10         n/a       Ratio       Sovereign exposure treated as fair value through P81, (A) / Sum of the sovereign exposure values at fair value through P81, CD1 and amortised cost (B)       C 13.00       CD10         n/a       Ratio       Sovereign exposure treated as fair value through P81, CD1       C 13.00       CD10         n/a       Ratio       Sovereign exposure treated as fair value through P81, CD1       C 13.00       CD10 </td <td>ADT_BD2         Reso         and hedge accounting derivative, which ar Leval 22 asciss (A) / Vasi finandia asset recognised at fair value through         F 14.00         COULD CALC         COULD CALC           ADT_BD3         Resio         Transit term of the value through other comprehensive norme and hedge accounting derivatives (B)         F 14.00         COULD CALC         COULD CALC</td> <td>AD[_B2_         Mmm         and high accounting densities, which are level 2 acts ()/ four flamma and hindge accounting densities, which are level 2 acts ()/ four flamma and hindge accounting densities, which are level 2 acts ()/ four flamma and hindge accounting densities, which are level 2 acts ()/ four flamma and hindge accounting densities, which are level 2 acts ()/ four flamma and hindge accounting densities, which are level 2 acts ()/ four flamma and hindge accounting densities, which are level 2 acts ()/ four flamma and hindge accounting densities, which are level 2 acts ()/ four flamma and hindge accounting densities, which are level 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activation (a) four function (a) four functio

Other deposits	n/a	Ratio	Other deposits (A) / Total liabilities (B)	F 08.01	0110, 0210	0010, 0020, 0030, 0034, 0035	F01.02	0300	0010
Other liabilities	n/a	Calculation	Residual Calculation: 1 - (A/B)	F 08.01	0110, 0210, 0260, 0310	0010, 0020, 0030, 0034, 0035	F01.02	0300	0010
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	0300	0010
		Calculated as sur	m (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
Share of secured funding	FND_28	Numerator	Covered bonds (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B)	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
Loan commitments: volume	n/a		Gross carrying amount	F 18.00	0340	0010	n/a	n/a	n/a
Share of loan commitments to HHs	n/a	Ratio	Loan commitments to HHs (A) / Total loan commitments given (B)	F 18.00	0400	0010	F 18.00	0340	0010
Share of loan commitments to NFCs	n/a	Ratio	Loan commitments to NFCs (A) / Total loan commitments given (B)	F 18.00	0390	0010	F 18.00	0340	0010
Volume of liquid assets (after weighting)	n/a		Volume of liquid assets	C 72.00	0010	0040			
Cash and reserves	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0040, 0050	0040	C 72.00	0010	0040
Central government assets (L1)	n/a	Ratio	Central government assets L1 (A) / Volume of liquid assets (B)	C 72.00	0070	0040	C 72.00	0010	0040
L1 securities	n/a	Ratio	L1 Securities (A) / Volume of liquid assets (B)	C 72.00	0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170	0040	C 72.00	0010	0040
Extremely high quality covered bonds	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0180	0040	C 72.00	0010	0040
L2A & L2B assets	n/a	Ratio	L2A & L2B assets (A) / Volume of liquid assets (B)	C 72.00	0230, 0310	0040	C 72.00	0010	0040
Volume of available stable funding (after weighting)	n/a		Volume of available stable funding	C 84.00	0120	0030			
Capital items and instruments	n/a	Ratio	Capital items and instruments (A) / Volume of available stable funding (B)	C 84.00	0130	0030	C 84.00	0120	0030
Retail deposits	n/a	Ratio	Retail deposits (A) / Volume of available stable funding (B)	C 84.00	0140	0030	C 84.00	0120	0030
Operational deposits	n/a	Ratio	Operational deposits (A) / Volume of available stable funding (B)	C 84.00	0160	0030	C 84.00	0120	0030
Other non-financial customers (excl. central banks)	n/a	Ratio	Other non-financial customers (excl. central banks) (A) / Volume of available stable funding (B)	C 84.00	0150	0030	C 84.00	0120	0030
(Other) financial customers and central banks	n/a	Ratio	(Other) financial customers and central banks (A) / Volume of available stable funding (B)	C 84.00	0180	0030	C 84.00	0120	0030
Liabilities provided from undetermined counterparties	n/a	Ratio	Liabilities provided from undetermined counterparties (A) / Volume of available stable funding (B)	C 84.00	0190	0030	C 84.00	0120	0030
Intra-group and other liabilities	n/a	Ratio	Intra-group and other liabilities (A) / Volume of available stable funding (B)	C 84.00	0170, 0200, 0210	0030	C 84.00	0120	0030
Own funds (Tier 1 capital) volume	n/a		Tier 1 capital volume (A)	C 01.00	0015	0010	n/a	n/a	n/a
Capital instruments eligible as CET1 Capital	n/a	Ratio	Capital instruments eligible as CET1 Capital (A) / Tier 1 capital volume (B)	C 01.00	0030	0010	C01.00	0015	0010
Retained earnings	n/a	Ratio	Retained earnings (A) / Tier 1 capital volume (B)	C 01.00	0130	0010	C01.00	0015	0010
Accumulated other comprehensive income	n/a	Ratio	Accumulated other comprehensive income (A) / Tier 1 capital volume (B)	C 01.00	0180	0010	C01.00	0015	0010
Other CET1 components	n/a	Calculation		C 01.00	0030, 0130, 0180,	0010	C01.00	0015	0010
Additional Tier 1 capital		Ratio	Residual Calculation: 1 - (A/B) Additional Tier 1 capital	C 01.00	0530	0010	C01.00	0015	0010
RWA volume	n/a		RWA volume	C 02.00	0010	0010	n/a	n/a	n/a
		Calculated as SC	KWA volume /_4 - Securitisation risk exposure amounts of total credit risk exposure amounts	n/a	n/a	n/a	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	- Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	C 02.00	0040	0010	C 02.00	0010	0010
Securitisation capital requirements	n/a	Ratio	Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	C 02.00	0220, 0430, 0470	0010	C 02.00	0010	0010
Market risk capital requirements	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	0520	0010	C 02.00	0010	0010
Operational risk capital requirements	SCV 9	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	C 02.00	0590	0010	C 02.00	0010	0010

Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
Net interest income on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	(Interest income - Interest expense )(A) / Equity (B)	F 02.00	0010, 0090	0010	F 01.03	0300	0010
Net fee & commission income on equity (numerator annualised, denominator as average) $^{\left( 2\right) }$	n/a	Ratio	Fee & commission income - Fee & commission expense (A) / Equity (B)	F 02.00	0200, 0210	0010	F 01.03	0300	0010
Net trading income (incl. FV result) on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	Net Gains or (-) losses on financial assets and liabilities: held for trading, trading, non-trading financial assets mandatorily at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B)	F 02.00	0280, 0285, 0287, 0290	0010	F 01.03	0300	0010
Other operating income on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	Total net operating income - net interest income - Fee & commission income - net trading income (A) / Equity (B)	F 02.00	0010, 0090, 0200, 0210, 0280, 0285, 0287, 0290, 0355	0010	F 01.03	0300	0010
Staff expenses on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	Staff expenses (A) / Equity (B)	F 02.00	0370	0010	F 01.03	0300	0010
Other admin. (incl. depreciation) expenses on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	Other admin. (incl. depreciation) expenses (A) / Equity (B)	F 02.00	0380, 0390	0010	F 01.03	0300	0010
Provisions on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	Provisions (A) / Equity (B)	F 02.00	0430	0010	F 01.03	0300	0010
Impairments (credit risk losses) on equity (numerator annualised, denominator as average) $^{\left( 2\right) }$	n/a	Ratio	Impairments (credit risk losses) (A) / Equity (B)	F 02.00	0460	0010	F 01.03	0300	0010
Contributions to resolution funds and DGS (numerator annualised, denominator as average) $^{\left[ 2\right] }$	n/a	Ratio	Cash contributions to resolution funds and deposit guarantee schemes (A) /Equity (B)	F 02.00	0385	0010	F 01.03	0300	0010
Other (incl. tax) on equity (numerator annualised, denominator as average) $^{\left( 2 ight) }$	n/a	Ratio	Profit or (-) loss for the year - Total operating income + Staff expenses + Other admin. Expenses + Cash contributions to resolution funds and deposit guarantee schemes + Provisions + Impairments (A) / Equity (B)	F 02.00	0670, 0355, 0370, 0380, 0385, 0390, 0430, 0460	0010	F 01.03	0300	0010
Loans and advances with expired EBA-compliant moratoria: Total outstanding	n/a	Ratio	Total Loans and advances outstanding with expired EBA-compliant moratoria	F 91.03	0010	0010			
Loans and advances with expired EBA-compliant moratoria: HHs	n/a	Ratio	Households (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0020	0010	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: NFCs	n/a	Ratio	NFCs (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0040	0010	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Stage 2	n/a	Ratio	Stage 2 (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0010	0040	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Non-performing	n/a	Ratio	Non-performing (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0010	0050	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Coverage of NPLs	n/a	Ratio	Coverage of NPLs (A) / Non-performing (B)	F 91.03	0010	0120	F 91.03	0010	0050
Loans and advances subject to PGS: Total outstanding	n/a		Total Loans and advances outstanding subject to public guarantee schemes	F 91.05	0010	0010			
Loans and advances subject to PGS: public guarantee received	n/a	Ratio	Guarantee received (A) / Total loans and advances subject to PGS (B)	F 91.05	0010	0150	F 91.05	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)	F 91.05	0010	0040	F 91.05	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)	F 91.05	0010	0050	F 91.05	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)	F 91.05	0010	0120	F 91.05	0010	0050

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

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

(3) Applicable only to IFRS reporting banks.

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



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