

RISK DASHBOARD
DATA AS OF Q1 2020

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Summary*

The figures in the summary of the Risk Dashboard refer to the EU27 for Q1 2020 and are compared, where appropriate, to EU27 pro forma data for Q4 2019 (excluding UK banks, but including their EU27 subsidiaries).

During Q1 2020, COVID-19 spread throughout Europe. By the end of March, most EU economies were subject to containment measures and generalised lockdowns. In this period, the EU GDP fell by 3.3%. Although economic forecasts had pointed initially to a quick recovery, they turned bleaker as the pandemic evolved.

The sharp economic contraction has affected banks' capital ratios. In Q1 2020, the average CET1 ratio fell by 40bps compared to EU27 pro forma data to 14.6% (14.4% on a fully loaded basis). It was driven by a 1.8% increase in risk-weighted assets (RWAs) and a 1.4% decline in capital. The latter was mainly due to a contraction in the other comprehensive income (OCI) reserve as a result of valuation effects. The other components, in particular CET1 instruments and retained earnings, which represent the biggest portion of own funds (with a combined weight of 90% of Tier 1 capital), remained roughly stable quarter on quarter (QoQ). The increase in RWAs was due to a rise in its credit and market risk components, which grew by 1% and 17.1%, respectively. Operational RWAs slightly declined (-0.6%). Credit RWAs, which are also the component with the biggest share in total RWA (more than 80%), went up in parallel to the increase in loans and advances, as NFCs drew credit lines to weather potential liquidity tensions. The sharp volatility in financial markets led to the increase in market RWAs. The leverage ratio contracted from 5.6% for EU27 pro forma data in Q4 2019 to 5.2% on a fully loaded basis.

Going forward, further pressure on capital and leverage ratios is expected. The likely deterioration of asset quality will presumably result in an increase in credit RWAs and an erosion of capital. In this regard, the capital relief measures agreed at the EU level, including the release of the buffers as well as the possibility for banks to operate temporarily below Pillar 2 guidance, created additional headroom for absorbing losses. In addition, legislative measures like the change in the prudential treatment of software assets, the enhanced SME supporting factor, the extension of the transitional period for new expected credit loss provisions not related to credit-impaired loans, or the special treatment of publically guaranteed NPLs regarding prudential backstops might soften the impact.

In the EU27, the net volume of total assets grew by 7.6% QoQ to EUR 25.6tn. Gross loans and advances, which represent more than 60% of total assets, grew by 4.2%. Loans and advances to NFCs grew by 3% QoQ, while loans to households fell by 1.3%. NFC lending growth was presumably driven by large corporates drawing their credit lines. This was similarly reflected in a drop in loan commitments to NFCs by around 6.5% QoQ. Commercial real estate lending was roughly flat (-0.2%) while SME lending grew by 0.7%. These figures might not reflect the overall increase in NFC lending during the pandemic not least because public guarantee schemes were only set at the very end of Q1 and the beginning of Q2. Looking forward, it needs to be seen if NFCs keep on borrowing and if loan demand from households resumes.

Other asset categories like debt securities, whose proportion of total assets amounts to 12.9%, increased by 8.4% in the EU27. Cash balances saw an even bigger increase, growing by around 20%, and increasing their share in total assets from 7.7% in Q4 2019 (EU27 pro forma data) to 8.7% in Q1 2020. The latter was largely driven by the stress in financial markets at the beginning of the crisis, which led many banks to hoard cash. Indeed, during a short period in mid-March, even the price of safe-haven assets like US Treasuries, Bunds or gold were in free fall. Tensions eventually receded when central banks started massive liquidity support. Liquidity support by central banks did also result in an increase in cash balances of banks. Also derivatives, whose share over total assets amount to 8.5%, grew sharply (37.5%) in Q1, which is presumably driven by valuation affects.

The effects of COVID-19 on asset quality were only partially visible in Q1 2020 as defaults will presumably materialise at a later stage. The non-performing loan (NPL) ratio remained broadly unchanged (3% in Q1 2020 vs 3.1% based on Q4 2019 EU27 pro forma data). This decline was driven by rising loan volumes, but also, to a lesser extent, supported by a contraction in NPL volumes, which fell by 0.7%. On a segment level, the NPL ratios remained either stable or declined. The NPL ratio for NFC exposures was 5.1%, with CRE and SME loans at 7.6% (down from 7.7%) and 7.7% (from 7.9%), respectively. For mortgage loans the NPL ratio was stable at 2.8%.

*]This risk dashboard is based on a sample of Risk Indicators (RI) from 182 European banks (unconsolidated number of banks, including 35 subsidiaries). The sample of banks is reviewed annually by competent authorities and adjusted accordingly. This can determine breaks in the time series. In particular, from Q1 2020 onwards, EU aggregates no longer include figures for UK banks but for subsidiaries of UK banks in EU countries. Ratios provided in the text are weighted average if not otherwise stated. The data is based on the EBA's implementing technical standards (ITS) on supervisory reporting (EU Regulation No 680/2014 and its subsequent amendments). In the chart on Risk Indicators by size class, considering the distribution of the average total assets, the small banks are those below the first quartile, the large banks are those above the third quartile.

Summary (continued)

Even the sectors most affected by the pandemic, like manufacturing, construction, accommodation and food service activities as well as arts and entertainment, showed a slight reduction in their NPL ratios in Q1 2020. However, many of these sectors are also those with comparably high NPL ratios (manufacturing – 5.6%, construction – 14%, accommodation and food service activities – 8.1%, and arts and entertainment – 7.2%) and are expected to experience asset quality deterioration as the result of lockdowns.

The NPL coverage ratio only increased slightly to 46% (45.8% based on Q4 2019 EU27 pro forma data). It was driven by a faster decline in NPLs than in respective provisions. The trend was similar for all segments, including mortgage loans (from 26.3% to 26.7%), CRE (from 37.3% to 37.5%) and SME exposures (from 49.9% to 50%). Whereas coverage ratios seem to be widely dispersed for all segments across countries, the dispersion is the highest for mortgage loans, ranging from 5.3% to 59%.

Banks' average return on equity (RoE) decreased to 1.3% (5.9% for EU27 pro forma data in Q4 2019) while the average return on assets (RoA) went almost to 0% (0.08% in Q1 2020 vs 0.41% before). The dispersion among banks significantly widened for both indicators. On the revenue side, core components such as net interest income and net fee and commission income presumably do not yet reflect the full effects of COVID-19 and containment measures. The former was almost flat (-0.4% QoQ), despite the increase in interest earning assets, while the latter increased by 1.7% QoQ. Net trading income fell by more than 300% due to market volatility. In sum, the drop in total net operating income amounted to 5.4% QoQ. For all three components, the dispersion of their weight over total operating income widened significantly, reflecting a strongly diverging trend among banks.

Cost of risk grew significantly from 50bps to 81bps. A material widening was also observed in the dispersion of this indicator due to different portfolio composition and geographical diversification. Individual banks' estimations of the COVID-19 impact might have played a part in the increasing dispersion, too.

Operating expenses increased by 5.2% QoQ. As the result of this dynamic and together with the fall in net operating income, the cost to income ratio rose to 71.7% (64.4% in Q4 2019), which is the highest value for years.

Looking ahead, revenue prospects are bleak. Even though net trading income is likely to recover, the contraction in economic activity will probably negatively affect net interest income and net fee and commission income for more quarters to come. Net interest income might be temporarily supported by the increase in NFC lending, especially from public guaranteed loans. Yet margins for these loans are rather low. Moreover, as financial conditions ease and NFCs manage to return to capital markets, new NFC lending might slow down.

Profitability prospects are reflected in price to book (PtB) ratios of listed banks, which remain weak. The average PtB of Eurostoxx 600 Banks was 0.4x in March 2020 (down from 0.7x in February 2020). Therefore, should a bank need to raise capital, this might result in a high dilution for existing shareholders.

On the funding side, total liabilities increased by 8.3%. The trend was supported by nearly all their components, except for debt securities issued. Client deposits from households and NFCs remained the main component (41.5% of total liabilities), followed by other liabilities (which also include deposits from central banks and derivatives; 20.6%) and debt securities (19%). The parallel rise in customer loans and deposits is also reflected in a relatively stable loan to deposit ratio, which slightly contracted from 121.9% for EU27 pro forma data in Q4 2019 to 121.4% in Q1 2020.

Banks' liquidity positions did not show any deterioration in Q1 2020. Despite the increase in drawings of credit lines and market tensions, the liquidity coverage ratio (LCR) remained roughly stable at 148.9% (148.2% for EU27 pro forma data in Q4 2020). The massive use of central bank funding, for which collateral needs to be provided, has brought up the asset encumbrance ratio to 26.7% (25% for EU27 pro forma data in Q4 2019). Although wholesale market conditions have recently eased, the recent take-up of TLTRO-III might further increase asset encumbrance ratios also going forward.

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

Risk measure	Developments			Description
	Risk level		Short-term outlook	
	Last risk dashboard	Current		

<p>Asset quality</p>	<p>↑</p>	<p>Short-term outlook: Asset quality is expected to deteriorate. The impact will depend on banks' composition of loan portfolios, with consumer and SME lending being presumably among the most vulnerable exposures. Within corporate exposures, sectors more affected by the pandemic – such as the transportation and accommodation & food services sectors – might also be more susceptible to losses than others (e.g. the pharmaceutical and telecommunications sectors). The impact on asset quality will also depend on how the pandemic further unfolds, and how quickly stakeholders accommodate to the new situation. It remains to be seen to which degree extensive monetary and fiscal stimulus programmes as well as payment moratoria and public guarantee schemes will help to soften the deterioration in asset quality.</p>
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<p>Market risk</p>	<p>→</p>	<p>Following the COVID-19 outbreak in the EU, volatility of financial markets spiked, asset prices sharply contracted and spreads significantly widened. Since then, financial markets recovered large parts of their losses, not least supported by central banks' support on financial markets. Although volatility has decreased, certain spikes can still be seen from time to time. More recently, the evolution of financial markets (with for instance stock prices recovering relatively fast) seems to have decoupled from the trends in the real economy and in COVID-19 related data, which also seems to come from the central banks support.</p> <p>Short-term outlook: Markets remain highly vulnerable to further spikes of volatility as asset price trends appear disconnected from an increasingly adverse economic outlook and from the evolution of the pandemic in relevant economic areas such as the US or Latin America. Not least, news related to COVID-19 but also political tensions, including an inconclusive end of the UK's transition period of leaving the EU or the resurgence of trade-war related news, may result in severe price corrections and volatility. Low market liquidity during the summer might aggravate potential market tensions.</p>
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<p>Liquidity and funding</p>	<p>→</p>	<p>Following the COVID-19 outbreak primary markets were closed and no wholesale issuances were reported. Whereas covered bond primary markets saw a short pause only, primary markets for unsecured instruments faced a longer break until April. Funding market conditions have steadily improved since then, with banks from core and peripheral countries making use of opportunities to place bonds across the capital ladder. Spreads of financials' senior and subordinated debt have contracted after having widened significantly in March and April. However, smaller banks or banks with weaker market perceptions have hardly tapped wholesale markets since the start of the pandemic. Banks have made extensive use of central bank funding programs, such as the ECB's LTRO and TLTRO III programs as well as USD swap lines. Client deposits - from households as well as corporates - proved to be widely resilient in the crisis. Related to their liquidity position, banks entered the crisis with buffers well above requirements, and even after the outbreak they have not faced any significant contractions.</p> <p>Short-term outlook: Even though financial markets seem to have recovered from periods of elevated stress, they remain vulnerable to further spread widening and temporary market closures. Banks will need to remain flexible with their issuances, presumably also using windows of opportunity during the summer months. Thanks to the access to central bank funding, refinancing risks seem to be limited. Also liquidity related risks seem to be limited. In the mid- to long-term future banks might again face challenges to refinance huge stocks of central bank funding. Small and other more vulnerable institutions might face particular challenges in accessing primary markets again and to build up MREL buffers.</p>
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<p>Profitability</p>	<p>↑</p>	<p>The pressure on profitability, which had already existed before the outbreak of the pandemic, further increased and return on equity contracted sharply in the first quarter. Rising impairments have become a key concern, along with existing challenges such as low net interest income and rigid operating costs. Other revenues such as net fee and commission income could not compensate for this impact. Only some banks saw positive extraordinary effects in certain areas, e.g. investment banks with focus on fixed income, currencies, and commodities (FICC).</p> <p>Short-term outlook: Net interest income will presumably remain under pressure from the low rate environment, which is expected to last even longer than assumed prior to the crisis. As recent growth in loan volumes was strongly driven by government guaranteed loans, which have presumably lower yields, they can only partially compensate for this negative impact on margins. Banks neither seem to pursue their former efforts to charge negative rates for client deposits, in particular those from households. Fee income might neither alleviate the pressure on profitability, as fees related to new lending, payment services or assets under management might be subdued. Cost of risk is expected to significantly rise and to weigh heavily on profitability. In addition, banks will need to increase ICT investments, to serve the rising use of internet based services by their clients, while mitigating ICT risks. Banks might answer with further cost reduction programs. Efforts to reduce branch networks and overhead expenses might speed up as banks and their clients have been operating seamlessly through digital channels and with reduced availability of physical offices during the confinement.</p>
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<p>Operational resilience</p>	<p>↑</p>	<p>Banks were broadly successful in containing the immediate impact of the crisis on their operations. They activated their contingency plans, made extensive use of teleworking arrangements, splitting teams and closing branches, among other measures. At the same time, clients increased the usage of internet based banking. Banks need to be prepared to deal with a different operational environment and the constant threat from a resurgence of COVID-19. Following the reopening of the economy, banks will have to further and faster adapt their ICT systems to a challenging technological environment, which could also increase operational risks. These include risks related to cyber security and data breaches, but also to the reliance on third party providers. Challenges to governance structures stemming from AML/CFT risks also remain relevant.</p>
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	<p>The level of risk and short-term outlook summarise, in a judgmental fashion, the probability of the materialisation of the risk factors and the likely impact on banks. The assessment takes into consideration the evolution of market and prudential indicators, National Supervisory Authorities' and banks' own assessments as well as analysts' views. The short term outlook refers to a six months period.</p>

RIs heatmap

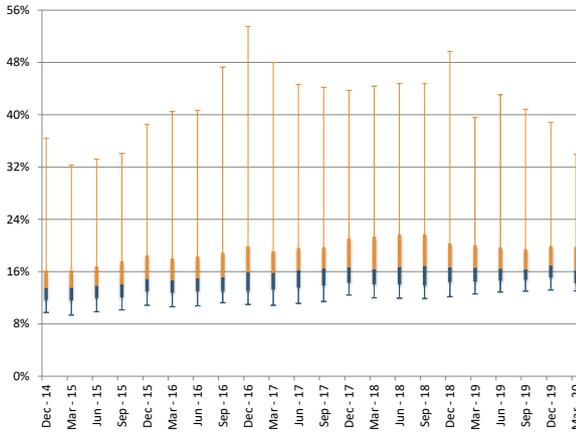
		Traffic light																		
RI	Threshold	Current vs previous quarters for the worst bucket	201603 201606 201609 201612 201703 201706 201709 201712 201803 201806 201809 201812 201903 201906 201909 201912 202003																	
Solvency	Tier 1 capital ratio	> 15%	●	28.8%	29.7%	39.6%	55.5%	49.3%	50.5%	59.4%	67.0%	57.9%	55.3%	59.9%	64.8%	59.5%	63.5%	64.6%	71.7%	46.5%
		[12% - 15%]	●	63.4%	62.3%	52.5%	35.5%	43.9%	39.7%	38.2%	32.0%	41.2%	43.5%	38.8%	33.8%	39.5%	35.9%	34.6%	28.3%	53.1%
		< 12%	●	7.9%	8.0%	7.9%	9.0%	6.8%	9.8%	2.3%	1.0%	0.9%	1.3%	1.3%	1.3%	1.0%	0.5%	0.8%	0.0%	0.4%
	CET1 ratio	> 14%	●	22.0%	22.8%	27.5%	34.3%	41.1%	40.0%	46.3%	52.7%	41.7%	47.3%	46.9%	42.1%	45.1%	47.9%	42.3%	50.4%	40.4%
		[11% - 14%]	●	73.7%	72.6%	68.1%	61.2%	55.7%	52.0%	53.1%	47.0%	58.0%	47.0%	52.6%	57.2%	54.3%	51.5%	57.2%	49.6%	59.6%
	Leverage ratio	> 8%	●	n.a.	n.a.	4.2%	4.6%	4.3%	4.3%	4.3%	4.6%	4.5%	4.1%	4.4%	5.0%	4.1%	4.3%	4.1%	5.3%	5.9%
[5% - 8%]		●	n.a.	n.a.	47.4%	54.5%	45.9%	52.4%	57.2%	57.5%	53.9%	52.6%	54.7%	59.7%	53.1%	51.4%	53.2%	60.7%	48.9%	
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 5%	●	n.a.	n.a.	48.4%	40.9%	49.8%	43.3%	38.5%	37.9%	41.7%	43.3%	40.9%	35.4%	42.8%	44.3%	42.7%	34.0%	45.2%
		< 3%	●	37.7%	42.8%	42.1%	39.5%	40.1%	44.6%	51.4%	60.5%	60.7%	60.8%	61.9%	67.3%	67.7%	74.1%	74.0%	75.8%	67.2%
	[3% - 8%]	●	48.8%	44.0%	44.5%	47.3%	46.4%	42.8%	36.2%	28.5%	32.1%	32.9%	34.3%	29.6%	29.5%	23.0%	23.1%	21.3%	29.0%	
	Coverage ratio of non-performing loans and advances	> 8%	●	13.5%	13.1%	13.3%	13.2%	13.5%	12.6%	12.4%	11.1%	7.3%	6.4%	3.8%	3.2%	2.9%	2.9%	2.9%	3.0%	3.8%
		> 55%	●	10.5%	10.7%	10.9%	16.9%	9.7%	11.2%	12.9%	9.3%	25.7%	20.3%	20.2%	15.1%	14.4%	14.3%	19.7%	19.8%	16.5%
	Forbearance ratio for loans and advances	[40% - 55%]	●	48.3%	50.3%	49.0%	43.7%	52.2%	50.5%	48.5%	51.6%	33.5%	36.9%	36.3%	51.1%	43.4%	53.3%	37.9%	38.8%	61.6%
< 40%		●	41.2%	38.9%	40.2%	39.4%	38.1%	38.3%	38.6%	39.1%	40.8%	42.8%	43.4%	33.7%	42.2%	32.5%	42.4%	41.4%	21.9%	
Profitability	Return on equity	< 1.5%	●	41.4%	42.7%	50.6%	51.5%	53.9%	52.3%	52.3%	59.4%	58.0%	62.1%	64.9%	66.2%	66.5%	67.3%	68.0%	68.3%	67.2%
		[1.5% - 4%]	●	37.1%	36.2%	24.5%	21.0%	24.7%	27.2%	27.3%	23.3%	25.2%	21.9%	24.9%	26.2%	27.3%	27.5%	27.1%	26.7%	26.4%
	> 4%	●	21.5%	21.2%	25.0%	27.5%	21.5%	20.6%	20.4%	17.3%	16.8%	16.0%	10.2%	7.5%	6.1%	5.2%	4.9%	5.0%	6.3%	
	Cost to income ratio	> 10%	●	3.1%	6.0%	6.6%	5.3%	11.6%	12.0%	15.1%	12.4%	12.2%	13.2%	9.6%	6.1%	10.1%	12.5%	9.8%	2.2%	2.6%
[6% - 10%]		●	42.3%	49.4%	36.8%	40.4%	45.4%	47.6%	48.1%	34.4%	52.1%	53.9%	53.3%	55.5%	47.9%	60.2%	54.6%	42.1%	8.4%	
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	< 6%	●	54.6%	44.6%	56.6%	54.3%	43.0%	40.3%	36.8%	53.2%	35.7%	32.9%	37.1%	38.4%	42.0%	27.3%	35.7%	55.6%	89.0%
		< 50%	●	12.1%	9.9%	9.4%	10.7%	13.8%	14.7%	13.6%	10.2%	9.3%	9.4%	9.5%	10.2%	8.2%	8.9%	8.6%	9.1%	12.8%
		[50% - 60%]	●	16.9%	26.2%	23.8%	13.6%	9.0%	16.9%	18.5%	16.9%	17.5%	18.7%	15.7%	16.2%	18.1%	12.9%	22.2%	16.6%	7.1%
	> 60%	●	71.0%	63.9%	66.8%	75.8%	77.2%	68.4%	67.9%	72.9%	73.2%	72.0%	74.8%	73.7%	73.6%	78.3%	69.2%	74.3%	80.2%	
	> 150%	●	13.5%	13.5%	14.0%	15.3%	13.8%	13.8%	13.1%	12.9%	13.0%	13.0%	12.9%	14.6%	13.3%	13.3%	13.1%	13.1%	16.8%	

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

Solvency

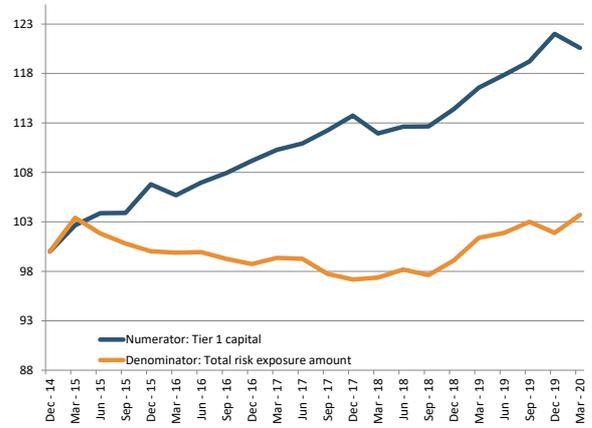
1 - Tier 1 capital ratio

Dispersion



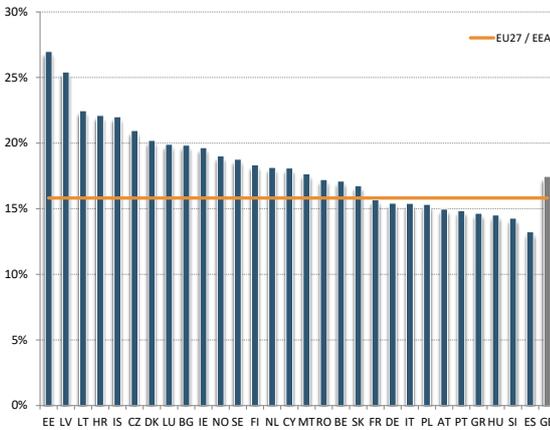
5th and 95th pct, interquartile range and median. From Q1 2020 onwards, EU aggregates no longer include figures for UK banks and they include data for subsidiaries of UK banks in EU countries.

Numerator and denominator: trends



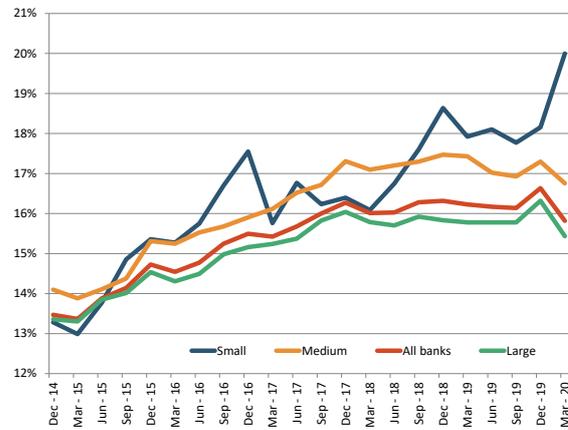
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country. From Q1 2020 onwards, EU aggregates no longer include figures for UK banks and they include data for subsidiaries of UK banks in EU countries.

RI by size class



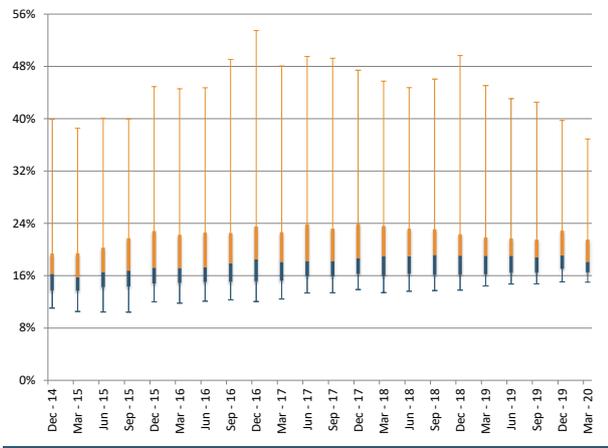
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.5%	16.2%
Mar - 15	13.4%	11.6%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.8%	16.8%
Sep - 15	14.1%	12.1%	14.1%	17.6%
Dec - 15	14.7%	13.0%	14.9%	18.5%
Mar - 16	14.5%	12.8%	14.7%	18.0%
Jun - 16	14.8%	13.0%	15.0%	18.3%
Sep - 16	15.2%	13.0%	15.2%	18.9%
Dec - 16	15.5%	13.0%	15.9%	19.9%
Mar - 17	15.4%	13.3%	15.8%	19.2%
Jun - 17	15.7%	13.6%	16.2%	19.6%
Sep - 17	16.0%	13.9%	16.5%	19.8%
Dec - 17	16.3%	14.3%	16.7%	21.1%
Mar - 18	16.0%	14.1%	16.4%	21.3%
Jun - 18	16.0%	14.1%	16.7%	21.7%
Sep - 18	16.3%	13.9%	16.9%	21.7%
Dec - 18	16.3%	14.4%	16.7%	20.3%
Mar - 19	16.2%	14.5%	16.6%	20.1%
Jun - 19	16.2%	14.6%	16.5%	19.7%
Sep - 19	16.1%	14.8%	16.4%	19.5%
Dec - 19	16.6%	15.1%	16.9%	19.9%
Mar - 20	15.8%	14.2%	16.2%	19.8%

Solvency

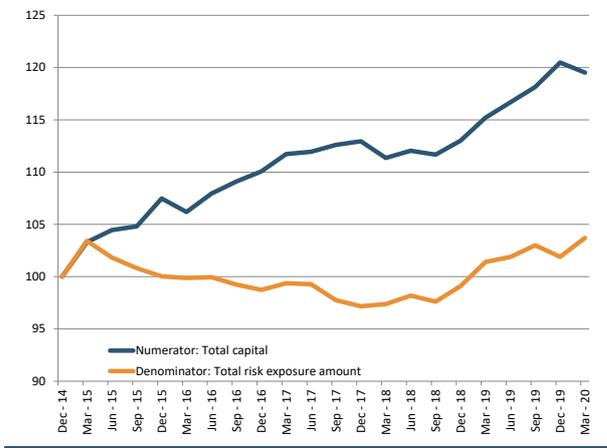
2 - Total capital ratio

Dispersion



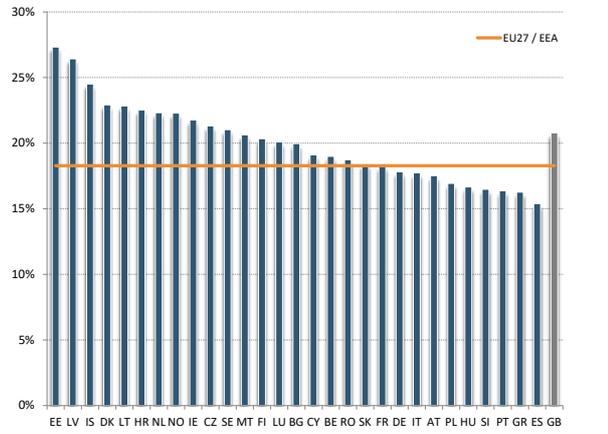
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



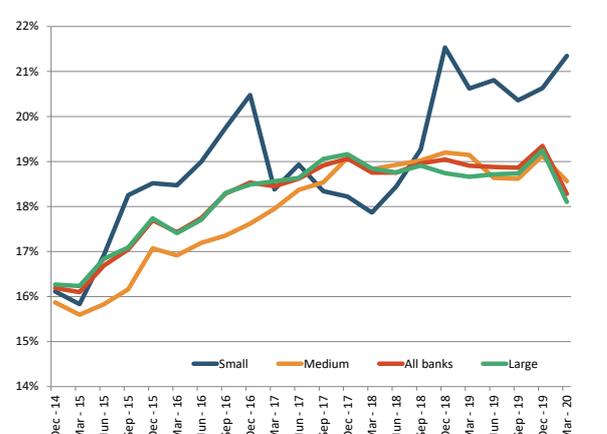
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



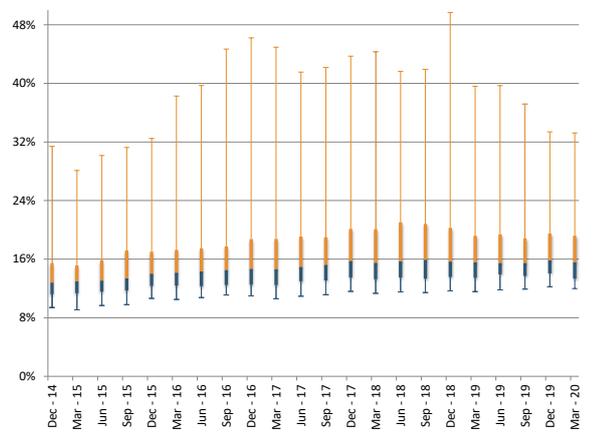
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.8%	16.3%	19.4%
Mar - 15	16.1%	13.7%	15.8%	19.5%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Sep - 15	17.0%	14.4%	16.8%	21.7%
Dec - 15	17.7%	14.8%	17.2%	22.8%
Mar - 16	17.4%	14.9%	17.2%	22.3%
Jun - 16	17.7%	15.0%	17.3%	22.6%
Sep - 16	18.3%	15.1%	17.9%	22.5%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Mar - 17	18.4%	15.3%	18.1%	22.7%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Sep - 17	18.9%	15.9%	18.3%	23.2%
Dec - 17	19.1%	16.3%	18.7%	23.9%
Mar - 18	18.8%	16.0%	19.0%	23.6%
Jun - 18	18.8%	16.3%	19.0%	23.2%
Sep - 18	19.0%	16.2%	19.2%	23.1%
Dec - 18	19.0%	16.2%	19.1%	22.4%
Mar - 19	18.9%	16.2%	19.0%	21.9%
Jun - 19	18.9%	16.4%	19.0%	21.7%
Sep - 19	18.9%	16.5%	18.8%	21.6%
Dec - 19	19.3%	17.1%	19.1%	22.9%
Mar - 20	18.3%	16.5%	18.1%	21.5%

Solvency

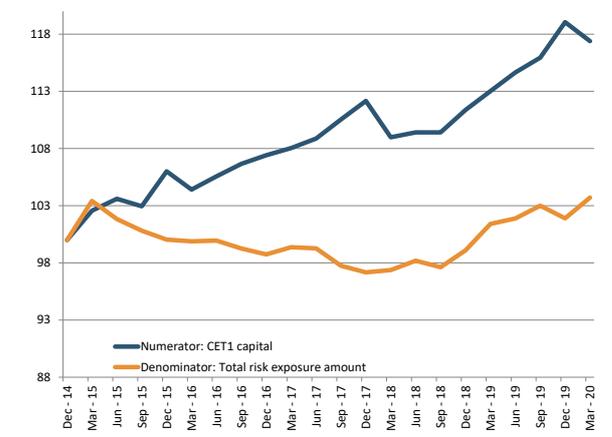
3 - CET1 ratio

Dispersion



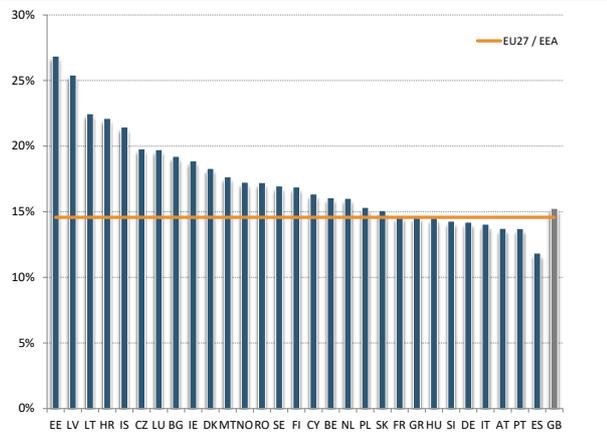
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



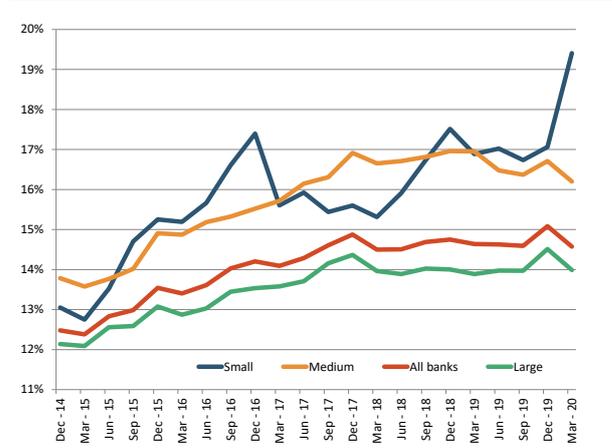
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



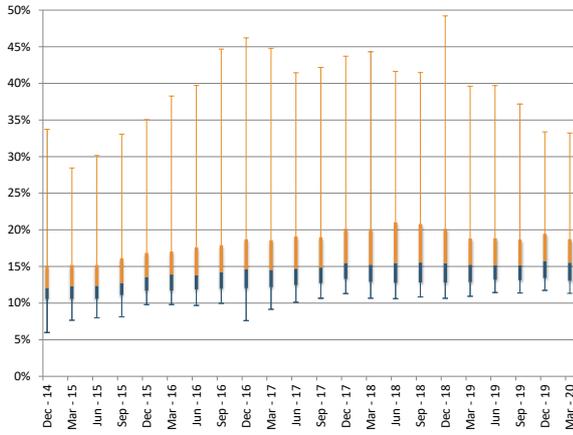
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Mar - 15	12.4%	11.4%	13.0%	15.2%
Jun - 15	12.8%	11.6%	13.1%	15.9%
Sep - 15	13.0%	11.7%	13.4%	17.2%
Dec - 15	13.5%	12.3%	14.0%	17.0%
Mar - 16	13.4%	12.4%	14.2%	17.3%
Jun - 16	13.6%	12.3%	14.3%	17.5%
Sep - 16	14.0%	12.5%	14.5%	17.7%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Mar - 17	14.1%	12.5%	14.6%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Sep - 17	14.6%	13.1%	15.2%	19.0%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Mar - 18	14.5%	13.3%	15.5%	20.1%
Jun - 18	14.5%	13.5%	15.7%	21.0%
Sep - 18	14.7%	13.3%	15.9%	20.8%
Dec - 18	14.7%	13.6%	15.7%	20.3%
Mar - 19	14.6%	13.5%	15.6%	19.2%
Jun - 19	14.6%	13.9%	15.5%	19.4%
Sep - 19	14.6%	13.7%	15.5%	18.8%
Dec - 19	15.1%	14.1%	15.9%	19.5%
Mar - 20	14.6%	13.3%	15.6%	19.2%

Solvency

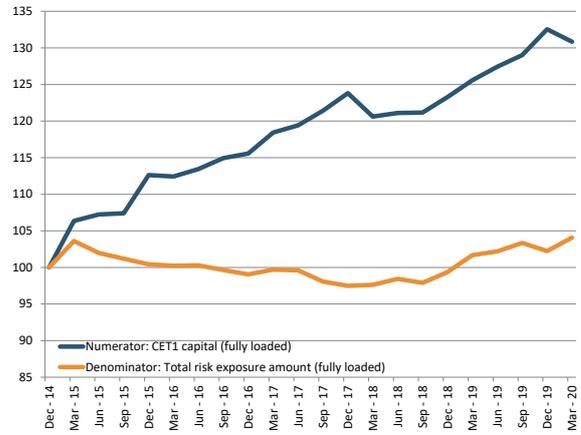
4 - CET1 ratio (fully loaded)

Dispersion



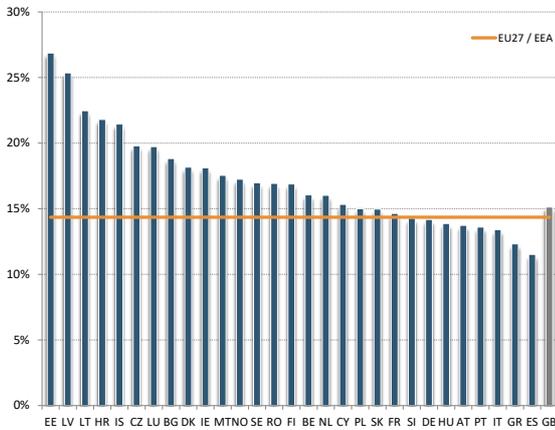
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



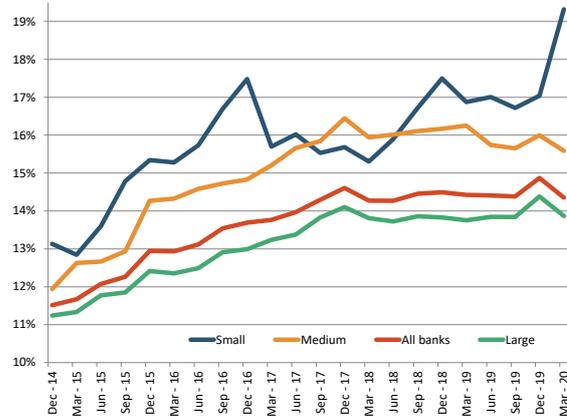
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



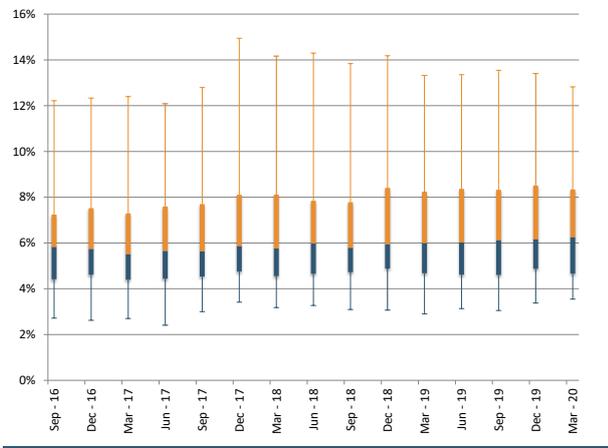
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.1%	15.1%
Mar - 15	11.7%	10.6%	12.3%	15.2%
Jun - 15	12.1%	10.6%	12.4%	15.2%
Sep - 15	12.3%	11.1%	12.7%	16.1%
Dec - 15	12.9%	11.7%	13.6%	16.9%
Mar - 16	12.9%	11.7%	13.9%	17.1%
Jun - 16	13.1%	11.9%	13.8%	17.6%
Sep - 16	13.5%	12.0%	14.2%	17.9%
Dec - 16	13.7%	12.0%	14.6%	18.7%
Mar - 17	13.8%	12.2%	14.5%	18.6%
Jun - 17	14.0%	12.5%	14.7%	19.1%
Sep - 17	14.3%	12.7%	14.8%	19.0%
Dec - 17	14.6%	13.3%	15.5%	20.1%
Mar - 18	14.3%	12.9%	15.2%	20.1%
Jun - 18	14.3%	12.8%	15.5%	21.0%
Sep - 18	14.5%	12.8%	15.5%	20.8%
Dec - 18	14.5%	12.8%	15.4%	20.1%
Mar - 19	14.4%	12.9%	15.2%	18.8%
Jun - 19	14.4%	13.2%	15.2%	18.9%
Sep - 19	14.4%	13.1%	15.2%	18.7%
Dec - 19	14.9%	13.4%	15.7%	19.5%
Mar - 20	14.4%	13.0%	15.5%	18.7%

Solvency

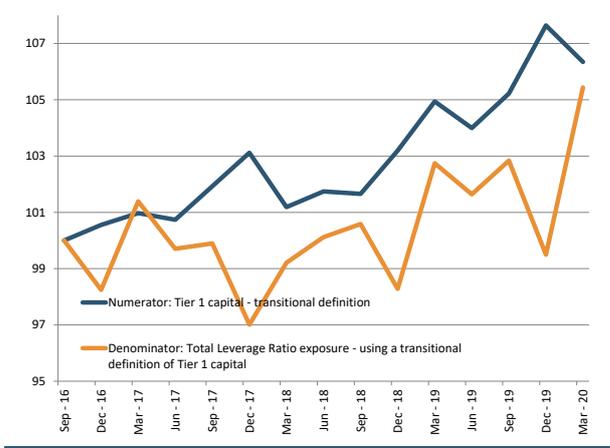
5 - Leverage ratio

Dispersion



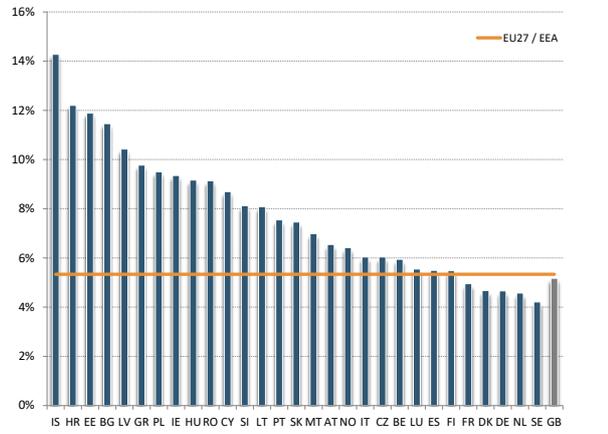
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



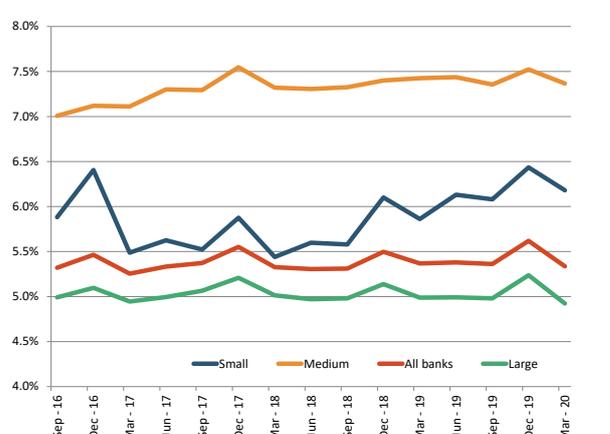
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



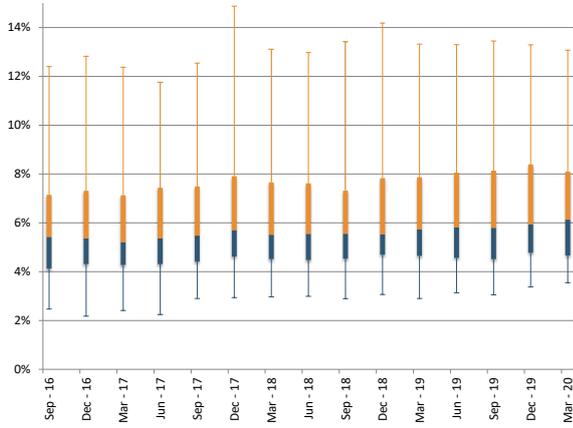
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2020.

Period	Weighted average	25th	50th	75th
Sep - 16	5.3%	4.4%	5.8%	7.2%
Dec - 16	5.5%	4.6%	5.7%	7.5%
Mar - 17	5.3%	4.4%	5.5%	7.3%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Sep - 17	5.4%	4.5%	5.6%	7.7%
Dec - 17	5.6%	4.8%	5.9%	8.1%
Mar - 18	5.3%	4.6%	5.8%	8.1%
Jun - 18	5.3%	4.7%	6.0%	7.8%
Sep - 18	5.3%	4.7%	5.8%	7.8%
Dec - 18	5.5%	4.9%	6.0%	8.4%
Mar - 19	5.4%	4.7%	6.0%	8.2%
Jun - 19	5.4%	4.6%	6.0%	8.4%
Sep - 19	5.4%	4.6%	6.1%	8.3%
Dec - 19	5.6%	4.9%	6.2%	8.5%
Mar - 20	5.3%	4.7%	6.3%	8.3%

Solvency

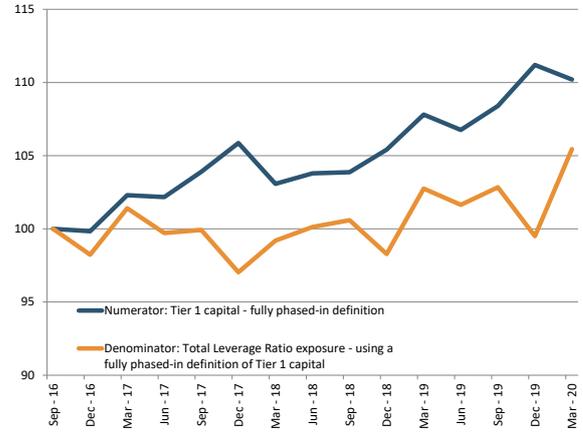
6 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



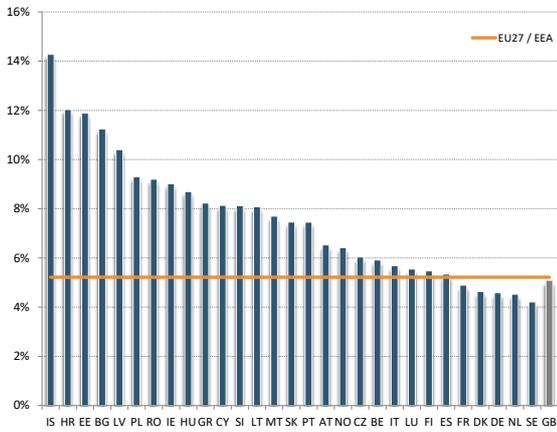
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



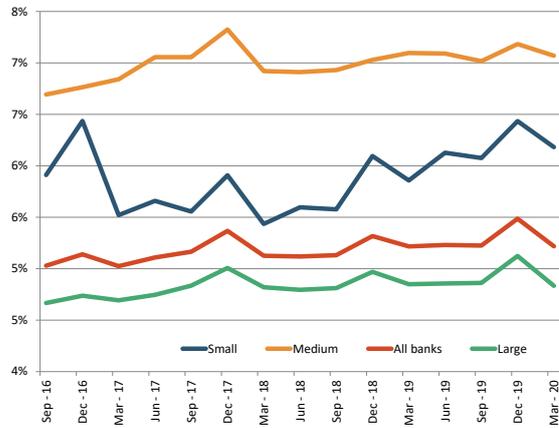
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



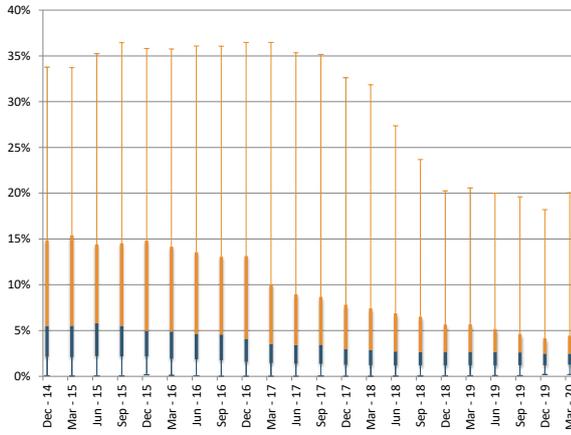
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2020.

Period	Weighted average	25th	50th	75th
Sep - 16	5.0%	4.1%	5.4%	7.2%
Dec - 16	5.1%	4.3%	5.4%	7.3%
Mar - 17	5.0%	4.3%	5.2%	7.1%
Jun - 17	5.1%	4.3%	5.4%	7.4%
Sep - 17	5.2%	4.4%	5.5%	7.5%
Dec - 17	5.4%	4.6%	5.7%	7.9%
Mar - 18	5.1%	4.5%	5.5%	7.7%
Jun - 18	5.1%	4.5%	5.5%	7.6%
Sep - 18	5.1%	4.5%	5.6%	7.3%
Dec - 18	5.3%	4.7%	5.5%	7.8%
Mar - 19	5.2%	4.6%	5.7%	7.9%
Jun - 19	5.2%	4.6%	5.8%	8.1%
Sep - 19	5.2%	4.5%	5.8%	8.1%
Dec - 19	5.5%	4.8%	5.9%	8.4%
Mar - 20	5.2%	4.7%	6.1%	8.1%

Credit Risk and Asset Quality

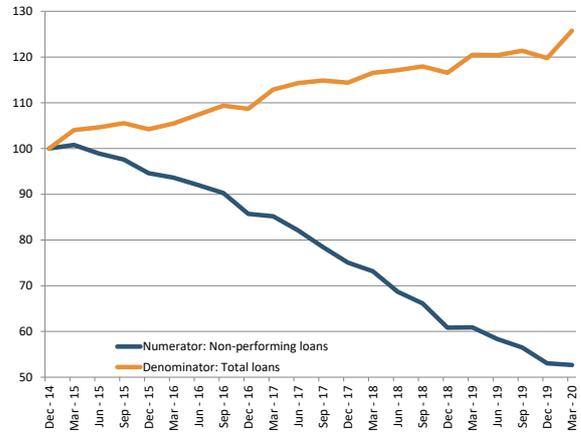
7 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



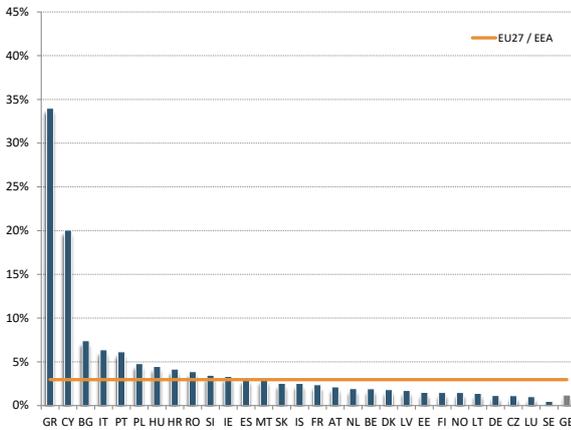
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



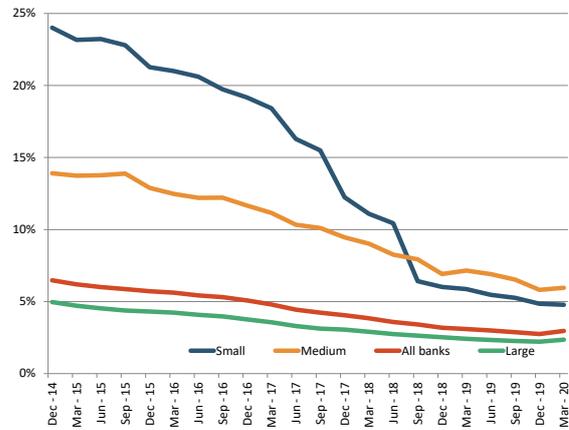
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



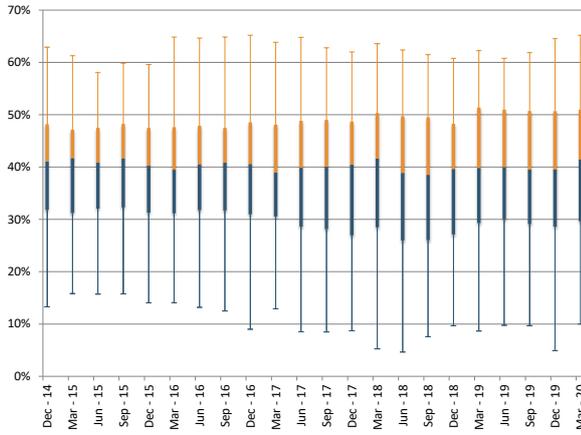
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.1%	5.5%	14.9%
Mar - 15	6.2%	2.1%	5.5%	15.4%
Jun - 15	6.0%	2.2%	5.8%	14.4%
Sep - 15	5.9%	2.2%	5.5%	14.5%
Dec - 15	5.7%	2.2%	5.0%	14.8%
Mar - 16	5.6%	1.9%	4.9%	14.2%
Jun - 16	5.4%	1.9%	4.6%	13.6%
Sep - 16	5.3%	1.8%	4.6%	13.1%
Dec - 16	5.1%	1.6%	4.1%	13.1%
Mar - 17	4.8%	1.5%	3.5%	10.0%
Jun - 17	4.4%	1.4%	3.4%	9.0%
Sep - 17	4.2%	1.4%	3.4%	8.7%
Dec - 17	4.1%	1.3%	3.0%	7.8%
Mar - 18	3.8%	1.2%	2.9%	7.4%
Jun - 18	3.6%	1.2%	2.7%	6.9%
Sep - 18	3.4%	1.2%	2.6%	6.5%
Dec - 18	3.2%	1.2%	2.7%	5.7%
Mar - 19	3.1%	1.2%	2.7%	5.7%
Jun - 19	3.0%	1.2%	2.6%	5.2%
Sep - 19	2.9%	1.2%	2.6%	4.6%
Dec - 19	2.7%	1.2%	2.5%	4.2%
Mar - 20	3.0%	1.3%	2.5%	4.5%

Credit Risk and Asset Quality

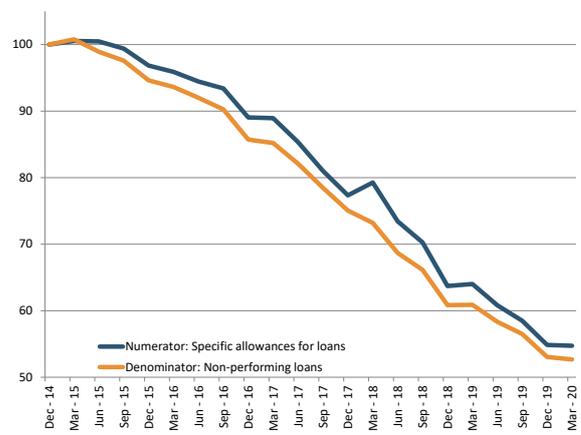
8 - Coverage ratio of non-performing loans and advances

Dispersion



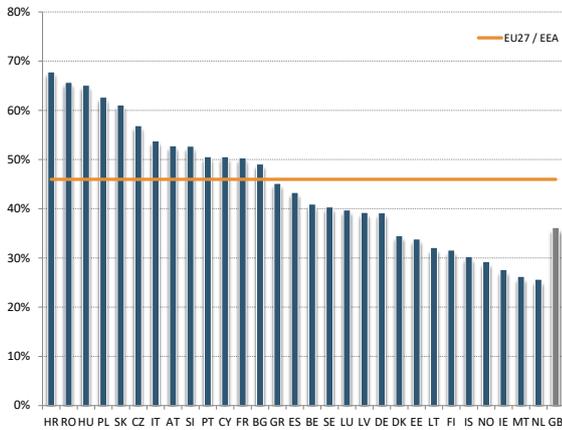
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



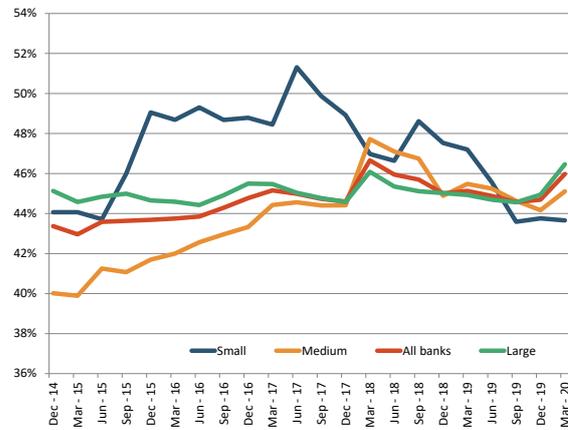
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



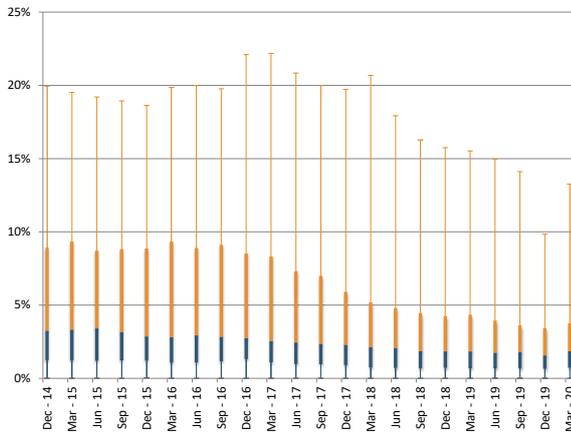
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.8%	41.1%	48.2%
Mar - 15	43.0%	31.2%	41.7%	47.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Sep - 15	43.6%	32.3%	41.7%	48.3%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Mar - 16	43.7%	31.2%	39.5%	47.6%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Sep - 16	44.3%	31.7%	40.9%	47.5%
Dec - 16	44.8%	31.0%	40.6%	48.6%
Mar - 17	45.2%	30.6%	38.9%	48.2%
Jun - 17	45.0%	28.6%	39.9%	48.9%
Sep - 17	44.7%	28.2%	40.1%	49.0%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Mar - 18	46.7%	28.5%	41.6%	50.3%
Jun - 18	46.0%	26.0%	38.9%	49.7%
Sep - 18	45.7%	26.0%	38.5%	49.5%
Dec - 18	45.0%	27.1%	39.6%	48.3%
Mar - 19	45.1%	29.3%	39.9%	51.4%
Jun - 19	44.9%	30.0%	40.0%	51.0%
Sep - 19	44.6%	29.1%	39.5%	50.7%
Dec - 19	44.7%	28.6%	39.5%	50.7%
Mar - 20	46.0%	29.6%	41.5%	51.0%

Credit Risk and Asset Quality

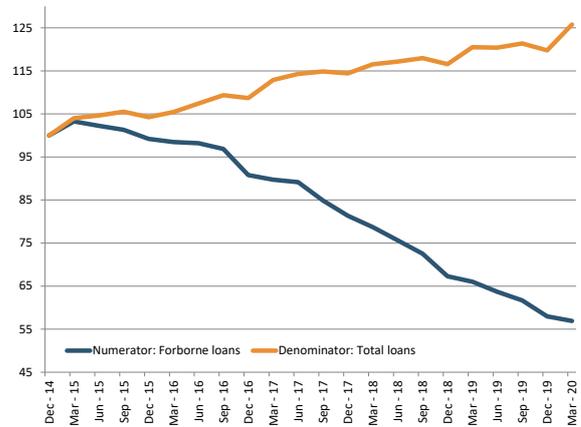
9 - Forbearance ratio for loans and advances

Dispersion



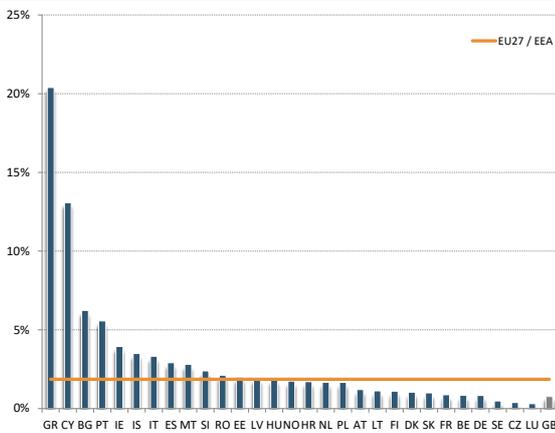
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



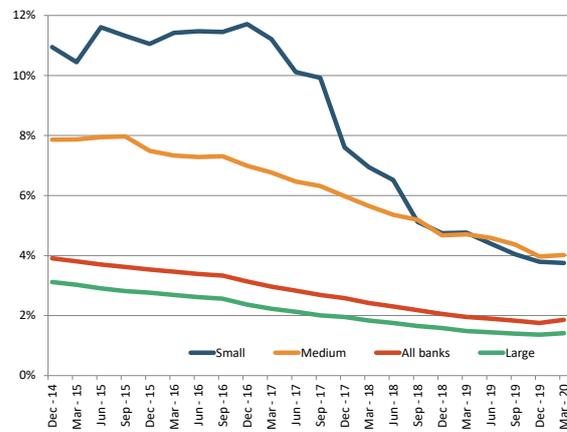
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



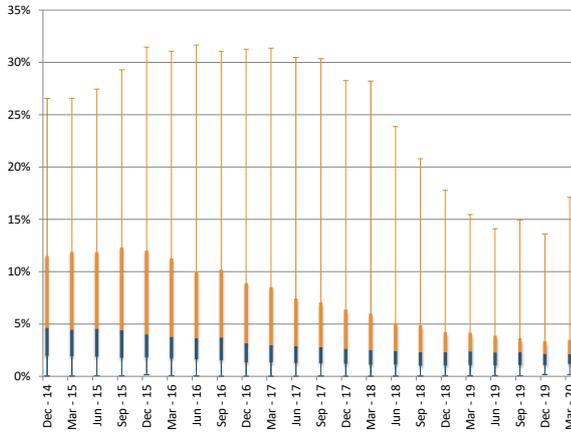
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.2%	3.3%	8.9%
Mar - 15	3.8%	1.2%	3.3%	9.3%
Jun - 15	3.7%	1.2%	3.4%	8.7%
Sep - 15	3.6%	1.2%	3.2%	8.8%
Dec - 15	3.5%	1.2%	2.9%	8.9%
Mar - 16	3.5%	1.1%	2.8%	9.3%
Jun - 16	3.4%	1.1%	2.9%	8.9%
Sep - 16	3.3%	1.2%	2.8%	9.1%
Dec - 16	3.1%	1.3%	2.7%	8.5%
Mar - 17	3.0%	1.1%	2.5%	8.3%
Jun - 17	2.8%	1.0%	2.4%	7.3%
Sep - 17	2.7%	1.0%	2.3%	7.0%
Dec - 17	2.6%	0.9%	2.3%	5.9%
Mar - 18	2.4%	0.7%	2.1%	5.2%
Jun - 18	2.3%	0.7%	2.1%	4.8%
Sep - 18	2.2%	0.7%	1.9%	4.5%
Dec - 18	2.1%	0.7%	1.8%	4.3%
Mar - 19	2.0%	0.7%	1.8%	4.4%
Jun - 19	1.9%	0.7%	1.8%	3.9%
Sep - 19	1.8%	0.7%	1.8%	3.6%
Dec - 19	1.8%	0.7%	1.6%	3.4%
Mar - 20	1.9%	0.7%	1.8%	3.8%

Credit Risk and Asset Quality

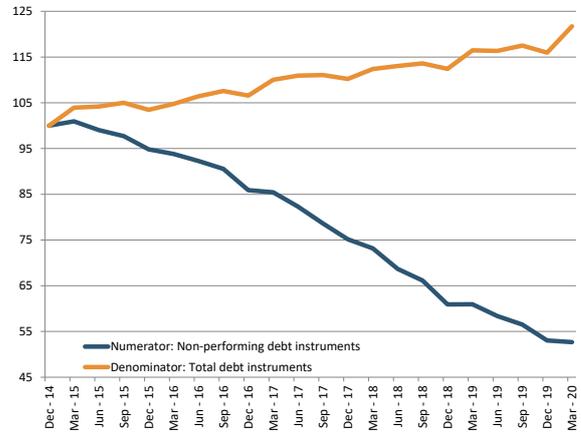
10 - Ratio of non-performing exposures (NPE ratio)

Dispersion



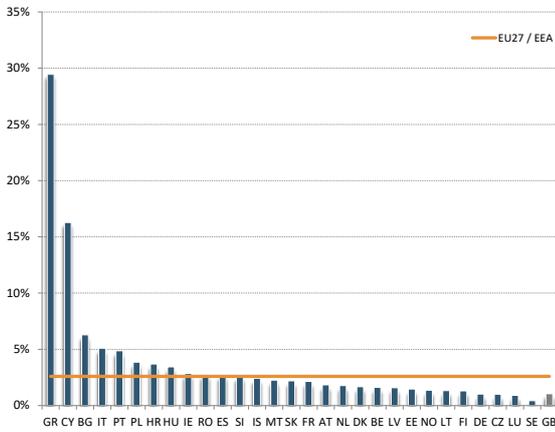
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



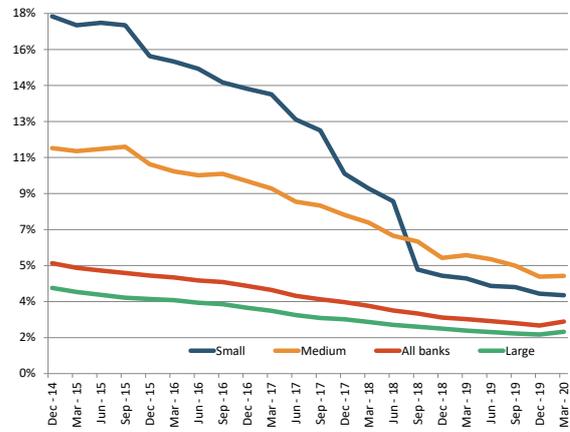
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



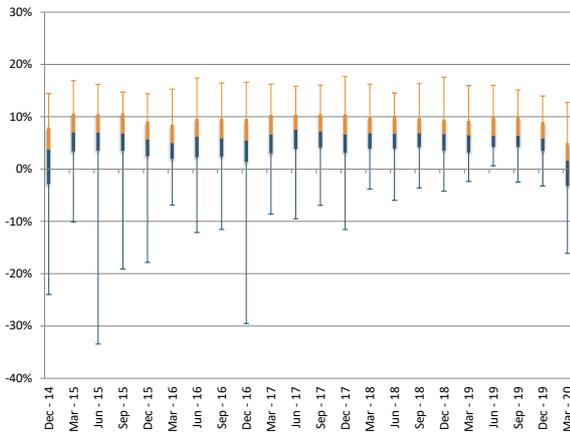
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	11.5%
Mar - 15	5.3%	1.9%	4.5%	11.9%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Sep - 15	5.0%	1.8%	4.4%	12.3%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Mar - 16	4.8%	1.7%	3.8%	11.3%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Sep - 16	4.6%	1.6%	3.7%	10.2%
Dec - 16	4.4%	1.4%	3.2%	8.9%
Mar - 17	4.2%	1.4%	3.0%	8.5%
Jun - 17	3.9%	1.3%	2.9%	7.4%
Sep - 17	3.7%	1.2%	2.8%	7.1%
Dec - 17	3.6%	1.2%	2.6%	6.4%
Mar - 18	3.4%	1.1%	2.5%	6.0%
Jun - 18	3.2%	1.1%	2.4%	5.1%
Sep - 18	3.0%	1.0%	2.3%	4.9%
Dec - 18	2.8%	1.0%	2.3%	4.2%
Mar - 19	2.7%	1.1%	2.4%	4.2%
Jun - 19	2.6%	1.1%	2.3%	3.9%
Sep - 19	2.5%	1.1%	2.3%	3.6%
Dec - 19	2.4%	1.1%	2.2%	3.4%
Mar - 20	2.6%	1.2%	2.1%	3.5%

Profitability

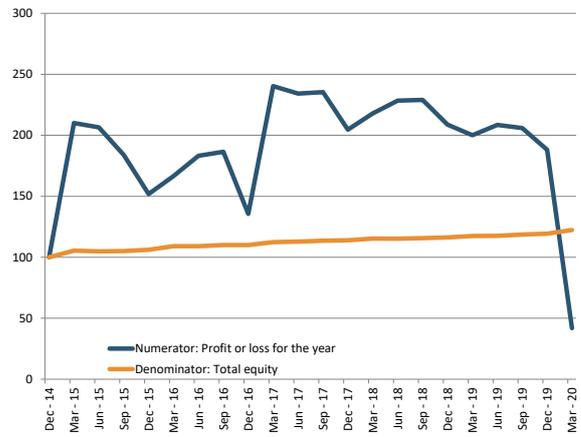
11 - Return on equity

Dispersion



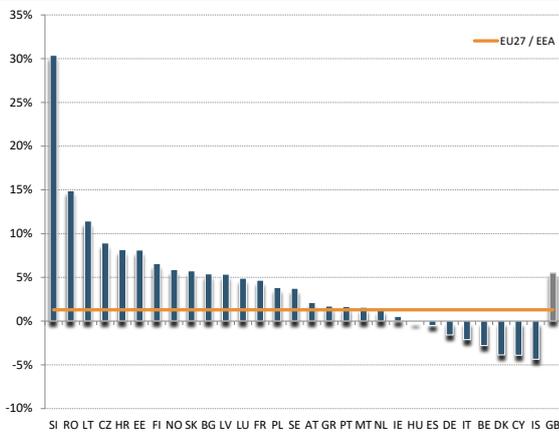
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



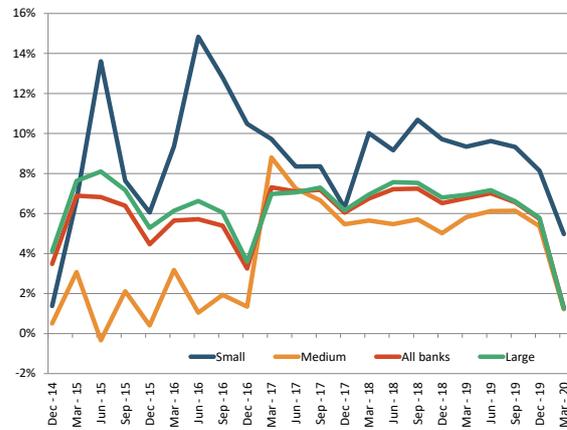
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



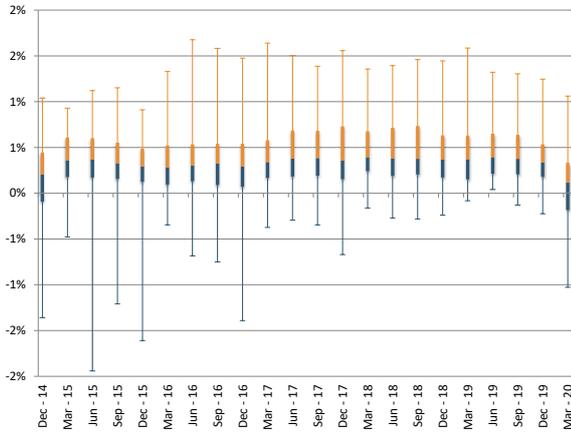
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-2.8%	3.8%	8.0%
Mar - 15	6.9%	3.4%	7.1%	10.6%
Jun - 15	6.8%	3.5%	7.0%	10.5%
Sep - 15	6.4%	3.5%	6.8%	10.7%
Dec - 15	4.5%	2.5%	5.7%	9.1%
Mar - 16	5.6%	1.9%	5.0%	8.5%
Jun - 16	5.7%	2.3%	6.2%	9.7%
Sep - 16	5.4%	2.4%	5.9%	9.7%
Dec - 16	3.3%	1.4%	5.5%	9.6%
Mar - 17	7.3%	3.0%	6.7%	10.4%
Jun - 17	7.1%	3.9%	7.5%	10.4%
Sep - 17	7.2%	4.1%	7.2%	10.5%
Dec - 17	6.0%	3.1%	6.6%	10.5%
Mar - 18	6.8%	3.9%	6.8%	9.9%
Jun - 18	7.2%	3.9%	6.8%	10.1%
Sep - 18	7.2%	4.2%	6.9%	9.8%
Dec - 18	6.5%	3.5%	6.7%	9.5%
Mar - 19	6.8%	3.2%	6.5%	9.2%
Jun - 19	7.0%	4.3%	6.3%	10.0%
Sep - 19	6.6%	4.3%	6.4%	10.0%
Dec - 19	5.7%	3.5%	5.8%	9.0%
Mar - 20	1.3%	-3.2%	1.6%	5.0%

Profitability

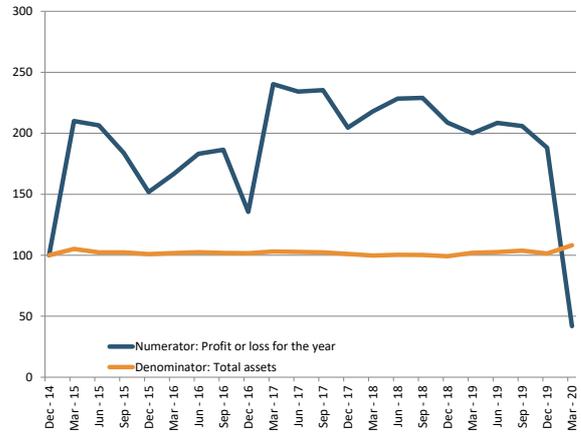
12 - Return on assets

Dispersion



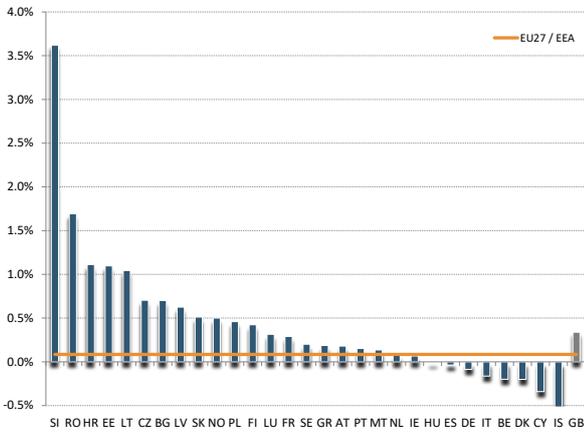
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



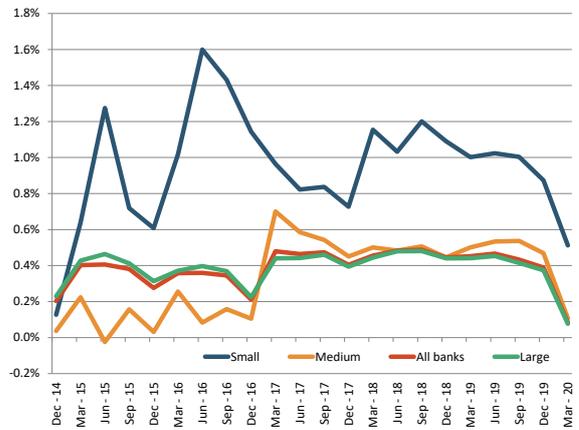
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



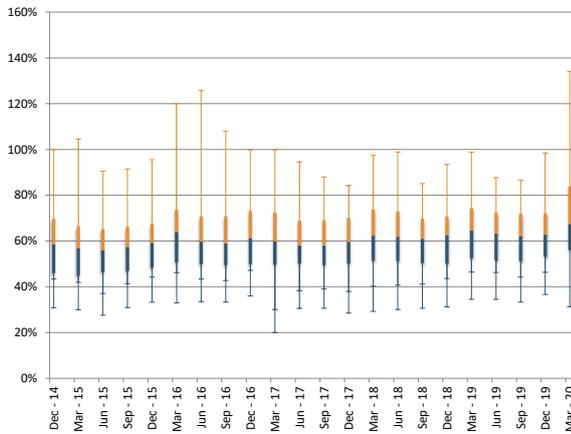
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.11%	0.24%	0.53%
Mar - 15	0.40%	0.21%	0.43%	0.73%
Jun - 15	0.41%	0.21%	0.44%	0.72%
Sep - 15	0.38%	0.19%	0.39%	0.66%
Dec - 15	0.28%	0.15%	0.35%	0.59%
Mar - 16	0.36%	0.11%	0.34%	0.63%
Jun - 16	0.36%	0.16%	0.36%	0.64%
Sep - 16	0.35%	0.11%	0.39%	0.65%
Dec - 16	0.21%	0.08%	0.35%	0.65%
Mar - 17	0.48%	0.20%	0.41%	0.70%
Jun - 17	0.46%	0.22%	0.46%	0.82%
Sep - 17	0.47%	0.23%	0.46%	0.82%
Dec - 17	0.40%	0.18%	0.43%	0.88%
Mar - 18	0.46%	0.29%	0.47%	0.82%
Jun - 18	0.48%	0.23%	0.46%	0.86%
Sep - 18	0.49%	0.25%	0.45%	0.88%
Dec - 18	0.44%	0.21%	0.44%	0.76%
Mar - 19	0.45%	0.18%	0.44%	0.76%
Jun - 19	0.47%	0.25%	0.47%	0.78%
Sep - 19	0.43%	0.25%	0.45%	0.76%
Dec - 19	0.39%	0.21%	0.40%	0.64%
Mar - 20	0.08%	-0.22%	0.14%	0.40%

Profitability

13 - Cost to income ratio

Dispersion



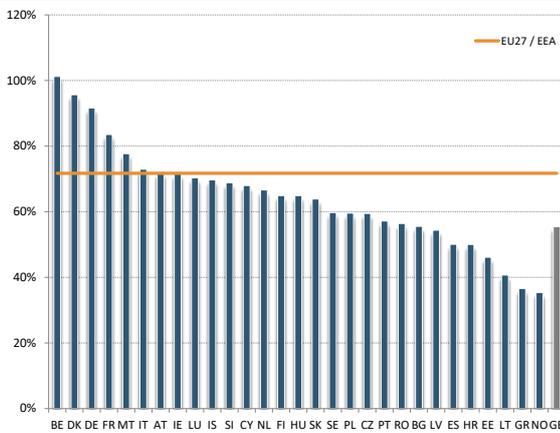
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



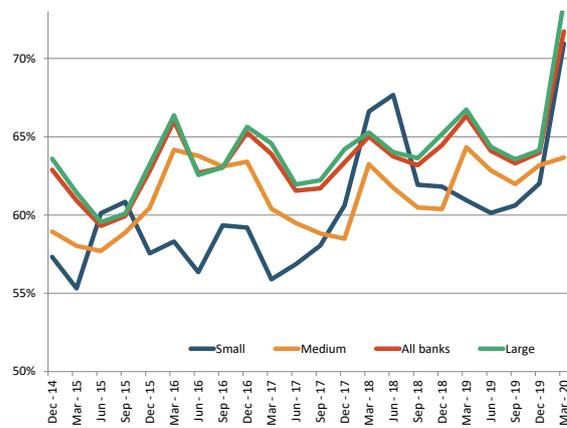
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



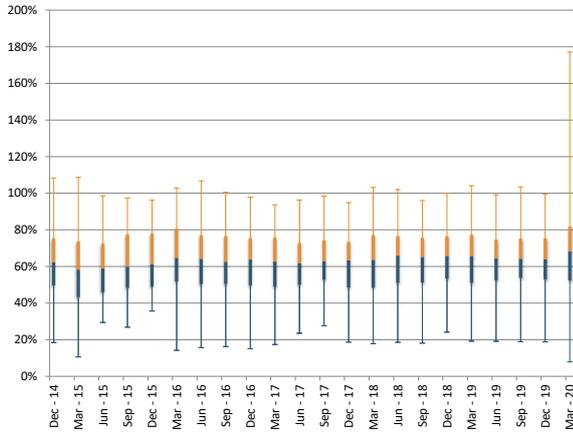
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Mar - 15	60.9%	44.8%	56.8%	66.5%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Sep - 15	59.9%	46.9%	57.3%	66.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Mar - 16	66.0%	50.7%	63.9%	73.8%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Sep - 16	63.0%	49.5%	58.9%	70.8%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Mar - 17	63.9%	49.7%	59.8%	72.5%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Sep - 17	61.7%	49.5%	58.0%	69.1%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Mar - 18	65.0%	51.3%	62.3%	73.9%
Jun - 18	63.7%	51.2%	61.8%	73.0%
Sep - 18	63.2%	50.3%	60.9%	69.8%
Dec - 18	64.5%	50.1%	62.5%	70.7%
Mar - 19	66.3%	52.6%	64.5%	74.5%
Jun - 19	64.1%	51.5%	63.2%	72.5%
Sep - 19	63.3%	51.2%	62.1%	71.9%
Dec - 19	64.0%	53.1%	62.7%	72.2%
Mar - 20	71.7%	56.1%	67.4%	83.9%

Profitability

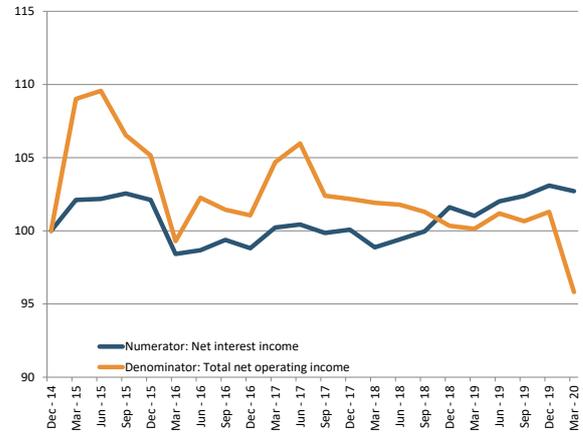
14 - Net interest income to total net operating income

Dispersion



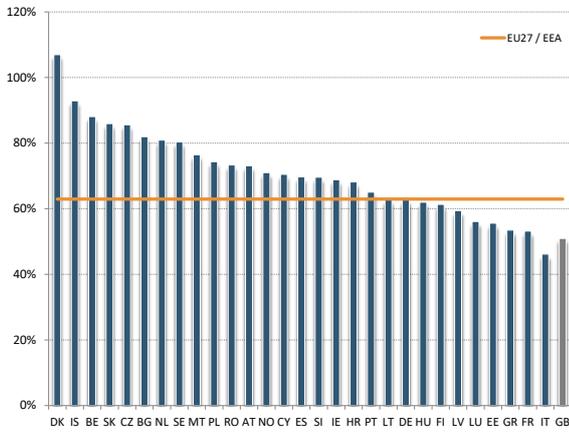
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



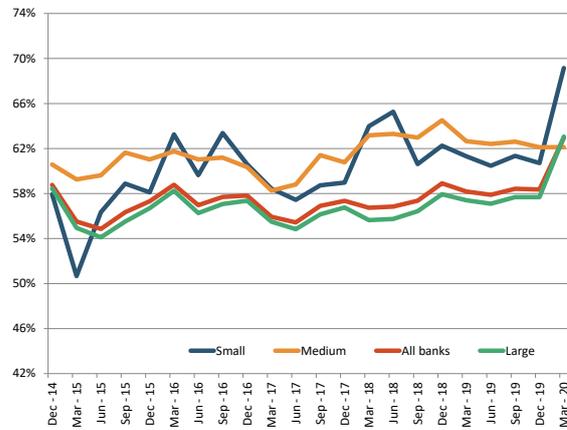
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



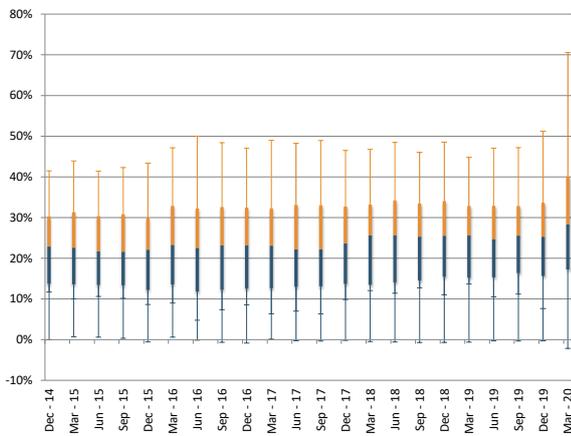
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.2%	75.4%
Mar - 15	55.5%	43.2%	58.3%	73.8%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Sep - 15	56.3%	48.3%	59.9%	77.6%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Mar - 16	58.8%	51.9%	64.7%	80.7%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Sep - 16	57.7%	50.4%	62.6%	76.8%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Mar - 17	55.9%	48.7%	62.7%	75.9%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Sep - 17	56.9%	52.7%	62.9%	74.5%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Mar - 18	56.7%	48.4%	63.6%	77.2%
Jun - 18	56.8%	51.1%	66.0%	76.7%
Sep - 18	57.4%	51.2%	65.2%	75.7%
Dec - 18	58.9%	53.4%	65.8%	76.6%
Mar - 19	58.2%	51.0%	65.5%	77.3%
Jun - 19	57.9%	52.4%	64.4%	74.8%
Sep - 19	58.4%	53.7%	64.3%	75.2%
Dec - 19	58.4%	53.0%	63.9%	75.3%
Mar - 20	62.9%	52.3%	68.3%	81.9%

Profitability

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

Dispersion



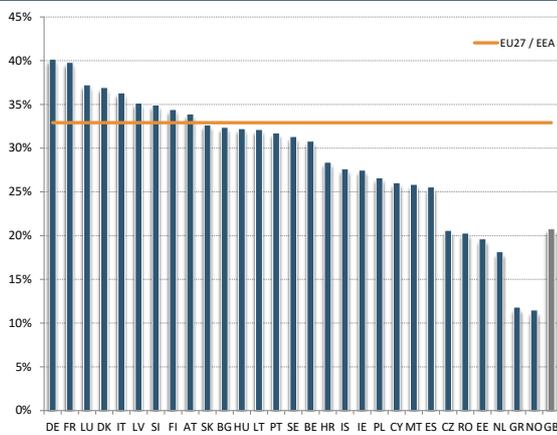
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



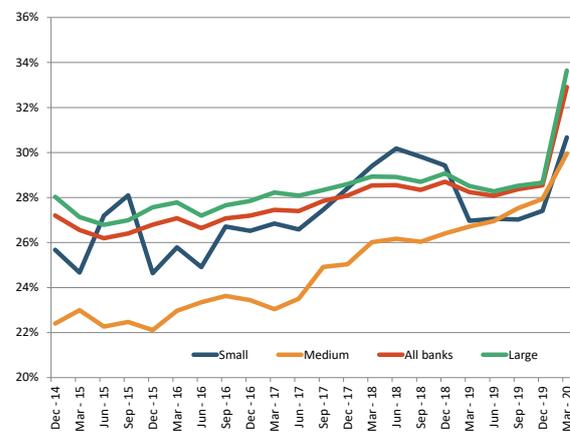
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2019)



Weighted Averages by country.

RI by size class



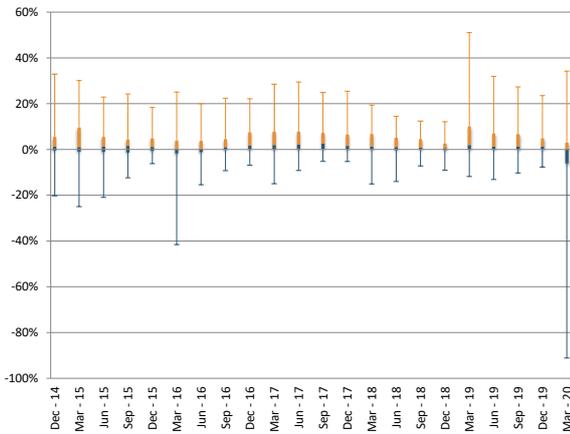
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Mar - 15	26.6%	13.6%	22.6%	31.4%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Sep - 15	26.4%	13.3%	21.6%	30.9%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Mar - 16	27.1%	13.6%	23.3%	32.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Sep - 16	27.1%	12.3%	23.2%	32.6%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Mar - 17	27.5%	12.6%	23.1%	32.3%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Sep - 17	27.8%	13.1%	22.2%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Mar - 18	28.5%	13.5%	25.6%	33.2%
Jun - 18	28.6%	14.1%	25.7%	34.2%
Sep - 18	28.3%	14.6%	25.3%	33.5%
Dec - 18	28.7%	15.5%	25.5%	34.1%
Mar - 19	28.2%	15.2%	25.6%	32.9%
Jun - 19	28.1%	15.3%	24.7%	32.9%
Sep - 19	28.4%	16.4%	25.5%	32.9%
Dec - 19	28.5%	15.7%	25.3%	33.6%
Mar - 20	32.9%	17.3%	28.3%	40.1%

Profitability

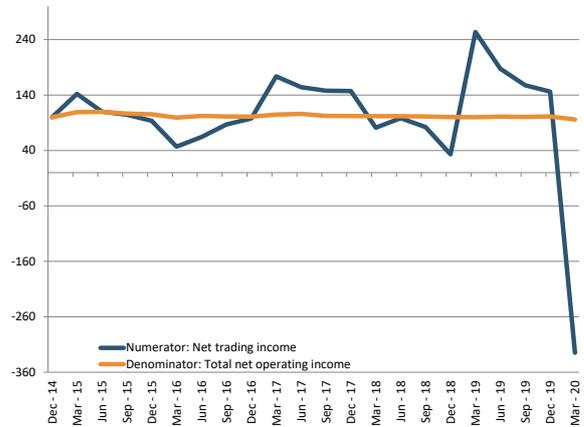
16 - Net trading income to total net operating income

Dispersion



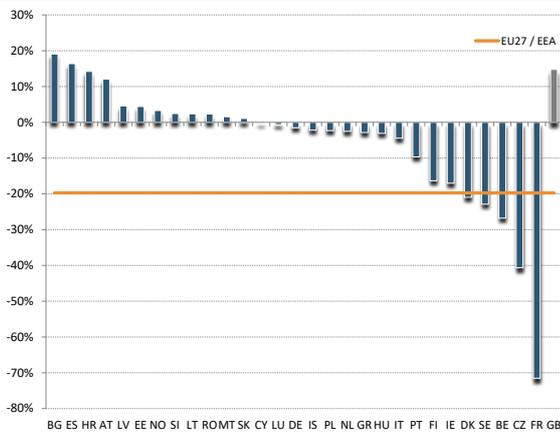
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



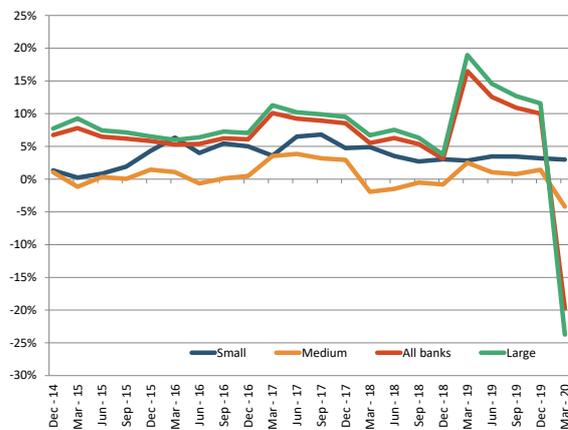
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



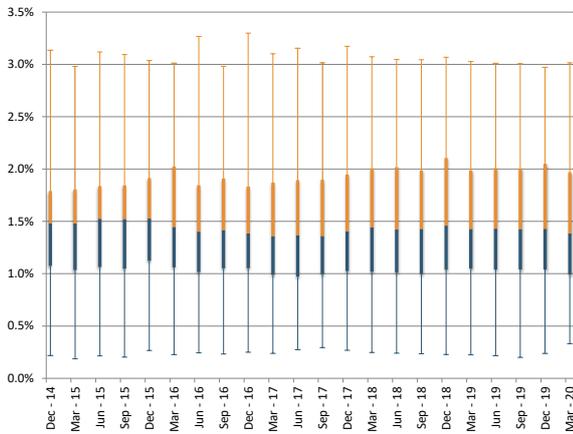
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.4%
Mar - 15	7.8%	-1.0%	1.0%	9.6%
Jun - 15	6.5%	-1.1%	1.3%	5.5%
Sep - 15	6.2%	-1.4%	1.5%	4.4%
Dec - 15	5.8%	-0.6%	1.1%	4.8%
Mar - 16	5.3%	-1.8%	0.2%	3.9%
Jun - 16	5.4%	-1.2%	0.4%	3.8%
Sep - 16	6.2%	-0.2%	1.0%	4.5%
Dec - 16	6.1%	-0.1%	1.6%	7.5%
Mar - 17	10.1%	0.0%	1.9%	7.9%
Jun - 17	9.2%	0.1%	2.1%	7.8%
Sep - 17	8.9%	0.1%	2.5%	7.2%
Dec - 17	8.5%	0.0%	1.5%	6.6%
Mar - 18	5.5%	-0.1%	1.3%	6.8%
Jun - 18	6.3%	-0.3%	1.0%	5.2%
Sep - 18	5.4%	-0.1%	0.8%	4.5%
Dec - 18	3.1%	-0.3%	0.6%	2.6%
Mar - 19	16.5%	-0.1%	1.9%	10.1%
Jun - 19	12.6%	0.0%	1.2%	7.0%
Sep - 19	10.9%	0.0%	1.3%	6.7%
Dec - 19	10.0%	-0.1%	1.3%	4.9%
Mar - 20	-19.7%	-5.7%	-0.4%	2.7%

Profitability

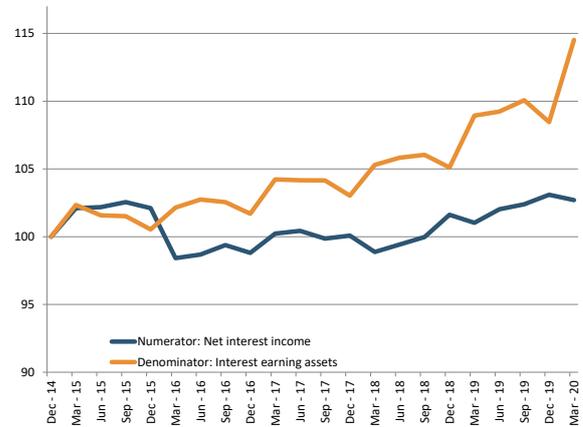
17 - Net interest margin

Dispersion



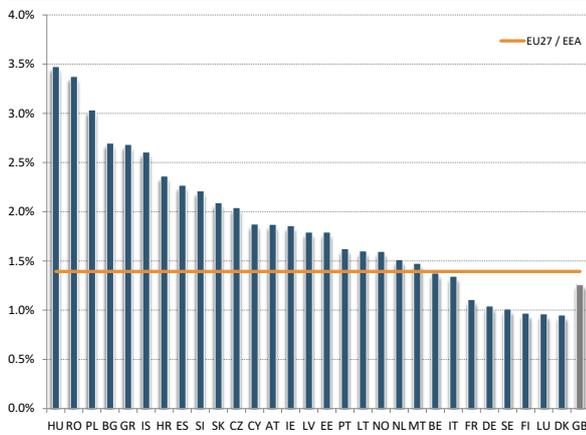
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



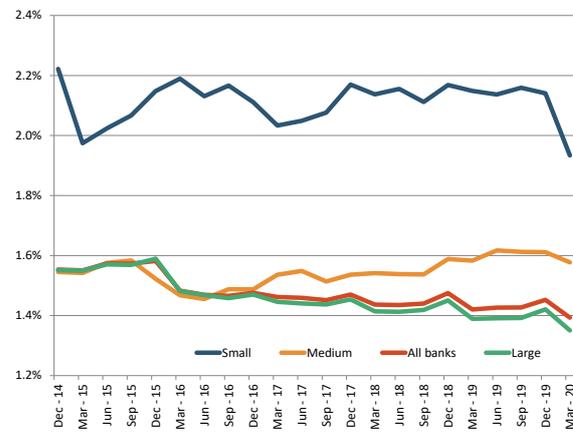
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



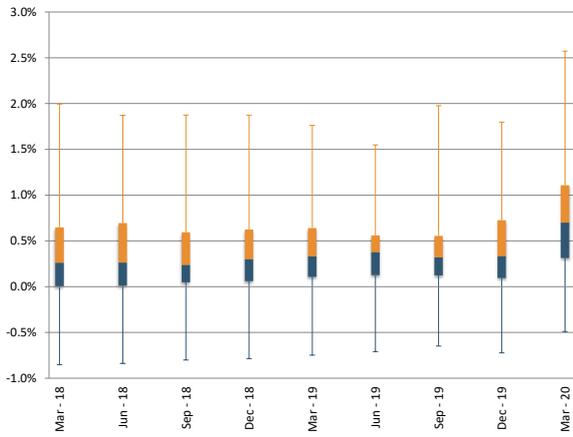
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.79%
Mar - 15	1.55%	1.03%	1.48%	1.81%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Sep - 15	1.57%	1.05%	1.52%	1.85%
Dec - 15	1.58%	1.12%	1.53%	1.91%
Mar - 16	1.48%	1.06%	1.45%	2.02%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Sep - 16	1.47%	1.05%	1.42%	1.91%
Dec - 16	1.48%	1.05%	1.38%	1.83%
Mar - 17	1.46%	0.99%	1.36%	1.87%
Jun - 17	1.46%	0.97%	1.37%	1.90%
Sep - 17	1.45%	1.00%	1.36%	1.90%
Dec - 17	1.47%	1.03%	1.41%	1.95%
Mar - 18	1.44%	1.02%	1.44%	2.01%
Jun - 18	1.43%	1.01%	1.42%	2.02%
Sep - 18	1.44%	1.00%	1.43%	1.99%
Dec - 18	1.47%	1.04%	1.46%	2.11%
Mar - 19	1.42%	1.05%	1.43%	1.99%
Jun - 19	1.43%	1.04%	1.43%	2.01%
Sep - 19	1.43%	1.04%	1.43%	2.01%
Dec - 19	1.45%	1.04%	1.43%	2.05%
Mar - 20	1.39%	0.99%	1.39%	1.97%

Profitability

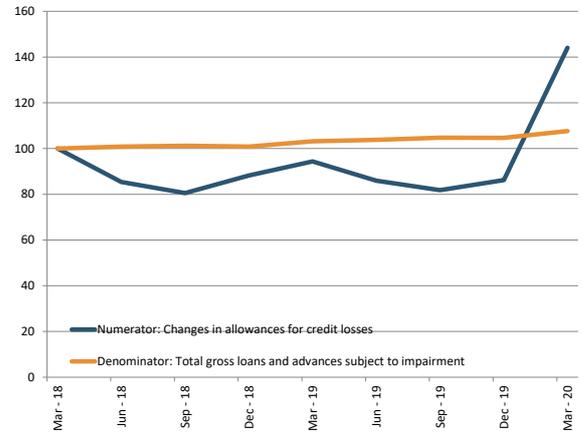
18 - Cost of Risk

Dispersion



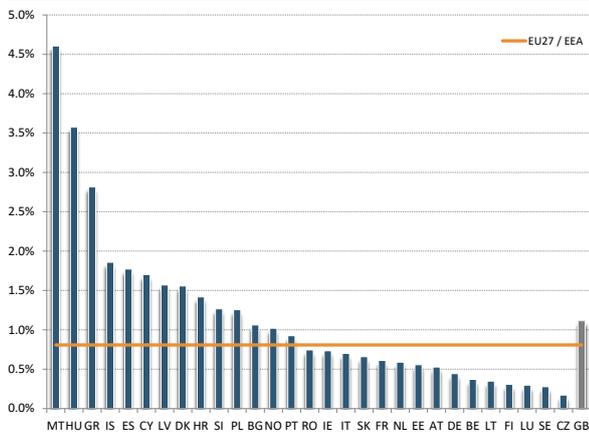
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



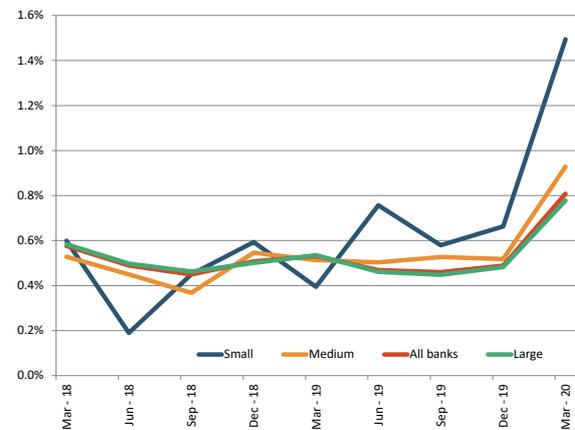
Total numerator and denominator.
Mar 2018 =100.

Country dispersion (as of Mar. 2020)



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. 2019.

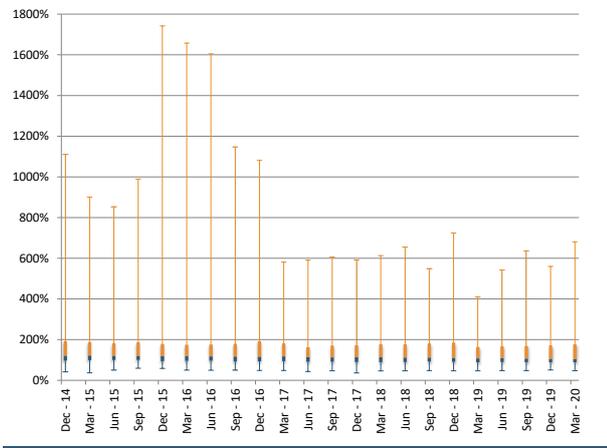
Period	Weighted average	25th	50th	75th
Mar - 18	0.58%	0.00%	0.26%	0.65%
Jun - 18	0.49%	0.01%	0.26%	0.69%
Sep - 18	0.45%	0.05%	0.24%	0.59%
Dec - 18	0.51%	0.06%	0.30%	0.62%
Mar - 19	0.53%	0.11%	0.33%	0.64%
Jun - 19	0.47%	0.13%	0.38%	0.56%
Sep - 19	0.46%	0.12%	0.32%	0.56%
Dec - 19	0.49%	0.10%	0.33%	0.73%
Mar - 20	0.81%	0.31%	0.70%	1.11%

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

Funding and Liquidity

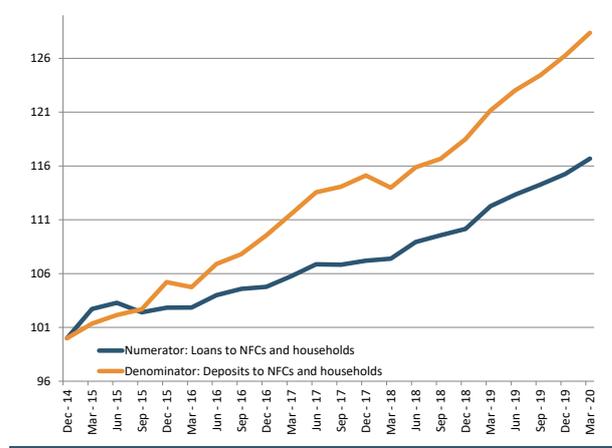
19 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



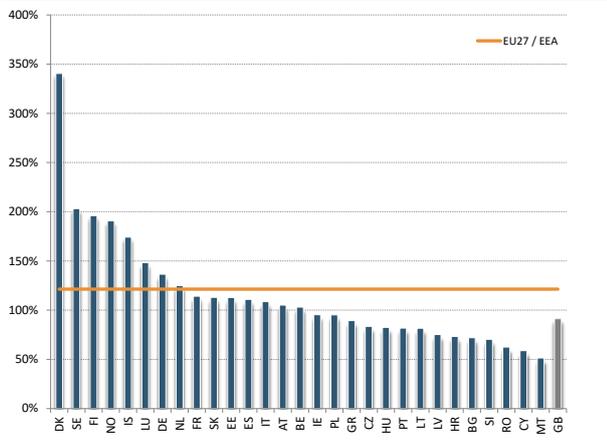
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



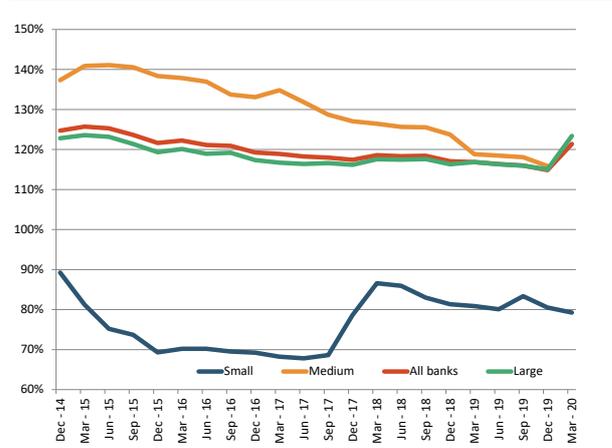
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



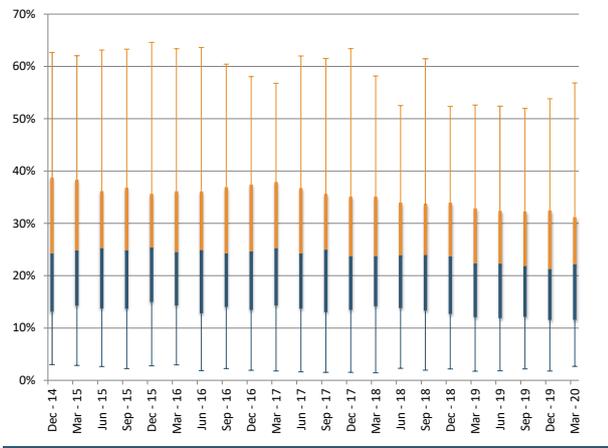
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	124.7%	97.5%	121.1%	191.8%
Mar - 15	125.7%	99.1%	122.2%	188.0%
Jun - 15	125.3%	100.1%	120.6%	183.0%
Sep - 15	123.6%	99.7%	120.0%	187.0%
Dec - 15	121.6%	94.0%	118.3%	179.4%
Mar - 16	122.3%	95.7%	119.3%	175.6%
Jun - 16	121.1%	96.4%	117.9%	176.0%
Sep - 16	120.9%	93.2%	116.9%	179.8%
Dec - 16	119.3%	93.5%	116.1%	192.5%
Mar - 17	118.9%	94.2%	117.7%	181.7%
Jun - 17	118.2%	91.2%	114.9%	163.9%
Sep - 17	118.0%	91.6%	112.9%	171.4%
Dec - 17	117.4%	89.9%	113.8%	173.7%
Mar - 18	118.6%	89.3%	113.3%	178.4%
Jun - 18	118.3%	90.0%	112.2%	177.9%
Sep - 18	118.4%	92.2%	112.0%	181.6%
Dec - 18	117.1%	90.5%	110.7%	185.4%
Mar - 19	116.8%	88.4%	107.8%	164.1%
Jun - 19	116.3%	90.1%	108.6%	168.4%
Sep - 19	116.0%	89.3%	106.8%	169.2%
Dec - 19	114.9%	88.4%	105.7%	171.7%
Mar - 20	121.4%	88.4%	104.6%	176.7%

Funding and Liquidity

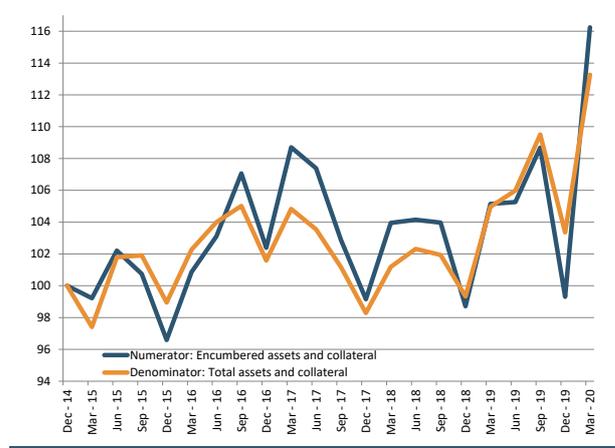
20 - Asset encumbrance ratio

Dispersion



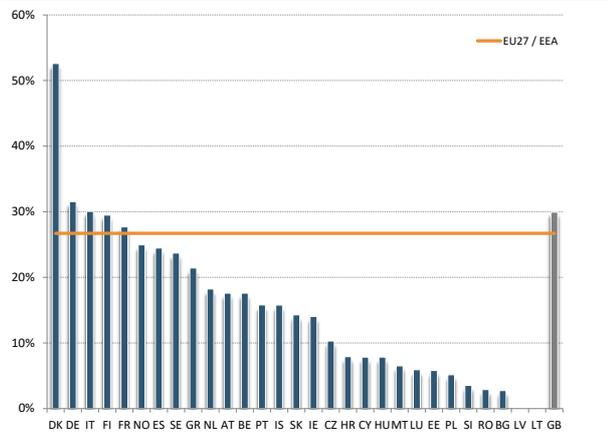
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



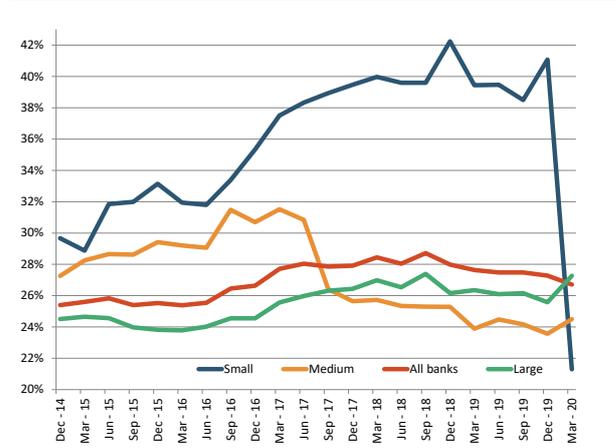
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2020)



Weighted Averages by country.

RI by size class



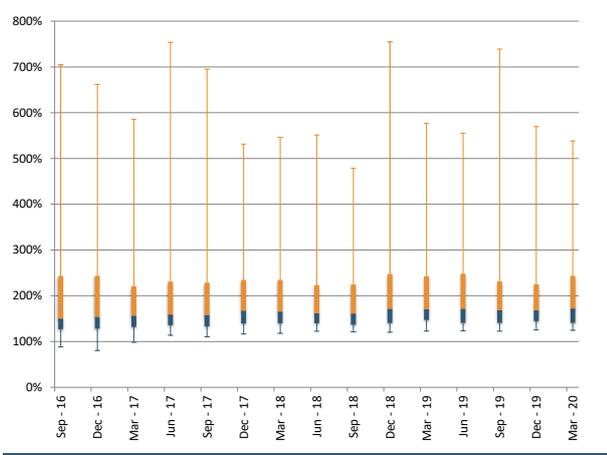
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.1%	24.3%	38.8%
Mar - 15	25.6%	14.3%	24.8%	38.4%
Jun - 15	25.8%	13.7%	25.3%	36.2%
Sep - 15	25.4%	13.7%	24.9%	36.9%
Dec - 15	25.5%	15.0%	25.4%	35.7%
Mar - 16	25.4%	14.3%	24.6%	36.2%
Jun - 16	25.5%	12.8%	24.9%	36.1%
Sep - 16	26.5%	14.0%	24.3%	36.9%
Dec - 16	26.6%	13.5%	24.6%	37.4%
Mar - 17	27.7%	14.3%	25.3%	37.9%
Jun - 17	28.0%	13.7%	24.3%	36.8%
Sep - 17	27.9%	13.0%	25.0%	35.6%
Dec - 17	27.9%	13.4%	23.7%	35.1%
Mar - 18	28.4%	14.2%	23.8%	35.1%
Jun - 18	28.0%	13.8%	23.9%	34.0%
Sep - 18	28.7%	13.3%	24.0%	33.8%
Dec - 18	28.0%	12.7%	23.7%	34.0%
Mar - 19	27.6%	12.1%	22.3%	32.9%
Jun - 19	27.5%	11.9%	22.3%	32.4%
Sep - 19	27.5%	12.1%	21.9%	32.3%
Dec - 19	27.3%	11.5%	21.3%	32.5%
Mar - 20	26.7%	11.6%	22.2%	31.2%

Funding and Liquidity

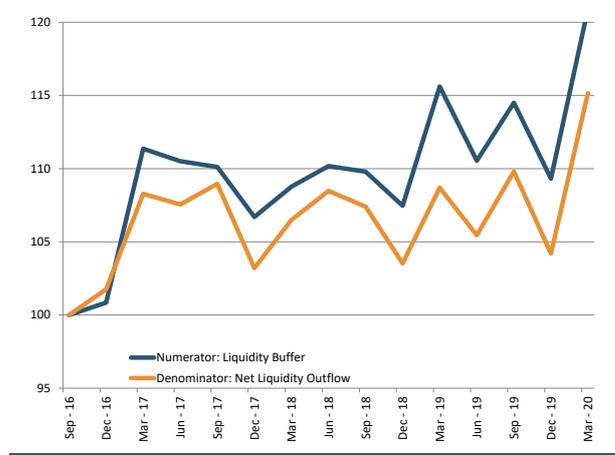
21 - Liquidity coverage ratio (%)

Dispersion



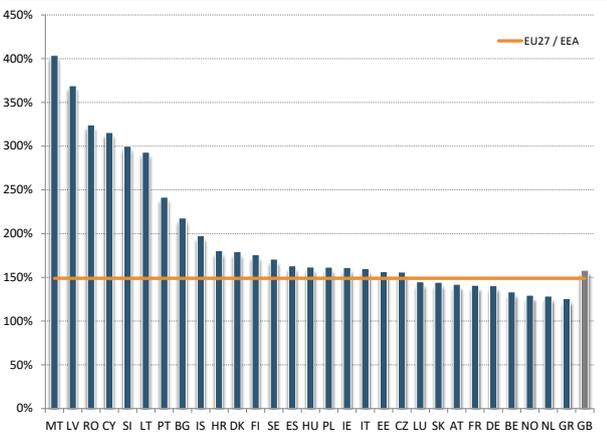
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



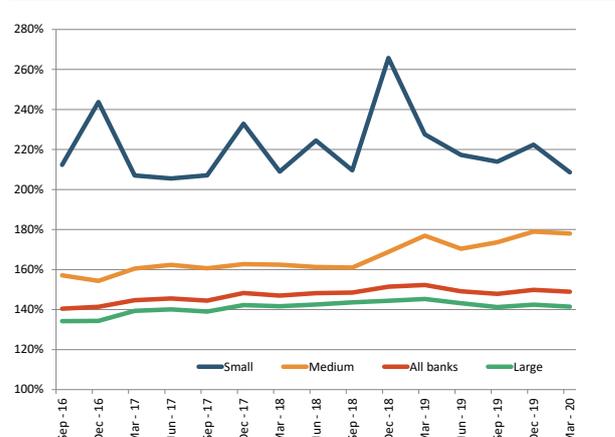
Total numerator and denominator.
Sep 2016 = 100.

Country dispersion (as of Mar. 2020)



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 Mar. 2020.

Period	Weighted average	25th	50th	75th
Sep - 16	140.4%	127.1%	150.3%	243.3%
Dec - 16	141.3%	128.4%	154.1%	243.9%
Mar - 17	144.7%	131.7%	156.6%	221.1%
Jun - 17	145.5%	135.8%	159.0%	230.8%
Sep - 17	144.4%	133.3%	158.0%	228.8%
Dec - 17	148.3%	139.7%	167.6%	234.8%
Mar - 18	147.0%	139.8%	165.6%	234.8%
Jun - 18	148.2%	139.8%	162.0%	223.2%
Sep - 18	148.5%	136.8%	161.4%	224.6%
Dec - 18	151.4%	140.4%	171.6%	247.5%
Mar - 19	152.3%	147.0%	170.6%	242.9%
Jun - 19	149.2%	140.9%	171.6%	248.0%
Sep - 19	147.8%	140.8%	168.5%	231.6%
Dec - 19	149.9%	144.6%	168.1%	225.3%
Mar - 20	148.9%	140.8%	172.1%	243.4%



STATISTICAL ANNEX

Statistical Annex

Asset composition and volumes

Asset composition																								
% of total assets																								
	Cash balances				Equity instruments				Debt securities				Loans and advances				Derivatives				Other Assets			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	8.7%	8.3%	8.5%	10.1%	0.4%	0.4%	0.3%	0.3%	14.5%	14.5%	14.3%	14.3%	70.8%	71.0%	71.4%	69.7%	2.0%	2.2%	1.8%	2.2%	3.7%	3.7%	3.7%	3.5%
BE	8.1%	7.8%	6.1%	9.3%	0.4%	0.4%	0.4%	0.3%	14.7%	14.4%	14.4%	14.1%	66.1%	65.9%	68.4%	65.1%	4.9%	5.5%	4.7%	5.4%	5.9%	6.1%	6.0%	5.8%
BG	14.5%	14.4%	12.2%	16.0%	0.2%	0.2%	0.2%	0.1%	13.5%	13.7%	14.0%	15.1%	67.0%	66.9%	68.7%	63.3%	0.1%	0.3%	0.2%	0.3%	4.7%	4.6%	4.7%	5.1%
CY	25.6%	25.2%	28.1%	24.6%	0.1%	0.1%	0.1%	0.1%	18.5%	18.0%	16.5%	18.7%	47.1%	48.0%	47.0%	48.1%	0.0%	0.1%	0.1%	0.1%	8.7%	8.6%	8.2%	8.4%
CZ	2.9%	2.9%	2.6%	4.3%	0.1%	0.1%	0.1%	0.1%	11.8%	11.3%	11.9%	11.4%	81.5%	82.0%	81.8%	79.3%	2.0%	2.1%	1.9%	3.1%	1.7%	1.6%	1.8%	1.9%
DE	11.3%	11.0%	10.0%	10.4%	1.8%	1.1%	0.9%	0.7%	13.4%	13.4%	14.1%	13.4%	56.9%	56.2%	58.8%	57.2%	13.5%	15.5%	13.2%	15.6%	3.1%	2.9%	3.0%	2.7%
DK	3.6%	3.0%	3.0%	3.8%	0.5%	0.5%	0.6%	0.5%	13.0%	12.7%	12.4%	12.9%	74.0%	73.2%	75.1%	71.3%	6.5%	8.1%	6.3%	8.9%	2.5%	2.5%	2.6%	2.6%
EE	20.0%	21.1%	21.9%	22.4%	0.1%	0.1%	0.1%	0.0%	1.8%	1.9%	1.7%	2.2%	76.5%	75.3%	74.9%	73.9%	0.2%	0.3%	0.2%	0.3%	1.4%	1.4%	1.3%	1.1%
ES	6.4%	6.0%	6.5%	7.3%	0.9%	1.0%	1.1%	0.8%	13.8%	13.8%	13.4%	12.9%	66.7%	66.2%	67.2%	65.8%	4.1%	4.8%	4.1%	5.5%	8.1%	8.1%	7.8%	7.7%
FI	8.7%	7.3%	8.7%	8.6%	1.0%	1.0%	0.8%	0.7%	12.7%	12.2%	12.6%	12.9%	66.0%	66.4%	68.8%	66.4%	6.8%	8.4%	6.7%	8.8%	4.8%	4.6%	2.7%	2.5%
FR	7.7%	7.6%	8.3%	9.1%	2.8%	2.7%	2.8%	1.9%	10.7%	10.7%	10.1%	10.8%	62.3%	61.7%	63.0%	60.0%	9.1%	10.2%	8.7%	11.0%	7.3%	7.3%	7.0%	7.3%
GR	5.4%	5.6%	7.1%	7.9%	0.3%	0.3%	0.3%	0.2%	11.4%	11.0%	11.3%	12.6%	61.0%	60.8%	60.5%	58.9%	3.6%	4.1%	3.4%	3.7%	18.3%	18.1%	17.7%	16.7%
HR	14.1%	14.6%	14.9%	15.9%	0.3%	0.3%	0.3%	0.3%	11.8%	11.7%	11.4%	11.2%	70.7%	70.2%	70.4%	69.5%	0.4%	0.6%	0.5%	0.7%	2.7%	2.6%	2.5%	2.4%
HU	9.4%	8.9%	10.2%	9.5%	0.5%	0.4%	0.4%	0.4%	24.5%	23.8%	23.1%	22.3%	59.6%	60.7%	60.8%	61.5%	1.3%	1.6%	1.2%	2.0%	4.7%	4.5%	4.4%	4.3%
IE	11.9%	11.8%	14.4%	14.1%	0.4%	0.4%	0.4%	0.2%	14.4%	14.6%	13.6%	13.6%	66.0%	65.7%	64.5%	63.0%	2.1%	2.7%	2.3%	3.4%	5.2%	4.9%	4.8%	5.7%
IS	10.4%	10.5%	10.1%	10.9%	2.0%	2.0%	2.2%	1.7%	7.0%	7.7%	6.6%	8.5%	76.5%	75.8%	77.4%	75.2%	0.4%	0.4%	0.4%	0.4%	3.8%	3.6%	3.2%	3.2%
IT	4.8%	4.9%	3.6%	4.2%	1.3%	1.1%	1.3%	1.0%	19.0%	19.5%	19.8%	20.0%	65.0%	64.2%	66.0%	64.8%	3.5%	3.9%	3.3%	4.1%	6.4%	6.3%	6.1%	5.9%
LT	23.1%	23.0%	28.1%	30.5%	0.1%	0.1%	0.1%	0.1%	6.1%	5.8%	5.4%	4.4%	69.2%	69.5%	65.0%	64.0%	0.4%	0.6%	0.5%	0.1%	1.2%	1.1%	0.9%	0.8%
LU	14.5%	14.4%	11.7%	16.0%	0.3%	0.3%	0.3%	0.3%	11.0%	11.1%	11.0%	11.3%	69.3%	69.1%	71.3%	65.6%	2.2%	2.5%	3.5%	4.3%	2.7%	2.6%	2.2%	2.5%
LV	21.8%	23.5%	25.8%	30.0%	0.2%	0.2%	0.2%	0.1%	11.2%	11.4%	10.6%	8.5%	65.0%	63.0%	61.7%	59.6%	4.0%	0.5%	0.4%	0.5%	1.5%	1.5%	1.4%	1.3%
MT	19.4%	21.5%	22.8%	21.7%	0.3%	0.3%	0.3%	0.2%	24.9%	24.7%	25.8%	24.4%	52.4%	50.2%	47.7%	50.3%	0.1%	0.1%	0.0%	0.1%	3.0%	3.2%	3.5%	3.3%
NL	7.8%	8.4%	7.3%	9.1%	0.7%	0.6%	0.6%	0.4%	7.9%	8.1%	8.2%	8.4%	76.2%	75.4%	77.4%	74.9%	3.3%	3.9%	3.1%	3.9%	4.0%	3.6%	3.3%	3.4%
NO	12.6%	12.3%	9.3%	11.4%	0.4%	0.3%	0.4%	0.3%	8.3%	9.0%	9.7%	10.0%	71.1%	71.8%	74.6%	69.0%	4.3%	5.1%	4.6%	8.0%	3.4%	1.5%	1.4%	1.5%
PL	3.8%	4.2%	4.1%	4.5%	0.2%	0.2%	0.2%	0.2%	22.1%	20.9%	22.0%	22.1%	69.2%	69.7%	69.0%	67.6%	0.9%	1.1%	1.0%	2.1%	3.7%	3.8%	3.6%	3.5%
PT	5.5%	5.1%	6.6%	6.4%	1.7%	1.7%	1.6%	1.5%	22.9%	23.1%	22.6%	23.0%	61.7%	61.8%	61.5%	61.3%	1.2%	1.3%	1.1%	1.2%	7.0%	7.0%	6.6%	6.6%
RO	14.9%	14.4%	14.7%	16.0%	0.2%	0.2%	0.1%	0.1%	26.7%	27.6%	28.2%	27.7%	55.2%	54.9%	54.2%	53.6%	0.1%	0.1%	0.1%	0.1%	2.8%	2.9%	2.7%	2.5%
SE	7.8%	8.5%	8.0%	12.5%	1.0%	0.9%	1.0%	0.7%	10.0%	9.5%	8.1%	10.3%	76.9%	75.9%	78.7%	70.9%	2.9%	3.7%	2.9%	4.4%	1.5%	1.4%	1.4%	1.2%
SI	11.9%	12.1%	15.8%	13.7%	0.7%	0.7%	0.6%	0.5%	27.5%	27.2%	25.9%	23.5%	56.7%	57.0%	54.8%	59.3%	0.1%	0.2%	0.1%	0.2%	3.1%	2.9%	2.8%	2.7%
SK	4.4%	4.6%	5.3%	4.3%	0.2%	0.3%	0.3%	0.1%	12.0%	12.7%	13.7%	13.5%	80.8%	79.8%	78.4%	79.7%	0.6%	0.6%	0.4%	0.5%	2.0%	2.0%	1.9%	1.9%
EU/EEA	8.2%	7.9%	8.0%	8.7%	1.9%	1.7%	1.9%	1.1%	13.3%	13.3%	13.2%	12.9%	62.9%	62.3%	63.9%	63.4%	8.2%	9.5%	8.2%	8.5%	5.5%	5.4%	5.2%	5.4%
GB	9.2%	8.3%	8.8%	8.5%	2.7%	2.6%	3.3%	1.7%	14.6%	14.4%	14.5%	13.5%	55.9%	55.1%	56.7%	54.0%	13.1%	15.0%	13.6%	17.8%	4.4%	4.5%	4.4%	4.5%

Assets									
Volumes bn EUR									
	Total Assets				Total Financial Assets				
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	
AT	622.8	631.8	627.9	650.3	600.0	608.7	604.5	627.6	
BE	1,138.0	1,162.2	1,116.8	1,184.2	1,071.1	1,091.9	1,049.6	1,115.4	
BG	32.6	33.4	34.1	33.9	31.1	31.9	32.5	32.1	
CY	37.4	36.6	36.5	35.3	34.2	33.4	33.5	32.4	
CZ	171.8	174.0	164.0	172.9	168.9	171.1	161.1	169.6	
DE	3,787.2	3,896.8	3,532.2	3,940.5	3,669.9	3,783.7	3,427.5	3,834.2	
DK	754.3	782.3	758.0	789.8	735.1	762.7	738.5	769.5	
EE	33.8	34.2	34.7	35.2	33.3	33.7	34.3	34.8	
ES	3,337.8	3,361.3	3,340.3	3,418.6	3,067.8	3,089.5	3,079.1	3,156.7	
FI	711.9	717.5	686.2	742.4	678.1	684.2	670.2	723.8	
FR	7,625.6	7,887.4	7,438.1	8,336.6	7,067.0	7,315.4	6,916.2	7,727.6	
GR	246.9	248.7	250.4	258.7	201.7	203.7	207.0	215.6	
HR	44.1	45.0	45.3	45.5	42.9	43.9	44.2	44.4	
HU	70.6	76.4	81.9	80.5	67.3	72.9	78.4	77.1	
IE	260.7	263.3	267.2	276.1	247.1	250.4	254.4	260.4	
IS	27.3	28.6	27.3	25.5	26.3	27.5	26.4	24.7	
IT	2,402.2	2,473.1	2,422.4	2,466.6	2,248.6	2,316.1	2,275.1	2,321.0	
LT	19.6	20.1	21.6	22.0	19.4	19.8	21.3	21.9	
LU	226.8	232.3	233.8	231.0	220.8	226.2	228.5	225.2	
LV	12.6	13.0	13.5	13.9	12.4	12.9	13.3	13.8	
MT	20.8	21.0	21.1	21.7	20.2	20.3	20.4	21.0	
NL	2,075.3	2,112.2	2,070.2	2,212.1	1,992.3	2,036.5	2,001.8	2,136.0	
NO	317.4	314.0	304.0	301.6	306.7	309.2	299.8	297.2	
PL	171.6	169.5	178.1	174.8	165.2	163.1	171.7	168.8	
PT	338.4	338.0	333.4	337.6	314.7	314.2	311.2	315.4	
RO	44.4	45.1	46.9	48.4	43.2	43.8	45.7	47.2	
SE	867.4	880.0	855.9	940.2	854.4	867.7	844.2	928.5	
SI	22.0	22.3	23.1	26.6	21.3	21.7	22.4	25.9	
SK	49.5	50.0	50.8	50.6	48.5	48.9	49.8	49.6	
EU/EEA	30,827.9	31,753.4	30,362.6	25,557.8	29,136.5	30,050.5	28,885.6	24,169.7	
GB	6,861.6	7,211.9	6,899.9	7,679.6	6,550.5	6,885.5	6,631.7	7,333.7	

Financial Assets												
% of total financial assets												
	Share of financial assets valued at (amortised) cost				Share of financial assets at fair value through OCI				Share of financial assets at fair value through profit&loss			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	89.2%	88.8%	89.3%	89.1%	6.1%	6.1%	6.3%	6.1%	4.8%	5.1%	4.4%	4.8%
BE	89.4%	88.5%	89.5%	88.3%	3.8%	4.1%	3.9%	4.0%	6.8%	7.5%	6.6%	7.7%
BG	88.0%	87.9%	87.8%	87.2%	11.1%	11.1%	10.9%	11.7%	0.9%	1.0%	1.3%	1.2%
CY	94.5%	94.1%	94.6%	94.8%	4.3%	4.6%	4.2%	4.1%	1.3%	1.3%	1.3%	1.0%
CZ	95.4%	95.5%	96.1%	94.9%	2.1%	1.7%	1.8%	1.6%	2.5%	2.8%	2.1%	3.5%
DE	68.3%	67.3%	69.8%	68.2%	6.1%	5.9%	6.4%	6.0%	25.7%	26.8%	23.5%	25.8%
DK	32.6%	31.2%	32.1%	31.3%	1.8%	1.9%	2.0%	1.9%	65.6%	66.8%	66.0%	66.8%
EE	97.9%	97.7%	98.1%	97.5%	0.0%	0.0%	0.0%	0.0%	2.0%	2.2%	1.9%	2.5%
ES	81.9%	81.5%	82.6%	82.0%	6.9%	6.9%	7.0%	6.2%	11.2%	11.6%	10.5%	11.8%
FI	64.1%	62.9%	65.4%	61.7%	6.0%	6.0%	6.6%	6.6%	29.9%	31.1%	27.9%	31.7%
FR	69.3%	67.7%	72.5%	68.3%	4.0%	4.0%	4.0%	3.9%	26.6%	28.4%	23.5%	27.8%
GR	85.4%	85.0%	86.2%	87.2%	9.4%	8.9%	8.6%	7.4%	5.3%	6.1%	5.2%	5.4%
HR	87.7%	87.7%	88.2%	88.4%	11.3%	11.2%	10.6%	10.2%	1.0%	1.2%	1.2%	1.4%
HU	84.1%	83.9%	85.1%	86.2%	13.6%	13.3%	12.4%	10.7%	2.4%	2.8%	2.4%	3.1%
IE	83.8%	83.0%	84.6%	83.9%	13.0%	13.1%	12.1%	11.6%	3.2%	3.9%	3.4%	4.5%
IS	90.											

Statistical Annex

Loans: composition and asset quality

Volumes bn EUR	Loans and advances ⁽¹⁾				of which: loans and advances at amortised cost - by segment (volumes) ⁽²⁾																			
	Jun-19	Sep-19	Dec-19	Mar-20	HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	492.9	498.3	498.0	513.6	161.2	164.2	166.8	165.1	107.7	109.1	111.1	110.7	195.7	195.9	196.4	200.5	64.6	70.9	71.4	70.9	53.6	53.9	55.9	56.3
BE	843.9	856.0	831.4	878.6	284.0	287.1	292.8	291.9	234.9	237.3	242.3	241.3	262.5	260.9	260.6	261.3	102.0	102.4	103.6	113.0	47.8	49.4	50.7	50.6
BG	27.3	27.9	28.1	27.6	8.1	8.4	8.6	8.7	3.7	3.8	4.0	4.0	11.1	11.1	11.1	11.2	6.5	6.4	6.3	6.3	5.8	5.8	6.0	6.0
CY	30.0	29.6	30.0	28.4	10.7	10.6	10.3	10.3	7.8	7.7	7.6	7.6	8.9	8.9	8.7	8.7	7.3	7.4	7.2	7.2	6.5	6.5	6.3	6.3
CZ	144.4	147.0	138.0	143.9	48.8	48.8	50.3	47.3	36.4	36.4	37.7	35.6	30.3	30.8	30.7	29.8	11.2	11.4	11.4	11.1	11.3	12.0	12.3	12.1
DE	2,551.4	2,580.5	2,393.7	2,624.6	492.8	500.1	502.7	509.9	330.3	338.2	339.6	344.6	795.7	805.9	795.4	845.9	176.8	181.4	185.4	185.8	255.3	259.3	259.2	261.7
DK	588.1	599.1	595.7	597.7	73.4	72.8	73.0	69.5	53.7	53.6	55.1	52.3	82.1	82.8	81.6	83.4	34.5	34.4	36.0	34.7	25.7	24.1	28.0	26.1
EE	32.6	33.0	33.6	33.9	13.2	13.4	13.8	13.8	10.7	10.8	11.2	11.3	11.9	11.8	11.5	11.5	6.6	6.1	5.6	5.5	6.2	6.4	6.7	6.7
ES	2,433.1	2,425.7	2,450.2	2,489.5	1,171.2	1,173.7	1,189.2	1,157.9	818.6	821.5	832.1	812.2	714.9	720.7	730.5	748.2	306.9	303.3	294.1	291.9	117.3	111.7	109.6	116.9
FI	489.5	485.3	494.2	501.5	192.5	193.1	195.6	188.8	156.6	157.9	160.6	155.0	152.4	153.0	154.9	155.5	53.7	52.8	54.6	53.2	31.2	31.1	32.5	32.8
FR	4,726.6	4,767.5	4,819.2	5,065.7	1,771.8	1,802.9	1,837.9	1,838.1	590.9	599.8	599.2	608.1	1,505.7	1,525.3	1,552.6	1,633.4	574.1	613.6	633.4	664.4	183.8	183.6	182.8	185.8
GR	201.7	199.1	200.5	204.4	82.5	81.1	79.7	78.7	60.4	59.4	58.4	57.7	95.9	92.2	91.2	92.9	50.2	47.0	46.3	46.1	36.8	34.7	33.9	33.8
HR	37.7	38.4	38.9	38.7	13.7	13.7	13.9	13.6	4.6	4.7	4.9	4.9	10.2	9.7	9.8	10.1	5.5	5.4	5.4	5.4	3.7	3.7	3.7	3.9
HU	49.8	54.2	58.7	58.1	20.1	22.2	24.6	23.8	10.5	11.0	12.0	11.6	18.8	20.0	21.4	21.3	8.0	8.0	8.6	8.4	7.6	8.1	7.9	8.0
IE	205.2	206.0	212.2	214.0	86.7	87.2	88.6	87.1	76.5	76.5	77.7	76.7	69.0	69.2	66.7	69.7	28.5	28.3	28.0	27.7	18.2	16.8	16.7	16.3
IS	23.8	24.8	24.1	22.2	8.4	9.0	8.8	7.8	7.1	7.6	7.4	6.6	11.3	11.6	11.4	10.4	3.4	3.3	3.1	2.8	6.1	6.2	6.1	5.3
IT	1,736.4	1,760.1	1,731.1	1,751.3	511.7	514.8	519.8	513.4	344.0	346.8	351.2	352.0	750.9	746.9	737.9	748.7	303.5	314.1	331.4	324.8	188.4	187.1	181.8	178.2
LT	17.9	18.3	19.8	20.6	6.8	7.0	7.2	7.4	5.6	5.8	6.0	6.1	6.5	6.7	6.6	6.5	2.5	2.6	2.5	2.9	3.6	3.6	3.6	3.6
LU	191.0	194.7	194.8	189.2	18.8	19.6	20.2	20.3	12.1	12.2	12.7	13.0	49.6	49.9	50.6	48.9	22.1	22.1	23.2	21.7	4.6	4.7	4.7	4.9
LV	10.9	11.2	11.7	12.5	3.6	3.7	3.7	3.8	2.8	2.9	2.9	3.0	4.4	4.4	4.5	4.4	2.5	2.3	2.1	2.1	2.4	2.4	2.5	2.5
MT	15.0	15.2	14.9	15.8	4.7	4.7	4.9	5.3	4.1	4.1	4.3	4.6	3.3	3.2	3.1	3.0	2.0	2.0	2.0	1.8	1.2	1.2	1.2	1.2
NL	1,739.6	1,764.2	1,750.4	1,851.0	686.0	689.9	738.8	735.5	630.2	633.6	681.2	676.9	584.0	586.4	578.5	588.0	162.2	148.1	143.0	141.9	156.3	155.8	156.9	155.0
NO	266.7	265.2	256.2	243.7	104.3	103.4	103.4	90.1	91.3	90.3	90.6	79.0	84.8	85.1	85.1	79.6	30.5	31.0	29.2	27.5	25.7	25.2	25.8	22.4
PL	128.2	128.2	132.9	128.5	73.8	71.6	74.3	71.0	46.3	46.3	48.4	46.4	43.5	43.2	44.7	44.0	21.6	20.9	21.3	20.6	14.4	13.7	13.4	13.2
PT	237.6	235.7	233.3	235.3	119.4	119.7	118.5	118.2	101.7	101.6	100.6	100.6	80.6	79.4	75.1	75.1	52.1	51.7	50.1	49.8	19.7	19.6	19.1	20.7
RO	30.4	30.5	31.7	32.6	14.6	14.9	14.9	15.0	9.3	9.4	9.6	9.7	8.6	8.9	8.7	8.7	3.8	4.0	3.9	4.0	3.1	3.0	3.1	3.1
SE	710.9	719.2	721.3	760.6	324.6	323.9	334.2	318.7	290.8	289.1	299.3	286.2	265.5	263.3	265.2	263.9	131.7	130.9	133.0	127.1	110.6	111.4	111.7	105.8
SI	15.3	15.5	16.3	19.4	6.6	6.7	6.8	8.3	2.4	2.4	2.5	3.2	5.2	5.3	5.2	6.6	2.7	3.0	2.9	3.5	2.5	2.5	2.5	2.7
SK	42.5	42.5	42.7	42.7	24.8	25.4	25.9	26.2	19.0	19.6	20.1	20.6	13.1	13.4	13.3	13.7	4.9	5.1	5.2	5.3	4.7	4.8	4.7	4.8
EU/EEA	21,229.7	21,490.8	21,250.0	17,692.8	7,674.1	7,783.4	7,970.9	6,108.8	5,218.8	5,292.4	5,433.2	3,890.3	6,406.8	6,461.6	6,449.6	5,732.8	2,136.0	2,180.2	2,210.7	2,123.7	1,454.1	1,454.2	1,453.9	1,260.8
GB	4,378.1	4,489.8	4,406.7	4,727.1	1,692.5	1,746.1	1,804.9	1,729.2	1,403.1	1,444.4	1,500.5	1,439.9	916.1	934.6	918.9	971.5	98.2	100.5	102.2	96.6	190.6	193.6	193.0	194.6

Volumes bn EUR	Non-performing loans and advances ⁽¹⁾				of which: non-performing loans and advances at amortised cost by segment (volumes) ⁽²⁾																			
	Jun-19	Sep-19	Dec-19	Mar-20	HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	12.3	12.0	11.5	11.0	5.0	4.8	4.7	4.6	2.3	2.2	2.1	2.0	6.9	6.7	6.4	6.0	3.1	3.2	3.2	3.0	2.3	2.2	2.2	2.0
BE	16.7	17.0	16.6	16.9	5.8	5.6	5.6	5.9	4.6	4.4	4.4	4.6	9.2	9.6	9.5	9.4	3.8	3.8	3.9	4.2	1.8	1.7	1.9	1.9
BG	2.0	2.2	2.0	2.0	0.7	0.7	0.6	0.6	0.3	0.3	0.3	0.2	1.2	1.5	1.3	1.3	0.8	1.0	0.9	1.0	0.7	0.9	0.8	0.8
CY	6.5	6.2	5.8	5.7	3.6	3.5	3.3	3.3	2.6	2.5	2.4	2.3	2.7	2.5	2.4	2.3	2.4	2.3	2.2	2.1	2.0	1.9	1.7	1.6
CZ	1.8	1.8	1.8	1.6	0.9	0.8	0.8	0.8	0.4	0.4	0.4	0.3	0.9	0.9	0.9	0.8	0.4	0.4	0.4	0.4	0.2	0.3	0.3	0.3
DE	33.2	31.9	30.0	30.2	8.0	7.9	7.9	8.4	3.4	3.3	3.3	3.4	21.0	19.9	18.5	18.1	5.3	4.9	4.9	4.9	4.4	4.0	3.9	3.9
DK	10.0	10.7	10.8	10.9	2.0	1.9	1.9	1.9	1.0	1.0	1.0	1.0	3.2	3.6	3.7	3.7	1.5	1.5	1.6	1.6	0.5	0.5	0.8	0.7
EE	0.6	0.6	0.5	0.5	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2
ES	84.4	83.5	79.2	77.5	45.6	45.6	43.9	43.4	29.5	28.7	27.4	26.8	38.3	37.2	34.7	33.6	23.9	23.6	22.5	21.1	14.4	12.3	11.1	11.0
FI	7.7	7.4	7.1	7.5	2.3	2.3	2.2	2.6	1.3	1.3	1.2	1.5	4.0	4.1	4.0	4.1	2.2	1.7	1.5	1.6	0.7	0.7	0.7	0.7
FR	123.7	124.2	120.2	120.8	54.8	54.8	53.2	53.2	18.9	18.7	17.7	18.1	62.8	63.4	61.2	61.6	33.3	31.9	31.5	32.5	8.4	8.4	7.4	7.3
GR	79.2	74.5	70.5	69.5	36.9	35.7	34.4	33.9	26.3	25.6	24.7	24.3	40.2	36.4	33.9	33.5	28.7	25.9	24.6	24.5	20.3	18.6	17.6	17.3
HR	2.3	1.8	1.7	1.6	0.7	0.6	0.6	0.6	0.1	0.1	0.1	0.1	1.6	1.2	1.0	1.0	0.7	0.6	0.6	0.6	0.4	0.4	0.4	0.4
HU	2.8	2.8	2.7	2.6	1.8	1.8	1.7	1.7	0.9	0.8	0.8	0.7	1.0	1.0	0.9	0.9	0.4	0.4	0.4	0.4	0.6	0.6	0.5	0.5
IE	9.4	8.8	7.0	7.1	5.7	5.3	4.8	4.7	5.1	4.7	4.2	4.1	3.6	3.4	2.2	2.5	2.1	2.0	1.5	1.7	1.5	1.2	0.9	1.0
IS	0.5	0.6	0.6	0.6	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.4	0.4	0.4	0.4	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
IT	137.2	127.1	115.5	111.6	32.7	28.3	26.3	26.1	15.4	11.9	12.2	12.2	98.7	92.9	84.2	80.9	53.1	53.6	54.3	51.9	41.0	38.1	34.7	33.5
LT	0.3	0.3	0.3	0.3	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
LU	2.1	2.1	1.8	1.9	0.4	0.5	0.4	0.4	0.3	0.3	0.3	0.3	1.3	1.3	1.2	1.2	1.0	0.9	0.9	0.9	0.2			

Statistical Annex

Loans: NPL and coverage ratios

%	of which: loans and advances at amortised cost: NPL ratio ⁽²⁾																							
	Loans and advances: NPL ratio ⁽¹⁾				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	2.5%	2.4%	2.3%	2.1%	3.1%	2.9%	2.8%	2.8%	2.1%	2.0%	1.9%	1.8%	3.5%	3.4%	3.3%	3.0%	4.9%	4.5%	4.5%	4.2%	4.3%	4.1%	3.9%	3.5%
BE	2.0%	2.0%	2.0%	1.9%	2.0%	2.0%	1.9%	2.0%	2.0%	1.9%	1.8%	1.9%	3.5%	3.7%	3.6%	3.6%	3.7%	3.7%	3.8%	3.7%	3.8%	3.4%	3.7%	3.8%
BG	7.2%	7.8%	7.2%	7.4%	8.2%	7.9%	7.4%	7.4%	7.6%	7.1%	6.3%	6.1%	11.3%	13.1%	11.9%	12.1%	12.7%	16.0%	14.6%	15.4%	12.7%	14.8%	13.2%	13.4%
CY	21.5%	21.1%	19.3%	20.1%	34.0%	33.5%	32.1%	31.9%	32.8%	32.3%	31.4%	30.9%	30.3%	28.7%	27.2%	26.3%	33.0%	31.4%	30.0%	29.2%	30.6%	28.7%	26.9%	25.7%
CZ	1.3%	1.2%	1.3%	1.1%	1.8%	1.7%	1.7%	1.7%	1.1%	1.0%	0.9%	0.9%	3.1%	3.0%	3.0%	2.9%	3.3%	3.2%	3.3%	3.3%	2.1%	2.1%	2.3%	2.2%
DE	1.3%	1.2%	1.3%	1.2%	1.6%	1.6%	1.6%	1.7%	1.0%	1.0%	1.0%	1.0%	2.6%	2.5%	2.3%	2.1%	3.0%	2.7%	2.6%	2.6%	1.7%	1.5%	1.5%	1.5%
DK	1.7%	1.8%	1.8%	1.8%	2.7%	2.6%	2.6%	2.7%	1.8%	1.8%	1.8%	2.0%	3.9%	4.3%	4.5%	4.5%	4.2%	4.3%	4.5%	4.7%	2.0%	2.2%	2.9%	2.8%
EE	1.8%	1.7%	1.5%	1.5%	2.0%	1.9%	1.6%	1.6%	2.0%	1.9%	1.6%	1.6%	2.7%	2.7%	2.4%	2.6%	3.2%	3.3%	2.9%	2.6%	3.0%	2.9%	2.3%	2.4%
ES	3.5%	3.4%	3.2%	3.1%	3.9%	3.9%	3.7%	3.7%	3.6%	3.5%	3.3%	3.3%	5.4%	5.2%	4.8%	4.5%	7.8%	7.8%	7.7%	7.2%	12.3%	11.0%	10.1%	9.4%
FI	1.6%	1.5%	1.4%	1.5%	1.2%	1.2%	1.1%	1.4%	0.8%	0.8%	0.8%	1.0%	2.6%	2.7%	2.6%	2.6%	4.2%	3.1%	2.8%	3.1%	2.3%	2.1%	2.2%	2.2%
FR	2.6%	2.6%	2.5%	2.4%	3.1%	3.0%	2.9%	2.9%	3.2%	3.1%	3.0%	3.0%	4.2%	4.2%	3.9%	3.8%	5.8%	5.2%	5.0%	4.9%	4.5%	4.6%	4.0%	3.9%
GR	39.2%	37.4%	35.2%	34.0%	44.7%	44.0%	43.2%	43.1%	43.5%	43.1%	42.3%	42.1%	41.9%	39.5%	37.1%	36.0%	57.1%	55.1%	53.1%	53.1%	55.2%	53.5%	51.9%	51.2%
HR	6.1%	4.8%	4.3%	4.2%	4.8%	4.6%	4.6%	4.5%	2.9%	2.7%	2.6%	2.5%	15.8%	11.9%	10.4%	9.7%	13.4%	11.8%	10.6%	10.2%	10.7%	10.8%	9.6%	9.2%
HU	5.6%	5.2%	4.6%	4.5%	8.8%	8.0%	7.0%	7.0%	8.1%	7.3%	6.4%	6.1%	5.4%	5.0%	4.4%	4.3%	5.3%	5.1%	4.7%	4.5%	8.0%	7.5%	6.6%	6.2%
IE	4.6%	4.3%	3.3%	3.3%	6.5%	6.1%	5.4%	5.4%	6.6%	6.1%	5.4%	5.3%	5.2%	5.0%	3.3%	3.5%	7.3%	6.9%	5.4%	6.1%	8.1%	6.9%	5.2%	5.9%
IS	2.2%	2.5%	2.6%	2.5%	1.9%	2.0%	2.0%	1.8%	1.5%	1.7%	1.6%	1.5%	3.2%	3.5%	3.9%	3.9%	6.0%	7.0%	8.0%	7.3%	2.8%	3.0%	3.7%	3.9%
IT	7.9%	7.2%	6.7%	6.4%	6.4%	5.5%	5.1%	5.1%	4.5%	3.4%	3.5%	3.5%	13.1%	12.4%	11.4%	10.8%	17.5%	17.1%	16.4%	16.0%	21.8%	20.4%	19.1%	18.8%
LT	1.8%	1.7%	1.5%	1.4%	2.2%	2.0%	1.8%	1.7%	1.9%	1.8%	1.6%	1.5%	2.7%	2.4%	2.5%	2.4%	5.0%	4.4%	4.3%	3.7%	3.5%	3.1%	3.0%	3.1%
LU	1.1%	1.1%	0.9%	1.0%	2.3%	2.4%	2.0%	2.1%	2.4%	2.8%	2.4%	2.4%	2.7%	2.6%	2.5%	2.4%	4.5%	4.0%	3.7%	4.1%	3.9%	4.0%	3.9%	3.5%
LV	2.3%	2.2%	1.9%	1.7%	3.0%	2.8%	2.6%	2.5%	3.2%	3.0%	2.9%	2.7%	3.1%	3.1%	2.8%	2.8%	2.8%	2.9%	2.4%	2.5%	4.5%	4.3%	3.7%	3.5%
MT	3.0%	3.0%	3.0%	3.0%	3.1%	2.9%	2.7%	2.4%	2.9%	2.7%	2.5%	2.2%	7.4%	8.2%	8.5%	8.2%	8.2%	8.5%	7.9%	8.7%	10.9%	12.4%	11.2%	12.0%
NL	1.9%	2.0%	2.0%	1.9%	1.1%	1.0%	1.1%	1.2%	0.9%	0.8%	0.9%	1.0%	4.3%	4.4%	4.3%	4.4%	4.9%	5.6%	5.5%	5.4%	6.3%	6.3%	5.9%	5.9%
NO	1.2%	1.3%	1.3%	1.5%	0.4%	0.5%	0.5%	0.4%	0.2%	0.2%	0.2%	0.2%	3.2%	3.5%	3.1%	4.0%	2.0%	2.2%	2.4%	2.6%	0.6%	0.7%	1.0%	1.0%
PL	4.8%	4.8%	4.8%	4.8%	3.8%	3.8%	3.6%	3.7%	1.9%	1.9%	1.8%	1.8%	7.6%	7.5%	7.5%	7.2%	8.6%	8.8%	8.8%	8.6%	11.7%	11.8%	11.2%	11.1%
PT	8.9%	8.3%	6.5%	6.2%	4.3%	3.8%	3.4%	3.3%	3.2%	2.8%	2.4%	2.3%	18.0%	16.9%	13.1%	12.7%	18.0%	16.6%	13.4%	13.1%	24.9%	23.0%	18.7%	18.5%
RO	4.9%	4.7%	4.1%	3.9%	4.5%	4.4%	3.9%	4.0%	3.2%	3.3%	3.0%	3.0%	9.4%	8.5%	8.1%	7.5%	8.9%	8.0%	7.5%	7.1%	13.5%	12.2%	11.8%	10.6%
SE	0.5%	0.5%	0.5%	0.5%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.9%	1.0%	1.0%	1.0%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.3%
SI	5.3%	4.7%	3.7%	3.5%	2.9%	2.8%	2.6%	2.4%	3.2%	3.2%	3.1%	2.6%	9.7%	8.3%	6.6%	5.6%	14.1%	11.6%	9.5%	8.5%	13.9%	12.1%	9.5%	9.2%
SK	2.6%	2.6%	2.6%	2.6%	3.2%	3.1%	3.0%	2.8%	1.7%	1.7%	1.7%	1.6%	2.5%	2.5%	2.5%	2.6%	4.7%	4.8%	4.5%	4.7%	3.1%	3.2%	3.3%	3.0%
EU/EEA	3.0%	2.9%	2.7%	3.0%	3.2%	3.1%	2.9%	3.3%	2.7%	2.5%	2.4%	2.8%	5.6%	5.4%	5.0%	5.1%	8.5%	8.0%	7.7%	7.7%	8.1%	7.5%	7.1%	7.6%
GB	1.3%	1.3%	1.3%	1.2%	1.8%	1.8%	1.7%	1.7%	1.6%	1.5%	1.5%	1.4%	2.6%	2.6%	2.6%	2.6%	4.0%	3.9%	3.9%	4.0%	2.0%	2.2%	3.0%	2.6%

%	of which: non-performing loans and advances at amortised cost: coverage ratio ⁽²⁾																							
	Non-performing loans and advances: coverage ratio ⁽¹⁾				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	53.1%	52.6%	52.0%	52.8%	55.1%	54.4%	54.2%	54.4%	35.2%	34.8%	35.2%	34.9%	52.9%	52.7%	51.7%	53.2%	52.0%	53.7%	52.1%	53.5%	42.2%	43.0%	42.9%	44.8%
BE	40.7%	40.3%	41.2%	40.9%	26.1%	25.4%	25.7%	23.7%	20.0%	19.0%	18.9%	17.1%	48.7%	47.4%	47.8%	49.4%	49.5%	50.5%	48.2%	48.3%	30.2%	29.4%	28.9%	28.0%
BG	52.6%	48.8%	49.0%	49.1%	61.0%	61.4%	62.8%	63.4%	42.4%	41.9%	45.8%	45.6%	49.0%	43.7%	43.2%	43.0%	50.2%	44.9%	43.8%	43.6%	45.2%	39.3%	38.9%	39.2%
CY	45.9%	47.1%	49.0%	50.6%	43.0%	44.0%	46.1%	47.8%	34.2%	35.1%	39.1%	40.8%	51.3%	52.8%	54.7%	56.5%	53.3%	54.5%	56.7%	58.3%	46.7%	48.6%	51.3%	52.4%
CZ	57.9%	58.1%	57.4%	56.9%	54.6%	55.4%	56.9%	56.9%	37.8%	38.4%	38.5%	37.9%	61.7%	60.6%	58.0%	57.0%	60.3%	60.1%	59.6%	60.1%	46.9%	47.5%	48.3%	51.1%
DE	39.3%	39.8%	39.1%	39.2%	32.8%	33.2%	33.2%	31.7%	22.4%	22.0%	21.2%	19.7%	44.2%	45.2%	43.7%	44.7%	45.4%	48.4%	41.6%	39.0%	28.6%	31.8%	32.0%	31.5%
DK	32.7%	30.8%	31.1%	34.5%	46.4%	45.9%	44.9%	45.8%	27.3%	26.7%	27.2%	26.8%	39.5%	36.6%	37.2%	42.7%	44.8%	41.7%	42.0%	43.5%	42.5%	39.1%	31.6%	36.4%
EE	28.4%	32.7%	34.2%	33.9%	27.4%	27.1%	26.0%	25.9%	21.8%	22.3%	23.6%	23.5%	29.5%	37.1%	40.8%	39.7%	21.2%	32.8%	36.4%	33.9%	26.7%	36.4%	38.7%	32.7%
ES	42.9%	42.9%	42.9%	43.3%	37.6%	37.8%	38.0%	38.3%	23.4%	23.2%	23.7%	24.5%	49.3%	49.2%	49.2%	49.7%	46.9%	46.4%	46.2%	48.0%	34.3%	35.5%	35.3%	35.8%
FI	25.9%	29.2%	31.5%	31.6%	19.5%	16.7%	20.6%	19.6%	6.7%	4.3%	4.9%	5.3%	34.1%	39.1%	40.0%	41.8%	36.2%	42.9%	44.8%	42.0%	17.7%	19.6%	18.7%	19.0%
FR	50.6%	50.7%	50.2%	50.3%	49.5%	49.6%	49.0%	48.9%	26.7%	26.6%	24.2%	25.0%	52.2%	52.0%	51.5%	51.8%	52.8%	51.8%	51.7%	51.5%	34.8%	34.1%	28.9%	31.3%
GR	47.1%	45.3%	44.7%	45.2%	41.8%	40.2%	40.3%	41.4%	33.4%	31.9%	32.1%	33.3%	51.1%	49.7%	48.9%	48.7%	50.7%	49.1%	49.2%	49.4%	41.9%	39.4%	39.6%	39.2%
HR	55.3%	63.5%	65.8%	67.8%	68.5%	67.4%	65.6%	67.0%	50.3%	49.7%	49.0%	51.1%	50.0%	61.6%	65.5%	67.8%	67.4%	68.5%	68.3%	70.2%	45.1%	46.1%	52.7%	52.7%
HU	66.5%	66.8%	66.5%	65.1%	70.5%	70.8%	71.4%	70.1%	58.9%	58.9%	60.7%	59.0%	59.3%	59.7%	57.9%	56.5%	58.2%	60.1%	55.5%	55.5%	58.3%	58.1%	54.4%	54.3%
IE	27.2%	27.1%	27.0%	27.6%	23.8%	23.7%	24.0%	25.3%	20.8%	20.4%	20.5%	21.6%	33.0%	32.8%	33.5%	32.0%	35.8%	34.7%	34.5%	32.1%	29.8%	27.3%	24.5%	24.0%
IT	30.8%	27.8%	27.6%	30.3%	19.0%	17.9%	17.5%	19.0%	6.2%	6.0%	6.4%	7.5%	35.7%	33.3%	31.5%	34.1%	28.3%	25.9%	24.7%	33.1%	30.9%	27.8%	26.6%	21.2%
IS	53.0%	52.8%	53.8%	53.8%	50.6%	47.3%	47.1%	47.1%	40.6%	32.2%	31.8%	31.9%	53.7%	54.5%	55.9%	56.0%	55.2%	55.8%	55.9%	55.9%	41.4%	41.9%	44.2%	44.1%
LT	33.4%	32.9%	31.6%	32.1%	23.4%	24.0%	24.1%	25.0%	19.3%	19.5%	20.1%	19.5%	41.8%	40.8%	37.7%	37.9%	44.7%	42.4%	40.2%	39.3%	39.7%	38.0%	39.7%	39.3%
LU	35.2%	36.3%	40.7%	39.8%	22.6%	20.4%	24.1%	24.2%	12.4%	10.3%	11.0%	12.3%	37.2%	40.1%	43.9%	42.8%	40.7%	45.9%	47.7%	46.7%	40.2%	38.9%	40.5%	37.2%
LV	32.6%	32.9%	35.1%	39.2%	35.3%	35.5%	38.1%	40.5%	32.8%	32.8%	36.7%	40.0%	30.4%	30.8%	32.6%	38.2%	35.3%	34.6%	38.2%	38.5%	25.5%	25.8%	26.9%	33.6%
MT	25.7%	25.9%	25.8%	26.3%	18.0%	18.6%	23.3%	26.0%	14.0%	13.8%	14.9%	23.9%	33.7%	33.3%	30.8%	32.0%	37.2%	38.0%	37.7%	37.1%	30.0%	31.1%	26.6%	16.1%
NL	24.3%	24.2%	25.5%	25.7%	18.9%	19.1%	16.9%	16.0%	8.7%	8.5%	7.2%	7.5%	26.4%	26.2%	28.5%	29.4%	23.2%	22.0%	24.5%	23.6%	13.6%	13.5%		

Statistical Annex

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

Distribution of NFC loans and advances by NACE code (other than trading exposures) (1/2)																					
%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication		
	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	
AT	1.9%	1.8%	1.5%	1.5%	17.9%	18.2%	3.4%	3.5%	1.0%	1.0%	7.9%	7.6%	13.4%	13.6%	4.2%	4.2%	3.5%	3.4%	2.2%	2.2%	
BE	4.0%	3.8%	0.9%	0.9%	14.4%	15.4%	4.2%	4.4%	1.1%	1.1%	10.0%	9.9%	17.4%	16.9%	5.8%	5.8%	1.5%	1.6%	2.6%	2.6%	
BG	6.0%	6.2%	0.9%	0.8%	24.7%	25.5%	4.8%	4.5%	0.6%	0.6%	7.1%	7.4%	25.4%	23.7%	6.0%	5.7%	4.0%	4.5%	1.8%	2.1%	
CY	1.3%	1.3%	0.5%	0.5%	8.8%	8.9%	1.2%	1.2%	0.6%	0.6%	14.5%	14.4%	21.5%	22.0%	6.2%	6.0%	17.0%	17.6%	1.3%	1.3%	
CZ	3.8%	3.7%	0.5%	0.6%	23.4%	24.3%	5.0%	4.9%	1.1%	1.1%	4.1%	4.3%	16.6%	16.2%	5.3%	5.3%	1.3%	1.5%	2.2%	1.9%	
DK	0.7%	0.6%	0.8%	0.9%	13.0%	13.9%	8.2%	7.9%	1.6%	1.5%	2.2%	2.1%	8.9%	8.6%	5.9%	5.8%	0.9%	1.0%	3.0%	2.9%	
DE	2.6%	2.5%	0.6%	0.7%	8.0%	8.5%	2.2%	2.7%	0.3%	0.3%	2.7%	2.6%	6.6%	6.9%	4.0%	4.1%	0.8%	0.8%	1.2%	1.2%	
EE	7.7%	7.6%	0.7%	0.6%	13.7%	13.0%	6.4%	6.0%	0.6%	0.6%	3.5%	3.5%	15.4%	14.7%	8.3%	9.3%	2.5%	1.6%	0.6%	0.7%	
ES	2.6%	2.5%	1.8%	1.9%	17.7%	18.3%	5.7%	5.9%	0.8%	0.7%	7.6%	7.6%	18.0%	17.0%	6.3%	6.3%	4.7%	4.9%	3.6%	3.5%	
FI	5.7%	5.4%	1.4%	1.3%	9.4%	9.1%	4.0%	5.5%	0.9%	0.8%	4.7%	4.5%	6.9%	7.1%	7.0%	6.9%	0.9%	0.9%	2.0%	2.1%	
FR	4.0%	3.8%	2.1%	2.2%	13.4%	13.6%	4.3%	4.3%	0.6%	0.6%	4.3%	4.3%	12.9%	12.6%	5.9%	5.9%	2.3%	2.3%	2.4%	2.5%	
GR	1.9%	1.8%	1.4%	1.4%	18.6%	18.6%	6.1%	6.5%	0.2%	0.2%	9.7%	9.2%	22.2%	22.1%	12.4%	12.6%	9.7%	9.7%	1.3%	1.3%	
HR	5.5%	5.0%	0.7%	0.7%	18.4%	18.3%	6.3%	6.4%	2.1%	2.1%	6.1%	6.2%	20.9%	21.1%	7.2%	7.2%	12.7%	12.6%	2.3%	2.2%	
HU	6.3%	6.4%	0.7%	0.7%	21.3%	21.2%	5.7%	5.4%	0.8%	0.9%	5.5%	5.3%	22.1%	22.2%	8.1%	7.8%	4.0%	4.3%	1.9%	2.0%	
IE	5.2%	5.0%	0.7%	0.6%	19.0%	20.2%	3.0%	3.0%	0.5%	0.6%	2.3%	2.5%	9.2%	9.2%	4.9%	4.9%	7.9%	7.6%	4.9%	4.8%	
IS	11.8%	12.9%	0.4%	0.4%	15.9%	17.2%	1.4%	0.7%	0.6%	0.6%	12.3%	12.0%	9.1%	9.3%	5.7%	5.6%	6.1%	6.0%	4.0%	3.9%	
IT	2.2%	2.1%	1.3%	1.0%	26.1%	26.9%	3.6%	3.5%	1.0%	1.0%	9.5%	9.2%	15.6%	15.6%	4.8%	5.0%	3.3%	3.2%	2.9%	3.0%	
LT	3.3%	3.2%	0.4%	0.3%	15.8%	15.7%	9.1%	8.8%	0.6%	0.6%	3.1%	3.3%	22.3%	21.3%	11.6%	11.7%	2.4%	2.5%	2.2%	2.2%	
LU	13.4%	13.4%	0.9%	0.9%	10.4%	10.2%	0.9%	0.9%	0.4%	0.4%	6.1%	6.3%	7.0%	7.9%	5.1%	5.4%	1.5%	1.5%	1.4%	1.6%	
LV	11.7%	11.9%	0.2%	0.3%	11.8%	13.0%	7.7%	8.1%	1.2%	1.2%	2.0%	2.2%	12.7%	13.4%	11.1%	9.6%	4.0%	4.2%	1.6%	1.4%	
MT	0.1%	0.1%	0.0%	0.0%	10.8%	10.4%	5.8%	6.9%	1.2%	1.3%	7.3%	7.8%	15.2%	16.2%	4.5%	4.5%	7.8%	8.3%	4.9%	5.4%	
NL	13.8%	13.1%	3.2%	3.5%	14.0%	15.1%	3.0%	3.1%	0.7%	0.7%	3.2%	3.2%	14.5%	14.1%	7.0%	7.1%	1.4%	1.6%	2.4%	2.4%	
NO	4.4%	4.4%	5.1%	5.5%	8.6%	9.3%	4.0%	4.0%	0.5%	0.4%	9.5%	8.8%	5.9%	6.0%	13.9%	14.6%	1.3%	1.4%	3.0%	3.3%	
PL	1.2%	1.2%	1.4%	1.9%	23.8%	24.2%	3.6%	4.3%	1.0%	0.9%	5.4%	5.0%	18.5%	18.3%	7.2%	6.8%	3.0%	3.4%	4.7%	4.9%	
PT	3.7%	3.6%	0.4%	0.4%	16.9%	17.0%	2.9%	3.2%	1.4%	1.4%	11.0%	10.7%	15.1%	15.1%	6.6%	6.5%	6.6%	6.9%	1.4%	1.3%	
RO	7.9%	7.7%	0.7%	0.4%	24.3%	24.2%	4.5%	3.7%	1.3%	1.3%	10.0%	10.7%	22.3%	23.0%	8.7%	8.6%	2.2%	2.3%	3.2%	2.6%	
SE	1.2%	1.2%	1.7%	1.6%	6.1%	5.9%	3.2%	3.2%	0.6%	0.7%	2.8%	2.8%	5.2%	5.2%	5.0%	4.9%	1.0%	1.0%	1.7%	1.6%	
SI	1.5%	1.2%	0.7%	0.7%	29.2%	28.4%	3.7%	4.8%	1.0%	0.9%	6.0%	6.1%	21.2%	22.5%	13.2%	13.0%	3.5%	3.2%	4.7%	4.4%	
SK	4.1%	4.0%	0.9%	0.6%	18.6%	19.4%	11.3%	10.8%	1.8%	1.7%	5.4%	5.6%	16.9%	16.9%	8.6%	8.8%	1.1%	1.1%	2.8%	2.6%	
EU/EEA	3.8%	3.7%	1.9%	1.8%	15.6%	15.8%	4.4%	4.7%	0.9%	0.8%	5.2%	5.2%	13.4%	12.7%	5.9%	6.1%	2.8%	2.6%	2.8%	2.7%	
GB	2.8%	2.6%	2.7%	2.8%	18.0%	18.9%	2.7%	2.7%	0.9%	1.0%	4.1%	4.1%	16.2%	15.7%	4.7%	5.0%	4.1%	4.1%	3.6%	3.9%	

Distribution of NFC loans and advances by NACE code (other than trading exposures) (2/2)																					
%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services				
	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20			
AT	1.3%	1.3%	27.4%	27.5%	8.5%	8.8%	2.2%	2.2%	0.3%	0.3%	0.1%	0.1%	1.1%	1.0%	0.6%	0.6%	1.4%	1.4%			
BE	2.0%	2.1%	13.5%	13.4%	7.0%	7.1%	5.2%	5.0%	0.8%	0.6%	0.2%	0.2%	5.8%	5.8%	0.7%	0.7%	2.8%	2.6%			
BG	1.1%	1.1%	11.4%	11.8%	2.0%	2.0%	1.6%	1.2%	0.1%	0.1%	0.2%	0.2%	0.5%	0.5%	0.3%	0.3%	1.3%	1.7%			
CY	0.0%	0.0%	16.1%	16.3%	5.2%	4.1%	1.2%	1.3%	0.0%	0.0%	1.2%	1.2%	1.8%	2.0%	0.6%	0.6%	1.0%	0.9%			
CZ	0.0%	0.0%	23.8%	23.8%	4.3%	4.1%	2.3%	2.2%	0.1%	0.0%	0.2%	0.2%	0.6%	0.7%	1.3%	1.2%	4.3%	4.2%			
DE	3.2%	4.2%	37.9%	36.3%	4.3%	4.3%	4.7%	4.6%	0.3%	0.3%	0.2%	0.2%	1.5%	1.5%	0.4%	0.4%	2.3%	2.9%			
DK	1.4%	1.5%	61.3%	60.4%	2.3%	2.1%	2.3%	2.1%	0.3%	0.2%	0.4%	0.4%	0.7%	0.7%	0.9%	0.9%	1.5%	1.4%			
EE	0.0%	0.0%	30.1%	31.5%	4.2%	4.4%	3.4%	3.4%	0.0%	0.0%	0.2%	0.2%	0.7%	0.8%	0.7%	0.7%	1.3%	1.2%			
ES	1.8%	1.9%	12.5%	12.4%	4.4%	4.3%	2.9%	2.9%	0.3%	0.3%	0.6%	0.6%	1.9%	1.8%	0.7%	0.7%	6.2%	6.5%			
FI	5.4%	6.4%	39.0%	39.2%	5.7%	5.6%	2.7%	2.5%	0.0%	0.0%	0.2%	0.3%	1.0%	0.9%	0.6%	0.5%	2.2%	0.8%			
FR	5.1%	5.2%	22.1%	21.8%	5.0%	4.9%	5.1%	5.5%	0.9%	0.9%	0.3%	0.3%	1.9%	1.9%	0.5%	0.6%	6.6%	6.7%			
GR	0.0%	0.0%	7.1%	7.1%	2.7%	2.5%	1.4%	1.4%	0.0%	0.0%	0.2%	0.2%	1.4%	1.4%	1.4%	1.5%	2.4%	2.5%			
HR	0.5%	0.8%	7.2%	7.0%	4.7%	5.2%	2.4%	2.2%	0.5%	0.5%	0.2%	0.2%	0.7%	0.7%	1.1%	1.1%	0.5%	0.5%			
HU	2.1%	2.6%	13.3%	13.3%	2.6%	2.4%	2.8%	2.6%	0.1%	0.1%	0.2%	0.2%	0.5%	0.5%	0.2%	0.2%	1.6%	1.8%			
IE	1.5%	1.7%	22.4%	21.5%	2.5%	2.9%	5.3%	5.1%	0.0%	0.0%	1.3%	1.2%	4.9%	4.7%	1.6%	1.8%	3.0%	2.7%			
IS	1.7%	1.9%	23.4%	22.2%	1.0%	0.9%	4.5%	4.5%	0.0%	0.0%	0.3%	0.3%	0.4%	0.4%	0.7%	0.7%	0.7%	0.7%			
IT	1.0%	0.9%	13.4%	13.1%	5.3%	5.5%	2.2%	2.2%	0.0%	0.0%	0.1%	0.1%	1.2%	1.2%	0.6%	0.6%	5.8%	5.7%			
LT	0.1%	0.1%	23.4%	23.6%	1.4%	1.5%	2.5%	2.6%	0.0%	0.0%	0.1%	0.1%	0.7%	0.7%	0.3%	0.3%	0.9%	1.7%			
LU	5.3%	5.0%	10.1%	10.5%	2.9%	2.9%	20.1%	21.9%	0.1%	0.1%	0.3%	0.3%	2.1%	2.2%	0.3%	0.3%	11.8%	8.3%			
LV	0.0%	0.0%	28.6%	28.6%	0.7%	0.8%	1.7%	1.6%	0.3%	0.3%	0.2%	0.2%	0.6%	0.6%	0.3%	0.3%	3.5%	2.3%			
MT	5.4%	0.1%	18.2%	18.6%	7.9%	8.3%	3.9%	4.7%	0.2%	0.2%	0.6%	0.6%	3.7%	4.3%	1.6%	1.5%	0.8%	0.8%			
NL	3.1%	3.1%	18.6%	18.5%	3.6%	4.0%	3.0%	3.0%	0.2%	0.1%	0.2%	0.2%	3.0%	3.0%	0.5%	0.5%	4.5%	3.6%			
NO	0.2%	0.2%	27.5%	25.5%	7.0%	7.2%	6.2%	6.2%	0.1%	0.1%	0.5%	0.4%	1.6%	1.8%	0.4%	0.3%	0.4%	0.6%			
PL	0.1%	0.5%	13.1%	13.7%	9.9%	8.2%	2.4%	2.0%	0.0%	0.0%	0.3%	0.2%	1.7%	1.6%	0.5%	0.6%	2.2%	2.3%			
PT	3.0%	3.0%	12.6%	12.7%	5.0%	4.9%	2.8%	2.7%	0.1%	0.2%	0.6%	0.6%	1.8%	1.8%	1.0%	1.1%	6.9%	6.8%			
RO	0.1%	0.1%	6.7%	6.9%	2.1%	2.1%	2.1%	2.1%	0.0%	0.0%	0.2%	0.2%	2.4%	2.8%	0.6%	0.6%	0.9%	0.8%			
SE	4.3%	6.4%	58.7%	57.1%	4.1%	4.4%	1.8%	1.8%	0.1%	0.1%	0.2%	0.2%	0.6%	0.6%	0.4%	0.4%	1.2%	1.1%			
SI	0.4%	0.4%	4.5%	4.2%	4.3%	4.9%	2.3%	1.7%	0.0%	0.0%	0.1%	0.3%	1.5%	1.2%	1.3%	0.8%	1.2%	1.3%			
SK	0.9%	0.8%	16.1%	15.6%	2.7%	3.2%	3.3%	3.4%	0.1%	0.1%	0.2%	0.2%	1.5%	1.6%	0.8%	0.7%	3.1%	3.0%			
EU/EEA	2.7%	3.4%	25.0%	24.3%	4.6%	4.8%	3.7%	3.8%	0.4%	0.4%	0.4%	0.3%	1.9%	1.9%	0.6%	0.6%	4.2%	4.6%			
GB	0.2%	0.2%	25.4%	24.4%	4.3%	4.2%	4.5%	4.7%	0.2%	0.2%	1.0%	1.0%	2.0%	2.1%	0.7%	0.8%	1.7%	1.6%			

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 considered. The sample of banks is unbalanced and reviewed annually. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

Statistical Annex

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

NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (1/2)																					
%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication		
	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	
AT	3.0%	3.7%	5.6%	6.2%	3.5%	3.3%	4.3%	4.0%	1.6%	1.7%	4.4%	3.8%	4.0%	3.8%	3.7%	3.6%	4.7%	4.0%	2.4%	2.3%	
BE	3.4%	3.5%	3.0%	2.0%	4.3%	3.7%	2.6%	2.3%	2.3%	2.4%	4.6%	4.8%	5.2%	5.1%	2.7%	2.8%	5.4%	5.0%	2.3%	2.3%	
BG	5.4%	5.3%	54.8%	55.7%	6.5%	6.3%	9.9%	10.4%	21.6%	22.9%	25.3%	25.6%	10.9%	10.7%	5.7%	6.0%	12.2%	10.6%	4.4%	3.5%	
CY	27.6%	24.1%	69.2%	70.2%	28.0%	27.0%	4.1%	3.3%	6.5%	6.7%	47.8%	47.2%	34.0%	33.5%	10.4%	8.9%	10.2%	10.0%	17.2%	17.6%	
CZ	1.1%	0.9%	0.5%	0.5%	5.0%	4.8%	6.6%	6.6%	2.0%	1.9%	5.6%	4.9%	3.3%	3.2%	1.4%	1.5%	4.0%	4.1%	1.3%	1.0%	
DE	5.9%	4.5%	5.7%	4.8%	3.4%	3.1%	1.4%	1.4%	1.8%	1.7%	7.3%	7.3%	3.2%	3.1%	9.4%	8.0%	5.3%	4.9%	0.8%	1.1%	
DK	9.0%	14.2%	8.1%	17.0%	3.7%	2.8%	0.3%	0.3%	2.1%	4.5%	4.5%	4.9%	3.6%	4.7%	13.4%	14.7%	4.8%	4.6%	3.1%	2.6%	
EE	4.4%	4.3%	3.1%	0.1%	3.2%	3.5%	1.8%	2.2%	0.4%	0.4%	7.0%	7.1%	1.6%	1.9%	2.2%	1.7%	0.2%	6.2%	2.5%	1.9%	
ES	5.6%	5.6%	2.4%	2.3%	4.8%	4.5%	3.1%	2.8%	2.2%	2.1%	10.5%	9.6%	5.5%	5.2%	4.1%	3.8%	4.6%	4.2%	2.1%	2.1%	
FI	7.4%	7.1%	18.6%	20.6%	4.6%	6.3%	0.7%	2.1%	2.5%	1.8%	2.6%	2.8%	2.0%	2.3%	5.0%	4.6%	2.3%	2.7%	2.1%	2.2%	
FR	4.5%	4.6%	3.9%	3.9%	4.2%	3.9%	2.3%	2.4%	3.9%	3.9%	8.7%	8.0%	4.9%	4.9%	3.5%	3.4%	7.5%	7.2%	4.5%	4.0%	
GR	41.8%	43.2%	41.7%	39.8%	39.2%	37.9%	3.0%	2.3%	21.2%	19.9%	53.3%	53.2%	47.8%	46.5%	20.7%	20.1%	30.6%	29.6%	51.0%	47.2%	
HR	15.6%	15.6%	3.1%	3.1%	16.0%	15.5%	6.7%	6.1%	1.0%	1.0%	20.1%	18.7%	7.3%	6.9%	3.9%	3.6%	7.0%	5.8%	1.7%	1.7%	
HU	1.9%	2.2%	3.9%	2.0%	6.1%	5.8%	2.8%	2.4%	8.3%	7.9%	7.2%	7.1%	3.7%	3.7%	2.6%	4.5%	2.9%	2.4%	2.9%	2.7%	
IE	5.2%	5.8%	1.1%	1.2%	1.6%	1.4%	0.2%	0.1%	1.1%	0.8%	6.1%	5.3%	4.9%	4.9%	2.4%	2.9%	2.5%	3.8%	0.4%	0.4%	
IS	1.5%	1.4%	49.6%	49.3%	3.0%	2.8%	0.0%	0.0%	11.8%	12.0%	3.9%	5.7%	3.7%	3.0%	5.0%	5.1%	7.5%	7.8%	0.9%	0.9%	
IT	11.2%	11.0%	6.1%	7.1%	9.1%	8.4%	4.7%	3.7%	7.0%	6.6%	31.1%	29.6%	8.7%	8.5%	10.8%	9.0%	14.3%	13.9%	4.1%	3.7%	
LT	1.7%	2.5%	7.4%	8.8%	4.7%	4.7%	0.0%	0.0%	1.5%	0.6%	11.9%	10.3%	1.8%	1.6%	0.3%	0.5%	11.8%	11.9%	0.1%	0.1%	
LU	3.3%	3.6%	0.6%	0.6%	2.4%	2.4%	6.9%	7.1%	3.2%	4.4%	4.0%	4.2%	3.8%	3.6%	2.7%	2.8%	4.1%	3.9%	3.8%	3.1%	
LV	2.1%	1.9%	7.7%	3.5%	10.7%	9.9%	1.0%	0.9%	0.0%	0.0%	4.5%	4.0%	2.1%	2.3%	2.9%	3.5%	0.4%	0.5%	0.3%	0.4%	
MT	13.9%	12.7%	0.0%	6.2%	6.6%	7.8%	0.0%	0.7%	0.3%	0.3%	38.2%	27.7%	9.3%	10.1%	8.7%	9.6%	7.1%	5.4%	0.3%	0.3%	
NL	7.8%	7.7%	7.5%	8.3%	4.4%	4.4%	1.2%	1.2%	4.7%	4.6%	6.4%	5.8%	3.7%	3.9%	5.4%	5.2%	3.5%	3.7%	1.5%	1.3%	
NO	0.4%	0.3%	11.6%	18.0%	1.5%	1.5%	1.3%	1.2%	4.7%	4.9%	1.1%	1.1%	5.3%	6.9%	9.5%	9.9%	0.6%	0.6%	0.2%	0.9%	
PL	5.7%	6.2%	8.0%	6.9%	8.3%	7.4%	3.7%	2.8%	2.8%	2.7%	18.9%	17.9%	6.8%	6.7%	4.9%	5.7%	19.0%	16.6%	2.4%	2.3%	
PT	9.6%	10.1%	17.8%	17.0%	9.0%	9.0%	2.4%	2.3%	5.2%	5.2%	23.8%	21.0%	8.9%	9.0%	7.9%	8.5%	13.0%	11.9%	5.8%	7.0%	
RO	5.0%	4.7%	64.9%	49.2%	8.7%	7.8%	7.5%	7.3%	3.8%	3.6%	18.6%	17.4%	6.0%	5.7%	5.2%	5.3%	11.8%	12.0%	3.5%	4.2%	
SE	0.7%	0.7%	13.4%	15.2%	3.2%	3.2%	0.4%	0.2%	0.0%	0.0%	1.3%	1.3%	1.1%	1.1%	4.3%	4.5%	0.7%	0.5%	0.4%	0.3%	
SI	9.3%	8.7%	4.9%	4.0%	3.6%	2.9%	2.2%	1.1%	0.2%	0.6%	15.5%	13.8%	15.7%	13.8%	2.5%	2.3%	9.9%	8.5%	2.3%	2.0%	
SK	4.2%	5.2%	0.2%	0.3%	2.2%	2.6%	1.4%	1.4%	1.4%	1.4%	3.6%	3.5%	3.3%	3.2%	1.2%	1.2%	3.2%	3.2%	0.4%	0.4%	
EU/EEA	6.5%	6.8%	6.2%	7.1%	5.5%	5.6%	2.4%	2.3%	3.1%	3.3%	13.9%	14.0%	5.8%	6.4%	6.1%	6.1%	8.0%	8.1%	2.9%	2.9%	
GB	4.8%	4.8%	5.1%	5.8%	2.5%	2.7%	2.0%	1.2%	0.7%	0.7%	5.9%	5.0%	2.4%	2.8%	2.5%	2.3%	5.6%	5.2%	2.3%	1.5%	

NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (2/2)																					
%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services				
	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20	Dec-19	Mar-20			
AT	1.5%	1.8%	1.8%	1.5%	2.4%	2.2%	3.2%	3.5%	0.0%	0.0%	2.0%	1.9%	6.7%	6.2%	7.5%	7.4%	11.4%	11.1%			
BE	3.7%	3.6%	3.3%	3.3%	3.0%	3.2%	1.9%	2.0%	2.0%	2.9%	1.7%	2.0%	1.2%	1.1%	4.0%	4.2%	5.6%	5.7%			
BG	14.0%	13.9%	19.7%	18.8%	17.3%	17.2%	9.3%	12.4%	0.1%	0.1%	6.7%	7.0%	2.5%	2.6%	56.1%	46.6%	23.1%	40.5%			
CY	0.0%	0.0%	24.9%	24.4%	21.3%	23.2%	38.6%	33.5%	0.0%	0.0%	29.5%	29.7%	4.9%	4.5%	43.0%	43.2%	48.5%	45.6%			
CZ	0.0%	19.7%	0.5%	0.4%	5.1%	3.2%	1.4%	1.8%	0.0%	0.0%	1.2%	1.4%	0.3%	0.5%	2.7%	2.8%	2.3%	2.4%			
DE	1.3%	1.1%	1.0%	0.9%	2.6%	2.4%	2.1%	2.3%	0.0%	0.0%	1.3%	1.1%	0.7%	0.8%	3.2%	2.6%	2.6%	1.9%			
DK	2.4%	3.4%	1.8%	1.3%	5.8%	2.8%	1.2%	1.3%	0.0%	0.0%	0.6%	1.6%	2.6%	6.3%	1.2%	1.7%	2.9%	1.8%			
EE	0.0%	0.0%	1.2%	1.0%	9.6%	9.1%	1.4%	1.3%	0.0%	0.0%	0.9%	2.9%	0.4%	3.6%	0.8%	4.7%	1.0%	1.1%			
ES	2.8%	2.0%	3.3%	3.3%	4.5%	4.8%	3.7%	3.6%	0.6%	0.6%	6.2%	6.3%	3.1%	4.3%	6.3%	6.0%	3.3%	2.8%			
FI	0.7%	0.5%	0.6%	0.7%	3.1%	1.6%	2.2%	2.7%	0.0%	0.0%	1.4%	1.1%	0.6%	3.1%	3.4%	3.7%	8.5%	0.5%			
FR	3.4%	3.0%	2.9%	2.9%	3.4%	3.4%	2.2%	1.9%	1.1%	1.1%	2.5%	2.9%	1.9%	2.4%	5.2%	4.5%	3.9%	3.5%			
GR	55.9%	56.5%	38.9%	36.8%	51.7%	54.7%	25.1%	24.3%	65.4%	66.5%	50.8%	53.0%	33.6%	33.5%	28.8%	26.4%	42.4%	46.1%			
HR	78.0%	43.8%	13.6%	13.7%	9.9%	8.7%	7.0%	7.2%	0.0%	0.0%	9.2%	12.8%	0.8%	0.7%	6.2%	5.9%	8.2%	6.7%			
HU	6.9%	5.3%	3.8%	3.5%	3.8%	4.1%	2.3%	2.4%	0.1%	0.3%	1.1%	1.0%	2.4%	3.2%	1.1%	2.1%	17.2%	13.6%			
IE	3.1%	2.6%	5.8%	6.5%	2.5%	2.5%	3.5%	3.1%	0.0%	0.0%	0.8%	0.9%	2.0%	1.4%	2.0%	3.4%	2.5%	3.3%			
IS	0.4%	0.3%	2.9%	2.7%	8.7%	8.9%	11.5%	11.0%	0.0%	0.0%	1.1%	1.2%	0.4%	0.4%	7.5%	7.0%	1.9%	1.9%			
IT	5.3%	5.9%	16.2%	15.8%	6.3%	5.6%	10.4%	10.2%	0.9%	0.9%	8.5%	8.2%	4.8%	4.7%	16.8%	16.2%	3.6%	4.0%			
LT	0.0%	0.0%	1.8%	1.8%	1.6%	1.6%	2.1%	2.2%	0.0%	0.0%	0.6%	0.6%	3.9%	3.9%	1.2%	1.2%	0.3%	0.2%			
LU	0.4%	0.4%	4.2%	4.4%	2.5%	4.0%	0.4%	0.4%	0.7%	0.1%	2.5%	4.1%	2.4%	2.6%	3.8%	3.9%	1.5%	1.5%			
LV	0.0%	0.0%	1.3%	1.3%	2.6%	1.9%	0.8%	0.8%	0.0%	0.0%	0.4%	0.4%	1.1%	1.0%	2.0%	3.8%	0.8%	0.7%			
MT	0.3%	0.3%	5.4%	5.5%	9.7%	10.2%	1.4%	1.1%	0.0%	0.0%	3.9%	3.6%	4.4%	3.7%	1.4%	1.3%	19.1%	17.9%			
NL	6.2%	6.9%	1.7%	1.8%	5.4%	4.8%	2.4%	2.3%	0.0%	0.0%	3.0%	2.5%	3.5%	4.0%	4.3%	4.0%	4.9%	5.7%			
NO	6.2%	8.2%	0.7%	0.7%	1.8%	6.1%	2.5%	1.3%	0.0%	0.0%	0.1%	0.1%	3.0%	2.7%	1.8%	2.1%	0.2%	0.2%			
PL	4.8%	0.8%	9.4%	8.5%	2.7%	3.0%	6.0%	6.9%	0.0%	0.0%	6.5%	6.9%	3.0%	2.9%	3.4%	2.4%	5.1%	4.5%			
PT	13.7%	13.9%	14.4%	14.0%	22.5%	19.1%	9.6%	10.3%	0.2%	0.0%	15.4%	15.1%	6.8%	6.7%	37.1%	36.2%	21.4%	22.2%			
RO	4.0%	5.3%	4.0%	3.7%	11.6%	11.3%	2.7%	2.9%	2.6%	2.0%	2.9%	2.0%	2.1%	2.0%	2.4%	2.6%	7.4%	8.0%			
SE	0.5%	0.4%	0.2%	0.2%	1.0%	0.4%	0.7%	0.6%	0.0%	0.0%	1.2%	0.1%	0.2%	1.0%	1.0%	1.0%	3.2%	3.6%			
SI	0.5%	0.1%	8.3%	7.3%	17.2%	13.4%	5.5%	7.9%	0.0%	0.9%	0.3%	0.2%	14.4%	12.5%	2.0%	2.6%	2.4%	2.9%			
SK	0.0%	0.0%	3.8%	3.8%	1.5%	1.6%	3.2%	2.3%	0.0%	0.0%	0.6%	1.0%	0.1%	0.2%	1.0%	1.1%	1.5%	1.9%			
EU/EEA	3.2%	2.8%	2.8%	3.0%	4.3%	4.3%	3.0%	3.0%	0.9%	1.1%	3.9%	4.6%	3.0%	3.3%	6.8%	7.2%	4.6%	4.3%			
GB	2.4%	3.1%	1.2%	1.3%	1.8%	1.7%	2.4%	2.1%	0.7%	0.4%	2.8%	2.1%	3.5%	4.9%	1.7%	1.4%	4.5%	4.4%			

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

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

Statistical Annex

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

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

Country of counterparty	Total exposures to Real Estate activities (NACE L)								Non-performing exposures to Real Estate activities (NACE L)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	33.3	33.7	33.8	34.6	31.8%	31.9%	32.0%	32.1%	0.4	0.3	0.3	0.3	1.1%	1.0%	0.9%	0.8%
BE	27.6	27.5	28.0	28.9	15.8%	15.7%	16.0%	15.7%	0.8	0.8	0.8	0.9	2.8%	2.9%	2.8%	2.9%
BG	1.8	1.8	1.9	1.9	10.7%	10.7%	11.0%	11.2%	0.3	0.3	0.3	0.3	15.5%	18.5%	16.4%	15.6%
CY	2.8	2.6	2.6	2.4	14.7%	14.4%	14.8%	14.8%	0.7	0.7	0.6	0.6	26.7%	26.1%	24.3%	24.3%
CZ	13.0	13.2	13.5	13.6	25.4%	26.0%	26.4%	27.4%	0.1	0.1	0.1	0.1	0.7%	0.6%	0.6%	0.4%
DE	172.3	173.0	183.5	184.8	29.6%	29.9%	31.6%	31.0%	1.0	0.8	0.9	0.6	0.6%	0.5%	0.5%	0.4%
DK	62.6	64.7	64.4	65.1	44.5%	47.5%	47.1%	50.1%	1.4	1.1	1.0	1.0	2.2%	1.7%	1.6%	1.5%
EE	2.8	3.3	3.3	3.4	30.9%	30.1%	32.6%	33.4%	0.0	0.0	0.0	0.0	0.4%	0.5%	0.5%	0.6%
ES	44.0	42.0	39.9	41.0	12.4%	12.6%	12.0%	12.1%	3.5	3.3	1.9	2.0	8.0%	7.9%	4.8%	4.8%
FI	46.0	47.8	47.5	48.9	47.3%	48.2%	47.5%	45.3%	0.3	0.3	0.4	0.5	0.7%	0.7%	0.8%	0.9%
FR	281.6	284.6	290.4	296.7	32.2%	32.1%	32.1%	31.6%	7.6	7.4	6.8	6.9	2.7%	2.6%	2.3%	2.3%
GR	4.8	4.6	4.6	4.8	5.6%	5.7%	5.7%	5.9%	2.1	1.8	1.8	1.8	43.8%	39.7%	38.4%	37.6%
HR	1.2	1.2	1.2	1.2	9.2%	9.4%	9.9%	9.6%	0.2	0.2	0.2	0.2	17.2%	14.1%	12.7%	12.7%
HU	3.6	3.7	4.1	4.2	16.3%	16.9%	18.6%	19.0%	0.1	0.1	0.1	0.1	3.2%	3.0%	2.1%	2.0%
IE	13.5	13.4	12.6	11.0	18.1%	17.9%	17.7%	17.8%	1.6	1.4	0.8	0.9	11.5%	10.4%	6.7%	7.9%
IS	1.7	2.8	2.7	2.3	14.7%	23.6%	22.9%	21.5%	0.1	0.1	0.1	0.1	3.0%	2.6%	2.9%	2.7%
IT	65.0	64.1	61.2	61.6	12.4%	12.3%	12.0%	11.8%	17.9	16.5	14.7	14.5	27.6%	25.8%	24.1%	23.6%
LT	2.0	2.6	2.5	2.5	21.9%	22.4%	22.9%	22.9%	0.0	0.0	0.0	0.0	1.6%	1.6%	1.8%	1.6%
LU	36.6	37.6	39.1	38.4	35.5%	34.0%	34.8%	33.7%	0.2	0.3	0.3	0.3	0.7%	0.7%	0.9%	0.8%
LV	1.5	1.9	1.9	1.9	25.0%	25.5%	26.8%	27.0%	0.0	0.1	0.0	0.0	2.4%	3.9%	2.1%	1.8%
MT	0.6	0.6	0.7	0.6	8.7%	9.3%	10.1%	10.0%	0.0	0.0	0.0	0.0	6.3%	6.6%	7.0%	7.6%
NL	94.6	98.5	99.1	100.6	29.6%	30.2%	30.8%	31.1%	1.7	1.7	1.6	1.6	1.8%	1.7%	1.6%	1.6%
NO	46.4	45.2	45.6	40.4	37.3%	36.1%	36.0%	35.1%	0.3	0.2	0.3	0.2	0.6%	0.5%	0.6%	0.6%
PL	14.0	14.2	14.0	14.1	18.1%	18.2%	17.7%	18.8%	0.5	0.5	0.5	0.5	3.5%	3.3%	3.7%	3.6%
PT	8.0	8.0	8.3	9.1	11.2%	11.5%	12.2%	12.6%	1.5	1.3	1.0	1.2	18.8%	16.1%	12.1%	12.6%
RO	2.8	2.8	2.8	3.0	12.2%	11.9%	12.2%	13.0%	0.4	0.4	0.3	0.3	14.9%	14.5%	11.6%	10.4%
SE	133.7	131.2	135.2	130.7	60.3%	60.2%	60.9%	58.0%	0.1	0.2	0.2	0.2	0.1%	0.1%	0.1%	0.1%
SI	0.6	0.6	0.7	0.7	7.7%	7.9%	7.8%	8.1%	0.0	0.0	0.0	0.0	6.2%	5.8%	5.3%	5.0%
SK	4.1	4.1	4.2	4.2	17.6%	17.4%	18.2%	17.8%	0.1	0.1	0.1	0.1	3.0%	2.8%	2.6%	2.4%
EU/EEA	1,247.0	1,260.7	1,281.8	1,191.8	26.7%	27.0%	27.3%	27.1%	45.4	42.5	37.7	35.8	3.6%	3.4%	2.9%	3.0%
Memo item: Non-EU/EEA countries	227.0	236.8	250.9	132.3	13.8%	14.1%	15.3%	10.9%	3.2	3.6	3.7	2.6	1.4%	1.5%	1.5%	2.0%
GB	124.5	129.4	132.5	39.1	23.9%	24.7%	24.7%	20.7%	2.3	2.4	2.4	0.7	1.8%	1.8%	1.8%	1.8%

By country of counterparty	Total exposures to Construction (NACE F)								Non-performing exposures to Construction (NACE F)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	10.7	10.9	11.0	10.8	10.2%	10.3%	10.4%	10.0%	0.4	0.5	0.4	0.4	4.0%	4.3%	4.0%	3.4%
BE	18.6	18.7	18.7	19.3	10.7%	10.7%	10.7%	10.5%	0.7	0.7	0.7	0.7	3.7%	3.8%	3.5%	3.5%
BG	1.2	1.2	1.1	1.2	6.9%	6.8%	6.6%	6.9%	0.2	0.3	0.2	0.3	20.6%	22.7%	21.5%	21.5%
CY	2.6	2.5	2.3	2.2	13.7%	13.7%	13.3%	13.5%	1.7	1.6	1.4	1.3	65.3%	63.1%	59.8%	59.6%
CZ	2.0	1.9	1.9	1.9	3.9%	3.7%	3.7%	3.8%	0.1	0.1	0.1	0.1	4.7%	4.5%	4.3%	4.3%
DE	24.6	24.7	16.3	16.4	4.2%	4.3%	2.8%	2.8%	0.6	0.6	0.6	0.5	2.4%	2.4%	3.7%	3.2%
DK	3.4	3.3	3.4	3.3	2.4%	2.4%	2.5%	2.5%	0.1	0.1	0.1	0.1	3.4%	3.8%	3.5%	3.7%
EE	0.2	0.4	0.3	0.3	2.6%	3.3%	2.9%	2.9%	0.0	0.0	0.0	0.0	1.1%	2.2%	2.8%	2.5%
ES	38.1	35.7	34.3	35.1	10.7%	10.7%	10.3%	10.4%	5.4	4.8	4.0	3.9	14.1%	13.4%	11.7%	11.2%
FI	4.1	4.6	4.5	4.5	4.2%	4.6%	4.5%	4.2%	0.1	0.2	0.2	0.2	3.5%	4.4%	4.7%	5.1%
FR	37.6	37.9	38.6	40.3	4.3%	4.3%	4.3%	4.3%	2.4	2.5	2.3	2.2	6.4%	6.5%	5.9%	5.6%
GR	7.8	7.4	7.1	6.8	9.0%	9.1%	8.8%	8.4%	4.5	4.0	3.8	3.7	58.5%	53.6%	53.5%	53.8%
HR	1.2	1.2	1.0	1.0	9.3%	9.2%	7.7%	8.1%	0.2	0.2	0.1	0.1	17.6%	17.7%	15.1%	13.2%
HU	1.0	1.1	1.1	1.0	4.7%	4.9%	4.8%	4.6%	0.0	0.0	0.0	0.0	2.2%	2.1%	2.1%	1.8%
IE	2.1	2.1	1.8	1.5	2.8%	2.8%	2.6%	2.5%	0.2	0.2	0.1	0.1	10.5%	8.7%	7.9%	9.0%
IS	1.0	1.3	1.4	1.3	8.5%	11.1%	12.1%	11.6%	0.0	0.0	0.1	0.1	2.4%	2.9%	3.7%	5.5%
IT	50.2	49.3	46.4	47.0	9.6%	9.4%	9.1%	9.0%	20.5	19.4	18.2	17.4	40.9%	39.4%	39.2%	36.9%
LT	0.3	0.4	0.3	0.4	3.1%	3.3%	3.0%	3.2%	0.0	0.0	0.0	0.0	7.7%	13.1%	14.6%	13.1%
LU	2.4	2.5	2.6	2.5	2.3%	2.3%	2.4%	2.2%	0.1	0.1	0.1	0.1	3.5%	2.7%	2.5%	2.8%
LV	0.2	0.2	0.2	0.2	2.7%	3.3%	3.2%	3.0%	0.0	0.0	0.0	0.0	3.1%	1.9%	2.5%	2.8%
MT	0.3	0.2	0.2	0.2	3.6%	3.3%	3.3%	3.6%	0.1	0.1	0.1	0.1	32.1%	38.2%	36.5%	33.1%
NL	12.2	10.8	9.9	10.4	3.8%	3.3%	3.1%	3.2%	0.8	0.7	0.7	0.6	6.5%	6.8%	7.4%	5.8%
NO	13.0	12.7	11.8	10.1	10.4%	10.2%	9.3%	8.8%	0.1	0.1	0.1	0.1	1.1%	1.0%	1.0%	1.0%
PL	4.2	4.2	4.2	4.1	5.4%	5.4%	5.3%	5.5%	0.4	0.4	0.4	0.4	9.5%	9.4%	9.3%	8.7%
PT	8.3	8.0	7.5	8.0	11.5%	11.5%	11.0%	11.0%	2.5	2.2	1.5	1.7	29.8%	26.9%	20.3%	21.2%
RO	2.1	2.2	2.2	2.1	8.9%	9.2%	9.4%	9.2%	0.3	0.3	0.3	0.3	16.0%	15.0%	12.3%	12.2%
SE	5.6	5.7	5.5	5.3	2.5%	2.6%	2.5%	2.4%	0.0	0.1	0.1	0.1	0.7%	1.1%	1.2%	1.1%
SI	0.3	0.3	0.3	0.3	4.1%	4.0%	3.6%	3.6%	0.1	0.1	0.0	0.0	18.3%	17.5%	13.7%	12.8%
SK	1.1	1.1	1.1	1.2	4.8%	4.8%	4.6%	5.0%	0.1	0.1	0.1	0.1	6.5%	5.9%	6.0%	5.7%
EU/EEA	286.6	282.6	267.3	246.9	6.1%	6.1%	5.7%	5.6%	43.3	40.6	37.4	34.8	15.1%	14.4%	14.0%	14.1%
Memo item: Non-EU/EEA countries	53.4	55.6	44.6	31.9	3.2%	3.3%	2.7%	2.6%	3.8	4.2	3.8	2.3	7.2%	7.5%	8.6%	7.3%
GB	30.3	30.2	30.3	8.1	5.8%	5.8%	5.7%	4.3%	1.5	1.3	1.5	0.3	5.0%	4.4%	5.1%	3.9%

Volumes bn EUR; %

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

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

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

Statistical Annex

IFRS 9 specific data ⁽¹⁾

Loans and advances at amortised cost: distribution among stages according to IFRS 9																								
% of loans and advances at amortised cost																								
	Stage 1				Stage 2				Stage 3				Coverage ratio of stage 1 loans and advances				Coverage ratio of stage 2 loans and advances				Coverage ratio of stage 3 loans and advances			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	87.0%	87.6%	87.2%	83.2%	10.3%	9.8%	10.3%	14.4%	2.7%	2.5%	2.5%	2.4%	0.2%	0.2%	0.2%	0.2%	2.7%	2.8%	2.7%	2.3%	54.6%	54.5%	53.0%	53.6%
BE	88.1%	88.7%	88.8%	88.4%	9.8%	9.2%	9.1%	9.4%	2.1%	2.1%	2.1%	2.1%	0.1%	0.1%	0.1%	0.1%	1.6%	1.6%	1.5%	1.6%	42.2%	41.7%	42.3%	42.0%
BG	81.6%	82.3%	84.1%	81.9%	9.9%	8.5%	7.7%	9.1%	8.5%	9.2%	8.2%	9.0%	0.6%	0.7%	0.6%	0.6%	5.5%	6.3%	6.7%	7.1%	52.6%	48.8%	49.0%	49.1%
CY	53.5%	54.6%	60.2%	57.4%	15.1%	15.0%	10.8%	14.1%	31.3%	30.4%	29.0%	28.5%	0.3%	0.4%	0.3%	0.6%	2.7%	1.9%	1.9%	2.4%	46.5%	47.7%	49.7%	51.3%
CZ	95.7%	95.5%	95.2%	95.1%	3.0%	3.3%	3.5%	3.7%	1.3%	1.2%	1.3%	1.2%	0.1%	0.1%	0.1%	0.1%	4.3%	4.3%	4.0%	3.8%	58.1%	58.4%	57.4%	56.9%
DE	91.7%	92.0%	93.5%	93.1%	6.8%	6.5%	5.0%	5.6%	1.5%	1.5%	1.4%	1.3%	0.1%	0.1%	0.1%	0.1%	1.9%	1.9%	2.6%	2.3%	41.4%	42.2%	40.5%	40.7%
DK	90.4%	90.3%	90.3%	86.8%	7.0%	7.0%	7.1%	10.5%	2.6%	2.7%	2.6%	2.7%	0.1%	0.1%	0.1%	0.1%	5.3%	5.3%	5.2%	4.6%	45.5%	43.0%	46.0%	50.2%
EE	87.4%	87.4%	90.2%	88.0%	10.4%	10.4%	8.0%	10.1%	2.2%	2.2%	1.8%	1.9%	0.1%	0.1%	0.1%	0.1%	1.4%	1.4%	1.7%	1.8%	29.1%	33.3%	35.7%	35.3%
ES	90.3%	90.2%	90.6%	90.8%	5.9%	6.0%	5.8%	5.7%	3.9%	3.8%	3.6%	3.5%	0.4%	0.4%	0.4%	0.5%	7.0%	6.7%	6.9%	7.1%	43.1%	43.1%	43.1%	43.5%
FI	91.9%	93.0%	93.2%	93.7%	6.5%	5.4%	5.2%	4.6%	1.6%	1.6%	1.6%	1.7%	0.1%	0.1%	0.1%	0.1%	1.7%	2.0%	2.1%	2.3%	32.8%	34.4%	35.1%	35.0%
FR	90.3%	90.3%	90.5%	90.4%	6.9%	6.9%	6.8%	7.0%	2.8%	2.8%	2.7%	2.7%	0.2%	0.2%	0.2%	0.2%	4.1%	4.1%	4.1%	4.1%	53.3%	53.2%	52.7%	52.8%
GR	44.2%	46.4%	49.6%	49.9%	14.3%	14.0%	12.5%	12.8%	41.4%	39.6%	37.9%	37.2%	0.7%	0.7%	0.6%	0.7%	6.6%	6.4%	6.2%	6.7%	47.0%	45.2%	44.7%	45.1%
HR	85.5%	87.5%	88.5%	87.6%	7.6%	7.0%	6.5%	7.5%	7.0%	5.5%	5.0%	4.9%	0.7%	0.7%	0.8%	0.7%	6.5%	6.5%	6.9%	7.2%	55.5%	63.8%	65.9%	67.8%
HU	87.1%	88.6%	89.0%	86.8%	6.6%	5.6%	5.8%	8.3%	6.3%	5.7%	5.1%	5.0%	1.0%	0.9%	0.9%	1.0%	6.8%	7.5%	8.1%	8.8%	66.4%	66.8%	66.6%	65.3%
IE	88.8%	89.2%	90.3%	89.0%	6.3%	6.2%	5.9%	7.1%	4.9%	4.6%	3.8%	3.8%	0.2%	0.2%	0.2%	0.2%	4.3%	4.1%	4.0%	4.4%	29.4%	29.4%	28.5%	29.3%
IS	90.5%	89.9%	89.8%	84.7%	7.0%	7.3%	7.4%	12.4%	2.5%	2.8%	2.8%	2.8%	0.3%	0.3%	0.3%	0.4%	1.5%	1.4%	1.8%	2.8%	31.7%	28.6%	28.7%	30.7%
IT	82.6%	83.4%	84.3%	84.3%	9.1%	8.9%	8.8%	9.0%	8.3%	7.6%	6.9%	6.7%	0.2%	0.2%	0.2%	0.2%	3.7%	3.6%	3.5%	3.5%	52.9%	52.8%	53.7%	53.7%
LT	88.9%	88.7%	89.2%	88.1%	8.9%	9.2%	8.8%	10.0%	2.3%	2.1%	2.0%	1.9%	0.1%	0.1%	0.1%	0.1%	0.9%	1.1%	1.0%	1.3%	34.8%	34.3%	33.4%	34.5%
LU	93.4%	93.4%	93.6%	92.8%	4.8%	4.8%	4.8%	5.5%	1.9%	1.8%	1.5%	1.7%	0.1%	0.1%	0.1%	0.1%	2.1%	1.9%	1.8%	1.9%	37.2%	39.0%	42.8%	41.7%
LV	85.9%	85.4%	86.4%	85.5%	11.4%	11.9%	11.2%	12.1%	2.7%	2.7%	2.4%	2.4%	0.2%	0.2%	0.2%	0.4%	2.1%	2.0%	2.0%	2.1%	35.9%	35.6%	38.2%	41.8%
MT	90.8%	89.8%	89.9%	88.6%	5.4%	6.1%	5.9%	7.3%	3.8%	4.2%	4.1%	4.2%	0.3%	0.3%	0.3%	0.3%	5.0%	4.1%	4.8%	3.8%	27.4%	26.9%	27.7%	27.3%
NL	93.2%	93.2%	92.8%	91.3%	4.7%	4.6%	5.0%	6.5%	2.2%	2.2%	2.1%	2.2%	0.1%	0.1%	0.1%	0.1%	1.9%	1.9%	2.0%	2.2%	25.1%	25.2%	26.2%	26.3%
NO	93.8%	93.0%	93.3%	90.1%	4.8%	5.4%	5.3%	8.1%	1.4%	1.6%	1.5%	1.8%	0.0%	0.0%	0.0%	0.1%	1.5%	1.6%	1.6%	1.7%	31.3%	31.5%	35.5%	32.9%
PL	86.7%	86.9%	87.4%	87.1%	8.2%	8.1%	7.8%	8.1%	5.0%	5.0%	4.9%	4.8%	0.3%	0.3%	0.3%	0.3%	6.0%	5.9%	5.9%	6.4%	62.5%	62.3%	60.9%	61.8%
PT	80.2%	81.0%	83.2%	83.9%	10.5%	10.4%	10.1%	9.7%	9.3%	8.5%	6.7%	6.4%	0.4%	0.4%	0.3%	0.3%	3.3%	3.3%	4.7%	5.0%	52.8%	54.1%	51.6%	52.3%
RO	80.6%	81.7%	80.8%	79.7%	13.6%	12.8%	14.3%	15.6%	5.8%	5.5%	4.9%	4.7%	0.9%	0.8%	0.8%	0.9%	8.2%	9.0%	9.0%	9.1%	66.8%	66.4%	64.9%	65.7%
SE	95.6%	95.6%	95.6%	95.4%	3.9%	3.9%	3.9%	4.0%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%	1.4%	1.4%	1.3%	1.6%	37.3%	38.3%	40.5%	44.2%
SI	88.6%	89.4%	90.4%	91.6%	6.0%	5.7%	5.5%	4.8%	5.5%	4.9%	4.1%	3.6%	0.6%	0.7%	0.7%	0.6%	9.5%	8.9%	8.2%	8.3%	63.5%	63.6%	59.7%	58.7%
SK	90.2%	89.7%	89.2%	86.1%	7.1%	7.6%	8.1%	11.3%	2.7%	2.7%	2.7%	2.6%	0.2%	0.2%	0.2%	0.2%	4.7%	4.2%	3.7%	3.0%	64.4%	64.5%	62.1%	61.3%
EU/EEA	89.6%	89.8%	90.1%	89.5%	7.0%	6.9%	6.8%	7.0%	3.4%	3.3%	3.1%	3.4%	0.2%	0.2%	0.2%	0.2%	3.6%	3.6%	3.7%	3.8%	46.4%	46.1%	46.2%	47.2%
GB	91.3%	91.1%	90.8%	90.2%	7.3%	7.5%	7.7%	8.4%	1.5%	1.4%	1.4%	1.4%	0.1%	0.1%	0.1%	0.2%	3.0%	2.9%	2.9%	3.4%	34.3%	34.8%	37.2%	39.0%

Fair valued financial assets																
Volumes bn EUR, % as share of fair value financial assets																
	Total fair valued financial assets				Level 1 financial assets				Level 2 financial assets				Level 3 financial assets			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	65.0	68.3	64.6	68.7	63.4%	61.9%	65.2%	61.8%	29.1%	30.7%	26.7%	31.0%	7.5%	7.4%	8.1%	7.2%
BE	113.3	126.1	110.0	130.2	32.4%	29.7%	33.7%	30.7%	56.1%	58.5%	55.9%	59.0%	11.4%	11.8%	10.4%	10.4%
BG	3.7	3.9	4.0	4.1	79.6%	76.3%	75.2%	76.2%	19.4%	22.7%	23.6%	22.6%	1.0%	1.0%	1.3%	1.2%
CY	1.9	2.0	1.8	1.7	75.7%	77.2%	75.4%	78.4%	1.0%	1.5%	1.5%	1.5%	23.3%	21.3%	23.1%	20.1%
CZ	7.8	7.7	6.3	8.7	41.1%	35.2%	40.1%	27.2%	53.3%	60.0%	54.1%	68.8%	5.6%	4.7%	5.8%	4.0%
DE	1,165.1	1,237.2	1,035.6	1,218.1	23.6%	19.4%	22.0%	19.7%	71.5%	75.7%	72.5%	74.5%	5.0%	4.8%	5.6%	5.8%
DK	495.2	524.6	501.5	528.4	12.1%	11.9%	10.8%	12.3%	87.6%	87.8%	88.9%	87.3%	0.3%	0.3%	0.3%	0.3%
EE	0.7	0.8	0.7	0.9	80.5%	79.7%	85.1%	87.3%	16.0%	18.0%	11.6%	10.2%	3.5%	2.3%	3.3%	2.5%
ES	555.3	572.2	536.3	568.4	47.0%	45.8%	48.2%	40.6%	50.5%	52.0%	49.4%	57.1%	2.4%	2.2%	2.4%	2.4%
FI	243.7	253.8	231.7	277.1	19.3%	18.0%	17.4%	21.5%	79.4%	80.6%	80.8%	77.0%	1.3%	1.4%	1.7%	1.5%
FR	2,167.5	2,364.9	1,902.5	2,449.6	29.0%	26.9%	28.2%	25.4%	67.9%	70.0%	68.1%	71.1%	3.2%	3.1%	3.7%	3.5%
GR	29.5	30.6	28.5	27.6	57.4%	54.0%	57.3%	55.2%	39.2%	42.7%	39.7%	41.8%	3.4%	3.3%	3.0%	3.0%
HR	5.3	5.4	5.2	5.1	41.8%	42.6%	42.3%	42.6%	55.0%	55.0%	55.4%	55.2%	3.2%	2.4%	2.3%	2.2%
HU	10.7	11.7	11.6	10.6	70.7%	66.8%	64.4%	58.2%	27.2%	29.2%	31.1%	36.7%	2.1%	3.9%	4.5%	5.1%
IE	40.0	42.5	39.3	42.0	74.9%	72.1%	71.7%	66.7%	20.5%	23.1%	23.7%	29.3%	4.5%	4.8%	4.6%	4.0%
IS	2.6	2.9	2.6	2.8	78.0%	79.5%	77.4%	82.4%	12.5%	11.5%	11.1%	9.5%	9.5%	9.1%	11.6%	8.1%
IT	407.5	428.4	398.7	411.0	65.4%	64.1%	65.4%	62.9%	31.2%	32.8%	30.7%	33.6%	3.4%	3.2%	3.9%	3.5%
LT	0.7	0.7	0.7	0.5	85.3%	83.4%	85.7%	91.9%	12.9%	14.9%	12.5%	5.0%	1.8%	1.7%	1.8%	3.1%
LU	68.1	71.2	73.5	66.8	11.0%	11.0%	10.7%	10.4%	46.1%	44.1%	45.1%	53.8%	42.9%	44.8%	44.2%	35.8%
LV	0.7	0.8	0.7	0.6	92.3%	90.2%	90.4%	86.8%	6.0%	8.1%	7.5%	11.0%	1.7%	1.7%	2.0%	2.1%
MT	1.9	1.8	2.1	2.0	70.1%	68.6%	74.1%	70.5%	29.0%	25.5%	24.8%	28.5%	0.9%	5.9%	1.1%	1.0%
NL	270.4	289.6	248.7	292.5	42.0%	40.5%	46.4%	40.6%	55.2%	56.7%	50.3%	56.3%	2.9%	2.9%	3.2%	3.1%
NO	52.6	57.8	58.2	66.1	11.1%	10.3%	6.6%	6.2%	63.1%	64.4%	68.2%	73.6%	25.8%	25.3%	25.1%	20.1%
PL	34.6	34.0	37.6	36.8	74.1%	69.9%	70.6%	69.2%	15.2%	13.6%	15.0%	18.3%	10.7%	16.5%	14.4%	12.5%
PT	56.7	55.6	52.4	52.3	74.9%	73.7%	74.6%	68.7%	10.8%	12.1%	11.4%	17.4%	14.3%	14.2%	14.0%	13.9%
RO	8.6	9.1	9.6	10.1	95.2%	95.3%	98.5%	94.8%	4.2%	4.1%	0.4%	4.1%	0.6%	0.6%	1.1%	1.1%
SE	133.1	138.6	120.3	159.4	38.5%	34.7%	36.2%	36.2%	61.0%	64.8%	63.2%	63.4%	0.5%	0.5%	0.6%	0.4%
SI	3.7	3.6	3.6	4.8	84.0%	84.5%	85.2%	62.4%	13.4%	13.1%	12.8%	35.7%	2.6%	2.4%	2.0%	1.9%
SK	1.7	1.9	2.3	2.0	47.7%	46.7%	55.0%	51.1%	45.7%	47.2%	40.2%	46.8%	6.6%	6.1%	4.8%	2.1%
EU/EEA	8,111.3	8,744.5	7,688.2	6,270.8	32.5%	30.2%	32.2%	29.1%	64.3%	66.7%	64.4%	67.0%	3.2%	3.1%	3.4%	3.9%
GB	2,414.1	2,661.4	2,439.3	2,911.9	32.3%	29.8%	32.3%	25.0%	65.8%	68.5%	66.0%	73.3%	1.9%	1.7%	1.8%	1.7%

(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

Statistical Annex

Sovereign exposures

Sovereign exposure																			
Direct exposures towards General governments ⁽¹⁾																			
Volumes bn EUR, % of total sov exposure		Total gross carrying amount of which:						Total carrying amount (net of short positions) of which ⁽²⁾ :											
		to home country		to other EU/EEA countries				Financial assets held for trading		Fair value through P&L		Fair value through OCI		Amortised cost		Other financial assets			
	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	
AT	75.7	80.2	32%	32%	59%	58%	75.9	80.3	4%	4%	3%	2%	30%	33%	57%	55%	5%	7%	
BE	214.1	197.4	36%	36%	54%	55%	217.1	200.5	0%	0%	0%	0%	11%	11%	87%	86%	2%	2%	
BG	4.4	4.6	80%	80%	15%	15%	4.4	4.6	2%	3%	0%	0%	73%	72%	20%	21%	4%	4%	
CY	5.4	4.2	90%	87%	7%	8%	5.4	4.1	0%	0%	0%	0%	16%	19%	84%	81%	0%	0%	
CZ	50.9	47.4	97%	97%	3%	3%	50.9	47.4	0%	0%	5%	6%	5%	5%	89%	89%	0%	0%	
DE	497.8	483.6	38%	39%	25%	26%	444.0	437.7	30%	27%	3%	3%	25%	24%	36%	40%	6%	6%	
DK	39.8	37.7	40%	48%	52%	43%	38.9	37.3	46%	37%	2%	2%	2%	2%	28%	29%	22%	30%	
EE	1.1	2.3	49%	74%	51%	26%	1.1	2.3	0%	0%	13%	8%	0%	0%	55%	79%	31%	12%	
ES	459.9	442.5	52%	48%	19%	19%	441.0	426.0	14%	12%	0%	1%	35%	38%	50%	49%	1%	0%	
FI	112.8	111.2	44%	47%	31%	34%	111.4	110.4	7%	7%	0%	0%	3%	4%	72%	74%	17%	16%	
FR	921.2	900.0	53%	54%	23%	23%	863.7	847.8	20%	14%	0%	0%	18%	19%	61%	66%	1%	1%	
GR	26.9	28.5	63%	69%	31%	24%	26.7	28.3	3%	4%	0%	0%	62%	53%	35%	43%	0%	0%	
HR	10.2	10.1	86%	86%	9%	9%	10.2	10.1	1%	0%	0%	0%	45%	44%	54%	56%	0%	0%	
HU	5.0	6.0	98%	97%	2%	2%	4.8	5.9	2%	4%	0%	0%	49%	45%	49%	50%	0%	0%	
IE	30.6	28.2	42%	41%	46%	48%	30.5	28.1	3%	3%	0%	0%	80%	77%	15%	18%	1%	1%	
IS	1.7	1.9	62%	61%	25%	17%	1.7	1.9	22%	15%	0%	0%	0%	0%	78%	85%	0%	0%	
IT	395.5	413.0	66%	62%	24%	27%	366.9	385.9	10%	9%	0%	0%	44%	41%	44%	48%	3%	2%	
LT	1.2	1.2	80%	80%	19%	19%	1.2	1.2	2%	5%	0%	0%	0%	0%	57%	52%	42%	43%	
LU	31.3	24.4	19%	19%	39%	51%	31.3	25.1	5%	1%	0%	5%	22%	31%	72%	60%	2%	2%	
LV	0.8	1.0	61%	54%	34%	38%	0.8	1.0	2%	2%	0%	0%	21%	16%	53%	60%	25%	21%	
MT	2.1	3.0	37%	51%	58%	44%	2.1	3.0	0%	0%	2%	1%	19%	36%	79%	63%	0%	0%	
NL	238.3	239.2	54%	54%	33%	31%	238.3	238.9	2%	1%	0%	0%	32%	32%	36%	37%	29%	30%	
NO	12.9	14.1	46%	40%	1%	0%	11.8	13.1	20%	17%	38%	32%	11%	24%	26%	23%	4%	5%	
PL	38.4	40.7	100%	100%	0%	0%	38.4	40.6	7%	2%	0%	0%	65%	66%	28%	32%	0%	0%	
PT	66.2	71.0	60%	61%	34%	34%	66.2	71.0	16%	8%	0%	0%	40%	34%	44%	58%	0%	0%	
RO	15.0	16.0	97%	64%	1%	1%	15.0	16.0	29%	32%	0%	0%	23%	24%	34%	26%	14%	18%	
SE	53.7	47.9	70%	68%	19%	20%	51.9	47.1	12%	11%	15%	19%	3%	4%	52%	46%	18%	20%	
SI	4.8	4.7	46%	40%	38%	43%	4.8	4.7	2%	0%	0%	0%	44%	47%	54%	53%	0%	0%	
SK	6.7	6.0	67%	78%	33%	22%	6.7	6.0	0%	0%	0%	0%	11%	2%	89%	98%	0%	0%	
EU/EEA	4,053	3,963	43%	44%	26%	26%	3,811	3,755	22%	19%	1%	1%	30%	31%	42%	44%	4%	4%	
GB	918.0	883.1	19%	21%	22%	18%	839.8	820.5	45%	39%	1%	1%	45%	49%	9%	10%	0%	0%	

(1) Direct exposures through Non-derivative financial assets. Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables".

(2) The breakdown by accounting portfolios refers to the Total carrying amount of General governments exposures through Non-derivative financial assets.

Sovereign exposure											
Total gross carrying amount by maturity											
% of total sov exposure		0 - 3M		3M - 1Y		1Y - 5Y		5Y - 10Y		10Y - more	
	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	
AT	9%	7%	11%	11%	42%	40%	25%	28%	14%	13%	
BE	16%	15%	4%	4%	24%	25%	26%	25%	30%	30%	
BG	3%	8%	6%	4%	36%	46%	51%	37%	4%	5%	
CY	18%	5%	18%	24%	51%	57%	6%	12%	8%	2%	
CZ	60%	59%	4%	3%	17%	16%	12%	16%	8%	6%	
DE	7%	8%	10%	7%	30%	31%	14%	16%	39%	38%	
DK	30%	41%	15%	13%	35%	25%	12%	12%	8%	8%	
EE	5%	60%	26%	5%	43%	20%	21%	13%	5%	3%	
ES	8%	6%	12%	10%	37%	34%	29%	32%	15%	18%	
FI	58%	53%	3%	3%	16%	19%	9%	10%	14%	15%	
FR	15%	15%	14%	8%	28%	33%	20%	20%	23%	24%	
GR	6%	4%	9%	7%	22%	24%	29%	32%	35%	33%	
HR	2%	8%	26%	19%	41%	42%	10%	11%	21%	21%	
HU	2%	14%	6%	6%	50%	38%	39%	36%	2%	6%	
IE	5%	7%	22%	16%	40%	40%	26%	28%	7%	9%	
IS	63%	45%	35%	54%	1%	1%	0%	0%	0%	0%	
IT	4%	5%	11%	11%	35%	44%	23%	27%	26%	13%	
LT	9%	26%	26%	6%	48%	56%	17%	12%	0%	0%	
LU	30%	9%	9%	10%	42%	54%	17%	23%	2%	4%	
LV	4%	27%	35%	12%	54%	46%	7%	15%	0%	0%	
MT	35%	17%	11%	18%	31%	32%	20%	30%	2%	3%	
NL	11%	10%	7%	8%	33%	33%	22%	22%	26%	27%	
NO	30%	25%	11%	8%	32%	38%	16%	19%	11%	11%	
PL	8%	11%	5%	4%	58%	55%	24%	25%	5%	5%	
PT	18%	23%	24%	18%	22%	19%	29%	30%	6%	10%	
RO	13%	22%	10%	9%	45%	39%	21%	19%	11%	11%	
SE	25%	21%	14%	15%	44%	47%	11%	10%	5%	7%	
SI	19%	12%	16%	9%	37%	49%	23%	24%	5%	6%	
SK	20%	7%	10%	10%	21%	30%	36%	41%	14%	12%	
EU/EEA	15%	15%	12%	10%	32%	33%	20%	21%	21%	21%	
GB	19%	21%	16%	16%	33%	30%	18%	17%	14%	16%	

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.

As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

Statistical Annex

Liability composition and volumes

% of total liabilities	Liabilities composition																							
	Debt securities issued				Deposits from credit institutions				Customer deposits from HHs				Customer deposits from NFCs				Other deposits ⁽¹⁾				Other liabilities ⁽²⁾			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	12.8%	12.8%	13.0%	12.4%	11.7%	11.5%	9.9%	10.5%	41.1%	40.6%	42.3%	40.2%	16.4%	16.3%	17.6%	17.3%	10.5%	10.7%	10.2%	11.1%	7.6%	8.1%	7.0%	8.6%
BE	15.0%	15.1%	14.8%	13.9%	11.4%	11.3%	10.2%	10.7%	35.7%	34.8%	37.0%	34.8%	13.1%	13.2%	13.8%	13.6%	10.5%	11.0%	10.9%	11.4%	14.2%	14.7%	13.3%	15.6%
BG	0.4%	0.4%	0.5%	0.5%	4.8%	5.3%	5.0%	3.7%	62.3%	61.7%	62.7%	63.7%	23.3%	24.6%	25.0%	24.3%	7.1%	6.0%	4.7%	5.3%	2.1%	2.1%	2.1%	2.4%
CY	1.1%	1.2%	1.2%	1.2%	2.4%	2.0%	2.3%	1.9%	63.2%	64.1%	64.6%	66.4%	19.6%	20.3%	19.8%	19.4%	9.2%	10.1%	9.9%	8.9%	4.5%	2.2%	2.1%	2.1%
CZ	11.6%	11.4%	12.3%	9.6%	12.9%	13.9%	11.8%	13.5%	42.5%	41.7%	45.7%	41.1%	15.5%	15.3%	17.0%	15.7%	13.6%	13.7%	9.5%	14.7%	3.9%	4.0%	3.6%	5.4%
DE	16.9%	16.9%	18.0%	15.8%	12.8%	12.8%	12.0%	12.0%	17.0%	16.4%	18.5%	16.6%	10.2%	10.1%	11.4%	10.1%	18.2%	17.5%	17.6%	17.8%	24.9%	26.4%	22.6%	27.7%
DK	54.8%	54.7%	56.3%	52.9%	2.8%	2.8%	2.5%	2.9%	11.0%	10.6%	11.1%	10.7%	7.8%	7.7%	8.3%	7.7%	8.5%	7.6%	7.7%	7.5%	15.2%	16.6%	14.1%	18.3%
EE	2.5%	2.5%	2.4%	4.1%	10.6%	8.1%	7.2%	5.1%	38.6%	38.8%	39.3%	39.8%	31.9%	32.6%	34.0%	33.3%	14.1%	15.8%	15.0%	15.4%	2.4%	2.2%	2.1%	2.4%
ES	13.4%	13.6%	13.8%	13.5%	7.2%	6.7%	7.0%	7.4%	38.9%	38.4%	39.6%	38.2%	14.7%	14.8%	15.2%	14.7%	9.5%	9.6%	9.1%	8.9%	16.3%	16.9%	15.2%	17.4%
FI	39.5%	40.0%	42.6%	37.4%	4.6%	4.2%	3.8%	4.1%	20.0%	19.7%	19.5%	18.9%	12.6%	11.9%	12.0%	11.4%	5.8%	5.3%	6.7%	7.0%	17.6%	19.0%	15.4%	21.1%
FR	18.7%	18.4%	19.3%	16.8%	5.9%	5.8%	5.4%	5.3%	24.9%	24.3%	26.2%	23.5%	14.5%	14.5%	15.9%	15.1%	13.9%	13.2%	12.4%	13.5%	22.2%	23.8%	20.8%	25.9%
GR	2.5%	2.6%	2.6%	2.8%	8.4%	7.6%	7.4%	7.0%	54.4%	54.9%	55.3%	53.5%	13.6%	13.9%	14.6%	14.0%	9.7%	9.2%	9.8%	10.2%	11.5%	11.9%	10.4%	12.4%
HR	0.3%	0.3%	0.2%	0.2%	9.2%	7.5%	7.4%	8.0%	56.2%	56.4%	57.1%	57.2%	19.4%	20.4%	20.4%	20.1%	10.9%	11.1%	10.6%	10.4%	4.2%	4.2%	4.3%	4.1%
HU	3.7%	4.2%	3.9%	3.8%	4.9%	5.3%	5.2%	5.3%	48.5%	46.5%	47.5%	46.6%	25.6%	25.1%	26.8%	25.5%	10.3%	11.9%	9.9%	9.1%	7.1%	6.9%	6.7%	9.7%
IE	7.5%	7.5%	8.1%	7.1%	7.1%	7.4%	6.6%	6.9%	38.7%	39.0%	39.1%	38.2%	29.2%	29.0%	30.4%	29.2%	7.3%	7.6%	7.7%	8.3%	10.2%	9.3%	8.2%	10.3%
IS	35.8%	34.7%	33.2%	33.2%	1.1%	1.5%	1.5%	1.5%	28.5%	28.6%	30.8%	29.2%	17.8%	18.2%	18.5%	18.7%	10.4%	10.6%	10.9%	11.0%	6.4%	6.4%	5.2%	6.5%
IT	13.0%	13.0%	13.2%	12.2%	7.8%	7.9%	7.7%	7.2%	33.0%	33.1%	34.2%	33.6%	15.1%	14.5%	15.2%	14.9%	11.7%	11.0%	11.7%	11.3%	19.4%	20.4%	18.0%	20.8%
LT	0.1%	0.1%	0.1%	0.1%	3.7%	3.6%	3.0%	2.6%	62.7%	62.2%	62.0%	60.8%	22.6%	22.9%	23.0%	23.6%	8.3%	8.5%	9.7%	10.4%	2.6%	2.7%	2.2%	2.5%
LU	26.5%	26.9%	26.3%	22.9%	17.9%	17.5%	19.0%	19.0%	12.6%	12.5%	12.4%	12.8%	10.8%	9.8%	8.7%	8.6%	26.7%	27.7%	27.1%	28.7%	5.5%	5.6%	6.4%	8.0%
LV	0.5%	0.5%	0.5%	0.5%	3.6%	3.8%	2.8%	2.9%	55.2%	54.9%	56.2%	56.1%	30.1%	30.3%	30.2%	30.3%	7.5%	8.0%	8.1%	8.2%	2.9%	2.5%	2.2%	2.0%
MT	1.6%	1.6%	1.5%	1.1%	0.9%	1.0%	0.7%	1.2%	66.2%	66.1%	67.1%	66.5%	14.9%	15.7%	15.1%	14.1%	13.6%	12.9%	12.8%	14.4%	2.7%	2.8%	2.8%	2.8%
NL	25.4%	26.1%	25.8%	24.5%	3.4%	3.7%	3.0%	3.7%	36.4%	35.7%	39.2%	36.6%	15.1%	15.2%	14.9%	13.9%	9.9%	10.0%	9.1%	10.9%	9.8%	9.3%	8.1%	10.3%
NO	41.4%	42.4%	41.6%	37.9%	6.9%	6.6%	5.7%	8.1%	18.0%	17.9%	18.5%	16.3%	17.8%	18.6%	19.3%	17.8%	6.6%	5.8%	6.2%	7.0%	9.4%	8.7%	8.7%	12.9%
PL	8.3%	8.8%	8.4%	8.3%	2.9%	2.4%	2.1%	2.2%	57.7%	58.1%	58.4%	58.4%	17.8%	18.3%	19.5%	18.5%	7.6%	7.2%	6.6%	6.3%	5.7%	5.2%	5.0%	6.3%
PT	4.8%	4.9%	5.2%	4.8%	4.4%	4.1%	4.1%	3.9%	54.8%	55.0%	55.9%	55.5%	16.8%	17.6%	18.1%	18.2%	7.7%	7.0%	6.3%	6.6%	11.5%	11.5%	10.4%	11.0%
RO	0.9%	0.9%	1.2%	1.2%	4.8%	4.7%	4.1%	3.9%	58.5%	58.9%	58.7%	58.0%	24.5%	25.5%	26.7%	24.9%	6.6%	5.7%	5.5%	5.8%	4.7%	4.3%	3.8%	6.2%
SE	48.7%	48.5%	49.9%	45.3%	3.6%	4.2%	2.6%	4.6%	18.5%	18.1%	19.3%	17.1%	15.1%	15.6%	16.0%	15.2%	7.3%	6.6%	6.2%	8.4%	6.7%	6.9%	5.9%	9.3%
SI	0.5%	0.6%	1.3%	1.7%	3.1%	2.9%	2.6%	2.8%	73.0%	73.1%	73.3%	70.4%	14.3%	15.1%	14.7%	16.7%	5.1%	4.9%	4.6%	4.7%	4.0%	3.5%	3.4%	3.7%
SK	13.1%	13.4%	12.9%	12.5%	2.2%	2.1%	2.1%	3.4%	51.9%	52.1%	52.5%	54.0%	20.0%	20.8%	21.7%	21.0%	10.0%	8.7%	8.6%	7.0%	2.9%	2.9%	2.2%	2.0%
EU/EEA	18.4%	18.3%	18.8%	19.0%	6.5%	6.4%	5.9%	6.7%	28.3%	27.8%	29.8%	27.5%	14.2%	14.2%	15.1%	14.0%	13.0%	12.6%	12.2%	12.2%	19.5%	20.8%	18.2%	20.6%
GB	11.8%	11.4%	11.8%	10.4%	4.6%	4.5%	3.9%	4.4%	28.1%	27.3%	29.4%	25.9%	15.5%	15.2%	16.4%	15.0%	15.3%	14.6%	14.3%	14.4%	24.8%	27.0%	24.2%	29.9%

(1) Customer deposits include deposits from other financial institutions and general governments.

(2) Also includes deposits from central banks.

Total liabilities	Volumes bn EUR			
	Jun-19	Sep-19	Dec-19	Mar-20
AT	570	578	573	596
BE	1,058	1,082	1,034	1,103
BG	28	29	30	29
CY	34	33	33	32
CZ	159	161	150	160
DE	3,592	3,699	3,332	3,735
DK	715	743	717	750
EE	29	30	30	30
ES	3,093	3,114	3,093	3,183
FI	667	673	640	696
FR	7,154	7,406	6,950	7,845
GR	219	220	222	231
HR	38	39	39	39
HU	62	68	73	72
IE	228	230	233	241
IS	23	24	23	22
IT	2,222	2,288	2,236	2,280
LT	18	18	20	20
LU	212	218	219	216
LV	11	11	12	12
MT	19	19	19	20
NL	1,956	1,990	1,944	2,086
NO	291	288	276	278
PL	151	149	156	154
PT	308	307	303	307
RO	39	40	42	43
SE	822	834	807	893
SI	19	19	20	24
SK	45	46	46	46
EU/EEA	28,811	29,707	28,397	23,943
GB	6,413	6,764	6,494	7,227

Share of secured funding	% of debt securities issued			
	Jun-19	Sep-19	Dec-19	Mar-20
AT	39.5%	39.7%	38.9%	41.3%
BE	20.2%	19.3%	20.3%	21.6%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	4.2%	3.9%	3.4%	3.5%
DE	30.5%	29.5%	30.7%	31.3%
DK	91.8%	91.6%	91.7%	91.9%
EE	0.0%	0.0%	0.0%	0.0%
ES	38.4%	38.1%	38.1%	39.5%
FI	47.0%	47.6%	47.4%	48.1%
FR	22.7%	22.9%	23.2%	23.8%
GR	75.0%	68.9%	68.9%	56.8%
HR	0.0%	0.0%	0.0%	0.0%
HU	68.9%	53.9%	53.7%	53.6%
IE	48.3%	47.0%	42.7%	41.5%
IS	59.8%	60.5%	65.4%	64.4%
IT	29.4%	28.6%	29.4%	31.5%
LT	0.0%	0.0%	0.0%	0.0%
LU	0.0%	0.0%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
MT	0.0%	0.0%	0.0%	0.0%
NL	21.2%	20.3%	21.6%	21.7%
NO	50.6%	50.1%	50.4%	53.6%
PL	40.9%	42.5%	42.6%	44.0%
PT	61.4%	59.3%	59.3%	55.8%
RO	0.0%	0.0%	0.0%	0.0%
SE	47.5%	47.0%	48.4%	47.5%
SI	0.0%	0.0%	0.0%	0.0%
SK	95.8%	96.1%	96.0%	95.0%
EU / EEA	33.0%	32.7%	33.4%	36.9%
GB	14.7%	14.8%	15.0%	15.2%

Contingent liabilities: loan commitments	Volumes bn EUR; % of total loan commitments															
	Loan commitments: volume				Share of loan commitments to HHs				Share of loan commitments to NFCs							
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20				
AT	113	115	118	114	24.8%	24.1%	23.7%	24.5%	58.9%	59.6%	60.9%	59.9%				
BE	155	155	157	149	17.5%	17.3%	17.3%	19.1%	59.1%	58.2%	58.4%	57.9%				
BG	3	3	4	4	21.2%	20.8%	16.3%	16.4%	73.3%	73.8%	74.0%	78.6%				
CY	3	3	3	3	35.8%	35.5%	35.5%	36.3%	62.4%	62.8%	62.7%	62.0%				
CZ	18	17	18	17	29.9%	29.0%	28.0%	28.3%	54.9%	55.4%	56.3%	56.8%				
DE	586	603	602	585	17.9%	17.5%	17.8%	19.0%	61.9%	62.0%	62.6%	60.8%				
DK	114	109	108	120	18.2%	18.5%	18.1%	16.9%	57.3%	61.1%	61.5%	56.7%				
EE	3	3	3	3	19.3%	19.6%	19.2%	19.5%	75.0%	74.1%	74.4%	74.2%				
ES	498	528	533	503	43.7%	43.0%	42.6%	43.6%	47.8%	47.5%	47.8%	46.8%				
FI	107	107	106	104	30.5%	30.0%	29.8%	30.6%	56.3%	57.3%	56.9%	54.9%				
FR	1,104	1,124	1,115	1,115	18.3%	18.0%	18.9%	19.0%	58.9%	59.5%	59.9%	56.8%				
GR	18	19	19	19	33.4%	32.5%	31.7%	32.2%	65.4%	66.2%	66.7%	65.6%				
HR	5	6	6	5	54.0%	52.5%	52.8%	55.4%	42.1%	43.2%	43.3%	39.4%				
HU	12	13	13	12	21.6%	20.5%	20.5%	20.6%	57.8%	60.7%	61.5%	62.5%				
IE	47	47	48	45	24.7%	19.3%	17.9%	19.1%	68.7%	73.5%	74.8%					

Statistical Annex

Composition of own funds and risk-weighted assets

Composition of own funds (Tier 1 capital)																								
Volumes bn EUR, %	Own funds (Tier 1 capital) volume				Capital instruments eligible as CET1 Capital				Retained earnings				Accumulated other comprehensive income				Other CET1 components				Additional Tier 1 capital			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	46.0	45.4	46.8	45.6	41%	42%	41%	42%	59%	60%	60%	62%	-14%	-15%	-14%	-17%	7%	7%	6%	6%	7%	7%	7%	8%
BE	68.8	68.3	71.8	72.0	52%	52%	50%	50%	62%	62%	64%	66%	-3%	-4%	-3%	-4%	-17%	-17%	-17%	-17%	6%	6%	6%	6%
BG	3.9	3.9	4.0	4.2	28%	28%	27%	26%	33%	33%	33%	33%	5%	5%	6%	4%	32%	32%	31%	34%	3%	3%	3%	3%
CY	3.7	3.7	3.7	3.6	61%	60%	60%	62%	17%	17%	18%	18%	3%	3%	3%	3%	10%	10%	9%	8%	9%	9%	9%	10%
CZ	10.5	10.5	10.8	11.2	23%	22%	22%	20%	72%	72%	73%	78%	0%	1%	0%	1%	-1%	-1%	-1%	-4%	6%	6%	6%	6%
DE	173.6	173.8	177.6	184.2	63%	63%	63%	62%	32%	31%	30%	29%	0%	0%	0%	-1%	-2%	-2%	-2%	1%	7%	8%	8%	8%
DK	36.7	36.7	37.6	37.6	4%	4%	4%	4%	78%	78%	74%	76%	0%	0%	0%	0%	6%	6%	10%	10%	12%	12%	11%	9%
EE	4.4	4.3	4.2	4.4	45%	8%	8%	8%	55%	58%	58%	59%	0%	0%	0%	0%	0%	34%	34%	33%	0%	0%	0%	0%
ES	193.9	197.1	197.5	191.6	65%	65%	66%	68%	53%	53%	56%	59%	-15%	-15%	-15%	-23%	-14%	-14%	-17%	-15%	11%	11%	10%	11%
FI	40.9	40.9	40.9	40.3	21%	21%	20%	18%	80%	81%	81%	82%	-2%	-3%	-2%	-3%	-9%	-7%	-7%	-6%	11%	9%	9%	8%
FR	393.3	393.0	407.2	405.3	35%	35%	34%	35%	32%	32%	35%	34%	1%	2%	2%	1%	25%	24%	23%	24%	7%	7%	6%	6%
GR	27.1	27.7	27.6	25.2	201%	197%	197%	217%	-154%	-150%	-154%	-170%	1%	2%	2%	0%	52%	51%	55%	54%	0%	0%	0%	0%
HR	5.5	5.6	6.1	5.8	41%	41%	37%	38%	53%	53%	57%	58%	3%	3%	3%	2%	3%	3%	2%	2%	0%	0%	0%	0%
HU	7.3	7.6	8.3	7.7	8%	8%	7%	7%	95%	93%	94%	92%	-2%	2%	1%	2%	-2%	-2%	-2%	-1%	0%	0%	0%	0%
IE	43.5	44.8	45.1	45.5	40%	40%	38%	38%	68%	70%	70%	73%	0%	-4%	-4%	-3%	-11%	-9%	-9%	-12%	3%	3%	4%	4%
IS	4.0	4.2	4.2	3.8	46%	46%	45%	43%	52%	52%	55%	52%	0%	0%	-1%	-1%	2%	1%	1%	3%	0%	0%	0%	3%
IT	153.4	160.7	161.8	163.2	64%	62%	61%	60%	33%	32%	31%	29%	-5%	-4%	-3%	-4%	0%	3%	4%	5%	7%	7%	7%	9%
LT	1.6	1.6	1.6	1.9	62%	62%	61%	52%	20%	20%	21%	32%	0%	0%	0%	0%	18%	18%	17%	16%	0%	0%	0%	0%
LU	26.1	26.4	25.6	20.0	56%	56%	57%	53%	34%	34%	32%	45%	2%	3%	2%	1%	3%	3%	4%	0%	4%	4%	5%	1%
LV	1.3	1.3	1.4	1.5	66%	66%	64%	58%	38%	38%	39%	45%	1%	1%	1%	0%	-4%	-4%	-4%	-3%	0%	0%	0%	0%
MT	1.8	1.7	1.8	1.6	57%	57%	56%	51%	38%	38%	40%	45%	3%	3%	2%	2%	3%	1%	2%	2%	0%	0%	0%	0%
NL	119.9	123.2	125.0	123.2	36%	35%	34%	35%	57%	56%	57%	58%	2%	2%	1%	1%	-5%	-5%	-5%	-6%	11%	13%	12%	12%
NO	23.7	23.4	23.9	20.1	22%	22%	21%	22%	72%	71%	69%	70%	1%	1%	1%	3%	-4%	-4%	-5%	-5%	10%	9%	13%	9%
PL	18.2	17.7	18.5	17.3	25%	25%	25%	25%	4%	4%	6%	7%	3%	3%	3%	4%	67%	67%	66%	64%	0%	0%	0%	0%
PT	25.8	26.1	26.4	26.3	64%	63%	63%	63%	20%	20%	22%	24%	-13%	-13%	-16%	-17%	22%	22%	24%	22%	7%	8%	8%	8%
RO	4.3	4.4	4.9	4.7	53%	54%	47%	49%	32%	32%	41%	41%	1%	2%	1%	0%	14%	12%	11%	10%	0%	0%	0%	0%
SE	43.8	44.7	47.5	43.5	18%	18%	17%	18%	67%	66%	65%	67%	1%	1%	2%	2%	4%	3%	4%	3%	10%	12%	12%	10%
SI	2.6	2.6	2.7	2.4	65%	64%	63%	58%	36%	37%	38%	46%	1%	1%	0%	0%	-1%	-2%	-2%	-3%	0%	0%	0%	0%
SK	3.8	3.8	3.8	4.0	27%	27%	27%	25%	64%	64%	65%	64%	2%	3%	3%	0%	1%	0%	-1%	0%	7%	7%	7%	10%
EU/EEA	1,885.3	1,916.1	1,940.0	1,424.0	42%	42%	42%	48%	46%	46%	47%	62%	-3%	-3%	-3%	-4%	5%	5%	5%	6%	10%	10%	9%	8%
GB	505.5	519.6	512.6	521.6	27%	27%	26%	30%	60%	61%	61%	63%	-3%	-3%	-4%	-2%	2%	1%	3%	-4%	14%	14%	14%	13%

RWA composition																								
Volumes bn EUR, %	RWA volume				Credit risk capital requirements (excl. securitisation)				Securitisation capital requirements				Market risk capital requirements				Operational risk capital requirements				Other capital requirements			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	298.8	303.8	300.7	304.3	85.6%	85.7%	85.3%	85.0%	0.2%	0.3%	0.1%	0.4%	2.4%	2.3%	2.2%	2.6%	10.1%	10.0%	10.4%	10.1%	1.7%	1.7%	2.0%	1.8%
BE	404.7	408.4	406.3	421.1	82.7%	82.5%	82.0%	83.2%	0.3%	0.3%	0.2%	0.7%	2.0%	1.8%	1.6%	2.0%	8.9%	8.8%	8.8%	8.5%	6.1%	6.5%	7.3%	5.6%
BG	20.4	20.1	20.1	21.0	88.9%	89.6%	89.8%	90.9%	0.0%	0.0%	0.0%	0.0%	1.9%	0.9%	0.9%	0.5%	9.2%	9.4%	9.2%	8.5%	0.1%	0.1%	0.1%	0.1%
CY	21.3	21.1	20.1	20.1	85.4%	85.9%	86.9%	86.6%	0.6%	0.5%	0.5%	0.7%	0.9%	0.3%	0.3%	0.3%	13.0%	13.1%	12.2%	12.2%	0.1%	0.1%	0.1%	0.1%
CZ	54.8	54.6	53.7	53.3	84.6%	85.0%	84.0%	83.6%	0.0%	0.0%	0.4%	0.5%	3.0%	2.7%	2.3%	2.7%	11.7%	11.6%	12.5%	12.1%	0.8%	0.7%	0.8%	1.2%
DE	1,150.9	1,161.7	1,121.9	1,194.6	77.3%	77.5%	78.3%	78.0%	1.6%	1.5%	1.3%	2.6%	5.7%	6.0%	5.5%	5.8%	13.1%	12.5%	12.1%	11.5%	2.3%	2.5%	2.8%	2.1%
DK	184.2	187.9	185.1	186.0	83.0%	82.7%	82.6%	82.6%	0.0%	0.0%	0.0%	0.2%	6.1%	6.7%	6.3%	6.9%	9.3%	9.1%	8.8%	8.8%	1.6%	1.6%	1.7%	1.5%
EE	16.3	16.3	16.1	16.2	90.5%	90.3%	90.0%	89.8%	0.0%	0.0%	0.0%	0.0%	0.9%	0.3%	0.3%	0.4%	8.5%	8.5%	8.7%	8.8%	0.1%	0.9%	1.0%	1.0%
ES	1,455.2	1,474.4	1,455.6	1,446.2	86.2%	86.0%	86.5%	86.2%	0.4%	0.4%	0.3%	0.7%	3.1%	3.5%	2.9%	3.2%	9.5%	9.4%	9.4%	9.2%	0.8%	0.8%	0.9%	0.7%
FI	222.4	219.3	212.6	219.9	81.4%	81.2%	80.6%	79.9%	0.4%	0.7%	0.4%	0.5%	3.0%	2.6%	3.0%	4.9%	9.4%	9.5%	9.8%	8.9%	5.9%	6.0%	6.2%	5.8%
FR	2,505.4	2,531.4	2,521.4	2,584.0	85.1%	85.3%	85.4%	84.6%	0.8%	0.8%	0.7%	1.5%	2.8%	2.7%	2.6%	3.1%	10.3%	10.1%	10.1%	9.9%	0.9%	1.0%	1.2%	0.9%
GR	173.6	173.7	171.8	171.7	90.5%	89.7%	89.5%	89.5%	0.1%	0.1%	0.1%	0.6%	2.1%	2.3%	2.5%	2.6%	7.2%	7.2%	7.1%	7.1%	0.1%	0.7%	0.7%	0.2%
HR	27.0	27.0	26.5	26.4	89.5%	89.2%	88.3%	88.9%	0.0%	0.0%	0.0%	0.0%	1.4%	1.8%	2.5%	2.0%	9.0%	9.0%	9.2%	9.0%	0.0%	0.0%	0.0%	0.0%
HU	44.9	50.1	54.8	53.0	86.4%	87.1%	87.4%	88.3%	0.0%	0.0%	0.0%	0.0%	1.4%	1.5%	1.5%	1.2%	12.1%	11.3%	11.0%	10.4%	0.1%	0.1%	0.0%	0.1%
IE	225.0	228.8	226.6	231.5	85.5%	84.7%	84.5%	84.7%	2.6%	2.4%	2.2%	2.2%	1.3%	1.8%	2.2%	2.4%	9.2%	9.3%	9.3%	9.4%	1.4%	1.8%	1.7%	1.2%
IS	19.3	20.1	19.3	17.2	88.3%	88.5%	88.1%	88.1%	0.0%	0.0%	0.0%	0.0%	1.7%	1.5%	1.5%	1.7%	9.8%	9.9%	10.3%	10.0%	0.2%	0.2%	0.1%	0.1%
IT	1,062.1	1,088.2	1,079.1	1,058.7	85.5%	85.6%	84.9%	84.4%	1.1%	1.0%	1.0%	1.5%	3.6%	3.6%	3.4%	3.9%	8.5%	8.4%	9.0%	9.1%	1.3%	1.3%	1.7%	1.1%
LT	8.2	8.4	8.2	8.4	86.8%	86.7%	87.1%	88.1%	0.0%	0.0%	0.0%	0.0%	1.3%	1.2%	1.0%	0.6%	8.2%	8.0%	8.7%	8.4%	3.6%	4.1%	3.3%	2.9%
LU	126.3	129.6	127.9	100.5	87.7%	87.9%	88.7%	85.7%	1.8%	1.7%	1.7%	2.2%	0.5%	0.5%	0.4%	0.5%	8.5%	8.4%	7.7%	9.6%	1.6%	1.5%	1.4%	2.0%
LV	6.1	6.2	6.1	6.0	88.7%	88.9%	88.7%	88.5%	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.4%	0.5%	11.0%	10.8%	10.8%	10.9%	0.0%	0.0%	0.0%	0.0%
MT	9.8	9.5	9.4	9.0	90.7%	89.8%	90.0%	89.8%	0.0%	0.0%	0.0%	0.7%	0.0%	0.1%	0.0%	0.0%	9.0%	9.2%	9.3%	9.5%	0.3%	0.9%	0.6%	0.0%
NL	656.4	653.7	667.3	678.7	81.7%	80.2%	79.7%	79.7%	0.7%	0.6%	0.5%	1.1%	1.4%	1.9%	1.7%	2.5%	13.6%	14.3%	13.8%	13.5%	2.7%	2.9%	4.3%	3.2%
NO	134.8	131.4	115.4	105.8	84.0%	81.7%	89.0%	89.5%	0.0%	0.0%	0.0%	0.0%	0.8%	0.8%	1.0%	0.9%	7.9%	8.0%	9.4%	8.8%	7.3%	9.6%	0.6%	0.7%
PL	113.6	113.1	115.7	113.0	91.9%	91.9%	91.7%	90.9%	0.0%	0.0%	0.0%	0.0%	1.6%	1.7%	1.6%	1.5%	6.3%	6.3%	6.5%	7.4%	0.2%	0.2%	0.1%	0.2%
PT	179.5	179.1	175.6	176.8	87.8%	87.8%	87.4%	86.8%	0.4%	0.4%	0.4%	0.5%	2.6%	2.8%	2.8%	3.0%	7.9%	7.9%	8.2%	8.2%	1.3%	1.2%	1.2%	1.5%
RO	25.0	25.7	25.7	27.3	78.3%	78.5%	77.5%	77.7%	0.0%	0.0%	0.0%	0.0%	7.3%	7.5%	7.9%	8.0%	14.2%	13.8%	14.5%	14.1%	0.1%	0.2%	0.1%	0.1%
SE	235.5	235.2	234.4	231.6	62.3%	62.5%	62.3%	62.1%	0.0%	0.0%	0.0%	0.1%	3.0%	2.9%	2.2%	2.5%	8.3%	8.2%	8.4%	8.3%	26.4%	26.4%	27.1%	26.9%
SI	14.1	14.2	14.2	17.0	85.7%	85.9%	86.1%	86.																

Statistical Annex

Profitability analysis: main drivers within RoE

Components of RoE: revenue side																				
%	RoE (Return on Equity)				Net interest income / equity				Net fee & commission income / equity				Net trading income (incl. FV result) / equity				Other operating income / equity			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	9.1%	9.0%	8.9%	2.1%	20.8%	20.8%	20.9%	20.7%	9.6%	9.6%	9.8%	9.6%	-1.6%	-1.1%	-0.4%	2.9%	2.0%	1.6%	1.6%	-4.9%
BE	6.6%	6.5%	6.9%	-2.8%	17.0%	17.0%	16.9%	17.2%	5.7%	5.7%	5.7%	6.0%	0.8%	1.3%	0.2%	-5.8%	2.3%	1.3%	2.4%	2.1%
BG	12.2%	11.7%	11.9%	5.4%	20.7%	20.9%	20.2%	19.6%	8.6%	8.7%	8.6%	7.8%	1.4%	2.2%	1.6%	4.4%	0.9%	-0.3%	1.4%	-7.8%
CY	10.9%	8.9%	1.8%	-3.9%	22.7%	22.0%	21.7%	19.7%	6.9%	6.9%	7.6%	7.3%	0.8%	0.6%	0.5%	-0.6%	3.4%	3.2%	3.6%	1.6%
CZ	17.0%	16.0%	16.0%	8.9%	26.6%	26.2%	26.2%	24.8%	7.4%	7.2%	7.1%	6.0%	0.5%	-0.2%	0.1%	-10.3%	3.0%	2.6%	2.3%	8.5%
DE	-0.1%	0.3%	-0.2%	-1.6%	15.8%	15.9%	15.8%	15.7%	9.3%	9.3%	9.3%	10.0%	1.6%	0.8%	0.6%	-0.9%	1.4%	1.4%	1.2%	0.2%
DK	8.4%	7.8%	8.7%	-3.9%	13.3%	13.4%	13.3%	16.4%	4.8%	5.0%	5.2%	5.7%	2.3%	1.5%	1.9%	-8.8%	2.7%	2.7%	2.8%	2.1%
EE	10.6%	10.2%	9.2%	8.1%	15.2%	15.4%	15.2%	13.1%	5.7%	5.8%	5.7%	4.6%	0.9%	1.1%	1.0%	0.6%	3.0%	2.3%	2.7%	5.2%
ES	7.9%	7.3%	7.0%	-0.5%	28.0%	27.9%	28.0%	27.5%	10.0%	10.0%	10.1%	10.1%	0.2%	0.6%	0.8%	6.6%	0.8%	0.6%	0.2%	-4.8%
FI	7.1%	4.2%	4.8%	6.6%	13.0%	13.1%	13.2%	13.4%	7.2%	7.2%	7.2%	7.5%	1.8%	1.7%	1.4%	5.2%	0.6%	0.6%	1.0%	-4.3%
FR	6.5%	6.5%	6.5%	4.7%	14.6%	14.5%	14.6%	14.4%	10.9%	10.8%	10.9%	10.8%	2.8%	3.1%	2.2%	2.3%	3.3%	2.4%	3.0%	-0.4%
GR	2.9%	3.2%	1.0%	1.7%	20.4%	20.1%	20.3%	19.5%	4.1%	4.2%	4.4%	4.3%	0.8%	0.2%	0.3%	-1.6%	2.8%	3.4%	4.4%	14.2%
HR	11.6%	10.9%	9.8%	8.2%	18.8%	18.4%	18.2%	16.8%	8.2%	8.3%	8.2%	7.0%	2.2%	2.5%	2.5%	3.2%	0.2%	-0.3%	-0.8%	-2.3%
HU	17.0%	18.2%	18.3%	-0.1%	30.7%	29.4%	29.9%	29.7%	15.6%	15.6%	17.3%	15.4%	1.6%	0.7%	0.9%	-1.5%	2.5%	2.9%	2.3%	4.3%
IE	6.8%	6.9%	5.5%	0.5%	14.8%	14.5%	14.4%	13.5%	5.7%	5.6%	5.5%	5.4%	1.0%	0.7%	0.7%	-1.4%	2.6%	2.4%	2.2%	2.1%
IS	6.0%	5.4%	4.5%	-4.4%	16.6%	16.7%	16.6%	15.4%	4.9%	4.8%	5.1%	4.6%	2.7%	1.9%	1.6%	-3.4%	0.8%	1.0%	1.5%	0.0%
IT	8.6%	8.5%	5.6%	-2.1%	17.7%	17.4%	17.2%	15.8%	13.1%	13.1%	13.4%	12.4%	0.9%	1.0%	1.2%	-0.3%	3.9%	3.8%	3.7%	6.3%
LT	16.4%	15.9%	15.1%	11.4%	17.8%	17.8%	17.7%	17.3%	9.9%	9.9%	9.8%	8.9%	1.9%	1.9%	2.0%	0.1%	0.7%	0.6%	0.8%	1.3%
LU	6.8%	6.5%	5.8%	4.9%	13.0%	13.0%	13.0%	14.0%	8.6%	8.7%	8.7%	9.3%	1.2%	1.5%	1.6%	0.5%	3.0%	2.2%	2.0%	1.1%
LV	12.5%	12.6%	11.7%	5.4%	16.9%	16.8%	16.5%	15.1%	9.4%	9.2%	9.1%	8.9%	1.7%	1.6%	1.6%	0.7%	0.7%	0.7%	0.8%	0.6%
MT	7.3%	7.2%	5.8%	1.6%	18.9%	18.5%	17.3%	16.7%	5.6%	5.8%	5.6%	5.7%	0.7%	0.6%	0.7%	-0.2%	1.3%	1.2%	1.2%	-0.3%
NL	8.5%	8.9%	7.7%	1.4%	24.5%	24.4%	24.5%	23.9%	5.4%	5.4%	5.3%	5.4%	1.1%	0.6%	0.2%	-0.5%	0.7%	1.4%	1.6%	0.8%
NO	12.3%	11.5%	10.9%	5.9%	19.0%	18.8%	18.6%	17.3%	3.7%	3.5%	3.5%	2.8%	1.9%	2.0%	1.3%	2.0%	1.0%	0.9%	0.8%	2.3%
PL	9.2%	9.8%	9.6%	3.8%	24.8%	24.5%	24.8%	24.0%	8.8%	8.6%	8.7%	8.6%	0.5%	0.5%	0.7%	-1.6%	2.0%	1.9%	1.3%	1.3%
PT	5.0%	5.4%	3.9%	1.7%	16.9%	16.9%	17.1%	16.2%	8.1%	8.1%	8.3%	7.9%	-1.7%	-1.5%	-1.9%	-0.9%	2.0%	1.7%	1.2%	1.7%
RO	14.1%	16.8%	15.6%	14.9%	29.9%	29.2%	29.1%	28.9%	9.6%	9.6%	9.5%	8.0%	2.7%	2.5%	2.6%	-1.0%	3.7%	4.5%	4.2%	3.5%
SE	12.8%	11.9%	12.0%	3.8%	18.5%	18.2%	18.2%	17.8%	7.3%	7.2%	7.4%	6.9%	2.3%	2.3%	2.0%	0.0%	2.0%	1.4%	2.0%	-2.5%
SI	11.8%	12.0%	10.6%	30.4%	16.7%	16.5%	16.3%	17.9%	8.5%	8.4%	8.4%	9.0%	2.5%	1.9%	1.8%	0.1%	0.5%	0.4%	0.4%	-1.3%
SK	10.2%	10.2%	10.0%	5.7%	25.3%	24.9%	24.4%	22.8%	8.9%	9.0%	9.1%	8.7%	-0.1%	-0.1%	0.7%	-0.1%	-2.2%	-1.8%	-1.7%	-4.9%
EU/EEA	7.0%	6.6%	5.7%	1.3%	18.2%	18.2%	18.2%	18.1%	8.8%	8.8%	8.9%	9.5%	2.1%	2.0%	1.9%	1.2%	2.3%	2.1%	2.2%	0.0%
GB	8.2%	6.7%	5.0%	5.5%	16.5%	16.9%	16.9%	15.9%	6.6%	6.8%	6.8%	6.5%	4.2%	4.1%	4.4%	6.2%	3.0%	2.9%	3.0%	2.6%

Components of RoE: expenses, costs, provisions, impairments																				
%	Staff expenses / equity				Other admin. (incl. depreciation) expenses / equity				Provisions / equity				Impairments (credit risk losses) / equity				Other (incl. tax) / equity			
	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20	Jun-19	Sep-19	Dec-19	Mar-20
AT	10.7%	10.6%	11.0%	10.2%	9.4%	8.8%	9.1%	10.1%	0.1%	0.1%	0.4%	0.4%	0.2%	0.5%	0.9%	2.9%	1.4%	1.9%	1.6%	2.6%
BE	8.2%	8.2%	8.2%	8.1%	8.7%	7.9%	7.6%	11.7%	0.0%	0.1%	0.2%	0.0%	1.2%	1.1%	1.0%	2.3%	1.2%	1.6%	1.4%	0.2%
BG	6.2%	6.2%	6.1%	6.2%	7.5%	7.4%	7.5%	7.1%	-0.1%	-0.2%	0.5%	-0.5%	4.3%	4.9%	4.3%	5.2%	1.5%	1.3%	1.5%	0.5%
CY	10.6%	10.7%	13.5%	9.8%	10.6%	10.6%	12.0%	9.2%	-0.1%	0.0%	0.4%	0.2%	8.1%	6.7%	8.5%	10.6%	-6.3%	-4.2%	-2.7%	2.0%
CZ	8.4%	8.3%	8.3%	7.5%	8.4%	7.9%	7.9%	9.7%	0.3%	0.2%	-0.1%	0.1%	0.0%	0.2%	0.3%	0.8%	3.3%	3.3%	3.3%	1.9%
DE	11.2%	11.1%	11.2%	10.5%	12.1%	11.7%	11.6%	12.3%	0.2%	0.2%	0.7%	0.3%	0.8%	0.9%	0.8%	2.3%	3.9%	3.1%	2.9%	1.1%
DK	7.7%	7.6%	7.7%	7.8%	6.3%	6.4%	7.2%	6.9%	0.0%	0.0%	0.0%	0.3%	0.3%	0.4%	0.4%	5.6%	0.4%	0.4%	-0.9%	-1.4%
EE	6.6%	6.5%	6.4%	5.2%	5.5%	5.8%	6.3%	5.6%	0.1%	0.0%	0.0%	0.2%	0.6%	0.7%	1.3%	3.2%	1.4%	1.4%	1.5%	1.1%
ES	11.8%	11.5%	11.4%	10.7%	9.1%	9.1%	9.2%	9.1%	2.1%	1.9%	2.1%	1.5%	6.0%	6.3%	6.5%	13.3%	2.1%	3.1%	2.9%	5.4%
FI	7.7%	7.6%	7.4%	7.5%	6.5%	6.4%	6.3%	6.7%	0.5%	1.1%	0.9%	0.1%	0.6%	1.2%	1.3%	2.3%	0.2%	2.2%	2.3%	-1.3%
FR	12.5%	12.2%	12.1%	11.2%	10.5%	9.9%	9.8%	11.4%	0.0%	0.0%	0.2%	0.3%	1.8%	1.8%	1.9%	3.1%	0.3%	0.4%	0.2%	-3.6%
GR	7.3%	7.3%	7.7%	6.7%	6.6%	6.7%	7.1%	6.6%	1.4%	0.8%	0.8%	1.4%	7.0%	7.3%	7.6%	19.6%	2.9%	2.7%	5.5%	0.4%
HR	6.8%	6.7%	6.7%	6.3%	6.4%	6.3%	6.2%	6.0%	1.3%	1.7%	1.7%	0.2%	1.0%	1.1%	1.6%	2.5%	2.4%	2.2%	2.0%	1.5%
HU	11.9%	11.3%	11.8%	11.5%	18.3%	17.1%	17.2%	19.6%	0.2%	0.6%	0.5%	3.7%	1.2%	1.3%	1.7%	12.5%	1.7%	0.0%	-0.1%	0.6%
IE	7.0%	6.9%	7.0%	6.7%	8.1%	7.5%	8.4%	7.3%	0.5%	0.4%	0.3%	0.2%	0.8%	0.6%	0.7%	3.5%	0.9%	0.9%	0.9%	1.3%
IS	7.3%	7.3%	7.1%	6.1%	6.6%	6.5%	6.6%	5.4%	0.0%	0.0%	0.2%	0.2%	2.2%	1.7%	1.8%	7.1%	2.8%	3.5%	4.6%	2.1%
IT	12.2%	12.0%	12.5%	14.2%	11.0%	10.6%	10.5%	10.7%	-0.1%	0.0%	0.5%	0.9%	4.8%	4.7%	5.8%	6.0%	-0.9%	-0.5%	0.6%	4.4%
LT	6.6%	6.6%	6.6%	6.5%	4.5%	4.6%	5.5%	4.7%	-0.6%	-0.3%	-0.2%	0.1%	0.5%	0.7%	0.8%	1.9%	2.8%	2.8%	2.6%	2.8%
LU	9.6%	9.5%	10.0%	9.4%	7.5%	7.2%	7.2%	8.1%	-0.1%	0.0%	0.2%	-0.2%	0.7%	0.7%	0.9%	1.3%	1.2%	1.4%	1.3%	1.4%
LV	8.4%	8.3%	8.3%	7.9%	6.4%	6.3%	7.3%	5.9%	0.1%	0.0%	0.0%	0.5%	1.0%	0.7%	0.4%	5.6%	0.3%	0.3%	0.4%	0.2%
MT	8.4%	8.4%	8.8%	8.1%	8.5%	8.4%	8.2%	8.9%	0.0%	0.0%	1.3%	0.0%	0.4%	-0.1%	-0.6%	2.8%	1.8%	2.2%	1.5%	0.5%
NL	10.0%	10.3%	10.6%	10.4%	8.0%	7.3%	7.7%	9.2%	0.5%	0.4%	0.4%	0.7%	1.8%	1.8%	2.3%	6.9%	2.8%	2.9%	2.9%	0.9%
NO	6.3%	6.0%	6.0%	4.8%	4.7%	4.4%	4.3%	3.8%	0.1%	0.2%	-0.1%	2.1%	0.7%	1.1%	1.2%	6.9%	1.6%	2.0%	1.9%	0.8%
PL	7.8%	7.5%	7.6%	6.9%	11.6%	10.7%	10.3%	12.3%	0.5%	0.5%	0.8%	1.4%	3.5%	3.4%	3.3%	4.9%	3.6%	3.7%	3.8%	2.9%
PT	8.4%	8.3%	8.4%	8.7%	5.8%	5.8%	6.1%	5.6%	-0.6%	-0.9%	-0.6%	1.2%	3.2%	4.1%	4.0%	5.1%	3.6%	2.6%	2.9%	2.7%
RO	11.1%	10.4%	10.3%	11.0%	11.8%	10.9%	11.6%	11.2%	4.7%	3.4%	3.1%	0.9%	0.0%	0.2%	1.3%	-2.4%	4.3%	4.1%	3.5%	3.8%
SE	8.0%	8.1%	8.1%	7.8%	5.4%	5.4%	5.7%	5.5%	0.1%	0.0%	0.0%	0.4%	0.8%	0.8%	1.0%	3.0%	3.0%	2.8%	2.7%	1.8%
SI	8.9%	8.9%	9.1%	9.9%	7.3%	7.1%	7.6%	7.8%	-0.2%	-0.2%	-0.1%	-0.3%	-0.2%	-1.3%	-1.1%	5.1%	0.5%	0.6%	0.8%	-27.2%
SK	9.4%	9.5%	9.6%	8.9%	8.4%	8.2%	8.2%	8.0%	-0.4%	-0.6%	-0.3%	-1.3%	1.8%	2.3%	2.6%	3.9%	2.5%	2.5%	2.5%	1.3%
EU/EEA	10.8%	10.7%	10.8%	10.6%	9.4%	9.0%	9.2%	10.1%	0.5%	0.8%	0.9%	0.7%	2.4%	2.5%	2.7%	5.6%	1.4%	1.5%	1.9%	0.6%
GB	10.1%	10.2%	10.3%	9.5%	8.3%	8.3%	9.0%	7.8%	0.8%	2.4%	2.1%	0.6%	1.7%	1.9%	1.9%	7.5%	1.2%	1.2%	2.7%	0.4%

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.

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.

Methodological note

Dissemination of EBA's statistics after Brexit

As of 1 February 2020, the United Kingdom is no longer part of the European Union. This has a significant impact on the dissemination of statistics in the EBA's Risk Dashboard. For reference periods February 2020 or later, EU aggregates no longer include figures for UK banks and they include data for subsidiaries of UK banks in EU countries. This means that, due to quarterly frequency of the EBA's Risk Dashboard, the final time period for which the EU28 aggregate is published is December 2019. During the transition period until the end of 2020, the UK is continuing to send data to the EBA. In publications, the EBA will present data for the UK after, and separated from, the Member States.

UK banks included in the EBA's reporting sample and contributing to EU (28) / EEA averages until Dec 2019	Subsidiaries of UK banks in EU countries contributing to EU / EEA averages from March 2020
Barclays Plc	Barclays Bank Ireland plc
HSBC Holdings Plc	HSBC France
	HSBC Bank Malta p.l.c.
RBC Europe Limited	Ulster Bank Ireland Designated Activity Company
Citigroup Global Markets Europe Limited	
Clydesdale Bank plc	
Coventry Building Society	
Credit Suisse Investments (UK)	
Goldman Sachs Group UK Limited	
J P Morgan Capital Holdings Limited	
Lloyds Banking Group Plc	
Merrill Lynch UK Holdings Ltd	
Mitsubishi UFJ Securities International PLC	
Mizuho International PLC	
Morgan Stanley International Ltd	
Nationwide Building Society	
Nomura Europe Holdings PLC	
Standard Chartered Plc	
Sumitomo Mitsui Banking Corporation Europe Limited	
The Co-operative Bank Plc	
The Royal Bank of Scotland Group Public Limited Company	
Yorkshire Building Society	

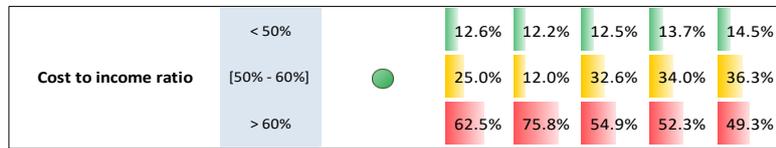
Risk Indicators' (RIs) heatmap

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.

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



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

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

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

Risk Indicators in the Dashboard

Nr	Risk Indicator code	Dashboard name	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾			Data Point C ⁽¹⁾			Data Point D ⁽¹⁾		
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	015	010	C 02.00	010	010						
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	010	010	C 02.00	010	010						
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	020	010	C 02.00	010	010						
4	SVC_29	CET 1 ratio (fully loaded)	Tier 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects	C 01.00(r020, c10) - C 05.01(r010, c010) - C 01.00(r440, c010) + MIN ((C 01.00(r530, c10) - C 01.00(r740, c10) - C 05.01(r010, c020) - C 01.00(r720, c10) + MIN ((C 01.00(r750, c10) - C 01.00(r970, c10) - C 05.01(r010,											
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	320	010	C 47.00	300	010						
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	310	010	C 47.00	290	010						
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	005, 070, 191, 221	060	F 18.00	070, 191, 221	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	005, 070, 191, 221	150	F 18.00	070, 191, 221	060						
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBU)	Exposures with forbearance measures for loans and advances (A) / total instruments on BS (B)	F 19.00	005, 070, 191, 221	010	F 18.00	070, 191, 221	010						
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	330	060	F 18.00	330	010						
11	PFT_21	Return on equity (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total equity (B)	F 02.00	670	010	F 01.03	300	010						
12	PFT_24	Return on assets (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total assets (B)	F 02.00	670	010	F 01.01	380	010						
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	360, 385, 390	010	F 02.00	355	010						
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	010	010	F 02.00	090	010	F 02.00	355	010			
15	PFT_26	Net fee and commission 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	200	010	F 02.00	210	010	F 02.00	355	010			
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	280, 285	010	F 02.00	355	010						
17	PFT_41	Net interest margin (numerator annualised, denominator as average) ⁽²⁾	Interest income (A) - interest expenses (B) / Interest earning assets (C)	F 02.00	010	010	F 02.00	090	010	F 01.01	010, 080, 090, 094, 095, 120, 130, 173, 174, 177, 178, 232, 233, 236, 237, 098, 099, 143, 144, 181	010			
18	PFT_43	Cost of risk	⁽³⁾ Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecognition (net) + Changes due to update in the institution's methodology for estimation (net) + Other adjustments (annualised) (A) / Total gross loans and advances subject to impairment (B + C)	F 12.01	080, 250, 430	020, 040, 050, 070, 110, 120, 125	F 04.03.1	110	015, 030, 040	F 04.04.1	070	015, 030, 040			
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	080	050, 060	F 04.01	170, 180	010	F 08.01	260, 310	010, 020, 030, 034, 035			
20	FND_33	Asset encumbrance ratio	⁽⁴⁾ 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	010	010	C 76.00	020	010						

(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 number is taken from the latest quarter observation, i.e. Q1, Q2, Q3 or Q4.

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

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

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾		
				Template	Row	Column	Template	Row	Column
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	020, 030, 040	010	F 01.01	380	010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	070, 093, 097, 110, 142, 172, 176, 235, 390	010	F 01.01	380	010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	080, 094, 098, 120, 173, 143, 177, 182, 232, 236	010	F 01.01	380	010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 099, 130, 144, 174, 178, 183, 233, 237	010	F 01.01	380	010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 092, 240	010	F 01.01	380	010
Other assets	RDB_6 ⁽⁴⁾	Ratio	Other assets (A) / Total Assets (B)	F 01.01	250, 260, 270, 300, 330, 360, 370, 375	010	F 01.01	380	010
Total assets	RDB_1	Denominator	Total assets	F 01.01	380	010			
Total financial assets	AQT_68.1 ⁽⁴⁾	Denominator	Total financial instruments on the asset side	F 01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010			
Share of financial assets valued at (amortised) cost	AQT_68.3 ⁽⁴⁾	Ratio	Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)	F 01.01	010, 181, 231, 234	010	F 01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Share of financial assets at fair value through OCI	AQT_68.2 ⁽⁴⁾	Ratio	Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B)	F 01.01	141, 175	010	F 01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Share of financial assets at fair value through profit&loss ⁽³⁾	AQT_68.1 ⁽⁴⁾	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F 01.01	050, 091, 096, 100, 171, 240	010	F 01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Loans and advances	AQT_3.2	Denominator	Total gross loans and advances	F 18.00	070, 191, 221	010	n/a	n/a	n/a
HHs	n/a		Gross carrying amount of loans at amortised costs to Households	F 18.00	150	010	n/a	n/a	n/a
Mortgages	n/a		Gross carrying amount of loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	160	010	n/a	n/a	n/a
NFCs	n/a		Gross carrying amount of loans at amortised costs to Non-financial corporations	F 18.00	120	010	n/a	n/a	n/a
SME	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	130	010	n/a	n/a	n/a
CRE	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	140	010	n/a	n/a	n/a
Non-performing loans	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	070, 191, 221	060	n/a	n/a	n/a
HHs	n/a		Gross carrying amount of non-performing loans at amortised costs to Households	F 18.00	150	060	n/a	n/a	n/a
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	160	060	n/a	n/a	n/a

NFCs	n/a		Gross carrying amount of non-performing loans at amortised costs to Non-financial corporations	F 18.00	120	060	n/a	n/a	n/a
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	130	060	n/a	n/a	n/a
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	140	060	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	070, 191, 221	060	F 18.00	070, 191, 221	010
HHs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Non-performing (A) / Gross carrying amount (B)	F 18.00	150	060	F 18.00	150	010
Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	160	060	F 18.00	160	010
NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Non-performing (A) / Gross carrying amount (B)	F 18.00	120	060	F 18.00	120	010
SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Non-performing (A) / Gross carrying amount (B)	F 18.00	130	060	F 18.00	130	010
CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	140	060	F 18.00	140	010
Coverage ratio of non-performing loans and advances	AQT_41.2	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 191, 221	150	F 18.00	070, 191, 221	060
HHs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Accumulated impairment (A) / Non-performing (B)	F 18.00	150	150	F18.00	150	060
Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Accumulated impairment (A) / Non-performing (B)	F 18.00	160	150	F18.00	160	060
NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Accumulated impairment (A) / Non-performing (B)	F 18.00	120	150	F18.00	120	060
SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises Accumulated impairment (A) / Non-performing (B)	F 18.00	130	150	F18.00	130	060
CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property Accumulated impairment (A) / Non-performing (B)	F 18.00	140	150	F18.00	140	060
NFCs loans and advances - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	010	010	F06.01	190	010
NFCs loans and advances - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying (A) / Total gross carrying amount Loans and advances (B)	F 06.01	020	010	F06.01	190	010
NFCs loans and advances - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	030	010	F06.01	190	010
NFCs loans and advances - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	040	010	F06.01	190	010
NFCs loans and advances - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	050	010	F06.01	190	010
NFCs loans and advances - F Construction	n/a	Ratio	NFCs loans and advances - F Construction (A) / Total gross carrying amount Loans and advances (B)	F 06.01	060	010	F06.01	190	010
NFCs loans and advances - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade (A) / Total gross carrying amount Loans and advances (B)	F 06.01	070	010	F06.01	190	010

NFCs loans and advances - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage (A) / Total gross carrying amount Loans and advances (B)	F 06.01	080	010	F06.01	190	010
NFCs loans and advances - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	090	010	F06.01	190	010
NFCs loans and advances - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication (A) / Total gross carrying amount Loans and advances (B)	F 06.01	100	010	F06.01	190	010
NFCs loans and advances - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	105	010	F06.01	190	010
NFCs loans and advances - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	110	010	F06.01	190	010
NFCs loans and advances - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	120	010	F06.01	190	010
NFCs loans and advances - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	130	010	F06.01	190	010
NFCs loans and advances - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security (A) / Total gross carrying amount Loans and advances (B)	F 06.01	140	010	F06.01	190	010
NFCs loans and advances - P Education	n/a	Ratio	NFCs loans and advances - P Education (A) / Total gross carrying amount Loans and advances (B)	F 06.01	150	010	F06.01	190	010
NFCs loans and advances - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	160	010	F06.01	190	010
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	170	010	F06.01	190	010
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	180	010	F06.01	190	010
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	010	012	F06.01	010	010
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	020	012	F06.01	020	010
NFCs NPLs - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing : Non-performing (A) /Loans and advances (B)	F 06.01	030	012	F06.01	030	010
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	040	012	F06.01	040	010
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	050	012	F06.01	050	010
NFCs NPLs - F Construction	n/a	Ratio	NFCs loans and advances - F Construction : Non-performing (A) /Loans and advances (B)	F 06.01	060	012	F06.01	060	010
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	070	012	F06.01	070	010
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	080	012	F06.01	080	010
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	090	012	F06.01	090	010

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	100	012	F06.01	100	010
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	105	012	F06.01	105	010
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	110	012	F06.01	110	010
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	120	012	F06.01	120	010
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	130	012	F06.01	130	010
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	140	012	F06.01	140	010
NFCs NPLs - P Education	n/a	Ratio	NFCs loans and advances - P Education : Non-performing (A) /Loans and advances (B)	F 06.01	150	012	F06.01	150	010
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	160	012	F06.01	160	010
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	170	012	F06.01	170	010
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	180	012	F06.01	180	010
Proportion of exposures to NACE L (Real Estate Activities)	AQT_70.11	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	110	010	F 20.07.1	190	010
Non-performing exposures to NACE L (Real Estate Activities)	AQT_71.11	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	110	012	F 20.07.1	110	010
Proportion of exposures to NACE F (Construction)	AQT_70.6	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	060	010	F 20.07.1	190	010
Non-performing exposures to NACE F (Construction)	AQT_71.6	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	060	012	F 20.07.1	060	010
Stage 1 loans and advances ⁽³⁾	AQT_65	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	015	F 04.04.1	070	015, 030, 040
Stage 2 loans and advances ⁽³⁾	AQT_66	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	030	F 04.04.1	070	015, 030, 040
Stage 3 loans and advances ⁽³⁾	AQT_67	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	040	F 04.04.1	070	015, 030, 040
Coverage ratio stage 1 of loans and advances ⁽³⁾	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	070	050	F 04.04.1	070	015
Coverage ratio stage 2 of loans and advances ⁽³⁾	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	070	060	F 04.04.1	070	030
Coverage ratio stage 3 of loans and advances ⁽³⁾	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	070	070	F 04.04.1	070	040
Total fair valued financial assets ⁽³⁾	AQT_80.1	Calculation	(AQT_68.1 + AQT_68.2) * Total Financial Assets	n/a	n/a	n/a	n/a	n/a	n/a
Level 1 financial assets ⁽³⁾	AQT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	010	F 14.00	010, 056, 060, 101, 140	010, 020, 030

Level 2 financial assets ⁽¹⁾	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	010, 056, 060, 101, 140	020	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Level 3 financial assets ⁽¹⁾	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	010, 056, 060, 101, 140	030	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Sovereign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	010	010			
Sovereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	010	020			
Sovereign exposure - Financial assets held for trading	SVR_01	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	010	030	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Fair value through P&L	SVR_03	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	010	060	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Fair value through OCI	SVR_04	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	010	080	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Amortised cost	SVR_05	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	010	100	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Other	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 33.00	010	030, 060, 080, 100	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure maturities 0 - 3M	n/a	Ratio	Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	170	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 3M - 1Y	n/a	Ratio	Sovereign exposure maturities 3M - 1Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	180	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 1Y - 2Y	SVR_14	Ratio	Sovereign exposure maturities 1Y - 2Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	190	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 2Y - 3Y	SVR_15	Ratio	Sovereign exposure maturities 2Y - 3Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	200	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 3Y - 5Y	SVR_16	Ratio	Sovereign exposure maturities 3Y - 5Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	210	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 5Y - 10Y	SVR_17	Ratio	Sovereign exposure maturities 5Y - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	220	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 10Y - more	SVR_18	Ratio	Sovereign exposure maturities 10Y - more (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	230	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Debt securities to total liabilities	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	050, 065, 090, 130, 143	010	F 01.02	300	010
Deposits from credit institutions to total liabilities	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	160	010, 020, 030, 034, 035	F 01.02	300	010

Customer deposits from HHs	n/a	Ratio	Deposits from HHs (A) / Total liabilities (B)	F 08.01	310	010, 020, 030, 034, 035	F01.02	300	010
Customer deposits from NFCs	n/a	Ratio	Deposits from NFCs (A) / Total liabilities (B)	F 08.01	260	010, 020, 030, 034, 035	F01.02	300	010
Other deposits	n/a	Ratio	Other deposits (A) / Total liabilities (B)	F 08.01	110, 210	010, 020, 030, 034, 035	F01.02	300	010
Other liabilities	n/a	Calculation	Residual Calculation: 1 - (A/B)	F 08.01	110, 210, 260, 310	010, 020, 030, 034, 035	F01.02	300	010
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	300	010
			Calculated as sum (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	340	010	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	400	010	F 18.00	340	010
Share of loan commitments to NFCs	n/a	Ratio	Loan commitments to NFCs (A) / Total loan commitments given (B)	F 18.00	390	010	F 18.00	340	010
Own funds (Tier 1 capital) volume	n/a		Tier 1 capital volume (A)	C 01.00	015	010	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	030	010	C01.00	015	010
Retained earnings	n/a	Ratio	Retained earnings (A) / Tier 1 capital volume (B)	C 01.00	130	010	C01.00	015	010
Accumulated other comprehensive income	n/a	Ratio	Accumulated other comprehensive income (A) / Tier 1 capital volume (B)	C 01.00	180	010	C01.00	015	010
Other CET1 components	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 01.00	030, 130, 180, 530	010	C01.00	015	010
Additional Tier 1 capital	n/a	Ratio	Additional Tier 1 capital	C 01.00	530	010	C01.00	015	010
RWA volume	n/a		RWA volume	C 02.00	010	010	n/a	n/a	n/a
			Calculated as SCV_4 - Securitisation risk exposure amounts of total credit risk exposure amounts	n/a	n/a	n/a	n/a	n/a	n/a
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	040	010	C 02.00	010	010
Securitisation risk exposure amounts of total credit risk exposure amounts	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	220, 430, 470	010	C 02.00	010	010
Market risk exposure of total risk exposure amounts	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	520	010	C 02.00	010	010
Operational risk exposure of total risk exposure amounts	SCV_9	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	C 02.00	590	010	C 02.00	010	010
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 (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	(Interest income - Interest expense) (A) / Equity (B)	F 02.00	010, 090	010	F 01.03	300	010
Net fee & commission income (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Fee & commission income - Fee & commission expense (A) / Equity (B)	F 02.00	200, 210	010	F 01.03	300	010
Net trading income (incl. FV result) (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Net Gains or (-) losses on financial assets and liabilities: held for trading, trading, non-trading financial assets mandatorily at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B)	F 02.00	280, 285, 287, 290	010	F 01.03	300	010
Other operating income (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Total net operating income - net interest income - Fee & commission income - net trading income (A) / Equity (B)	F 02.00	355, 010, 090, 200, 210, 280, 285, 287, 290	010	F 01.03	300	010
Staff expenses (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Staff expenses (A) / Equity (B)	F 02.00	370	010	F 01.03	300	010

Other admin. (incl. depreciation) expenses (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Other admin. (incl. depreciation) expenses (A) / Equity (B)	F 02.00	380, 390	010	F 01.03	300	010
Provisions (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Provisions (A) / Equity (B)	F 02.00	430	010	F 01.03	300	010
Impairments (credit risk losses) (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Impairments (credit risk losses) (A) / Equity (B)	F 02.00	460	010	F 01.03	300	010
Other (incl. tax) (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Profit or (-) loss for the year - Total operating income + Staff expenses + Other admin. Expenses + Provisions + Impairments (A) / Equity (B)	F 02.00	670, 355, 370, 380, 390, 430, 460	010	F 01.03	300	010

(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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