

RISK DASHBOARD
DATA AS OF Q2 2020

Contents

1	Summary	3
2	Overview of the main risks and vulnerabilities in the EU banking sector	4
3	Heatmap	5
4	Risk Indicators (RIs)	
4.1	Solvency	
	Tier 1 capital ratio	6
	Total capital ratio	7
	CET1 ratio	8
	CET1 ratio (fully loaded)	9
	Leverage ratio	10
	Leverage ratio (fully phased-in definition of Tier 1)	11
4.2	Credit Risk and Asset Quality	
	Ratio of non-performing loans and advances (NPL ratio)	12
	Coverage ratio for non-performing loans and advances	13
	Forbearance ratio for loans and advances	14
	Ratio of non-performing exposures (NPE ratio)	15
4.3	Profitability	
	Return on equity	16
	Return on assets	17
	Cost to income ratio	18
	Net interest income to total net operating income	19
	Net fee and commission income to total net operating income	20
	Net trading income to total net operating income	21
	Net interest margin	22
	Cost of Risk	23
4.4	Funding and Liquidity	
	Loan-to-deposit ratio (for households and non-financial corporations)	24
	Asset encumbrance ratio	25
	Liquidity coverage ratio (%)	26
5	Annex 1: Statistical Annex	
	Asset composition and volumes	28
	Loans: composition and asset quality	29
	Loans: NPL and coverage ratios	30
	Distribution of NFC loans and advances by NACE code	31
	NPL ratios of NFC loans and advances by NACE code	32
	Exposures to Real Estate activities and Construction	33
	IFRS9 specific data	34
	Sovereign exposures	35
	Liability composition and volumes	36
	Composition of own funds and risk-weighted assets	37
	Profitability analysis: main drivers within RoE	38
6	Annex 2: Methodological note on the RIs heatmap	39
7	Annex 3: The RI and Annex database	41

Summary*

The figures in the summary of the Risk Dashboard refer to the EU27 for Q2 2020 and are compared, where appropriate, to EU27 pro forma data for Q4 2019 and former periods (excluding UK banks, but including their EU27 subsidiaries).

Recorded capital ratios were up in Q2 2020. The CET1 ratio increased on a fully loaded basis by 30bps to 14.7%, recovering around half of the decline in the former quarter. The rise of the capital ratios was supported by a contraction in risk weighted assets (RWA, mainly its credit risk component), also due to regulatory measures, like the amendments in the SME support factor. The leverage ratio (on a fully loaded basis) slightly contracted, from 5.2% in Q1 to 5.1%, driven by an increase in total assets, which more than offset the rise in capital. These trends indicate that the risk weights of new exposures is low, like it is the case for instance for deposits with central banks and guaranteed loans, which were both key drivers for the increase of loans of loans and advances in Q2.

There are further signs for a deterioration of asset quality amid the unfolding Covid-19 crisis. Non-performing loans (NPLs) stopped their multi-year declining trend, moving slightly up in the recent quarter. However, due to the increase in total loans and advances, the NPL ratio still continued its contraction, from 3% in Q1 to 2.9% in Q2. Elevated costs of risk (5bps up QoQ to now 86bps) were driven by a rising share of stage 2 loans (from 7% in Q1 to 8.2% in Q2), which are normally not considered as NPLs. The coverage ratio of NPLs contracted slightly, not least due to the rise in NPLs (45.3% in Q2, 60bps down QoQ). In contrast to the NPL ratio, the forbearance ratio increased slightly from 1.9% in the former quarter to 2.0% in Q2. The impact of rising forborne exposures was mitigated by a nearly similar rise in total loans and advances.

Profitability deteriorated further. Return on equity (RoE) declined to 0.5% from 1.3% in Q1. The lower end of the 5th percentile widened further into the negative territory. Whereas cost of risk was the key driver for the contraction of profitability, also the revenue side showed weaknesses. Net interest as well as fee and commission income contracted in Q2, despite rising loan volumes. The trend of declining net interest income was similarly reflected in a further contraction of the net interest margin (NIM, down from 1.39% to 1.34% in Q2). The cost to income ratio (CIR) declined significantly from 71.8% to 66.7%. The dispersion of this risk indicator contracted significantly, after its strong widening in Q1.

The growth of client deposits was larger than for loans. The loan to deposit ratio accordingly contracted by 5.4 percentage points (p.p.) to 116.1%. The asset encumbrance ratio rose from 26.7% to 27.6% despite a rise in total assets. This trend might presumably be driven for instance by banks' TLTRO take up in June. The liquidity coverage ratio (LCR) rose from 148.8% to 165.7%.

*) 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.

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

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

Asset quality

Several indicators are already pointing towards a deterioration in asset quality. The share of stage 2 loans has increased markedly and the cost of risk remained high, with wide cross-sectional dispersion. NPL ratios have however remained stable and the forbearance ratios has slightly increased. Payment moratoria and public guarantee schemes are providing time to both borrowers and banks to gauge the impact of the crisis. Lending has grown significantly driven by non-financial corporates demand. At the beginning of the Covid-19 crisis, the use of credit lines to reinforce borrowers' liquidity positions mostly drove loan demand, whereas it was mostly supported by public guarantee schemes since then. In contrast, growth of lending to households has remained rather muted for the time being.

Short-term outlook: Asset quality is a key risk amid the unfolding Covid-19 related crisis. Its deterioration will presumably be driven by sectors and geographies particularly affected by the Covid-19 outbreak. The spread of the virus and the success of measures to contain it will determine the magnitude of this deterioration. Currently rising impairments presumably reflect the expectation of defaults to come. The growth of lending to non-financial corporates is in general expected to slow down. Although demand for working capital finance might remain significant, especially if new lockdowns are imposed, demand for the financing of new projects may decline when economic support measures expire.

Market risk

Markets are strongly supported by central banks' and economic policy interventions. As a result, volatility has been lower than during Q1 for most of the period, with only temporary and limited spikes recently. There are concerns that reduced volatility does not necessarily reflect the real economic conditions.

Short-term outlook: Financial markets remain highly vulnerable. Their decoupling from the real economy in combination with further increasing search for yield in an even 'lower for longer' interest rate environment may unwind new bouts of volatility and price corrections. Market liquidity might come under pressure again, in particular for those parts of financial markets that do not directly benefit from central bank measures, including the investment fund sector. Rising political risks add to Covid-19-related risks, including risks from an inconclusive end of the UK's transition period of leaving the EU as well as the US presidential elections.

Liquidity and funding

After the spikes in spreads and temporary funding market closures early in the Covid-19 crisis, pricing for banks' funding reduced to near pre Covid-19 levels. Banks have successfully accessed the market. They have placed instruments along the entire capital stack, with particular focus on subordinated instruments, not least following the ECB decision to allow banks to meet part of the Pillar 2 requirements with non-CET1 instruments, and non-preferred instruments. Euro area banks took up significant volumes of TLTRO in the June allotment, which is reducing market funding needs. In contrast, the usage of USD swap lines provided by central banks has reduced since the peak of the crisis. Client deposits have showed a rising trend, reducing the loan to deposit ratio despite the increase in new lending.

Short-term outlook: Banks have successfully managed to meet their funding needs so far and, thanks to central banks' commitments to provide further support, refinancing risks appear limited for the time being. However, banks with higher refinancing needs in the coming months and perceived as riskier remain particularly vulnerable to financial market stress and spread widening. In the medium-term, to refinance the huge stocks of central bank funding might become a key challenge.

Profitability

Banks' profitability is much lower than already subdued pre-Covid-19 levels, and is a key risk. Rising impairments are a key driver for low profitability. Net interest margins have further narrowed. As this was not offset by the increase in lending volumes, net interest income has contracted. Fee and commission income has also declined amidst lower economic activity. Banks have managed to contain operating costs. Investment banks with focus on fixed income, currencies, and commodities (FICC) business keep on benefitting from market developments since the crisis.

Short-term outlook: Elevated impairments will presumably remain a key drag on banks' profitability, with Covid-19 related overlays playing a prominent role. Revenues might also remain under pressure. The further prolonged low rate environment will limit any increase in margins. Also the publicly-guaranteed new lending, which is presumably granted at lower rates than similar non-guaranteed loans, will be a drag on margins. A resurgence of misconduct costs is a permanent risk, not least during times of crisis. Banks might also face challenges related to restructuring costs or the need for investments in information and communication technology (ICT), amid the growing relevance of digital banking, as well as related to high compliance costs.

Operational resilience

Banks' operational structures proved their resiliency and their capacity to weather the unprecedented challenges posed by the pandemic and the economic lockdown. Trends observed during the confinement period such as accelerated digitalisation, growing customer use of digital channels, and teleworking schemes are expected to continue or deepen further. The risk of and susceptibility to cyber incidents, data breaches as well as reliance on third party providers, and their potential consequences is rising in parallel to the increasing volume of banking operations carried out through online channels. Conduct risks and money laundering episodes could increase amid the unfolding crisis, including illicit financial transactions, which might rise amid the increasing usage of online channels for banking services. New practises to the detriment of customers might also evolve, for instance related to automated rises in credit scores in case of customers' payments breaks.

High	Medium	Low
↑	→	↓
Increasing	Stable	Decreasing

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.

RIs heatmap

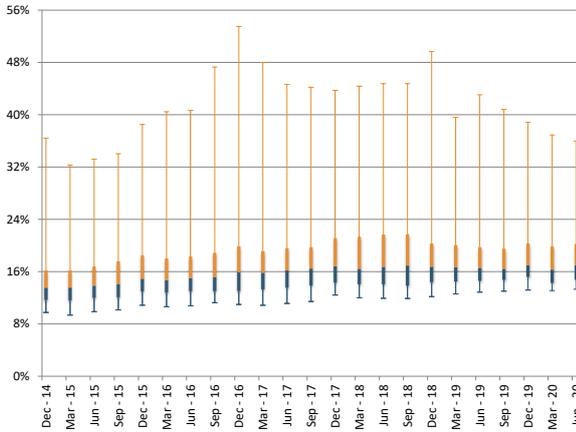
		Traffic light																			
RI	Threshold	Current vs previous quarters for the worst bucket	201603 201606 201609 201612 201703 201706 201709 201712 201803 201806 201809 201812 201903 201906 201909 201912 202003 202006																		
			<div style="display: flex; justify-content: space-between;"> Green: Best bucket Yellow: Intermediate Red: Worst bucket </div>																		
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%	63.6%	64.6%	71.7%	46.5%	54.8%
		[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%	45.2%
		< 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%	0.0%
	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%	49.9%
		[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%	50.1%
	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%	4.2%
[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%	38.4%	
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%	57.4%
		< 3%	●	37.7%	42.9%	42.2%	39.5%	40.1%	44.7%	51.5%	60.6%	60.8%	60.9%	62.0%	67.4%	67.7%	74.1%	74.1%	75.9%	67.4%	78.0%
		[3% - 8%]	●	48.7%	44.0%	44.5%	47.2%	46.3%	42.7%	36.1%	28.4%	32.0%	32.8%	34.2%	29.5%	29.4%	23.0%	23.0%	21.1%	28.8%	18.3%
	Coverage ratio of non-performing loans and advances	> 8%	●	13.5%	13.1%	13.3%	13.2%	13.6%	12.6%	12.4%	11.1%	7.3%	6.4%	3.8%	3.2%	2.9%	2.9%	2.9%	3.0%	3.8%	3.7%
		> 55%	●	10.5%	10.7%	10.9%	16.9%	9.8%	11.2%	12.9%	9.3%	25.7%	20.3%	20.2%	15.1%	14.4%	14.2%	19.7%	19.8%	16.5%	16.7%
	Forbearance ratio for loans and advances	[40% - 55%]	●	48.3%	50.3%	48.9%	43.6%	52.1%	50.5%	48.5%	51.6%	33.5%	36.9%	36.3%	51.1%	43.4%	53.2%	37.9%	38.8%	61.6%	58.3%
< 40%		●	41.2%	39.0%	40.2%	39.5%	38.1%	38.3%	38.6%	39.1%	40.8%	42.8%	43.4%	33.8%	42.2%	32.5%	42.4%	41.4%	21.9%	25.0%	
Profitability	Return on equity	< 1.5%	●	41.4%	42.7%	50.6%	51.6%	54.0%	52.3%	52.4%	59.5%	58.1%	62.2%	65.0%	66.3%	66.6%	67.4%	68.0%	68.2%	67.2%	56.6%
		[1.5% - 4%]	●	37.0%	36.1%	24.4%	20.9%	24.6%	27.1%	27.2%	23.2%	25.1%	21.8%	24.8%	26.1%	27.2%	27.4%	27.1%	26.7%	26.5%	37.3%
		> 4%	●	21.6%	21.2%	25.0%	27.6%	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%	6.1%
	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%	6.2%	10.1%	12.5%	9.8%	2.2%	2.6%	2.0%
		[6% - 10%]	●	42.3%	49.5%	36.9%	40.5%	45.4%	47.6%	48.1%	34.3%	52.0%	53.8%	53.2%	55.4%	47.8%	60.1%	54.5%	42.0%	8.4%	15.7%
	Loan-to-deposit ratio for households and non-financial corporations	< 6%	●	54.7%	44.5%	56.5%	54.2%	43.0%	40.4%	36.8%	53.3%	35.7%	33.0%	37.2%	38.4%	42.0%	27.4%	35.7%	55.7%	88.9%	82.3%
< 50%		●	12.1%	9.9%	9.4%	10.7%	13.8%	14.8%	13.6%	10.2%	9.3%	9.4%	9.5%	10.2%	8.2%	8.9%	8.6%	9.1%	12.8%	13.4%	
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	[50% - 60%]	●	16.9%	26.3%	23.9%	13.6%	9.1%	16.9%	18.5%	16.9%	17.5%	18.7%	15.7%	16.2%	18.2%	12.9%	22.2%	16.7%	7.1%	10.0%
		> 60%	●	70.9%	63.9%	66.8%	75.7%	77.2%	68.3%	67.9%	72.9%	73.2%	71.9%	74.8%	73.7%	73.6%	78.2%	69.1%	74.2%	80.1%	76.6%
		> 100%	●	26.9%	28.4%	29.5%	29.5%	31.6%	35.4%	35.2%	35.7%	35.4%	35.1%	34.7%	34.6%	34.9%	35.0%	35.4%	36.2%	13.5%	25.0%
	[100% - 150%]	●	59.5%	58.2%	56.5%	55.6%	55.2%	51.5%	52.4%	52.0%	52.2%	52.6%	53.0%	51.4%	51.8%	51.7%	51.4%	50.7%	69.3%	59.2%	
	> 150%	●	13.5%	13.5%	14.0%	14.9%	13.2%	13.2%	12.4%	12.3%	12.4%	12.3%	12.2%	14.0%	13.3%	13.3%	13.2%	13.1%	17.1%	15.8%	

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

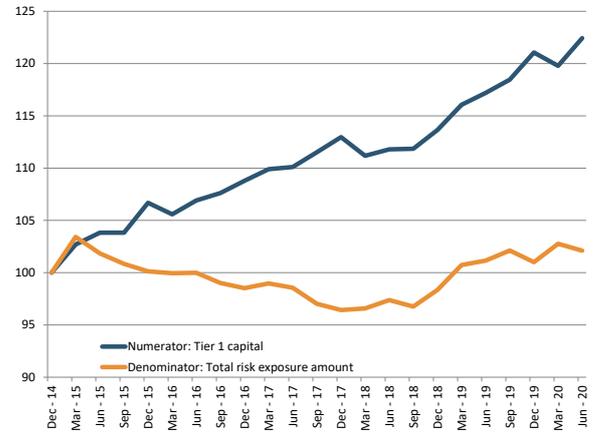
1 - Tier 1 capital ratio

Dispersion



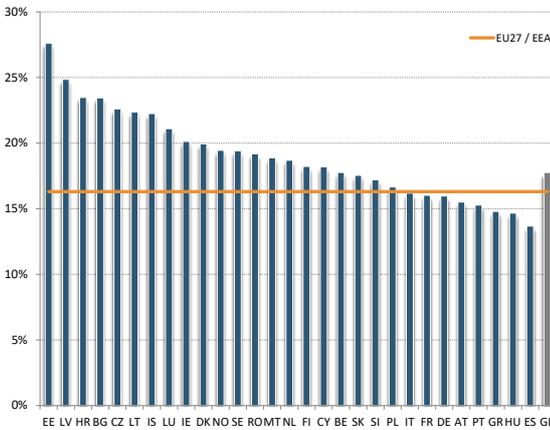
5th and 95th pct, interquartile range and median. From Q1 2020 onwards, EU aggregates no longer include figures for UK banks and they include data for subsidiaries of UK banks in EU countries.

Numerator and denominator: trends



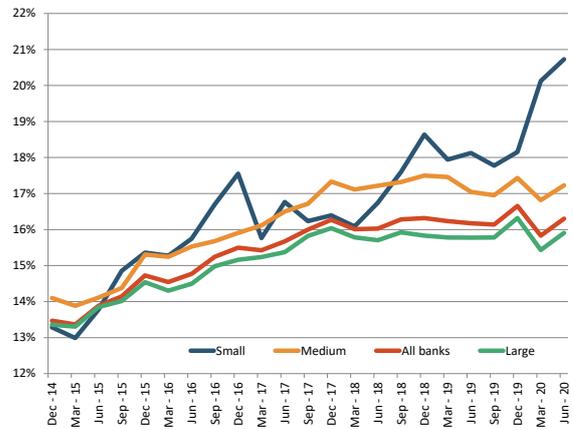
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 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



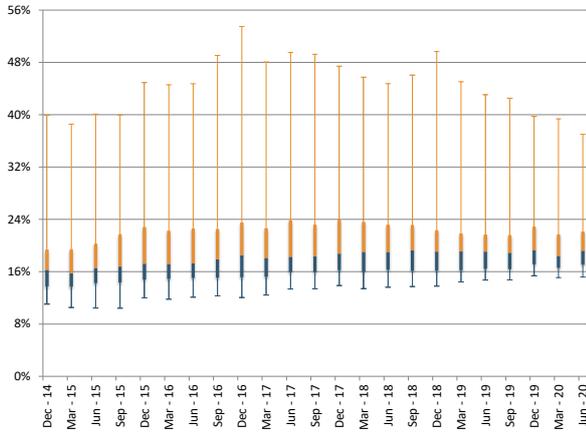
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

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%	16.8%	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%	16.7%	20.1%
Jun - 19	16.2%	14.6%	16.6%	19.8%
Sep - 19	16.1%	14.7%	16.4%	19.5%
Dec - 19	16.7%	15.2%	17.0%	20.3%
Mar - 20	15.8%	14.3%	16.3%	19.9%
Jun - 20	16.3%	14.8%	17.0%	20.2%

Solvency

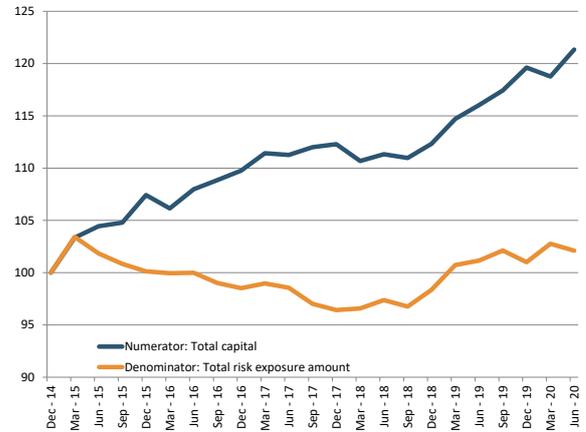
2 - Total capital ratio

Dispersion



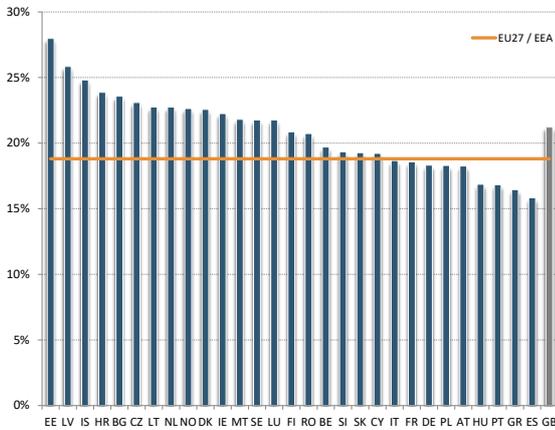
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



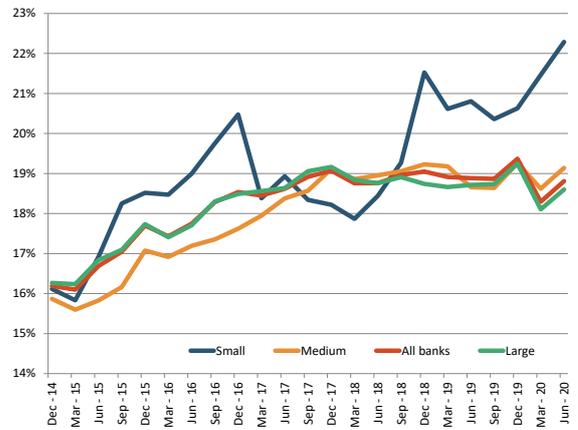
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



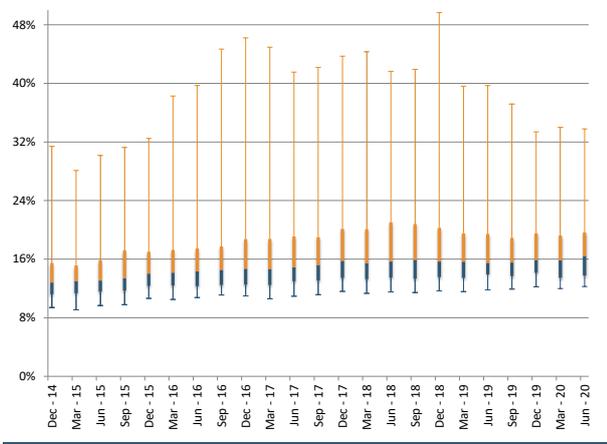
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

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%	16.2%	18.7%	24.0%
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%	19.3%	23.1%
Dec - 18	19.0%	16.2%	19.1%	22.4%
Mar - 19	18.9%	16.2%	19.1%	21.9%
Jun - 19	18.9%	16.4%	19.1%	21.7%
Sep - 19	18.9%	16.4%	18.9%	21.6%
Dec - 19	19.4%	17.1%	19.3%	22.9%
Mar - 20	18.3%	16.6%	18.4%	21.7%
Jun - 20	18.8%	17.1%	19.2%	22.2%

Solvency

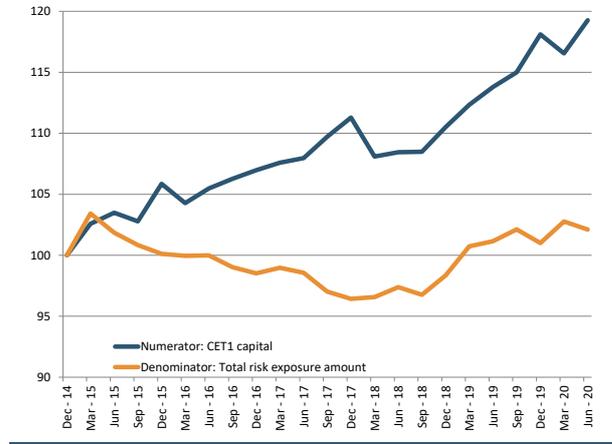
3 - CET1 ratio

Dispersion



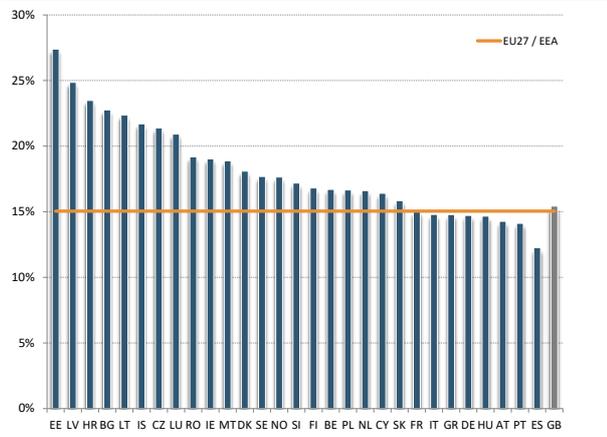
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



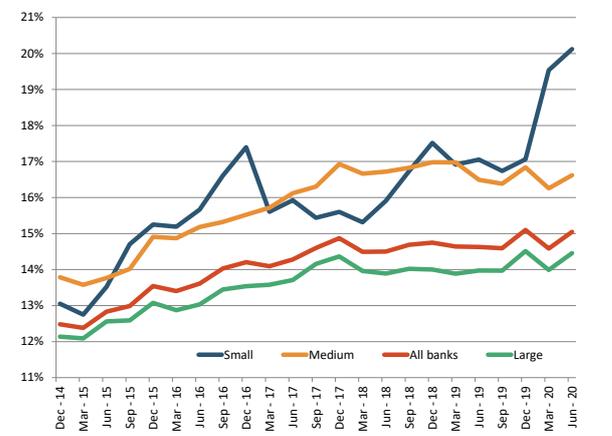
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class

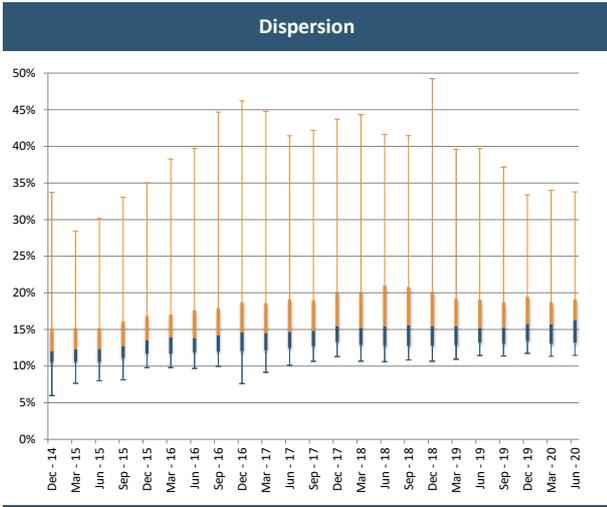


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

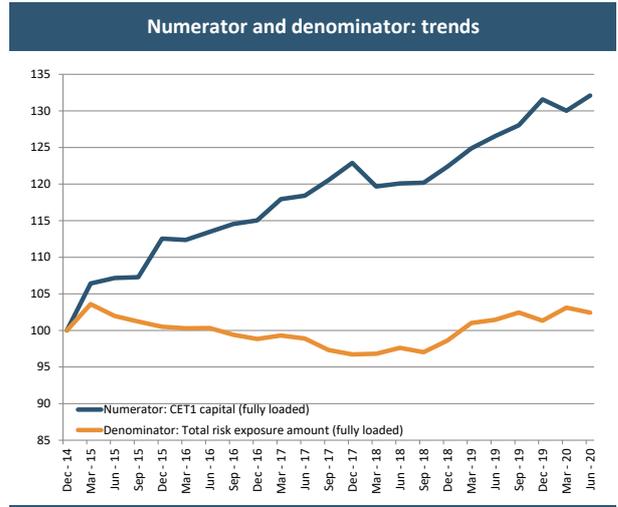
Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Mar - 15	12.4%	11.4%	13.0%	15.2%
Jun - 15	12.8%	11.6%	13.1%	15.9%
Sep - 15	13.0%	11.7%	13.4%	17.2%
Dec - 15	13.5%	12.3%	14.0%	17.0%
Mar - 16	13.4%	12.4%	14.2%	17.3%
Jun - 16	13.6%	12.3%	14.3%	17.5%
Sep - 16	14.0%	12.5%	14.5%	17.7%
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%	14.9%	19.1%
Sep - 17	14.6%	13.1%	15.2%	19.0%
Dec - 17	14.9%	13.4%	15.8%	20.1%
Mar - 18	14.5%	13.3%	15.4%	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%	19.5%
Jun - 19	14.6%	13.9%	15.5%	19.5%
Sep - 19	14.6%	13.7%	15.5%	18.9%
Dec - 19	15.1%	14.1%	15.9%	19.6%
Mar - 20	14.6%	13.4%	15.8%	19.2%
Jun - 20	15.0%	13.8%	16.4%	19.7%

Solvency

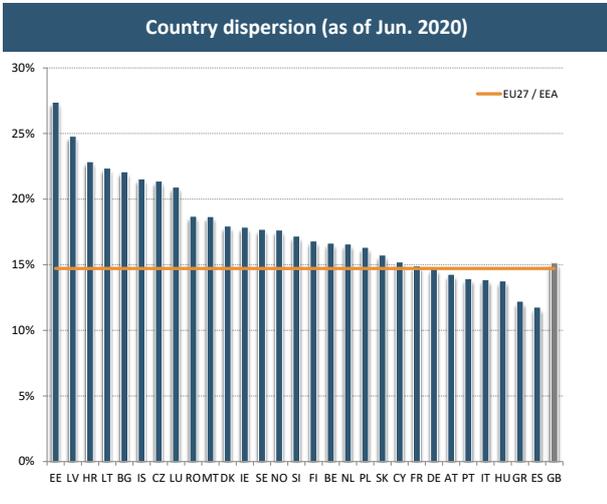
4 - CET1 ratio (fully loaded)



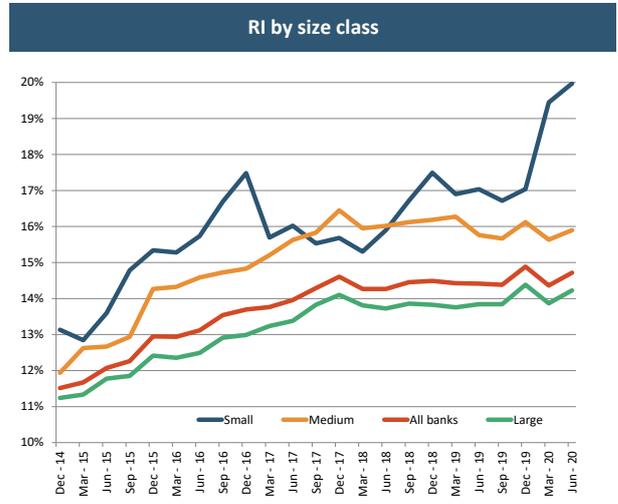
5th and 95th pct, interquartile range and median.



Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.



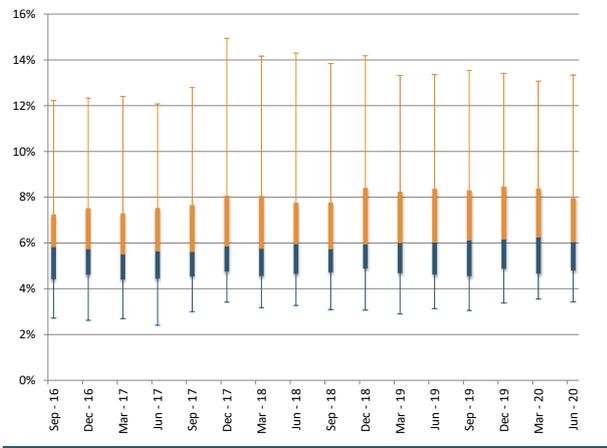
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

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%	15.4%	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%	15.6%	20.8%
Dec - 18	14.5%	12.8%	15.5%	20.1%
Mar - 19	14.4%	12.9%	15.4%	19.2%
Jun - 19	14.4%	13.2%	15.2%	19.1%
Sep - 19	14.4%	13.1%	15.3%	18.7%
Dec - 19	14.9%	13.4%	15.8%	19.5%
Mar - 20	14.4%	13.0%	15.7%	18.7%
Jun - 20	14.7%	13.2%	16.3%	19.2%

Solvency

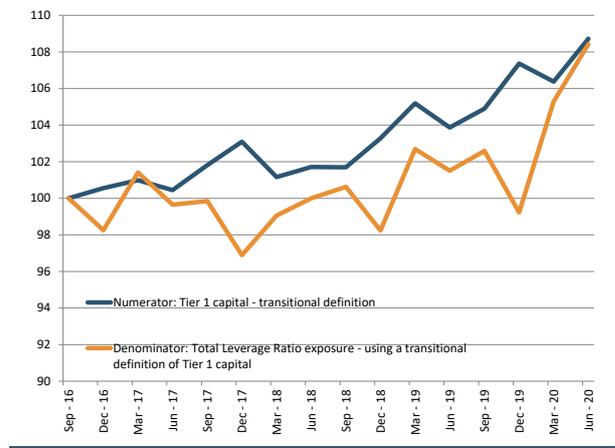
5 - Leverage ratio

Dispersion



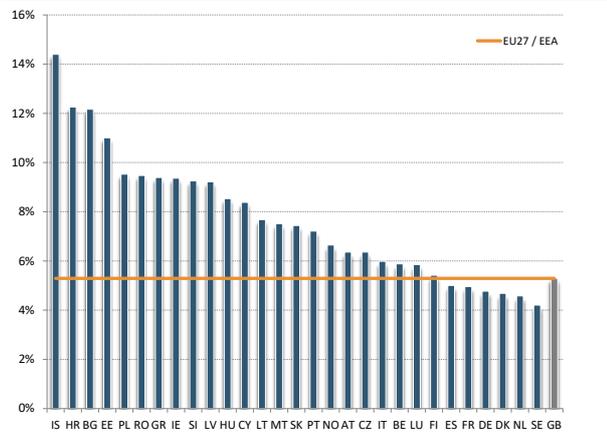
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



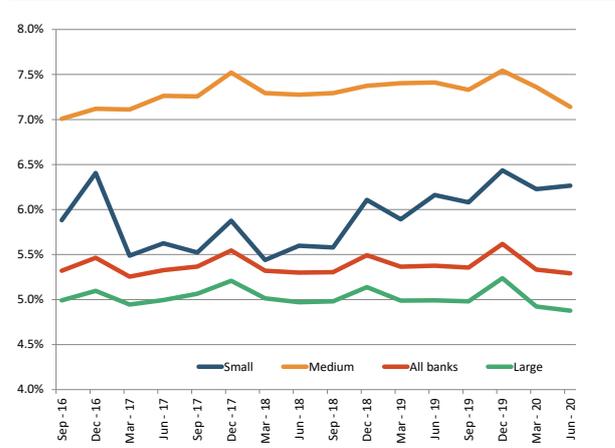
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



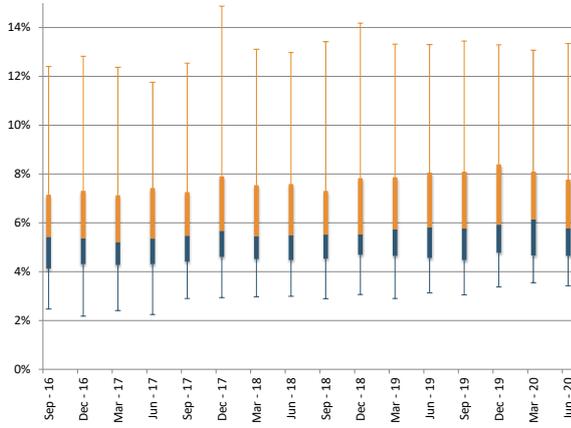
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2020.

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%	5.6%	7.5%
Sep - 17	5.4%	4.5%	5.6%	7.7%
Dec - 17	5.5%	4.8%	5.8%	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%	5.7%	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%	8.4%
Jun - 20	5.3%	4.8%	6.0%	8.0%

Solvency

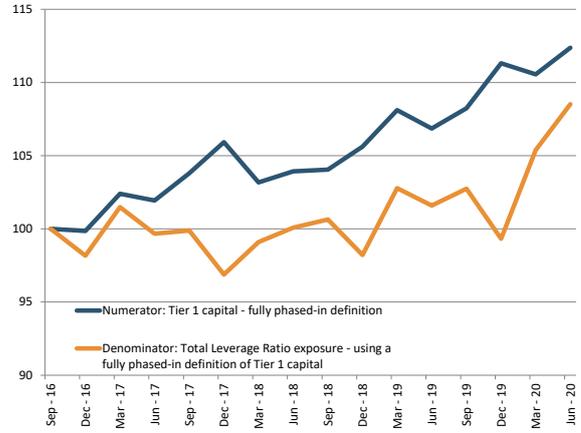
6 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



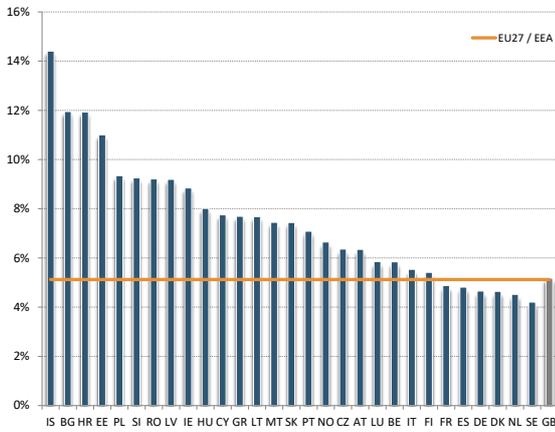
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



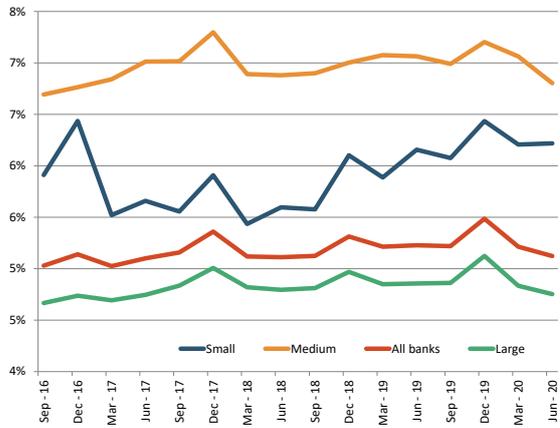
Total numerator and denominator.
Sep 2016 = 100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



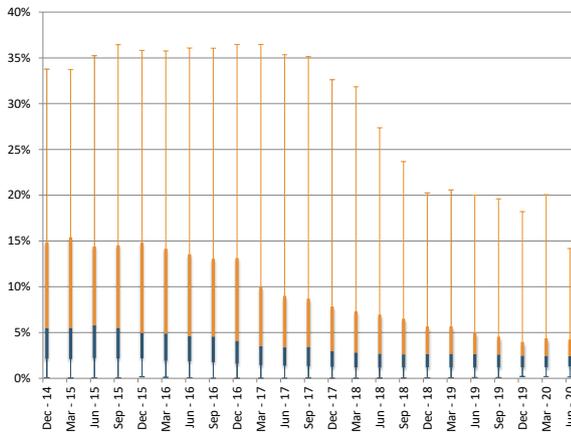
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2020.

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%	7.3%
Dec - 17	5.4%	4.6%	5.7%	7.9%
Mar - 18	5.1%	4.5%	5.5%	7.5%
Jun - 18	5.1%	4.5%	5.5%	7.6%
Sep - 18	5.1%	4.5%	5.5%	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%
Jun - 20	5.1%	4.6%	5.8%	7.8%

Credit Risk and Asset Quality

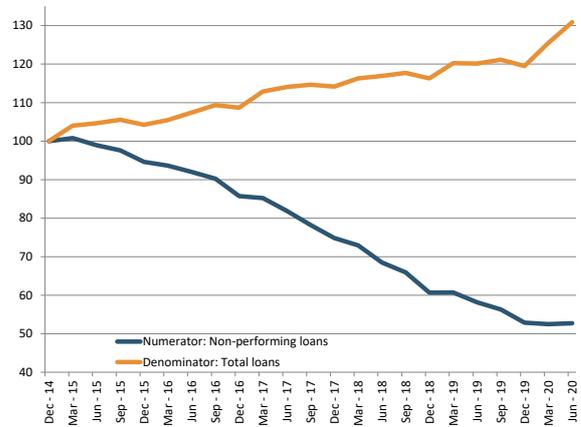
7 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



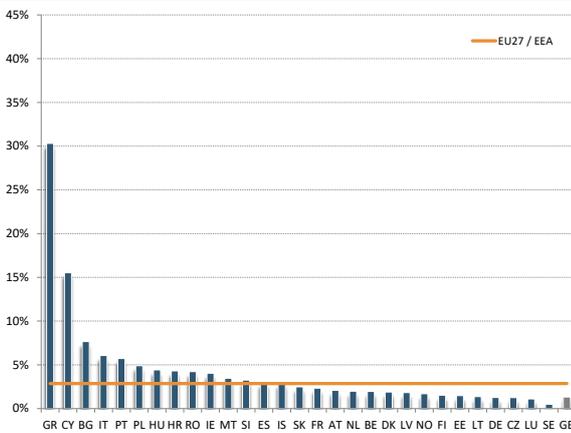
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



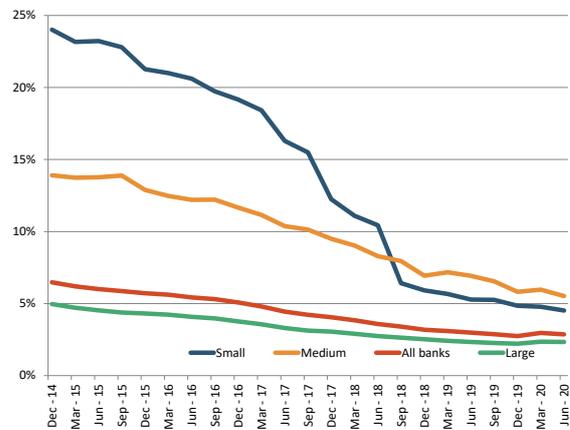
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



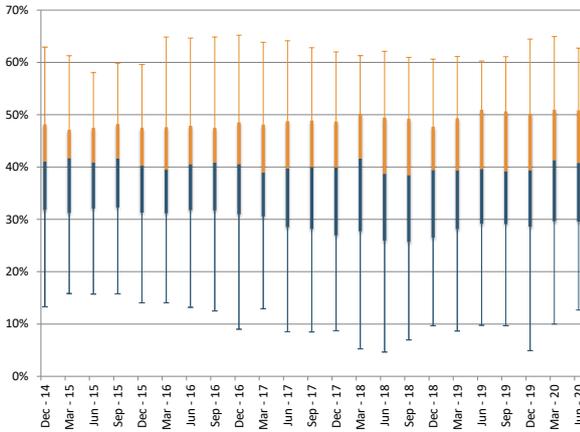
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	1.3%	3.4%	8.7%
Dec - 17	4.1%	1.3%	3.0%	7.9%
Mar - 18	3.8%	1.2%	2.8%	7.3%
Jun - 18	3.6%	1.2%	2.7%	7.0%
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%	5.0%
Sep - 19	2.9%	1.2%	2.6%	4.6%
Dec - 19	2.7%	1.2%	2.5%	4.0%
Mar - 20	3.0%	1.2%	2.5%	4.4%
Jun - 20	2.9%	1.3%	2.4%	4.3%

Credit Risk and Asset Quality

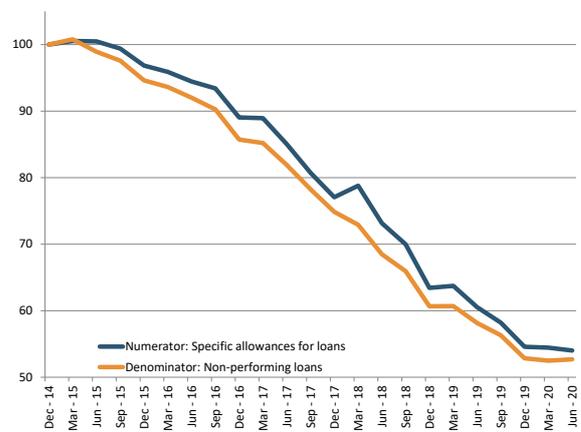
8 - Coverage ratio of non-performing loans and advances

Dispersion



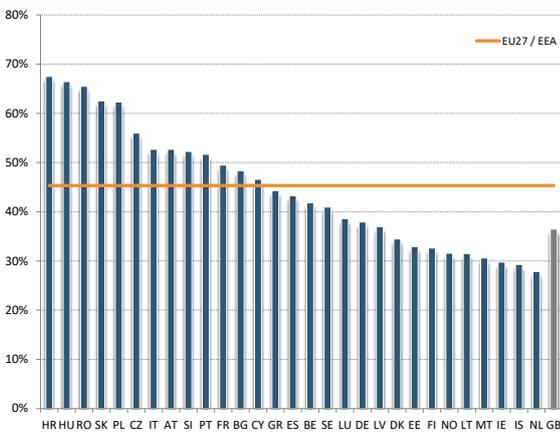
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



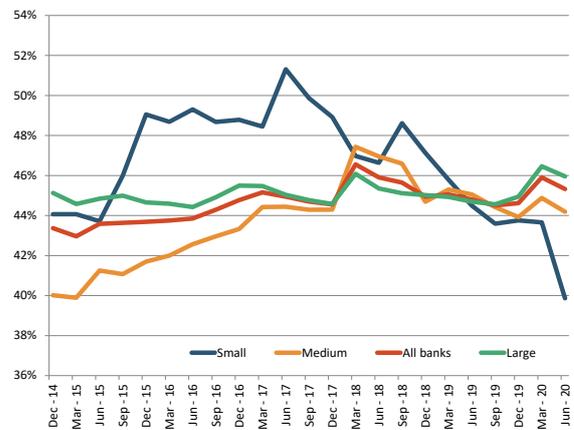
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



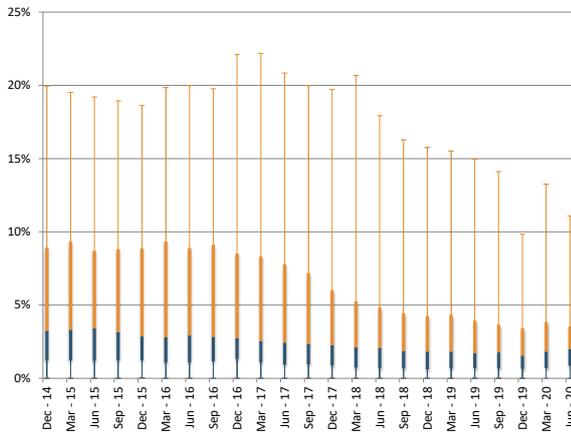
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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	44.9%	28.5%	39.8%	48.8%
Sep - 17	44.7%	28.2%	40.0%	48.9%
Dec - 17	44.6%	26.9%	39.9%	48.7%
Mar - 18	46.6%	27.7%	41.6%	50.2%
Jun - 18	45.9%	25.9%	38.7%	49.5%
Sep - 18	45.6%	25.7%	38.5%	49.3%
Dec - 18	44.9%	26.5%	39.4%	47.8%
Mar - 19	45.1%	28.1%	39.4%	49.3%
Jun - 19	44.8%	29.2%	39.6%	51.0%
Sep - 19	44.5%	29.1%	39.2%	50.7%
Dec - 19	44.6%	28.6%	39.4%	50.2%
Mar - 20	45.9%	29.6%	41.3%	51.0%
Jun - 20	45.3%	29.6%	40.8%	50.9%

Credit Risk and Asset Quality

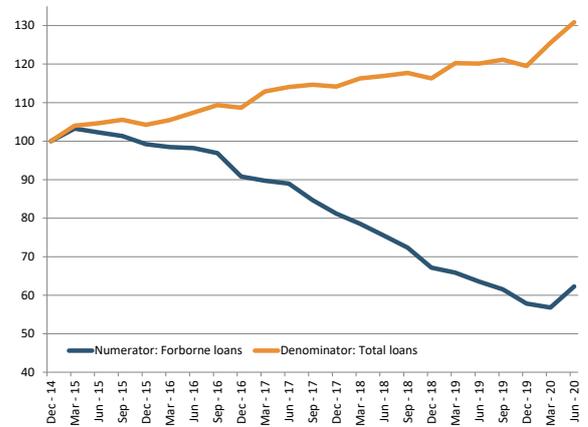
9 - Forbearance ratio for loans and advances

Dispersion



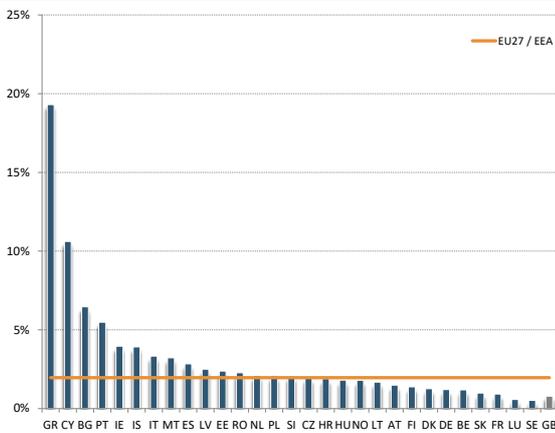
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



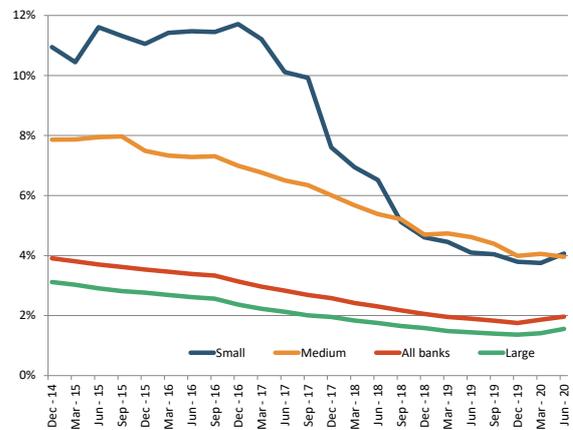
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



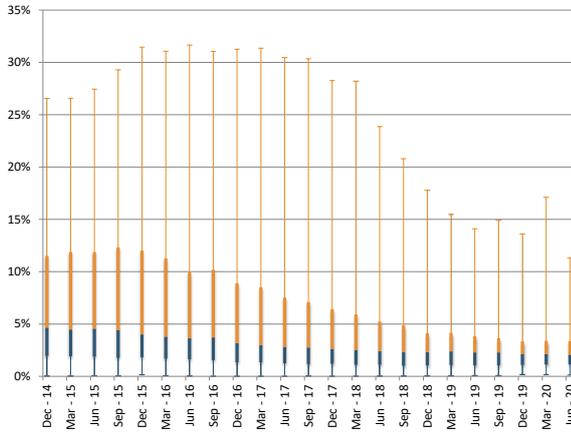
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	0.9%	2.4%	7.8%
Sep - 17	2.7%	1.0%	2.3%	7.2%
Dec - 17	2.6%	0.9%	2.3%	6.0%
Mar - 18	2.4%	0.7%	2.1%	5.3%
Jun - 18	2.3%	0.7%	2.1%	4.9%
Sep - 18	2.2%	0.7%	1.9%	4.5%
Dec - 18	2.1%	0.6%	1.8%	4.3%
Mar - 19	2.0%	0.7%	1.8%	4.4%
Jun - 19	1.9%	0.7%	1.7%	3.9%
Sep - 19	1.8%	0.7%	1.8%	3.7%
Dec - 19	1.8%	0.7%	1.6%	3.4%
Mar - 20	1.9%	0.7%	1.8%	3.8%
Jun - 20	2.0%	0.9%	2.0%	3.5%

Credit Risk and Asset Quality

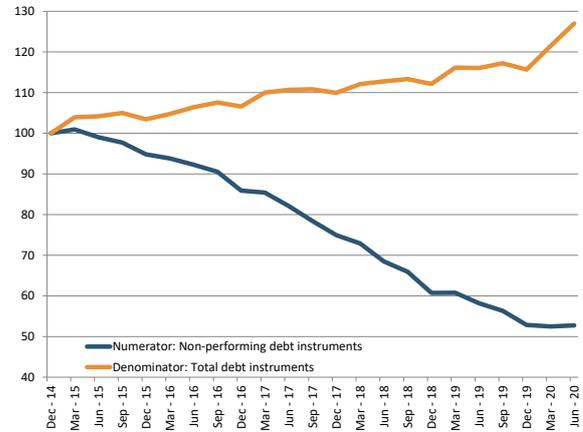
10 - Ratio of non-performing exposures (NPE ratio)

Dispersion



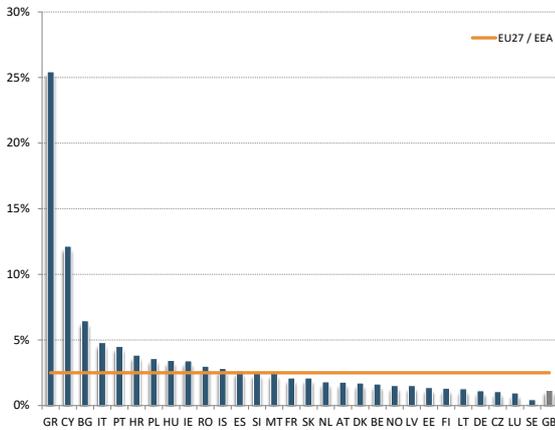
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



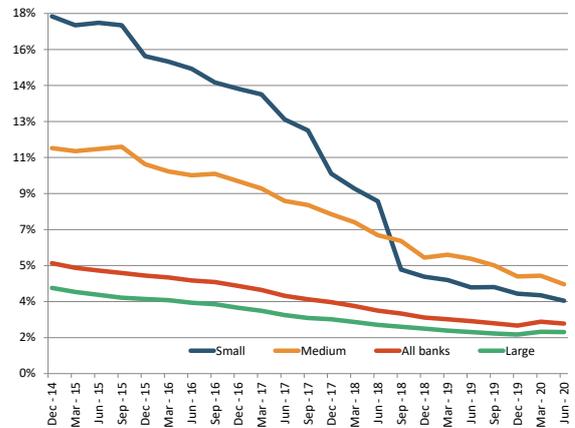
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



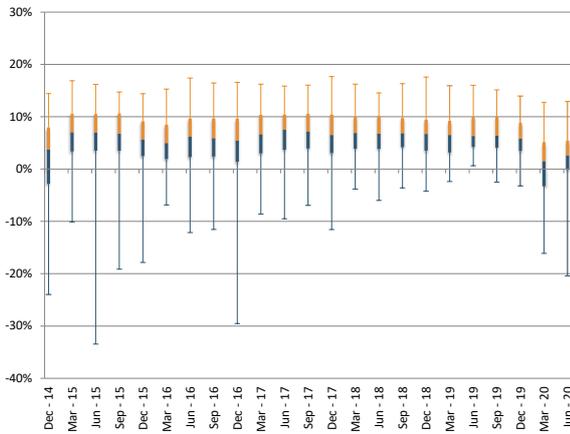
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	2.8%	7.5%
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%	5.9%
Jun - 18	3.1%	1.1%	2.4%	5.3%
Sep - 18	3.0%	1.0%	2.3%	4.9%
Dec - 18	2.8%	1.0%	2.3%	4.1%
Mar - 19	2.7%	1.1%	2.4%	4.2%
Jun - 19	2.6%	1.1%	2.3%	3.8%
Sep - 19	2.5%	1.1%	2.3%	3.6%
Dec - 19	2.4%	1.1%	2.2%	3.4%
Mar - 20	2.6%	1.1%	2.1%	3.4%
Jun - 20	2.5%	1.1%	2.1%	3.4%

Profitability

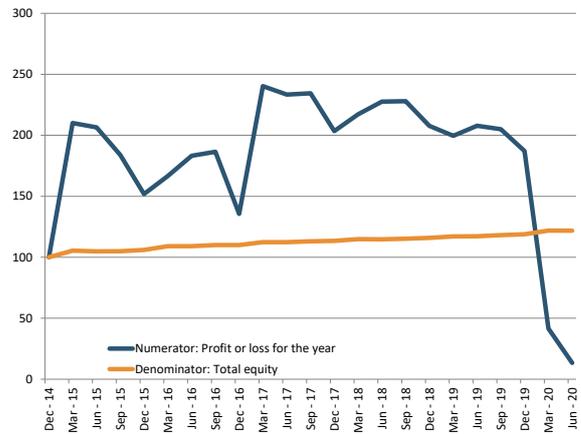
11 - Return on equity

Dispersion



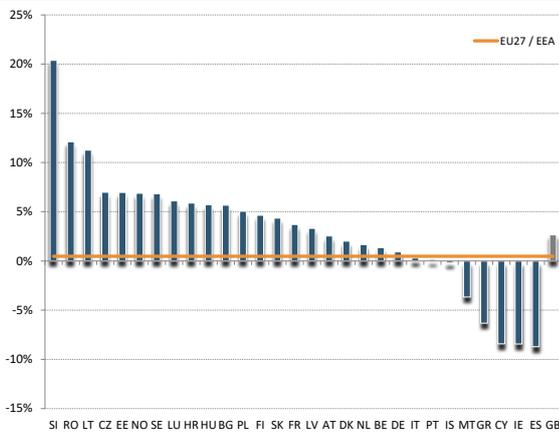
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



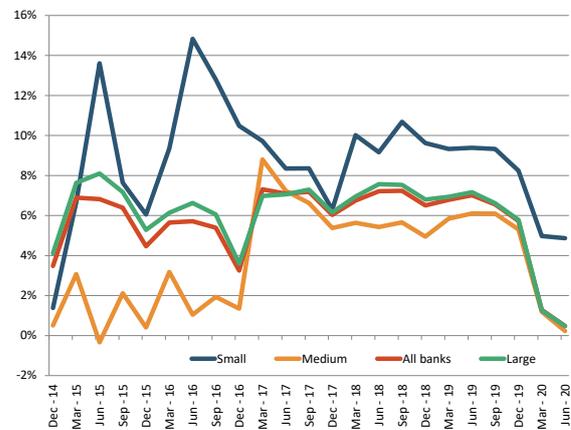
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



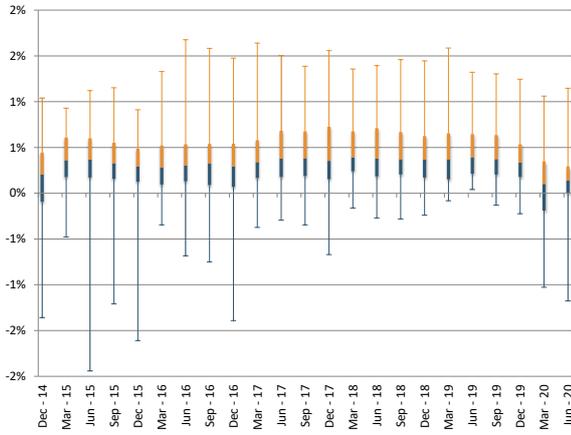
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	3.7%	7.5%	10.4%
Sep - 17	7.2%	3.9%	7.2%	10.6%
Dec - 17	6.0%	3.1%	6.5%	10.5%
Mar - 18	6.8%	3.9%	6.9%	10.0%
Jun - 18	7.2%	3.9%	6.8%	10.1%
Sep - 18	7.2%	4.2%	6.8%	9.8%
Dec - 18	6.5%	3.5%	6.7%	9.4%
Mar - 19	6.8%	3.2%	6.5%	9.2%
Jun - 19	7.0%	4.3%	6.3%	10.0%
Sep - 19	6.6%	4.1%	6.4%	10.0%
Dec - 19	5.7%	3.5%	5.8%	8.8%
Mar - 20	1.3%	-3.3%	1.5%	5.2%
Jun - 20	0.5%	0.0%	2.6%	5.5%

Profitability

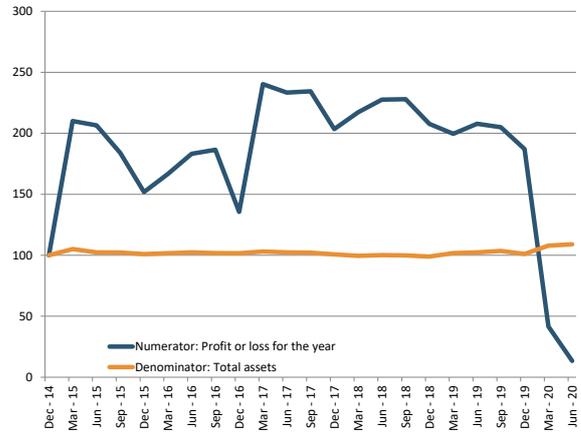
12 - Return on assets

Dispersion



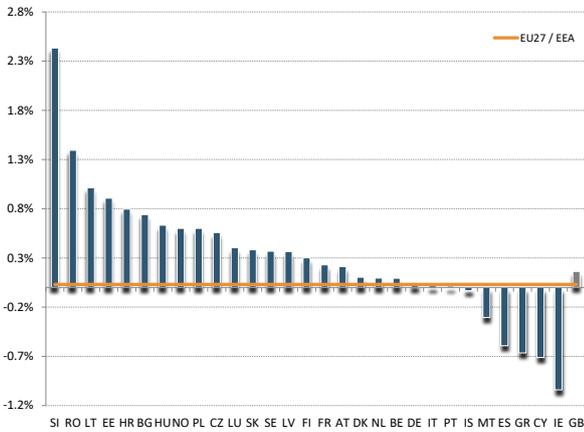
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



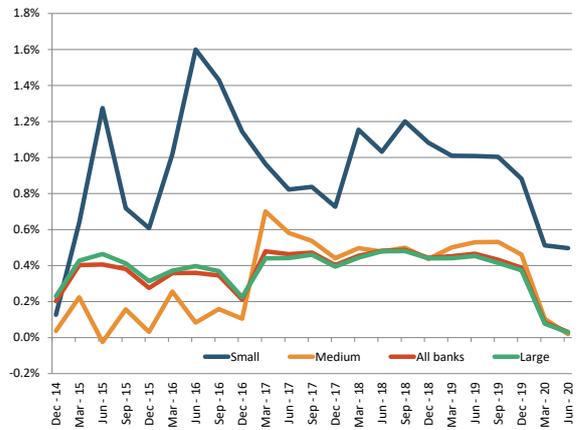
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



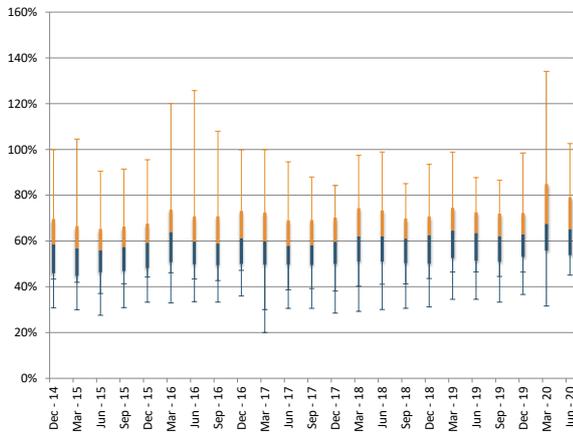
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	0.21%	0.45%	0.82%
Sep - 17	0.47%	0.23%	0.46%	0.81%
Dec - 17	0.40%	0.18%	0.42%	0.88%
Mar - 18	0.45%	0.29%	0.47%	0.81%
Jun - 18	0.48%	0.22%	0.45%	0.85%
Sep - 18	0.49%	0.25%	0.45%	0.80%
Dec - 18	0.44%	0.21%	0.44%	0.75%
Mar - 19	0.45%	0.18%	0.44%	0.79%
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%	-0.23%	0.12%	0.42%
Jun - 20	0.03%	0.00%	0.17%	0.35%

Profitability

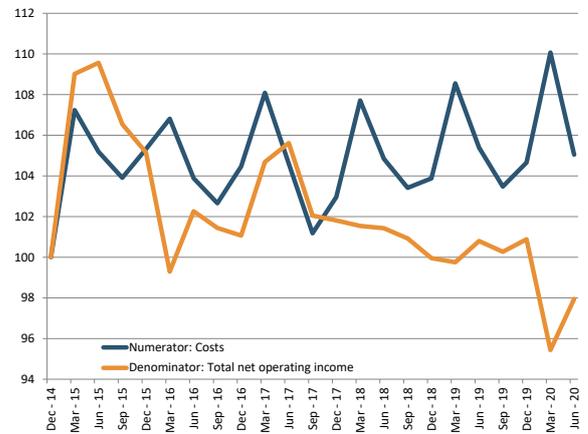
13 - Cost to income ratio

Dispersion



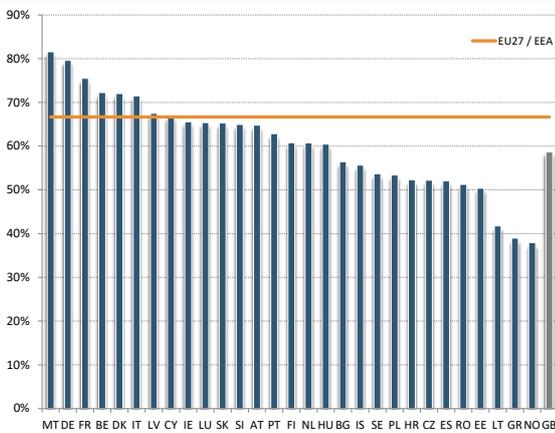
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



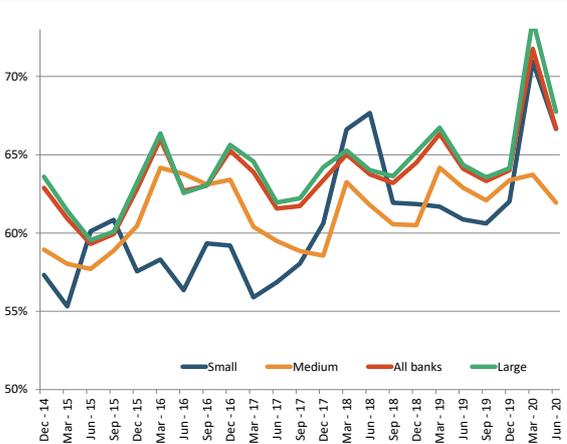
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



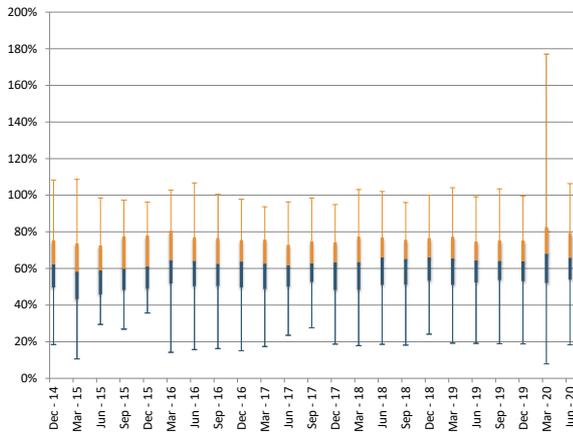
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	49.7%	57.9%	69.1%
Sep - 17	61.7%	49.5%	58.2%	69.2%
Dec - 17	63.4%	50.0%	59.7%	70.2%
Mar - 18	65.0%	51.0%	62.0%	74.4%
Jun - 18	63.8%	51.0%	62.1%	73.4%
Sep - 18	63.2%	50.3%	61.0%	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%	63.5%	72.6%
Sep - 19	63.3%	50.9%	62.1%	72.0%
Dec - 19	64.0%	53.1%	62.9%	72.2%
Mar - 20	71.8%	55.9%	67.5%	84.9%
Jun - 20	66.7%	53.9%	65.1%	79.2%

Profitability

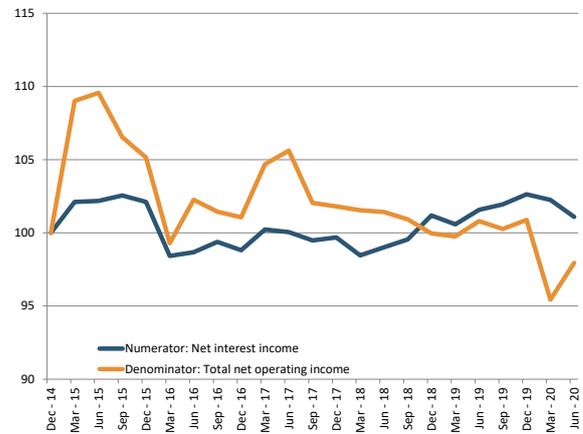
14 - Net interest income to total net operating income

Dispersion



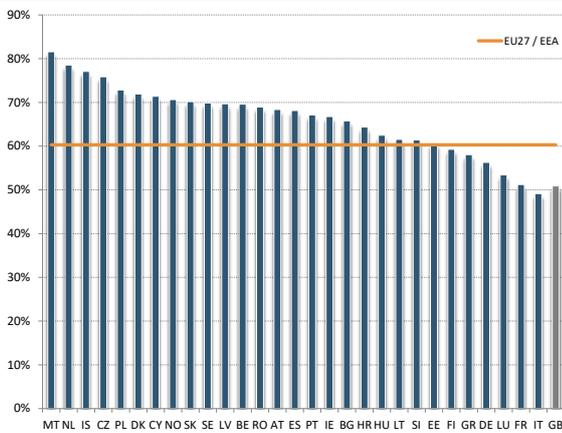
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



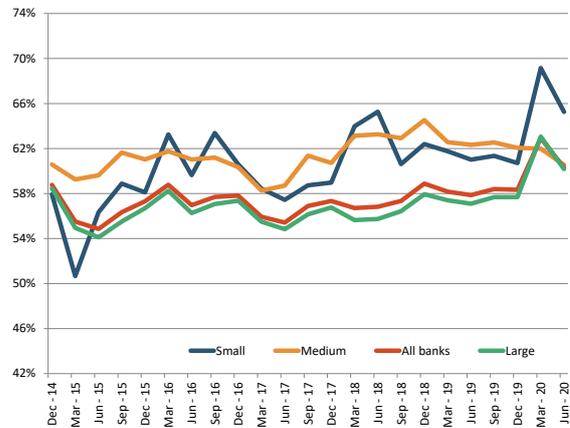
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



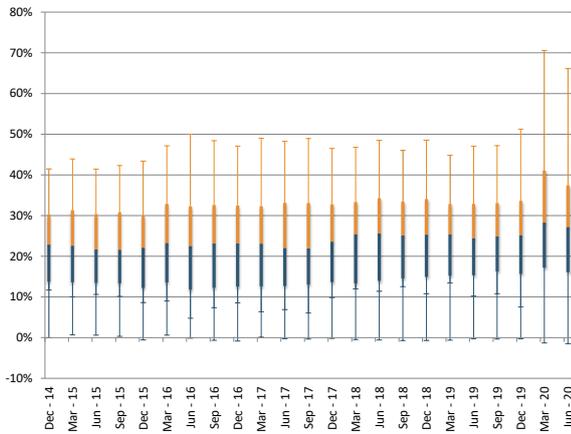
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	52.6%	62.9%	74.9%
Dec - 17	57.3%	48.3%	63.4%	74.4%
Mar - 18	56.7%	48.3%	63.6%	77.4%
Jun - 18	56.8%	51.0%	66.0%	77.0%
Sep - 18	57.3%	51.2%	65.3%	75.7%
Dec - 18	58.9%	53.4%	66.1%	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%	64.2%	75.4%
Dec - 19	58.3%	53.0%	63.9%	75.3%
Mar - 20	62.9%	52.0%	68.1%	82.7%
Jun - 20	60.3%	53.9%	65.9%	79.4%

Profitability

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

Dispersion



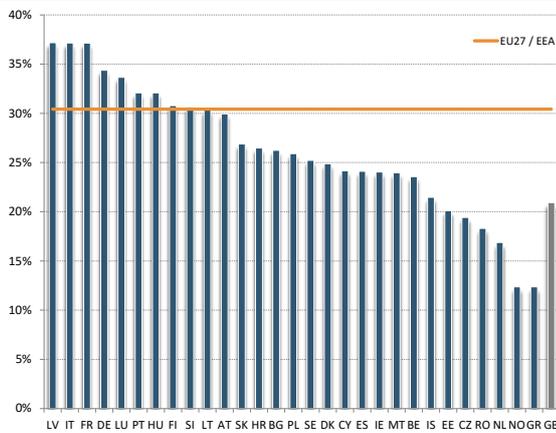
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



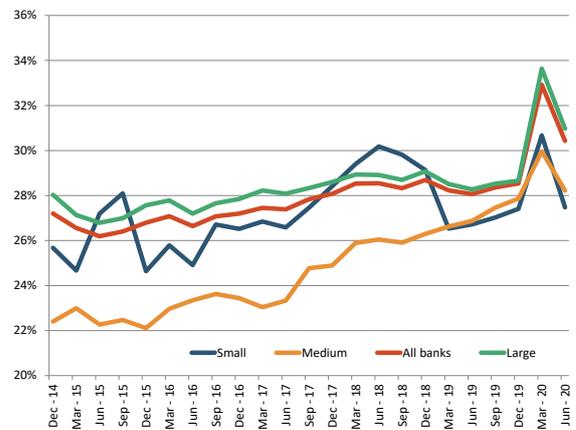
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



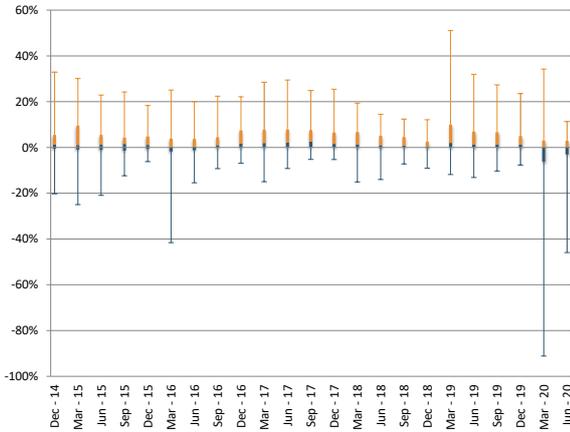
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	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%	12.7%	22.0%	33.1%
Sep - 17	27.8%	13.0%	21.9%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.8%
Mar - 18	28.5%	13.4%	25.4%	33.4%
Jun - 18	28.5%	14.0%	25.6%	34.3%
Sep - 18	28.3%	14.6%	25.1%	33.5%
Dec - 18	28.7%	15.0%	25.3%	34.1%
Mar - 19	28.2%	15.2%	25.4%	32.9%
Jun - 19	28.1%	15.3%	24.4%	32.9%
Sep - 19	28.4%	16.3%	24.9%	33.1%
Dec - 19	28.5%	15.7%	25.2%	33.6%
Mar - 20	32.9%	17.2%	28.3%	41.0%
Jun - 20	30.4%	16.1%	27.2%	37.4%

Profitability

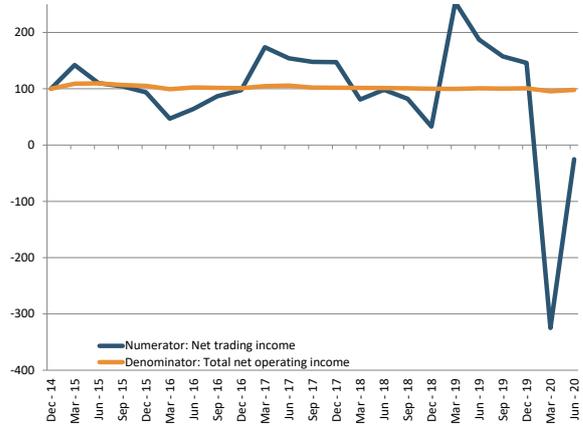
16 - Net trading income to total net operating income

Dispersion



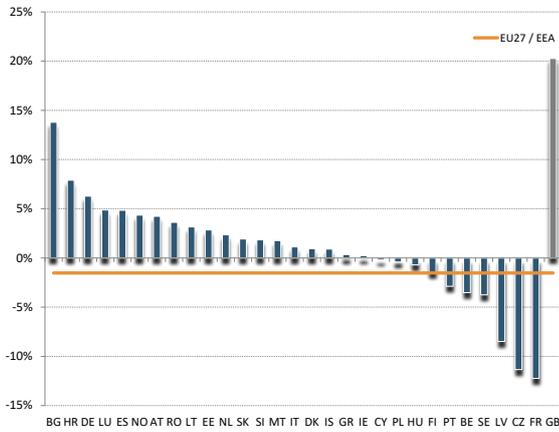
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



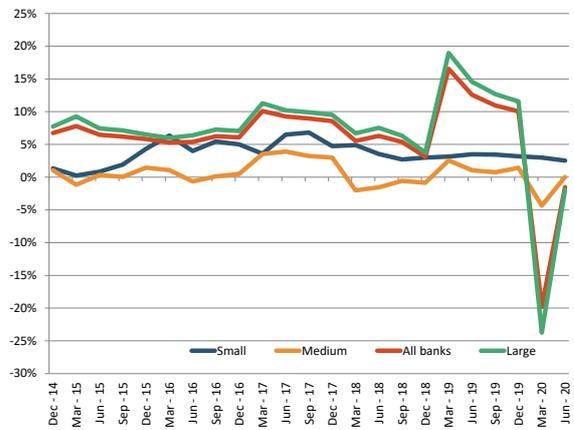
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



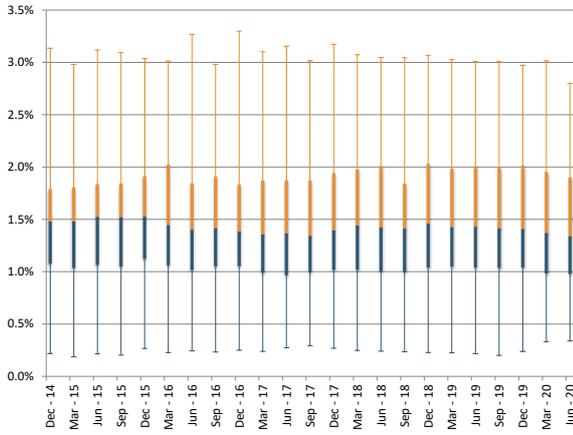
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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	9.3%	0.1%	2.2%	7.9%
Sep - 17	9.0%	0.1%	2.6%	7.6%
Dec - 17	8.6%	0.0%	1.6%	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%	4.6%
Dec - 18	3.1%	-0.3%	0.5%	2.6%
Mar - 19	16.5%	-0.1%	2.0%	10.1%
Jun - 19	12.6%	0.0%	1.2%	7.0%
Sep - 19	10.9%	0.0%	1.2%	6.7%
Dec - 19	10.0%	-0.1%	1.2%	5.0%
Mar - 20	-19.8%	-5.9%	-0.4%	2.7%
Jun - 20	-1.5%	-3.1%	0.1%	3.0%

Profitability

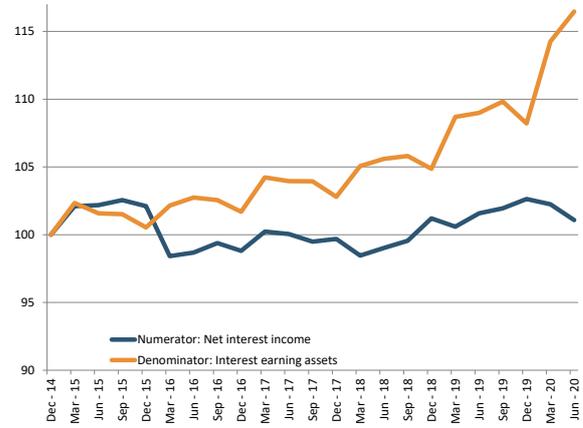
17 - Net interest margin

Dispersion



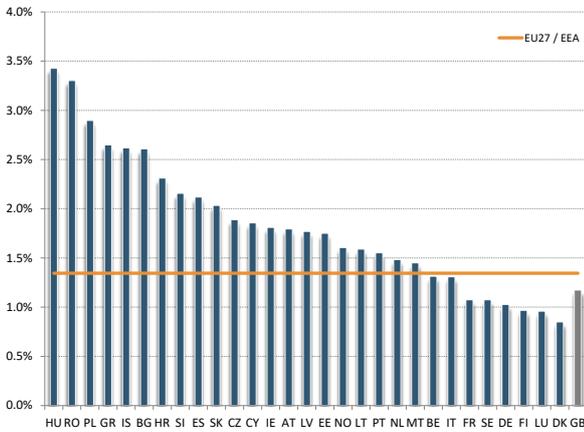
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



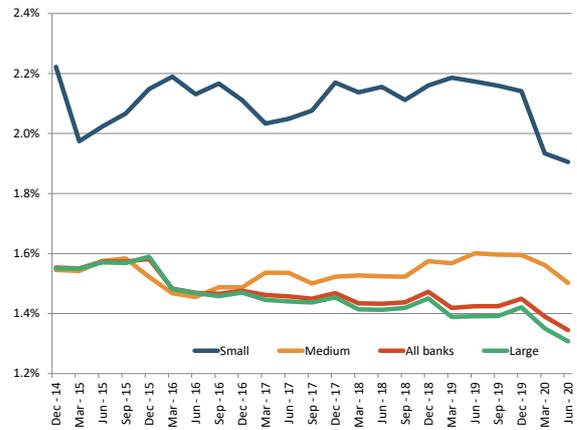
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



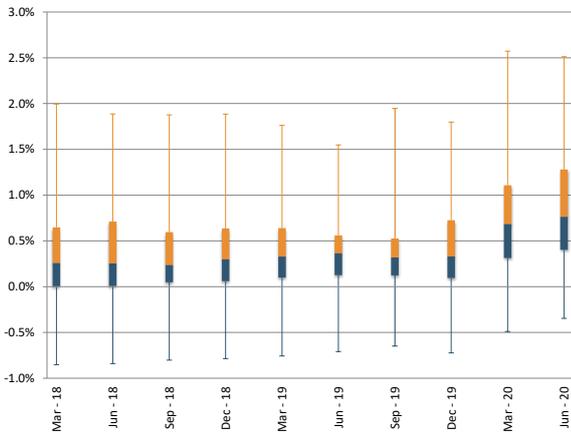
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	1.87%
Sep - 17	1.45%	0.99%	1.34%	1.87%
Dec - 17	1.47%	1.02%	1.40%	1.94%
Mar - 18	1.43%	1.02%	1.44%	1.98%
Jun - 18	1.43%	1.00%	1.42%	2.01%
Sep - 18	1.44%	1.00%	1.41%	1.84%
Dec - 18	1.47%	1.04%	1.46%	2.03%
Mar - 19	1.42%	1.05%	1.43%	1.99%
Jun - 19	1.42%	1.04%	1.43%	2.01%
Sep - 19	1.42%	1.04%	1.42%	2.00%
Dec - 19	1.45%	1.04%	1.41%	2.01%
Mar - 20	1.39%	0.98%	1.37%	1.95%
Jun - 20	1.34%	0.98%	1.34%	1.90%

Profitability

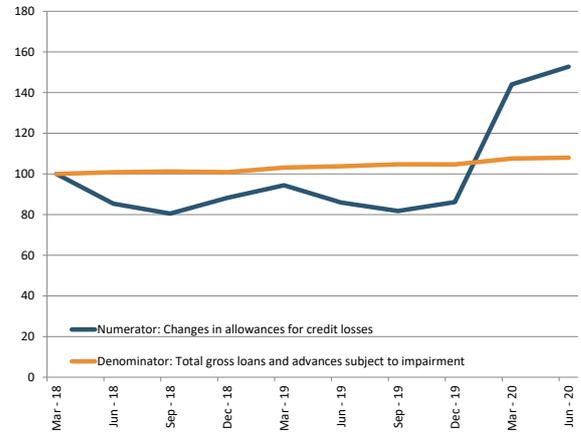
18 - Cost of Risk

Dispersion



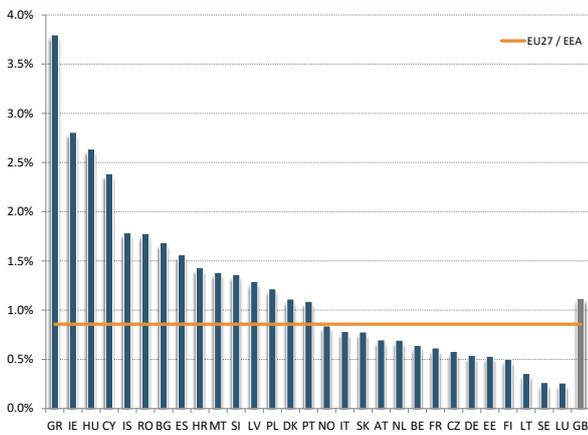
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



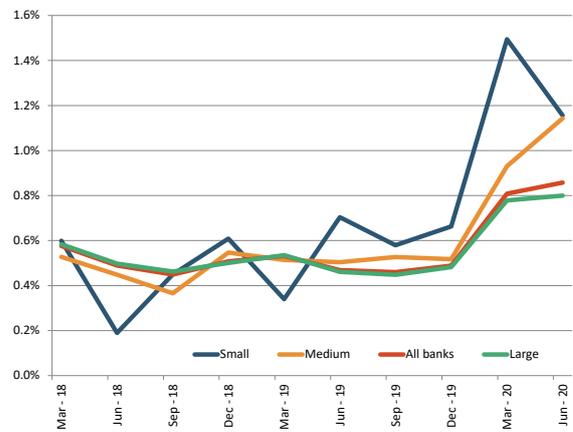
Total numerator and denominator.
Mar 2018 =100.

Country dispersion (as of Jun. 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.

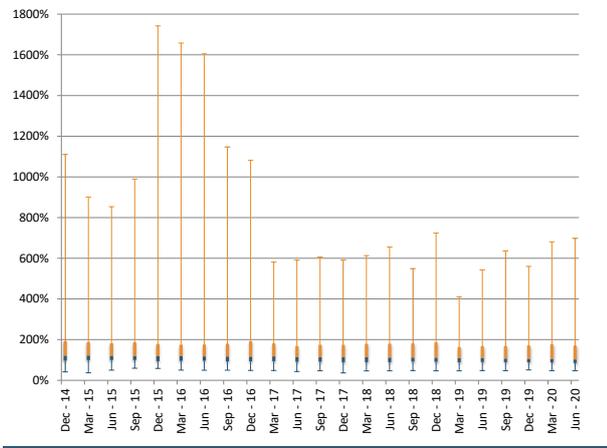
Period	Weighted average	25th	50th	75th
Mar - 18	0.58%	0.00%	0.26%	0.65%
Jun - 18	0.49%	0.01%	0.25%	0.71%
Sep - 18	0.45%	0.05%	0.24%	0.60%
Dec - 18	0.51%	0.06%	0.30%	0.64%
Mar - 19	0.53%	0.10%	0.33%	0.64%
Jun - 19	0.47%	0.13%	0.37%	0.56%
Sep - 19	0.46%	0.12%	0.32%	0.53%
Dec - 19	0.49%	0.10%	0.33%	0.73%
Mar - 20	0.81%	0.31%	0.69%	1.11%
Jun - 20	0.86%	0.40%	0.76%	1.28%

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

Funding and Liquidity

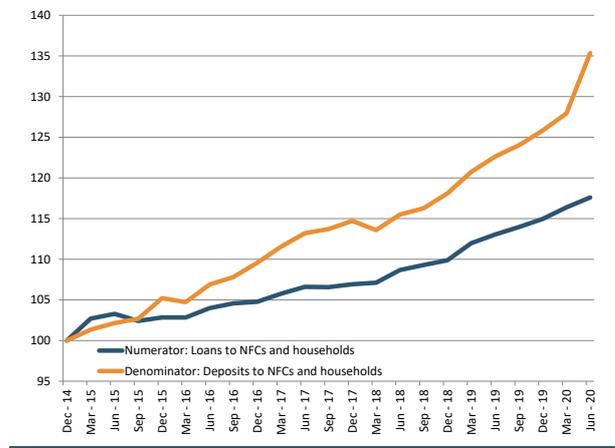
19 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



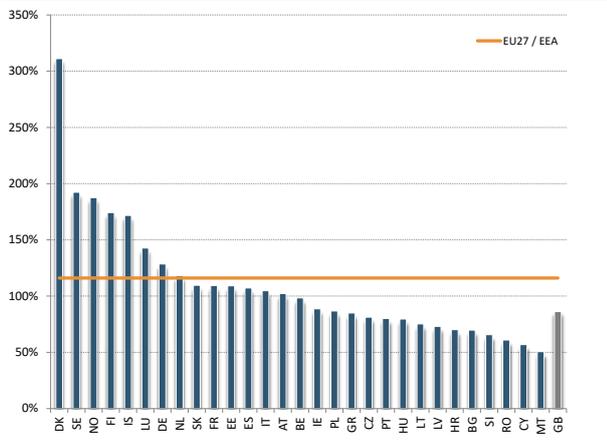
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



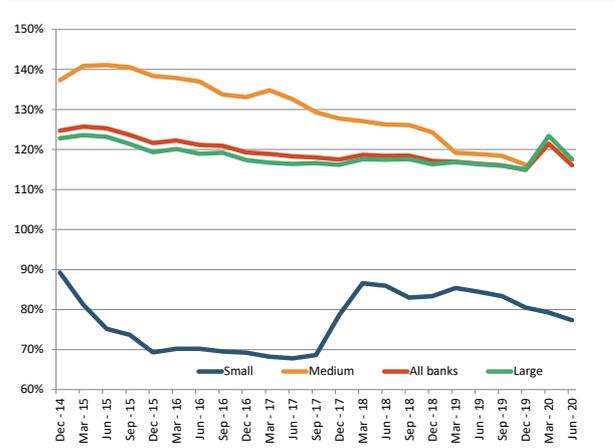
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



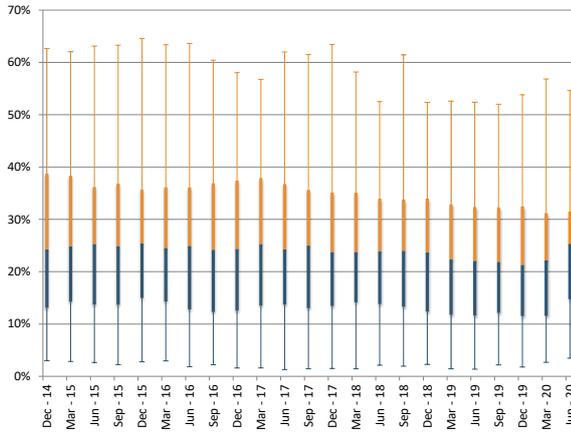
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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	118.3%	91.3%	115.0%	169.3%
Sep - 17	118.0%	91.6%	113.6%	175.4%
Dec - 17	117.5%	89.6%	114.1%	174.7%
Mar - 18	118.6%	89.1%	113.7%	179.9%
Jun - 18	118.4%	89.7%	112.2%	180.7%
Sep - 18	118.5%	92.2%	112.1%	181.6%
Dec - 18	117.2%	90.5%	111.2%	187.1%
Mar - 19	116.9%	88.4%	108.7%	164.1%
Jun - 19	116.4%	90.1%	108.8%	168.4%
Sep - 19	116.0%	89.3%	107.3%	169.2%
Dec - 19	114.9%	88.4%	105.7%	171.7%
Mar - 20	121.5%	88.2%	105.4%	177.5%
Jun - 20	116.1%	85.4%	102.6%	171.0%

Funding and Liquidity

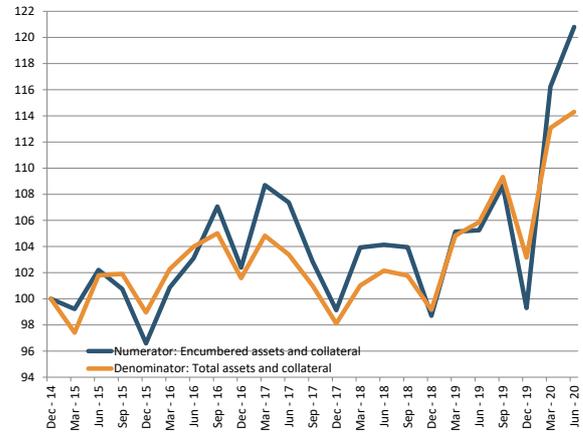
20 - Asset encumbrance ratio

Dispersion



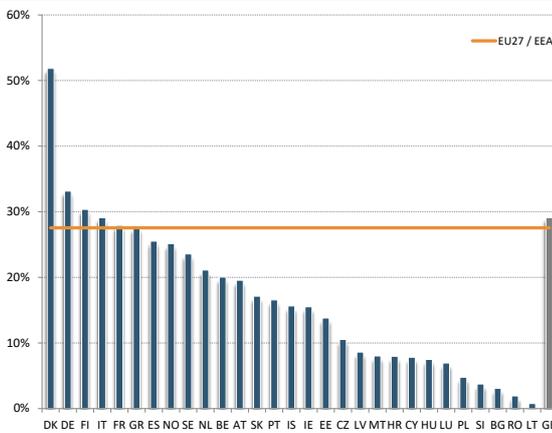
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



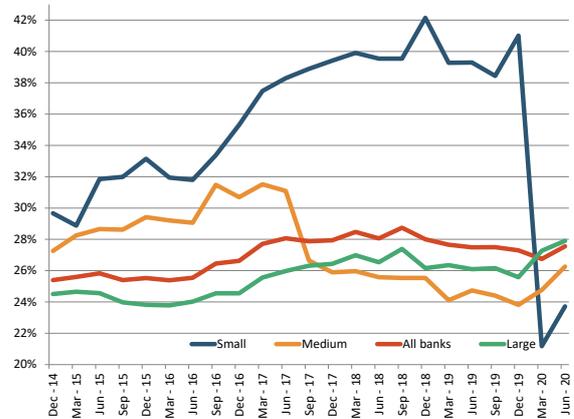
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2020)



Weighted Averages by country.

RI by size class



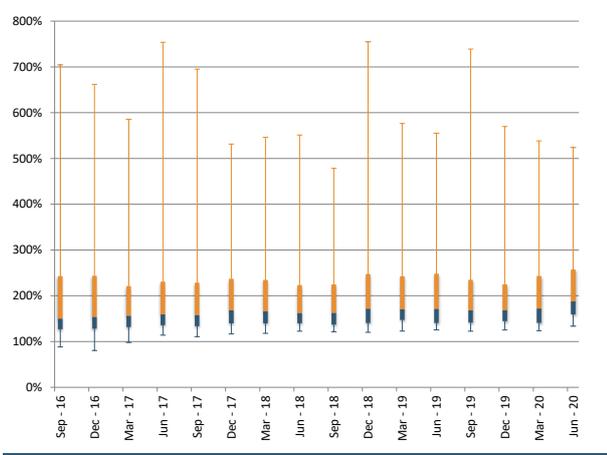
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

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%	12.3%	24.2%	36.9%
Dec - 16	26.6%	12.6%	24.4%	37.4%
Mar - 17	27.7%	13.5%	25.3%	37.9%
Jun - 17	28.1%	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	28.5%	14.2%	23.8%	35.1%
Jun - 18	28.1%	13.8%	23.9%	34.0%
Sep - 18	28.7%	13.3%	24.0%	33.8%
Dec - 18	28.0%	12.4%	23.7%	34.0%
Mar - 19	27.7%	11.8%	22.3%	32.9%
Jun - 19	27.5%	11.6%	22.1%	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%
Jun - 20	27.6%	14.7%	25.3%	31.5%

Funding and Liquidity

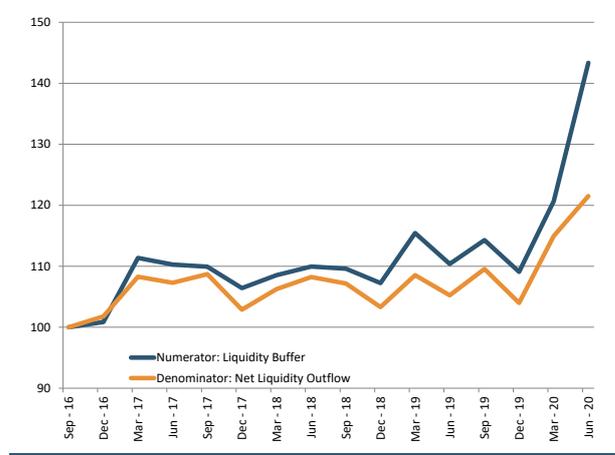
21 - Liquidity coverage ratio (%)

Dispersion



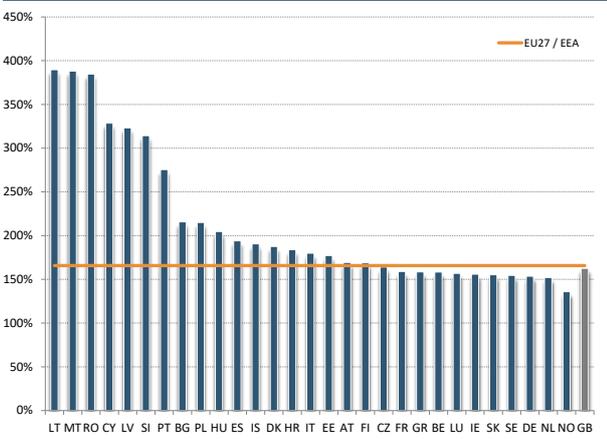
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



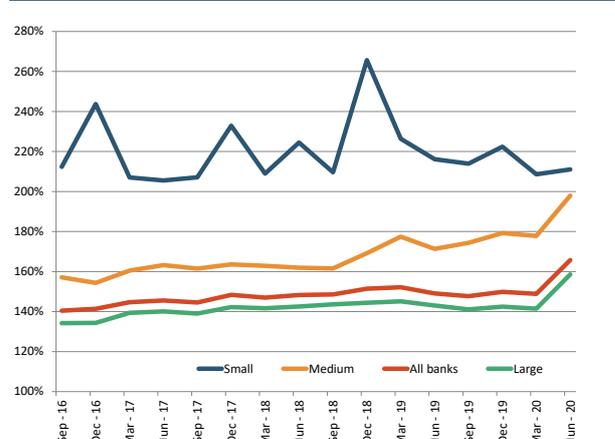
Total numerator and denominator.
Sep 2016 = 100.

Country dispersion (as of Jun. 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 Jun. 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	145.6%	135.8%	159.4%	230.8%
Sep - 17	144.5%	133.7%	158.1%	228.8%
Dec - 17	148.3%	139.8%	168.1%	237.3%
Mar - 18	147.0%	139.9%	166.3%	234.8%
Jun - 18	148.3%	139.8%	162.4%	223.2%
Sep - 18	148.5%	136.9%	162.8%	224.9%
Dec - 18	151.4%	140.4%	172.0%	247.5%
Mar - 19	152.2%	147.0%	170.6%	242.9%
Jun - 19	149.1%	140.6%	171.6%	248.0%
Sep - 19	147.7%	141.4%	168.6%	235.1%
Dec - 19	149.9%	144.6%	168.7%	225.3%
Mar - 20	148.8%	140.8%	172.1%	243.4%
Jun - 20	165.7%	159.3%	187.9%	257.2%



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			
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20
AT	8.3%	8.5%	10.1%	10.6%	0.4%	0.3%	0.3%	0.3%	14.5%	14.3%	14.3%	14.6%	71.0%	71.4%	69.7%	69.4%	2.2%	1.8%	2.2%	1.9%	3.7%	3.7%	3.5%	3.3%
BE	7.8%	6.1%	9.3%	12.7%	0.4%	0.4%	0.2%	0.2%	14.4%	14.4%	14.1%	14.8%	65.9%	68.4%	65.1%	61.3%	5.5%	4.7%	5.4%	5.0%	6.1%	6.0%	5.9%	5.9%
BG	14.4%	12.2%	16.0%	17.5%	0.2%	0.2%	0.1%	0.2%	13.7%	14.0%	15.1%	15.4%	66.9%	68.7%	63.3%	62.1%	0.3%	0.2%	0.3%	0.2%	4.6%	4.7%	5.1%	4.7%
CY	25.2%	28.1%	24.6%	24.0%	0.1%	0.1%	0.1%	0.1%	18.0%	16.5%	18.7%	20.8%	48.0%	47.0%	48.1%	46.0%	0.1%	0.1%	0.1%	0.0%	8.6%	8.2%	8.4%	9.0%
CZ	2.9%	2.6%	4.3%	2.6%	0.1%	0.1%	0.1%	0.1%	11.3%	11.9%	11.4%	14.1%	82.0%	81.8%	79.3%	78.6%	2.1%	1.9%	3.1%	2.8%	1.6%	1.8%	1.9%	1.9%
DE	11.0%	10.0%	10.4%	13.9%	1.1%	0.9%	0.7%	0.7%	13.4%	14.1%	13.4%	13.7%	56.2%	58.8%	57.2%	55.2%	15.5%	13.2%	15.6%	13.9%	2.9%	3.0%	2.7%	2.6%
DK	3.0%	3.0%	3.8%	4.7%	0.5%	0.6%	0.5%	0.4%	12.7%	12.4%	12.9%	13.2%	73.2%	75.1%	71.3%	71.4%	8.1%	6.3%	8.9%	7.9%	2.5%	2.6%	2.7%	2.4%
EE	21.1%	21.9%	22.4%	23.5%	0.1%	0.1%	0.0%	0.0%	1.9%	1.7%	2.2%	8.0%	75.3%	74.9%	73.9%	67.2%	0.3%	0.2%	0.3%	0.2%	1.4%	1.3%	1.1%	1.1%
ES	6.0%	6.5%	7.3%	9.4%	1.0%	1.1%	0.8%	0.7%	13.8%	13.4%	12.9%	13.5%	66.2%	67.2%	65.8%	64.5%	4.8%	4.1%	5.5%	5.0%	8.1%	7.8%	7.7%	6.8%
FI	7.3%	8.7%	8.6%	10.8%	1.0%	0.8%	0.7%	0.7%	12.2%	12.6%	12.9%	13.0%	66.4%	68.8%	66.4%	65.7%	8.4%	6.7%	8.8%	7.5%	4.6%	2.3%	2.5%	2.3%
FR	7.6%	8.3%	9.1%	11.8%	2.7%	2.8%	1.9%	2.2%	10.7%	10.1%	10.8%	11.1%	61.7%	63.0%	60.0%	59.1%	10.2%	8.7%	11.0%	9.3%	7.3%	7.0%	7.3%	6.5%
GR	5.6%	7.1%	7.9%	9.6%	0.3%	0.3%	0.2%	0.2%	11.0%	11.3%	12.6%	14.6%	60.8%	60.5%	58.9%	55.0%	4.1%	3.4%	3.7%	3.7%	18.1%	17.3%	16.7%	16.9%
HR	14.6%	14.9%	15.9%	16.2%	0.3%	0.3%	0.3%	0.3%	11.7%	11.4%	11.2%	10.9%	70.2%	70.4%	69.5%	69.7%	0.6%	0.5%	0.7%	0.6%	2.6%	2.5%	2.4%	2.5%
HU	8.9%	10.2%	9.5%	9.5%	0.4%	0.4%	0.4%	0.3%	23.8%	23.1%	22.3%	21.5%	60.7%	60.8%	61.5%	62.7%	1.6%	1.2%	2.0%	1.5%	4.5%	4.4%	4.3%	4.4%
IE	11.8%	14.4%	14.1%	15.6%	0.4%	0.4%	0.2%	0.2%	14.6%	13.6%	13.6%	14.8%	65.7%	64.5%	63.0%	60.4%	2.7%	2.3%	3.4%	3.5%	4.9%	4.8%	5.7%	5.4%
IS	10.5%	10.1%	10.9%	9.6%	2.0%	2.2%	1.7%	1.7%	7.7%	6.6%	8.5%	10.1%	75.8%	77.4%	75.2%	74.9%	0.4%	0.4%	0.4%	0.4%	3.6%	3.2%	3.2%	3.6%
IT	4.9%	3.6%	4.6%	5.4%	1.1%	1.3%	1.0%	1.1%	19.5%	19.8%	20.0%	20.8%	64.2%	66.0%	64.5%	63.2%	3.9%	3.3%	4.1%	3.8%	6.3%	6.1%	5.9%	5.8%
LT	23.0%	28.1%	30.5%	33.9%	0.1%	0.1%	0.1%	0.1%	5.8%	5.4%	4.4%	5.6%	69.5%	65.0%	64.0%	59.3%	0.6%	0.5%	0.1%	0.1%	1.1%	0.9%	0.8%	0.9%
LU	14.4%	11.7%	16.0%	16.5%	0.3%	0.3%	0.3%	0.3%	11.1%	11.0%	11.3%	12.8%	69.1%	71.3%	65.6%	66.3%	2.5%	3.5%	4.3%	1.5%	2.6%	2.2%	2.5%	2.6%
LV	23.5%	25.8%	30.0%	28.0%	0.2%	0.2%	0.1%	0.2%	11.4%	10.6%	8.5%	16.6%	63.0%	61.7%	59.6%	53.7%	0.5%	0.4%	0.5%	0.4%	1.5%	1.4%	1.3%	1.1%
MT	21.5%	22.8%	21.7%	20.5%	0.3%	0.3%	0.2%	0.2%	24.7%	25.8%	24.4%	27.5%	50.2%	47.7%	50.3%	48.6%	0.1%	0.0%	0.1%	0.1%	3.2%	3.5%	3.3%	3.1%
NL	8.4%	7.3%	9.1%	12.1%	0.6%	0.6%	0.4%	0.4%	8.1%	8.2%	8.2%	8.5%	75.4%	77.4%	74.9%	72.1%	3.9%	3.1%	3.9%	3.5%	3.6%	3.3%	3.4%	3.5%
NO	12.3%	9.3%	11.4%	9.5%	0.3%	0.4%	0.3%	0.3%	9.0%	9.7%	10.0%	11.8%	71.8%	74.6%	69.0%	69.8%	5.1%	4.6%	8.0%	6.9%	1.5%	1.4%	1.5%	1.6%
PL	4.2%	4.1%	4.5%	3.0%	0.2%	0.2%	0.2%	0.2%	20.9%	22.0%	22.1%	28.7%	69.7%	69.0%	67.6%	63.0%	1.1%	1.0%	2.1%	1.9%	3.8%	3.6%	3.5%	3.2%
PT	5.1%	6.6%	6.4%	9.0%	1.7%	1.6%	1.5%	1.4%	23.1%	22.6%	23.0%	23.9%	61.8%	61.5%	61.3%	58.8%	1.3%	1.1%	1.2%	1.0%	7.0%	6.6%	6.6%	5.9%
RO	14.4%	14.7%	16.0%	15.8%	0.2%	0.1%	0.1%	0.2%	27.6%	28.2%	27.7%	28.4%	54.9%	54.2%	53.6%	53.0%	0.1%	0.1%	0.1%	0.1%	2.9%	2.7%	2.5%	2.5%
SE	8.5%	8.0%	12.5%	13.4%	0.9%	1.0%	0.7%	0.6%	9.5%	8.1%	10.3%	10.0%	75.9%	78.7%	70.9%	71.9%	3.7%	2.9%	4.4%	2.9%	1.4%	1.4%	1.2%	1.3%
SI	12.1%	15.8%	13.7%	19.1%	0.7%	0.6%	0.5%	0.5%	27.2%	25.9%	23.5%	22.2%	57.0%	54.8%	59.3%	55.5%	0.2%	0.1%	0.2%	0.1%	2.9%	2.8%	2.7%	2.6%
SK	4.6%	5.3%	4.3%	5.2%	0.3%	0.3%	0.1%	0.1%	12.7%	13.7%	13.5%	15.5%	79.8%	78.4%	79.7%	76.8%	0.6%	0.4%	0.5%	0.5%	2.0%	1.9%	1.9%	1.9%
EU/EEA	7.9%	8.0%	8.7%	11.0%	1.7%	1.9%	1.1%	1.2%	13.2%	13.2%	12.9%	13.3%	62.3%	63.9%	63.3%	62.0%	9.5%	8.2%	8.6%	7.4%	5.4%	5.2%	5.4%	5.0%
GB	8.3%	8.8%	8.5%	10.6%	2.6%	3.3%	1.7%	2.1%	14.4%	14.5%	13.5%	14.2%	55.1%	56.7%	54.0%	52.8%	15.0%	13.6%	17.8%	15.6%	4.5%	4.4%	4.5%	4.5%

Assets									
Volumes bn EUR									
	Total Assets				Total Financial Assets				
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	
AT	631.8	627.9	650.3	683.4	608.7	604.5	627.6	660.6	
BE	1,162.2	1,116.8	1,184.2	1,204.0	1,091.9	1,049.6	1,114.0	1,133.3	
BG	33.4	34.1	33.9	34.1	31.9	32.5	32.1	32.5	
CY	36.6	36.5	35.3	36.3	33.4	33.5	32.4	33.0	
CZ	174.0	164.0	172.9	174.4	171.1	161.1	169.6	171.0	
DE	3,897.0	3,532.2	3,940.6	3,938.5	3,783.7	3,427.5	3,834.2	3,836.2	
DK	782.3	758.0	789.8	791.3	762.7	738.5	769.5	772.5	
EE	34.2	34.7	35.2	38.2	33.7	34.3	34.8	37.8	
ES	3,361.3	3,340.3	3,418.6	3,558.9	3,089.5	3,079.1	3,156.7	3,317.4	
FI	717.5	686.2	742.4	737.8	684.2	670.2	723.8	720.7	
FR	7,887.4	7,438.1	8,336.6	8,446.0	7,315.4	6,916.2	7,727.6	7,896.4	
GR	248.7	250.4	258.7	270.8	203.7	207.0	215.6	225.1	
HR	45.0	45.3	45.5	46.6	43.9	44.2	44.4	45.5	
HU	76.4	81.9	80.5	82.4	72.9	78.4	77.1	78.8	
IE	263.3	267.2	276.1	275.9	250.4	254.4	260.4	260.9	
IS	28.6	27.3	25.5	25.7	27.5	26.4	24.7	24.8	
IT	2,473.1	2,422.4	2,466.6	2,545.2	2,316.1	2,275.1	2,321.0	2,397.1	
LT	20.1	21.6	22.0	23.3	19.8	21.3	21.9	23.1	
LU	232.3	233.8	231.0	221.3	226.2	228.5	225.2	215.7	
LV	13.0	13.5	13.9	15.5	12.9	13.3	13.8	15.3	
MT	21.0	21.1	21.7	22.4	20.3	20.4	21.0	21.7	
NL	2,112.2	2,070.2	2,212.1	2,262.4	2,036.5	2,001.8	2,136.0	2,184.2	
NO	314.0	304.0	301.6	303.7	309.2	299.8	297.2	298.7	
PL	169.5	178.1	174.8	186.7	163.1	171.7	168.8	180.7	
PT	338.0	333.4	337.6	356.0	314.2	311.2	315.4	335.1	
RO	45.1	46.9	48.4	48.5	43.8	45.7	47.2	47.3	
SE	880.0	855.9	940.2	980.2	867.7	844.2	928.5	967.9	
SI	22.3	23.1	26.6	27.4	21.7	22.4	25.9	26.7	
SK	50.0	50.8	50.6	52.8	48.9	49.8	49.6	51.8	
EU/EEA	31,708.1	30,314.8	25,510.2	26,001.2	30,006.4	28,839.3	24,121.8	24,692.9	
GB	7,211.9	6,839.9	7,679.6	7,359.8	6,885.5	6,631.7	7,333.7	7,015.3	

Financial Assets												
% of total financial assets												
	Share of financial assets valued at (amortised) cost				Share of financial assets at fair value through OCI				Share of financial assets at fair value through profit&loss			
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20
AT	88.8%	89.3%	89.1%	89.7%	6.1%	6.3%	6.1%	6.1%	5.1%	4.4%	4.8%	4.2%
BE	88.5%	89.5%	88.4%	88.7%	4.1%	3.9%	3.8%	4.1%	7.5%	6.6%	7.7%	7.3%
BG	87.9%	87.8%	87.2%	87.5%	11.1%	10.9%	11.7%	11.5%	1.0%	1.3%	1.2%	1.0%
CY	94.1%	94.6%	94.8%	95.4%	4.6%	4.2%	4.1%	3.5%	1.3%	1.3%	1.0%	1.0%
CZ	95.5%	96.1%	94.9%	94.1%	1.7%	1.8%	1.6%	2.3%	2.8%	2.1%	3.5%	3.6%
DE	67.3%	69.8%	68.2%	69.7%	5.9%	6.4%	6.0%	6.2%	26.8%	23.8%	25.8%	24.1%
DK	31.2%	32.1%	31.3%	31.7%	1.9%	2.0%	1.9%	2.0%	66.8%	66.0%	66.8%	66.3%
EE	97.7%	98.1%	97.5%	91.7%	0.0%	0.0%	0.0%	0.0%	2.2%	1.9%	2.5%	8.3%
ES	81.5%	82.6%	82.0%	81.6%	6.9%	7.0%	6.2%	6.7%	11.6%	10.5%	11.8%	11.8%
FI	62.9%	65.4%	61.7%	63.9%	6.0%	6.6%	6.6%	6.9%	31.1%	27.9%	31.7%	29.1%
FR	67.7%	72.5%	68.3%	71.4%	4.0%	4.0%	3.9%	4.0%	28.4%	23.5%	27.8%	24.6%
GR	85.0%	86.2%	87.2%	86.9%	8.9%	8.6%	7.4%	7.8%	6.1%	5.2%	5.4%	5.3%
HR	87.7%	88.2%	88.4%	88.9%	11.2%	10.6%	10.2%	10.0%	1.2%	1.2%	1.4%	1.2%
HU	83.9%	85.1%	86.2%	88.5%	13.3%	12.4%	10.7%	8.9%	2.8%	2.4%	3.1%	2.6%
IE	83.0%	84.6%	83.9%	83.2%	13.1%	12.1%	11.6%	12.1%	3.9%	3.4%	4.5%	4.7%
IS	89.4%	90.2%	88.7%	87.1%	2.7%	1.4%	2.9%	3.2%	7.9%	8.4%	8.4%	9.7%
IT	81.5%	82.5%										

Statistical Annex

Loans: NPL and coverage ratios

%	Loans and advances:				of which: loans and advances at amortised cost: NPL ratio ⁽²⁾																			
	NPL ratio ⁽¹⁾				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20
AT	2.4%	2.3%	2.1%	2.1%	2.9%	2.8%	2.8%	2.8%	2.0%	1.9%	1.8%	1.8%	3.4%	3.3%	3.0%	3.0%	4.5%	4.5%	4.2%	4.2%	4.1%	3.9%	3.5%	3.5%
BE	2.0%	2.0%	1.9%	2.0%	2.0%	1.9%	2.0%	2.0%	1.9%	1.8%	1.9%	1.8%	3.7%	3.6%	3.6%	3.8%	3.7%	3.8%	3.7%	3.9%	3.4%	3.7%	3.8%	3.8%
BG	7.8%	7.2%	7.4%	7.7%	7.9%	7.4%	7.4%	8.2%	7.1%	6.3%	6.1%	6.4%	13.1%	11.9%	12.1%	12.4%	16.0%	14.6%	15.4%	16.6%	14.8%	13.2%	13.4%	14.1%
CY	21.1%	19.3%	20.1%	15.5%	33.5%	32.1%	31.9%	25.4%	32.3%	31.4%	30.9%	25.0%	28.7%	27.2%	26.3%	21.0%	31.4%	30.0%	29.2%	22.7%	28.7%	26.9%	25.7%	20.8%
CZ	1.2%	1.3%	1.1%	1.2%	1.7%	1.7%	1.7%	1.6%	1.0%	0.9%	0.9%	0.9%	3.0%	3.0%	2.9%	3.1%	3.2%	3.3%	3.3%	3.6%	2.1%	2.3%	2.2%	2.5%
DE	1.2%	1.3%	1.2%	1.3%	1.6%	1.6%	1.7%	1.7%	1.0%	1.0%	1.0%	1.1%	2.5%	2.3%	2.1%	2.5%	2.7%	2.6%	2.6%	2.7%	1.5%	1.5%	1.5%	1.6%
DK	1.8%	1.8%	1.8%	1.9%	2.6%	2.6%	2.7%	2.8%	1.8%	1.8%	2.0%	2.0%	4.3%	4.5%	4.5%	4.9%	4.3%	4.5%	4.7%	5.4%	2.2%	2.9%	2.8%	3.2%
EE	1.7%	1.5%	1.5%	1.5%	1.9%	1.6%	1.6%	1.6%	1.9%	1.6%	1.6%	1.6%	2.7%	2.4%	2.6%	2.6%	3.3%	2.9%	2.6%	2.7%	2.9%	2.3%	2.4%	2.4%
ES	3.4%	3.2%	3.1%	3.0%	3.9%	3.7%	3.7%	3.8%	3.5%	3.3%	3.3%	3.4%	5.2%	4.8%	4.5%	4.4%	7.8%	7.7%	7.2%	6.8%	11.0%	10.1%	9.4%	9.5%
FI	1.5%	1.4%	1.5%	1.5%	1.2%	1.1%	1.4%	1.3%	0.8%	0.8%	1.0%	0.9%	2.7%	2.6%	2.6%	2.8%	3.1%	2.8%	3.1%	2.8%	2.1%	2.2%	2.2%	2.2%
FR	2.6%	2.5%	2.4%	2.3%	3.0%	2.9%	2.9%	2.9%	3.1%	3.0%	3.0%	2.8%	4.2%	3.9%	3.8%	3.9%	5.2%	5.0%	4.9%	4.8%	4.6%	4.0%	3.9%	4.2%
GR	37.4%	35.2%	34.0%	30.3%	44.0%	43.2%	43.1%	41.1%	43.1%	42.3%	42.1%	40.4%	39.5%	37.1%	36.0%	32.0%	55.1%	53.1%	53.1%	48.6%	53.5%	51.9%	51.2%	47.6%
HR	4.8%	4.3%	4.2%	4.3%	4.6%	4.6%	4.5%	5.3%	2.7%	2.6%	2.5%	3.9%	11.9%	10.4%	9.7%	9.8%	11.8%	10.6%	10.2%	10.9%	10.8%	9.6%	9.2%	10.8%
HU	5.2%	4.6%	4.5%	4.4%	8.0%	7.0%	7.0%	7.3%	7.3%	6.4%	6.1%	6.0%	5.0%	4.4%	4.3%	4.1%	5.1%	4.7%	4.5%	4.5%	7.5%	6.9%	6.2%	5.7%
IE	4.3%	3.3%	3.3%	4.0%	6.1%	5.4%	5.4%	5.9%	6.1%	5.4%	5.3%	5.9%	5.0%	3.3%	3.5%	5.4%	6.9%	5.4%	6.1%	8.5%	6.9%	5.2%	5.9%	8.1%
IS	2.5%	2.6%	2.5%	2.9%	2.0%	2.0%	1.8%	1.8%	1.7%	1.6%	1.5%	1.6%	3.5%	3.9%	3.9%	4.5%	7.0%	8.0%	7.3%	7.4%	3.0%	3.7%	3.9%	4.6%
IT	7.2%	6.7%	6.4%	6.1%	5.5%	5.1%	5.1%	5.1%	3.4%	3.5%	3.5%	3.6%	12.4%	11.4%	10.8%	10.4%	17.1%	16.4%	16.0%	15.4%	20.4%	19.1%	18.8%	18.6%
LT	1.7%	1.5%	1.4%	1.4%	2.0%	1.8%	1.7%	1.8%	1.8%	1.6%	1.5%	1.5%	2.4%	2.5%	2.4%	2.6%	4.4%	4.3%	3.7%	3.1%	3.1%	3.0%	3.1%	3.1%
LU	1.1%	0.9%	1.0%	1.1%	2.4%	2.0%	2.1%	2.0%	2.8%	2.4%	2.4%	2.1%	2.6%	2.4%	2.5%	2.8%	4.0%	4.7%	4.1%	4.5%	4.0%	3.9%	3.5%	3.3%
LV	2.2%	1.9%	1.7%	1.8%	2.8%	2.6%	2.5%	2.4%	3.0%	2.9%	2.7%	2.5%	3.1%	2.8%	2.8%	3.2%	2.9%	2.4%	2.5%	2.6%	4.3%	3.7%	3.5%	4.1%
MT	3.0%	3.0%	3.0%	3.5%	2.9%	2.7%	2.4%	2.8%	2.7%	2.5%	2.2%	2.6%	8.2%	8.5%	8.2%	7.6%	8.5%	7.9%	7.7%	8.8%	12.4%	11.2%	12.0%	10.6%
NL	2.0%	2.0%	1.9%	2.0%	1.0%	1.1%	1.2%	1.3%	0.8%	0.9%	1.0%	1.0%	4.4%	4.3%	4.4%	4.8%	5.6%	5.5%	5.4%	5.3%	6.3%	5.9%	5.9%	5.3%
NO	1.3%	1.3%	1.5%	1.7%	0.5%	0.5%	0.4%	0.4%	0.2%	0.2%	0.2%	0.2%	3.5%	3.1%	3.0%	4.4%	2.2%	2.4%	2.6%	2.6%	0.7%	1.0%	1.0%	1.1%
PL	4.8%	4.8%	4.8%	4.9%	3.8%	3.6%	3.7%	3.8%	1.9%	1.8%	1.8%	1.9%	7.5%	7.5%	7.2%	7.6%	8.8%	8.8%	8.6%	9.3%	11.8%	11.2%	11.1%	10.9%
PT	8.3%	6.5%	6.2%	5.7%	3.8%	3.4%	3.3%	3.3%	2.8%	2.4%	2.3%	2.2%	16.9%	13.2%	12.7%	11.8%	16.6%	13.5%	13.1%	12.2%	23.0%	18.7%	18.5%	17.6%
RO	4.7%	4.1%	3.9%	4.2%	4.4%	3.9%	4.0%	4.2%	3.3%	3.0%	3.0%	3.0%	8.5%	8.1%	7.5%	8.5%	8.0%	7.5%	7.1%	7.9%	12.2%	11.8%	10.6%	12.3%
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%	1.0%	1.0%	1.0%	1.1%	0.4%	0.4%	0.4%	0.5%	0.3%	0.4%	0.3%	0.3%
SI	4.7%	3.7%	3.5%	3.2%	2.8%	2.6%	2.4%	2.3%	3.2%	3.1%	2.6%	2.4%	8.3%	6.6%	5.6%	5.9%	11.6%	9.5%	8.5%	8.6%	12.1%	9.5%	9.2%	9.1%
SK	2.6%	2.6%	2.6%	2.5%	3.1%	3.0%	2.8%	2.9%	1.7%	1.7%	1.6%	1.5%	2.5%	2.5%	2.6%	2.4%	4.8%	4.5%	4.7%	4.7%	3.2%	3.3%	3.0%	2.8%
EU/EEA	2.9%	2.7%	3.0%	2.9%	3.1%	2.9%	3.3%	3.3%	2.5%	2.4%	2.8%	2.7%	5.4%	5.0%	5.1%	5.1%	8.0%	7.7%	7.7%	7.2%	7.5%	7.1%	7.5%	7.3%
GB	1.3%	1.3%	1.2%	1.3%	1.8%	1.7%	1.7%	1.8%	1.5%	1.5%	1.4%	1.5%	2.6%	2.6%	2.6%	3.0%	3.9%	3.9%	4.0%	3.7%	2.2%	3.0%	2.6%	3.1%

%	Non-performing loans and advances: coverage ratio ⁽¹⁾				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			
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20
AT	52.6%	52.0%	52.8%	52.7%	54.4%	54.2%	54.4%	54.7%	34.8%	35.2%	34.9%	35.5%	52.7%	51.7%	53.2%	52.4%	53.7%	52.1%	53.5%	52.4%	43.0%	42.9%	44.8%	47.1%
BE	40.3%	41.2%	40.9%	41.8%	25.4%	25.7%	23.7%	24.5%	19.0%	18.9%	17.1%	18.3%	47.4%	47.8%	49.4%	50.2%	50.5%	48.2%	48.3%	49.8%	29.4%	28.9%	28.0%	35.8%
BG	48.8%	49.0%	49.1%	48.3%	61.4%	62.8%	63.4%	61.9%	41.9%	45.8%	45.6%	47.2%	43.7%	43.2%	43.0%	41.9%	44.9%	43.8%	43.6%	43.1%	39.3%	38.9%	39.2%	39.2%
CY	47.1%	49.0%	50.6%	46.6%	44.0%	46.1%	47.8%	44.3%	35.1%	39.1%	40.8%	39.0%	52.8%	54.7%	56.5%	51.7%	54.5%	56.7%	58.3%	54.1%	48.6%	51.3%	52.4%	47.0%
CZ	58.1%	57.4%	56.9%	56.0%	55.4%	56.9%	56.9%	56.5%	38.4%	38.5%	37.9%	37.1%	60.6%	58.0%	57.0%	55.4%	60.1%	59.6%	60.1%	56.1%	47.5%	48.3%	51.1%	50.5%
DE	39.8%	39.1%	39.2%	37.9%	33.2%	33.2%	31.7%	30.7%	22.0%	21.2%	19.7%	18.2%	45.2%	43.7%	44.7%	42.7%	48.4%	41.6%	39.0%	45.3%	31.8%	32.0%	31.5%	28.5%
DK	30.8%	31.1%	34.5%	34.5%	45.9%	44.9%	45.8%	44.0%	26.7%	27.2%	26.8%	24.5%	36.6%	37.2%	42.7%	41.3%	41.7%	42.0%	43.5%	40.2%	39.1%	31.6%	36.4%	34.6%
EE	32.7%	34.2%	33.9%	32.9%	27.1%	26.0%	25.9%	26.8%	22.3%	23.6%	23.5%	24.6%	37.1%	40.8%	39.7%	37.8%	32.8%	36.4%	33.9%	34.8%	36.4%	38.7%	32.7%	30.7%
ES	42.9%	42.9%	43.3%	43.3%	37.8%	38.0%	38.3%	39.2%	23.2%	23.7%	24.5%	25.1%	49.2%	49.2%	49.7%	48.6%	46.4%	46.2%	48.0%	49.0%	35.5%	35.3%	35.8%	36.0%
FI	29.2%	31.5%	31.6%	32.6%	16.7%	20.6%	19.6%	23.6%	4.3%	4.9%	5.3%	6.7%	39.1%	40.0%	41.8%	43.0%	42.9%	44.8%	42.0%	42.4%	19.6%	18.7%	19.0%	24.0%
FR	50.7%	50.2%	50.3%	49.5%	49.6%	49.0%	48.9%	48.6%	26.6%	24.2%	25.0%	23.2%	52.0%	51.5%	51.8%	50.5%	51.8%	51.7%	51.5%	49.7%	34.1%	28.9%	31.3%	31.1%
GR	45.3%	44.7%	45.2%	44.3%	40.2%	40.3%	41.4%	40.8%	31.9%	32.1%	33.3%	32.7%	49.7%	48.9%	48.7%	48.5%	49.1%	49.2%	49.4%	49.4%	39.4%	39.6%	39.2%	38.7%
HR	63.5%	65.8%	67.8%	67.5%	67.4%	65.6%	67.0%	65.4%	49.7%	49.0%	51.1%	65.8%	61.6%	65.5%	67.8%	68.4%	68.5%	68.3%	70.2%	69.8%	46.1%	52.7%	52.7%	59.5%
HU	66.8%	66.5%	65.1%	66.4%	70.8%	71.4%	70.1%	70.3%	58.9%	60.7%	59.0%	59.4%	59.7%	57.9%	56.5%	58.8%	60.1%	55.5%	55.5%	57.9%	58.1%	54.4%	54.3%	57.3%
IE	27.1%	27.0%	27.6%	29.8%	23.7%	24.0%	25.3%	26.6%	20.4%	20.5%	21.6%	23.1%	32.8%	33.5%	32.0%	34.2%	34.7%	34.5%	32.1%	28.9%	27.3%	24.5%	24.0%	30.0%
IT	27.8%	27.6%	30.3%	29.3%	17.9%	17.5%	19.0%	17.9%	6.0%	6.4%	7.5%	6.8%	33.3%	31.5%	34.1%	34.3%	25.9%	24.7%	33.1%	30.5%	27.8%	26.6%	21.2%	20.0%
IS	52.8%	53.8%	53.8%	52.7%	47.3%	47.1%	47.1%	46.0%	32.2%	31.8%	31.9%	31.8%	54.5%	55.9%	56.0%	54.9%	55.8%	55.9%	55.9%	54.5%	41.9%	44.2%	44.1%	44.5%
LT	32.9%	31.6%	32.1%	31.5%	24.0%	24.1%	25.0%	24.5%	19.5%	20.1%	19.5%	18.4%	40.8%	37.7%	37.9%	37.6%	42.4%	40.2%	39.3%	37.6%	38.0%	39.7%	39.3%	34.1%
LU	36.3%	40.7%	39.8%	38.6%	20.4%	24.1%	24.2%	24.9%	10.3%	11.0%	12.3%	11.6%	40.1%	43.9%	42.8%	40.2%	45.9%	47.7%	46.7%	43.8%	38.9%	40.5%	37.2%	34.0%
LV	32.9%	35.1%	39.2%	36.9%	35.5%	38.1%	40.5%	41.5%	32.8%	36.7%	40.0%	40.5%	30.8%	32.6%	38.2%	34.1%	34.6%	38.2%	38.5%	32.2%	25.8%	26.9%	33.6%	28.1%
MT	25.9%	25.8%	26.3%	30.6%	18.6%	23.3%	26.0%	23.8%	13.8%	14.9%	23.9%	5.2%	33.3%	30.8%	32.0%	35.9%	38.0%	37.7%	37.1%	38.0%	31.1%	26.6%	16.1%	7.3%
NL	24.2%	25.5%	25.7%	27.9%	19.1%	16.9%	16.0%	16.4%	8.5%	7.2%	7.5%	7.6%	26.2%	28.5%	29.4%	31.5%	22.0%	24.5%						

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		
	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	
AT	1.8%	1.8%	1.5%	1.5%	18.2%	18.6%	3.5%	3.6%	1.0%	1.0%	7.6%	7.4%	13.6%	13.2%	4.2%	4.3%	3.4%	3.5%	2.2%	2.1%	
BE	3.8%	4.0%	0.9%	0.9%	15.4%	14.9%	4.4%	4.5%	1.1%	1.2%	9.9%	10.2%	16.9%	15.1%	5.8%	5.8%	1.6%	1.7%	2.6%	2.8%	
BG	6.2%	6.1%	0.8%	0.9%	25.5%	25.5%	4.5%	4.6%	0.6%	0.6%	7.4%	7.7%	23.7%	23.4%	5.7%	5.7%	4.5%	4.6%	2.1%	2.3%	
CY	1.3%	1.3%	0.5%	0.7%	8.9%	8.9%	1.2%	0.7%	0.6%	0.6%	14.4%	13.1%	22.0%	21.1%	6.0%	6.4%	17.6%	18.9%	1.3%	1.2%	
CZ	3.7%	3.9%	0.6%	0.5%	24.3%	23.7%	4.9%	4.8%	1.1%	1.1%	4.3%	4.6%	16.2%	16.3%	5.3%	5.8%	1.5%	1.5%	1.9%	1.9%	
DE	0.6%	0.6%	0.9%	0.9%	13.9%	14.0%	7.9%	8.0%	1.5%	1.6%	2.1%	2.2%	8.6%	8.2%	5.8%	5.7%	1.0%	1.0%	2.9%	2.8%	
DK	2.5%	2.6%	0.7%	0.6%	8.5%	8.5%	2.7%	2.7%	0.3%	0.3%	2.6%	2.7%	6.9%	6.5%	4.1%	4.2%	0.8%	0.8%	1.2%	1.3%	
EE	7.6%	7.8%	0.6%	0.6%	13.0%	12.9%	6.0%	5.8%	0.6%	0.6%	3.5%	3.6%	14.7%	14.1%	9.3%	9.0%	1.6%	1.7%	0.7%	0.7%	
ES	2.5%	2.5%	1.9%	1.8%	18.3%	18.3%	5.9%	5.7%	0.7%	0.7%	7.6%	7.6%	17.0%	17.3%	6.3%	6.5%	4.9%	5.5%	3.5%	3.4%	
FI	5.4%	5.4%	1.3%	1.1%	9.1%	10.9%	5.5%	4.3%	0.8%	0.9%	4.5%	4.6%	7.1%	7.0%	6.9%	6.7%	0.9%	0.9%	2.1%	2.1%	
FR	3.8%	3.7%	2.2%	2.1%	13.6%	13.4%	4.3%	4.3%	0.6%	0.6%	4.3%	4.4%	12.6%	12.6%	5.9%	6.0%	2.3%	2.5%	2.5%	2.5%	
GR	1.8%	1.8%	1.4%	1.4%	18.6%	19.3%	6.5%	6.6%	0.2%	0.2%	9.2%	8.7%	22.1%	21.5%	12.6%	13.3%	9.7%	9.7%	1.3%	1.3%	
HR	5.0%	4.9%	0.7%	0.6%	18.3%	18.1%	6.4%	6.4%	2.1%	2.2%	6.2%	6.2%	21.1%	21.0%	7.2%	7.3%	12.6%	13.1%	2.2%	2.3%	
HU	6.4%	6.7%	0.7%	0.8%	21.2%	21.2%	5.4%	5.9%	0.9%	1.0%	5.3%	5.3%	22.2%	20.7%	7.8%	7.9%	4.3%	4.5%	2.0%	2.1%	
IE	5.0%	5.1%	0.6%	0.5%	20.2%	20.1%	3.0%	2.9%	0.6%	0.5%	2.5%	2.5%	9.2%	9.3%	4.9%	4.7%	7.6%	7.9%	4.8%	4.8%	
IS	12.9%	13.3%	0.4%	0.4%	17.2%	17.0%	0.7%	0.7%	0.6%	0.6%	12.0%	12.0%	9.3%	8.8%	5.6%	5.6%	6.0%	6.1%	3.9%	3.9%	
IT	2.1%	2.1%	1.0%	1.2%	26.9%	27.9%	3.5%	3.7%	1.0%	1.0%	9.2%	9.1%	15.6%	15.7%	5.0%	5.3%	3.2%	3.4%	3.0%	3.1%	
LT	3.2%	3.5%	0.3%	0.3%	15.7%	15.8%	8.8%	8.8%	0.6%	0.6%	3.3%	3.4%	21.3%	20.1%	11.7%	11.6%	2.5%	2.6%	2.2%	2.3%	
LU	13.4%	13.8%	0.9%	0.9%	10.2%	9.7%	0.9%	0.9%	0.4%	0.4%	6.3%	6.2%	7.9%	7.7%	5.4%	5.5%	1.5%	1.5%	1.6%	1.4%	
LV	11.9%	12.1%	0.3%	0.3%	13.0%	12.4%	8.1%	10.5%	1.2%	1.2%	2.2%	2.1%	13.4%	12.1%	9.6%	9.2%	4.2%	4.1%	1.4%	1.7%	
MT	0.1%	0.1%	0.0%	0.0%	10.4%	10.4%	6.9%	6.7%	1.3%	1.2%	7.8%	7.9%	16.2%	15.9%	4.5%	4.9%	8.3%	8.9%	5.4%	5.1%	
NL	13.1%	13.9%	3.5%	3.4%	15.1%	14.7%	3.1%	3.3%	0.7%	0.8%	3.2%	3.2%	14.1%	14.1%	7.1%	7.1%	1.6%	1.6%	2.4%	2.4%	
NO	4.4%	4.5%	5.5%	5.3%	9.3%	8.8%	4.0%	4.2%	0.4%	0.4%	8.8%	9.4%	6.0%	5.3%	14.6%	14.0%	1.4%	1.5%	3.3%	3.2%	
PL	1.2%	1.3%	1.9%	2.0%	24.2%	24.1%	4.3%	2.9%	0.9%	1.0%	5.0%	5.3%	18.3%	18.2%	6.8%	7.4%	3.4%	3.9%	4.9%	5.4%	
PT	3.6%	3.6%	0.4%	0.5%	17.0%	17.2%	3.2%	2.8%	1.4%	1.4%	10.7%	10.6%	15.1%	15.4%	6.5%	6.2%	6.9%	7.5%	1.3%	1.5%	
RO	7.7%	8.3%	0.4%	0.4%	24.2%	23.7%	3.7%	3.6%	1.3%	1.3%	10.7%	10.5%	23.0%	23.1%	8.6%	8.5%	2.3%	2.3%	2.6%	2.5%	
SE	1.2%	1.2%	1.6%	1.5%	5.9%	5.7%	3.2%	3.1%	0.7%	0.7%	2.8%	2.8%	5.2%	4.7%	4.9%	4.8%	1.0%	1.0%	1.6%	1.6%	
SI	1.2%	1.4%	0.7%	0.7%	28.4%	30.0%	4.8%	4.1%	0.9%	0.9%	6.1%	6.6%	22.5%	20.8%	13.0%	13.1%	3.2%	3.5%	4.4%	4.6%	
SK	4.0%	4.1%	0.6%	0.9%	19.4%	19.9%	10.8%	10.1%	1.7%	1.7%	5.6%	5.3%	16.9%	16.2%	8.8%	9.4%	1.1%	1.1%	2.6%	2.6%	
EU/EEA	3.7%	3.8%	1.8%	1.7%	15.8%	15.8%	4.7%	4.7%	0.8%	0.8%	5.2%	5.3%	12.6%	12.6%	6.1%	6.1%	2.6%	2.8%	2.7%	2.6%	
GB	2.6%	2.7%	2.8%	2.8%	18.9%	17.8%	2.7%	2.8%	1.0%	0.9%	4.1%	4.4%	15.7%	15.6%	5.0%	5.2%	4.1%	4.3%	3.9%	3.8%	

Distribution of NFC loans and advances by NACE code (other than trading exposures) (2/2)																					
%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services				
	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20			
AT	1.3%	1.3%	27.5%	27.8%	8.8%	8.6%	2.2%	2.2%	0.3%	0.3%	0.1%	0.1%	1.0%	1.1%	0.6%	0.6%	1.4%	1.2%			
BE	2.1%	2.2%	13.4%	13.9%	7.1%	7.4%	5.0%	5.1%	0.6%	0.6%	0.2%	0.3%	5.8%	6.1%	0.7%	0.7%	2.6%	2.6%			
BG	1.1%	1.0%	11.8%	12.4%	2.0%	2.1%	1.2%	1.3%	0.1%	0.1%	0.2%	0.2%	0.5%	0.5%	0.3%	0.2%	1.7%	0.7%			
CY	0.0%	0.0%	16.3%	16.6%	4.1%	4.3%	1.3%	1.2%	0.0%	0.0%	1.2%	1.3%	2.0%	2.1%	0.6%	0.6%	0.9%	0.9%			
CZ	0.0%	0.0%	23.8%	23.5%	4.1%	4.6%	2.2%	2.0%	0.0%	0.0%	0.2%	0.2%	0.7%	0.7%	1.2%	1.2%	4.2%	3.8%			
DE	4.2%	3.9%	36.3%	37.2%	4.3%	4.1%	4.6%	4.6%	0.3%	0.3%	0.2%	0.2%	1.5%	1.4%	0.4%	0.5%	2.9%	2.8%			
DK	1.5%	1.5%	60.4%	61.1%	2.1%	1.8%	2.1%	2.1%	0.2%	0.3%	0.4%	0.4%	0.7%	0.7%	0.9%	0.8%	1.4%	1.1%			
EE	0.0%	0.0%	31.5%	32.5%	4.4%	4.3%	3.4%	3.4%	0.0%	0.0%	0.2%	0.1%	0.8%	0.8%	0.7%	0.8%	1.2%	1.3%			
ES	1.9%	2.9%	12.4%	11.9%	4.3%	4.5%	2.9%	3.0%	0.3%	0.2%	0.6%	0.6%	1.8%	1.8%	0.7%	0.8%	6.5%	4.9%			
FI	6.4%	6.0%	39.2%	38.9%	5.6%	6.0%	2.5%	2.4%	0.0%	0.0%	0.3%	0.3%	0.9%	1.0%	0.5%	0.6%	0.8%	1.0%			
FR	5.2%	5.1%	21.8%	21.3%	4.9%	5.2%	5.5%	5.7%	0.9%	1.0%	0.3%	0.3%	1.9%	1.9%	0.6%	0.6%	6.7%	6.8%			
GR	0.0%	0.0%	7.1%	7.0%	2.5%	2.0%	1.4%	1.4%	0.0%	0.0%	0.2%	0.2%	1.4%	1.4%	1.5%	1.8%	2.5%	2.4%			
HR	0.8%	0.5%	7.0%	7.3%	5.2%	4.9%	2.2%	2.3%	0.5%	0.5%	0.2%	0.2%	0.7%	0.7%	1.1%	0.9%	0.5%	0.5%			
HU	2.6%	2.3%	13.3%	13.4%	2.4%	2.6%	2.6%	2.8%	0.1%	0.0%	0.2%	0.2%	0.5%	0.5%	0.2%	0.2%	1.8%	1.7%			
IE	1.7%	1.3%	21.5%	22.2%	2.9%	2.6%	5.1%	5.0%	0.0%	0.0%	1.2%	1.2%	4.7%	4.8%	1.8%	1.9%	2.7%	2.7%			
IS	1.9%	1.7%	22.2%	22.7%	0.9%	0.9%	4.5%	4.4%	0.0%	0.0%	0.3%	0.3%	0.4%	0.3%	0.7%	0.7%	0.7%	0.5%			
IT	0.9%	1.1%	13.1%	13.2%	5.5%	5.7%	2.2%	2.3%	0.0%	0.0%	0.1%	0.1%	1.2%	1.3%	0.6%	0.6%	5.7%	3.2%			
LT	0.1%	0.2%	23.6%	25.9%	1.5%	1.5%	2.6%	3.1%	0.0%	0.0%	0.1%	0.1%	0.7%	0.7%	0.3%	0.3%	1.7%	1.2%			
LU	5.0%	4.3%	10.5%	10.6%	2.9%	2.8%	21.9%	21.8%	0.1%	0.1%	0.3%	0.3%	2.2%	2.4%	0.3%	0.3%	8.3%	9.3%			
LV	0.0%	0.0%	28.6%	28.5%	0.8%	0.7%	1.6%	1.5%	0.3%	0.3%	0.2%	0.2%	0.6%	0.6%	0.3%	0.3%	2.3%	2.1%			
MT	0.1%	0.1%	18.6%	18.8%	8.3%	8.6%	4.7%	4.9%	0.2%	0.2%	0.6%	0.6%	4.3%	3.6%	1.5%	1.5%	0.8%	0.7%			
NL	3.1%	3.0%	18.5%	18.8%	4.0%	3.7%	3.0%	3.1%	0.1%	0.1%	0.2%	0.2%	3.0%	3.2%	0.5%	0.5%	3.6%	2.9%			
NO	0.2%	0.2%	25.5%	26.2%	7.2%	7.0%	6.2%	6.7%	0.1%	0.0%	0.4%	0.4%	1.8%	1.7%	0.3%	0.4%	0.6%	0.7%			
PL	0.5%	0.4%	13.7%	14.6%	8.2%	7.0%	2.0%	1.9%	0.0%	0.0%	0.2%	0.3%	1.6%	1.7%	0.6%	0.6%	2.3%	1.8%			
PT	3.0%	3.0%	12.7%	11.9%	4.9%	4.8%	2.7%	2.7%	0.2%	0.1%	0.6%	0.6%	1.8%	1.9%	1.1%	1.2%	6.8%	7.2%			
RO	0.1%	0.1%	6.9%	7.1%	2.1%	2.1%	2.1%	2.1%	0.0%	0.0%	0.2%	0.2%	2.8%	2.8%	0.6%	0.6%	0.8%	0.7%			
SE	6.4%	4.9%	57.1%	59.5%	4.4%	4.4%	1.8%	1.7%	0.1%	0.1%	0.2%	0.2%	0.6%	0.5%	0.4%	0.4%	1.1%	1.1%			
SI	0.4%	0.4%	4.2%	4.6%	4.9%	4.7%	1.7%	1.8%	0.0%	0.0%	0.3%	0.3%	1.2%	1.3%	0.8%	0.9%	1.3%	0.3%			
SK	0.8%	0.8%	15.6%	16.1%	3.2%	3.3%	3.4%	3.3%	0.1%	0.1%	0.2%	0.2%	1.6%	1.5%	0.7%	0.8%	3.0%	2.6%			
EU/EEA	3.4%	3.4%	24.3%	24.4%	4.8%	4.8%	3.8%	3.9%	0.4%	0.4%	0.3%	0.3%	1.9%	1.9%	0.6%	0.6%	4.6%	4.0%			
GB	0.2%	0.6%	24.4%	24.0%	4.2%	4.3%	4.7%	4.7%	0.2%	0.4%	1.0%	1.1%	2.1%	2.1%	0.8%	0.8%	1.6%	1.8%			

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

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. As of Q1 2020 onward 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		
	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	
AT	3.7%	3.3%	6.2%	6.4%	3.3%	3.3%	4.0%	3.3%	1.7%	1.8%	3.8%	3.8%	3.8%	3.7%	3.6%	3.6%	4.0%	4.3%	2.3%	2.5%	
BE	3.5%	3.7%	2.0%	3.0%	3.7%	4.0%	2.3%	2.6%	2.4%	2.2%	4.8%	4.9%	5.1%	5.8%	2.8%	3.1%	5.0%	5.4%	2.3%	2.0%	
BG	5.3%	5.5%	55.7%	54.6%	6.3%	7.2%	10.4%	10.7%	22.9%	23.4%	25.6%	23.7%	10.7%	12.5%	6.0%	7.1%	10.6%	10.6%	3.5%	14.5%	
CY	24.1%	22.7%	70.2%	6.6%	27.0%	19.9%	3.3%	3.0%	6.7%	5.1%	47.2%	36.9%	33.5%	29.3%	8.9%	5.9%	10.0%	8.4%	17.6%	11.5%	
CZ	0.9%	1.3%	0.5%	0.6%	4.8%	5.2%	6.6%	6.7%	1.9%	2.0%	4.9%	4.1%	3.2%	3.3%	1.5%	3.6%	4.1%	3.9%	1.0%	1.0%	
DE	4.5%	3.7%	4.8%	4.4%	3.1%	3.3%	1.4%	1.4%	1.7%	1.2%	7.3%	6.8%	3.1%	4.2%	8.0%	9.0%	4.9%	5.1%	1.1%	2.9%	
DK	14.2%	8.1%	17.0%	16.3%	2.8%	2.8%	0.3%	0.3%	4.5%	4.4%	4.9%	4.7%	4.7%	5.3%	14.7%	15.9%	4.6%	5.2%	2.6%	2.7%	
EE	4.3%	3.5%	0.1%	0.0%	3.5%	3.8%	2.2%	2.2%	0.4%	0.6%	7.1%	6.4%	1.9%	2.4%	1.7%	1.4%	6.2%	6.6%	1.9%	1.6%	
ES	5.6%	5.5%	2.3%	3.3%	4.5%	4.4%	2.8%	3.2%	2.1%	2.1%	9.6%	8.6%	5.2%	5.2%	3.8%	3.5%	4.2%	4.4%	2.1%	2.1%	
FI	7.1%	8.7%	20.6%	25.9%	6.3%	5.6%	2.1%	0.7%	1.8%	0.1%	2.8%	2.6%	2.3%	2.5%	4.6%	6.3%	2.7%	3.3%	2.2%	1.4%	
FR	4.6%	4.6%	3.9%	4.8%	3.9%	4.5%	2.4%	2.1%	3.9%	3.5%	8.0%	7.5%	4.9%	4.9%	3.4%	4.2%	7.2%	6.9%	4.0%	3.6%	
GR	43.2%	42.1%	39.8%	39.2%	37.9%	33.9%	2.3%	2.2%	19.9%	20.6%	53.2%	50.0%	46.5%	42.7%	20.1%	17.5%	29.6%	25.8%	47.2%	42.5%	
HR	15.6%	14.6%	3.1%	3.4%	15.5%	16.0%	6.1%	5.5%	1.0%	0.9%	18.7%	20.2%	6.9%	6.9%	3.6%	4.0%	5.8%	6.4%	1.7%	1.6%	
HU	2.2%	2.5%	2.0%	2.3%	5.8%	5.4%	2.4%	1.2%	7.9%	6.1%	7.1%	5.4%	3.7%	3.7%	4.5%	4.6%	2.4%	2.5%	2.7%	2.1%	
IE	5.8%	6.5%	1.2%	2.3%	1.4%	1.7%	0.1%	2.3%	0.8%	0.0%	5.3%	5.3%	4.9%	5.7%	2.9%	3.5%	3.8%	6.5%	0.4%	1.5%	
IS	1.4%	1.3%	49.3%	50.1%	2.8%	2.8%	0.0%	0.0%	12.0%	11.8%	5.7%	5.9%	3.0%	2.8%	5.1%	5.5%	7.8%	13.8%	0.9%	1.1%	
IT	11.0%	10.7%	7.1%	6.5%	8.4%	7.8%	3.7%	3.1%	6.6%	6.4%	29.6%	28.5%	8.5%	8.2%	9.0%	8.0%	13.9%	13.2%	3.7%	3.3%	
LT	2.5%	3.0%	8.8%	8.9%	4.7%	5.1%	0.0%	0.1%	0.6%	0.5%	10.3%	10.5%	1.6%	1.9%	0.5%	0.4%	11.9%	9.3%	0.1%	0.1%	
LU	3.6%	3.8%	0.6%	0.6%	2.4%	3.5%	7.1%	6.9%	4.4%	4.3%	4.2%	4.4%	3.6%	3.4%	2.8%	3.4%	3.9%	4.2%	3.3%	3.2%	
LV	1.9%	1.5%	3.5%	3.6%	9.9%	9.5%	0.9%	1.1%	0.0%	0.0%	4.0%	4.4%	2.3%	2.5%	3.5%	5.4%	0.5%	0.6%	0.4%	0.3%	
MT	12.7%	12.4%	6.2%	0.0%	7.8%	6.9%	0.7%	0.7%	0.3%	0.1%	27.7%	26.5%	10.1%	9.4%	9.6%	1.0%	5.4%	5.0%	0.3%	0.3%	
NL	7.7%	7.3%	8.3%	11.6%	4.4%	4.8%	1.2%	1.1%	4.6%	4.3%	5.8%	6.3%	3.9%	5.1%	5.2%	1.6%	3.7%	4.3%	1.3%	2.8%	
NO	0.3%	0.4%	18.0%	27.4%	1.5%	2.1%	1.2%	0.5%	4.9%	4.9%	1.1%	1.1%	6.9%	6.3%	9.9%	11.2%	0.6%	0.8%	0.9%	0.3%	
PL	6.2%	7.2%	6.9%	4.9%	7.4%	8.0%	2.8%	4.3%	2.7%	2.9%	17.9%	17.6%	6.7%	7.5%	5.7%	5.8%	16.6%	14.6%	2.3%	2.4%	
PT	10.1%	9.5%	17.0%	15.1%	9.0%	8.5%	2.3%	2.4%	5.2%	5.5%	21.0%	20.1%	9.0%	8.3%	8.5%	8.7%	11.9%	11.7%	7.0%	5.5%	
RO	4.7%	5.1%	49.2%	51.4%	7.8%	11.9%	7.3%	6.8%	3.6%	3.7%	17.4%	17.6%	5.7%	5.6%	5.3%	5.5%	12.0%	12.1%	4.2%	5.4%	
SE	0.7%	0.7%	15.2%	20.1%	3.2%	3.2%	0.2%	0.3%	0.0%	0.0%	1.3%	1.4%	1.1%	1.3%	4.5%	4.5%	0.5%	0.7%	0.3%	0.4%	
SI	8.7%	8.1%	4.0%	0.2%	2.9%	2.9%	1.1%	1.3%	0.6%	0.7%	13.8%	13.1%	13.8%	14.6%	2.3%	2.7%	8.5%	12.8%	2.0%	2.8%	
SK	5.2%	4.8%	0.3%	0.2%	2.6%	2.5%	1.4%	0.8%	1.4%	1.5%	3.5%	3.3%	3.2%	3.1%	1.2%	1.6%	3.2%	3.7%	0.4%	0.5%	
EU/EEA	6.8%	6.5%	7.1%	8.6%	5.6%	5.6%	2.3%	2.2%	3.3%	3.0%	14.0%	12.9%	6.4%	6.5%	6.1%	6.3%	8.1%	7.8%	2.9%	3.1%	
GB	4.8%	4.9%	5.8%	8.5%	2.7%	2.6%	1.2%	1.6%	0.7%	0.9%	5.0%	4.6%	2.8%	3.4%	2.3%	2.8%	5.2%	5.2%	1.5%	1.6%	

NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (2/2)																					
%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services				
	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20			
AT	1.8%	1.8%	1.5%	1.5%	2.2%	2.6%	3.5%	3.9%	0.0%	0.0%	1.9%	1.8%	6.2%	6.2%	7.4%	8.0%	11.1%	12.5%			
BE	3.6%	3.5%	3.3%	3.1%	3.2%	3.1%	2.0%	2.2%	2.9%	2.9%	2.0%	1.6%	1.1%	1.3%	4.2%	3.8%	5.7%	6.6%			
BG	13.9%	0.0%	18.8%	18.7%	17.2%	16.8%	12.4%	12.5%	0.1%	0.2%	7.0%	7.1%	2.6%	2.8%	46.6%	41.0%	40.5%	28.6%			
CY	0.0%	0.0%	24.4%	21.9%	23.2%	20.3%	33.5%	27.0%	0.0%	0.0%	29.7%	29.2%	4.5%	2.9%	43.2%	37.2%	45.6%	44.1%			
CZ	19.7%	23.5%	0.4%	0.3%	3.2%	4.1%	1.8%	2.4%	0.0%	0.0%	1.4%	1.3%	0.5%	0.6%	2.8%	5.0%	2.4%	2.6%			
DE	1.1%	3.5%	0.9%	1.1%	2.4%	2.6%	2.3%	2.8%	0.0%	0.0%	1.1%	1.1%	0.8%	0.6%	2.6%	2.7%	1.9%	2.0%			
DK	3.4%	3.0%	1.3%	1.6%	2.8%	2.5%	1.3%	2.0%	0.0%	0.0%	1.6%	0.8%	6.3%	5.9%	1.7%	2.1%	1.8%	1.8%			
EE	0.0%	0.0%	1.0%	1.1%	9.1%	8.9%	1.3%	1.3%	0.0%	0.0%	2.9%	1.3%	3.6%	3.6%	4.7%	4.5%	1.1%	0.7%			
ES	2.0%	2.0%	3.3%	3.3%	4.8%	4.1%	3.6%	3.5%	0.6%	0.7%	6.3%	5.7%	4.3%	4.7%	6.0%	5.5%	2.8%	3.1%			
FI	0.5%	0.6%	0.7%	0.8%	1.6%	2.3%	2.7%	0.9%	0.0%	0.0%	1.1%	1.2%	3.1%	3.2%	3.7%	3.5%	0.5%	0.5%			
FR	3.0%	3.1%	2.9%	2.8%	3.4%	3.4%	1.9%	2.6%	1.1%	1.0%	2.9%	3.2%	2.4%	2.3%	4.5%	4.5%	3.5%	3.4%			
GR	56.5%	12.6%	36.8%	33.0%	54.7%	41.4%	24.3%	22.6%	66.5%	35.2%	53.0%	49.3%	33.5%	29.5%	26.4%	20.5%	46.1%	37.1%			
HR	43.8%	73.7%	13.7%	13.1%	8.7%	5.3%	7.2%	10.0%	0.0%	0.0%	12.8%	13.5%	0.7%	0.9%	5.9%	7.1%	6.7%	9.1%			
HU	5.3%	6.5%	3.5%	3.6%	4.1%	2.1%	2.4%	2.2%	0.3%	0.1%	1.0%	1.3%	3.2%	3.1%	2.1%	3.3%	13.6%	21.5%			
IE	2.6%	3.5%	6.5%	10.4%	2.5%	4.6%	3.1%	7.2%	0.0%	0.0%	0.9%	0.9%	1.4%	2.9%	3.4%	5.0%	3.3%	4.3%			
IS	0.3%	0.3%	2.7%	3.3%	8.9%	8.5%	11.0%	11.4%	0.0%	0.0%	1.2%	1.2%	0.4%	0.9%	7.0%	8.5%	1.9%	2.0%			
IT	5.9%	5.4%	15.8%	15.3%	5.6%	5.1%	10.2%	9.6%	0.9%	0.9%	8.2%	6.3%	4.7%	4.7%	16.2%	13.9%	4.0%	6.5%			
LT	0.0%	0.0%	1.8%	1.9%	1.6%	2.3%	2.2%	1.8%	0.0%	0.0%	0.6%	5.3%	3.9%	3.5%	1.2%	0.8%	0.2%	0.1%			
LU	0.4%	0.5%	4.4%	4.2%	4.0%	4.3%	0.4%	0.4%	0.1%	0.5%	4.1%	2.3%	2.6%	3.3%	3.9%	3.9%	1.5%	2.5%			
LV	0.0%	0.0%	1.3%	2.8%	1.9%	1.6%	0.8%	0.9%	0.0%	0.0%	0.4%	0.4%	1.0%	0.3%	3.8%	1.9%	0.7%	0.6%			
MT	0.3%	0.0%	5.5%	5.0%	10.2%	9.5%	1.1%	5.5%	0.0%	0.0%	3.6%	5.3%	3.7%	4.4%	1.3%	1.2%	17.9%	20.0%			
NL	6.9%	8.2%	1.8%	1.6%	4.8%	5.9%	2.3%	2.8%	0.0%	0.1%	2.5%	4.5%	4.0%	3.2%	4.0%	5.0%	5.7%	4.2%			
NO	8.2%	7.4%	0.7%	0.7%	6.1%	5.2%	1.3%	1.1%	0.0%	0.0%	0.1%	0.1%	2.7%	2.6%	2.1%	2.0%	0.2%	0.2%			
PL	0.8%	1.5%	8.5%	8.2%	3.0%	3.7%	6.9%	8.4%	0.0%	0.0%	6.9%	7.5%	2.9%	3.1%	2.4%	2.8%	4.5%	4.9%			
PT	13.9%	13.1%	14.0%	12.8%	19.1%	16.2%	10.3%	10.4%	0.0%	0.1%	15.1%	14.7%	6.7%	5.7%	36.2%	33.5%	22.2%	19.2%			
RO	5.3%	5.3%	3.7%	3.5%	11.3%	11.4%	2.9%	3.2%	2.0%	2.2%	2.0%	2.2%	2.0%	2.0%	2.6%	3.3%	8.0%	10.0%			
SE	0.4%	0.7%	0.2%	0.2%	0.4%	0.4%	0.6%	0.9%	0.0%	0.0%	0.1%	0.7%	1.0%	0.5%	1.0%	1.8%	3.6%	3.4%			
SI	0.1%	0.1%	7.3%	7.1%	13.4%	14.5%	7.9%	7.3%	0.9%	1.4%	0.2%	0.3%	12.5%	12.1%	2.6%	2.8%	2.9%	5.1%			
SK	0.0%	0.0%	3.8%	3.3%	1.6%	1.9%	2.3%	2.2%	0.0%	0.0%	1.0%	0.7%	0.2%	0.1%	1.1%	1.0%	1.9%	0.4%			
EU/EEA	2.8%	3.4%	3.0%	3.0%	4.3%	4.1%	3.0%	3.4%	1.1%	0.9%	4.6%	4.5%	3.3%	3.2%	7.2%	6.8%	4.3%	4.4%			
GB	3.1%	1.0%	1.3%	1.6%	1.7%	2.0%	2.1%	3.2%	0.4%	1.1%	2.1%	2.6%	4.9%	5.0%	1.4%	1.9%	4.4%	7.6%			

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 onward 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			
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20
AT	33.7	33.8	34.6	35.0	31.9%	32.0%	32.1%	32.0%	0.3	0.3	0.3	0.3	1.0%	0.9%	0.8%	0.8%
BE	27.5	28.0	28.9	29.6	15.7%	16.0%	15.7%	16.3%	0.8	0.8	0.9	0.9	2.9%	2.8%	2.9%	2.9%
BG	1.8	1.9	1.9	2.0	10.7%	11.0%	11.2%	11.8%	0.3	0.3	0.3	0.3	18.5%	16.4%	15.6%	15.5%
CY	2.6	2.6	2.4	2.3	14.4%	14.8%	14.8%	15.1%	0.7	0.6	0.6	0.5	26.1%	24.3%	24.3%	22.7%
CZ	13.2	13.5	13.6	13.6	26.0%	26.4%	27.4%	27.3%	0.1	0.1	0.1	0.1	0.6%	0.6%	0.4%	0.4%
DE	173.0	183.5	184.8	187.2	29.9%	31.6%	31.0%	31.2%	0.8	0.9	0.6	0.7	0.5%	0.5%	0.4%	0.4%
DK	64.7	64.4	65.1	65.8	47.5%	47.1%	50.1%	52.0%	1.1	1.0	1.0	1.0	1.7%	1.6%	1.5%	1.5%
EE	3.3	3.3	3.4	3.5	30.1%	32.6%	33.4%	35.2%	0.0	0.0	0.0	0.0	0.5%	0.5%	0.6%	0.7%
ES	42.0	39.9	41.0	42.2	12.6%	12.0%	12.1%	11.5%	3.3	1.9	2.0	1.8	7.9%	4.8%	4.8%	4.3%
FI	47.8	47.5	48.9	50.9	48.2%	47.5%	45.3%	46.0%	0.3	0.4	0.5	0.5	0.7%	0.8%	0.9%	1.0%
FR	284.6	290.4	296.7	300.4	32.1%	32.1%	31.6%	30.0%	7.4	6.8	6.9	6.8	2.6%	2.3%	2.3%	2.3%
GR	4.6	4.6	4.8	4.4	5.7%	5.7%	5.9%	5.7%	1.8	1.8	1.8	1.4	39.7%	38.4%	37.6%	32.9%
HR	1.2	1.2	1.2	1.3	9.4%	9.9%	9.6%	10.2%	0.2	0.2	0.2	0.2	14.1%	12.7%	12.7%	12.0%
HU	3.7	4.1	4.2	4.1	16.9%	18.6%	19.0%	19.0%	0.1	0.1	0.1	0.1	3.0%	2.1%	2.0%	1.9%
IE	13.4	12.6	11.0	10.9	17.9%	17.7%	17.8%	17.2%	1.4	0.8	0.9	1.1	10.4%	6.7%	7.9%	9.7%
IS	2.8	2.7	2.3	2.4	23.6%	22.9%	21.5%	21.9%	0.1	0.1	0.1	0.1	2.6%	2.9%	2.7%	3.3%
IT	64.1	61.2	61.6	61.9	12.3%	12.0%	11.8%	11.7%	16.5	14.7	14.5	14.0	25.8%	24.1%	23.6%	22.5%
LT	2.6	2.5	2.5	2.6	22.4%	22.9%	22.9%	26.6%	0.0	0.0	0.0	0.0	1.6%	1.8%	1.6%	1.6%
LU	37.6	39.1	38.4	37.0	34.0%	34.8%	33.7%	34.6%	0.3	0.3	0.3	0.3	0.7%	0.9%	0.8%	0.9%
LV	1.9	1.9	1.9	1.9	25.5%	26.8%	27.0%	28.1%	0.1	0.0	0.0	0.1	3.9%	2.1%	1.8%	2.8%
MT	0.6	0.7	0.6	0.6	9.3%	10.1%	10.0%	10.2%	0.0	0.0	0.0	0.0	6.6%	7.0%	7.6%	7.3%
NL	98.5	99.1	100.6	99.4	30.2%	30.8%	31.1%	31.1%	1.7	1.6	1.6	1.4	1.7%	1.6%	1.6%	1.5%
NO	45.2	45.6	40.4	37.7	36.1%	36.0%	35.1%	33.4%	0.2	0.3	0.2	0.3	0.5%	0.6%	0.6%	0.7%
PL	14.2	14.0	14.1	14.3	18.2%	17.7%	18.8%	19.4%	0.5	0.5	0.5	0.5	3.3%	3.7%	3.6%	3.5%
PT	8.0	8.3	9.1	9.9	11.5%	12.2%	12.6%	13.0%	1.3	1.0	1.2	1.1	16.1%	12.1%	12.6%	10.6%
RO	2.8	2.8	3.0	3.1	11.9%	12.2%	13.0%	14.1%	0.4	0.3	0.3	0.3	14.5%	11.6%	10.4%	9.9%
SE	131.2	135.2	130.7	140.1	60.2%	60.9%	58.0%	59.0%	0.2	0.2	0.2	0.2	0.1%	0.1%	0.1%	0.1%
SI	0.6	0.7	0.7	0.7	7.9%	7.8%	8.1%	8.2%	0.0	0.0	0.0	0.0	5.8%	5.3%	5.0%	5.7%
SK	4.1	4.2	4.2	4.4	17.4%	18.2%	17.8%	18.6%	0.1	0.1	0.1	0.1	2.8%	2.6%	2.4%	2.0%
EU/EEA	1,260.7	1,281.8	1,191.8	1,207.4	27.0%	27.3%	27.1%	26.9%	42.5	37.7	35.8	35.3	3.4%	2.9%	3.0%	2.9%
Memo item: Non-EU/EEA countries	236.8	250.9	132.3	131.6	14.1%	15.3%	10.9%	11.2%	3.6	3.7	2.6	3.1	1.5%	1.5%	2.0%	2.4%
GB	129.4	132.5	39.1	38.4	24.7%	24.7%	20.7%	21.0%	2.4	2.4	0.7	1.2	1.8%	1.8%	1.8%	3.2%

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			
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20
AT	10.9	11.0	10.8	10.7	10.3%	10.4%	10.0%	9.8%	0.5	0.4	0.4	0.3	4.3%	4.0%	3.4%	2.9%
BE	18.7	18.7	19.3	19.4	10.7%	10.7%	10.5%	10.7%	0.7	0.7	0.7	0.7	3.8%	3.5%	3.5%	3.7%
BG	1.2	1.1	1.2	1.2	6.8%	6.6%	6.9%	7.1%	0.3	0.2	0.3	0.2	22.7%	21.5%	21.5%	19.9%
CY	2.5	2.3	2.2	2.0	13.7%	13.3%	13.5%	13.0%	1.6	1.4	1.3	1.1	63.1%	59.8%	59.6%	54.7%
CZ	1.9	1.9	1.9	2.0	3.7%	3.7%	3.8%	3.9%	0.1	0.1	0.1	0.1	4.5%	4.3%	4.3%	3.8%
DE	24.7	16.3	16.4	16.5	4.3%	2.8%	2.8%	2.7%	0.6	0.6	0.5	0.5	2.4%	3.7%	3.2%	3.0%
DK	3.3	3.4	3.3	3.3	2.4%	2.5%	2.5%	2.6%	0.1	0.1	0.1	0.1	3.8%	3.5%	3.7%	3.5%
EE	0.4	0.3	0.3	0.3	3.3%	2.9%	2.9%	3.0%	0.0	0.0	0.0	0.0	2.2%	2.8%	2.5%	1.6%
ES	35.7	34.3	35.1	36.7	10.7%	10.3%	10.4%	10.0%	4.8	4.0	3.9	3.7	13.4%	11.7%	11.2%	10.6%
FI	4.6	4.5	4.5	4.5	4.6%	4.5%	4.2%	4.1%	0.2	0.2	0.2	0.2	4.4%	4.7%	5.1%	5.4%
FR	37.9	38.6	40.3	45.4	4.3%	4.3%	4.3%	4.5%	2.5	2.3	2.2	2.3	6.5%	5.9%	5.6%	5.0%
GR	7.4	7.1	6.8	6.1	9.1%	8.8%	8.4%	8.0%	4.0	3.8	3.7	3.0	53.6%	53.5%	53.8%	49.9%
HR	1.2	1.0	1.0	1.0	9.2%	7.7%	8.1%	8.1%	0.2	0.1	0.1	0.1	17.7%	15.1%	13.2%	14.0%
HU	1.1	1.1	1.0	1.0	4.9%	4.8%	4.6%	4.6%	0.0	0.0	0.0	0.0	2.1%	2.1%	1.8%	1.6%
IE	2.1	1.8	1.5	1.6	2.8%	2.6%	2.5%	2.5%	0.2	0.1	0.1	0.1	8.7%	7.9%	9.0%	7.8%
IS	1.3	1.4	1.3	1.2	11.1%	12.1%	11.6%	11.6%	0.0	0.1	0.1	0.1	2.9%	3.7%	5.5%	5.7%
IT	49.3	46.4	47.0	45.8	9.4%	9.1%	9.0%	8.6%	19.4	18.2	17.4	16.4	39.4%	39.2%	36.9%	35.8%
LT	0.4	0.3	0.4	0.3	3.3%	3.0%	3.2%	3.6%	0.0	0.0	0.0	0.0	13.1%	14.6%	13.1%	13.5%
LU	2.5	2.6	2.5	2.6	2.3%	2.4%	2.2%	2.4%	0.1	0.1	0.1	0.1	2.7%	2.5%	2.8%	2.8%
LV	0.2	0.2	0.2	0.2	3.3%	3.2%	3.0%	3.1%	0.0	0.0	0.0	0.0	1.9%	2.5%	2.8%	2.9%
MT	0.2	0.2	0.2	0.2	3.3%	3.3%	3.6%	3.8%	0.1	0.1	0.1	0.1	38.2%	36.5%	33.1%	30.9%
NL	10.8	9.9	10.4	10.3	3.3%	3.1%	3.2%	3.2%	0.7	0.7	0.6	0.7	6.8%	7.4%	5.8%	6.8%
NO	12.7	11.8	10.1	10.4	10.2%	9.3%	8.8%	9.2%	0.1	0.1	0.1	0.1	1.0%	1.0%	1.0%	1.0%
PL	4.2	4.2	4.1	4.1	5.4%	5.3%	5.5%	5.5%	0.4	0.4	0.4	0.4	9.4%	9.3%	8.7%	8.7%
PT	8.0	7.5	8.0	8.2	11.5%	11.0%	11.0%	10.8%	2.2	1.5	1.7	1.7	26.9%	20.3%	21.2%	20.3%
RO	2.2	2.2	2.1	2.0	9.2%	9.4%	9.2%	9.2%	0.3	0.3	0.3	0.2	15.0%	12.3%	12.2%	11.3%
SE	5.7	5.5	5.3	6.1	2.6%	2.5%	2.4%	2.6%	0.1	0.1	0.1	0.1	1.1%	1.2%	1.1%	1.1%
SI	0.3	0.3	0.3	0.3	4.0%	3.6%	3.6%	3.9%	0.1	0.0	0.0	0.0	17.5%	13.7%	12.8%	12.5%
SK	1.1	1.1	1.2	1.2	4.8%	4.6%	5.0%	4.9%	0.1	0.1	0.1	0.1	5.9%	6.0%	5.7%	5.8%
EU/EEA	282.6	267.3	246.9	252.6	6.1%	5.7%	5.6%	5.6%	40.6	37.4	34.8	32.7	14.4%	14.0%	14.1%	12.9%
Memo item: Non-EU/EEA countries	55.6	44.6	31.9	32.9	3.3%	2.7%	2.6%	2.8%	4.2	3.8	2.3	2.3	7.5%	8.6%	7.3%	7.1%
GB	30.2	30.3	8.1	7.8	5.8%	5.7%	4.3%	4.3%	1.3	1.5	0.3	0.3	4.4%	5.1%	3.9%	3.7%

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			
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20
AT	87.6%	87.2%	83.2%	80.6%	9.8%	10.3%	14.4%	17.1%	2.5%	2.5%	2.4%	2.3%	0.2%	0.2%	0.2%	0.2%	2.8%	2.7%	2.3%	2.6%	54.5%	53.0%	53.6%	53.6%
BE	88.7%	88.8%	88.4%	87.4%	9.2%	9.1%	9.4%	10.3%	2.1%	2.1%	2.1%	2.3%	0.1%	0.1%	0.1%	0.1%	1.6%	1.5%	1.6%	2.8%	41.7%	42.3%	42.0%	43.1%
BG	82.3%	84.1%	81.9%	80.9%	8.5%	7.7%	9.1%	9.6%	9.2%	8.2%	9.0%	9.4%	0.7%	0.6%	0.6%	0.7%	6.3%	6.7%	7.1%	8.0%	48.8%	49.0%	49.1%	48.7%
CY	54.6%	60.2%	57.4%	63.6%	15.0%	10.8%	14.1%	14.0%	30.4%	29.0%	28.5%	22.5%	0.4%	0.3%	0.6%	0.4%	1.9%	1.9%	2.4%	1.7%	47.7%	49.7%	51.3%	47.4%
CZ	95.5%	95.2%	95.1%	93.9%	3.3%	3.5%	3.7%	4.8%	1.2%	1.3%	1.2%	1.3%	0.1%	0.1%	0.1%	0.1%	4.3%	4.0%	3.8%	6.8%	58.4%	57.4%	56.9%	56.0%
DE	92.0%	93.5%	93.1%	91.3%	6.5%	5.0%	5.6%	7.1%	1.5%	1.4%	1.3%	1.6%	0.1%	0.1%	0.1%	0.1%	1.9%	2.6%	2.3%	2.3%	42.2%	40.5%	40.7%	39.6%
DK	90.3%	90.3%	86.8%	84.8%	7.0%	7.1%	10.5%	12.3%	2.7%	2.6%	2.7%	2.9%	0.1%	0.1%	0.1%	0.1%	5.3%	5.2%	4.6%	3.8%	43.0%	46.0%	50.2%	50.1%
EE	87.4%	90.2%	88.0%	86.6%	10.4%	8.0%	10.1%	11.4%	2.2%	1.8%	1.9%	1.9%	0.1%	0.1%	0.1%	0.2%	1.4%	1.7%	1.8%	2.0%	33.3%	35.7%	35.3%	33.8%
ES	90.2%	90.6%	90.8%	90.4%	6.0%	5.8%	5.7%	6.1%	3.8%	3.6%	3.5%	3.5%	0.4%	0.4%	0.5%	0.5%	6.7%	6.9%	7.1%	7.3%	43.1%	43.1%	43.5%	43.8%
FI	93.0%	93.2%	93.7%	92.4%	5.4%	5.2%	4.6%	5.8%	1.6%	1.6%	1.7%	1.7%	0.1%	0.1%	0.1%	0.1%	2.0%	2.1%	2.3%	2.6%	34.4%	35.1%	35.0%	37.2%
FR	90.3%	90.5%	90.4%	90.0%	6.9%	6.8%	7.0%	7.3%	2.8%	2.7%	2.7%	2.7%	0.2%	0.2%	0.2%	0.2%	4.1%	4.1%	4.1%	4.2%	53.2%	52.7%	52.8%	51.7%
GR	46.4%	49.6%	49.9%	52.1%	14.0%	12.5%	12.8%	13.6%	39.6%	37.9%	37.2%	34.3%	0.7%	0.6%	0.7%	0.7%	6.4%	6.2%	6.7%	6.5%	45.2%	44.7%	45.1%	44.5%
HR	87.5%	88.5%	87.6%	86.2%	7.0%	6.5%	7.5%	8.7%	5.5%	5.0%	4.9%	5.1%	0.7%	0.8%	0.7%	0.6%	6.5%	6.9%	7.2%	7.6%	63.8%	65.9%	67.8%	67.5%
HU	88.6%	89.0%	86.8%	86.9%	5.6%	5.8%	8.3%	8.1%	5.7%	5.1%	5.0%	4.9%	0.9%	0.9%	1.0%	0.9%	7.5%	8.1%	8.8%	11.3%	66.8%	66.6%	65.3%	66.6%
IE	89.2%	90.3%	89.0%	80.5%	6.2%	5.9%	7.1%	14.5%	4.6%	3.8%	3.8%	5.0%	0.2%	0.2%	0.2%	0.7%	4.1%	4.0%	4.4%	5.4%	29.4%	28.5%	29.3%	30.0%
IS	89.9%	89.8%	84.7%	82.5%	7.3%	7.4%	12.4%	14.3%	2.8%	2.8%	2.8%	3.0%	0.3%	0.3%	0.4%	0.4%	1.4%	1.8%	2.8%	3.5%	28.6%	28.7%	30.7%	29.6%
IT	83.4%	84.3%	84.2%	82.3%	8.9%	8.8%	9.1%	11.3%	7.6%	6.9%	6.7%	6.5%	0.2%	0.2%	0.2%	0.2%	3.6%	3.5%	3.5%	3.4%	52.8%	53.7%	53.7%	52.6%
LT	88.7%	89.2%	88.1%	88.2%	9.2%	8.8%	10.0%	9.9%	2.1%	2.0%	1.9%	2.0%	0.1%	0.1%	0.1%	0.2%	1.1%	1.0%	1.3%	1.5%	34.3%	33.4%	34.5%	33.3%
LU	93.4%	93.6%	92.8%	92.5%	4.8%	4.8%	5.5%	5.6%	1.8%	1.5%	1.7%	1.9%	0.1%	0.1%	0.1%	0.2%	1.9%	1.8%	1.9%	2.0%	39.0%	42.8%	41.7%	39.7%
LV	85.4%	86.4%	85.5%	86.5%	11.9%	11.2%	12.1%	10.9%	2.7%	2.4%	2.4%	2.6%	0.2%	0.2%	0.4%	0.4%	2.0%	2.0%	2.1%	2.2%	35.6%	38.2%	41.8%	39.2%
MT	89.8%	89.9%	88.6%	87.1%	6.1%	5.9%	7.3%	8.0%	4.2%	4.1%	4.2%	4.9%	0.3%	0.3%	0.3%	0.4%	4.1%	4.8%	3.8%	4.0%	26.9%	27.7%	27.3%	30.7%
NL	93.2%	92.8%	91.3%	88.8%	4.6%	5.0%	6.5%	8.8%	2.2%	2.1%	2.2%	2.3%	0.1%	0.1%	0.1%	0.1%	1.9%	2.0%	2.2%	2.0%	25.2%	26.2%	26.3%	28.4%
NO	93.0%	93.3%	90.1%	89.7%	5.4%	5.3%	8.1%	8.3%	1.6%	1.5%	1.8%	2.0%	0.0%	0.0%	0.1%	0.1%	1.6%	1.6%	1.7%	1.5%	31.5%	35.5%	32.9%	36.4%
PL	86.9%	87.4%	87.1%	85.4%	8.1%	7.8%	8.1%	9.5%	5.0%	4.9%	4.8%	5.0%	0.3%	0.3%	0.3%	0.4%	5.9%	5.9%	6.4%	6.0%	62.3%	60.9%	61.8%	62.6%
PT	81.0%	83.2%	83.9%	84.2%	10.4%	10.1%	9.7%	9.5%	8.5%	6.7%	6.4%	6.4%	0.4%	0.3%	0.3%	0.4%	3.3%	4.7%	5.0%	6.1%	54.1%	51.6%	52.3%	52.7%
RO	81.7%	80.8%	79.7%	78.8%	12.8%	14.3%	15.6%	16.1%	5.5%	4.9%	4.7%	5.1%	0.8%	0.8%	0.9%	0.9%	9.0%	9.0%	9.1%	10.3%	66.4%	64.9%	65.7%	65.5%
SE	95.6%	95.6%	95.4%	95.0%	3.9%	3.9%	4.0%	4.4%	0.5%	0.5%	0.5%	0.6%	0.0%	0.0%	0.0%	0.0%	1.4%	1.3%	1.6%	1.7%	38.3%	40.5%	44.2%	43.0%
SI	84.4%	90.4%	91.6%	90.2%	5.7%	5.5%	4.8%	6.1%	4.9%	4.1%	3.6%	3.7%	0.7%	0.7%	0.6%	0.7%	8.9%	8.2%	8.3%	7.7%	63.6%	59.7%	58.7%	58.0%
SK	89.7%	89.2%	86.1%	81.1%	7.6%	8.1%	11.3%	16.3%	2.7%	2.7%	2.6%	2.6%	0.2%	0.2%	0.2%	0.2%	4.2%	3.7%	3.0%	3.0%	64.5%	62.1%	61.3%	62.6%
EU/EEA	89.8%	90.1%	89.6%	88.4%	6.9%	6.8%	7.0%	8.2%	3.3%	3.1%	3.4%	3.4%	0.2%	0.2%	0.2%	0.2%	3.6%	3.7%	3.8%	3.8%	46.0%	46.1%	47.1%	46.6%
GB	91.1%	90.8%	90.2%	84.3%	7.5%	7.7%	8.4%	14.1%	1.4%	1.4%	1.4%	1.6%	0.1%	0.1%	0.2%	0.2%	2.9%	2.9%	3.4%	3.2%	34.8%	37.2%	39.0%	38.8%

Fair valued financial assets																
Volumes bn EUR, % as share of fair value financial assets																
	Total fair valued financial assets				Level 1 financial assets				Level 2 financial assets				Level 3 financial assets			
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20
AT	68.3	64.6	68.7	68.1	61.9%	65.2%	61.8%	61.7%	30.7%	26.7%	31.0%	30.7%	7.4%	8.1%	7.2%	7.6%
BE	126.1	110.0	128.8	128.3	29.7%	33.7%	31.0%	33.2%	58.5%	55.9%	59.6%	57.5%	11.8%	10.4%	9.4%	9.2%
BG	3.9	4.0	4.1	4.1	76.3%	75.2%	76.2%	73.8%	22.7%	23.6%	22.6%	25.0%	1.0%	1.3%	1.2%	1.2%
CY	2.0	1.8	1.7	1.5	77.2%	75.4%	78.4%	75.7%	1.5%	1.5%	1.2%	1.2%	21.3%	23.1%	20.1%	23.1%
CZ	7.7	6.3	8.7	10.0	35.2%	40.1%	27.2%	30.9%	60.0%	54.1%	68.8%	65.3%	4.7%	5.8%	4.0%	3.8%
DE	1,237.2	1,035.6	1,218.1	1,163.3	19.4%	22.0%	19.7%	21.6%	75.7%	72.5%	74.5%	73.4%	4.8%	5.6%	5.8%	5.0%
DK	524.6	501.5	528.4	527.8	11.9%	10.8%	12.3%	12.0%	87.8%	88.9%	87.3%	87.7%	0.3%	0.3%	0.3%	0.3%
EE	0.8	0.7	0.9	3.1	79.7%	85.1%	87.3%	35.8%	18.0%	11.6%	10.2%	63.4%	2.3%	3.3%	2.5%	0.8%
ES	572.2	536.3	568.4	611.5	45.8%	48.2%	40.6%	41.8%	52.0%	49.4%	57.1%	55.7%	2.2%	2.4%	2.4%	2.4%
FI	253.8	231.7	277.1	259.9	18.0%	17.4%	21.5%	22.4%	80.6%	80.8%	77.0%	75.8%	1.4%	1.7%	1.5%	1.8%
FR	2,364.9	1,902.5	2,449.6	2,256.3	26.9%	28.2%	25.4%	29.5%	70.0%	68.1%	71.1%	67.0%	3.1%	3.7%	3.5%	3.5%
GR	30.6	28.5	27.6	29.5	54.0%	57.3%	55.2%	53.7%	42.7%	39.7%	41.8%	43.5%	3.3%	3.0%	3.0%	2.8%
HR	5.4	5.2	5.1	5.1	42.6%	42.3%	42.6%	43.4%	55.0%	55.4%	55.2%	54.3%	2.4%	2.3%	2.2%	2.3%
HU	11.7	11.6	10.6	9.0	66.8%	64.4%	58.2%	54.6%	29.2%	31.1%	36.7%	39.4%	3.9%	4.5%	5.1%	6.0%
IE	42.5	39.3	42.0	43.8	72.1%	71.7%	66.7%	66.4%	23.1%	23.7%	29.3%	29.9%	4.8%	4.6%	4.0%	3.7%
IS	2.9	2.6	2.8	3.2	79.5%	77.4%	82.4%	84.8%	11.5%	11.1%	9.5%	8.0%	9.1%	11.6%	8.1%	7.2%
IT	428.4	398.7	411.0	413.1	64.1%	65.4%	62.9%	62.9%	32.8%	30.7%	33.5%	33.4%	3.2%	3.9%	3.6%	3.6%
LT	0.7	0.7	0.5	0.7	83.4%	85.7%	91.9%	94.8%	14.9%	12.5%	5.0%	4.6%	1.7%	1.8%	3.1%	0.6%
LU	71.2	73.5	66.8	60.2	11.0%	10.7%	10.4%	14.4%	44.1%	45.1%	53.8%	41.7%	44.8%	44.2%	35.8%	43.9%
LV	0.8	0.7	0.6	1.7	90.2%	90.4%	86.8%	44.1%	8.1%	7.5%	11.0%	55.0%	1.7%	2.0%	2.1%	0.8%
MT	1.8	2.1	2.0	2.6	68.6%	74.1%	70.5%	67.1%	25.5%	24.8%	28.5%	32.1%	5.9%	1.1%	1.0%	0.8%
NL	289.6	248.7	292.5	287.6	40.5%	46.4%	40.6%	43.7%	56.7%	50.3%	56.3%	53.3%	2.9%	3.2%	3.1%	3.0%
NO	57.8	58.2	66.1	69.8	10.3%	6.6%	6.2%	7.9%	64.4%	68.2%	73.6%	71.9%	25.3%	25.1%	20.1%	20.2%
PL	34.0	37.6	36.8	46.3	69.9%	70.6%	69.2%	65.1%	13.6%	15.0%	18.3%	24.6%	16.5%	14.4%	12.5%	10.3%
PT	55.6	52.4	52.3	56.3	73.7%	74.6%	68.7%	71.7%	12.1%	11.4%	17.4%	16.0%	14.2%	14.0%	13.9%	12.2%
RO	9.1	9.6	10.1	10.6	95.3%	98.5%	94.8%	94.9%	4.1%	0.4%	4.1%	3.9%	0.6%	1.1%	1.1%	1.1%
SE	138.6	120.3	159.4	153.8	34.7%	36.2%	36.2%	37.0%	64.8%	63.2%	63.4%	62.6%	0.5%	0.6%	0.4%	0.4%
SI	3.6	3.6	4.8	4.5	84.5%	85.2%	62.4%	80.2%	13.1%	12.8%	35.7%	17.9%	2.4%	2.0%	1.9%	1.9%
SK	1.9	2.3	2.0	2.7	46.7%	55.0%	51.1%	36.3%	47.2%	40.2%	46.8%	61.7%	6.1%	4.8%	2.1%	1.9%
EU/EEA	8,737.1	7,679.6	6,261.3	6,041.4	30.2%	32.2%	29.1%	31.7%	66.8%	64.4%	67.1%	64.6%	3.0%	3.3%	3.8%	3.7%
GB	2,661.4	2,439.3	2,911.9	2,651.3	29.8%	32.3%	25.0%	28.7%	68.5%	66.0%	73.3%	69.4%	1.7%	1.8%	1.7%	1.9%

(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

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		
	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	
AT	80.2	92.1	32%	30%	58%	59%	80.3	91.7	4%	5%	2%	1%	33%	29%	55%	60%	7%	5%	
BE	197.4	216.7	36%	37%	55%	55%	200.5	219.9	0%	1%	0%	0%	11%	12%	86%	84%	2%	3%	
BG	4.6	5.0	80%	75%	15%	20%	4.6	5.0	3%	1%	0%	0%	72%	69%	21%	26%	4%	5%	
CY	4.2	4.6	87%	91%	8%	5%	4.1	4.5	0%	0%	0%	0%	19%	16%	81%	84%	0%	0%	
CZ	47.4	51.2	97%	98%	3%	2%	47.4	51.2	0%	1%	6%	6%	5%	5%	89%	88%	0%	0%	
DE	494.5	467.9	38%	33%	27%	31%	448.6	407.1	26%	32%	3%	1%	23%	23%	39%	34%	8%	10%	
DK	37.7	42.1	48%	39%	43%	54%	37.3	41.9	37%	47%	2%	1%	2%	2%	29%	27%	30%	23%	
EE	2.3	3.1	74%	79%	26%	21%	2.3	3.1	0%	0%	8%	7%	0%	0%	79%	66%	12%	27%	
ES	442.5	469.3	48%	51%	19%	18%	426.0	450.1	12%	12%	1%	0%	38%	36%	49%	52%	0%	0%	
FI	111.2	44.4	47%	41%	34%	44%	110.4	43.2	7%	9%	0%	0%	4%	10%	74%	45%	16%	35%	
FR	900.0	1,072.3	54%	51%	23%	24%	847.8	966.8	14%	21%	0%	0%	19%	19%	66%	59%	1%	1%	
GR	28.5	37.3	69%	65%	24%	30%	28.3	37.1	4%	3%	0%	0%	53%	39%	43%	58%	0%	0%	
HR	10.1	11.1	86%	87%	9%	8%	10.1	11.1	0%	0%	0%	0%	44%	39%	56%	61%	0%	0%	
HU	6.0	6.8	97%	98%	2%	0%	5.9	6.7	4%	2%	0%	0%	45%	35%	50%	61%	0%	2%	
IE	28.2	34.8	41%	44%	48%	46%	28.1	34.3	3%	5%	0%	0%	77%	76%	18%	18%	1%	1%	
IS	1.9	1.8	61%	71%	17%	13%	1.9	1.8	15%	39%	0%	0%	0%	0%	85%	61%	0%	0%	
IT	413.0	471.5	62%	62%	27%	28%	385.9	369.4	9%	9%	0%	0%	41%	35%	48%	53%	2%	2%	
LT	1.2	1.5	80%	83%	19%	16%	1.2	1.5	5%	2%	0%	0%	0%	1%	52%	55%	43%	41%	
LU	24.4	20.5	19%	18%	51%	64%	25.1	21.8	1%	0%	5%	0%	31%	38%	60%	60%	2%	1%	
LV	1.0	1.5	54%	55%	38%	41%	1.0	1.5	2%	0%	0%	0%	16%	12%	60%	64%	21%	24%	
MT	3.0	3.6	51%	61%	44%	37%	3.0	3.6	0%	0%	1%	0%	36%	43%	63%	57%	0%	0%	
NL	239.2	262.3	54%	51%	31%	34%	238.9	262.0	1%	2%	0%	1%	32%	33%	37%	35%	30%	30%	
NO	14.1	26.9	40%	29%	0%	5%	13.1	25.6	17%	27%	32%	39%	24%	17%	23%	14%	5%	3%	
PL	40.7	46.3	100%	100%	0%	0%	40.6	46.2	2%	1%	0%	0%	66%	67%	32%	31%	0%	0%	
PT	71.0	74.6	61%	57%	34%	38%	71.0	74.6	8%	15%	0%	0%	34%	36%	58%	49%	0%	0%	
RO	16.0	16.1	97%	97%	1%	1%	16.0	16.0	32%	34%	0%	0%	24%	24%	26%	24%	18%	17%	
SE	47.9	57.7	68%	74%	20%	20%	47.1	56.8	11%	15%	19%	16%	4%	3%	46%	52%	20%	15%	
SI	4.7	5.0	40%	45%	43%	38%	4.7	5.0	0%	0%	0%	0%	47%	60%	53%	40%	0%	0%	
SK	6.0	7.2	78%	84%	22%	16%	6.0	7.2	0%	1%	0%	0%	2%	3%	98%	97%	0%	0%	
EU/EEA	3,963	3,356	44%	49%	26%	29%	3,756	3,062	19%	16%	1%	1%	31%	26%	44%	51%	5%	6%	
GB	883.1	919.6	21%	21%	18%	22%	820.5	860.3	39%	36%	1%	0%	49%	52%	10%	11%	0%	1%	

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

Sovereign exposure										
Total gross carrying amount by maturity										
% of total sov exposure	0 - 3M		3M - 1Y		1Y - 5Y		5Y - 10Y		10Y - more	
	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20	Dec-19	Jun-20
AT	7%	15%	11%	9%	40%	35%	28%	28%	13%	14%
BE	15%	15%	4%	6%	25%	25%	25%	25%	30%	29%
BG	8%	4%	4%	6%	46%	49%	37%	38%	5%	4%
CY	5%	10%	24%	27%	57%	51%	12%	11%	2%	2%
CZ	59%	54%	3%	4%	16%	16%	16%	19%	6%	8%
DE	8%	10%	7%	10%	31%	30%	16%	13%	38%	37%
DK	41%	32%	13%	21%	25%	31%	12%	9%	8%	8%
EE	60%	46%	5%	20%	20%	23%	13%	10%	3%	2%
ES	6%	6%	10%	13%	34%	36%	32%	28%	18%	17%
FI	53%	24%	3%	9%	19%	30%	10%	25%	15%	12%
FR	15%	17%	8%	16%	33%	27%	20%	19%	24%	22%
GR	4%	2%	7%	5%	24%	24%	32%	21%	33%	47%
HR	8%	3%	19%	23%	42%	44%	11%	28%	21%	2%
HU	14%	19%	6%	3%	38%	34%	36%	30%	6%	13%
IE	7%	9%	16%	20%	40%	34%	28%	30%	9%	8%
IS	45%	29%	54%	67%	1%	4%	0%	0%	0%	0%
IT	5%	4%	11%	10%	44%	46%	27%	25%	13%	15%
LT	26%	13%	6%	11%	56%	68%	12%	8%	0%	0%
LU	9%	6%	10%	12%	54%	45%	23%	32%	4%	5%
LV	27%	2%	12%	14%	46%	65%	15%	15%	0%	4%
MT	17%	25%	18%	11%	32%	30%	30%	33%	3%	1%
NL	10%	7%	8%	12%	33%	32%	22%	21%	27%	27%
NO	25%	30%	8%	8%	38%	36%	19%	9%	11%	18%
PL	11%	7%	4%	10%	55%	55%	25%	25%	5%	3%
PT	23%	23%	18%	27%	19%	16%	30%	24%	10%	10%
RO	22%	21%	9%	16%	39%	40%	19%	17%	11%	6%
SE	21%	27%	15%	17%	47%	42%	10%	8%	7%	5%
SI	12%	7%	9%	16%	49%	42%	24%	23%	6%	13%
SK	7%	4%	10%	14%	30%	21%	41%	43%	12%	18%
EU/EEA	15%	12%	10%	13%	33%	32%	21%	21%	21%	21%
GB	21%	24%	16%	14%	30%	29%	17%	16%	16%	17%

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⁾			
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20
AT	12.8%	13.0%	12.4%	12.0%	11.5%	9.9%	10.5%	9.8%	40.6%	42.3%	40.2%	39.5%	16.3%	17.6%	17.3%	17.0%	10.7%	10.2%	11.1%	9.5%	8.1%	7.0%	8.6%	12.1%
BE	15.1%	14.8%	13.9%	13.3%	11.3%	10.2%	10.7%	8.4%	34.8%	37.0%	34.8%	35.5%	13.2%	13.8%	13.6%	13.6%	11.0%	10.9%	11.4%	10.6%	14.7%	13.3%	15.6%	18.7%
BG	0.4%	0.5%	0.5%	0.5%	5.3%	5.0%	3.7%	3.2%	61.7%	62.7%	63.7%	64.4%	24.6%	25.0%	24.3%	25.1%	6.0%	4.7%	5.3%	4.7%	2.1%	2.1%	2.4%	2.1%
CY	1.2%	1.2%	1.2%	1.2%	2.0%	2.3%	1.9%	1.7%	64.1%	64.6%	66.4%	65.0%	20.3%	19.8%	19.4%	18.8%	10.1%	9.9%	8.9%	8.3%	2.2%	2.1%	2.1%	5.0%
CZ	11.4%	12.3%	9.6%	8.8%	13.9%	11.8%	13.5%	13.5%	41.7%	45.7%	41.1%	43.4%	15.3%	17.0%	15.7%	16.0%	13.7%	9.5%	14.7%	13.3%	4.0%	3.6%	5.4%	4.9%
DE	16.9%	18.0%	15.8%	16.1%	12.8%	12.0%	12.0%	12.1%	16.4%	18.5%	16.6%	17.2%	10.1%	11.4%	10.1%	10.8%	17.5%	17.6%	17.8%	16.8%	26.4%	22.6%	27.7%	27.0%
DK	54.7%	56.3%	52.9%	53.1%	2.8%	2.5%	2.9%	2.7%	10.6%	11.1%	10.7%	11.1%	7.7%	8.3%	7.7%	9.3%	7.6%	7.7%	7.5%	8.0%	16.6%	14.1%	18.3%	15.8%
EE	2.5%	2.4%	4.1%	4.5%	8.1%	7.2%	5.1%	3.8%	38.8%	39.3%	39.8%	37.4%	32.6%	34.0%	33.3%	30.7%	15.8%	15.0%	15.4%	16.9%	2.2%	2.1%	2.4%	6.8%
ES	13.6%	13.8%	13.5%	12.7%	6.7%	7.0%	7.4%	6.3%	38.4%	39.6%	38.2%	37.5%	14.8%	15.2%	14.7%	15.5%	9.6%	9.1%	8.9%	8.7%	16.9%	15.2%	17.4%	19.3%
FI	40.0%	42.6%	37.4%	38.1%	4.2%	3.8%	4.1%	3.5%	19.7%	19.5%	18.9%	20.2%	11.9%	12.0%	11.4%	14.1%	5.3%	6.7%	7.0%	5.8%	19.0%	15.4%	21.1%	18.4%
FR	18.4%	19.3%	16.8%	16.8%	5.8%	5.4%	5.3%	5.4%	24.3%	26.2%	23.5%	24.0%	14.5%	15.9%	15.1%	16.8%	13.2%	12.4%	13.5%	12.6%	23.8%	20.8%	25.9%	24.3%
GR	2.6%	2.6%	2.8%	2.6%	7.6%	7.4%	7.0%	2.9%	54.9%	55.3%	53.5%	51.5%	13.9%	14.6%	14.0%	14.0%	9.2%	9.8%	10.2%	6.8%	11.9%	10.4%	12.4%	22.2%
HR	0.3%	0.2%	0.2%	0.2%	7.5%	7.4%	8.0%	7.3%	56.4%	57.1%	57.2%	56.4%	20.4%	20.4%	20.1%	21.3%	11.1%	10.6%	10.4%	10.8%	4.2%	4.3%	4.1%	4.0%
HU	4.2%	3.9%	3.8%	3.8%	5.3%	5.2%	5.3%	5.3%	46.5%	47.5%	46.6%	47.4%	25.1%	26.8%	25.5%	26.1%	11.9%	9.9%	9.1%	8.7%	6.9%	6.7%	9.7%	8.6%
IE	7.5%	8.1%	7.1%	6.9%	7.4%	6.6%	6.9%	7.0%	39.0%	39.1%	38.2%	39.2%	29.0%	30.4%	29.2%	29.7%	7.6%	7.7%	8.3%	7.8%	9.3%	8.2%	10.3%	9.5%
IS	34.7%	33.2%	33.2%	32.8%	1.5%	1.5%	1.5%	1.5%	28.6%	30.8%	29.2%	30.3%	18.2%	18.5%	18.7%	18.3%	10.6%	10.9%	11.0%	11.4%	6.4%	5.2%	6.5%	5.6%
IT	13.0%	13.2%	12.2%	11.9%	7.9%	7.7%	7.2%	5.5%	33.1%	34.2%	33.6%	32.9%	14.5%	15.2%	14.9%	15.9%	11.0%	11.7%	11.3%	10.6%	20.4%	18.0%	20.8%	23.2%
LT	0.1%	0.1%	0.1%	0.1%	3.6%	3.0%	2.6%	2.5%	62.2%	62.0%	60.8%	59.9%	22.9%	23.0%	23.6%	24.6%	8.5%	9.7%	10.4%	10.0%	2.7%	2.2%	2.5%	2.9%
LU	26.9%	26.3%	22.9%	24.0%	17.5%	19.0%	19.0%	20.0%	12.5%	12.4%	12.8%	13.6%	9.8%	8.7%	8.6%	9.5%	27.7%	27.1%	28.7%	27.8%	5.6%	6.4%	8.0%	5.1%
LV	0.5%	0.5%	0.5%	0.4%	3.8%	2.8%	2.9%	2.6%	54.9%	56.2%	56.1%	51.6%	30.3%	30.2%	30.3%	27.4%	8.0%	8.1%	8.2%	7.6%	2.5%	2.2%	2.0%	10.3%
MT	1.6%	1.5%	1.1%	2.8%	1.0%	0.7%	1.2%	1.4%	66.1%	67.1%	66.5%	66.1%	15.7%	15.1%	14.1%	14.4%	12.9%	12.8%	14.4%	12.7%	2.8%	2.8%	2.8%	2.6%
NL	26.1%	25.8%	24.5%	22.9%	3.7%	3.0%	3.7%	3.1%	35.7%	39.2%	36.6%	37.4%	15.2%	14.9%	13.9%	14.3%	10.0%	9.1%	10.9%	9.5%	9.3%	8.1%	10.3%	12.8%
NO	42.4%	41.6%	37.9%	36.7%	6.6%	5.7%	8.1%	8.7%	17.9%	18.5%	16.3%	17.3%	18.6%	19.3%	17.8%	18.9%	5.8%	6.2%	7.0%	6.6%	8.7%	8.7%	12.9%	11.9%
PL	8.8%	8.4%	8.3%	7.2%	2.4%	2.1%	2.2%	2.1%	58.1%	58.4%	58.4%	57.8%	18.3%	19.5%	18.5%	20.4%	7.2%	6.6%	6.3%	6.6%	5.2%	5.0%	6.3%	6.0%
PT	4.9%	5.2%	4.8%	4.5%	4.1%	4.1%	3.9%	3.1%	55.0%	55.9%	55.5%	54.1%	17.6%	18.1%	18.2%	18.4%	7.0%	6.3%	6.6%	5.8%	11.5%	10.4%	11.0%	14.1%
RO	0.9%	1.2%	1.2%	1.1%	4.7%	4.1%	3.9%	3.8%	58.9%	58.7%	58.0%	60.2%	25.5%	26.7%	24.9%	24.1%	5.7%	5.5%	5.8%	5.4%	4.3%	3.8%	6.2%	5.4%
SE	48.5%	49.9%	45.3%	43.6%	4.2%	2.6%	4.6%	4.0%	18.1%	19.3%	17.1%	17.8%	15.6%	16.0%	15.2%	16.5%	6.6%	6.2%	8.4%	8.7%	6.9%	5.9%	9.3%	9.4%
SI	0.6%	1.3%	1.7%	1.6%	2.9%	2.6%	2.8%	2.3%	73.1%	73.3%	70.4%	71.6%	15.1%	14.7%	16.7%	16.9%	4.9%	4.6%	4.7%	4.1%	3.5%	3.4%	3.7%	3.5%
SK	13.4%	12.9%	12.5%	12.8%	2.1%	2.1%	3.4%	2.7%	52.1%	52.5%	54.0%	52.7%	20.8%	21.7%	21.0%	21.8%	8.7%	8.6%	7.0%	5.8%	2.9%	2.2%	2.0%	4.2%
EU/EEA	18.3%	18.9%	19.0%	18.6%	6.4%	5.9%	6.7%	6.3%	27.7%	29.7%	27.4%	27.8%	14.1%	15.1%	14.0%	15.1%	12.6%	12.2%	12.2%	11.4%	20.8%	18.2%	20.7%	20.8%
GB	11.4%	11.8%	10.4%	11.2%	4.5%	3.9%	4.4%	3.9%	27.3%	29.4%	25.9%	27.3%	15.2%	16.4%	15.0%	16.7%	14.6%	14.3%	14.4%	14.0%	27.0%	24.2%	29.9%	26.9%

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

Total liabilities	Volumes bn EUR			
	Sep-19	Dec-19	Mar-20	Jun-20
AT	578	573	596	629
BE	1,082	1,034	1,103	1,123
BG	29	30	29	30
CY	33	33	32	33
CZ	161	150	160	161
DE	3,699	3,332	3,736	3,731
DK	743	717	750	751
EE	30	30	30	33
ES	3,114	3,093	3,183	3,337
FI	673	640	696	691
FR	7,406	6,950	7,845	7,951
GR	220	222	231	244
HR	39	39	39	40
HU	68	73	72	73
IE	230	233	241	243
IS	24	23	22	22
IT	2,288	2,236	2,280	2,358
LT	18	20	20	21
LU	218	219	216	206
LV	11	12	12	14
MT	19	19	20	21
NL	1,990	1,944	2,086	2,137
NO	288	276	278	278
PL	149	156	154	165
PT	307	303	307	326
RO	40	42	43	43
SE	834	807	893	930
SI	19	20	24	24
SK	46	46	46	48
EU/EEA	29,667	28,354	23,901	24,394
GB	6,764	6,494	7,227	6,912

Share of secured funding	% of debt securities issued			
	Sep-19	Dec-19	Mar-20	Jun-20
AT	39.7%	38.9%	41.3%	40.2%
BE	19.3%	20.3%	21.6%	22.4%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	3.9%	3.4%	3.5%	3.8%
DE	29.5%	30.7%	31.3%	31.1%
DK	91.6%	91.7%	91.9%	91.1%
EE	0.0%	0.0%	40.8%	50.1%
ES	38.1%	38.1%	39.5%	38.4%
FI	47.6%	47.4%	48.1%	47.6%
FR	22.9%	23.2%	23.8%	23.6%
GR	68.9%	68.9%	56.8%	55.6%
HR	0.0%	0.0%	0.0%	0.0%
HU	53.9%	53.7%	53.6%	54.8%
IE	47.0%	42.7%	41.5%	42.5%
IS	60.5%	65.4%	64.4%	64.7%
IT	28.6%	29.4%	31.5%	31.6%
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%	61.5%
NL	20.3%	21.6%	21.7%	21.9%
NO	50.1%	50.4%	53.6%	54.9%
PL	42.5%	42.6%	44.0%	48.2%
PT	59.3%	59.3%	55.8%	55.7%
RO	0.0%	0.0%	0.0%	0.0%
SE	47.0%	48.4%	47.5%	47.1%
SI	0.0%	0.0%	0.0%	0.0%
SK	96.1%	96.0%	95.0%	95.0%
EU / EEA	32.8%	33.4%	36.9%	36.7%
GB	14.8%	15.0%	15.2%	13.9%

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							
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20				
AT	115	118	114	117	24.1%	23.7%	24.5%	24.2%	59.6%	60.9%	59.9%	59.6%				
BE	155	158	149	153	17.3%	17.3%	19.1%	20.2%	58.2%	58.4%	57.9%	55.4%				
BG	3	4	4	4	20.8%	16.3%	16.4%	16.4%	73.8%	74.0%	78.6%	79.1%				
CY	3	3	3	3	35.5%	35.5%	36.3%	35.0%	62.8%	62.7%	62.0%	63.4%				
CZ	17	18	17	18	29.0%	28.0%	28.3%	27.8%	55.4%	58.3%	58.0%					
DE	603	602	585	609	17.5%	17.8%	19.0%	18.2%	62.0%	62.6%	60.8%	61.6%				
DK	109	108	120	120	18.5%	18.1%	16.9%	18.4%	61.1%	61.5%	56.7%	62.2%				
EE	3	3	3	3	19.6%	19.2%	19.5%	18.1%	74.1%	74.4%	74.2%	74.7%				
ES	528	533	503	542	43.0%	42.6%	43.6%	39.3%	47.5%	47.8%	46.8%	50.5%				
FI	107	106	104	115	30.0%	29.8%	30.6%	30.2%	57.3%	56.9%	54.9%	55.9%				
FR	1,124	1,115	1,115	1,178	18.0%	18.9%	19.0%	17.8%	59.5%	59.9%	56.8%	58.1%				
GR	19	19	19	21	32.5%	31.7%	32.2%	30.2%	66.2%	66.7%	65.6%	68.4%				
HR	6	6	5	6	52.5%	52.8%	55.4%	52.8%	43.2%	43.3%	39.4%	39.7%				
HU	13	13	12	13	20.5%	20.5%	20.6%	20.6%	60.7%	61.5%	62.5%	63.6%				
IE	47	48	45	48	19.3%	17.9%	19.1%	17.2%	73.5%	74.8%	72.7%	75.8%				
IS	2	2	2	2	13.											

Statistical Annex

Composition of own funds and risk-weighted assets

Composition of own funds (Tier 1 capital)																								
Country	Own funds (Tier 1 capital) volume				Capital instruments eligible as CET1 Capital				Retained earnings				Accumulated other comprehensive income				Other CET1 components				Additional Tier 1 capital			
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20
AT	45.4	46.8	45.6	46.8	42%	41%	42%	41%	60%	60%	62%	61%	-15%	-14%	-17%	-16%	7%	6%	6%	7%	7%	7%	8%	8%
BE	68.3	71.8	72.0	71.7	52%	50%	50%	50%	62%	64%	66%	65%	-4%	-3%	-4%	-4%	-17%	-17%	-17%	-17%	6%	6%	6%	6%
BG	3.9	4.0	4.2	4.5	28%	27%	26%	24%	33%	33%	33%	37%	5%	6%	4%	4%	32%	31%	34%	31%	3%	3%	3%	3%
CY	3.7	3.7	3.6	3.5	60%	60%	62%	63%	17%	18%	18%	15%	3%	3%	3%	3%	10%	9%	8%	9%	9%	9%	10%	10%
CZ	10.5	10.8	11.2	11.8	22%	22%	20%	19%	72%	73%	78%	76%	1%	0%	1%	1%	-1%	-1%	-4%	-2%	6%	6%	6%	5%
DE	173.8	177.6	184.2	152.0	63%	63%	62%	61%	31%	30%	29%	30%	0%	0%	-1%	-1%	-2%	-2%	1%	3%	8%	8%	8%	8%
DK	36.7	37.6	37.6	38.1	4%	4%	4%	4%	78%	74%	76%	77%	0%	0%	0%	0%	6%	10%	10%	10%	12%	11%	9%	9%
EE	4.3	4.3	4.4	4.4	8%	8%	8%	8%	58%	59%	59%	59%	0%	0%	0%	0%	34%	33%	33%	32%	0%	0%	0%	1%
ES	197.1	197.5	191.6	192.7	65%	66%	68%	67%	53%	56%	59%	54%	-15%	-15%	-23%	-24%	-14%	-17%	-15%	-7%	11%	10%	11%	10%
FI	40.9	40.9	40.3	40.6	21%	20%	18%	18%	81%	81%	82%	82%	-3%	-2%	-3%	-3%	-7%	-7%	-6%	-5%	9%	9%	8%	8%
FR	393.0	407.2	405.3	417.6	35%	34%	35%	34%	32%	35%	34%	33%	2%	2%	1%	0%	24%	23%	24%	26%	7%	6%	6%	6%
GR	27.7	28.1	25.6	24.9	197%	194%	213%	219%	-150%	-150%	-166%	-175%	2%	2%	0%	0%	51%	54%	53%	55%	0%	0%	0%	0%
HR	5.6	6.1	5.8	6.0	41%	37%	38%	37%	53%	57%	58%	58%	3%	3%	2%	2%	3%	2%	2%	3%	0%	0%	0%	0%
HU	7.6	8.3	7.7	7.7	8%	7%	7%	4%	93%	94%	92%	93%	2%	1%	2%	3%	-2%	-2%	-1%	0%	0%	0%	0%	0%
IE	44.8	46.1	45.5	45.0	40%	37%	38%	38%	70%	71%	73%	70%	-4%	-4%	-3%	-3%	-9%	-8%	-12%	-10%	3%	4%	4%	6%
IS	4.2	4.2	3.8	3.9	46%	45%	43%	44%	52%	55%	52%	50%	0%	-1%	-1%	0%	1%	1%	3%	3%	0%	0%	3%	2%
IT	160.7	162.0	163.2	168.6	62%	61%	60%	56%	32%	31%	29%	33%	-4%	-3%	-4%	-4%	3%	4%	5%	6%	7%	7%	9%	9%
LT	1.6	1.6	1.9	1.9	62%	61%	52%	52%	20%	21%	32%	32%	0%	0%	0%	0%	18%	17%	16%	16%	0%	0%	0%	0%
LU	26.4	25.6	20.0	20.5	56%	57%	53%	52%	34%	32%	45%	45%	3%	2%	1%	1%	3%	4%	0%	1%	4%	5%	1%	1%
LV	1.3	1.4	1.5	1.5	66%	64%	58%	59%	38%	39%	45%	44%	1%	1%	0%	1%	-4%	-4%	-3%	-4%	0%	0%	0%	0%
MT	1.7	1.8	1.6	1.7	57%	56%	51%	57%	38%	40%	45%	38%	3%	2%	2%	2%	1%	2%	2%	2%	0%	0%	0%	0%
NL	123.2	125.0	123.2	124.5	35%	34%	35%	34%	56%	57%	58%	58%	2%	1%	1%	1%	-5%	-5%	-6%	-4%	13%	12%	12%	11%
NO	23.4	23.9	20.1	21.2	22%	21%	22%	22%	71%	69%	70%	70%	1%	1%	3%	3%	-4%	-5%	-5%	-4%	9%	13%	9%	9%
PL	17.7	18.5	17.3	18.7	25%	25%	25%	24%	4%	6%	7%	8%	3%	3%	4%	5%	67%	66%	64%	63%	0%	0%	0%	0%
PT	26.1	26.4	26.3	26.6	63%	63%	63%	62%	20%	22%	24%	24%	-13%	-16%	-17%	-16%	22%	24%	22%	22%	8%	8%	8%	8%
RO	4.4	4.9	4.7	4.9	54%	47%	49%	47%	32%	41%	41%	36%	2%	1%	0%	2%	12%	11%	10%	15%	0%	0%	0%	0%
SE	44.7	47.5	43.5	46.1	18%	17%	18%	18%	66%	65%	67%	68%	1%	2%	2%	1%	3%	4%	3%	4%	12%	12%	10%	9%
SI	2.6	2.7	2.6	2.9	64%	63%	54%	49%	37%	38%	50%	53%	1%	0%	0%	0%	-2%	-2%	-3%	-2%	0%	0%	0%	0%
SK	3.8	3.8	4.0	4.2	27%	27%	25%	24%	64%	65%	64%	67%	3%	3%	0%	1%	0%	-1%	0%	-2%	7%	7%	10%	10%
EU/EEA	1,911.4	1,937.0	1,420.2	1,414.2	42%	42%	48%	46%	46%	47%	42%	42%	-3%	-3%	-4%	-5%	4%	5%	6%	9%	10%	9%	8%	8%
GB	519.6	512.6	521.8	515.5	27%	26%	30%	25%	61%	61%	63%	62%	-3%	-4%	-2%	-3%	1%	3%	-4%	2%	14%	14%	13%	13%

RWA composition																								
Country	RWA volume				Credit risk capital requirements (excl. securitisation)				Securitisation capital requirements				Market risk capital requirements				Operational risk capital requirements				Other capital requirements			
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20
AT	303.8	300.7	304.3	301.8	85.7%	85.3%	85.0%	84.5%	0.3%	0.1%	0.4%	0.4%	2.3%	2.2%	2.6%	3.0%	10.0%	10.4%	10.1%	10.4%	1.7%	2.0%	1.8%	1.7%
BE	408.4	406.3	421.1	403.7	82.5%	82.0%	83.2%	82.1%	0.3%	0.2%	0.7%	0.7%	1.8%	1.6%	2.0%	2.0%	8.8%	8.8%	8.5%	8.4%	6.5%	7.3%	5.6%	6.4%
BG	20.1	20.1	21.0	19.1	89.6%	89.8%	90.9%	91.0%	0.0%	0.0%	0.0%	0.0%	0.9%	0.9%	0.5%	0.5%	9.4%	9.2%	8.5%	8.5%	0.1%	0.1%	0.1%	0.0%
CY	21.1	20.1	20.1	19.5	85.9%	86.9%	86.6%	86.2%	0.5%	0.5%	0.7%	0.7%	0.3%	0.3%	0.3%	0.4%	13.1%	12.2%	12.2%	12.6%	0.1%	0.1%	0.1%	0.1%
CZ	54.6	53.7	53.3	52.4	85.0%	84.0%	83.6%	82.9%	0.0%	0.4%	0.5%	0.3%	2.7%	2.3%	2.7%	2.5%	11.6%	12.5%	12.1%	12.4%	0.7%	0.8%	1.2%	0.9%
DE	1,161.7	1,121.9	1,194.6	952.1	77.5%	78.3%	78.0%	76.5%	1.5%	1.3%	2.6%	2.5%	6.0%	5.5%	5.8%	6.1%	12.5%	12.1%	11.5%	12.7%	2.5%	2.8%	2.1%	2.1%
DK	187.9	185.1	186.0	190.8	82.7%	83.2%	82.6%	80.9%	0.0%	0.0%	0.2%	0.2%	6.7%	6.3%	6.9%	8.7%	9.1%	8.8%	8.8%	8.7%	1.6%	1.7%	1.5%	1.6%
EE	16.3	16.1	16.2	15.9	90.3%	90.0%	89.8%	89.4%	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.4%	0.5%	8.5%	8.7%	8.8%	8.9%	0.9%	1.0%	1.0%	1.2%
ES	1,474.4	1,455.6	1,446.2	1,408.4	86.0%	86.5%	86.2%	85.7%	0.4%	0.3%	0.7%	0.7%	3.5%	2.9%	3.2%	3.4%	9.4%	9.4%	9.2%	9.3%	0.8%	0.9%	0.7%	0.9%
FI	219.3	212.6	219.9	223.0	81.2%	80.6%	79.9%	79.3%	0.7%	0.4%	0.5%	0.4%	2.6%	3.0%	4.9%	5.2%	9.5%	9.8%	8.9%	8.8%	6.0%	6.2%	5.8%	6.2%
FR	2,531.4	2,521.4	2,584.1	2,605.5	85.3%	85.4%	84.6%	84.4%	0.8%	0.7%	1.5%	1.4%	2.7%	2.6%	3.1%	3.5%	10.1%	10.1%	9.9%	9.9%	1.0%	1.2%	0.9%	0.8%
GR	173.7	171.9	171.9	168.4	89.7%	89.6%	89.6%	89.2%	0.1%	0.1%	0.6%	0.7%	2.3%	2.5%	2.6%	2.8%	7.2%	7.1%	7.1%	7.3%	0.7%	0.7%	0.2%	0.2%
HR	27.0	26.5	26.4	25.7	89.2%	88.3%	88.9%	88.8%	0.0%	0.0%	0.0%	0.0%	1.8%	2.5%	2.0%	1.7%	9.0%	9.2%	9.0%	9.2%	0.0%	0.0%	0.0%	0.3%
HU	50.1	54.8	53.0	52.3	87.1%	87.4%	88.3%	88.3%	0.0%	0.0%	0.0%	0.0%	1.5%	1.5%	1.2%	1.4%	11.3%	11.0%	10.4%	10.2%	0.1%	0.0%	0.1%	0.1%
IE	228.8	226.4	231.5	223.4	84.7%	84.5%	84.7%	84.3%	2.4%	2.2%	2.2%	1.9%	1.8%	2.2%	2.4%	3.0%	9.3%	9.4%	9.4%	9.7%	1.8%	1.7%	1.2%	1.2%
IS	20.1	19.3	17.2	17.3	88.5%	88.1%	88.1%	88.2%	0.0%	0.0%	0.0%	0.0%	1.5%	1.5%	1.7%	1.6%	9.9%	10.3%	10.0%	10.0%	0.2%	0.1%	0.1%	0.1%
IT	1,088.2	1,079.1	1,058.7	1,041.6	85.6%	84.9%	84.4%	83.9%	1.0%	1.0%	1.5%	1.5%	3.6%	3.4%	3.9%	4.0%	8.4%	9.0%	9.1%	9.4%	1.3%	1.7%	1.1%	1.2%
LT	8.4	8.2	8.4	8.5	86.7%	87.1%	88.1%	88.1%	0.0%	0.0%	0.0%	0.0%	1.2%	1.0%	0.6%	0.5%	8.0%	8.7%	8.4%	8.4%	4.1%	3.3%	2.9%	3.0%
LU	129.6	127.9	100.5	97.1	87.9%	88.7%	85.7%	85.2%	1.7%	1.7%	2.2%	2.3%	0.5%	0.4%	0.5%	0.6%	8.4%	7.7%	9.6%	9.9%	1.5%	1.4%	2.0%	2.0%
LV	6.2	6.1	6.0	6.0	88.9%	88.7%	88.5%	87.2%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.5%	1.4%	10.8%	10.8%	10.9%	11.0%	0.0%	0.0%	0.0%	0.5%
MT	9.5	9.4	9.0	9.2	89.8%	90.0%	89.9%	89.8%	0.0%	0.0%	0.7%	0.7%	0.1%	0.0%	0.0%	0.0%	9.2%	9.3%	9.4%	9.5%	0.9%	0.6%	0.0%	0.0%
NL	653.7	667.3	678.7	665.8	80.2%	79.7%	79.7%	79.1%	0.6%	0.5%	1.1%	0.9%	1.9%	1.7%	2.5%	2.7%	14.3%	13.8%	13.5%	13.7%	2.9%	4.3%	3.2%	3.7%
NO	131.4	115.4	105.8	109.1	81.7%	89.0%	89.5%	89.3%	0.0%	0.0%	0.0%	0.0%	0.8%	1.0%	0.9%	0.9%	8.0%	9.4%	8.8%	9.0%	9.6%	0.6%	0.7%	0.7%
PL	113.1	115.7	113.0	112.2	91.9%	91.7%	90.9%	90.6%	0.0%	0.0%	0.0%	0.0%	1.7%	1.6%	1.5%	1.5%	6.3%	6.5%	7.4%	7.8%	0.2%	0.1%	0.2%	0.2%
PT	179.1	175.6	176.9	174.2	87.8%	87.4%	86.8%	86.4%	0.4%	0.4%	0.5%	0.5%	2.8%	2.8%	3.0%	3.3%	7.9%	8.2%	8.2%	8.3%	1.2%	1.2%	1.5%	1.5%
RO	25.7	25.7	27.3	25.4	78.5%	77.5%	77.7%	76.4%	0.0%	0.0%	0.0%	0.0%	7.5%	7.9%	8.0%	8.4%	13.8%	14.5%	14.1%	15.0%	0.2%	0.1%	0.1%	0.1%
SE	235.2	234.4	231.6	237.5	62.5%	62.3%	62.1%	60.6%	0.0%	0.0%	0.1%	0.1%	2.9%	2.2%										

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			
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20
AT	9.0%	8.9%	2.1%	2.5%	20.8%	20.9%	20.7%	20.3%	9.6%	9.8%	9.6%	8.9%	-1.1%	-0.4%	2.9%	1.1%	1.6%	1.6%	-4.9%	-0.6%
BE	6.5%	6.9%	-2.8%	1.3%	17.0%	16.9%	17.2%	16.6%	5.7%	5.7%	6.0%	5.6%	1.3%	0.2%	-5.8%	-1.2%	1.3%	2.4%	2.1%	2.8%
BG	11.7%	11.9%	5.4%	5.7%	20.9%	20.2%	19.6%	19.0%	8.7%	8.6%	7.8%	7.6%	2.2%	1.6%	4.4%	4.0%	-0.3%	1.4%	-7.8%	-1.7%
CY	8.9%	1.8%	-3.9%	-8.4%	22.0%	21.7%	19.7%	20.0%	6.9%	7.6%	7.3%	6.8%	0.6%	0.5%	-0.6%	0.2%	3.2%	3.6%	1.6%	1.1%
CZ	16.0%	16.0%	8.9%	7.0%	26.2%	26.2%	24.8%	22.6%	7.2%	7.1%	6.0%	5.8%	-0.2%	0.1%	-10.3%	-2.3%	2.6%	2.3%	8.5%	3.7%
DE	0.3%	-0.2%	-1.6%	0.9%	15.9%	15.8%	15.7%	15.5%	9.3%	9.3%	10.0%	9.5%	0.8%	0.6%	-0.9%	1.2%	1.4%	1.2%	0.2%	1.4%
DK	7.8%	8.7%	-3.9%	2.0%	13.4%	13.3%	16.4%	14.7%	5.0%	5.2%	5.7%	5.1%	1.5%	1.9%	-8.8%	-1.6%	2.7%	2.8%	2.1%	2.3%
EE	10.2%	9.2%	8.1%	7.0%	15.4%	15.2%	13.1%	13.2%	5.8%	5.7%	4.6%	4.4%	1.1%	1.0%	0.6%	0.7%	2.3%	2.7%	5.2%	3.5%
ES	7.3%	7.0%	-0.5%	-8.7%	27.9%	28.0%	27.5%	27.2%	10.0%	10.1%	10.1%	9.6%	0.6%	0.8%	6.6%	2.1%	0.6%	0.2%	-4.8%	1.0%
FI	4.2%	4.8%	6.6%	4.6%	13.1%	13.2%	13.4%	13.4%	7.2%	7.2%	7.5%	7.0%	1.7%	1.4%	5.2%	2.8%	0.6%	1.0%	-4.3%	-0.5%
FR	6.5%	6.5%	4.7%	3.7%	14.5%	14.6%	14.4%	14.2%	10.8%	10.9%	10.8%	10.3%	3.1%	2.2%	2.3%	1.7%	2.4%	3.0%	-0.4%	1.6%
GR	3.2%	1.0%	1.7%	-6.3%	20.1%	20.3%	19.5%	19.9%	4.2%	4.4%	4.3%	4.2%	0.2%	0.3%	-1.6%	-0.1%	3.4%	4.4%	14.2%	10.2%
HR	10.9%	9.8%	8.2%	5.9%	18.4%	18.2%	16.8%	16.5%	8.3%	8.2%	7.0%	6.8%	2.5%	2.5%	3.2%	2.0%	-0.3%	-0.8%	-2.3%	0.4%
HU	18.2%	18.3%	-0.1%	5.7%	29.4%	30.0%	29.7%	29.1%	15.5%	17.3%	15.4%	14.9%	-0.1%	0.4%	-3.5%	0.1%	3.7%	1.7%	6.2%	2.4%
IE	6.9%	5.5%	0.5%	-8.4%	14.5%	14.4%	13.5%	13.5%	5.6%	5.4%	5.4%	4.9%	0.7%	0.7%	-1.4%	0.8%	2.4%	2.2%	2.1%	1.1%
IS	5.4%	4.5%	-4.4%	-0.2%	16.7%	16.6%	15.4%	15.4%	4.8%	5.1%	4.6%	4.3%	1.9%	1.6%	-3.4%	-0.3%	1.0%	1.5%	0.0%	0.6%
IT	8.5%	5.6%	-2.1%	0.3%	17.4%	17.2%	15.8%	15.3%	13.1%	13.4%	12.4%	11.7%	1.0%	1.2%	-0.3%	0.9%	3.8%	3.7%	6.3%	3.4%
LT	15.9%	15.1%	11.4%	11.3%	17.8%	17.7%	17.3%	17.4%	9.9%	9.8%	8.9%	8.6%	1.9%	2.0%	0.1%	0.9%	0.6%	0.8%	1.3%	1.4%
LU	6.5%	5.8%	4.9%	6.1%	13.0%	13.0%	14.0%	13.8%	8.7%	8.7%	9.3%	8.7%	1.5%	1.6%	0.5%	0.3%	2.2%	2.0%	1.1%	3.0%
LV	12.6%	11.7%	5.4%	3.3%	16.8%	16.5%	15.1%	15.7%	9.2%	9.1%	8.9%	8.4%	1.6%	1.6%	0.7%	-1.9%	0.7%	0.8%	0.6%	0.3%
MT	7.2%	6.5%	1.6%	-3.7%	18.5%	21.3%	16.7%	16.9%	5.8%	6.9%	5.7%	4.9%	0.6%	0.8%	-0.2%	0.1%	1.2%	1.5%	-0.3%	-1.2%
NL	8.9%	7.7%	1.4%	1.7%	24.4%	24.5%	23.9%	23.8%	5.4%	5.3%	5.4%	5.1%	0.6%	0.2%	-0.5%	0.2%	1.4%	1.6%	0.8%	1.1%
NO	11.5%	10.9%	5.9%	6.9%	18.8%	18.6%	17.3%	17.0%	3.5%	3.5%	2.8%	3.0%	2.0%	1.3%	2.0%	2.7%	0.9%	0.8%	2.3%	1.4%
PL	9.8%	9.6%	3.8%	5.0%	24.5%	24.8%	24.0%	23.1%	8.6%	8.7%	8.6%	8.2%	0.5%	0.7%	-1.6%	-0.5%	1.9%	1.3%	1.3%	0.9%
PT	5.4%	3.9%	1.7%	0.2%	16.9%	17.1%	16.2%	16.0%	8.1%	8.3%	7.9%	7.7%	-1.5%	-1.9%	-0.9%	-2.9%	1.7%	1.2%	1.7%	3.1%
RO	16.8%	15.6%	14.9%	12.1%	29.2%	29.1%	28.9%	27.9%	9.6%	9.5%	8.0%	7.4%	2.5%	2.6%	-1.0%	1.4%	4.5%	4.2%	3.5%	3.7%
SE	11.9%	12.0%	3.8%	6.8%	18.2%	18.2%	17.8%	18.9%	7.2%	7.4%	6.9%	6.8%	2.3%	2.0%	0.0%	1.4%	1.4%	2.0%	-2.5%	-0.1%
SI	12.0%	10.6%	30.4%	20.4%	16.5%	16.3%	17.9%	17.5%	8.4%	8.4%	9.0%	8.7%	1.9%	1.8%	0.1%	0.6%	0.4%	0.4%	-1.3%	1.7%
SK	10.2%	10.0%	5.7%	4.4%	24.9%	24.4%	22.8%	22.5%	9.0%	9.1%	8.7%	8.6%	-0.1%	0.7%	-0.1%	0.5%	-1.8%	-1.7%	-4.9%	0.4%
EU/EEA	6.6%	5.7%	1.3%	0.5%	18.2%	18.2%	18.1%	17.9%	8.8%	8.9%	9.5%	9.0%	2.0%	1.9%	1.2%	1.2%	2.1%	2.2%	0.0%	1.6%
GB	6.7%	5.0%	5.5%	2.7%	16.9%	16.9%	15.9%	15.0%	6.8%	6.8%	6.5%	6.2%	4.1%	4.4%	6.2%	6.1%	2.9%	3.0%	2.6%	2.2%

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			
	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20	Sep-19	Dec-19	Mar-20	Jun-20
AT	10.6%	11.0%	10.2%	10.2%	8.8%	9.1%	10.1%	7.8%	0.1%	0.4%	0.4%	0.7%	0.5%	0.9%	2.9%	4.9%	1.9%	1.6%	2.6%	3.6%
BE	8.2%	8.2%	8.1%	7.8%	7.9%	7.6%	11.7%	6.9%	0.1%	0.2%	0.0%	0.1%	1.1%	1.0%	2.3%	5.1%	1.6%	1.4%	0.2%	2.5%
BG	6.2%	6.1%	6.2%	6.1%	7.4%	7.5%	7.1%	6.8%	-0.2%	0.5%	-0.5%	-0.2%	4.9%	4.3%	5.2%	6.5%	1.3%	1.5%	0.5%	4.0%
CY	10.7%	13.5%	9.8%	9.8%	10.6%	12.0%	9.2%	8.4%	0.0%	0.4%	0.2%	0.4%	6.7%	8.5%	10.6%	13.8%	-4.2%	-2.7%	2.0%	4.1%
CZ	8.3%	8.3%	7.5%	7.4%	7.9%	7.9%	9.7%	6.4%	0.2%	-0.1%	0.1%	0.3%	0.2%	0.3%	0.8%	5.2%	3.3%	3.3%	1.9%	3.4%
DE	11.1%	11.2%	10.5%	10.4%	11.7%	11.6%	12.3%	9.8%	0.2%	0.7%	0.3%	0.4%	0.9%	0.8%	2.3%	3.6%	3.1%	2.9%	1.1%	2.5%
DK	7.6%	7.7%	7.8%	7.8%	6.4%	7.2%	6.9%	6.7%	0.0%	0.0%	0.3%	0.4%	0.4%	0.4%	5.6%	3.4%	0.4%	-0.9%	-1.4%	0.2%
EE	6.5%	6.4%	5.2%	5.3%	5.8%	6.3%	5.6%	5.4%	0.0%	0.0%	0.2%	0.3%	0.7%	1.3%	3.2%	2.8%	1.4%	1.5%	1.1%	1.1%
ES	11.5%	11.4%	10.7%	10.5%	9.1%	9.2%	9.1%	9.1%	1.9%	2.1%	1.5%	1.4%	6.3%	6.5%	13.3%	12.4%	3.1%	2.9%	5.4%	15.3%
FI	7.6%	7.4%	7.5%	7.2%	6.4%	6.3%	6.7%	5.3%	1.1%	0.9%	0.1%	0.6%	1.2%	1.3%	2.3%	4.0%	2.2%	2.3%	-1.3%	1.0%
FR	12.2%	12.1%	11.2%	11.1%	9.9%	9.8%	11.4%	8.9%	0.0%	0.2%	0.3%	0.2%	1.8%	1.9%	3.1%	4.1%	0.4%	0.2%	-3.6%	-0.3%
GR	7.3%	7.7%	6.7%	6.7%	6.7%	7.1%	6.6%	6.3%	0.8%	0.8%	1.4%	0.8%	7.3%	7.6%	19.6%	25.2%	2.7%	5.5%	0.4%	1.6%
HR	6.7%	6.7%	6.3%	6.1%	6.3%	6.2%	6.0%	6.2%	1.7%	1.7%	0.2%	0.5%	1.1%	1.6%	2.5%	4.9%	2.2%	2.0%	1.5%	2.1%
HU	11.3%	11.8%	11.5%	11.2%	17.1%	17.2%	19.6%	15.5%	0.6%	0.5%	3.7%	2.4%	1.3%	1.7%	12.5%	9.5%	0.0%	-0.1%	0.6%	2.1%
IE	6.9%	7.0%	6.7%	6.8%	7.5%	8.4%	7.3%	6.3%	0.4%	0.3%	0.2%	1.7%	0.6%	0.7%	3.5%	14.4%	0.9%	0.9%	1.3%	-0.6%
IS	7.3%	7.1%	6.1%	6.3%	6.5%	6.6%	5.4%	4.8%	0.0%	0.2%	0.2%	0.1%	1.7%	1.8%	7.1%	7.1%	3.5%	4.6%	2.1%	1.9%
IT	12.0%	12.5%	14.2%	12.5%	10.6%	10.5%	10.7%	8.6%	0.0%	0.5%	0.9%	0.8%	4.7%	5.8%	6.0%	6.9%	-0.5%	0.6%	4.4%	2.5%
LT	6.6%	6.6%	6.5%	6.3%	4.6%	5.5%	4.7%	4.7%	-0.3%	-0.2%	0.1%	0.5%	0.7%	0.8%	1.9%	2.0%	2.8%	2.6%	2.8%	3.6%
LU	9.5%	10.0%	9.4%	9.2%	7.2%	7.2%	8.1%	7.2%	0.0%	0.2%	-0.2%	0.0%	0.7%	0.9%	1.3%	1.6%	1.4%	1.3%	1.4%	1.8%
LV	8.3%	8.3%	7.9%	8.1%	6.3%	7.3%	5.9%	6.2%	0.0%	0.0%	0.5%	0.5%	0.7%	0.4%	5.6%	3.3%	0.3%	0.4%	0.2%	1.2%
MT	8.4%	10.8%	8.1%	8.1%	8.4%	10.0%	8.9%	7.6%	0.0%	1.6%	0.0%	0.0%	-0.1%	-0.8%	2.8%	8.0%	2.2%	1.9%	0.5%	0.6%
NL	10.3%	10.6%	10.4%	10.4%	7.3%	7.7%	9.2%	6.4%	0.4%	0.4%	0.7%	0.3%	1.8%	2.3%	6.9%	8.1%	2.9%	2.9%	0.9%	3.4%
NO	6.0%	6.0%	4.8%	5.2%	4.4%	4.3%	3.8%	3.9%	0.2%	-0.1%	2.1%	0.9%	1.1%	1.2%	6.9%	6.0%	2.0%	1.9%	0.8%	1.3%
PL	7.5%	7.6%	6.9%	6.8%	10.7%	10.3%	12.3%	8.7%	0.5%	0.8%	1.4%	1.4%	3.4%	3.3%	4.9%	5.0%	3.7%	3.8%	2.9%	4.7%
PT	8.3%	8.4%	8.7%	7.7%	5.8%	6.1%	5.6%	5.7%	-0.9%	-0.6%	1.2%	0.8%	4.1%	4.0%	5.1%	6.7%	2.6%	2.9%	2.7%	2.8%
RO	10.4%	10.3%	11.0%	10.6%	10.9%	11.6%	11.2%	8.9%	3.4%	3.1%	0.9%	-0.5%	0.2%	1.3%	-2.4%	5.4%	4.1%	3.5%	3.8%	4.0%
SE	8.1%	8.1%	7.8%	8.0%	5.4%	5.7%	5.5%	5.7%	0.0%	0.0%	0.4%	0.5%	0.8%	1.0%	3.0%	2.9%	2.8%	2.7%	1.8%	3.0%
SI	8.9%	9.1%	9.9%	9.6%	7.1%	7.6%	7.8%	7.6%	-0.2%	-0.1%	-0.3%	0.4%	-1.3%	-1.1%	5.1%	4.7%	0.6%	0.8%	-27.2%	-14.2%
SK	9.5%	9.6%	8.9%	8.9%	8.2%	8.2%	8.0%	11.2%	-0.6%	-0.3%	-1.3%	-0.4%	2.3%	2.6%	3.9%	6.1%	2.5%	2.5%	1.3%	1.9%
EU/EEA	10.7%	10.8%	10.6%	10.3%	9.0%	9.2%	10.1%	8.2%	0.8%	0.9%	0.7%	0.6%	2.5%	2.7%	5.6%	6.6%	1.5%	1.9%	0.6%	3.4%
GB	10.2%	10.3%	9.5%	9.6%	8.3%	9.0%	7.8%	7.6%	2.4%	2.1%	0.6%	0.6%	1.9%	1.9%	7.5%	8.5%	1.2%	2.7%	0.4%	0.7%

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

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	

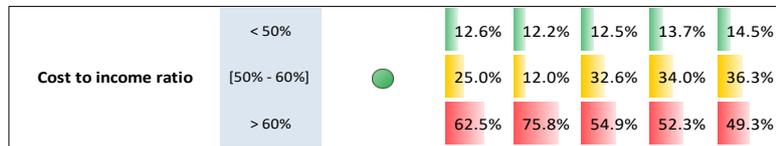
Risk Indicators' (RIs) heatmap

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, c030)), 0)), 0)] / ((C 02.00;r010;c010) - (C 05.01;r010;c040))												
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	005, 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	005,070, 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	005, 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/technical-standard-on-supervisory-reporting>). For more information regarding the Risk Indicators formulas, applicable to each reporting framework, please see the List and Methodological Guide available here (<http://www.eba.europa.eu/risk-analysis-and-data/risk-indicators-guide>).

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

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

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

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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