



# RISK DASHBOARD

DATA AS OF Q2 2023



**EBA**

EUROPEAN  
BANKING  
AUTHORITY

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## Number of Credit institutions and branches in EU

| Largest institutions that contribute to the EBA Risk Dashboard |       |  |  |                |  |  |   |
|--|-------|--|--|----------------|--|--|---|
|  | Total | Highest level of consolidation in EU/EEA | Highest level of consolidation in MS (Subsidiaries of other largest institutions) <sup>(1)</sup> | Banking Groups | Largest independent credit institutions <sup>(2)</sup> | Institutions belonging to a largest group <sup>(3)</sup> | Branches of largest institutions <sup>(4)</sup> |
| AT   | 6     | 5  | 1  | 6              |  | 62   | 5   |
| BE   | 8     | 7  | 1  | 8              |  | 15   | 9   |
| BG   | 3     |  | 3  | 3              |  | 5  | 1   |
| CY   | 4     | 3  | 1  | 3              |  | 4  | 0   |
| CZ   | 3     |  | 3  | 3              |  | 10   | 4   |
| DE   | 24    | 23                                       | 1  | 18             | 6  | 39   | 24  |
| DK   | 3     | 3  |  | 3              |  | 5  | 7   |
| EE   | 4     | 2  | 2  | 4              |  | 4  | 2   |
| ES   | 10    | 10                                       |  | 10             |  | 43   | 21  |
| FI   | 3     | 3  |  | 3              |  | 123  | 7   |
| FR   | 12    | 12                                       |  | 10             | 2  | 111  | 30  |
| GR   | 4     | 4  |  | 4              |  | 4  | 9   |
| HR   | 3     |  | 3  | 3              |  | 5  |   |
| HU   | 3     | 2  | 1  | 3              |  | 18   | 2   |
| IE   | 6     | 6  |  | 3              | 3  | 8  | 11  |
| IS   | 3     | 3  |  | 3              |  | 3  |   |
| IT   | 12    | 12                                       |  | 12             |  | 223  | 20  |
| LI   | 3     | 3  |  | 3              |  | 3  |   |
| LT   | 4     | 2  | 2  | 3              |  | 3  | 2   |
| LU   | 6     | 4  | 2  | 5              | 1  | 25   | 15  |
| LV   | 3     | 1  | 2  | 3              |  | 3  |   |
| MT   | 3     | 2  | 1  | 3              |  | 3  |   |
| NL   | 7     | 6  | 1  | 6              | 1  | 10   | 18  |
| NO   | 3     | 3  |  | 3              |  | 7  | 7   |
| PL   | 3     | 2  | 1  | 3              |  | 14   | 14  |
| PT   | 4     | 3  | 1  | 4              |  | 14   | 13  |
| RO   | 3     | 1  | 2  | 3              |  | 12   | 2   |
| SE   | 7     | 7  |  | 6              | 1  | 20   | 13  |
| SI   | 4     | 2  | 2  | 4              |  | 8  | 1   |
| SK   | 3     |  | 3  | 3              |  | 5  | 2   |
| EU/EEA   | 164   | 131                                      | 33   | 148            | 14   | 809  | 239   |

(1) Institutions that are subsidiaries of a large institution with the Head Office in another EU/EEA country. They contribute to country aggregates but not to EU/EEA averages. For example, at country level the subsidiary in country X of a largest bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered.

(2) Individual institutions that do not belong to a banking group and report only on individual basis. These institutions are not required to submit FINREP data on solo basis to the EBA and therefore they are not included in FINREP-based risk indicators in this Risk Dashboard.

(3) Institutions that are subsidiaries of an EU large institution. They contribute neither to country aggregates nor to EU/EEA averages because data for these institutions are included in the figures reported at consolidated basis by their parent companies.

(4) Number of branches of the largest institutions authorised in each country. The largest institutions have their Head Office in another EU/EEA country and they have the right to passport their activities. They do contribute neither to country aggregates nor to EU/EEA averages because data for these institutions are included in the figures reported at consolidated basis by their parent companies.

| EU Banking Population |                |                                    |  |   |                                       |  |  |
|-----------------------|----------------|------------------------------------|--|---|---------------------------------------|--|--|
|                       | Banking groups |                                    | Institutions by type                           |   | Institutions by size                  | Branches                               |  |
|                       | Total          | of which: Subgroups <sup>(1)</sup> | Independent credit institutions <sup>(2)</sup> | Institutions belonging to an EU banking group | Small non-complex credit institutions | Branches of EU/EEA credit institutions | Branches of non EU/EEA credit institutions |
| AT                    | 34             | 3                                  | 321  | 89  | 367                                   | 20                                     |  |
| BE                    | 16             | 5                                  | 9  | 20  | 12                                    | 44                                     | 8  |
| BG                    | 12             | 5                                  | 6  | 12  |                                       | 10                                     | 2  |
| CY                    | 5              |                                    | 2  | 7   |                                       | 5                                      | 13   |
| CZ                    | 10             | 5                                  | 9  | 18  | 6                                     | 22                                     | 2  |
| DE                    | 79             | 11                                 | 1152   | 100   | 1031                                  | 80                                     | 36   |
| DK                    | 19             | 2                                  | 39   | 20  | 5                                     | 24                                     |  |
| EE                    | 9              | 2                                  |  | 9   | 2                                     | 4                                      |  |
| ES                    | 39             | 5                                  | 33   | 77  | 42                                    | 76                                     | 4  |
| FI                    | 14             | 3                                  |  | 168   | 4                                     | 35                                     |  |
| FR                    | 44             | 5                                  | 50   | 142   | 44                                    | 85                                     | 20   |
| GR                    | 8              |                                    | 6  | 8   | 2                                     | 19                                     | 2  |
| HR                    | 6              | 5                                  | 11   | 10  | 13                                    | 1                                      |  |
| HU                    | 10             | 6                                  | 5  | 21  | 17                                    | 9                                      | 1  |
| IE                    | 9              | 3                                  | 8  | 11  | 1                                     | 31                                     | 1  |
| IS                    | 4              |                                    | 7  | 4   | 7                                     |  |  |
| IT                    | 55             | 13                                 | 84   | 270   | 74                                    | 70                                     | 9  |
| LI                    | 6              |                                    | 6  | 7   |                                       |  |  |
| LT                    | 10             | 2                                  | 6  | 9   | 12                                    | 6                                      |  |
| LU                    | 20             | 7                                  | 41   | 35  | 5                                     | 29                                     | 15   |
| LV                    | 8              | 3                                  | 2  | 7   | 1                                     | 4                                      |  |
| MT                    | 5              | 1                                  | 12   | 5   | 2                                     | 2                                      | 2  |
| NL                    | 22             | 3                                  | 9  | 26  | 4                                     | 44                                     | 5  |
| NO                    | 93             | 1                                  | 21   | 111   | 113                                   | 39                                     |  |
| PL                    | 14             | 6                                  | 498  | 23  | 402                                   | 31                                     | 1  |
| PT                    | 19             | 6                                  | 14   | 103   | 14                                    | 37                                     | 1  |
| RO                    | 8              | 6                                  | 8  | 16  | 4                                     | 10                                     |  |
| SE                    | 24             |                                    | 82   | 37  | 87                                    | 32                                     |  |
| SI                    | 9              | 5                                  | 2  | 11  | 4                                     | 2                                      |  |
| SK                    | 6              | 5                                  | 3  | 8   | 3                                     | 14                                     |  |
| EU/EEA                | 617            | 118                                | 2446   | 1384  | 2278                                  | 785                                    | 122  |

(1) Subsidiaries in the form of subgroup of another EU group which has the Head Office in another EU/EEA country.

(2) Individual institutions that do not belong to an EU/EEA banking group and report only on an individual basis. These institutions are not required to submit FINREP data on solo basis to the EBA and therefore they are not included in FINREP-based risk indicators in this Risk Dashboard.



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

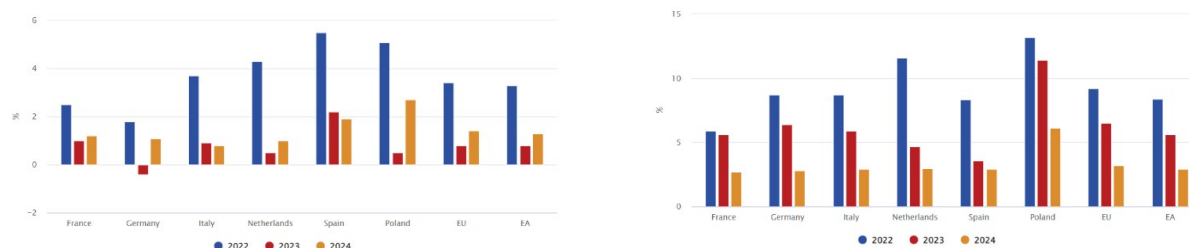
This section summarises main risks and vulnerabilities for the EU/EEA banking sector. The risk indicators are based on the supervisory data reported by EU institutions, as of Q2 2023. They are complemented by analyses based on market data and other sources as of mid-September 2023. This publication includes an MREL dashboard.

### Easing inflation and strong labour market are not enough to support economic growth

In summer, the European Commission revised downward its forecast for the EU GDP growth in 2023 to 0.8% (1.0% in Spring 2023)<sup>1</sup>. Weakness in consumption and a deterioration in the external trade position were the main causes of this revision. Yet, economic growth expectations for 2024 decreased at 1.4% despite the solid labour market and the easing of inflationary pressures. Inflation remains at high levels, yet low economic growth and reduction in price pressures are expected to lead to lower inflation rates in 2024 (3.2% for the EU). Market analysts expect the upward trend of policy rates in the Euro area might be near to an end and that the ECB to start monetary easing in mid-2024. A few central banks in central and eastern Europe have already started decreasing their policy rates amidst weak economic activity. Furthermore, newly introduced banking taxes have increased market uncertainty.

Looking beyond Europe, the global economy economic growth in the first half of 2023 was better than expected. However, the macroeconomic and geopolitical uncertainty remains high. The less positive growth outlook for China could create cross-border spillovers. The direct impact on the EU economy is however likely to be limited<sup>2</sup>.

GDP growth forecast (left) and inflation rate forecast (right), EU and selected countries



Source: European Commission

### Primary funding market activity re-established while deposit volumes remain stable

With deposits and loan volumes stabilising, the loan to deposit ratio remained stable in the second quarter. Deposits, as most important funding instruments, are no longer growing, and the volume of deposits at EU banks is below the volume at year end 2022. The liquidity coverage ratio normalised further from 162.8% to 159.9% QoQ, driven by a decrease of 3.3% of the liquidity buffer. The use of excess liquidity by Euro area banks to repay the ECB’s TLTRO III facility was the main driver of the decrease. In contrast, the net stable funding ratio (NSFR) increased to 126.5% (from 125.9% in Q1 2023). The asset encumbrance ratio decreased further to 25.6%, down from 26.6% in the previous quarter.

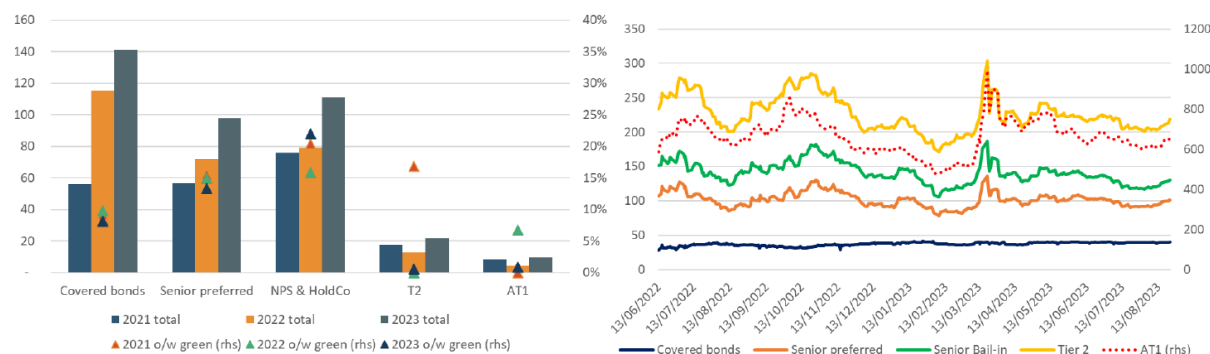
Funding costs increased further in the quarter, with differences across banks reflecting their funding mix. Banks that rely more on deposits have managed to sustain their funding cost lower, mainly due to low deposit betas. Depositors have started moving from sight to term deposits to achieve higher rates for their savings. Following the temporary freeze in funding markets after March banking turmoil, funding activity of primary secured and unsecured instruments swiftly resumed back to high volumes. New issuances have included subordinated debt as well as issuances from smaller banks. As of end of July, banks have issued more instruments across all debt

<sup>1</sup> Summer 2023 Economic Forecast – European Commission

<sup>2</sup> According to Summer 2023 Economic Forecast China is the destination of less than 2.5% of GDP worth of exports of goods and services by the EU or the Euro area, whereas it is the origin of almost 4% of GDP worth of imports.

classes than year to date in the previous two years, including Tier 2 instruments and AT1 instruments. Banks remain focused on preferred and non-preferred senior unsecured issuances as key funding instruments. Banks' consideration of sustainability aspects is also reflected in their funding. Whereas for covered and senior unsecured preferred debt the share of green bonds in total issuances remained more or less unchanged compared to the last two years, it increased for senior unsecured non-preferred bonds, in particular compared to last year.

Banks' issuances YtD, incl. share of green bonds (as of end of July 2023), vs. 2022 and 2021 by year and debt class (left) Trends ASW spreads of EUR denominated funding instruments (right)



Source: Dealogic (left) and Markit IHS (iBoxx, right)

### Slower economic growth weighs on loan growth

EU/EEA banks' total assets were reported slightly lower than in the previous quarter (-0.3%). This was mainly attributed to a decrease in outstanding loans. Total loans (including cash balances and deposits with central banks) reached EUR 19.9tn, down from EUR 20.2tn in Q1 2023 and EUR 20.5tn Q2 2022. This was mainly due to the repayment of ECB's TLTRO III programme in June. Outstanding loans towards households and non-financial corporates were flat, despite a small decrease in outstanding mortgages. Bank lending surveys indicate that demand for loans has significantly weakened because of the higher interest rates and lacklustre economic growth. In parallel, banks have tightened their lending standards as a response to heightened macroeconomic uncertainty.

Exposures towards sovereign bonds increased by around EUR 200bn in the first half of the year to EUR 3.368tn. Within the same time, some changes were observed in the accounting allocation of these exposures, with the share reported under amortised cost decreasing from 64% to 60% and that of financial assets held for trading increasing from 12% to 17%.

Despite the challenging macroeconomic environment, banks' asset quality remains robust. The NPL ratio remained at its lowest level (1.8%), while the allocation of stage 2 loans remained stable at 9.1%. Cost of risk was 45bps, close to the levels reported in the last 2 years. Despite the overall robust asset quality, a few jurisdictions reported an increase in NPL volumes and supervisory as well as other data indicate that for some portfolios, asset quality could deteriorate faster due their sensitivity to rising interest rates (e.g. consumer credit and real estate related exposures). Vulnerabilities with regards to real estate remain significant, also given the further correction observed in real estate markets. This demonstrates that risks to the banks' asset quality are on the rise, albeit from a low base, as inflation remains at comparatively high levels and economic growth slows down.

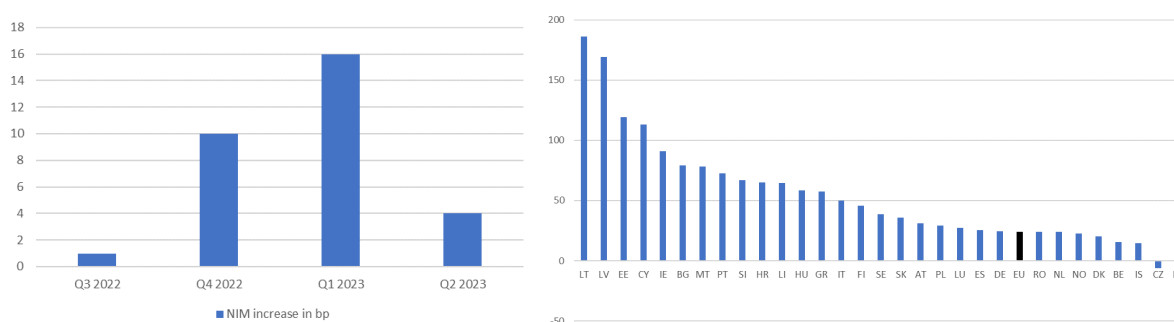
### Profitability continues to improve

Return on Equity (RoE) increased further in the second quarter to 10.8% from 10.2% (in Q1 2023), the highest ratio reported. On a year-on-year basis, RoE has increased by approximately 300 basis points. The boost in profitability has come almost solely through the increase in net interest income, which has increased more than 20% YoY, and around 2.5% compared to previous quarter. The net interest margin (NIM) remains the main

contributor to net interest income as loan growth was very slow. NIM increased from 1.3% to 1.6% year-on-year, yet the quarterly growth rate was slower than in the two previous quarters. Banks, however, have benefited heterogeneously from higher interest rates, depending on the structure of their balance sheet, the level of fixed vs variable interest rate loans and the share of debt securities and deposits to total liabilities. The average cost-to-income ratio fell from 59.5% to 56.5%, reaching an all-time low, as banks managed at the same time to also control inflation of their expenses.

Despite the increasing profitability indicators, there are still material differences across banks. Amidst increasing costs due to repricing of liabilities and inflationary pressures on operational expenses, banks will be challenged to sustain their profitability at the current levels, also given the subdued loan growth.

Quarterly percentage point change in net interest margin from Q3 2022 to Q2 2023 (left) and YoY % growth in Net interest income from Q2 2022 to Q2 2023 by country (right)



Source: EBA supervisory reporting data

### Capital improved due to higher profitability

EU/EEA banks maintained robust capitalisation levels in the second quarter 2023. The average CET1 ratio (fully loaded) increased by another 20bps, reaching a historical high of 15.9% (from 15.7% in March 2023). On a year-on-year basis, the increase was 90bps, from 15.0% in June 2022. The improvement was driven by higher capital, the numerator of the CET1 ratio, which improved as a result of strong profitability. Risk-weighted assets (RWA), the denominator of the CET1 ratio increased slightly, but at a much slower pace than capital. The RWA increase was mainly driven by credit risk and marginally by market risk. EU/EEA banks’ leverage ratio increased by 20bps to 5.7% on a quarterly basis.

### Operational risks remain a key concern

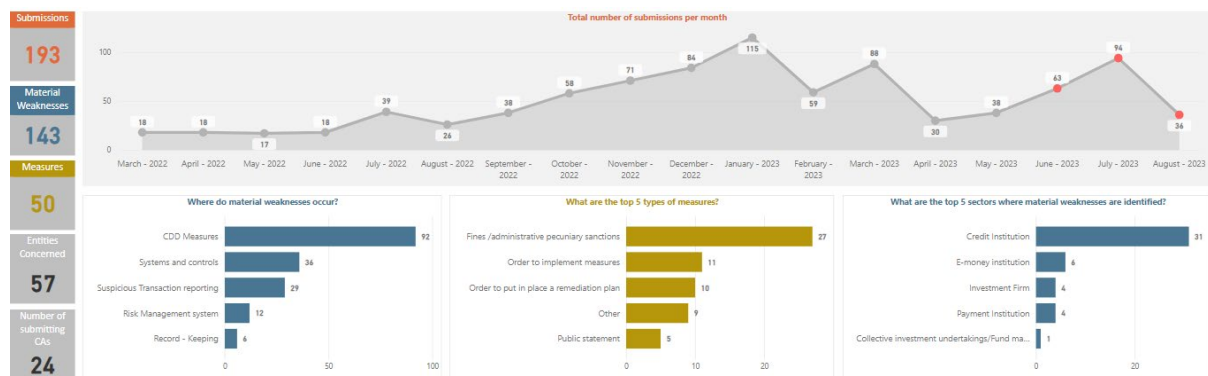
The share of operational RWA in total RWA has remained at 9.7%. Key risk drivers for operational risks include ICT and cyber related risks, but also fraud and anti-money laundering and counter financing of terrorism (AML/CFT) circumvention. EBA Risk Assessment Questionnaire results confirm that cyber risk and data security are key drivers of operational risks, and almost two third of banks agree with this view. It is followed by conduct and legal risks, and by fraud. On ICT and cyber related risks, new data breaches, hacker attacks, and ICT related operational shortcomings were recently reported. Also, some large redress payments European banks have to render for AML breaches and sanctions related breaches were recently reported.

On AML related shortcomings, the EBA’s EuReCa data<sup>3</sup> shows that since the last EBA risk dashboard, from June 2023 to August 2023, competent authorities reported 143 serious deficiencies, or ‘material weaknesses’, in 57

<sup>3</sup> The EBA’s EuReCa is a central database that puts together information submitted by competent authorities on serious deficiencies in individual financial institutions’ systems and controls that expose these institutions to money laundering and terrorist financing (ML/TF) risk. EuReCa was launched in January 2022. Data refers to all sectors within the remit of the EBA’s AML/CFT mandate, namely: credit institutions, payment institutions, e-money institutions, bureaux de change, investment firms, fund managers, credit providers (other than credit institutions), life insurance undertakings and life insurance intermediaries, and an additional category of ‘others’.

institutions. They also reported 50 ‘corrective measures’ that they imposed on institutions to correct these deficiencies<sup>4</sup>. As was the case when the EBA risk dashboard was last published, most deficiencies relate to credit institutions. Electronic Money Institutions (EMIs) constituted the second-most reported sector, but this could be due to supervisory priorities and timescales and may not be due to changes in EMIs’ AML/CFT controls environment. Most material weaknesses relate to institutions’ customer due diligence (CDD) policies and procedures, and in particular weaknesses in institutions’ approaches to transaction monitoring. Fines and administrative pecuniary sanctions were the most common measure applied, however the most serious applied within the period under analysis was the full withdrawal of authorisation of a bureau de change.

AML/CFT related material weaknesses and related measures taken (1 June 2023 until 31 August 2023)<sup>5</sup>



Source: EBA EuRecA

<sup>4</sup> A material weakness can have one or more measures, and vice-versa.

<sup>5</sup> In duly justified and documented circumstances, CAs might send a request to the EBA to remove duplicated information previously sent to EuReCA. Due to these data quality checks there might be discrepancies between previous versions.

## Heatmap: Risk indicator trends over time

|  |   |   | Traffic light  |        |        |         |        |        |        |         |        |        |        |         |        |        |
|--|---|---|--|--------|--------|---------|--------|--------|--------|---------|--------|--------|--------|---------|--------|--------|
| RI                                       | Threshold   | Current vs previous quarters for the worst bucket | 2020Q3   | 2020Q6 | 2020Q9 | 2020Q12 | 2021Q3 | 2021Q6 | 2021Q9 | 2021Q12 | 2022Q3 | 2022Q6 | 2022Q9 | 2022Q12 | 2023Q3 | 2023Q6 |
|  |   |   | <div style="display: flex; justify-content: space-around;"> <span>● Green</span> <span>● Yellow</span> <span>● Red</span> </div> |        |        |         |        |        |        |         |        |        |        |         |        |        |
| Solvency                                 | Tier 1 capital ratio  | > 15%   | 53.8%  | 62.5%  | 72.8%  | 77.2%   | 76.0%  | 75.7%  | 77.6%  | 77.1%   | 63.4%  | 57.1%  | 65.6%  | 75.3%   | 78.0%  | 83.9%  |
|  |   | [12% - 15%]                                       | 45.6%  | 37.3%  | 26.9%  | 22.6%   | 23.8%  | 24.2%  | 21.5%  | 22.7%   | 35.7%  | 42.2%  | 33.7%  | 24.5%   | 21.9%  | 15.9%  |
|  |   | < 12%   | 0.6%   | 0.2%   | 0.2%   | 0.2%    | 0.2%   | 0.2%   | 0.9%   | 0.2%    | 0.9%   | 0.6%   | 0.6%   | 0.2%    | 0.2%   | 0.2%   |
|  | CET1 ratio  | > 14%   | 45.0%  | 58.3%  | 61.5%  | 62.9%   | 63.1%  | 63.0%  | 63.8%  | 61.9%   | 56.2%  | 54.1%  | 53.6%  | 59.9%   | 59.5%  | 63.2%  |
|  |   | [11% - 14%]                                       | 55.0%  | 41.5%  | 38.3%  | 36.9%   | 36.7%  | 36.5%  | 35.3%  | 37.9%   | 43.6%  | 45.4%  | 45.8%  | 39.9%   | 40.5%  | 36.8%  |
|  |   | < 11%   | 0.0%   | 0.2%   | 0.2%   | 0.2%    | 0.2%   | 0.5%   | 0.9%   | 0.2%    | 0.2%   | 0.5%   | 0.6%   | 0.2%    | 0.0%   | 0.0%   |
| Leverage ratio                           | > 8%  | 6.0%  | 4.6%   | 5.6%   | 5.9%   | 5.6%    | 6.6%   | 6.7%   | 6.2%   | 5.5%    | 4.2%   | 3.7%   | 5.4%   | 4.6%    | 6.5%   |        |
|  | [5% - 8%]   | 46.0%   | 37.4%  | 54.2%  | 60.1%  | 54.4%   | 60.0%  | 57.3%  | 68.6%  | 59.8%   | 45.6%  | 37.6%  | 55.7%  | 42.4%   | 50.0%  |        |
|  | < 5%  | 48.0%   | 58.0%  | 40.2%  | 33.9%  | 40.0%   | 33.3%  | 36.0%  | 25.2%  | 34.7%   | 50.1%  | 58.7%  | 38.9%  | 53.0%   | 43.5%  |        |
| Credit Risk & Asset Quality              | Ratio of non-performing loans and advances (NPL ratio)              | < 3%  | 69.7%  | 78.5%  | 78.6%  | 79.1%   | 78.9%  | 73.0%  | 84.0%  | 81.6%   | 88.4%  | 90.8%  | 93.6%  | 93.8%   | 94.0%  | 94.1%  |
|  |   | [3% - 8%]   | 26.2%  | 17.6%  | 19.2%  | 18.7%   | 19.0%  | 25.1%  | 15.1%  | 17.8%   | 11.0%  | 9.2%   | 6.4%   | 6.2%    | 6.0%   | 5.9%   |
|  |   | > 8%  | 4.1%   | 4.0%   | 2.1%   | 2.2%    | 2.0%   | 1.9%   | 0.9%   | 0.6%    | 0.6%   | 0.0%   | 0.0%   | 0.0%    | 0.0%   | 0.0%   |
|  | Coverage ratio of non-performing loans and advances                 | > 55%   | 14.7%  | 14.8%  | 9.1%   | 8.6%    | 7.3%   | 15.3%  | 16.3%  | 4.8%    | 4.9%   | 6.1%   | 5.4%   | 6.1%    | 6.0%   | 5.2%   |
|  |   | [40% - 55%]                                       | 55.7%  | 53.3%  | 59.4%  | 61.5%   | 60.6%  | 46.6%  | 51.2%  | 60.2%   | 64.3%  | 53.1%  | 54.6%  | 53.4%   | 58.0%  | 54.9%  |
|  |   | < 40%   | 29.5%  | 31.8%  | 31.5%  | 29.9%   | 32.2%  | 38.1%  | 32.5%  | 35.0%   | 30.8%  | 40.8%  | 40.0%  | 40.4%   | 36.0%  | 39.8%  |
| Forbearance ratio for loans and advances | < 1.5%  | 64.5%   | 51.9%  | 50.9%  | 51.1%  | 42.0%   | 42.0%  | 44.4%  | 38.4%  | 45.7%   | 62.2%  | 63.1%  | 62.8%  | 64.7%   | 64.5%  |        |
|  | [1.5% - 4%]   | 28.2%   | 40.8%  | 43.7%  | 40.7%  | 49.8%   | 49.1%  | 46.8%  | 53.1%  | 46.2%   | 33.7%  | 32.4%  | 34.4%  | 33.0%   | 33.7%  |        |
|  | > 4%  | 7.4%  | 7.3%   | 5.3%   | 8.2%   | 8.3%    | 8.8%   | 8.8%   | 8.5%   | 8.2%    | 4.1%   | 4.4%   | 2.8%   | 2.3%    | 1.8%   |        |
| Profitability                            | Return on equity  | > 10%   | 2.3%   | 1.8%   | 5.1%   | 2.0%    | 14.8%  | 13.7%  | 18.2%  | 23.1%   | 17.8%  | 21.5%  | 21.1%  | 26.7%   | 55.2%  | 58.7%  |
|  |   | [6% - 10%]  | 10.4%  | 17.6%  | 18.9%  | 19.3%   | 51.8%  | 58.6%  | 53.8%  | 44.9%   | 29.4%  | 51.5%  | 52.8%  | 47.1%   | 15.1%  | 30.2%  |
|  | < 6%  | 87.3%   | 80.6%  | 76.0%  | 78.8%  | 33.4%   | 27.8%  | 28.0%  | 31.9%  | 52.8%   | 27.0%  | 26.1%  | 26.1%  | 29.8%   | 11.1%  |        |
|  | Cost to income ratio  | < 50%   | 14.1%  | 13.4%  | 15.8%  | 16.5%   | 17.7%  | 16.0%  | 16.1%  | 19.7%   | 17.0%  | 17.6%  | 19.8%  | 19.8%   | 22.1%  | 33.5%  |
| [50% - 60%]                              |   | 8.2%  | 16.6%  | 13.0%  | 11.4%  | 12.8%   | 17.8%  | 15.3%  | 9.9%   | 12.9%   | 20.0%  | 17.9%  | 21.1%  | 24.4%   | 17.9%  |        |
| > 60%                                    | 77.7%   | 70.0%   | 71.2%  | 72.1%  | 69.5%  | 66.2%   | 68.6%  | 70.4%  | 70.0%  | 62.5%   | 62.2%  | 59.1%  | 53.5%  | 48.7%   |        |        |
| Funding & Liquidity                      | Loan-to-deposit ratio for households and non-financial corporations | < 100%  | 13.9%  | 23.7%  | 28.9%  | 34.4%   | 40.3%  | 41.7%  | 43.8%  | 36.4%   | 36.0%  | 35.8%  | 34.7%  | 34.5%   | 34.1%  | 38.3%  |
|  |   | [100% - 150%]                                     | 66.2%  | 57.5%  | 52.5%  | 47.4%   | 43.8%  | 43.5%  | 42.4%  | 49.1%   | 49.6%  | 50.1%  | 51.7%  | 50.6%   | 50.8%  | 45.0%  |
|  |   | > 150%  | 19.9%  | 18.8%  | 18.6%  | 18.2%   | 15.9%  | 14.8%  | 13.8%  | 14.5%   | 14.4%  | 14.1%  | 13.7%  | 14.9%   | 15.2%  | 16.7%  |
|  | Liquidity coverage ratio (%)  | > 140%  | 55.1%  | 84.6%  | 92.2%  | 97.5%   | 89.4%  | 83.4%  | 78.7%  | 83.9%   | 76.8%  | 69.2%  | 74.8%  | 85.6%   | 80.5%  | 85.8%  |
|  |   | [110% - 140%]                                     | 44.4%  | 15.2%  | 7.8%   | 2.5%    | 10.6%  | 16.6%  | 21.3%  | 16.1%   | 23.2%  | 30.8%  | 25.2%  | 14.4%   | 19.5%  | 14.2%  |
| < 110%                                   | 0.5%  | 0.3%  | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%   |        |

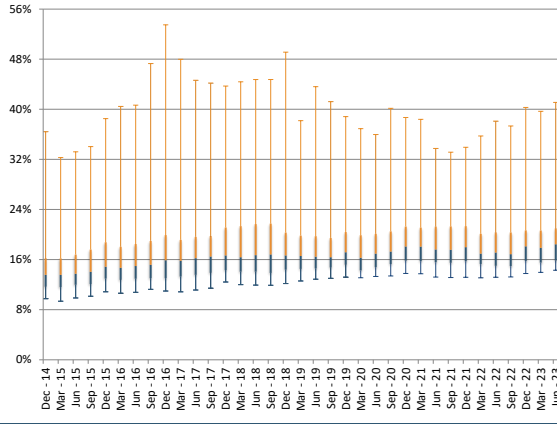
Note: Traffic lights provide the trend of the RI risk indicator given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket". Further explanations on the calculation of the heatmap can be found in the "methodological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



# Solvency

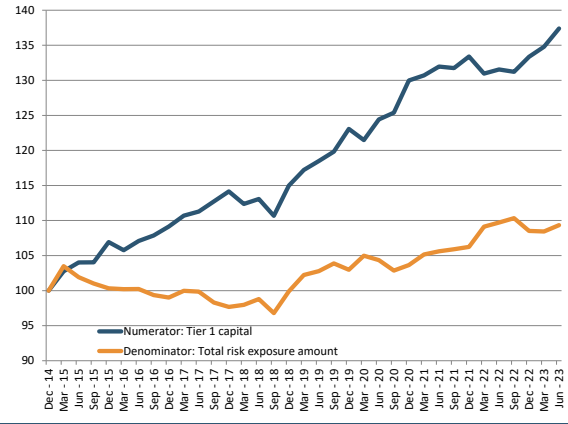
## 1 - Tier 1 capital ratio

### Dispersion



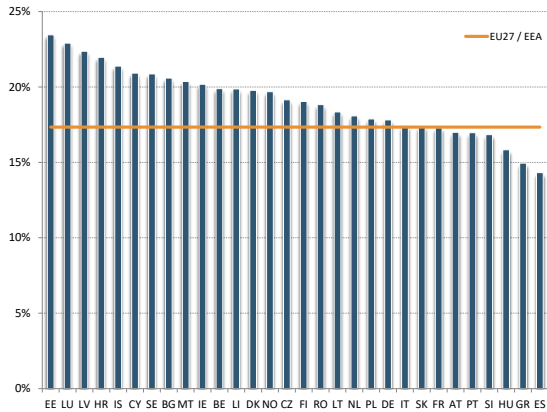
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



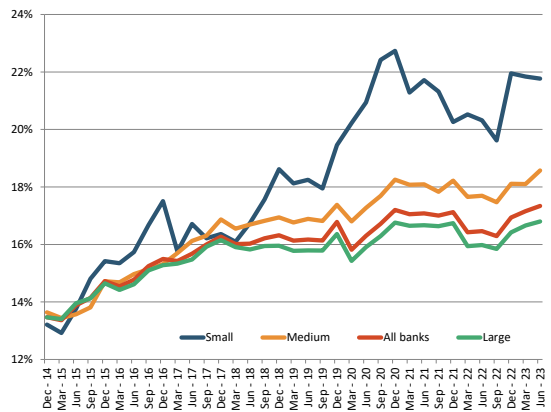
Total numerator and denominator. Dec 2014 =100.

### Country dispersion (as of Jun. 2023)



Weighted Averages by country.

### RI by size class

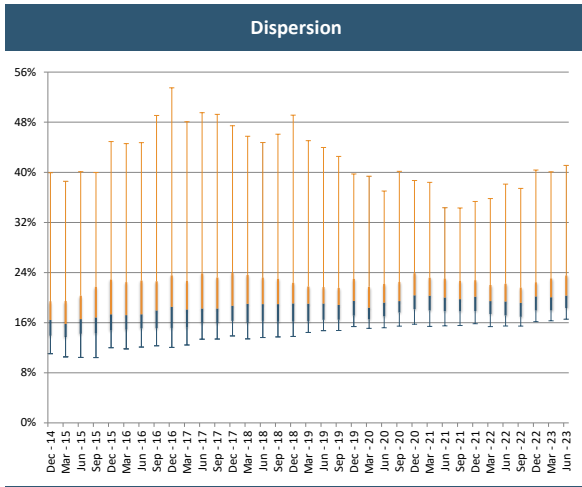


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023. Non-FINREP banks are assigned to the bucket of small banks.

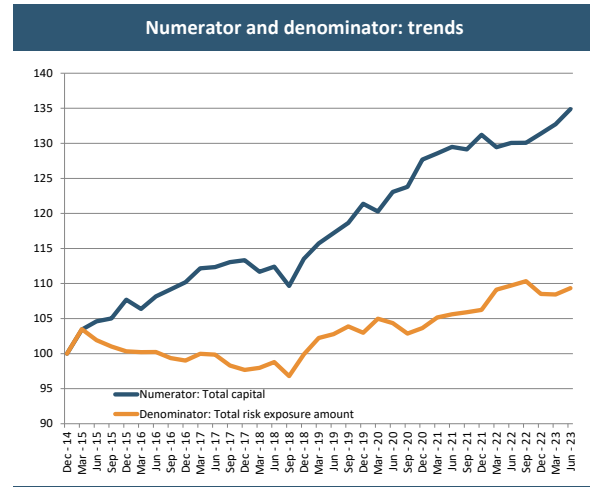
| Period   | Weighted average | 25th  | 50th  | 75th  |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 13.5%            | 11.7% | 13.6% | 16.2% |
| Jun - 15 | 13.9%            | 12.0% | 13.7% | 16.8% |
| Dec - 15 | 14.7%            | 13.0% | 14.9% | 18.8% |
| Jun - 16 | 14.8%            | 13.0% | 15.0% | 18.5% |
| Dec - 16 | 15.5%            | 13.0% | 15.9% | 19.9% |
| Jun - 17 | 15.7%            | 13.6% | 16.2% | 19.6% |
| Dec - 17 | 16.3%            | 14.3% | 16.7% | 21.1% |
| Jun - 18 | 16.0%            | 14.1% | 16.7% | 21.7% |
| Dec - 18 | 16.3%            | 14.4% | 16.7% | 20.3% |
| Jun - 19 | 16.2%            | 14.6% | 16.5% | 19.7% |
| Dec - 19 | 16.8%            | 15.2% | 17.2% | 20.4% |
| Mar - 20 | 15.8%            | 14.3% | 16.3% | 19.9% |
| Jun - 20 | 16.3%            | 14.8% | 17.0% | 20.1% |
| Sep - 20 | 16.7%            | 15.3% | 17.3% | 20.5% |
| Dec - 20 | 17.2%            | 15.8% | 18.1% | 21.3% |
| Mar - 21 | 17.1%            | 15.7% | 18.1% | 21.1% |
| Jun - 21 | 17.1%            | 15.6% | 17.6% | 21.3% |
| Sep - 21 | 17.0%            | 15.5% | 17.6% | 21.3% |
| Dec - 21 | 17.1%            | 15.7% | 18.0% | 21.3% |
| Mar - 22 | 16.4%            | 15.3% | 16.9% | 20.1% |
| Jun - 22 | 16.5%            | 15.0% | 17.1% | 20.4% |
| Sep - 22 | 16.3%            | 15.0% | 16.9% | 20.3% |
| Dec - 22 | 16.9%            | 15.8% | 18.1% | 20.7% |
| Mar - 23 | 17.2%            | 15.5% | 17.9% | 20.6% |
| Jun - 23 | 17.3%            | 15.8% | 18.4% | 21.0% |

# Solvency

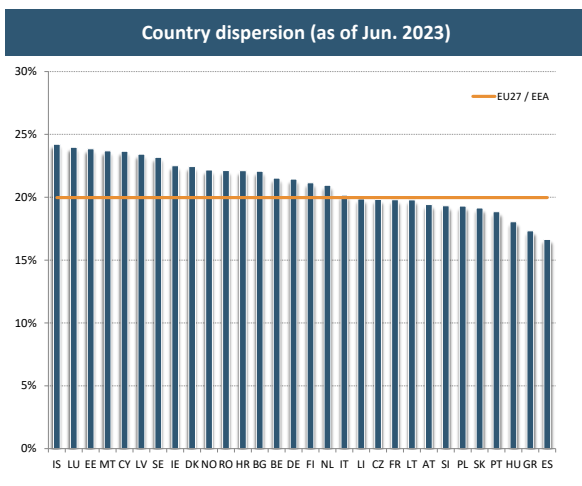
## 2 - Total capital ratio



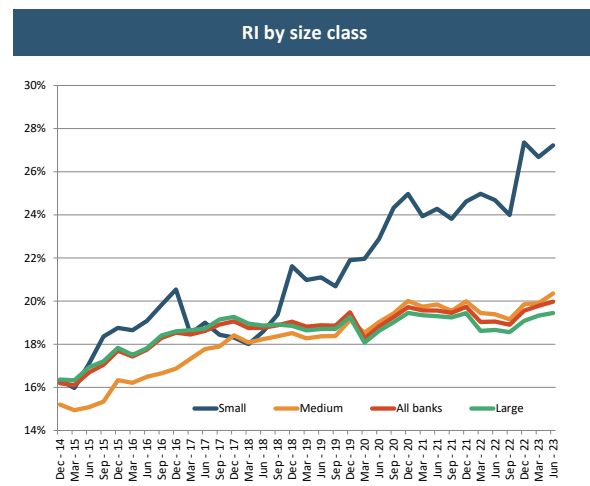
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.  
Dec 2014 =100.



Weighted Averages by country.



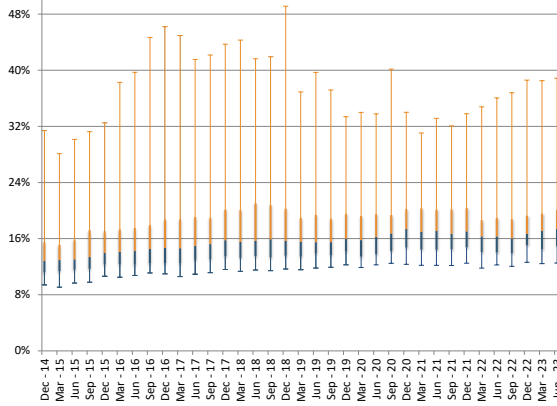
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023. Non-FINREP banks are assigned to the bucket of small banks.

| Period   | Weighted average | 25th  | 50th  | 75th  |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 16.2%            | 13.9% | 16.4% | 19.4% |
| Jun - 15 | 16.7%            | 14.2% | 16.6% | 20.3% |
| Dec - 15 | 17.7%            | 14.8% | 17.3% | 22.9% |
| Jun - 16 | 17.7%            | 15.1% | 17.3% | 22.7% |
| Dec - 16 | 18.5%            | 15.2% | 18.5% | 23.5% |
| Jun - 17 | 18.6%            | 16.0% | 18.3% | 23.9% |
| Dec - 17 | 19.1%            | 16.3% | 18.7% | 23.9% |
| Jun - 18 | 18.8%            | 16.3% | 19.0% | 23.2% |
| Dec - 18 | 19.0%            | 16.2% | 19.1% | 22.4% |
| Jun - 19 | 18.9%            | 16.4% | 19.0% | 21.7% |
| Dec - 19 | 19.5%            | 17.1% | 19.5% | 23.0% |
| Mar - 20 | 18.3%            | 16.6% | 18.4% | 21.7% |
| Jun - 20 | 18.8%            | 17.0% | 19.2% | 22.2% |
| Sep - 20 | 19.3%            | 17.6% | 19.4% | 22.5% |
| Dec - 20 | 19.7%            | 18.1% | 20.4% | 23.9% |
| Mar - 21 | 19.6%            | 17.9% | 20.3% | 23.2% |
| Jun - 21 | 19.6%            | 17.8% | 20.0% | 23.1% |
| Sep - 21 | 19.5%            | 17.8% | 19.7% | 22.6% |
| Dec - 21 | 19.7%            | 17.9% | 20.1% | 22.8% |
| Mar - 22 | 19.0%            | 17.4% | 19.5% | 22.0% |
| Jun - 22 | 19.0%            | 17.2% | 19.4% | 22.2% |
| Sep - 22 | 18.9%            | 16.9% | 19.2% | 21.6% |
| Dec - 22 | 19.6%            | 18.0% | 20.2% | 22.4% |
| Mar - 23 | 19.8%            | 17.9% | 20.1% | 23.1% |
| Jun - 23 | 20.0%            | 18.3% | 20.3% | 23.5% |

## Solvency

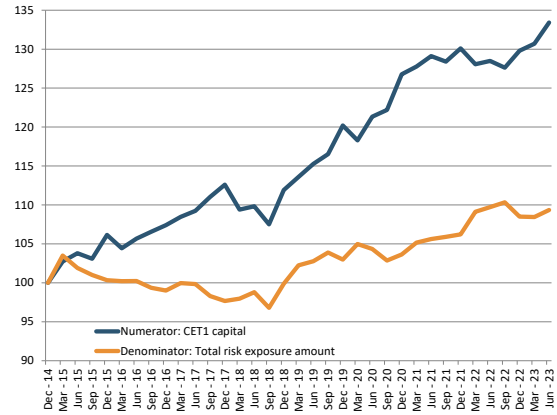
### 3 - CET1 ratio

#### Dispersion



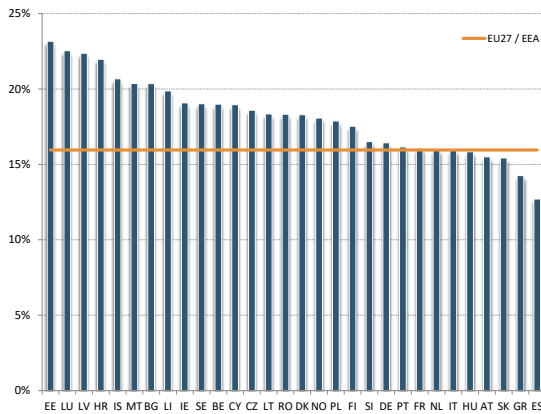
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



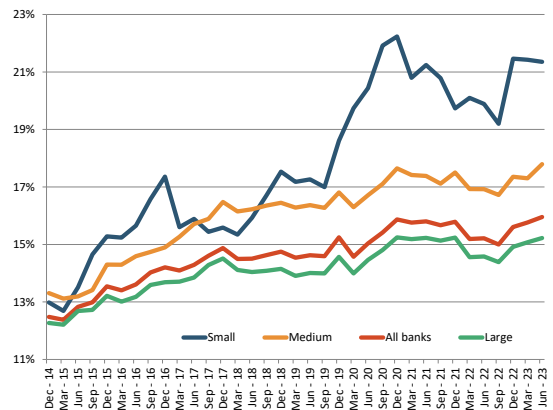
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2023)



Weighted Averages by country.

#### RI by size class



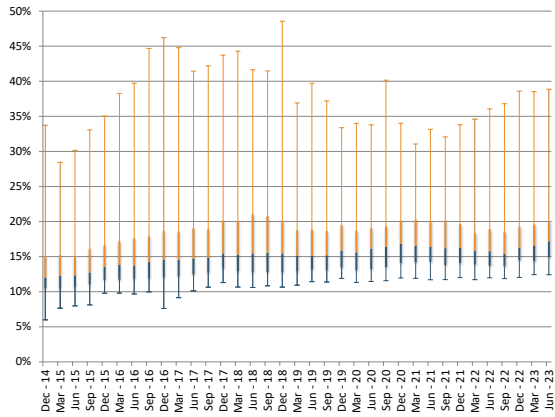
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023. Non-FINREP banks are assigned to the bucket of small banks.

| Period   | Weighted average | 25th  | 50th  | 75th  |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 12.5%            | 11.2% | 12.8% | 15.5% |
| Jun - 15 | 12.8%            | 11.6% | 13.0% | 15.9% |
| Dec - 15 | 13.5%            | 12.3% | 14.0% | 17.1% |
| Jun - 16 | 13.6%            | 12.3% | 14.2% | 17.6% |
| Dec - 16 | 14.2%            | 12.5% | 14.7% | 18.8% |
| Jun - 17 | 14.3%            | 13.0% | 15.0% | 19.1% |
| Dec - 17 | 14.9%            | 13.5% | 15.8% | 20.1% |
| Jun - 18 | 14.5%            | 13.5% | 15.7% | 21.0% |
| Dec - 18 | 14.7%            | 13.6% | 15.7% | 20.3% |
| Jun - 19 | 14.6%            | 13.9% | 15.5% | 19.4% |
| Dec - 19 | 15.2%            | 14.2% | 16.0% | 19.6% |
| Mar - 20 | 14.6%            | 13.4% | 15.8% | 19.2% |
| Jun - 20 | 15.0%            | 13.8% | 16.2% | 19.5% |
| Sep - 20 | 15.4%            | 14.2% | 16.7% | 19.4% |
| Dec - 20 | 15.9%            | 14.7% | 17.4% | 20.2% |
| Mar - 21 | 15.8%            | 14.4% | 16.9% | 20.3% |
| Jun - 21 | 15.8%            | 14.4% | 17.1% | 20.1% |
| Sep - 21 | 15.7%            | 14.5% | 16.7% | 20.2% |
| Dec - 21 | 15.8%            | 14.8% | 17.0% | 20.4% |
| Mar - 22 | 15.2%            | 14.1% | 16.3% | 18.7% |
| Jun - 22 | 15.2%            | 14.0% | 16.3% | 18.9% |
| Sep - 22 | 15.0%            | 13.9% | 16.0% | 18.8% |
| Dec - 22 | 15.6%            | 15.1% | 16.7% | 19.3% |
| Mar - 23 | 15.8%            | 14.5% | 17.1% | 19.6% |
| Jun - 23 | 16.0%            | 14.9% | 17.4% | 20.1% |

## Solvency

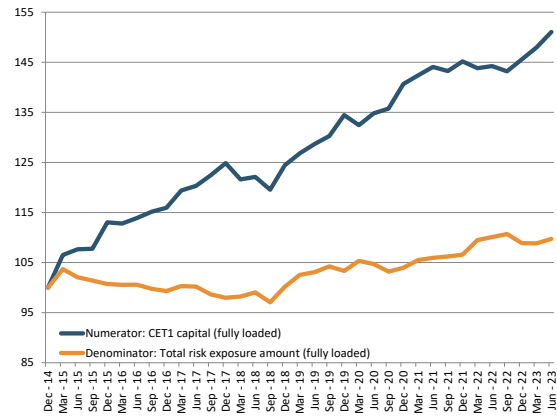
### 4 - CET1 ratio (fully loaded)

#### Dispersion



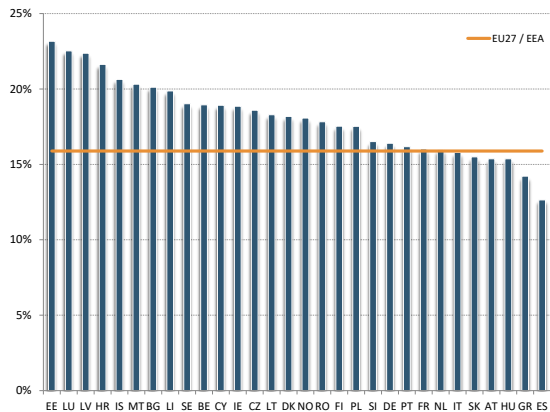
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



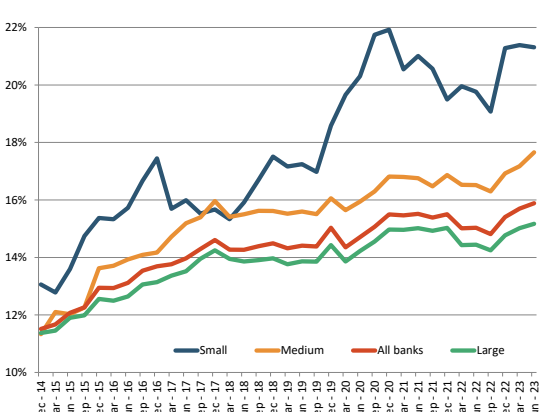
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Jun. 2023)



Weighted Averages by country.

#### RI by size class



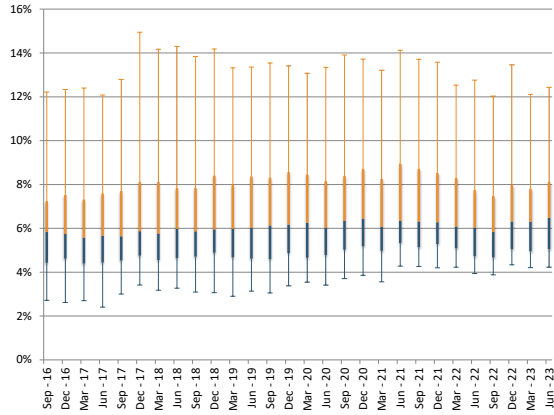
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023. Non-FINREP banks are assigned to the bucket of small banks.

| Period   | Weighted average | 25th  | 50th  | 75th  |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 11.5%            | 10.5% | 12.0% | 15.1% |
| Jun - 15 | 12.1%            | 10.6% | 12.3% | 15.0% |
| Dec - 15 | 12.9%            | 11.7% | 13.5% | 16.7% |
| Jun - 16 | 13.1%            | 11.9% | 13.7% | 17.6% |
| Dec - 16 | 13.7%            | 12.0% | 14.6% | 18.7% |
| Jun - 17 | 14.0%            | 12.5% | 14.7% | 19.1% |
| Dec - 17 | 14.6%            | 13.3% | 15.5% | 20.1% |
| Jun - 18 | 14.3%            | 12.8% | 15.5% | 21.0% |
| Dec - 18 | 14.5%            | 12.8% | 15.4% | 20.1% |
| Jun - 19 | 14.4%            | 13.2% | 15.2% | 18.9% |
| Dec - 19 | 15.0%            | 13.5% | 15.9% | 19.5% |
| Mar - 20 | 14.4%            | 13.0% | 15.6% | 18.7% |
| Jun - 20 | 14.7%            | 13.2% | 16.1% | 19.1% |
| Sep - 20 | 15.1%            | 13.5% | 16.4% | 19.3% |
| Dec - 20 | 15.5%            | 14.1% | 16.8% | 20.2% |
| Mar - 21 | 15.5%            | 14.2% | 16.5% | 20.3% |
| Jun - 21 | 15.5%            | 14.2% | 16.4% | 20.0% |
| Sep - 21 | 15.4%            | 13.8% | 16.2% | 20.2% |
| Dec - 21 | 15.5%            | 14.1% | 16.3% | 19.7% |
| Mar - 22 | 15.0%            | 13.9% | 15.8% | 18.5% |
| Jun - 22 | 15.0%            | 13.7% | 15.8% | 18.9% |
| Sep - 22 | 14.8%            | 13.6% | 15.4% | 18.6% |
| Dec - 22 | 15.4%            | 14.5% | 16.3% | 19.3% |
| Mar - 23 | 15.7%            | 14.4% | 16.6% | 19.6% |
| Jun - 23 | 15.9%            | 14.9% | 17.2% | 20.1% |

## Solvency

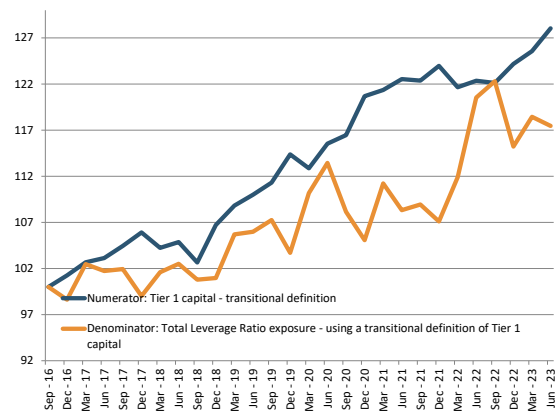
### 5 - Leverage ratio

#### Dispersion



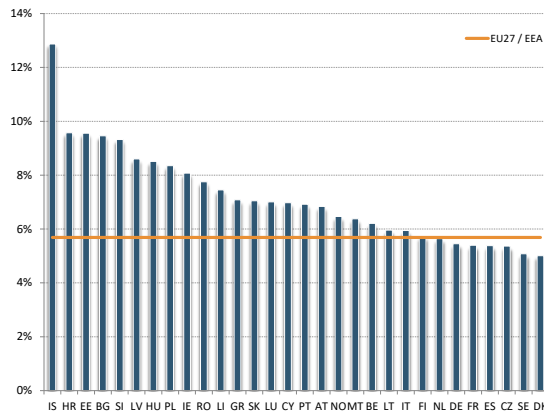
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



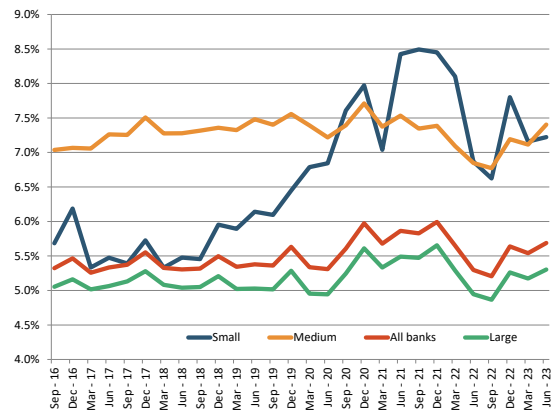
Total numerator and denominator.  
Sep 2016 =100.

#### Country dispersion (as of Jun. 2023)



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. 2023.

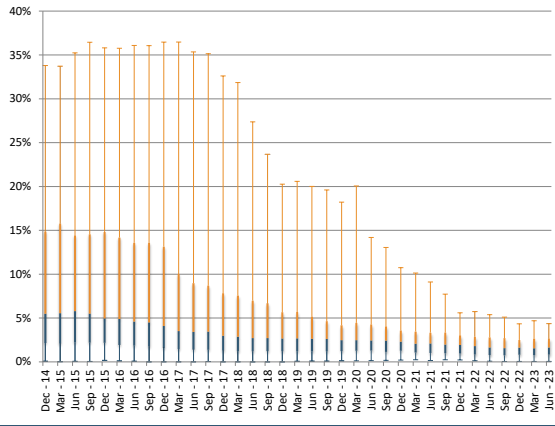
| Period   | Weighted average | 25th | 50th | 75th |
|----------|------------------|------|------|------|
| Dec - 16 | 5.5%             | 4.6% | 5.7% | 7.5% |
| Jun - 17 | 5.3%             | 4.4% | 5.7% | 7.6% |
| Dec - 17 | 5.6%             | 4.8% | 5.9% | 8.1% |
| Jun - 18 | 5.3%             | 4.7% | 6.0% | 7.8% |
| Dec - 18 | 5.5%             | 4.9% | 6.0% | 8.4% |
| Jun - 19 | 5.4%             | 4.6% | 6.0% | 8.4% |
| Dec - 19 | 5.6%             | 4.9% | 6.2% | 8.6% |
| Mar - 20 | 5.3%             | 4.7% | 6.3% | 8.5% |
| Jun - 20 | 5.3%             | 4.8% | 6.0% | 8.2% |
| Sep - 20 | 5.6%             | 5.0% | 6.3% | 8.4% |
| Dec - 20 | 6.0%             | 5.2% | 6.4% | 8.7% |
| Mar - 21 | 5.7%             | 5.0% | 6.1% | 8.2% |
| Jun - 21 | 5.9%             | 5.3% | 6.3% | 9.0% |
| Sep - 21 | 5.8%             | 5.1% | 6.3% | 8.7% |
| Dec - 21 | 6.0%             | 5.3% | 6.3% | 8.5% |
| Mar - 22 | 5.7%             | 5.1% | 6.1% | 8.3% |
| Jun - 22 | 5.3%             | 4.7% | 6.0% | 7.8% |
| Sep - 22 | 5.2%             | 4.7% | 5.8% | 7.5% |
| Dec - 22 | 5.6%             | 5.1% | 6.3% | 8.0% |
| Mar - 23 | 5.5%             | 5.0% | 6.3% | 7.8% |
| Jun - 23 | 5.7%             | 5.1% | 6.5% | 8.1% |



## Credit Risk and Asset Quality

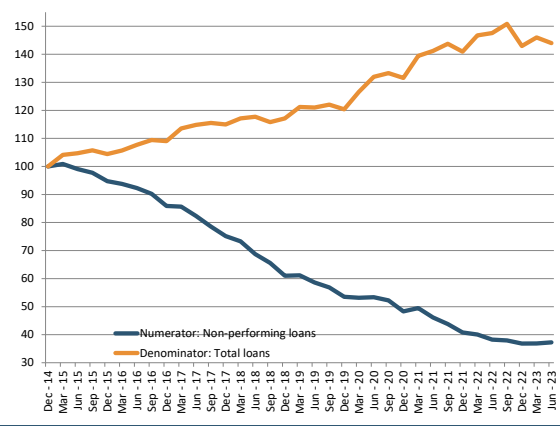
### 7 - Ratio of non-performing loans and advances (NPL ratio)

#### Dispersion



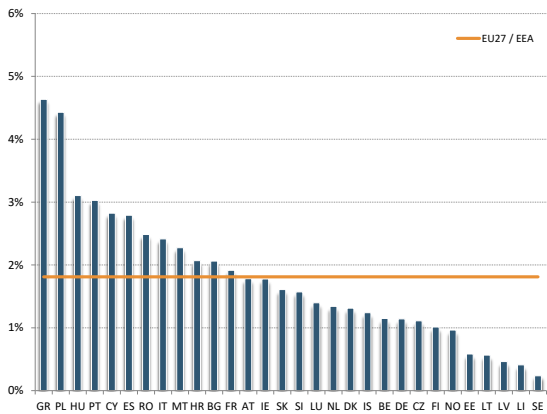
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



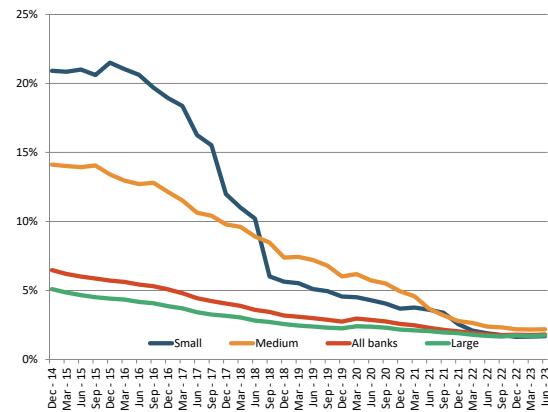
Total numerator and denominator. Dec 2014 =100.

#### Country dispersion (as of Jun. 2023)



Weighted Averages by country.

#### RI by size class

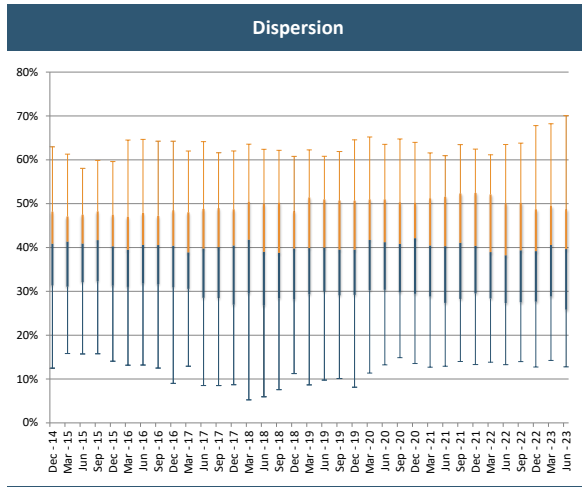


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023.

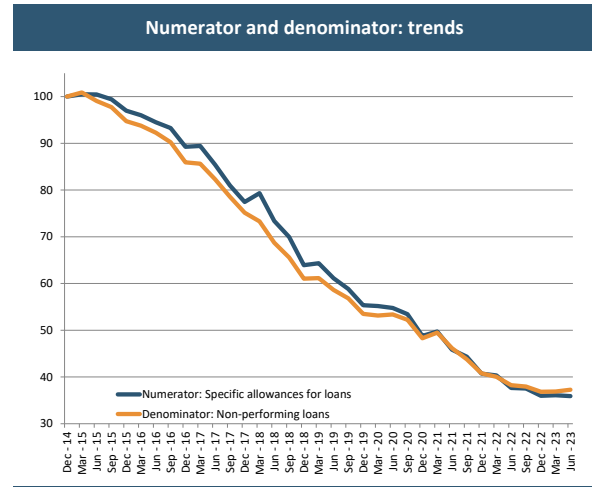
| Period   | Weighted average | 25th | 50th | 75th  |
|----------|------------------|------|------|-------|
| Dec - 14 | 6.5%             | 2.1% | 5.5% | 14.9% |
| Jun - 15 | 6.0%             | 2.2% | 5.8% | 14.4% |
| Dec - 15 | 5.7%             | 2.2% | 5.0% | 14.8% |
| Jun - 16 | 5.4%             | 1.9% | 4.6% | 13.6% |
| Dec - 16 | 5.1%             | 1.6% | 4.1% | 13.1% |
| Jun - 17 | 4.4%             | 1.4% | 3.4% | 9.0%  |
| Dec - 17 | 4.1%             | 1.3% | 3.0% | 7.8%  |
| Jun - 18 | 3.6%             | 1.2% | 2.7% | 7.0%  |
| Dec - 18 | 3.2%             | 1.2% | 2.7% | 5.7%  |
| Jun - 19 | 3.0%             | 1.2% | 2.6% | 5.2%  |
| Dec - 19 | 2.7%             | 1.2% | 2.5% | 4.2%  |
| Mar - 20 | 3.0%             | 1.3% | 2.5% | 4.5%  |
| Jun - 20 | 2.9%             | 1.3% | 2.4% | 4.3%  |
| Sep - 20 | 2.8%             | 1.1% | 2.4% | 4.1%  |
| Dec - 20 | 2.6%             | 1.3% | 2.3% | 3.6%  |
| Mar - 21 | 2.5%             | 1.1% | 2.1% | 3.5%  |
| Jun - 21 | 2.3%             | 1.0% | 2.1% | 3.3%  |
| Sep - 21 | 2.1%             | 1.0% | 2.0% | 3.3%  |
| Dec - 21 | 2.0%             | 1.0% | 1.9% | 3.0%  |
| Mar - 22 | 1.9%             | 0.8% | 1.8% | 2.9%  |
| Jun - 22 | 1.8%             | 0.8% | 1.6% | 2.8%  |
| Sep - 22 | 1.8%             | 0.8% | 1.6% | 2.7%  |
| Dec - 22 | 1.8%             | 0.8% | 1.6% | 2.5%  |
| Mar - 23 | 1.8%             | 0.8% | 1.6% | 2.7%  |
| Jun - 23 | 1.8%             | 0.8% | 1.6% | 2.7%  |

## Credit Risk and Asset Quality

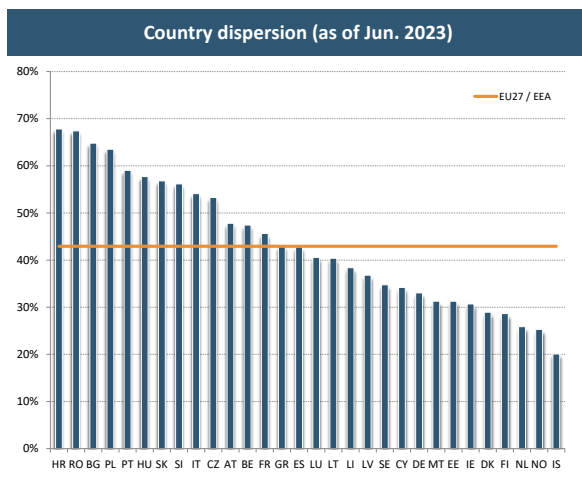
### 8 - Coverage ratio of non-performing loans and advances



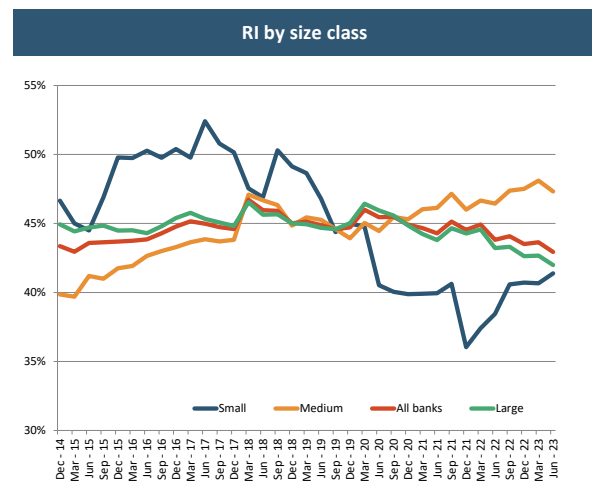
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.  
Dec 2014 =100.



Weighted Averages by country.



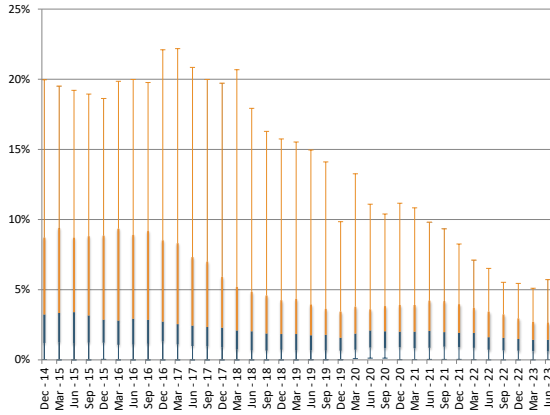
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023.

| Period   | Weighted average | 25th  | 50th  | 75th  |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 43.4%            | 31.3% | 40.9% | 48.2% |
| Jun - 15 | 43.6%            | 32.1% | 40.9% | 47.5% |
| Dec - 15 | 43.7%            | 31.3% | 40.3% | 47.5% |
| Jun - 16 | 43.9%            | 31.8% | 40.6% | 47.9% |
| Dec - 16 | 44.8%            | 31.0% | 40.4% | 48.5% |
| Jun - 17 | 45.0%            | 28.5% | 39.8% | 48.8% |
| Dec - 17 | 44.6%            | 26.9% | 40.4% | 48.7% |
| Jun - 18 | 46.0%            | 26.8% | 39.0% | 50.0% |
| Dec - 18 | 45.0%            | 28.2% | 39.8% | 48.3% |
| Jun - 19 | 44.9%            | 30.0% | 40.0% | 51.0% |
| Dec - 19 | 44.7%            | 29.2% | 39.5% | 50.7% |
| Mar - 20 | 46.0%            | 30.2% | 41.7% | 51.0% |
| Jun - 20 | 45.5%            | 30.3% | 41.2% | 51.0% |
| Sep - 20 | 45.5%            | 29.7% | 40.8% | 50.3% |
| Dec - 20 | 44.9%            | 29.4% | 42.1% | 50.2% |
| Mar - 21 | 44.7%            | 28.8% | 40.4% | 51.2% |
| Jun - 21 | 44.3%            | 27.4% | 40.3% | 51.6% |
| Sep - 21 | 45.1%            | 28.3% | 41.0% | 52.3% |
| Dec - 21 | 44.5%            | 29.5% | 40.4% | 52.4% |
| Mar - 22 | 44.9%            | 28.4% | 38.9% | 52.1% |
| Jun - 22 | 43.8%            | 27.3% | 38.2% | 50.1% |
| Sep - 22 | 44.1%            | 27.5% | 39.4% | 50.2% |
| Dec - 22 | 43.5%            | 27.7% | 39.2% | 48.7% |
| Mar - 23 | 43.6%            | 28.9% | 40.6% | 49.5% |
| Jun - 23 | 42.9%            | 25.8% | 39.6% | 48.8% |

## Credit Risk and Asset Quality

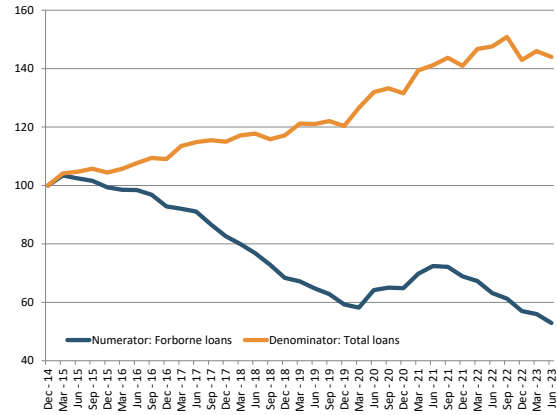
### 9 - Forbearance ratio for loans and advances

#### Dispersion



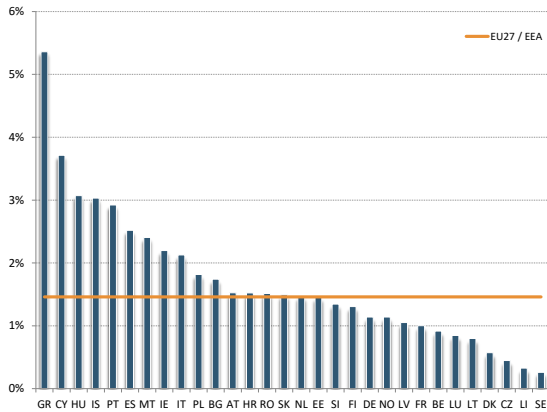
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



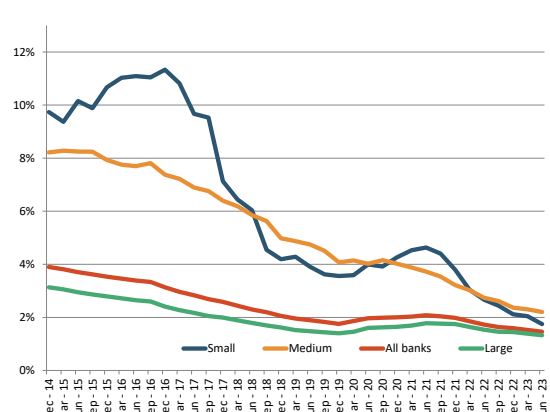
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Jun. 2023)



Weighted Averages by country.

#### RI by size class



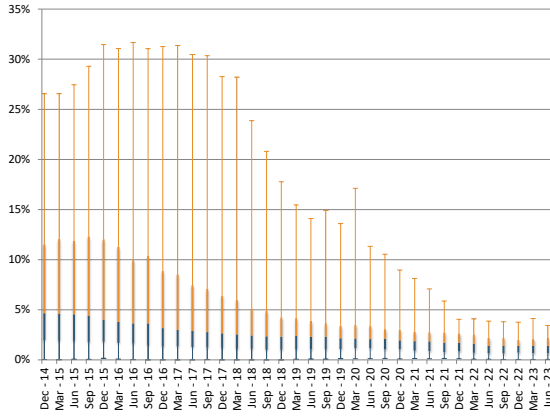
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023.

| Period   | Weighted average | 25th | 50th | 75th |
|----------|------------------|------|------|------|
| Dec - 14 | 3.9%             | 1.2% | 3.2% | 8.7% |
| Jun - 15 | 3.7%             | 1.2% | 3.4% | 8.7% |
| Dec - 15 | 3.5%             | 1.2% | 2.9% | 8.9% |
| Jun - 16 | 3.4%             | 1.1% | 2.9% | 8.9% |
| Dec - 16 | 3.1%             | 1.3% | 2.7% | 8.5% |
| Jun - 17 | 2.8%             | 1.0% | 2.4% | 7.3% |
| Dec - 17 | 2.6%             | 0.9% | 2.3% | 5.9% |
| Jun - 18 | 2.3%             | 0.7% | 2.0% | 4.9% |
| Dec - 18 | 2.1%             | 0.7% | 1.8% | 4.3% |
| Jun - 19 | 1.9%             | 0.7% | 1.8% | 3.9% |
| Dec - 19 | 1.8%             | 0.7% | 1.6% | 3.4% |
| Mar - 20 | 1.9%             | 0.7% | 1.9% | 3.8% |
| Jun - 20 | 2.0%             | 0.9% | 2.1% | 3.6% |
| Sep - 20 | 2.0%             | 0.9% | 2.0% | 3.8% |
| Dec - 20 | 2.0%             | 0.9% | 2.0% | 3.9% |
| Mar - 21 | 2.0%             | 0.8% | 2.0% | 3.9% |
| Jun - 21 | 2.1%             | 0.9% | 2.1% | 4.2% |
| Sep - 21 | 2.0%             | 0.9% | 2.0% | 4.2% |
| Dec - 21 | 2.0%             | 0.9% | 1.9% | 4.0% |
| Mar - 22 | 1.9%             | 0.9% | 1.9% | 3.7% |
| Jun - 22 | 1.7%             | 0.7% | 1.6% | 3.4% |
| Sep - 22 | 1.6%             | 0.7% | 1.6% | 3.2% |
| Dec - 22 | 1.6%             | 0.7% | 1.5% | 3.0% |
| Mar - 23 | 1.5%             | 0.6% | 1.4% | 2.7% |
| Jun - 23 | 1.5%             | 0.6% | 1.4% | 2.7% |

## Credit Risk and Asset Quality

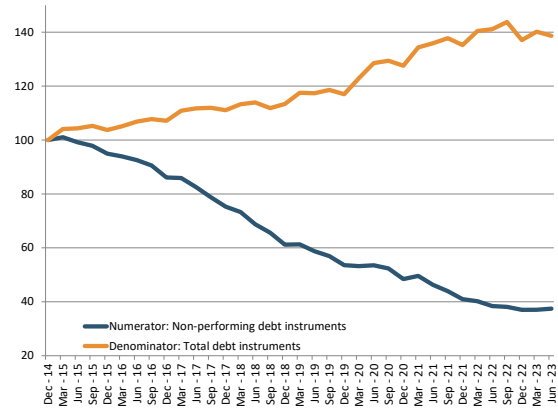
### 10 - Ratio of non-performing exposures (NPE ratio)

#### Dispersion



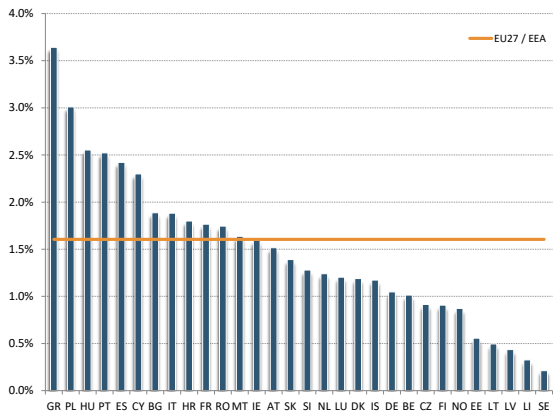
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



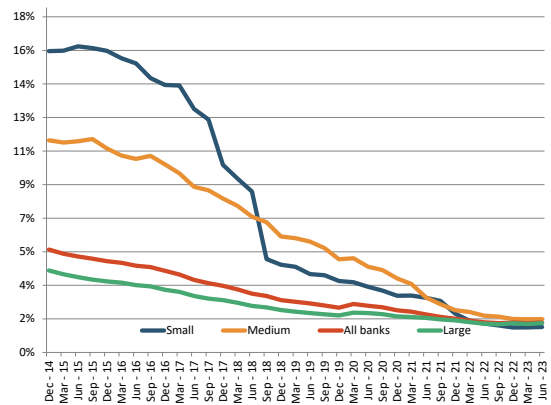
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Jun. 2023)



Weighted Averages by country.

#### RI by size class



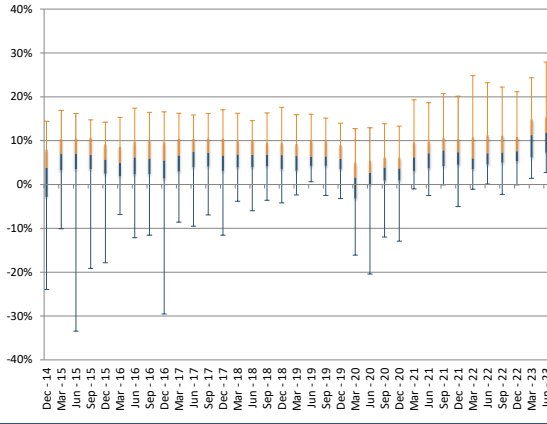
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023.

| Period   | Weighted average | 25th | 50th | 75th  |
|----------|------------------|------|------|-------|
| Dec - 14 | 5.5%             | 2.0% | 4.7% | 11.5% |
| Jun - 15 | 5.1%             | 1.9% | 4.5% | 11.9% |
| Dec - 15 | 4.9%             | 1.8% | 4.0% | 12.0% |
| Jun - 16 | 4.7%             | 1.6% | 3.6% | 9.9%  |
| Dec - 16 | 4.4%             | 1.4% | 3.2% | 8.9%  |
| Jun - 17 | 3.9%             | 1.3% | 2.9% | 7.4%  |
| Dec - 17 | 3.6%             | 1.2% | 2.6% | 6.4%  |
| Jun - 18 | 3.2%             | 1.1% | 2.4% | 5.1%  |
| Dec - 18 | 2.8%             | 1.0% | 2.3% | 4.2%  |
| Jun - 19 | 2.6%             | 1.1% | 2.3% | 3.9%  |
| Dec - 19 | 2.4%             | 1.1% | 2.2% | 3.4%  |
| Mar - 20 | 2.6%             | 1.2% | 2.1% | 3.5%  |
| Jun - 20 | 2.5%             | 1.2% | 2.1% | 3.4%  |
| Sep - 20 | 2.4%             | 1.1% | 2.1% | 3.1%  |
| Dec - 20 | 2.3%             | 1.1% | 1.9% | 3.0%  |
| Mar - 21 | 2.2%             | 0.9% | 1.9% | 2.8%  |
| Jun - 21 | 2.0%             | 0.9% | 1.8% | 2.8%  |
| Sep - 21 | 1.9%             | 0.8% | 1.7% | 2.7%  |
| Dec - 21 | 1.8%             | 0.9% | 1.7% | 2.6%  |
| Mar - 22 | 1.7%             | 0.7% | 1.6% | 2.5%  |
| Jun - 22 | 1.6%             | 0.7% | 1.4% | 2.2%  |
| Sep - 22 | 1.6%             | 0.6% | 1.4% | 2.2%  |
| Dec - 22 | 1.6%             | 0.7% | 1.4% | 2.0%  |
| Mar - 23 | 1.6%             | 0.7% | 1.4% | 2.1%  |
| Jun - 23 | 1.6%             | 0.7% | 1.4% | 2.2%  |

# Profitability

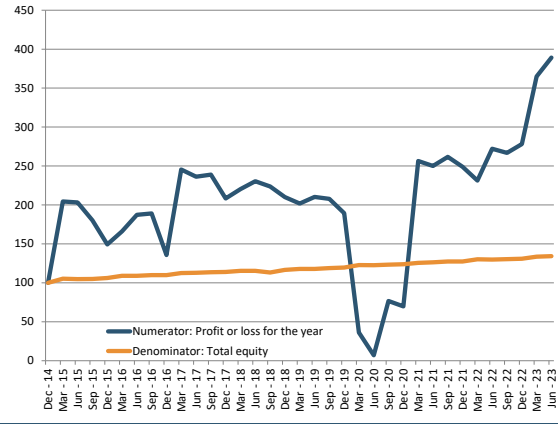
## 11 - Return on equity

### Dispersion



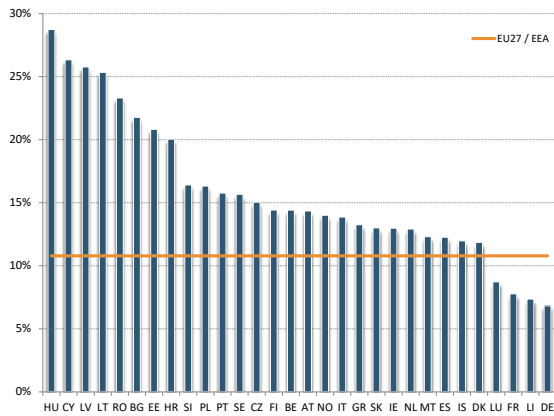
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



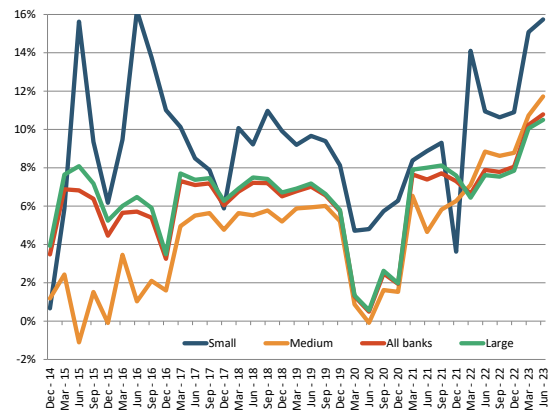
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Jun. 2023)



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. 2023.

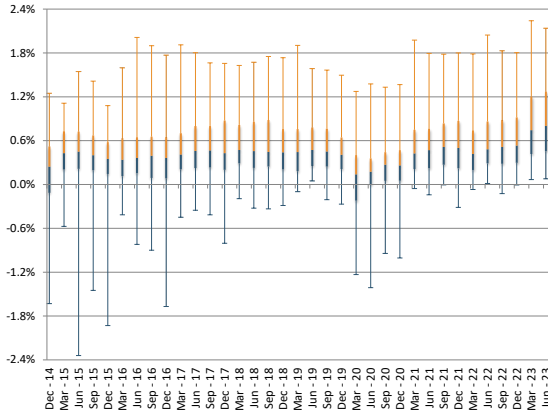
| Period   | Weighted average | 25th  | 50th  | 75th  |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 3.5%             | -2.8% | 3.8%  | 8.0%  |
| Jun - 15 | 6.8%             | 3.5%  | 7.1%  | 10.5% |
| Dec - 15 | 4.5%             | 2.5%  | 5.7%  | 9.1%  |
| Jun - 16 | 5.7%             | 2.3%  | 6.2%  | 9.7%  |
| Dec - 16 | 3.3%             | 1.4%  | 5.5%  | 9.6%  |
| Jun - 17 | 7.1%             | 3.9%  | 7.5%  | 10.4% |
| Dec - 17 | 6.0%             | 3.1%  | 6.6%  | 10.5% |
| Jun - 18 | 7.2%             | 3.9%  | 6.8%  | 10.1% |
| Dec - 18 | 6.5%             | 3.5%  | 6.7%  | 9.5%  |
| Jun - 19 | 7.0%             | 4.3%  | 6.3%  | 10.0% |
| Dec - 19 | 5.7%             | 3.5%  | 5.8%  | 9.0%  |
| Mar - 20 | 1.3%             | -3.2% | 1.6%  | 5.0%  |
| Jun - 20 | 0.5%             | 0.0%  | 2.7%  | 5.4%  |
| Sep - 20 | 2.5%             | 0.9%  | 3.8%  | 6.2%  |
| Dec - 20 | 1.9%             | 0.9%  | 3.7%  | 6.2%  |
| Mar - 21 | 7.7%             | 3.1%  | 6.2%  | 9.6%  |
| Jun - 21 | 7.4%             | 3.7%  | 7.1%  | 9.8%  |
| Sep - 21 | 7.7%             | 4.2%  | 7.8%  | 10.6% |
| Dec - 21 | 7.3%             | 4.5%  | 7.4%  | 10.4% |
| Mar - 22 | 6.7%             | 3.5%  | 5.9%  | 10.8% |
| Jun - 22 | 7.9%             | 4.6%  | 7.1%  | 11.3% |
| Sep - 22 | 7.8%             | 5.0%  | 7.3%  | 11.1% |
| Dec - 22 | 8.1%             | 5.3%  | 7.6%  | 10.9% |
| Mar - 23 | 10.2%            | 6.2%  | 11.3% | 14.8% |
| Jun - 23 | 10.8%            | 7.2%  | 11.8% | 15.3% |



# Profitability

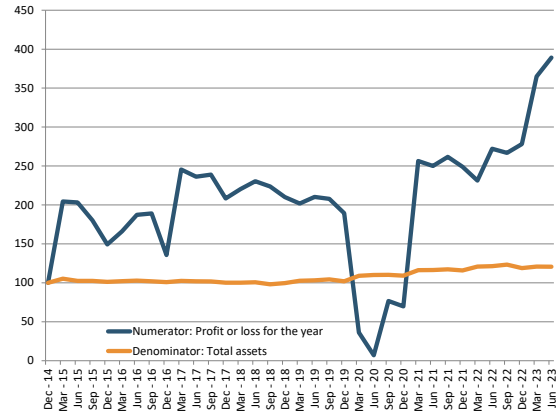
## 12 - Return on assets

### Dispersion



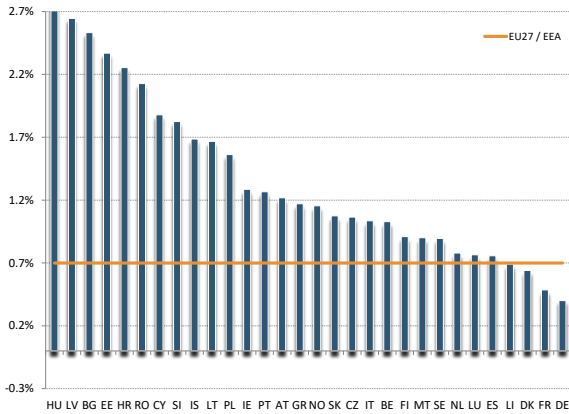
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



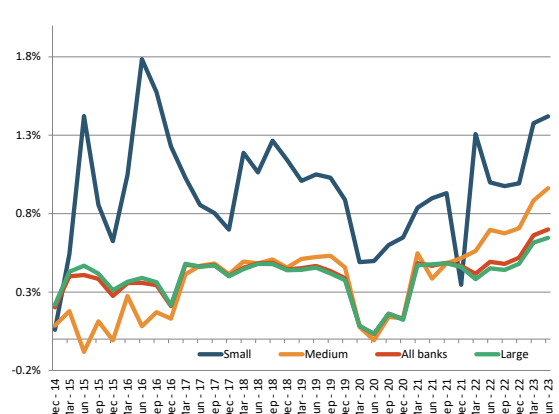
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Jun. 2023)



Weighted Averages by country.

### RI by size class



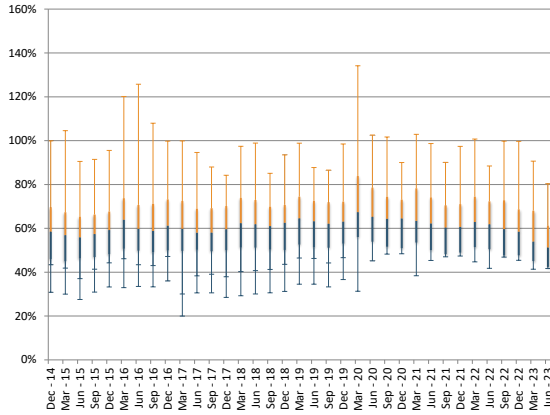
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023.

| Period   | Weighted average | 25th   | 50th  | 75th  |
|----------|------------------|--------|-------|-------|
| Dec - 14 | 0.20%            | -0.11% | 0.24% | 0.52% |
| Jun - 15 | 0.41%            | 0.21%  | 0.45% | 0.72% |
| Dec - 15 | 0.28%            | 0.14%  | 0.35% | 0.58% |
| Jun - 16 | 0.36%            | 0.16%  | 0.36% | 0.65% |
| Dec - 16 | 0.21%            | 0.08%  | 0.36% | 0.65% |
| Jun - 17 | 0.46%            | 0.23%  | 0.46% | 0.80% |
| Dec - 17 | 0.40%            | 0.20%  | 0.43% | 0.87% |
| Jun - 18 | 0.48%            | 0.23%  | 0.46% | 0.86% |
| Dec - 18 | 0.44%            | 0.21%  | 0.44% | 0.76% |
| Jun - 19 | 0.47%            | 0.25%  | 0.47% | 0.78% |
| Dec - 19 | 0.39%            | 0.21%  | 0.41% | 0.64% |
| Mar - 20 | 0.08%            | -0.22% | 0.14% | 0.40% |
| Jun - 20 | 0.03%            | 0.00%  | 0.17% | 0.36% |
| Sep - 20 | 0.16%            | 0.05%  | 0.27% | 0.44% |
| Dec - 20 | 0.13%            | 0.05%  | 0.26% | 0.47% |
| Mar - 21 | 0.48%            | 0.21%  | 0.42% | 0.75% |
| Jun - 21 | 0.47%            | 0.22%  | 0.47% | 0.76% |
| Sep - 21 | 0.49%            | 0.27%  | 0.51% | 0.84% |
| Dec - 21 | 0.47%            | 0.22%  | 0.50% | 0.87% |
| Mar - 22 | 0.42%            | 0.20%  | 0.42% | 0.74% |
| Jun - 22 | 0.49%            | 0.29%  | 0.48% | 0.86% |
| Sep - 22 | 0.48%            | 0.28%  | 0.51% | 0.88% |
| Dec - 22 | 0.52%            | 0.30%  | 0.53% | 0.92% |
| Mar - 23 | 0.66%            | 0.42%  | 0.74% | 1.20% |
| Jun - 23 | 0.70%            | 0.46%  | 0.80% | 1.27% |

# Profitability

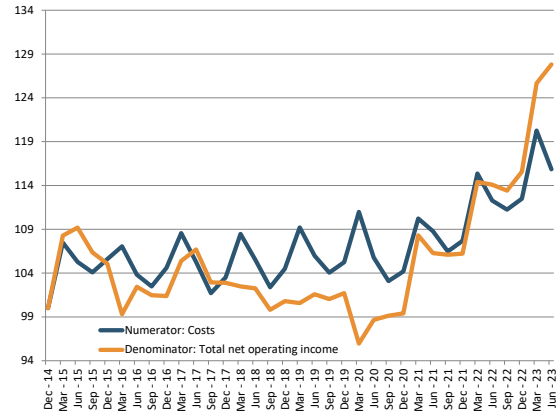
## 13 - Cost to income ratio

### Dispersion



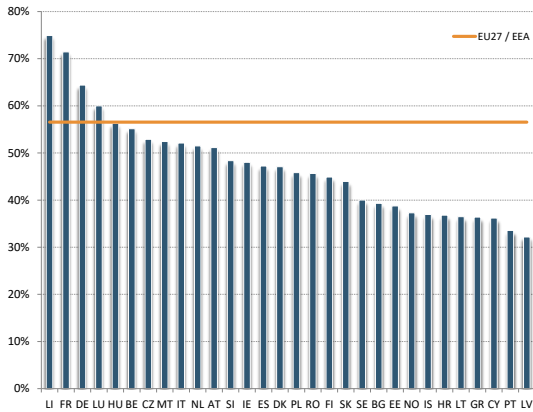
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



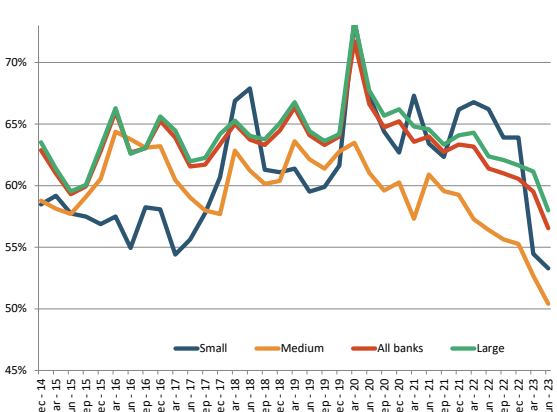
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Jun. 2023)



Weighted Averages by country.

### RI by size class

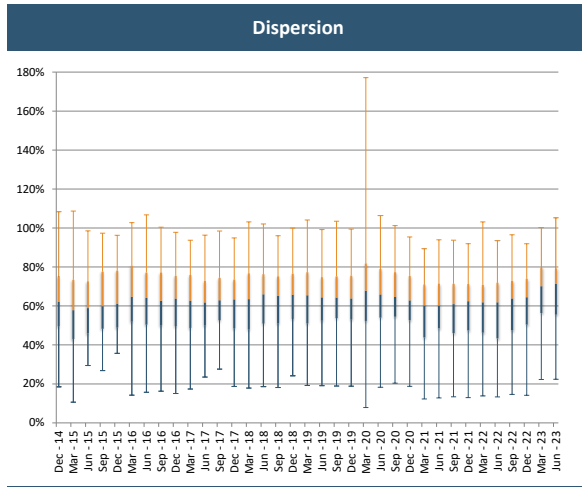


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023.

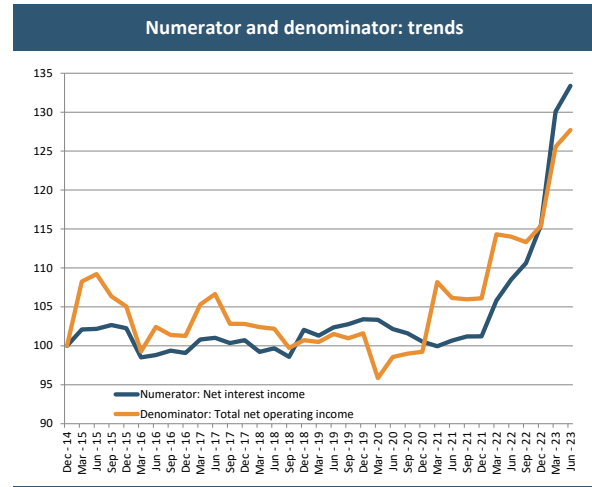
| Period   | Weighted average | 25th  | 50th  | 75th  |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 62.9%            | 45.9% | 58.5% | 69.7% |
| Jun - 15 | 59.3%            | 46.3% | 55.9% | 65.3% |
| Dec - 15 | 62.8%            | 48.2% | 59.2% | 67.7% |
| Jun - 16 | 62.7%            | 49.9% | 59.8% | 70.7% |
| Dec - 16 | 65.3%            | 50.0% | 61.2% | 73.2% |
| Jun - 17 | 61.6%            | 50.2% | 58.0% | 69.0% |
| Dec - 17 | 63.4%            | 50.1% | 59.5% | 70.2% |
| Jun - 18 | 63.7%            | 51.2% | 61.8% | 73.0% |
| Dec - 18 | 64.5%            | 50.1% | 62.5% | 70.7% |
| Jun - 19 | 64.1%            | 51.5% | 63.2% | 72.5% |
| Dec - 19 | 64.0%            | 53.1% | 63.0% | 72.2% |
| Mar - 20 | 71.7%            | 56.1% | 67.4% | 83.9% |
| Jun - 20 | 66.6%            | 53.9% | 65.2% | 78.6% |
| Sep - 20 | 64.7%            | 51.6% | 64.3% | 74.4% |
| Dec - 20 | 65.2%            | 51.0% | 64.5% | 73.0% |
| Mar - 21 | 63.6%            | 53.6% | 63.4% | 78.3% |
| Jun - 21 | 64.0%            | 50.1% | 62.2% | 74.1% |
| Sep - 21 | 62.7%            | 48.2% | 60.3% | 70.5% |
| Dec - 21 | 63.3%            | 48.9% | 60.7% | 71.1% |
| Mar - 22 | 63.2%            | 51.4% | 62.9% | 74.5% |
| Jun - 22 | 61.4%            | 50.5% | 61.8% | 72.3% |
| Sep - 22 | 61.0%            | 47.6% | 59.6% | 72.8% |
| Dec - 22 | 60.6%            | 47.7% | 58.4% | 68.7% |
| Mar - 23 | 59.5%            | 45.1% | 53.9% | 68.1% |
| Jun - 23 | 56.5%            | 42.4% | 51.2% | 61.3% |

## Profitability

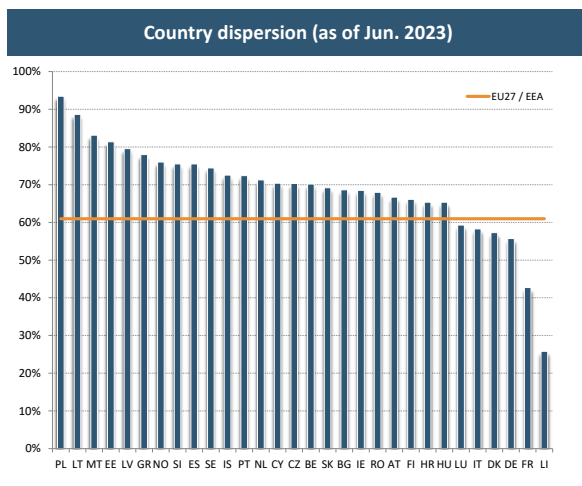
### 14 - Net interest income to total net operating income



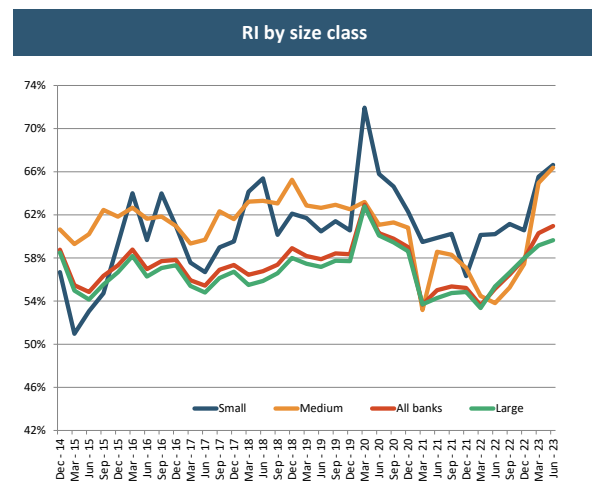
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.  
Dec 2014 =100.



Weighted Averages by country.



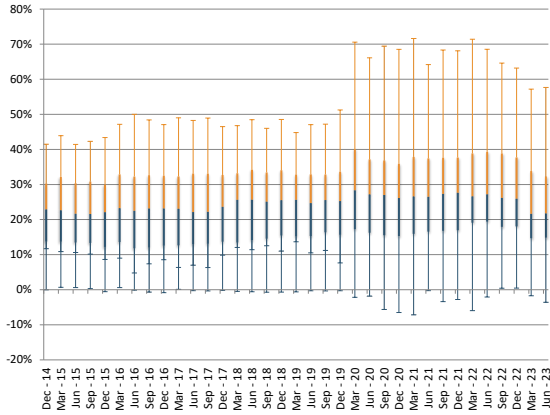
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023.

| Period   | Weighted average | 25th  | 50th  | 75th  |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 58.8%            | 49.6% | 62.2% | 75.4% |
| Jun - 15 | 54.9%            | 45.9% | 58.9% | 72.7% |
| Dec - 15 | 57.3%            | 48.9% | 61.1% | 78.1% |
| Jun - 16 | 57.0%            | 50.4% | 64.1% | 77.1% |
| Dec - 16 | 57.8%            | 49.7% | 63.8% | 75.5% |
| Jun - 17 | 55.4%            | 50.1% | 61.8% | 72.9% |
| Dec - 17 | 57.3%            | 48.5% | 63.4% | 73.5% |
| Jun - 18 | 56.8%            | 51.0% | 66.0% | 76.3% |
| Dec - 18 | 58.9%            | 53.4% | 65.8% | 76.6% |
| Jun - 19 | 57.9%            | 52.4% | 64.4% | 74.8% |
| Dec - 19 | 58.3%            | 53.0% | 63.9% | 75.6% |
| Mar - 20 | 62.9%            | 52.3% | 67.8% | 81.9% |
| Jun - 20 | 60.3%            | 54.0% | 65.9% | 79.0% |
| Sep - 20 | 59.8%            | 54.5% | 64.6% | 77.3% |
| Dec - 20 | 59.0%            | 52.6% | 62.8% | 75.4% |
| Mar - 21 | 53.7%            | 43.8% | 60.2% | 71.0% |
| Jun - 21 | 55.0%            | 48.5% | 60.3% | 71.6% |
| Sep - 21 | 55.4%            | 46.0% | 60.9% | 71.4% |
| Dec - 21 | 55.2%            | 47.4% | 62.4% | 71.2% |
| Mar - 22 | 53.6%            | 46.3% | 61.9% | 70.9% |
| Jun - 22 | 55.1%            | 43.3% | 61.9% | 71.9% |
| Sep - 22 | 56.5%            | 47.5% | 63.8% | 72.9% |
| Dec - 22 | 57.9%            | 50.4% | 64.5% | 74.0% |
| Mar - 23 | 60.3%            | 56.3% | 70.1% | 79.7% |
| Jun - 23 | 61.0%            | 55.6% | 71.3% | 79.3% |

## Profitability

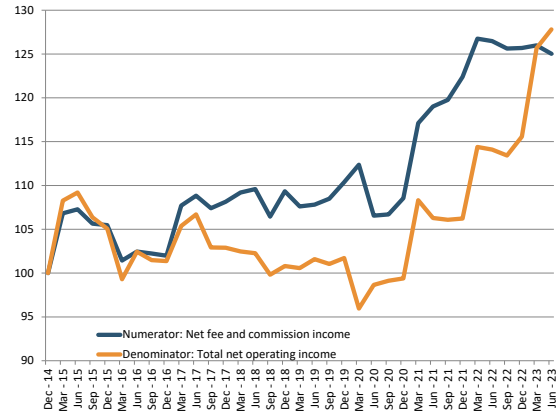
### 15 - Net fee and commission income to total net operating income

**Dispersion**



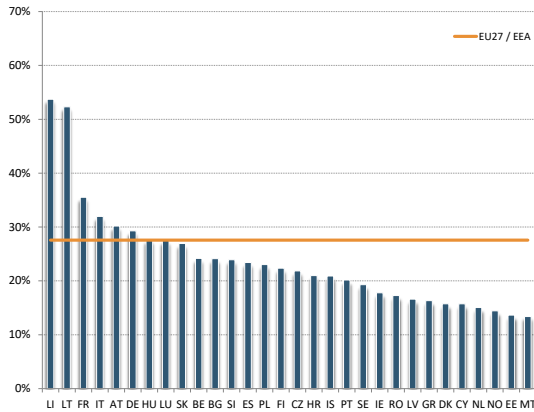
5th and 95th pct, interquartile range, and median.

**Numerator and denominator: trends**



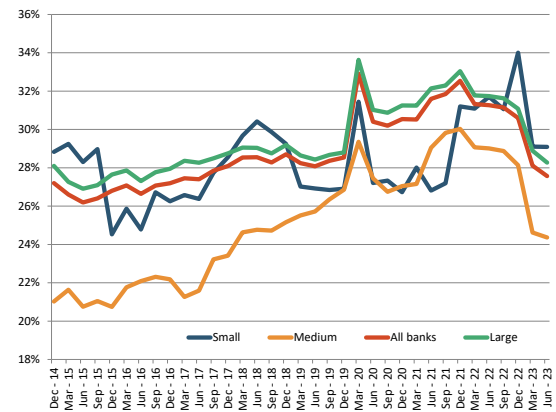
Total numerator and denominator.  
Dec 2014 =100.

**Country dispersion (as of Jun. 2023)**



Weighted Averages by country.

**RI by size class**

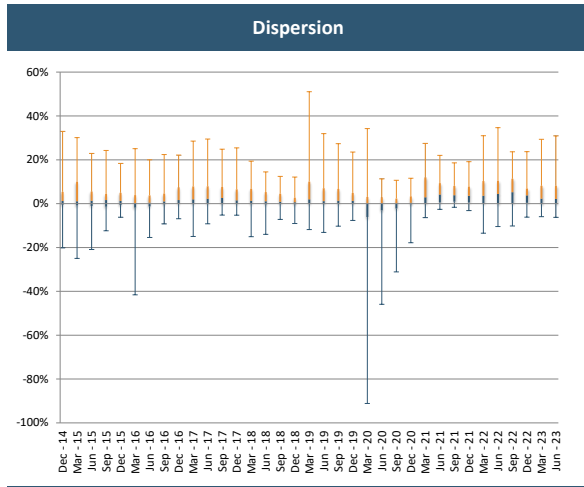


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023.

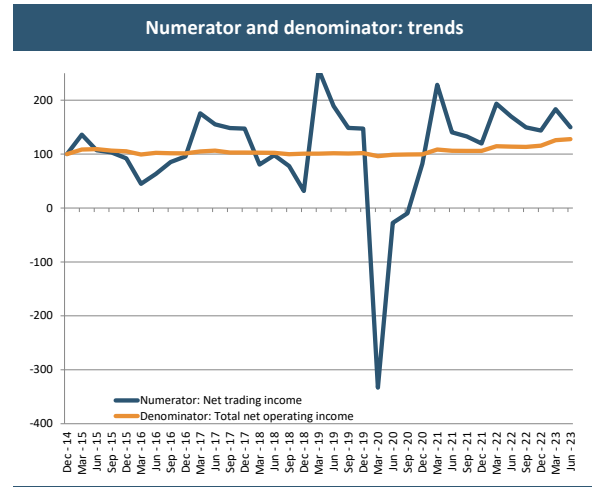
| Period   | Weighted average | 25th  | 50th  | 75th  |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 27.2%            | 13.7% | 22.9% | 30.3% |
| Jun - 15 | 26.2%            | 13.5% | 21.7% | 30.4% |
| Dec - 15 | 26.8%            | 12.2% | 22.1% | 29.9% |
| Jun - 16 | 26.6%            | 11.8% | 22.5% | 32.3% |
| Dec - 16 | 27.2%            | 12.6% | 23.1% | 32.5% |
| Jun - 17 | 27.4%            | 13.0% | 22.1% | 33.1% |
| Dec - 17 | 28.1%            | 13.7% | 23.6% | 32.7% |
| Jun - 18 | 28.6%            | 14.1% | 25.7% | 34.2% |
| Dec - 18 | 28.7%            | 15.5% | 25.5% | 34.1% |
| Jun - 19 | 28.1%            | 15.3% | 24.7% | 32.9% |
| Dec - 19 | 28.5%            | 15.7% | 25.3% | 33.6% |
| Mar - 20 | 32.9%            | 17.3% | 28.3% | 40.1% |
| Jun - 20 | 30.4%            | 16.3% | 27.1% | 37.2% |
| Sep - 20 | 30.2%            | 15.5% | 27.0% | 36.8% |
| Dec - 20 | 30.5%            | 15.3% | 26.1% | 35.9% |
| Mar - 21 | 30.5%            | 15.9% | 26.6% | 37.9% |
| Jun - 21 | 31.6%            | 16.6% | 26.5% | 37.4% |
| Sep - 21 | 31.9%            | 16.8% | 27.3% | 37.6% |
| Dec - 21 | 32.5%            | 17.0% | 27.6% | 37.7% |
| Mar - 22 | 31.3%            | 19.1% | 26.6% | 38.8% |
| Jun - 22 | 31.3%            | 19.4% | 27.2% | 39.3% |
| Sep - 22 | 31.1%            | 17.9% | 26.2% | 38.9% |
| Dec - 22 | 30.6%            | 18.1% | 25.9% | 37.7% |
| Mar - 23 | 28.1%            | 14.7% | 21.6% | 33.8% |
| Jun - 23 | 27.6%            | 14.9% | 21.7% | 32.3% |

## Profitability

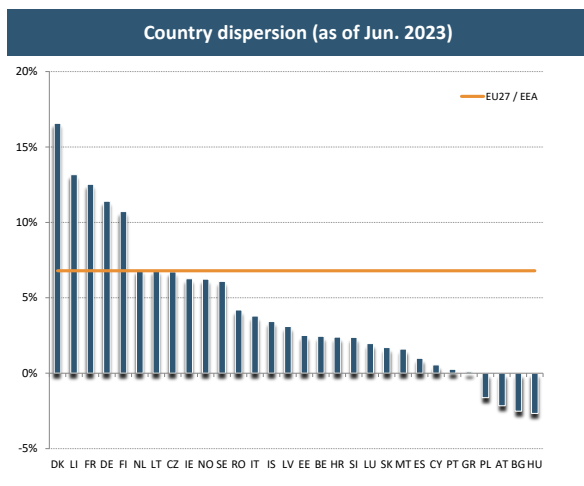
### 16 - Net trading income to total net operating income



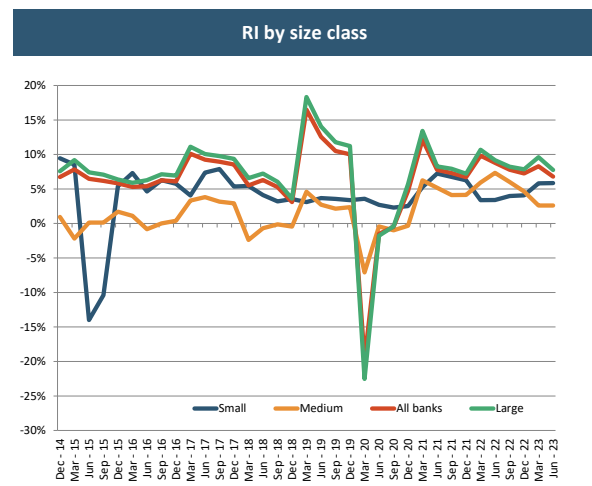
5th and 95th pct, interquartile range, and median.



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 Jun. 2023.

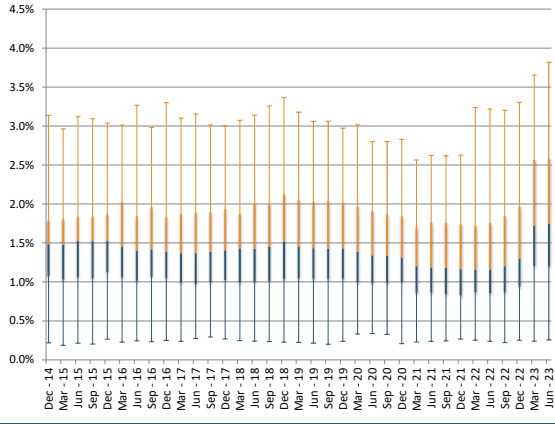
| Period   | Weighted average | 25th  | 50th  | 75th  |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 6.7%             | -0.5% | 1.2%  | 5.4%  |
| Jun - 15 | 6.5%             | -1.1% | 1.3%  | 5.5%  |
| Dec - 15 | 5.8%             | -0.7% | 1.3%  | 5.0%  |
| Jun - 16 | 5.4%             | -1.2% | 0.4%  | 3.8%  |
| Dec - 16 | 6.1%             | -0.1% | 1.6%  | 7.5%  |
| Jun - 17 | 9.2%             | 0.1%  | 2.2%  | 7.9%  |
| Dec - 17 | 8.5%             | 0.0%  | 1.5%  | 6.6%  |
| Jun - 18 | 6.3%             | -0.3% | 1.1%  | 5.3%  |
| Dec - 18 | 3.1%             | -0.3% | 0.6%  | 2.7%  |
| Jun - 19 | 12.6%            | 0.0%  | 1.2%  | 7.0%  |
| Dec - 19 | 10.0%            | 0.0%  | 1.3%  | 4.9%  |
| Mar - 20 | -19.7%           | -5.7% | -0.4% | 2.7%  |
| Jun - 20 | -1.5%            | -3.1% | 0.2%  | 3.0%  |
| Sep - 20 | -0.5%            | -2.2% | 0.0%  | 2.4%  |
| Dec - 20 | 4.7%             | -0.3% | 0.4%  | 3.3%  |
| Mar - 21 | 12.1%            | 0.1%  | 2.9%  | 12.0% |
| Jun - 21 | 7.8%             | 0.7%  | 4.1%  | 9.3%  |
| Sep - 21 | 7.3%             | 0.9%  | 3.9%  | 8.1%  |
| Dec - 21 | 6.7%             | 0.6%  | 3.6%  | 7.8%  |
| Mar - 22 | 9.8%             | 0.1%  | 3.6%  | 10.3% |
| Jun - 22 | 8.8%             | -0.1% | 4.4%  | 10.4% |
| Sep - 22 | 7.8%             | 0.1%  | 5.2%  | 11.3% |
| Dec - 22 | 7.2%             | 0.4%  | 3.8%  | 6.9%  |
| Mar - 23 | 8.3%             | -0.2% | 2.3%  | 8.1%  |
| Jun - 23 | 6.8%             | 0.1%  | 2.1%  | 8.1%  |



# Profitability

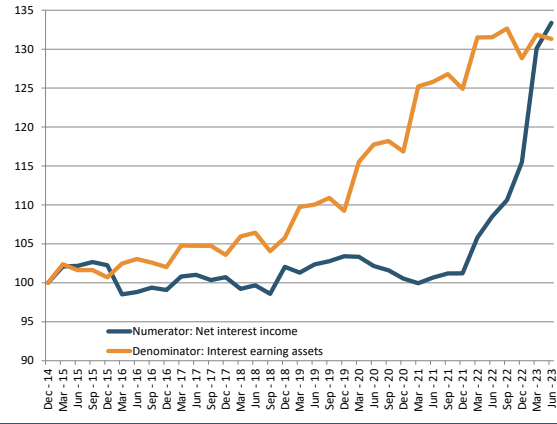
## 17 - Net interest margin

### Dispersion



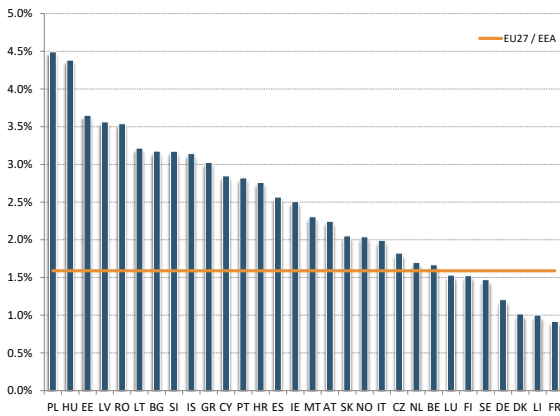
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



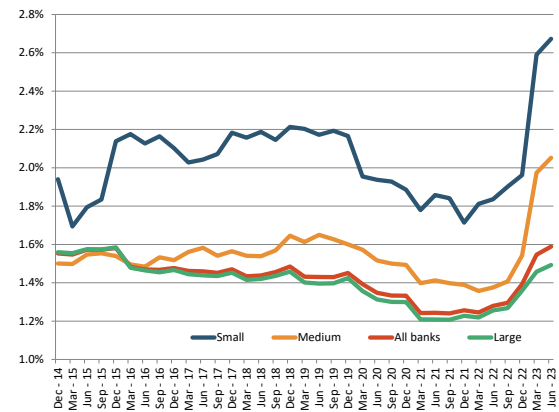
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Jun. 2023)



Weighted Averages by country.

### RI by size class



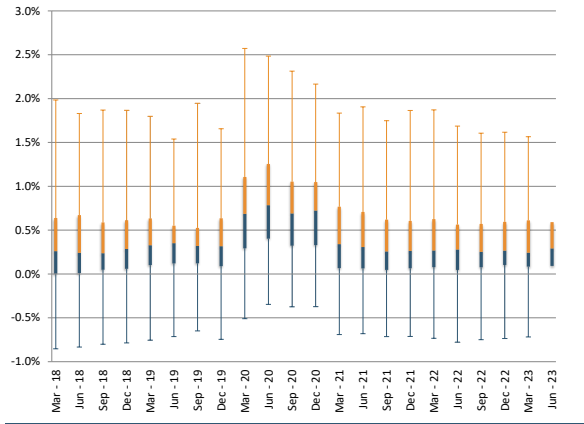
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023.

| Period   | Weighted average | 25th  | 50th  | 75th  |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 1.55%            | 1.07% | 1.48% | 1.79% |
| Jun - 15 | 1.57%            | 1.06% | 1.53% | 1.84% |
| Dec - 15 | 1.58%            | 1.12% | 1.53% | 1.87% |
| Jun - 16 | 1.47%            | 1.02% | 1.40% | 1.85% |
| Dec - 16 | 1.48%            | 1.05% | 1.38% | 1.83% |
| Jun - 17 | 1.46%            | 0.97% | 1.37% | 1.90% |
| Dec - 17 | 1.47%            | 1.03% | 1.41% | 1.94% |
| Jun - 18 | 1.44%            | 1.00% | 1.42% | 2.01% |
| Dec - 18 | 1.48%            | 1.04% | 1.52% | 2.12% |
| Jun - 19 | 1.43%            | 1.04% | 1.43% | 2.02% |
| Dec - 19 | 1.45%            | 1.04% | 1.43% | 2.02% |
| Mar - 20 | 1.39%            | 0.99% | 1.39% | 1.97% |
| Jun - 20 | 1.35%            | 0.98% | 1.34% | 1.91% |
| Sep - 20 | 1.33%            | 0.99% | 1.34% | 1.87% |
| Dec - 20 | 1.33%            | 1.00% | 1.31% | 1.85% |
| Mar - 21 | 1.24%            | 0.86% | 1.20% | 1.71% |
| Jun - 21 | 1.24%            | 0.86% | 1.18% | 1.77% |
| Sep - 21 | 1.24%            | 0.85% | 1.18% | 1.76% |
| Dec - 21 | 1.26%            | 0.83% | 1.16% | 1.74% |
| Mar - 22 | 1.25%            | 0.87% | 1.16% | 1.72% |
| Jun - 22 | 1.28%            | 0.86% | 1.16% | 1.76% |
| Sep - 22 | 1.29%            | 0.87% | 1.20% | 1.85% |
| Dec - 22 | 1.39%            | 0.94% | 1.30% | 1.97% |
| Mar - 23 | 1.55%            | 1.21% | 1.72% | 2.57% |
| Jun - 23 | 1.59%            | 1.20% | 1.75% | 2.58% |

# Profitability

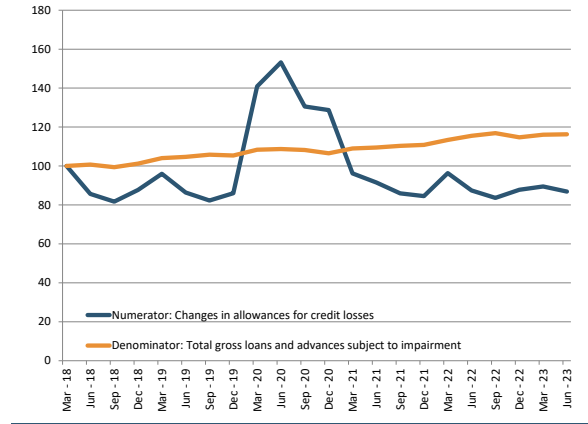
## 18 - Cost of Risk

### Dispersion



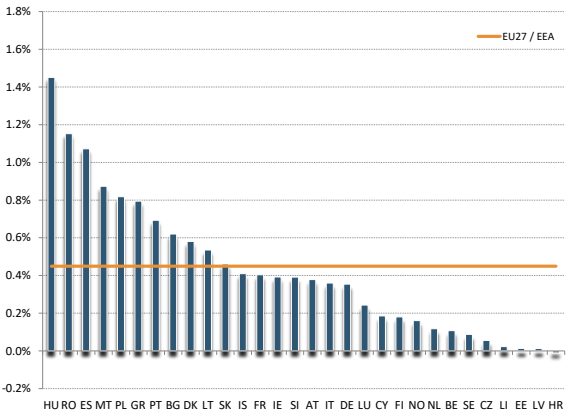
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



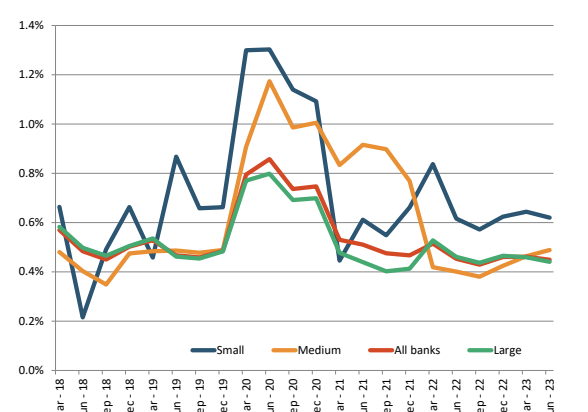
Total numerator and denominator.  
Mar 2018 =100.

### Country dispersion (as of Jun. 2023)



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. 2023.

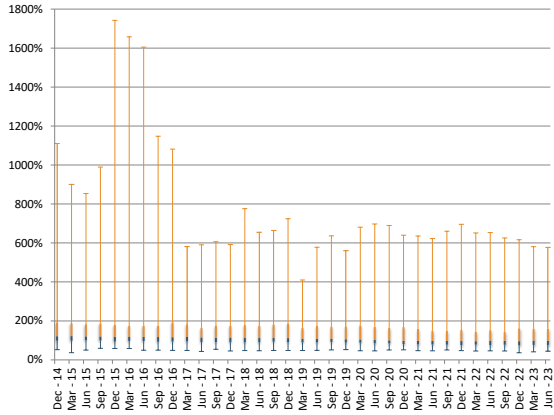
| Period   | Weighted average | 25th  | 50th  | 75th  |
|----------|------------------|-------|-------|-------|
| Jun - 18 | 0.48%            | 0.01% | 0.24% | 0.67% |
| Dec - 18 | 0.50%            | 0.06% | 0.29% | 0.61% |
| Jun - 19 | 0.47%            | 0.12% | 0.35% | 0.55% |
| Dec - 19 | 0.48%            | 0.09% | 0.32% | 0.64% |
| Mar - 20 | 0.79%            | 0.29% | 0.69% | 1.11% |
| Jun - 20 | 0.86%            | 0.40% | 0.78% | 1.25% |
| Sep - 20 | 0.74%            | 0.32% | 0.69% | 1.05% |
| Dec - 20 | 0.75%            | 0.33% | 0.72% | 1.05% |
| Mar - 21 | 0.53%            | 0.07% | 0.34% | 0.77% |
| Jun - 21 | 0.51%            | 0.06% | 0.31% | 0.71% |
| Sep - 21 | 0.48%            | 0.05% | 0.26% | 0.62% |
| Dec - 21 | 0.47%            | 0.07% | 0.26% | 0.61% |
| Mar - 22 | 0.51%            | 0.08% | 0.27% | 0.63% |
| Jun - 22 | 0.45%            | 0.05% | 0.28% | 0.56% |
| Sep - 22 | 0.43%            | 0.08% | 0.25% | 0.57% |
| Dec - 22 | 0.46%            | 0.10% | 0.27% | 0.59% |
| Mar - 23 | 0.46%            | 0.08% | 0.24% | 0.61% |
| Jun - 23 | 0.45%            | 0.09% | 0.29% | 0.59% |

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

## Funding and Liquidity

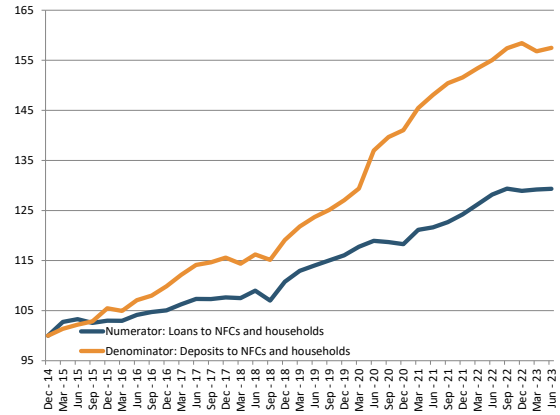
### 19 - Loan-to-deposit ratio for households and non-financial corporations

#### Dispersion



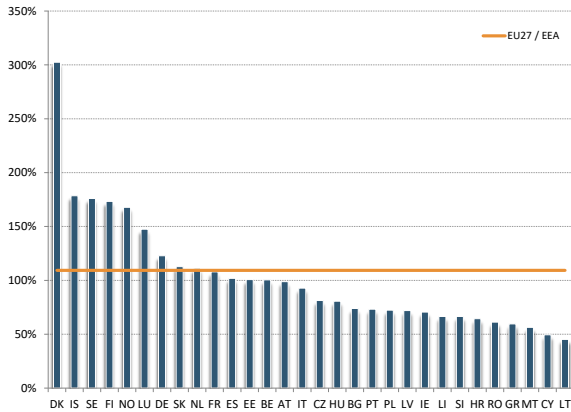
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



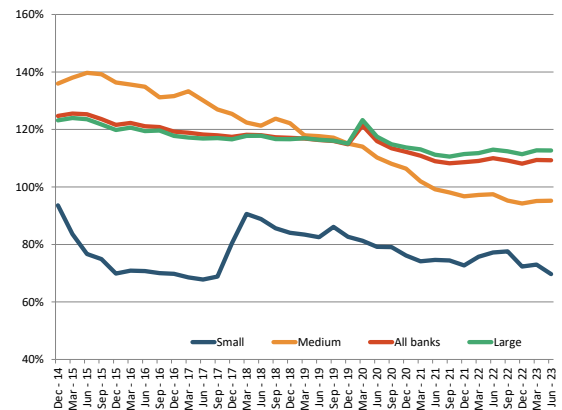
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Jun. 2023)



Weighted Averages by country.

#### RI by size class



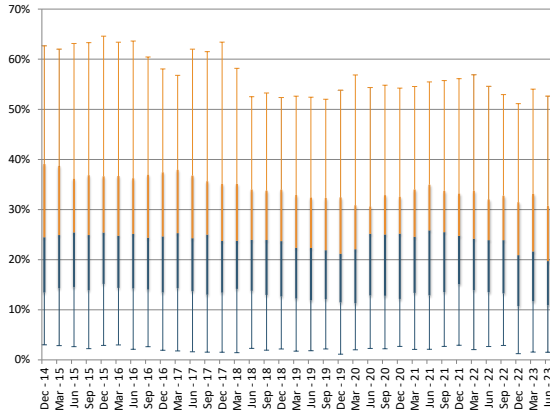
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023.

| Period   | Weighted average | 25th   | 50th   | 75th   |
|----------|------------------|--------|--------|--------|
| Dec - 14 | 124.7%           | 98.5%  | 121.2% | 191.8% |
| Jun - 15 | 125.3%           | 100.1% | 120.6% | 183.0% |
| Dec - 15 | 121.6%           | 94.0%  | 118.3% | 179.4% |
| Jun - 16 | 121.1%           | 96.4%  | 117.9% | 176.0% |
| Dec - 16 | 119.3%           | 93.5%  | 116.1% | 192.5% |
| Jun - 17 | 118.2%           | 91.2%  | 114.9% | 163.9% |
| Dec - 17 | 117.4%           | 90.3%  | 114.1% | 174.7% |
| Jun - 18 | 118.0%           | 89.7%  | 111.8% | 175.0% |
| Dec - 18 | 117.1%           | 90.9%  | 111.2% | 186.1% |
| Jun - 19 | 116.3%           | 90.5%  | 108.7% | 173.4% |
| Dec - 19 | 114.8%           | 89.4%  | 105.7% | 171.7% |
| Mar - 20 | 121.4%           | 88.4%  | 104.6% | 176.7% |
| Jun - 20 | 116.0%           | 85.2%  | 102.2% | 170.3% |
| Sep - 20 | 113.5%           | 84.4%  | 100.2% | 163.8% |
| Dec - 20 | 112.2%           | 81.2%  | 97.6%  | 167.6% |
| Mar - 21 | 110.9%           | 79.6%  | 97.4%  | 159.1% |
| Jun - 21 | 108.9%           | 78.8%  | 97.2%  | 149.7% |
| Sep - 21 | 108.2%           | 78.6%  | 97.5%  | 148.8% |
| Dec - 21 | 108.6%           | 76.1%  | 96.5%  | 153.6% |
| Mar - 22 | 109.1%           | 78.2%  | 96.2%  | 144.5% |
| Jun - 22 | 110.0%           | 76.3%  | 98.6%  | 152.3% |
| Sep - 22 | 109.2%           | 77.4%  | 98.3%  | 144.5% |
| Dec - 22 | 108.1%           | 74.6%  | 95.9%  | 161.5% |
| Mar - 23 | 109.4%           | 76.9%  | 97.9%  | 160.3% |
| Jun - 23 | 109.3%           | 77.2%  | 97.6%  | 158.6% |

## Funding and Liquidity

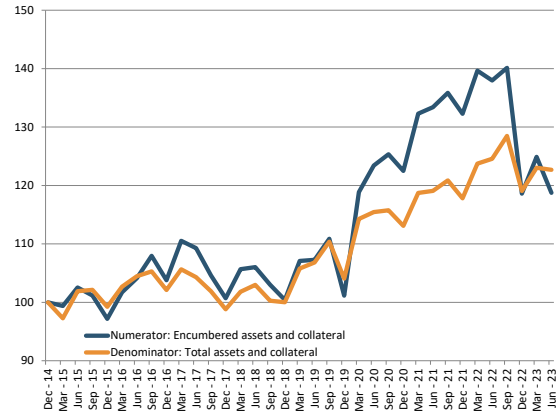
### 20 - Asset encumbrance ratio

#### Dispersion



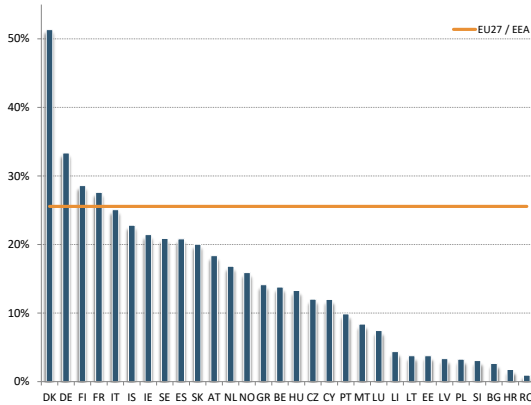
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



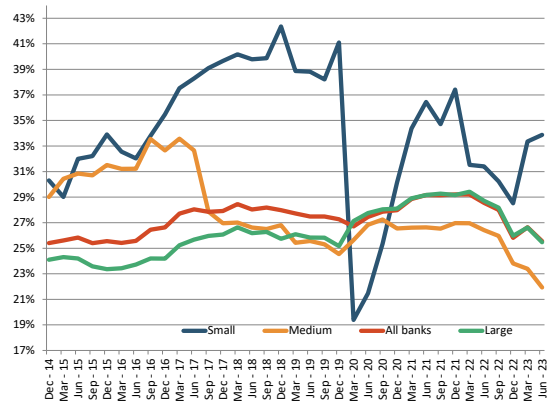
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Jun. 2023)



Weighted Averages by country.

#### RI by size class



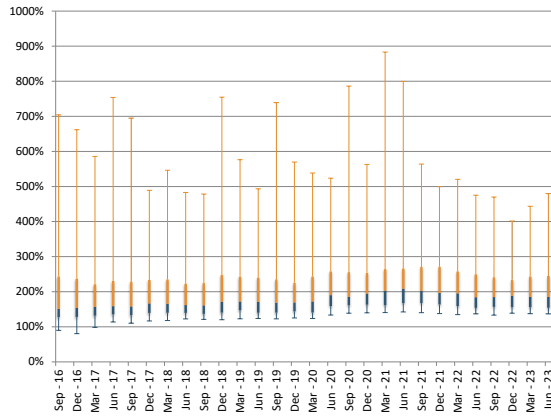
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023.

| Period   | Weighted average | 25th  | 50th  | 75th  |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 25.4%            | 13.5% | 24.5% | 39.1% |
| Jun - 15 | 25.8%            | 14.5% | 25.4% | 36.2% |
| Dec - 15 | 25.6%            | 15.2% | 25.4% | 36.6% |
| Jun - 16 | 25.6%            | 14.2% | 25.1% | 36.3% |
| Dec - 16 | 26.6%            | 13.5% | 24.6% | 37.4% |
| Jun - 17 | 28.0%            | 13.7% | 24.3% | 36.8% |
| Dec - 17 | 27.9%            | 13.4% | 23.7% | 35.1% |
| Jun - 18 | 28.0%            | 13.8% | 23.9% | 34.0% |
| Dec - 18 | 28.0%            | 12.7% | 23.7% | 34.0% |
| Jun - 19 | 27.5%            | 11.9% | 22.3% | 32.4% |
| Dec - 19 | 27.3%            | 11.5% | 21.2% | 32.4% |
| Mar - 20 | 26.7%            | 11.3% | 22.1% | 30.9% |
| Jun - 20 | 27.4%            | 12.8% | 25.2% | 30.6% |
| Sep - 20 | 27.9%            | 12.8% | 25.0% | 32.9% |
| Dec - 20 | 28.0%            | 12.2% | 25.2% | 32.5% |
| Mar - 21 | 28.8%            | 13.4% | 24.6% | 34.0% |
| Jun - 21 | 29.2%            | 12.9% | 25.8% | 35.0% |
| Sep - 21 | 29.2%            | 13.5% | 25.5% | 33.7% |
| Dec - 21 | 29.2%            | 15.1% | 24.7% | 33.2% |
| Mar - 22 | 29.2%            | 13.9% | 24.2% | 33.7% |
| Jun - 22 | 28.6%            | 13.5% | 23.9% | 32.0% |
| Sep - 22 | 28.0%            | 13.3% | 23.9% | 32.8% |
| Dec - 22 | 25.8%            | 10.7% | 20.9% | 31.5% |
| Mar - 23 | 26.6%            | 11.7% | 21.6% | 33.1% |
| Jun - 23 | 25.6%            | 10.9% | 19.7% | 30.7% |

## Funding and Liquidity

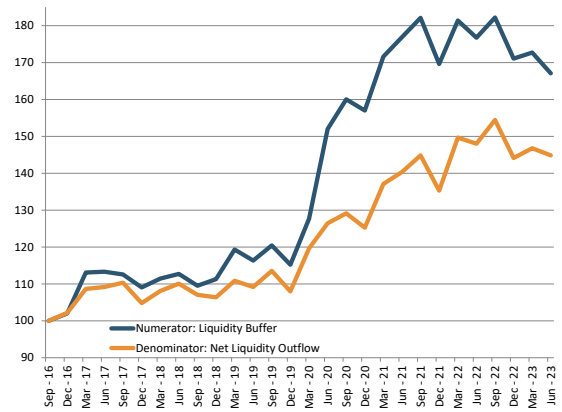
### 21 - Liquidity coverage ratio

#### Dispersion



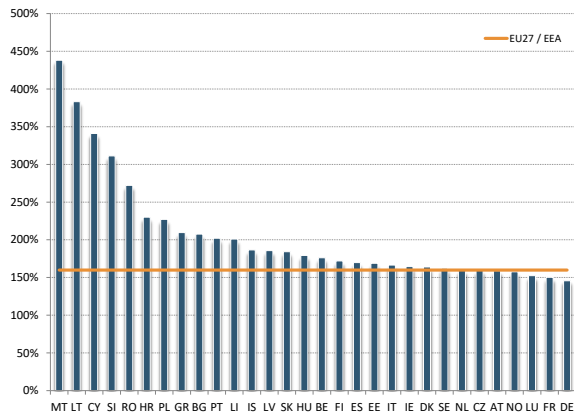
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



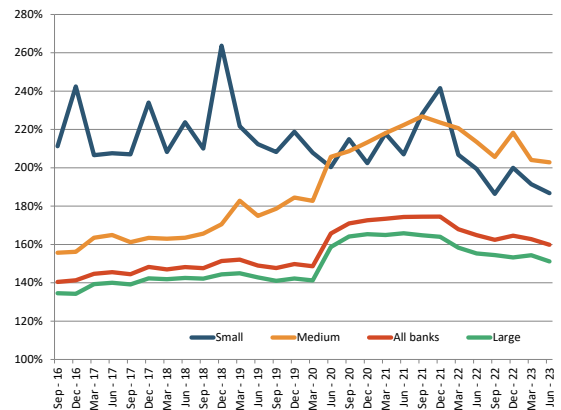
Total numerator and denominator.  
Sep 2016 = 100.

#### Country dispersion (as of Jun. 2023)



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. 2023.

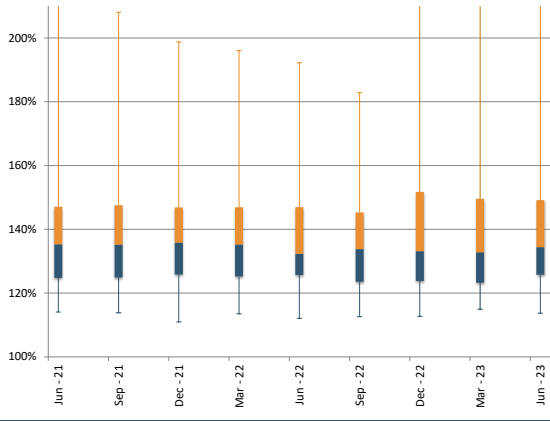
| Period   | Weighted average | 25th   | 50th   | 75th   |
|----------|------------------|--------|--------|--------|
| Dec - 16 | 141.3%           | 128.4% | 153.7% | 236.9% |
| Jun - 17 | 145.5%           | 135.8% | 159.0% | 230.8% |
| Dec - 17 | 148.3%           | 139.7% | 166.8% | 233.7% |
| Jun - 18 | 148.2%           | 139.8% | 161.9% | 222.8% |
| Dec - 18 | 151.4%           | 140.4% | 171.6% | 247.5% |
| Jun - 19 | 149.0%           | 140.6% | 171.5% | 240.0% |
| Dec - 19 | 149.8%           | 143.8% | 169.3% | 225.3% |
| Mar - 20 | 148.7%           | 140.8% | 172.1% | 243.4% |
| Jun - 20 | 165.7%           | 159.3% | 190.2% | 257.8% |
| Sep - 20 | 171.0%           | 161.0% | 185.4% | 256.0% |
| Dec - 20 | 172.6%           | 163.1% | 194.7% | 253.5% |
| Mar - 21 | 173.4%           | 162.0% | 202.8% | 264.2% |
| Jun - 21 | 174.4%           | 167.3% | 208.7% | 266.0% |
| Sep - 21 | 174.5%           | 167.6% | 202.1% | 270.6% |
| Dec - 21 | 174.5%           | 163.6% | 196.4% | 271.2% |
| Mar - 22 | 167.9%           | 159.4% | 195.3% | 257.7% |
| Jun - 22 | 164.9%           | 154.3% | 184.4% | 249.3% |
| Sep - 22 | 162.4%           | 157.0% | 184.6% | 241.3% |
| Dec - 22 | 164.6%           | 156.6% | 188.6% | 233.5% |
| Mar - 23 | 162.8%           | 156.2% | 185.2% | 243.3% |
| Jun - 23 | 159.9%           | 154.7% | 185.1% | 244.8% |



# Funding and Liquidity

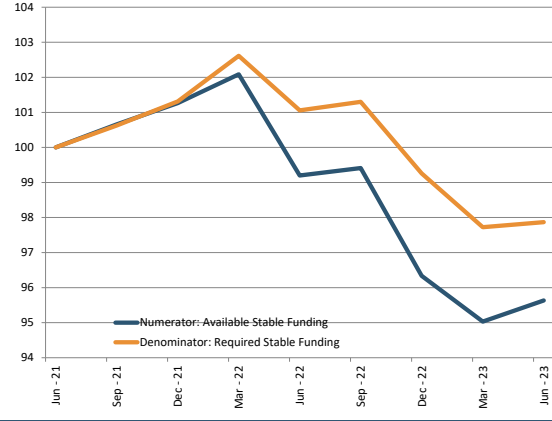
## 22 - Net stable funding ratio

### Dispersion



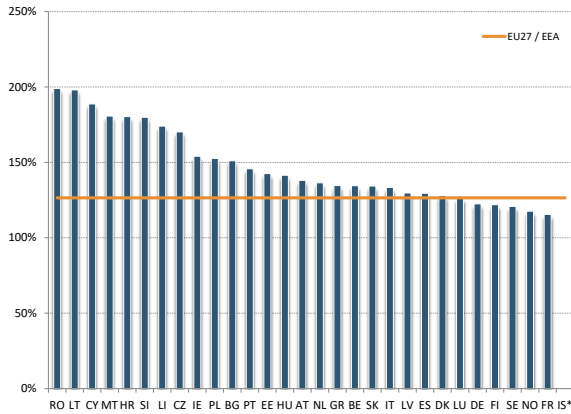
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



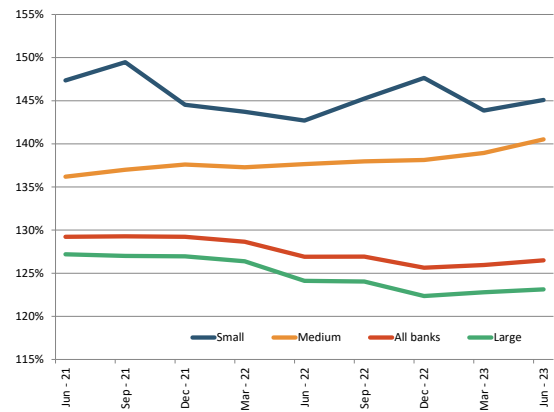
Total numerator and denominator.  
Jun 2021 = 100.

### Country dispersion (as of Jun. 2023)



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

### RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2023.

| Period   | Weighted average | 25th   | 50th   | 75th   |
|----------|------------------|--------|--------|--------|
| Jun - 21 | 129.2%           | 124.8% | 135.3% | 147.1% |
| Sep - 21 | 129.3%           | 124.9% | 135.2% | 147.6% |
| Dec - 21 | 129.2%           | 125.8% | 135.8% | 146.9% |
| Mar - 22 | 128.7%           | 125.2% | 135.2% | 146.9% |
| Jun - 22 | 126.9%           | 125.7% | 132.3% | 147.0% |
| Sep - 22 | 126.9%           | 123.6% | 133.8% | 145.3% |
| Dec - 22 | 125.6%           | 123.8% | 133.1% | 151.8% |
| Mar - 23 | 125.9%           | 123.3% | 132.8% | 149.6% |
| Jun - 23 | 126.5%           | 125.7% | 134.4% | 149.2% |



## STATISTICAL ANNEX

**EBA**

EUROPEAN  
BANKING  
AUTHORITY

## Statistical Annex

### Asset composition and volumes

#### Asset composition

| % of total assets | Cash balances |        |        | Equity instruments |        |        | Debt securities |        |        | Loans and advances |        |        | Derivatives |        |        | Other Assets |        |        |
|-------------------|---------------|--------|--------|--------------------|--------|--------|-----------------|--------|--------|--------------------|--------|--------|-------------|--------|--------|--------------|--------|--------|
|                   | Jun-22        | Mar-23 | Jun-23 | Jun-22             | Mar-23 | Jun-23 | Jun-22          | Mar-23 | Jun-23 | Jun-22             | Mar-23 | Jun-23 | Jun-22      | Mar-23 | Jun-23 | Jun-22       | Mar-23 | Jun-23 |
| AT                | 18.4%         | 17.9%  | 15.5%  | 0.6%               | 0.6%   | 0.6%   | 13.2%           | 13.9%  | 15.0%  | 63.4%              | 63.2%  | 64.5%  | 1.9%        | 2.0%   | 1.9%   | 2.6%         | 2.4%   | 2.5%   |
| BE                | 19.5%         | 22.0%  | 22.6%  | 0.2%               | 0.3%   | 0.3%   | 11.8%           | 12.3%  | 12.2%  | 61.7%              | 60.2%  | 59.8%  | 3.7%        | 2.6%   | 2.5%   | 3.1%         | 2.7%   | 2.5%   |
| BG                | 17.9%         | 18.1%  | 13.6%  | 0.1%               | 0.1%   | 0.1%   | 15.5%           | 13.6%  | 13.2%  | 63.5%              | 65.8%  | 70.8%  | 0.5%        | 0.5%   | 0.4%   | 2.4%         | 2.0%   | 1.9%   |
| CY                | 39.6%         | 40.2%  | 39.8%  | 0.1%               | 0.1%   | 0.1%   | 15.1%           | 16.8%  | 17.6%  | 37.7%              | 37.1%  | 36.8%  | 0.1%        | 0.1%   | 0.1%   | 7.4%         | 5.7%   | 5.6%   |
| CZ                | 2.0%          | 1.9%   | 1.8%   | 0.0%               | 0.0%   | 0.0%   | 15.0%           | 17.2%  | 17.1%  | 78.2%              | 75.7%  | 76.6%  | 3.8%        | 3.9%   | 3.2%   | 1.0%         | 1.3%   | 1.2%   |
| DE                | 18.0%         | 17.8%  | 16.5%  | 0.5%               | 0.5%   | 0.5%   | 11.3%           | 11.7%  | 11.7%  | 56.0%              | 58.0%  | 57.9%  | 12.1%       | 10.0%  | 11.3%  | 2.1%         | 2.1%   | 2.1%   |
| DK                | 5.6%          | 7.5%   | 6.7%   | 0.3%               | 0.4%   | 0.4%   | 12.3%           | 11.7%  | 11.6%  | 71.3%              | 70.7%  | 69.4%  | 8.2%        | 7.3%   | 7.3%   | 2.3%         | 2.3%   | 4.6%   |
| EE                | 24.4%         | 23.5%  | 23.0%  | 0.0%               | 0.0%   | 0.0%   | 8.3%            | 4.7%   | 4.6%   | 66.0%              | 70.4%  | 70.9%  | 0.4%        | 0.4%   | 0.4%   | 0.8%         | 1.0%   | 1.0%   |
| ES                | 14.0%         | 10.9%  | 10.3%  | 0.8%               | 0.8%   | 0.8%   | 12.7%           | 13.8%  | 14.1%  | 62.7%              | 64.8%  | 65.3%  | 3.9%        | 3.9%   | 3.9%   | 5.9%         | 5.7%   | 5.6%   |
| FI                | 14.3%         | 12.4%  | 12.2%  | 1.5%               | 1.4%   | 2.1%   | 10.9%           | 11.4%  | 10.5%  | 65.6%              | 68.1%  | 68.4%  | 5.9%        | 5.2%   | 5.3%   | 1.7%         | 1.5%   | 1.5%   |
| FR                | 13.6%         | 13.8%  | 12.9%  | 2.5%               | 2.9%   | 3.0%   | 9.0%            | 9.1%   | 9.5%   | 58.7%              | 60.8%  | 60.7%  | 8.5%        | 7.5%   | 8.0%   | 7.7%         | 5.9%   | 6.0%   |
| GR                | 19.5%         | 14.4%  | 12.9%  | 0.3%               | 0.4%   | 0.4%   | 15.9%           | 18.0%  | 18.7%  | 48.0%              | 50.4%  | 51.1%  | 2.5%        | 2.3%   | 2.4%   | 13.9%        | 14.5%  | 14.4%  |
| HR                | 21.2%         | 22.3%  | 20.9%  | 0.1%               | 0.1%   | 0.1%   | 11.1%           | 12.0%  | 12.4%  | 64.9%              | 63.2%  | 64.1%  | 0.6%        | 0.5%   | 0.5%   | 2.1%         | 1.9%   | 2.0%   |
| HU                | 6.2%          | 15.9%  | 14.6%  | 0.3%               | 0.2%   | 0.2%   | 23.9%           | 23.0%  | 23.2%  | 64.0%              | 55.9%  | 57.1%  | 3.0%        | 2.1%   | 1.7%   | 2.6%         | 2.9%   | 3.1%   |
| IE                | 28.7%         | 26.4%  | 25.8%  | 0.1%               | 0.2%   | 0.2%   | 10.9%           | 11.9%  | 11.6%  | 47.2%              | 48.7%  | 48.8%  | 7.3%        | 7.0%   | 7.5%   | 5.8%         | 5.9%   | 6.2%   |
| IS                | 7.3%          | 8.3%   | 7.5%   | 2.4%               | 1.5%   | 1.4%   | 7.8%            | 8.0%   | 8.8%   | 79.9%              | 79.7%  | 80.0%  | 0.3%        | 0.3%   | 0.3%   | 2.4%         | 2.1%   | 2.0%   |
| IT                | 14.5%         | 12.0%  | 9.5%   | 1.1%               | 1.0%   | 1.1%   | 20.1%           | 20.5%  | 21.5%  | 55.8%              | 57.4%  | 58.6%  | 3.4%        | 3.4%   | 3.5%   | 5.1%         | 5.5%   | 5.9%   |
| LI                | 20.4%         | 14.2%  | 14.7%  | 5.6%               | 5.4%   | 5.4%   | 14.2%           | 17.7%  | 19.9%  | 53.4%              | 57.4%  | 54.6%  | 2.3%        | 1.4%   | 1.5%   | 4.1%         | 3.9%   | 3.8%   |
| LT                | 33.4%         | 49.7%  | 41.8%  | 0.0%               | 0.0%   | 0.0%   | 16.6%           | 12.2%  | 12.2%  | 49.2%              | 36.5%  | 43.9%  | 0.1%        | 0.1%   | 0.1%   | 0.7%         | 1.5%   | 2.0%   |
| LU                | 27.9%         | 27.5%  | 27.5%  | 0.5%               | 0.7%   | 0.5%   | 12.2%           | 13.6%  | 13.4%  | 55.2%              | 53.5%  | 54.5%  | 1.6%        | 1.7%   | 1.5%   | 2.6%         | 3.0%   | 2.5%   |
| LV                | 30.4%         | 29.2%  | 24.8%  | 0.0%               | 0.0%   | 0.0%   | 13.2%           | 6.9%   | 5.8%   | 55.2%              | 62.7%  | 68.2%  | 0.2%        | 0.2%   | 0.1%   | 1.0%         | 1.0%   | 1.0%   |
| MT                | 25.3%         | 18.1%  | 20.7%  | 0.2%               | 0.2%   | 0.2%   | 25.6%           | 29.3%  | 28.1%  | 46.0%              | 49.2%  | 48.1%  | 0.8%        | 1.5%   | 1.4%   | 2.1%         | 1.7%   | 1.3%   |
| NL                | 16.5%         | 17.0%  | 14.6%  | 0.7%               | 0.7%   | 0.8%   | 7.1%            | 7.3%   | 7.6%   | 70.9%              | 71.3%  | 73.1%  | 3.2%        | 2.8%   | 2.9%   | 1.7%         | 0.8%   | 1.0%   |
| NO                | 10.6%         | 14.8%  | 14.5%  | 0.3%               | 0.3%   | 0.3%   | 10.5%           | 10.5%  | 9.5%   | 68.8%              | 66.6%  | 67.3%  | 7.2%        | 5.2%   | 5.9%   | 2.6%         | 2.6%   | 2.5%   |
| PL                | 4.3%          | 5.0%   | 4.2%   | 0.1%               | 0.1%   | 0.1%   | 27.0%           | 29.6%  | 31.3%  | 60.1%              | 58.9%  | 58.1%  | 5.1%        | 3.2%   | 3.1%   | 3.5%         | 3.2%   | 3.2%   |
| PT                | 16.4%         | 12.4%  | 12.4%  | 1.0%               | 0.9%   | 0.9%   | 20.1%           | 21.8%  | 22.1%  | 55.9%              | 59.0%  | 58.7%  | 0.9%        | 0.9%   | 1.0%   | 5.8%         | 4.9%   | 4.9%   |
| RO                | 14.2%         | 13.1%  | 15.4%  | 0.1%               | 0.2%   | 0.2%   | 28.5%           | 30.0%  | 28.9%  | 54.7%              | 54.0%  | 52.9%  | 0.1%        | 0.2%   | 0.2%   | 2.3%         | 2.6%   | 2.5%   |
| SE                | 16.1%         | 11.8%  | 13.7%  | 0.8%               | 0.7%   | 0.6%   | 7.7%            | 11.8%  | 11.4%  | 67.4%              | 70.6%  | 68.7%  | 3.9%        | 2.4%   | 2.8%   | 4.1%         | 2.8%   | 2.8%   |
| SI                | 19.0%         | 21.5%  | 22.9%  | 0.6%               | 0.5%   | 0.5%   | 19.6%           | 18.3%  | 17.7%  | 58.3%              | 57.4%  | 56.7%  | 0.1%        | 0.2%   | 0.2%   | 2.3%         | 2.1%   | 1.9%   |
| SK                | 13.2%         | 12.9%  | 11.3%  | 0.0%               | 0.0%   | 0.0%   | 12.0%           | 12.7%  | 13.5%  | 72.7%              | 72.1%  | 73.1%  | 0.5%        | 0.8%   | 0.8%   | 1.5%         | 1.5%   | 1.3%   |
| EU/EEA            | 15.1%         | 14.1%  | 13.2%  | 1.3%               | 1.4%   | 1.5%   | 11.7%           | 12.2%  | 12.5%  | 60.3%              | 62.1%  | 62.3%  | 6.6%        | 5.8%   | 6.2%   | 5.0%         | 4.3%   | 4.4%   |

#### Assets

| Volumes bn EUR | Total Assets |          |          | Total Financial Assets |          |          |
|----------------|--------------|----------|----------|------------------------|----------|----------|
|                | Jun-22       | Mar-23   | Jun-23   | Jun-22                 | Mar-23   | Jun-23   |
| AT             | 800.3        | 806.7    | 795.0    | 779.9                  | 787.2    | 775.5    |
| BE             | 1,271.0      | 1,200.8  | 1,223.1  | 1,232.2                | 1,168.7  | 1,192.5  |
| BG             | 35.1         | 40.4     | 47.3     | 34.3                   | 39.6     | 46.4     |
| CY             | 44.2         | 45.2     | 45.5     | 40.9                   | 42.7     | 43.0     |
| CZ             | 222.7        | 223.3    | 229.5    | 220.6                  | 220.4    | 226.6    |
| DE             | 4,152.7      | 4,021.7  | 3,991.6  | 4,066.6                | 3,937.9  | 3,906.5  |
| DK             | 765.9        | 767.1    | 754.0    | 748.0                  | 749.1    | 719.5    |
| EE             | 43.9         | 43.9     | 44.1     | 43.6                   | 43.5     | 43.6     |
| ES             | 3,789.6      | 3,704.9  | 3,748.9  | 3,567.3                | 3,492.6  | 3,537.8  |
| FI             | 752.9        | 721.6    | 718.1    | 740.0                  | 710.7    | 707.6    |
| FR             | 9,071.1      | 9,043.7  | 9,048.1  | 8,373.5                | 8,508.9  | 8,508.7  |
| GR             | 316.6        | 304.8    | 303.4    | 272.7                  | 260.5    | 259.7    |
| HR             | 55.2         | 56.8     | 58.0     | 54.1                   | 55.8     | 56.9     |
| HU             | 129.6        | 137.6    | 142.3    | 126.2                  | 133.6    | 137.8    |
| IE             | 383.0        | 391.0    | 398.9    | 360.9                  | 368.0    | 374.4    |
| IS             | 32.7         | 33.5     | 23.0     | 32.0                   | 32.8     | 22.5     |
| IT             | 2,848.3      | 2,693.3  | 2,617.5  | 2,703.6                | 2,544.3  | 2,463.1  |
| LI             | 97.4         | 97.9     | 99.4     | 93.4                   | 94.1     | 95.6     |
| LT             | 20.2         | 31.2     | 32.4     | 20.1                   | 30.7     | 31.8     |
| LU             | 204.4        | 191.0    | 189.2    | 199.1                  | 185.4    | 184.4    |
| LV             | 48.7         | 50.9     | 51.0     | 48.2                   | 50.4     | 50.5     |
| MT             | 25.5         | 25.8     | 25.9     | 25.0                   | 25.4     | 25.5     |
| NL             | 2,356.2      | 2,337.1  | 2,298.5  | 2,316.5                | 2,317.9  | 2,276.2  |
| NO             | 348.2        | 342.6    | 338.8    | 339.1                  | 333.7    | 330.5    |
| PL             | 202.7        | 212.7    | 227.5    | 195.7                  | 205.8    | 220.2    |
| PT             | 306.7        | 287.7    | 286.7    | 289.0                  | 273.4    | 272.6    |
| RO             | 61.6         | 64.9     | 67.6     | 60.1                   | 63.2     | 65.9     |
| SE             | 1,071.8      | 992.0    | 992.4    | 1,028.0                | 964.6    | 965.0    |
| SI             | 42.5         | 44.4     | 45.8     | 41.5                   | 43.5     | 45.0     |
| SK             | 68.1         | 69.4     | 69.6     | 67.1                   | 68.4     | 68.7     |
| EU/EEA         | 28,152.3     | 27,537.3 | 27,442.4 | 26,736.3               | 26,346.1 | 26,245.7 |

#### Financial Assets

| % of total financial assets | Share of financial assets valued at (amortised) cost |        |        | Share of financial assets at fair value through OCI |        |        | Share of financial assets at fair value through profit&loss |        |        |
|-----------------------------|--|--------|--------|---|--------|--------|---|--------|--------|
|                             | Jun-22   | Mar-23 | Jun-23 | Jun-22  | Mar-23 | Jun-23 | Jun-22  | Mar-23 | Jun-23 |
| AT                          | 92.0%  | 92.1%  | 91.6%  | 4.3%  | 4.1%   | 4.3%   | 3.7%  | 3.8%   | 4.1%   |
| BE                          | 92.4%  | 93.0%  | 92.9%  | 2.6%  | 3.3%   | 3.5%   | 4.9%  | 3.7%   | 3.6%   |
| BG                          | 92.6%  | 94.7%  | 95.3%  | 6.7%  | 4.7%   | 4.1%   | 0.6%  | 0.6%   | 0.5%   |
| CY                          | 97.5%  | 98.1%  | 98.0%  | 1.6%  | 1.2%   | 1.3%   | 0.9%  | 0.7%   | 0.7%   |
| CZ                          | 93.6%  | 93.4%  | 94.2%  | 1.7%  | 1.9%   | 1.8%   | 4.7%  | 4.7%   | 4.0%   |
| DE                          | 73.4%  | 75.4%  | 74.2%  | 4.7%  | 4.9%   | 4.9%   | 21.9%   | 19.7%  | 20.9%  |
| DK                          | 34.6%  | 36.6%  | 34.5%  | 2.2%  | 2.0%   | 2.1%   | 63.2%   | 61.4%  | 63.4%  |
| EE                          | 93.8%  | 98.0%  | 98.4%  | 0.0%  | 0.0%   | 0.0%   | 6.2%  | 2.0%   | 1.6%   |
| ES                          | 85.8%  | 85.8%  | 85.1%  | 4.6%  | 4.2%   | 4.0%   | 9.6%  | 10.0%  | 10.8%  |
| FI                          | 69.9%  | 69.9%  | 69.2%  | 6.5%  | 6.6%   | 6.3%   | 23.5%   | 23.5%  | 24.5%  |
| FR                          | 73.8%  | 74.1%  | 73.6%  | 3.1%  | 3.0%   | 3.0%   | 23.1%   | 22.9%  | 23.4%  |
| GR                          | 92.3%  | 92.5%  | 92.0%  | 4.0%  | 3.6%   | 3.6%   | 3.7%  | 3.9%   | 4.4%   |
| HR                          | 91.7%  | 92.8%  | 92.8%  | 7.4%  | 6.4%   | 6.5%   | 0.9%  | 0.8%   | 0.7%   |
| HU                          | 86.8%  | 88.5%  | 88.4%  | 5.9%  | 5.2%   | 5.3%   | 7.3%  | 6.3%   | 6.3%   |
| IE                          | 80.0%  | 79.8%  | 80.0%  | 7.0%  | 6.6%   | 6.5%   | 13.0%   | 13.6%  | 13.5%  |
| IS                          | 88.8%  | 89.6%  | 88.8%  | 2.5%  | 2.5%   | 4.6%   | 8.7%  | 7.9%   | 6.6%   |
| IT                          | 86.2%  | 86.8%  | 85.9%  | 6.7%  | 6.5%   | 7.0%   | 7.1%  | 6.7%   | 7.2%   |
| LI                          | 79.8%  | 84.3%  | 84.2%  | 15.9%   | 12.2%  | 11.9%  | 4.3%  | 3.5%   | 3.9%   |
| LT                          | 87.9%  | 95.4%  | 95.8%  | 0.6%  | 0.2%   | 0.2%   | 11.5%   | 4.3%   | 4.0%   |
| LU                          | 94.0%  | 93.5%  | 94.5%  | 3.7%  | 3.9%   | 3.3%   | 2.3%  | 2.6%   | 2.2%   |
| LV                          | 89.4%  | 95.7%  | 96.2%  | 0.4%  | 0.3%   | 0.3%   | 10.2%   | 4.0%   | 3.5%   |
| MT                          | 88.5%  | 94.1%  | 94.5%  | 10.2%   | 3.9%   | 3.6%   | 1.3%  | 2.0%   | 1.9%   |
| NL                          | 87.8%  | 87.8%  | 87.4%  | 4.0%  | 4.2%   | 4.4%   | 8.1%  | 8.0%   | 8.3%   |
| NO                          | 77.4%  | 79.9%  | 79.9%  | 6.7%  | 7.0%   | 7.3%   | 15.9%   | 13.1%  | 12.8%  |
| PL                          | 80.2%  | 82.5%  | 81.0%  | 13.7%   | 13.4%  | 15.0%  | 6.1%  | 4.1%   | 4.1%   |
| PT                          | 90.1%  | 91.0%  | 91.2%  | 6.8%  | 6.3%   | 6.0%   | 3.1%  | 2.7%   | 2.7%   |
| RO                          | 84.3%  | 76.1%  | 77.3%  | 14.7%   | 22.6%  | 21.4%  | 1.0%  | 1.2%   | 1.2%   |
| SE                          | 86.0%  | 84.8%  | 84.6%  | 1.2%  | 1.6%   | 1.5%   | 12.8%   | 13.6%  | 13.9%  |
| SI                          | 87.7%  | 90.4%  | 91.2%  | 11.9%   | 9.2%   | 8.4%   | 0.4%  | 0.5%   | 0.5%   |
| SK                          | 96.8%  | 96.7%  | 96.5%  | 2.5%  | 2.4%   | 2.5%   | 0.7%  | 0.9%   | 0.9%   |
| EU/EEA                      | 78.8%  | 79.3%  | 78.7%  | 4.3%  | 4.2%   | 4.2%   | 16.9%   | 16.6%  | 17.1%  |

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

## Statistical Annex

### Loans: composition and asset quality

| Volumes bn EUR | of which: loans and advances at amortised cost - by segment (volumes) <sup>(2)</sup> |          |          |         |         |         |                       |         |         |         |         |         |                  |         |         |                 |         |         |
|----------------|--|----------|----------|---------|---------|---------|-----------------------|---------|---------|---------|---------|---------|------------------|---------|---------|-----------------|---------|---------|
|                | Loans and advances <sup>(1)</sup>  |          |          | HHs     |         |         | ...of which mortgages |         |         | NFCs    |         |         | ...of which SMEs |         |         | ...of which CRE |         |         |
|                | Jun-22   | Mar-23   | Jun-23   | Jun-22  | Mar-23  | Jun-23  | Jun-22                | Mar-23  | Jun-23  | Jun-22  | Mar-23  | Jun-23  | Jun-22           | Mar-23  | Jun-23  | Jun-22          | Mar-23  | Jun-23  |
| AT             | 646.5  | 655.7    | 636.9    | 190.8   | 192.2   | 192.7   | 131.6                 | 139.2   | 139.7   | 219.8   | 224.0   | 224.6   | 77.5             | 79.5    | 79.9    | 62.7            | 66.4    | 67.6    |
| BE             | 1,032.1  | 987.6    | 1,009.8  | 338.5   | 304.9   | 306.6   | 293.0                 | 263.8   | 265.3   | 292.4   | 256.0   | 258.6   | 137.4            | 128.7   | 129.3   | 78.4            | 69.7    | 70.5    |
| BG             | 29.0   | 34.3     | 40.2     | 9.6     | 10.4    | 12.8    | 4.5                   | 5.1     | 6.5     | 10.5    | 11.4    | 14.1    | 5.7              | 6.3     | 7.6     | 4.8             | 5.1     | 6.1     |
| CY             | 34.3   | 35.2     | 35.1     | 8.4     | 8.4     | 8.4     | 6.5                   | 6.5     | 6.5     | 7.7     | 7.7     | 7.8     | 6.0              | 5.4     | 5.4     | 5.6             | 5.5     | 5.5     |
| CZ             | 177.7  | 172.8    | 179.6    | 61.3    | 66.2    | 67.2    | 48.5                  | 52.7    | 53.4    | 35.1    | 37.8    | 38.5    | 13.5             | 16.1    | 16.5    | 14.3            | 15.2    | 16.6    |
| DE             | 3,020.1  | 3,023.7  | 2,943.7  | 555.6   | 552.3   | 554.0   | 390.8                 | 397.7   | 397.9   | 855.8   | 868.5   | 864.8   | 217.0            | 213.6   | 210.9   | 272.8           | 275.2   | 281.6   |
| DK             | 591.0  | 602.7    | 576.4    | 71.6    | 69.8    | 51.4    | 55.9                  | 52.4    | 35.8    | 87.0    | 90.2    | 90.0    | 37.4             | 37.5    | 37.0    | 24.4            | 22.9    | 22.4    |
| EE             | 39.6   | 41.2     | 41.4     | 15.4    | 16.0    | 16.2    | 12.9                  | 13.5    | 13.7    | 12.3    | 12.7    | 12.7    | 9.0              | 8.9     | 8.9     | 7.3             | 7.7     | 7.6     |
| ES             | 2,853.8  | 2,740.7  | 2,749.4  | 1,221.8 | 1,214.7 | 1,230.7 | 845.8                 | 835.8   | 835.0   | 792.3   | 797.7   | 799.4   | 324.5            | 313.9   | 311.5   | 119.2           | 120.1   | 120.0   |
| FI             | 572.0  | 549.2    | 541.7    | 204.4   | 198.7   | 195.8   | 174.3                 | 168.1   | 163.8   | 168.3   | 167.7   | 172.8   | 63.4             | 64.8    | 62.8    | 35.5            | 34.4    | 34.2    |
| FR             | 5,957.9  | 6,077.1  | 6,028.2  | 2,024.5 | 2,054.8 | 2,078.3 | 658.1                 | 645.1   | 636.0   | 1,843.1 | 1,903.2 | 1,911.7 | 837.0            | 869.0   | 892.1   | 257.0           | 281.1   | 286.7   |
| GR             | 217.6  | 201.1    | 197.4    | 46.1    | 44.5    | 44.6    | 32.9                  | 32.3    | 32.0    | 81.0    | 82.0    | 82.4    | 33.8             | 34.7    | 34.5    | 23.3            | 23.1    | 23.2    |
| HR             | 46.9   | 47.8     | 48.2     | 14.4    | 14.9    | 15.4    | 6.2                   | 6.6     | 6.8     | 11.4    | 12.4    | 12.8    | 5.8              | 5.9     | 6.0     | 4.4             | 4.7     | 4.5     |
| HU             | 92.7   | 100.2    | 103.5    | 29.4    | 30.5    | 32.0    | 13.7                  | 14.7    | 15.6    | 33.4    | 33.9    | 36.1    | 16.3             | 17.2    | 18.3    | 11.0            | 11.9    | 12.9    |
| IE             | 291.5  | 294.9    | 299.0    | 82.2    | 88.7    | 89.6    | 70.2                  | 75.9    | 76.7    | 69.7    | 69.3    | 71.1    | 27.1             | 26.7    | 27.2    | 19.3            | 18.5    | 18.2    |
| IS             | 28.7   | 29.6     | 20.1     | 13.5    | 13.3    | 9.4     | 12.0                  | 11.9    | 8.4     | 11.9    | 12.3    | 8.6     | 6.1              | 5.4     | 4.0     | 5.0             | 5.3     | 3.5     |
| IT             | 2,014.9  | 1,890.1  | 1,795.2  | 577.3   | 578.3   | 576.6   | 411.3                 | 414.7   | 414.4   | 747.9   | 705.7   | 688.9   | 343.2            | 317.6   | 301.7   | 147.0           | 139.1   | 134.9   |
| LI             | 71.9   | 70.1     | 68.9     | 21.3    | 21.2    | 21.0    | 12.1                  | 12.3    | 12.5    | 7.5     | 8.1     | 8.4     | 4.6              | 4.9     | 5.2     | 2.6             | 2.6     | 2.7     |
| LT             | 16.5   | 26.8     | 27.7     | 6.2     | 6.6     | 6.9     | 4.9                   | 5.1     | 5.2     | 3.7     | 4.2     | 4.2     | 2.8              | 3.1     | 3.2     | 2.3             | 2.5     | 2.6     |
| LU             | 170.7  | 155.6    | 156.1    | 23.8    | 22.8    | 22.6    | 16.5                  | 16.5    | 16.4    | 48.3    | 47.6    | 47.6    | 23.9             | 24.5    | 24.6    | 4.9             | 5.5     | 5.4     |
| LV             | 41.5   | 46.6     | 47.3     | 14.7    | 15.4    | 15.6    | 11.7                  | 12.2    | 12.4    | 10.7    | 11.7    | 11.5    | 7.3              | 7.7     | 7.9     | 6.0             | 6.2     | 6.2     |
| MT             | 18.3   | 17.5     | 17.9     | 7.0     | 7.6     | 7.7     | 6.5                   | 7.0     | 7.1     | 3.6     | 3.6     | 3.5     | 2.3              | 2.4     | 2.4     | 1.4             | 1.5     | 1.6     |
| NL             | 2,056.1  | 2,059.5  | 2,009.5  | 779.7   | 777.2   | 780.3   | 713.1                 | 716.5   | 719.8   | 581.3   | 574.9   | 577.6   | 173.9            | 174.4   | 175.7   | 160.6           | 175.1   | 176.0   |
| NO             | 277.5  | 279.9    | 277.9    | 117.6   | 111.0   | 109.2   | 104.0                 | 93.0    | 96.5    | 92.4    | 89.5    | 89.4    | 33.5             | 32.7    | 32.9    | 28.2            | 28.1    | 27.7    |
| PL             | 133.1  | 139.0    | 145.1    | 69.9    | 67.0    | 70.2    | 45.8                  | 44.6    | 46.7    | 47.3    | 50.7    | 54.2    | 22.9             | 24.5    | 26.2    | 14.5            | 14.1    | 14.4    |
| PT             | 226.0  | 209.6    | 207.9    | 101.5   | 101.1   | 101.4   | 86.1                  | 85.9    | 85.8    | 60.1    | 58.4    | 57.5    | 40.4             | 39.0    | 38.0    | 14.9            | 15.3    | 15.3    |
| RO             | 41.5   | 43.3     | 45.9     | 17.1    | 17.1    | 17.2    | 11.0                  | 10.9    | 10.8    | 12.8    | 14.2    | 14.6    | 7.0              | 7.9     | 8.3     | 3.5             | 4.0     | 4.2     |
| SE             | 880.8  | 802.5    | 800.5    | 354.9   | 340.8   | 327.9   | 321.4                 | 309.3   | 297.3   | 277.0   | 272.0   | 264.4   | 138.3            | 131.9   | 129.4   | 108.2           | 65.6    | 65.5    |
| SI             | 32.5   | 34.8     | 36.3     | 12.2    | 12.1    | 12.2    | 5.0                   | 5.2     | 5.2     | 11.5    | 11.3    | 11.5    | 6.7              | 6.3     | 6.5     | 4.1             | 3.9     | 3.9     |
| SK             | 58.7   | 59.3     | 59.0     | 30.4    | 31.6    | 32.0    | 24.3                  | 25.9    | 26.2    | 16.3    | 17.1    | 17.5    | 7.0              | 6.9     | 7.0     | 5.1             | 5.6     | 5.7     |
| EU/EEA         | 20,499.6   | 20,222.1 | 19,939.8 | 6,651.1 | 6,651.8 | 6,662.9 | 4,244.5               | 4,222.4 | 4,188.6 | 6,075.7 | 6,110.9 | 6,109.9 | 2,466.5          | 2,465.2 | 2,465.7 | 1,342.4         | 1,339.9 | 1,348.7 |

| Volumes bn EUR | of which: non-performing loans and advances at amortised cost by segment (volumes) <sup>(2)</sup> |        |        |        |        |        |                       |        |        |        |        |        |                  |        |        |                 |        |        |
|----------------|---|--------|--------|--------|--------|--------|-----------------------|--------|--------|--------|--------|--------|------------------|--------|--------|-----------------|--------|--------|
|                | Non-performing loans and advances <sup>(1)</sup>  |        |        | HHs    |        |        | ...of which mortgages |        |        | NFCs   |        |        | ...of which SMEs |        |        | ...of which CRE |        |        |
|                | Jun-22  | Mar-23 | Jun-23 | Jun-22 | Mar-23 | Jun-23 | Jun-22                | Mar-23 | Jun-23 | Jun-22 | Mar-23 | Jun-23 | Jun-22           | Mar-23 | Jun-23 | Jun-22          | Mar-23 | Jun-23 |
| AT             | 11.6  | 11.4   | 11.3   | 4.4    | 4.2    | 4.2    | 1.7                   | 1.8    | 1.8    | 6.6    | 6.3    | 6.2    | 3.0              | 3.2    | 3.3    | 2.3             | 2.1    | 2.2    |
| BE             | 14.2  | 11.4   | 11.6   | 3.8    | 2.7    | 2.7    | 2.5                   | 1.4    | 1.5    | 8.8    | 7.1    | 7.3    | 4.4              | 3.7    | 3.8    | 2.5             | 1.8    | 1.9    |
| BG             | 1.0   | 0.8    | 0.8    | 0.5    | 0.4    | 0.4    | 0.1                   | 0.1    | 0.1    | 0.5    | 0.4    | 0.4    | 0.4              | 0.3    | 0.3    | 0.3             | 0.2    | 0.2    |
| CY             | 1.2   | 1.0    | 1.0    | 0.8    | 0.7    | 0.7    | 0.6                   | 0.5    | 0.5    | 0.3    | 0.3    | 0.3    | 0.2              | 0.2    | 0.2    | 0.2             | 0.2    | 0.2    |
| CZ             | 2.1   | 2.1    | 2.0    | 0.8    | 0.8    | 0.9    | 0.3                   | 0.3    | 0.3    | 1.2    | 1.2    | 1.1    | 0.6              | 0.6    | 0.6    | 0.4             | 0.4    | 0.4    |
| DE             | 30.2  | 31.8   | 33.6   | 8.0    | 7.6    | 7.9    | 2.9                   | 2.7    | 2.8    | 18.7   | 19.9   | 21.7   | 5.3              | 5.1    | 5.4    | 5.8             | 6.2    | 8.1    |
| DK             | 8.7   | 7.9    | 7.6    | 1.5    | 1.3    | 1.3    | 0.8                   | 0.7    | 0.6    | 2.7    | 2.4    | 2.3    | 1.3              | 1.3    | 1.3    | 0.6             | 0.5    | 0.5    |
| EE             | 0.3   | 0.2    | 0.2    | 0.1    | 0.1    | 0.1    | 0.1                   | 0.1    | 0.1    | 0.2    | 0.1    | 0.2    | 0.1              | 0.1    | 0.1    | 0.1             | 0.1    | 0.1    |
| ES             | 78.9  | 75.4   | 76.7   | 43.7   | 43.0   | 45.0   | 22.9                  | 21.1   | 21.7   | 34.6   | 31.8   | 30.9   | 21.7             | 20.3   | 19.7   | 9.9             | 9.3    | 8.6    |
| FI             | 6.0   | 5.4    | 5.5    | 2.6    | 2.6    | 2.7    | 1.6                   | 1.6    | 1.7    | 2.7    | 2.2    | 2.2    | 1.5              | 1.4    | 1.3    | 0.6             | 0.6    | 0.5    |
| FR             | 109.7   | 112.1  | 115.5  | 43.9   | 42.0   | 42.8   | 13.2                  | 13.2   | 11.7   | 61.2   | 66.0   | 68.5   | 32.9             | 35.0   | 37.1   | 7.7             | 8.1    | 8.6    |
| GR             | 11.3  | 9.4    | 9.1    | 4.4    | 4.3    | 4.1    | 2.8                   | 2.8    | 2.7    | 6.2    | 4.9    | 4.9    | 4.3              | 3.5    | 3.5    | 3.3             | 2.6    | 2.6    |
| HR             | 1.4   | 1.1    | 1.0    | 0.7    | 0.6    | 0.6    | 0.2                   | 0.1    | 0.1    | 0.6    | 0.5    | 0.4    | 0.4              | 0.4    | 0.3    | 0.3             | 0.2    | 0.2    |
| HU             | 3.4   | 3.4    | 3.2    | 2.1    | 1.9    | 1.8    | 0.7                   | 0.6    | 0.5    | 1.2    | 1.3    | 1.3    | 0.7              | 0.8    | 0.9    | 0.5             | 0.4    | 0.5    |
| IE             | 7.0   | 5.1    | 5.3    | 3.0    | 2.0    | 2.1    | 2.3                   | 1.4    | 1.5    | 3.8    | 2.9    | 3.0    | 2.4              | 1.7    | 1.8    | 2.2             | 1.2    | 1.1    |
| IS             | 0.5   | 0.4    | 0.2    | 0.1    | 0.1    | 0.1    | 0.1                   | 0.1    | 0.1    | 0.3    | 0.3    | 0.2    | 0.3              | 0.2    | 0.2    | 0.1             | 0.1    | 0.1    |
| IT             | 51.8  | 46.0   | 43.4   | 15.7   | 13.5   | 13.0   | 7.8                   | 6.6    | 6.3    | 32.8   | 29.5   | 27.5   | 21.1             | 18.5   | 17.2   | 13.2            | 10.7   | 9.6    |
| LI             | 0.4   | 0.3    | 0.3    | 0.2    | 0.1    | 0.1    | 0.1                   | 0.1    | 0.1    | 0.1    | 0.1    | 0.1    | 0.1              | 0.1    | 0.1    | 0.0             | 0.0    | 0.0    |
| LT             | 0.2   | 0.1    | 0.2    | 0.1    | 0.1    | 0.1    | 0.1                   | 0.0    | 0.0    | 0.1    | 0.1    | 0.1    | 0.1              | 0.1    | 0.1    | 0.1             | 0.0    | 0.0    |
| LU             | 2.2   | 2.0    | 2.2    | 0.3    | 0.3    | 0.3    | 0.2                   | 0.2    | 0.2    | 1.8    | 1.5    | 1.7    | 1.0              | 1.0    | 1.0    | 0.2             | 0.2    | 0.2    |
| LV             | 0.2   | 0.2    | 0.2    | 0.1    | 0.1    | 0.1    | 0.1                   | 0.1    | 0.1    | 0.1    | 0.1    | 0.1    | 0.1              | 0.1    | 0.1    | 0.1             | 0.1    | 0.1    |
| MT             | 0.5   | 0.4    | 0.4    | 0.2    | 0.1    | 0.1    | 0.1                   | 0.1    | 0.1    | 0.3    | 0.3    | 0.2    | 0.2              | 0.2    | 0.2    | 0.1             | 0.1    | 0.1    |
| NL             | 27.2  | 26.8   | 26.9   | 8.1    | 7.8    | 8.6    | 5.5                   | 5.5    | 6.3    | 18.4   | 18.0   | 17.3   | 6.0              | 6.2    | 6.4    | 4.6             | 5.2    | 5.7    |
| NO             | 3.4   | 2.7    | 2.7    | 0.5    | 0.5    | 0.5    | 0.3                   | 0.3    | 0.3    | 2.8    | 2.1    | 2.1    | 0.7              | 0.6    | 0.6    | 0.2             | 0.2    | 0.2    |
| PL             | 5.7   | 6.1    | 6.4    | 2.7    | 3.1    | 3.3    | 0.9                   | 1.2    | 1.2    | 2.8    | 2.8    | 2.9    | 1.7              | 1.8    | 1.9    | 1.3             | 1.0    | 1.0    |
| PT             | 7.5   | 6.4    | 6.3    | 2.4    | 2.2    | 2.2    | 1.1                   | 1.0    | 1.0    | 4.8    | 4.1    | 3.9    | 3.5              | 2.9    | 2.8    | 1.9             | 1.8    | 1.8    |
| RO             | 1.2   | 1.2    | 1.1    | 0.6    | 0.6    | 0.6    | 0.2                   | 0.2    | 0.2    | 0.6    | 0.5    | 0.5    | 0.4              | 0.4    | 0.4    | 0.3             | 0.2    | 0.2    |
| SE             | 2.2   | 1.9    | 1.9    | 1.0    | 1.0    | 1.0    | 0.4                   | 0.5    | 0.5    | 1.2    | 0.9    | 0.8    | 0.3              | 0.3    | 0.4    | 0.2             | 0.2    | 0.2    |
| SI             | 0.7   | 0.6    | 0.6    | 0.3    | 0.2    | 0.3    | 0.1                   | 0.1    | 0.1    | 0.4    | 0.3    | 0.3    | 0.3              | 0.2    | 0.3    | 0.2             | 0.2    | 0.2    |
| SK             | 0.9   | 0.9    | 0.9    | 0.6    | 0.6    | 0.6    | 0.3                   | 0.3    | 0.3    | 0.3    | 0.3    | 0.3    | 0.3              | 0.2    | 0.2    | 0.1             | 0.1    | 0.1    |
| EU/EEA         | 371.1   | 357.1  | 361.0  | 145.5  | 138.4  | 141.6  | 66.5                  | 62.0   | 61.9   | 204.3  | 197.9  | 199.2  | 108.5            | 104.9  | 105.6  | 55.6            | 51.4   | 52.7   |

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

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

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



## Statistical Annex

### Loans: NPL and coverage ratios

| %      | Loans and advances:      |        |        | of which: loans and advances at amortised cost: NPL ratio <sup>(2)</sup> |        |        |                       |        |        |        |        |        |                  |        |        |                 |        |        |
|--------|--------------------------|--------|--------|--|--------|--------|-----------------------|--------|--------|--------|--------|--------|------------------|--------|--------|-----------------|--------|--------|
|        | NPL ratio <sup>(1)</sup> |        |        | HHs  |        |        | ...of which mortgages |        |        | NFCs   |        |        | ...of which SMEs |        |        | ...of which CRE |        |        |
|        | Jun-22                   | Mar-23 | Jun-23 | Jun-22   | Mar-23 | Jun-23 | Jun-22                | Mar-23 | Jun-23 | Jun-22 | Mar-23 | Jun-23 | Jun-22           | Mar-23 | Jun-23 | Jun-22          | Mar-23 | Jun-23 |
| AT     | 1.8%                     | 1.7%   | 1.8%   | 2.3%   | 2.2%   | 2.2%   | 1.3%                  | 1.3%   | 1.3%   | 3.0%   | 2.8%   | 2.8%   | 3.9%             | 4.0%   | 4.1%   | 3.7%            | 3.2%   | 3.3%   |
| BE     | 1.4%                     | 1.2%   | 1.1%   | 1.1%   | 0.9%   | 0.9%   | 0.8%                  | 0.5%   | 0.5%   | 3.0%   | 2.8%   | 2.8%   | 3.2%             | 2.8%   | 2.9%   | 3.1%            | 2.6%   | 2.8%   |
| BG     | 3.5%                     | 2.2%   | 2.1%   | 5.7%   | 3.5%   | 3.3%   | 3.2%                  | 2.1%   | 1.8%   | 4.4%   | 3.4%   | 2.8%   | 7.3%             | 5.2%   | 4.2%   | 6.2%            | 4.3%   | 3.6%   |
| CY     | 3.6%                     | 2.9%   | 2.8%   | 10.0%  | 8.6%   | 8.3%   | 9.8%                  | 8.1%   | 7.7%   | 3.9%   | 4.1%   | 3.8%   | 4.1%             | 4.5%   | 4.2%   | 3.8%            | 4.0%   | 3.6%   |
| CZ     | 1.2%                     | 1.2%   | 1.1%   | 1.4%   | 1.3%   | 1.3%   | 0.7%                  | 0.6%   | 0.6%   | 3.5%   | 3.2%   | 2.7%   | 4.7%             | 3.6%   | 3.5%   | 3.1%            | 2.7%   | 2.1%   |
| DE     | 1.0%                     | 1.1%   | 1.1%   | 1.4%   | 1.4%   | 1.4%   | 0.7%                  | 0.7%   | 0.7%   | 2.2%   | 2.3%   | 2.5%   | 2.4%             | 2.4%   | 2.6%   | 2.1%            | 2.2%   | 2.9%   |
| DK     | 1.5%                     | 1.3%   | 1.3%   | 2.1%   | 1.9%   | 2.4%   | 1.4%                  | 1.3%   | 1.8%   | 3.0%   | 2.6%   | 2.6%   | 3.5%             | 3.3%   | 3.5%   | 2.5%            | 2.0%   | 2.1%   |
| EE     | 0.7%                     | 0.5%   | 0.6%   | 0.6%   | 0.5%   | 0.5%   | 0.6%                  | 0.5%   | 0.5%   | 1.4%   | 1.1%   | 1.2%   | 1.2%             | 1.1%   | 1.2%   | 1.5%            | 1.4%   | 1.4%   |
| ES     | 2.8%                     | 2.8%   | 2.8%   | 3.6%   | 3.5%   | 3.7%   | 2.7%                  | 2.5%   | 2.6%   | 4.4%   | 4.0%   | 3.9%   | 6.7%             | 6.5%   | 6.3%   | 8.3%            | 7.8%   | 7.2%   |
| FI     | 1.1%                     | 1.0%   | 1.0%   | 1.3%   | 1.3%   | 1.4%   | 0.9%                  | 0.9%   | 1.0%   | 1.6%   | 1.3%   | 1.3%   | 2.4%             | 2.2%   | 2.1%   | 1.6%            | 1.7%   | 1.6%   |
| FR     | 1.8%                     | 1.8%   | 1.9%   | 2.2%   | 2.0%   | 2.1%   | 2.0%                  | 2.0%   | 1.8%   | 3.3%   | 3.5%   | 3.6%   | 3.9%             | 4.0%   | 4.2%   | 3.0%            | 2.9%   | 3.0%   |
| GR     | 5.2%                     | 4.7%   | 4.6%   | 9.6%   | 9.6%   | 9.1%   | 8.4%                  | 8.8%   | 8.6%   | 7.7%   | 5.9%   | 5.9%   | 12.6%            | 10.2%  | 10.0%  | 14.3%           | 11.3%  | 11.4%  |
| HR     | 2.9%                     | 2.2%   | 2.1%   | 5.0%   | 3.8%   | 3.6%   | 2.9%                  | 2.2%   | 2.0%   | 5.6%   | 4.0%   | 3.4%   | 7.7%             | 6.1%   | 5.2%   | 6.5%            | 4.9%   | 4.1%   |
| HU     | 3.7%                     | 3.4%   | 3.1%   | 7.2%   | 6.4%   | 5.5%   | 4.9%                  | 4.2%   | 3.4%   | 3.5%   | 3.7%   | 3.7%   | 4.4%             | 4.9%   | 4.9%   | 4.2%            | 3.6%   | 3.7%   |
| IE     | 2.4%                     | 1.7%   | 1.8%   | 3.6%   | 2.2%   | 2.3%   | 3.3%                  | 1.8%   | 2.0%   | 5.5%   | 4.2%   | 4.2%   | 9.0%             | 6.5%   | 6.6%   | 11.2%           | 6.7%   | 6.3%   |
| IS     | 1.6%                     | 1.2%   | 1.2%   | 0.8%   | 0.8%   | 0.7%   | 0.6%                  | 0.6%   | 0.6%   | 2.9%   | 2.2%   | 2.1%   | 4.8%             | 4.0%   | 4.5%   | 2.8%            | 2.2%   | 2.2%   |
| IT     | 2.6%                     | 2.4%   | 2.4%   | 2.7%   | 2.3%   | 2.3%   | 1.9%                  | 1.6%   | 1.5%   | 4.4%   | 4.2%   | 4.0%   | 6.1%             | 5.8%   | 5.7%   | 9.0%            | 7.7%   | 7.1%   |
| LU*    | 0.5%                     | 0.4%   | 0.4%   | 0.9%   | 0.6%   | 0.6%   | 1.1%                  | 0.5%   | 0.5%   | 1.5%   | 1.2%   | 1.2%   | 1.8%             | 1.5%   | 1.4%   | 1.7%            | 1.2%   | 1.2%   |
| LT     | 0.9%                     | 0.5%   | 0.6%   | 1.3%   | 1.1%   | 1.2%   | 1.1%                  | 0.6%   | 0.7%   | 2.0%   | 1.6%   | 1.7%   | 2.5%             | 2.1%   | 2.1%   | 2.3%            | 1.8%   | 1.9%   |
| LU     | 1.3%                     | 1.3%   | 1.4%   | 1.3%   | 1.3%   | 1.5%   | 1.3%                  | 1.3%   | 1.5%   | 3.6%   | 3.2%   | 3.5%   | 4.1%             | 4.0%   | 4.0%   | 3.5%            | 3.1%   | 3.0%   |
| LV     | 0.6%                     | 0.5%   | 0.5%   | 0.7%   | 0.6%   | 0.6%   | 0.7%                  | 0.5%   | 0.5%   | 1.2%   | 1.2%   | 1.1%   | 1.6%             | 1.4%   | 1.2%   | 1.4%            | 1.6%   | 1.4%   |
| MT     | 2.7%                     | 2.4%   | 2.3%   | 2.2%   | 1.7%   | 1.7%   | 2.0%                  | 1.5%   | 1.5%   | 8.0%   | 7.1%   | 7.0%   | 10.1%            | 9.7%   | 9.3%   | 8.4%            | 8.7%   | 7.7%   |
| NL     | 1.3%                     | 1.3%   | 1.3%   | 1.0%   | 1.0%   | 1.1%   | 0.8%                  | 0.8%   | 0.9%   | 3.2%   | 3.1%   | 3.0%   | 3.4%             | 3.5%   | 3.7%   | 2.9%            | 2.9%   | 3.2%   |
| NO     | 1.2%                     | 1.0%   | 1.0%   | 0.5%   | 0.5%   | 0.5%   | 0.3%                  | 0.3%   | 0.3%   | 3.0%   | 2.4%   | 2.3%   | 2.1%             | 2.0%   | 1.9%   | 0.8%            | 0.7%   | 0.9%   |
| PL     | 4.3%                     | 4.4%   | 4.4%   | 3.8%   | 4.7%   | 4.7%   | 2.0%                  | 2.6%   | 2.6%   | 6.0%   | 5.4%   | 5.4%   | 7.6%             | 7.5%   | 7.3%   | 8.9%            | 7.0%   | 6.9%   |
| PT     | 3.3%                     | 3.1%   | 3.0%   | 2.3%   | 2.1%   | 2.1%   | 1.3%                  | 1.1%   | 1.1%   | 8.0%   | 7.0%   | 6.8%   | 8.6%             | 7.5%   | 7.3%   | 13.0%           | 11.9%  | 11.5%  |
| RO     | 2.9%                     | 2.7%   | 2.5%   | 3.5%   | 3.7%   | 3.6%   | 2.0%                  | 2.0%   | 2.1%   | 4.8%   | 3.8%   | 3.5%   | 5.3%             | 4.5%   | 4.4%   | 7.5%            | 5.0%   | 4.4%   |
| SE     | 0.3%                     | 0.2%   | 0.2%   | 0.3%   | 0.3%   | 0.3%   | 0.1%                  | 0.1%   | 0.2%   | 0.4%   | 0.3%   | 0.3%   | 0.2%             | 0.2%   | 0.3%   | 0.2%            | 0.3%   | 0.3%   |
| SI     | 2.2%                     | 1.6%   | 1.6%   | 2.7%   | 2.0%   | 2.1%   | 1.9%                  | 1.6%   | 1.5%   | 3.2%   | 2.5%   | 2.7%   | 4.4%             | 3.8%   | 3.9%   | 5.8%            | 4.9%   | 5.3%   |
| SK     | 1.5%                     | 1.4%   | 1.6%   | 2.0%   | 1.8%   | 1.8%   | 1.2%                  | 1.1%   | 1.1%   | 1.9%   | 1.6%   | 1.6%   | 3.6%             | 3.3%   | 3.3%   | 1.5%            | 1.5%   | 1.5%   |
| EU/EEA | 1.8%                     | 1.8%   | 1.8%   | 2.2%   | 2.1%   | 2.1%   | 1.6%                  | 1.5%   | 1.5%   | 3.4%   | 3.2%   | 3.3%   | 4.4%             | 4.3%   | 4.3%   | 4.1%            | 3.8%   | 3.9%   |

| %      | Non-performing loans and advances: coverage ratio <sup>(1)</sup> |        |        | of which: non-performing loans and advances at amortised cost: coverage ratio <sup>(2)</sup> |        |        |                       |        |        |        |        |        |                  |        |        |                 |        |        |
|--------|--|--------|--------|--|--------|--------|-----------------------|--------|--------|--------|--------|--------|------------------|--------|--------|-----------------|--------|--------|
|        | ratio <sup>(1)</sup>   |        |        | HHs  |        |        | ...of which mortgages |        |        | NFCs   |        |        | ...of which SMEs |        |        | ...of which CRE |        |        |
|        | Jun-22   | Mar-23 | Jun-23 | Jun-22   | Mar-23 | Jun-23 | Jun-22                | Mar-23 | Jun-23 | Jun-22 | Mar-23 | Jun-23 | Jun-22           | Mar-23 | Jun-23 | Jun-22          | Mar-23 | Jun-23 |
| AT     | 49.7%  | 48.6%  | 47.8%  | 55.1%  | 53.8%  | 52.7%  | 33.7%                 | 31.9%  | 30.5%  | 48.4%  | 49.5%  | 48.9%  | 48.1%            | 47.1%  | 45.8%  | 37.4%           | 37.3%  | 34.9%  |
| BE     | 44.3%  | 48.1%  | 47.4%  | 23.0%  | 33.0%  | 32.3%  | 11.6%                 | 13.4%  | 13.2%  | 50.9%  | 52.8%  | 51.8%  | 45.3%            | 47.3%  | 47.3%  | 28.3%           | 27.5%  | 26.2%  |
| BG     | 65.7%  | 65.2%  | 64.8%  | 70.4%  | 64.5%  | 65.7%  | 51.2%                 | 53.9%  | 53.0%  | 59.9%  | 65.6%  | 63.5%  | 60.2%            | 68.4%  | 67.0%  | 55.2%           | 64.0%  | 62.0%  |
| CY     | 28.5%  | 31.8%  | 34.2%  | 23.9%  | 27.2%  | 28.5%  | 17.8%                 | 20.3%  | 21.6%  | 43.1%  | 41.7%  | 47.2%  | 42.4%            | 37.1%  | 41.4%  | 38.8%           | 39.1%  | 45.3%  |
| CZ     | 53.5%  | 53.5%  | 53.3%  | 53.1%  | 54.7%  | 53.9%  | 25.7%                 | 26.2%  | 25.8%  | 54.4%  | 54.7%  | 54.7%  | 51.6%            | 52.7%  | 53.4%  | 48.5%           | 54.0%  | 47.2%  |
| DE     | 35.3%  | 35.1%  | 33.0%  | 34.6%  | 37.9%  | 38.1%  | 19.8%                 | 17.9%  | 17.0%  | 38.8%  | 38.4%  | 34.8%  | 37.7%            | 36.1%  | 32.5%  | 29.4%           | 29.1%  | 23.3%  |
| DK     | 27.3%  | 28.3%  | 28.9%  | 44.6%  | 40.2%  | 39.3%  | 23.8%                 | 26.3%  | 27.9%  | 23.1%  | 27.9%  | 29.2%  | 35.4%            | 39.1%  | 39.1%  | 25.6%           | 21.6%  | 22.8%  |
| EE     | 29.5%  | 31.0%  | 31.3%  | 22.3%  | 23.4%  | 24.9%  | 19.3%                 | 19.9%  | 22.3%  | 31.0%  | 35.3%  | 34.7%  | 32.5%            | 36.5%  | 37.4%  | 29.1%           | 32.2%  | 34.5%  |
| ES     | 41.8%  | 42.7%  | 42.8%  | 39.7%  | 40.3%  | 40.3%  | 25.3%                 | 26.5%  | 25.3%  | 44.5%  | 46.1%  | 46.5%  | 44.7%            | 46.0%  | 46.7%  | 36.7%           | 40.0%  | 40.5%  |
| FI     | 30.2%  | 30.0%  | 28.7%  | 19.3%  | 20.2%  | 19.2%  | 9.8%                  | 9.8%   | 9.8%   | 45.5%  | 45.2%  | 43.4%  | 40.1%            | 42.1%  | 41.6%  | 26.0%           | 21.6%  | 24.9%  |
| FR     | 48.6%  | 46.7%  | 45.6%  | 49.0%  | 47.8%  | 47.1%  | 33.2%                 | 31.6%  | 32.8%  | 47.9%  | 45.4%  | 44.0%  | 48.6%            | 45.6%  | 45.3%  | 37.8%           | 35.4%  | 31.4%  |
| GR     | 41.8%  | 44.2%  | 43.0%  | 34.0%  | 35.1%  | 34.2%  | 20.3%                 | 22.6%  | 22.6%  | 47.8%  | 51.3%  | 49.3%  | 46.1%            | 48.0%  | 47.7%  | 35.6%           | 38.7%  | 38.8%  |
| HR     | 62.6%  | 66.7%  | 67.8%  | 60.5%  | 64.9%  | 66.3%  | 54.9%                 | 56.1%  | 56.7%  | 64.8%  | 68.6%  | 69.6%  | 63.4%            | 69.7%  | 71.3%  | 58.8%           | 61.8%  | 62.0%  |
| HU     | 63.9%  | 58.4%  | 57.7%  | 68.8%  | 62.0%  | 62.6%  | 47.6%                 | 40.1%  | 42.0%  | 55.0%  | 55.1%  | 52.5%  | 51.2%            | 49.2%  | 47.4%  | 59.0%           | 55.9%  | 48.5%  |
| IE     | 30.5%  | 30.8%  | 30.7%  | 31.7%  | 30.0%  | 31.2%  | 27.1%                 | 21.9%  | 22.2%  | 31.1%  | 33.0%  | 31.8%  | 32.4%            | 34.8%  | 32.7%  | 26.9%           | 26.9%  | 24.7%  |
| IS     | 24.6%  | 20.4%  | 20.1%  | 16.6%  | 16.2%  | 18.8%  | 5.1%                  | 4.6%   | 6.3%   | 26.6%  | 22.1%  | 20.7%  | 23.8%            | 19.2%  | 20.6%  | 16.6%           | 14.1%  | 16.2%  |
| IT     | 52.7%  | 54.4%  | 54.1%  | 48.8%  | 52.1%  | 51.9%  | 35.4%                 | 39.4%  | 39.1%  | 56.1%  | 57.8%  | 57.5%  | 54.9%            | 57.2%  | 57.2%  | 50.1%           | 54.3%  | 54.9%  |
| LU     | 31.4%  | 38.7%  | 38.4%  | 20.0%  | 31.2%  | 34.8%  | 6.8%                  | 14.6%  | 15.0%  | 40.9%  | 44.7%  | 41.8%  | 44.0%            | 47.6%  | 49.2%  | 24.2%           | 15.9%  | 16.3%  |
| LT     | 23.5%  | 38.2%  | 40.4%  | 17.7%  | 48.7%  | 52.1%  | 12.0%                 | 18.9%  | 18.7%  | 29.7%  | 27.1%  | 26.0%  | 28.9%            | 24.7%  | 23.9%  | 19.4%           | 16.2%  | 15.5%  |
| LU     | 38.5%  | 42.4%  | 40.6%  | 24.9%  | 27.3%  | 26.1%  | 11.6%                 | 12.9%  | 11.6%  | 38.5%  | 43.2%  | 40.9%  | 50.6%            | 50.1%  | 50.9%  | 33.0%           | 33.9%  | 32.5%  |
| LV     | 29.9%  | 34.8%  | 36.8%  | 29.9%  | 37.8%  | 39.9%  | 14.8%                 | 22.4%  | 26.2%  | 29.9%  | 32.9%  | 34.5%  | 25.4%            | 33.2%  | 34.5%  | 28.2%           | 31.5%  | 31.0%  |
| MT     | 35.4%  | 32.2%  | 31.3%  | 35.6%  | 41.4%  | 39.6%  | 29.2%                 | 35.9%  | 35.5%  | 38.9%  | 30.6%  | 29.4%  | 42.4%            | 31.4%  | 31.1%  | 41.8%           | 23.5%  | 23.2%  |
| NL     | 28.3%  | 25.9%  | 25.9%  | 20.2%  | 20.3%  | 19.5%  | 9.1%                  | 11.6%  | 11.4%  | 31.7%  | 28.9%  | 29.6%  | 26.1%            | 24.6%  | 25.7%  | 18.6%           | 19.1%  | 19.6%  |
| NO     | 25.7%  | 26.1%  | 25.3%  | 16.5%  | 16.7%  | 13.9%  | 6.0%                  | 6.1%   | 6.0%   | 28.7%  | 28.9%  | 29.0%  | 36.4%            | 36.8%  | 34.2%  | 16.6%           | 22.5%  | 20.6%  |
| PL     | 62.7%  | 62.8%  | 63.5%  | 66.3%  | 68.8%  | 69.0%  | 57.0%                 | 68.5%  | 67.7%  | 60.8%  | 58.1%  | 58.6%  | 56.1%            | 52.9%  | 53.8%  | 55.6%           | 44.2%  | 44.9%  |
| PT     | 53.9%  | 58.1%  | 59.1%  | 52.2%  | 54.9%  | 55.4%  | 34.0%                 | 40.5%  | 40.3%  | 54.9%  | 60.1%  | 61.3%  | 54.8%            | 61.0%  | 62.2%  | 45.0%           | 49.6%  | 53.8%  |
| RO     | 70.0%  | 69.0%  | 67.4%  | 73.2%  | 75.0%  | 74.3%  | 51.8%                 | 55.5%  | 54.8%  | 66.9%  | 62.0%  | 59.1%  | 64.2%            | 63.1%  | 58.6%  | 62.4%           | 54.3%  | 53.5%  |
| SE     | 40.1%  | 37.3%  | 34.8%  | 30.7%  | 28.6%  | 27.7%  | 10.8%                 | 9.9%   | 10.2%  | 48.0%  | 47.6%  | 42.8%  | 27.1%            | 25.2%  | 23.9%  | 31.6%           | 26.3%  | 23.3%  |
| SI     | 51.3%  | 56.5%  | 56.2%  | 52.9%  | 60.0%  | 62.2%  | 39.0%                 | 45.1%  | 47.1%  | 49.6%  | 52.7%  | 51.5%  | 51.1%            | 55.4%  | 55.9%  | 46.5%           | 49.6%  | 47.1%  |
| SK     | 66.2%  | 62.3%  | 56.8%  | 67.5%  | 62.4%  | 62.4%  | 49.5%                 | 45.4%  | 44.6%  | 63.9%  | 62.5%  | 60.8%  | 64.8%            | 65.1%  | 63.5%  | 44.7%           | 44.2%  | 39.1%  |
| EU/EEA | 43.8%  | 43.6%  | 42.9%  | 42.5%  | 42.8%  | 42.4%  | 26.4%                 | 27.4%  | 26.7%  | 45.7%  | 45.4%  | 44.4%  | 46.5%            | 46.1%  | 45.7%  | 37.6%           | 38.0%  | 35.8%  |

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

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

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

## Statistical Annex

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

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

| %      | A Agriculture, forestry and fishing |        | B Mining and quarrying |        | C Manufacturing |        | D Electricity, gas, steam and air conditioning supply |        | E Water supply |        | F Construction |        | G Wholesale and retail trade |        | H Transport and storage |        | I Accommodation and food service activities |        | J Information and communication |        |
|--------|-------------------------------------|--------|------------------------|--------|-----------------|--------|---|--------|----------------|--------|----------------|--------|------------------------------|--------|-------------------------|--------|---|--------|---------------------------------|--------|
|        | Mar-23                              | Jun-23 | Mar-23                 | Jun-23 | Mar-23          | Jun-23 | Mar-23  | Jun-23 | Mar-23         | Jun-23 | Mar-23         | Jun-23 | Mar-23                       | Jun-23 | Mar-23                  | Jun-23 | Mar-23                                      | Jun-23 | Mar-23                          | Jun-23 |
| AT     | 1.6%                                | 1.6%   | 0.8%                   | 0.6%   | 19.0%           | 19.0%  | 4.3%  | 4.0%   | 0.9%           | 1.0%   | 7.6%           | 7.8%   | 13.4%                        | 13.4%  | 4.4%                    | 4.3%   | 3.3%  | 3.3%   | 2.5%                            | 2.5%   |
| BE     | 4.9%                                | 5.0%   | 0.5%                   | 0.4%   | 14.4%           | 14.1%  | 4.5%  | 4.3%   | 1.2%           | 1.2%   | 9.6%           | 10.0%  | 15.0%                        | 14.8%  | 5.9%                    | 5.7%   | 1.5%  | 1.5%   | 2.3%                            | 2.4%   |
| BG     | 6.7%                                | 6.8%   | 0.2%                   | 0.3%   | 24.9%           | 23.1%  | 7.7%  | 9.4%   | 0.7%           | 0.6%   | 5.3%           | 5.3%   | 27.8%                        | 27.6%  | 7.8%                    | 7.4%   | 3.1%  | 3.0%   | 2.0%                            | 1.8%   |
| CY     | 1.2%                                | 1.1%   | 0.3%                   | 0.3%   | 10.7%           | 10.4%  | 1.6%  | 1.6%   | 0.6%           | 0.8%   | 9.0%           | 8.9%   | 18.6%                        | 18.5%  | 6.9%                    | 7.5%   | 22.7%                                       | 22.7%  | 1.0%                            | 1.0%   |
| CZ     | 4.3%                                | 4.4%   | 0.3%                   | 0.3%   | 22.1%           | 21.8%  | 4.6%  | 4.3%   | 1.3%           | 1.3%   | 4.9%           | 5.0%   | 19.1%                        | 18.8%  | 5.9%                    | 5.8%   | 1.2%  | 1.3%   | 2.2%                            | 2.2%   |
| DE     | 0.6%                                | 0.6%   | 0.7%                   | 0.6%   | 12.9%           | 12.6%  | 8.5%  | 8.4%   | 1.9%           | 2.0%   | 2.2%           | 2.2%   | 8.4%                         | 8.1%   | 4.2%                    | 4.1%   | 0.8%  | 0.8%   | 2.7%                            | 2.9%   |
| DK     | 2.9%                                | 2.9%   | 0.2%                   | 0.2%   | 8.8%            | 9.1%   | 3.3%  | 3.5%   | 0.4%           | 0.4%   | 2.7%           | 2.8%   | 6.9%                         | 6.6%   | 3.2%                    | 3.2%   | 0.8%  | 0.8%   | 2.3%                            | 2.2%   |
| EE     | 8.5%                                | 8.9%   | 0.3%                   | 0.3%   | 12.3%           | 12.0%  | 5.2%  | 5.9%   | 1.2%           | 1.4%   | 4.8%           | 4.6%   | 13.1%                        | 12.9%  | 7.1%                    | 7.0%   | 1.4%  | 1.2%   | 0.8%                            | 0.8%   |
| ES     | 2.6%                                | 2.6%   | 1.9%                   | 2.0%   | 19.2%           | 19.2%  | 6.4%  | 6.3%   | 0.7%           | 0.7%   | 6.4%           | 6.3%   | 18.5%                        | 19.0%  | 6.2%                    | 6.0%   | 4.7%  | 4.6%   | 3.9%                            | 3.8%   |
| FI     | 5.0%                                | 5.1%   | 0.4%                   | 0.3%   | 9.5%            | 9.6%   | 5.2%  | 5.0%   | 1.2%           | 1.2%   | 5.2%           | 5.1%   | 7.2%                         | 7.2%   | 5.4%                    | 5.3%   | 1.0%  | 0.9%   | 2.2%                            | 2.1%   |
| FR     | 3.6%                                | 3.8%   | 1.7%                   | 1.5%   | 13.3%           | 13.0%  | 4.6%  | 4.5%   | 0.6%           | 0.6%   | 4.6%           | 4.6%   | 12.4%                        | 12.5%  | 5.5%                    | 5.4%   | 2.5%  | 2.5%   | 3.0%                            | 3.1%   |
| GR     | 1.9%                                | 1.6%   | 0.2%                   | 0.2%   | 19.3%           | 19.2%  | 9.8%  | 10.3%  | 0.2%           | 0.2%   | 4.7%           | 4.7%   | 17.2%                        | 17.2%  | 18.9%                   | 19.0%  | 11.4%                                       | 11.4%  | 1.5%                            | 1.6%   |
| HR     | 4.2%                                | 4.0%   | 0.4%                   | 0.5%   | 16.2%           | 16.3%  | 15.0%   | 15.1%  | 2.0%           | 2.0%   | 7.6%           | 5.9%   | 18.3%                        | 17.9%  | 6.8%                    | 9.6%   | 10.4%                                       | 10.0%  | 1.8%                            | 2.0%   |
| HU     | 7.0%                                | 7.3%   | 0.6%                   | 0.6%   | 19.0%           | 20.6%  | 6.4%  | 6.8%   | 0.7%           | 0.7%   | 7.2%           | 7.3%   | 19.8%                        | 20.0%  | 6.0%                    | 5.7%   | 3.8%  | 3.6%   | 2.7%                            | 2.5%   |
| IE     | 3.5%                                | 3.5%   | 0.5%                   | 0.5%   | 21.0%           | 21.4%  | 4.8%  | 5.1%   | 0.5%           | 0.5%   | 2.4%           | 2.3%   | 8.4%                         | 8.8%   | 4.2%                    | 3.9%   | 5.9%  | 5.9%   | 4.8%                            | 4.8%   |
| IS     | 10.9%                               | 11.7%  | 0.4%                   | 0.1%   | 17.1%           | 17.0%  | 1.0%  | 0.5%   | 0.8%           | 0.8%   | 13.1%          | 14.9%  | 9.3%                         | 9.4%   | 4.7%                    | 3.6%   | 8.1%  | 7.6%   | 3.4%                            | 3.3%   |
| IT     | 2.3%                                | 2.4%   | 0.9%                   | 0.8%   | 28.3%           | 28.6%  | 4.4%  | 4.3%   | 1.3%           | 1.2%   | 7.6%           | 7.6%   | 16.9%                        | 17.0%  | 4.6%                    | 4.6%   | 3.5%  | 3.5%   | 3.4%                            | 3.1%   |
| LI     | 0.4%                                | 0.4%   | 0.2%                   | 0.2%   | 5.8%            | 5.8%   | 2.5%  | 2.5%   | 0.5%           | 0.4%   | 6.8%           | 6.8%   | 4.8%                         | 4.7%   | 1.3%                    | 1.3%   | 1.5%  | 1.5%   | 1.2%                            | 1.2%   |
| LT     | 2.3%                                | 2.4%   | 0.1%                   | 0.1%   | 16.0%           | 15.5%  | 10.0%   | 10.0%  | 0.9%           | 0.8%   | 4.8%           | 5.1%   | 14.5%                        | 13.7%  | 6.7%                    | 6.6%   | 2.8%  | 2.8%   | 2.1%                            | 2.1%   |
| LU     | 15.6%                               | 16.3%  | 1.7%                   | 1.4%   | 8.3%            | 8.3%   | 1.7%  | 1.5%   | 0.6%           | 0.6%   | 11.7%          | 12.3%  | 9.9%                         | 9.7%   | 6.3%                    | 6.3%   | 1.8%  | 1.8%   | 1.7%                            | 1.7%   |
| LV     | 9.4%                                | 9.7%   | 0.1%                   | 0.2%   | 13.2%           | 13.1%  | 10.1%   | 9.0%   | 0.7%           | 0.9%   | 3.4%           | 3.3%   | 12.8%                        | 12.7%  | 9.1%                    | 9.0%   | 2.4%  | 2.4%   | 1.9%                            | 1.8%   |
| MT     | 1.0%                                | 1.1%   | 0.1%                   | 1.3%   | 6.8%            | 6.8%   | 5.7%  | 5.9%   | 0.6%           | 0.9%   | 7.6%           | 8.0%   | 16.5%                        | 17.0%  | 7.7%                    | 7.6%   | 13.7%                                       | 14.5%  | 2.9%                            | 3.5%   |
| NL     | 13.6%                               | 13.9%  | 2.2%                   | 2.0%   | 15.9%           | 15.7%  | 4.7%  | 4.7%   | 0.9%           | 1.0%   | 3.7%           | 3.7%   | 14.3%                        | 14.1%  | 6.9%                    | 7.1%   | 1.4%  | 1.4%   | 3.1%                            | 3.2%   |
| NO     | 6.8%                                | 6.9%   | 2.9%                   | 2.5%   | 7.5%            | 7.7%   | 5.5%  | 5.7%   | 0.2%           | 0.3%   | 10.7%          | 11.2%  | 6.9%                         | 6.5%   | 9.6%                    | 10.1%  | 1.2%  | 1.1%   | 3.1%                            | 3.1%   |
| PL     | 1.3%                                | 1.3%   | 1.1%                   | 1.2%   | 24.9%           | 24.5%  | 4.9%  | 4.2%   | 1.3%           | 1.3%   | 5.3%           | 4.7%   | 20.3%                        | 20.3%  | 8.0%                    | 8.4%   | 2.9%  | 2.7%   | 4.8%                            | 5.2%   |
| PT     | 2.5%                                | 2.5%   | 0.5%                   | 0.5%   | 18.9%           | 18.8%  | 2.4%  | 2.5%   | 1.0%           | 1.1%   | 9.7%           | 9.8%   | 16.1%                        | 16.4%  | 6.8%                    | 6.8%   | 7.9%  | 7.9%   | 1.6%                            | 1.5%   |
| RO     | 8.2%                                | 8.2%   | 1.1%                   | 1.0%   | 17.0%           | 17.3%  | 6.4%  | 5.8%   | 1.1%           | 1.1%   | 8.0%           | 8.4%   | 27.4%                        | 27.4%  | 10.0%                   | 10.2%  | 2.4%  | 2.6%   | 1.6%                            | 1.5%   |
| SE     | 1.3%                                | 1.4%   | 0.4%                   | 0.3%   | 5.8%            | 5.9%   | 4.2%  | 4.1%   | 0.8%           | 0.8%   | 2.7%           | 2.8%   | 4.7%                         | 4.7%   | 3.6%                    | 3.6%   | 0.7%  | 0.6%   | 1.8%                            | 2.1%   |
| SI     | 1.4%                                | 1.4%   | 1.0%                   | 1.0%   | 26.4%           | 26.1%  | 7.4%  | 7.5%   | 1.0%           | 1.1%   | 9.2%           | 9.4%   | 20.2%                        | 19.8%  | 8.5%                    | 8.7%   | 3.6%  | 3.6%   | 4.8%                            | 4.8%   |
| SK     | 3.7%                                | 3.8%   | 0.6%                   | 0.5%   | 16.7%           | 17.3%  | 9.9%  | 9.4%   | 1.6%           | 1.5%   | 7.2%           | 7.4%   | 16.1%                        | 15.5%  | 8.7%                    | 8.1%   | 1.1%  | 1.0%   | 2.9%                            | 4.5%   |
| EU/EEA | 3.7%                                | 3.8%   | 1.3%                   | 1.2%   | 15.7%           | 15.6%  | 5.4%  | 5.3%   | 1.0%           | 1.0%   | 5.0%           | 5.0%   | 12.8%                        | 12.8%  | 5.5%                    | 5.4%   | 2.6%  | 2.6%   | 3.0%                            | 3.0%   |

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

| %      | K Financial and insurance activities |        | L Real estate activities |        | M Professional, scientific and technical activities |        | N Administrative and support service activities |        | O Public administration and defence, compulsory social security |        | P Education |        | Q Human health services and social work activities |        | R Arts, entertainment and recreation |        | S Other services |        |
|--------|--------------------------------------|--------|--------------------------|--------|---|--------|---|--------|---|--------|-------------|--------|--|--------|--------------------------------------|--------|------------------|--------|
|        | Mar-23                               | Jun-23 | Mar-23                   | Jun-23 | Mar-23  | Jun-23 | Mar-23  | Jun-23 | Mar-23  | Jun-23 | Mar-23      | Jun-23 | Mar-23   | Jun-23 | Mar-23                               | Jun-23 | Mar-23           | Jun-23 |
| AT     | 1.4%                                 | 1.4%   | 28.2%                    | 28.4%  | 7.4%  | 7.6%   | 2.0%  | 2.0%   | 0.5%  | 0.4%   | 0.1%        | 0.1%   | 1.0%   | 1.1%   | 0.6%                                 | 0.6%   | 0.7%             | 0.8%   |
| BE     | 3.2%                                 | 3.2%   | 13.7%                    | 13.8%  | 6.6%  | 6.7%   | 8.7%  | 8.8%   | 0.3%  | 0.3%   | 0.2%        | 0.2%   | 5.0%   | 5.0%   | 0.7%                                 | 0.7%   | 1.7%             | 1.8%   |
| BG     | 0.9%                                 | 1.1%   | 8.7%                     | 9.0%   | 1.9%  | 2.0%   | 1.4%  | 1.6%   | 0.0%  | 0.0%   | 0.2%        | 0.1%   | 0.4%   | 0.5%   | 0.1%                                 | 0.2%   | 0.3%             | 0.3%   |
| CY     | 0.0%                                 | 0.0%   | 16.8%                    | 16.6%  | 4.8%  | 4.7%   | 1.2%  | 1.3%   | 0.0%  | 0.0%   | 1.2%        | 1.2%   | 2.4%   | 2.4%   | 0.6%                                 | 0.6%   | 0.5%             | 0.5%   |
| CZ     | 0.1%                                 | 0.1%   | 25.2%                    | 25.4%  | 3.8%  | 3.8%   | 2.5%  | 2.6%   | 0.0%  | 0.0%   | 0.1%        | 0.1%   | 0.8%   | 0.8%   | 0.5%                                 | 0.7%   | 1.2%             | 1.3%   |
| DE     | 4.5%                                 | 4.7%   | 38.6%                    | 39.1%  | 4.2%  | 4.2%   | 4.5%  | 4.4%   | 0.8%  | 0.7%   | 0.2%        | 0.2%   | 1.5%   | 1.6%   | 0.4%                                 | 0.4%   | 2.5%             | 2.6%   |
| DK     | 1.5%                                 | 1.7%   | 59.5%                    | 59.1%  | 3.3%  | 3.0%   | 2.0%  | 2.0%   | 0.3%  | 0.4%   | 0.5%        | 0.5%   | 0.8%   | 0.8%   | 0.2%                                 | 0.2%   | 0.5%             | 0.5%   |
| EE     | 0.0%                                 | 0.0%   | 35.0%                    | 34.7%  | 3.9%  | 3.8%   | 4.0%  | 4.4%   | 0.0%  | 0.0%   | 0.1%        | 0.1%   | 1.1%   | 1.1%   | 0.6%                                 | 0.6%   | 0.5%             | 0.3%   |
| ES     | 3.9%                                 | 4.0%   | 10.7%                    | 10.8%  | 4.9%  | 4.9%   | 3.3%  | 3.4%   | 0.5%  | 0.5%   | 0.5%        | 0.5%   | 1.4%   | 1.3%   | 0.6%                                 | 0.6%   | 3.6%             | 3.4%   |
| FI     | 7.6%                                 | 7.5%   | 40.3%                    | 41.0%  | 5.4%  | 5.3%   | 2.2%  | 2.2%   | 0.1%  | 0.1%   | 0.2%        | 0.2%   | 0.8%   | 0.8%   | 0.5%                                 | 0.5%   | 0.6%             | 0.6%   |
| FR     | 6.7%                                 | 6.9%   | 22.9%                    | 23.1%  | 5.8%  | 5.8%   | 5.4%  | 5.4%   | 0.3%  | 0.3%   | 0.3%        | 0.3%   | 1.9%   | 2.0%   | 0.5%                                 | 0.5%   | 4.4%             | 4.1%   |
| GR     | 0.1%                                 | 0.1%   | 7.3%                     | 7.3%   | 1.9%  | 1.8%   | 1.5%  | 1.6%   | 0.0%  | 0.0%   | 0.2%        | 0.2%   | 1.6%   | 1.6%   | 0.8%                                 | 0.8%   | 1.6%             | 1.1%   |
| HR     | 0.4%                                 | 0.5%   | 8.0%                     | 8.5%   | 3.2%  | 2.6%   | 2.2%  | 2.5%   | 0.8%  | 0.8%   | 0.2%        | 0.2%   | 0.6%   | 0.6%   | 0.8%                                 | 0.8%   | 1.2%             | 0.4%   |
| HU     | 2.6%                                 | 2.5%   | 13.2%                    | 12.0%  | 4.4%  | 4.1%   | 3.1%  | 3.0%   | 0.0%  | 0.0%   | 0.1%        | 0.1%   | 0.8%   | 0.8%   | 0.3%                                 | 0.3%   | 2.2%             | 2.1%   |
| IE     | 3.0%                                 | 2.6%   | 23.4%                    | 23.2%  | 3.2%  | 2.7%   | 5.6%  | 5.9%   | 0.0%  | 0.0%   | 1.0%        | 0.9%   | 4.5%   | 4.4%   | 1.3%                                 | 1.2%   | 2.1%             | 2.2%   |
| IS     | 1.6%                                 | 2.2%   | 21.1%                    | 20.9%  | 1.0%  | 0.9%   | 5.6%  | 4.9%   | 0.0%  | 0.0%   | 0.2%        | 0.2%   | 0.4%   | 0.5%   | 0.7%                                 | 0.8%   | 0.6%             | 0.8%   |
| IT     | 2.1%                                 | 2.2%   | 12.4%                    | 12.4%  | 6.0%  | 6.1%   | 2.6%  | 2.6%   | 0.1%  | 0.1%   | 0.1%        | 0.1%   | 1.5%   | 1.5%   | 0.6%                                 | 0.6%   | 1.3%             | 1.3%   |
| LI     | 0.0%                                 | 0.0%   | 54.8%                    | 56.0%  | 6.7%  | 6.4%   | 0.9%  | 0.8%   | 0.0%  | 0.0%   | 0.1%        | 0.1%   | 1.8%   | 1.8%   | 0.5%                                 | 0.5%   | 10.2%            | 9.7%   |
| LT     | 1.9%                                 | 1.7%   | 26.8%                    | 27.7%  | 3.4%  | 3.4%   | 4.5%  | 4.8%   | 0.0%  | 0.0%   | 0.1%        | 0.1%   | 1.0%   | 1.0%   | 0.3%                                 | 0.3%   | 1.8%             | 1.8%   |
| LU     | 2.4%                                 | 2.1%   | 10.8%                    | 10.9%  | 3.9%  | 4.1%   | 13.5%   | 13.0%  | 0.0%  | 0.0%   | 0.3%        | 0.3%   | 2.2%   | 2.2%   | 0.3%                                 | 0.3%   | 7.3%             | 7.2%   |
| LV     | 0.5%                                 | 0.6%   | 28.0%                    | 29.2%  | 2.9%  | 3.0%   | 2.8%  | 3.2%   | 0.1%  | 0.1%   | 0.2%        | 0.2%   | 0.7%   | 0.8%   | 0.2%                                 | 0.2%   | 1.4%             | 0.8%   |
| MT     | 8.8%                                 | 4.5%   | 12.9%                    | 13.6%  | 6.1%  | 6.0%   | 1.9%  | 1.7%   | 0.0%  | 0.0%   | 0.8%        | 0.7%   | 4.3%   | 4.3%   | 2.0%                                 | 2.1%   | 0.6%             | 0.5%   |
| NL     | 3.3%                                 | 3.3%   | 18.5%                    | 18.5%  | 3.4%  | 3.3%   | 3.8%  | 4.0%   | 0.2%  | 0.2%   | 0.2%        | 0.2%   | 3.0%   | 3.0%   | 0.4%                                 | 0.4%   | 0.6%             | 0.5%   |
| NO     | 0.2%                                 | 0.2%   | 30.0%                    | 29.5%  | 8.4%  | 8.2%   | 3.7%  | 3.6%   | 0.0%  | 0.0%   | 0.3%        | 0.3%   | 1.8%   | 1.8%   | 0.4%                                 | 0.4%   | 0.8%             | 0.7%   |
| PL     | 1.0%                                 | 0.9%   | 11.9%                    | 12.7%  | 5.2%  | 5.2%   | 3.1%  | 3.5%   | 0.0%  | 0.0%   | 0.2%        | 0.2%   | 1.5%   | 1.5%   | 0.5%                                 | 0.5%   | 1.8%             | 1.5%   |
| PT     | 1.9%                                 | 1.9%   | 12.6%                    | 13.0%  | 6.8%  | 6.7%   | 2.5%  | 2.5%   | 0.0%  | 0.0%   | 0.6%        | 0.6%   | 1.9%   | 2.0%   | 1.0%                                 | 0.9%   | 5.2%             | 4.5%   |
| RO     | 0.9%                                 | 0.6%   | 7.9%                     | 7.8%   | 1.7%  | 1.8%   | 1.8%  | 2.0%   | 0.0%  | 0.0%   | 0.2%        | 0.2%   | 3.1%   | 3.3%   | 0.6%                                 | 0.6%   | 0.7%             | 0.5%   |
| SE     | 6.4%                                 | 5.7%   | 59.0%                    | 59.0%  | 5.6%  | 5.5%   | 1.2%  | 1.3%   | 0.1%  | 0.1%   | 0.2%        | 0.2%   | 0.5%   | 0.5%   | 0.4%                                 | 0.4%   | 0.6%             | 0.8%   |
| SI     | 1.4%                                 | 1.3%   | 6.9%                     | 7.1%   | 4.3%  | 4.4%   | 1.8%  | 1.8%   | 0.0%  | 0.0%   | 0.2%        | 0.2%   | 1.0%   | 1.0%   | 0.6%                                 | 0.7%   | 0.2%             | 0.2%   |
| SK     | 1.9%                                 | 1.4%   | 19.0%                    | 18.9%  | 3.0%  | 3.4%   | 2.8%  | 2.5%   | 0.1%  | 0.1%   | 0.1%        | 0.1%   | 1.3%   | 1.4%   | 0.6%                                 | 0.6%   | 2.7%             | 2.7%   |
| EU/EEA | 4.5%                                 | 4.6%   | 25.0%                    | 25.2%  | 5.1%  | 5.2%   | 3.9%  | 3.9%   | 0.3%  | 0.3%   | 0.3%        | 0.3%   | 1.8%   | 1.8%   | 0.5%                                 | 0.5%   | 2.6%             | 2.5%   |

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

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

## 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-23                              | Jun-23 | Mar-23                 | Jun-23 | Mar-23          | Jun-23 | Mar-23  | Jun-23 | Mar-23         | Jun-23 | Mar-23         | Jun-23 | Mar-23                       | Jun-23 | Mar-23                  | Jun-23 | Mar-23                                      | Jun-23 | Mar-23                          | Jun-23 |
| AT     | 6.7%                                | 6.3%   | 5.4%                   | 6.6%   | 3.6%            | 3.2%   | 1.3%  | 1.4%   | 1.3%           | 0.9%   | 3.0%           | 3.3%   | 3.2%                         | 3.1%   | 3.0%                    | 2.9%   | 7.5%  | 7.5%   | 2.2%                            | 2.3%   |
| BE     | 2.8%                                | 2.7%   | 0.4%                   | 0.7%   | 3.5%            | 3.8%   | 1.4%  | 1.2%   | 1.1%           | 1.0%   | 3.9%           | 4.0%   | 3.6%                         | 3.7%   | 2.5%                    | 2.5%   | 7.1%  | 6.8%   | 2.0%                            | 1.8%   |
| BG     | 2.7%                                | 2.2%   | 2.0%                   | 0.9%   | 2.2%            | 2.1%   | 0.9%  | 0.6%   | 2.7%           | 2.4%   | 7.3%           | 6.4%   | 2.4%                         | 2.0%   | 3.8%                    | 3.7%   | 15.2%                                       | 12.2%  | 1.7%                            | 1.6%   |
| CY     | 10.9%                               | 11.3%  | 5.1%                   | 5.4%   | 2.9%            | 2.8%   | 5.3%  | 5.3%   | 0.2%           | 0.1%   | 6.0%           | 5.7%   | 4.7%                         | 4.4%   | 0.5%                    | 0.5%   | 2.6%  | 2.4%   | 4.6%                            | 4.7%   |
| CZ     | 2.0%                                | 2.1%   | 0.6%                   | 2.2%   | 5.0%            | 4.3%   | 1.4%  | 0.5%   | 0.6%           | 0.5%   | 3.6%           | 3.5%   | 3.7%                         | 3.3%   | 3.6%                    | 2.8%   | 8.6%  | 7.3%   | 1.1%                            | 1.9%   |
| DK     | 2.8%                                | 2.6%   | 11.4%                  | 12.1%  | 4.2%            | 4.2%   | 1.0%  | 1.0%   | 0.3%           | 0.3%   | 3.5%           | 3.7%   | 3.2%                         | 3.1%   | 2.9%                    | 3.0%   | 2.8%  | 3.0%   | 1.2%                            | 1.2%   |
| DE     | 2.5%                                | 2.3%   | 12.2%                  | 0.9%   | 1.0%            | 1.2%   | 0.1%  | 0.1%   | 1.5%           | 1.4%   | 3.3%           | 3.6%   | 3.6%                         | 3.8%   | 9.1%                    | 8.2%   | 6.2%  | 5.3%   | 1.0%                            | 1.0%   |
| EE     | 1.4%                                | 1.1%   | 1.3%                   | 0.4%   | 1.9%            | 2.2%   | 0.2%  | 0.1%   | 0.1%           | 0.0%   | 2.2%           | 2.8%   | 1.6%                         | 1.4%   | 0.2%                    | 1.9%   | 13.4%                                       | 10.0%  | 0.2%                            | 0.2%   |
| ES     | 5.4%                                | 5.3%   | 1.7%                   | 1.4%   | 3.2%            | 3.1%   | 2.0%  | 2.2%   | 1.4%           | 1.3%   | 6.7%           | 6.8%   | 4.8%                         | 4.5%   | 3.7%                    | 4.1%   | 8.6%  | 7.8%   | 1.9%                            | 1.9%   |
| FI     | 3.6%                                | 3.6%   | 14.0%                  | 16.9%  | 2.4%            | 2.3%   | 0.1%  | 0.1%   | 0.2%           | 0.2%   | 1.6%           | 1.6%   | 1.6%                         | 1.6%   | 4.0%                    | 3.4%   | 2.3%  | 2.1%   | 2.0%                            | 2.0%   |
| FR     | 4.0%                                | 3.9%   | 2.9%                   | 3.8%   | 4.0%            | 3.9%   | 1.4%  | 1.6%   | 2.4%           | 2.6%   | 7.0%           | 7.1%   | 3.9%                         | 4.2%   | 3.9%                    | 3.5%   | 8.8%  | 9.0%   | 1.9%                            | 2.1%   |
| GR     | 8.2%                                | 30.5%  | 11.8%                  | 10.2%  | 6.4%            | 6.4%   | 0.7%  | 0.6%   | 3.1%           | 1.8%   | 8.6%           | 7.2%   | 9.2%                         | 8.9%   | 2.3%                    | 2.1%   | 7.9%  | 7.7%   | 5.3%                            | 5.2%   |
| HR     | 3.7%                                | 3.5%   | 0.9%                   | 0.7%   | 6.2%            | 5.5%   | 1.0%  | 0.6%   | 0.5%           | 0.3%   | 5.6%           | 6.2%   | 3.1%                         | 2.6%   | 8.9%                    | 5.9%   | 5.4%  | 3.7%   | 1.4%                            | 1.2%   |
| HU     | 7.1%                                | 6.8%   | 3.6%                   | 3.2%   | 4.0%            | 3.8%   | 0.4%  | 0.2%   | 1.0%           | 1.3%   | 5.8%           | 5.5%   | 3.7%                         | 3.7%   | 4.1%                    | 4.2%   | 4.2%  | 4.1%   | 2.6%                            | 2.7%   |
| IE     | 7.1%                                | 6.5%   | 4.0%                   | 4.2%   | 3.0%            | 2.9%   | 0.1%  | 0.1%   | 1.3%           | 1.2%   | 7.6%           | 5.1%   | 2.8%                         | 2.5%   | 4.0%                    | 4.1%   | 12.4%                                       | 11.2%  | 3.7%                            | 3.9%   |
| IS     | 0.3%                                | 0.5%   | 39.8%                  | 0.0%   | 2.4%            | 2.0%   | 0.0%  | 0.0%   | 1.6%           | 2.2%   | 1.5%           | 1.2%   | 0.7%                         | 0.8%   | 0.9%                    | 1.3%   | 6.3%  | 6.0%   | 0.2%                            | 0.5%   |
| IT     | 4.2%                                | 4.2%   | 4.3%                   | 4.1%   | 3.2%            | 3.1%   | 1.8%  | 1.9%   | 2.0%           | 2.0%   | 9.2%           | 8.3%   | 3.5%                         | 3.6%   | 3.3%                    | 3.2%   | 8.0%  | 7.9%   | 2.3%                            | 2.7%   |
| LI     | 2.4%                                | 3.1%   | 0.0%                   | 0.0%   | 4.3%            | 4.1%   | 0.1%  | 0.3%   | 0.0%           | 0.1%   | 2.7%           | 2.3%   | 3.2%                         | 3.2%   | 1.1%                    | 1.0%   | 1.6%  | 1.6%   | 1.7%                            | 3.0%   |
| LT     | 6.8%                                | 5.0%   | 0.0%                   | 0.0%   | 0.9%            | 0.6%   | 0.2%  | 0.2%   | 0.4%           | 0.9%   | 4.2%           | 3.9%   | 1.0%                         | 1.2%   | 2.4%                    | 2.7%   | 9.4%  | 9.3%   | 0.1%                            | 0.1%   |
| LU     | 2.9%                                | 2.7%   | 0.2%                   | 6.0%   | 7.9%            | 8.6%   | 4.4%  | 5.0%   | 4.5%           | 4.2%   | 2.6%           | 2.8%   | 2.4%                         | 3.0%   | 3.1%                    | 3.0%   | 6.8%  | 5.9%   | 2.5%                            | 2.5%   |
| LV     | 0.7%                                | 0.4%   | 1.1%                   | 1.0%   | 2.4%            | 2.2%   | 0.2%  | 0.3%   | 0.0%           | 0.1%   | 3.6%           | 2.8%   | 0.7%                         | 0.7%   | 2.3%                    | 2.1%   | 8.2%  | 6.6%   | 0.0%                            | 0.3%   |
| MT     | 1.4%                                | 1.7%   | 0.0%                   | 0.0%   | 11.8%           | 9.7%   | 1.9%  | 2.3%   | 0.1%           | 6.2%   | 6.8%           | 7.0%   | 7.0%                         | 10.9%  | 8.0%                    | 10.5%  | 9.9%  | 0.8%   | 1.6%                            |        |
| NL     | 3.9%                                | 4.0%   | 6.9%                   | 4.5%   | 3.4%            | 3.5%   | 2.2%  | 2.6%   | 1.3%           | 1.2%   | 4.7%           | 4.4%   | 4.0%                         | 3.5%   | 3.0%                    | 2.7%   | 5.6%  | 6.2%   | 2.6%                            | 2.3%   |
| NO     | 1.6%                                | 1.6%   | 16.9%                  | 17.6%  | 1.0%            | 0.8%   | 2.2%  | 2.5%   | 8.4%           | 6.0%   | 1.1%           | 1.1%   | 2.1%                         | 2.2%   | 8.9%                    | 8.3%   | 1.4%  | 1.4%   | 2.0%                            | 0.9%   |
| PL     | 5.5%                                | 5.4%   | 1.0%                   | 0.9%   | 5.3%            | 5.2%   | 0.7%  | 0.7%   | 1.6%           | 1.5%   | 11.8%          | 13.1%  | 4.8%                         | 5.5%   | 5.8%                    | 5.2%   | 14.2%                                       | 14.6%  | 1.1%                            | 1.0%   |
| PT     | 5.4%                                | 4.9%   | 12.4%                  | 11.4%  | 6.9%            | 7.1%   | 0.7%  | 0.6%   | 3.0%           | 1.3%   | 10.4%          | 9.9%   | 4.6%                         | 4.5%   | 6.6%                    | 6.8%   | 10.6%                                       | 10.6%  | 3.2%                            | 3.2%   |
| RO     | 3.5%                                | 2.6%   | 2.1%                   | 1.9%   | 4.8%            | 4.4%   | 1.0%  | 0.9%   | 3.2%           | 2.9%   | 8.3%           | 7.3%   | 2.3%                         | 2.1%   | 4.1%                    | 4.0%   | 6.1%  | 5.9%   | 3.4%                            | 3.3%   |
| SE     | 0.4%                                | 0.4%   | 18.8%                  | 15.4%  | 1.0%            | 1.0%   | 0.0%  | 0.2%   | 0.0%           | 0.0%   | 0.5%           | 0.7%   | 0.3%                         | 0.3%   | 0.5%                    | 0.5%   | 1.8%  | 2.1%   | 0.1%                            | 0.1%   |
| SI     | 2.7%                                | 3.5%   | 0.7%                   | 0.7%   | 1.5%            | 2.0%   | 0.1%  | 0.1%   | 2.0%           | 1.7%   | 3.5%           | 3.2%   | 2.5%                         | 2.6%   | 2.1%                    | 2.9%   | 17.7%                                       | 16.5%  | 1.1%                            | 1.0%   |
| SK     | 4.4%                                | 4.1%   | 2.0%                   | 2.3%   | 1.5%            | 1.4%   | 1.1%  | 1.1%   | 0.8%           | 1.0%   | 2.8%           | 2.7%   | 2.1%                         | 2.1%   | 1.0%                    | 1.0%   | 6.4%  | 6.2%   | 1.0%                            | 0.7%   |
| EU/EEA | 4.0%                                | 4.1%   | 5.0%                   | 4.7%   | 3.6%            | 3.5%   | 1.4%  | 1.5%   | 1.3%           | 1.2%   | 6.1%           | 6.0%   | 3.9%                         | 3.9%   | 3.7%                    | 3.5%   | 7.8%  | 7.7%   | 1.9%                            | 2.0%   |

#### 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-23                               | Jun-23 | Mar-23                   | Jun-23 | Mar-23  | Jun-23 | Mar-23  | Jun-23 | Mar-23  | Jun-23 | Mar-23      | Jun-23 | Mar-23   | Jun-23 | Mar-23                               | Jun-23 | Mar-23           | Jun-23 |
| AT     | 3.3%                                 | 3.2%   | 1.5%                     | 1.6%   | 2.5%  | 2.3%   | 3.5%  | 3.5%   | 0.0%  | 0.0%   | 3.0%        | 2.9%   | 4.3%   | 4.3%   | 3.8%                                 | 4.4%   | 1.8%             | 1.4%   |
| BE     | 3.9%                                 | 3.9%   | 2.5%                     | 2.6%   | 2.4%  | 2.5%   | 1.0%  | 1.0%   | 6.5%  | 6.5%   | 1.4%        | 1.4%   | 1.2%   | 1.2%   | 3.6%                                 | 3.1%   | 1.8%             | 2.4%   |
| BG     | 18.2%                                | 12.0%  | 4.9%                     | 4.3%   | 3.0%  | 1.8%   | 5.3%  | 1.3%   | 0.0%  | 2.5%   | 0.1%        | 0.1%   | 4.7%   | 3.6%   | 0.7%                                 | 1.4%   | 6.8%             | 4.8%   |
| CY     | 0.0%                                 | 0.0%   | 2.4%                     | 2.0%   | 14.1%   | 14.5%  | 6.3%  | 5.7%   | 0.0%  | 0.0%   | 2.9%        | 3.0%   | 0.4%   | 0.3%   | 13.5%                                | 12.5%  | 9.1%             | 8.9%   |
| CZ     | 1.1%                                 | 0.9%   | 0.7%                     | 0.7%   | 7.6%  | 7.1%   | 3.7%  | 3.2%   | 0.0%  | 0.2%   | 0.9%        | 1.4%   | 2.1%   | 2.2%   | 5.0%                                 | 0.9%   | 6.3%             | 3.1%   |
| DE     | 2.6%                                 | 2.6%   | 1.5%                     | 2.2%   | 2.5%  | 1.8%   | 3.3%  | 3.1%   | 0.6%  | 0.6%   | 0.9%        | 0.8%   | 1.4%   | 1.3%   | 2.4%                                 | 1.0%   | 2.0%             | 2.5%   |
| DK     | 1.7%                                 | 1.5%   | 1.0%                     | 1.0%   | 1.5%  | 2.0%   | 2.2%  | 2.0%   | 0.0%  | 0.0%   | 0.4%        | 0.5%   | 5.1%   | 4.9%   | 7.2%                                 | 6.9%   | 1.0%             | 1.1%   |
| EE     | 0.0%                                 | 0.0%   | 0.5%                     | 0.5%   | 0.1%  | 2.3%   | 0.4%  | 0.3%   | 0.0%  | 0.0%   | 0.7%        | 0.8%   | 0.1%   | 0.0%   | 0.4%                                 | 0.4%   | 1.6%             | 2.4%   |
| ES     | 2.4%                                 | 2.4%   | 3.2%                     | 3.0%   | 3.8%  | 4.3%   | 3.6%  | 3.4%   | 0.4%  | 0.4%   | 4.9%        | 4.4%   | 4.1%   | 4.1%   | 11.6%                                | 9.5%   | 2.5%             | 2.7%   |
| FI     | 0.3%                                 | 0.3%   | 0.5%                     | 0.5%   | 1.2%  | 1.4%   | 1.2%  | 1.2%   | 0.0%  | 0.0%   | 0.9%        | 0.9%   | 0.8%   | 0.8%   | 3.3%                                 | 3.3%   | 0.4%             | 0.3%   |
| FR     | 2.2%                                 | 2.7%   | 1.8%                     | 2.0%   | 4.1%  | 4.1%   | 3.0%  | 2.7%   | 0.7%  | 1.3%   | 4.3%        | 4.5%   | 9.5%   | 10.6%  | 6.0%                                 | 5.8%   | 3.7%             | 3.4%   |
| GR     | 5.0%                                 | 2.9%   | 6.9%                     | 4.7%   | 12.0%   | 12.4%  | 4.4%  | 3.6%   | 2.9%  | 2.4%   | 6.7%        | 7.5%   | 3.0%   | 3.0%   | 4.4%                                 | 5.0%   | 12.9%            | 19.5%  |
| HR     | 0.5%                                 | 0.5%   | 1.4%                     | 2.0%   | 2.9%  | 3.4%   | 9.6%  | 5.6%   | 0.0%  | 0.0%   | 11.7%       | 8.3%   | 4.9%   | 4.9%   | 5.4%                                 | 4.5%   | 0.9%             | 2.9%   |
| HU     | 0.3%                                 | 0.1%   | 2.1%                     | 2.2%   | 2.9%  | 2.8%   | 2.9%  | 2.4%   | 3.8%  | 2.3%   | 2.0%        | 2.0%   | 2.2%   | 1.8%   | 4.8%                                 | 2.9%   | 13.7%            | 13.2%  |
| IE     | 0.6%                                 | 3.6%   | 4.0%                     | 4.7%   | 2.4%  | 2.6%   | 4.0%  | 3.2%   | 0.0%  | 0.0%   | 0.9%        | 0.9%   | 7.9%   | 8.8%   | 5.9%                                 | 5.7%   | 5.2%             | 4.4%   |
| IS     | 0.4%                                 | 0.4%   | 1.9%                     | 2.2%   | 2.7%  | 4.2%   | 4.1%  | 6.0%   | 0.0%  | 0.0%   | 0.3%        | 0.3%   | 0.5%   | 0.0%   | 7.3%                                 | 9.0%   | 1.5%             | 1.4%   |
| IT     | 1.0%                                 | 1.1%   | 6.5%                     | 5.6%   | 2.1%  | 2.2%   | 5.2%  | 4.6%   | 0.1%  | 0.2%   | 3.1%        | 3.2%   | 5.1%   | 5.5%   | 6.6%                                 | 7.0%   | 4.4%             | 4.1%   |
| LI     | 0.0%                                 | 0.0%   | 0.4%                     | 0.4%   | 0.4%  | 0.5%   | 4.4%  | 4.6%   | 0.0%  | 0.0%   | 0.2%        | 0.7%   | 3.1%   | 2.9%   | 0.2%                                 | 0.2%   | 1.4%             | 2.0%   |
| LT     | 0.2%                                 | 0.4%   | 1.6%                     | 1.8%   | 0.4%  | 1.0%   | 1.0%  | 1.2%   | 0.1%  | 0.1%   | 0.5%        | 0.7%   | 0.7%   | 0.7%   | 0.0%                                 | 0.6%   | 0.4%             | 0.5%   |
| LU     | 0.6%                                 | 0.8%   | 3.8%                     | 4.8%   | 4.0%  | 3.8%   | 0.7%  | 0.8%   | 0.2%  | 0.0%   | 2.4%        | 2.3%   | 3.5%   | 3.4%   | 4.5%                                 | 3.7%   | 3.7%             | 3.7%   |
| LV     | 0.0%                                 | 0.0%   | 0.4%                     | 0.4%   | 0.2%  | 3.2%   | 0.6%  | 0.3%   | 0.0%  | 0.0%   | 0.4%        | 0.3%   | 0.1%   | 0.2%   | 0.4%                                 | 0.4%   | 0.1%             | 0.2%   |
| MT     | 0.3%                                 | 4.2%   | 7.3%                     | 7.1%   | 0.2%  | 1.1%   | 1.4%  | 1.6%   | 0.0%  | 0.0%   | 22.8%       | 14.5%  | 15.5%  | 16.2%  | 1.0%                                 | 0.9%   | 34.7%            | 20.3%  |
| NL     | 3.9%                                 | 3.4%   | 1.1%                     | 1.3%   | 3.8%  | 3.2%   | 2.5%  | 2.3%   | 0.0%  | 2.2%   | 2.7%        | 2.6%   | 2.7%   | 2.7%   | 6.3%                                 | 5.6%   | 2.2%             | 1.9%   |
| NO     | 0.8%                                 | 0.0%   | 0.6%                     | 0.8%   | 1.3%  | 0.9%   | 0.4%  | 0.4%   | 0.0%  | 0.0%   | 8.9%        | 10.5%  | 0.2%   | 0.2%   | 0.4%                                 | 0.3%   | 1.2%             | 0.9%   |
| PL     | 3.5%                                 | 3.6%   | 6.4%                     | 5.6%   | 5.5%  | 5.9%   | 3.7%  | 3.1%   | 0.1%  | 0.1%   | 7.6%        | 8.1%   | 3.5%   | 3.2%   | 4.1%                                 | 4.3%   | 4.7%             | 5.2%   |
| PT     | 4.1%                                 | 4.0%   | 5.9%                     | 5.7%   | 10.5%   | 10.4%  | 11.1%   | 8.3%   | 0.0%  | 0.3%   | 9.7%        | 8.7%   | 4.4%   | 4.3%   | 24.4%                                | 25.8%  | 3.7%             | 4.2%   |
| RO     | 0.3%                                 | 0.5%   | 3.9%                     | 3.3%   | 8.5%  | 7.0%   | 3.9%  | 4.0%   | 36.9%   | 34.4%  | 3.4%        | 2.7%   | 2.1%   | 2.3%   | 2.0%                                 | 5.6%   | 7.1%             | 7.3%   |
| SE     | 0.2%                                 | 0.3%   | 0.1%                     | 0.1%   | 0.1%  | 0.2%   | 0.2%  | 0.2%   | 0.0%  | 0.0%   | 0.1%        | 0.1%   | 0.3%   | 0.3%   | 1.2%                                 | 0.9%   | 3.5%             | 2.8%   |
| SI     | 0.0%                                 | 0.1%   | 1.5%                     | 1.4%   | 2.2%  | 2.4%   | 3.1%  | 3.0%   | 0.6%  | 0.5%   | 17.0%       | 17.3%  | 1.1%   | 1.1%   | 6.2%                                 | 5.5%   | 5.8%             | 5.8%   |
| SK     | 0.1%                                 | 0.2%   | 0.9%                     | 0.9%   | 2.8%  | 2.5%   | 2.4%  | 2.5%   | 0.0%  | 0.0%   | 1.7%        | 1.6%   | 0.1%   | 0.1%   | 3.4%                                 | 3.4%   | 0.2%             | 0.2%   |
| EU/EEA | 2.1%                                 | 2.4%   | 1.8%                     | 2.0%   | 3.2%  | 3.2%   | 3.2%  | 2.9%   | 0.7%  | 0.9%   | 3.6%        | 3.5%   | 5.1%   | 5.5%   | 6.2%                                 | 5.7%   | 3.3%             | 3.2%   |

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

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



## Statistical Annex

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

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) <sup>(1) (2)</sup>

| Country of counterparty            | Total exposures to Real Estate activities (NACE L) |         |         |  |        |        | Non-performing exposures to Real Estate activities (NACE L) |        |        |           |        |        |
|------------------------------------|--|---------|---------|--|--------|--------|---|--------|--------|-----------|--------|--------|
|                                    | Gross carrying amount                              |         |         | As % of Total of exposures to Non-financial corporations |        |        | Gross carrying amount                                       |        |        | NPL ratio |        |        |
|                                    | Jun-22   | Mar-23  | Jun-23  | Jun-22   | Mar-23 | Jun-23 | Jun-22  | Mar-23 | Jun-23 | Jun-22    | Mar-23 | Jun-23 |
| AT                                 | 37.5   | 38.7    | 38.8    | 30.2%  | 30.5%  | 30.2%  | 0.3   | 0.4    | 0.4    | 0.8%      | 0.9%   | 1.1%   |
| BE                                 | 33.4   | 37.0    | 37.9    | 16.9%  | 18.1%  | 18.3%  | 0.9   | 1.0    | 1.1    | 2.7%      | 2.7%   | 2.8%   |
| BG                                 | 1.6  | 1.7     | 1.9     | 10.8%  | 9.9%   | 10.3%  | 0.3   | 0.2    | 0.2    | 17.0%     | 12.7%  | 11.8%  |
| CY                                 | 2.1  | 2.2     | 1.9     | 18.9%  | 21.5%  | 19.3%  | 0.6   | 0.6    | 0.3    | 27.6%     | 26.0%  | 17.1%  |
| CZ                                 | 15.0   | 16.7    | 17.3    | 26.5%  | 26.7%  | 27.1%  | 0.2   | 0.1    | 0.1    | 1.1%      | 0.9%   | 0.8%   |
| DE                                 | 195.4  | 198.7   | 197.6   | 31.2%  | 30.3%  | 30.2%  | 1.0   | 1.2    | 2.0    | 0.5%      | 0.6%   | 1.0%   |
| DK                                 | 64.2   | 68.4    | 69.0    | 46.5%  | 48.7%  | 48.4%  | 0.6   | 0.5    | 0.6    | 1.0%      | 0.7%   | 0.8%   |
| EE                                 | 3.8  | 3.3     | 3.3     | 35.1%  | 34.1%  | 33.9%  | 0.0   | 0.0    | 0.0    | 0.4%      | 0.5%   | 0.5%   |
| ES                                 | 45.0   | 44.9    | 45.4    | 10.4%  | 10.6%  | 10.8%  | 2.1   | 1.8    | 1.7    | 4.7%      | 4.1%   | 3.7%   |
| FI                                 | 44.0   | 45.1    | 45.8    | 40.9%  | 42.3%  | 41.5%  | 0.5   | 0.4    | 0.5    | 1.2%      | 1.0%   | 1.0%   |
| FR                                 | 355.6  | 376.0   | 384.1   | 32.2%  | 32.2%  | 32.7%  | 5.9   | 6.5    | 7.5    | 1.7%      | 1.7%   | 2.0%   |
| GR                                 | 3.9  | 4.3     | 4.3     | 5.9%   | 6.2%   | 6.3%   | 0.4   | 0.3    | 0.2    | 9.5%      | 5.9%   | 5.0%   |
| HR                                 | 1.3  | 1.4     | 1.5     | 9.8%   | 9.6%   | 9.9%   | 0.1   | 0.0    | 0.0    | 6.2%      | 3.0%   | 3.3%   |
| HU                                 | 3.9  | 4.3     | 4.2     | 17.1%  | 16.3%  | 15.2%  | 0.0   | 0.0    | 0.0    | 0.8%      | 0.5%   | 0.6%   |
| IE                                 | 11.1   | 12.3    | 12.5    | 19.5%  | 19.6%  | 19.6%  | 0.8   | 0.4    | 0.6    | 7.2%      | 3.0%   | 4.4%   |
| IS                                 | 2.6  | 2.6     | 1.8     | 20.8%  | 20.4%  | 19.4%  | 0.1   | 0.0    | 0.0    | 1.9%      | 1.9%   | 2.2%   |
| IT                                 | 53.6   | 46.7    | 43.8    | 9.9%   | 9.0%   | 8.5%   | 5.8   | 4.5    | 3.7    | 10.8%     | 9.7%   | 8.3%   |
| LI                                 | 0.7  | 0.7     | 0.7     | 41.8%  | 38.6%  | 39.7%  | 0.0   | 0.0    | 0.0    | 0.2%      | 0.0%   | 0.1%   |
| LT                                 | 2.9  | 3.0     | 2.9     | 24.8%  | 24.6%  | 24.3%  | 0.0   | 0.0    | 0.0    | 1.0%      | 1.0%   | 1.1%   |
| LU                                 | 39.7   | 40.7    | 40.6    | 32.7%  | 32.1%  | 31.7%  | 0.5   | 0.4    | 0.7    | 1.3%      | 1.0%   | 1.8%   |
| LV                                 | 1.5  | 1.6     | 1.6     | 23.4%  | 24.5%  | 25.1%  | 0.0   | 0.0    | 0.0    | 0.4%      | 0.2%   | 0.1%   |
| MT                                 | 0.6  | 0.5     | 0.5     | 8.6%   | 8.5%   | 8.9%   | 0.0   | 0.0    | 0.0    | 6.9%      | 6.8%   | 6.7%   |
| NL                                 | 98.2   | 52.4    | 52.4    | 30.6%  | 19.6%  | 19.6%  | 0.6   | 0.6    | 0.8    | 0.6%      | 1.1%   | 1.6%   |
| NO                                 | 53.3   | 47.2    | 47.6    | 39.6%  | 37.9%  | 38.0%  | 0.2   | 0.2    | 0.2    | 0.3%      | 0.4%   | 0.5%   |
| PL                                 | 15.5   | 16.1    | 16.7    | 18.9%  | 19.8%  | 19.4%  | 0.5   | 0.5    | 0.5    | 3.1%      | 2.8%   | 2.7%   |
| PT                                 | 7.5  | 8.1     | 8.1     | 10.8%  | 12.1%  | 12.2%  | 0.4   | 0.4    | 0.4    | 5.7%      | 4.4%   | 4.3%   |
| RO                                 | 3.6  | 4.0     | 4.1     | 10.6%  | 11.3%  | 11.3%  | 0.2   | 0.1    | 0.1    | 4.7%      | 1.5%   | 1.3%   |
| SE                                 | 144.8  | 146.5   | 142.6   | 56.4%  | 57.0%  | 56.6%  | 0.2   | 0.2    | 0.2    | 0.1%      | 0.1%   | 0.1%   |
| SI                                 | 0.9  | 1.0     | 1.0     | 9.1%   | 10.0%  | 9.8%   | 0.0   | 0.0    | 0.0    | 1.9%      | 1.6%   | 0.4%   |
| SK                                 | 5.4  | 5.7     | 5.5     | 20.1%  | 19.5%  | 19.2%  | 0.0   | 0.0    | 0.0    | 0.5%      | 0.7%   | 0.8%   |
| EU/EEA                             | 1,248.6  | 1,231.6 | 1,235.1 | 27.0%  | 26.4%  | 26.5%  | 22.2  | 20.4   | 21.9   | 1.8%      | 1.7%   | 1.8%   |
| Memo item:<br>Non-EU/EEA countries | 171.0  | 176.7   | 178.9   | 12.5%  | 13.5%  | 13.7%  | 5.2   | 4.9    | 6.2    | 3.1%      | 2.8%   | 3.4%   |

| By country of counterparty         | Total exposures to Construction (NACE F) |        |        |  |        |        | Non-performing exposures to Construction (NACE F) |        |        |           |        |        |
|------------------------------------|--|--------|--------|--|--------|--------|---|--------|--------|-----------|--------|--------|
|                                    | Gross carrying amount                    |        |        | As % of Total of exposures to Non-financial corporations |        |        | Gross carrying amount                             |        |        | NPL ratio |        |        |
|                                    | Jun-22                                   | Mar-23 | Jun-23 | Jun-22   | Mar-23 | Jun-23 | Jun-22  | Mar-23 | Jun-23 | Jun-22    | Mar-23 | Jun-23 |
| AT                                 | 11.5                                     | 11.9   | 12.3   | 9.3%   | 9.4%   | 9.6%   | 0.3   | 0.3    | 0.3    | 2.7%      | 2.6%   | 2.5%   |
| BE                                 | 21.2                                     | 21.6   | 22.3   | 10.7%  | 10.6%  | 10.7%  | 0.7   | 0.7    | 0.8    | 3.2%      | 3.3%   | 3.4%   |
| BG                                 | 0.9                                      | 1.0    | 1.0    | 6.1%   | 5.7%   | 5.7%   | 0.1   | 0.1    | 0.1    | 9.3%      | 7.0%   | 6.7%   |
| CY                                 | 1.0                                      | 0.9    | 0.9    | 8.6%   | 9.0%   | 9.1%   | 0.1   | 0.1    | 0.1    | 8.7%      | 7.9%   | 7.7%   |
| CZ                                 | 2.3                                      | 2.4    | 2.5    | 4.0%   | 3.9%   | 3.9%   | 0.1   | 0.1    | 0.1    | 2.9%      | 3.6%   | 3.5%   |
| DE                                 | 15.7                                     | 17.8   | 17.3   | 2.5%   | 2.7%   | 2.6%   | 0.4   | 0.5    | 0.6    | 2.7%      | 2.8%   | 3.4%   |
| DK                                 | 3.2                                      | 3.6    | 3.8    | 2.3%   | 2.6%   | 2.6%   | 0.1   | 0.1    | 0.1    | 4.4%      | 3.5%   | 3.1%   |
| EE                                 | 0.4                                      | 0.3    | 0.3    | 3.9%   | 3.5%   | 3.2%   | 0.0   | 0.0    | 0.0    | 1.4%      | 1.4%   | 1.7%   |
| ES                                 | 35.5                                     | 34.2   | 33.8   | 8.2%   | 8.1%   | 8.1%   | 3.0   | 2.5    | 2.5    | 8.5%      | 7.4%   | 7.5%   |
| FI                                 | 4.0                                      | 4.0    | 4.1    | 3.7%   | 3.7%   | 3.7%   | 0.2   | 0.1    | 0.1    | 4.5%      | 3.7%   | 3.7%   |
| FR                                 | 52.4                                     | 55.7   | 55.7   | 4.7%   | 4.8%   | 4.7%   | 2.9   | 3.3    | 3.5    | 5.5%      | 5.9%   | 6.2%   |
| GR                                 | 3.0                                      | 3.0    | 3.1    | 4.4%   | 4.4%   | 4.5%   | 0.3   | 0.2    | 0.2    | 9.7%      | 7.8%   | 7.0%   |
| HR                                 | 1.3                                      | 1.3    | 1.1    | 9.5%   | 8.9%   | 7.1%   | 0.1   | 0.1    | 0.1    | 9.4%      | 8.9%   | 8.2%   |
| HU                                 | 1.2                                      | 1.3    | 1.3    | 5.2%   | 4.7%   | 4.9%   | 0.0   | 0.0    | 0.1    | 2.9%      | 3.8%   | 3.8%   |
| IE                                 | 2.0                                      | 1.5    | 1.7    | 3.6%   | 2.4%   | 2.6%   | 0.1   | 0.1    | 0.1    | 5.2%      | 6.1%   | 3.7%   |
| IS                                 | 1.3                                      | 1.6    | 1.3    | 10.2%  | 12.7%  | 13.9%  | 0.0   | 0.0    | 0.0    | 3.7%      | 1.5%   | 1.2%   |
| IT                                 | 39.1                                     | 36.3   | 34.8   | 7.2%   | 7.0%   | 6.8%   | 5.3   | 4.2    | 3.5    | 13.5%     | 11.7%  | 10.2%  |
| LI                                 | 0.1                                      | 0.1    | 0.1    | 4.4%   | 4.1%   | 4.1%   | 0.0   | 0.0    | 0.0    | 1.7%      | 1.7%   | 1.7%   |
| LT                                 | 0.5                                      | 0.5    | 0.6    | 4.2%   | 4.5%   | 4.9%   | 0.0   | 0.0    | 0.0    | 5.5%      | 6.0%   | 5.7%   |
| LU                                 | 4.6                                      | 5.1    | 5.3    | 3.8%   | 4.1%   | 4.1%   | 0.1   | 0.1    | 0.1    | 1.1%      | 1.8%   | 2.5%   |
| LV                                 | 0.3                                      | 0.2    | 0.2    | 4.1%   | 3.0%   | 3.1%   | 0.0   | 0.0    | 0.0    | 2.0%      | 3.1%   | 2.1%   |
| MT                                 | 0.2                                      | 0.3    | 0.3    | 3.6%   | 4.4%   | 4.7%   | 0.0   | 0.0    | 0.0    | 7.5%      | 6.2%   | 6.7%   |
| NL                                 | 11.5                                     | 11.1   | 11.2   | 3.6%   | 4.2%   | 4.2%   | 0.5   | 0.4    | 0.4    | 4.2%      | 3.6%   | 3.6%   |
| NO                                 | 14.3                                     | 13.6   | 13.6   | 10.6%  | 11.0%  | 10.9%  | 0.1   | 0.1    | 0.1    | 0.8%      | 0.8%   | 0.8%   |
| PL                                 | 4.5                                      | 4.1    | 4.3    | 5.5%   | 5.1%   | 5.0%   | 0.3   | 0.3    | 0.3    | 5.6%      | 6.3%   | 6.3%   |
| PT                                 | 6.5                                      | 6.3    | 6.3    | 9.4%   | 9.4%   | 9.4%   | 0.7   | 0.6    | 0.6    | 11.3%     | 9.5%   | 9.2%   |
| RO                                 | 2.8                                      | 3.0    | 3.2    | 8.3%   | 8.5%   | 8.9%   | 0.2   | 0.2    | 0.2    | 7.0%      | 6.2%   | 4.9%   |
| SE                                 | 6.9                                      | 6.7    | 7.3    | 2.7%   | 2.6%   | 2.9%   | 0.1   | 0.0    | 0.1    | 0.8%      | 0.7%   | 0.8%   |
| SI                                 | 0.5                                      | 0.6    | 0.6    | 5.3%   | 6.0%   | 6.3%   | 0.0   | 0.0    | 0.0    | 4.3%      | 2.4%   | 2.2%   |
| SK                                 | 1.5                                      | 1.8    | 1.9    | 5.7%   | 6.3%   | 6.6%   | 0.1   | 0.1    | 0.1    | 3.7%      | 3.5%   | 3.4%   |
| EU/EEA                             | 250.2                                    | 251.9  | 251.9  | 5.4%   | 5.4%   | 5.4%   | 15.8  | 14.5   | 14.0   | 6.3%      | 5.7%   | 5.5%   |
| Memo item:<br>Non-EU/EEA countries | 37.3                                     | 34.5   | 34.0   | 2.7%   | 2.6%   | 2.6%   | 3.0   | 2.6    | 2.6    | 7.9%      | 7.5%   | 7.6%   |

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

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

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

## Statistical Annex

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

#### Loans and advances at amortised cost: distribution among stages according to IFRS 9 <sup>(2)</sup>

| % of loans and advances at amortised cost | Stage 1 |        |        | Stage 2 |        |        | Stage 3 |        |        | Coverage ratio of stage 1 loans and advances |        |        | Coverage ratio of stage 2 loans and advances |        |        | Coverage ratio of stage 3 loans and advances |        |        |
|---|---------|--------|--------|---------|--------|--------|---------|--------|--------|--|--------|--------|--|--------|--------|--|--------|--------|
|   | Jun-22  | Mar-23 | Jun-23 | Jun-22  | Mar-23 | Jun-23 | Jun-22  | Mar-23 | Jun-23 | Jun-22                                       | Mar-23 | Jun-23 | Jun-22                                       | Mar-23 | Jun-23 | Jun-22                                       | Mar-23 | Jun-23 |
| AT  | 82.8%   | 81.5%  | 81.4%  | 14.9%   | 16.2%  | 16.4%  | 2.1%    | 2.1%   | 2.0%   | 0.2%   | 0.2%   | 0.2%   | 3.7%   | 3.8%   | 3.7%   | 50.6%  | 49.7%  | 49.1%  |
| BE  | 86.1%   | 86.3%  | 86.7%  | 12.0%   | 12.1%  | 11.7%  | 1.7%    | 1.5%   | 1.5%   | 0.1%   | 0.1%   | 0.1%   | 1.8%   | 1.9%   | 1.7%   | 46.0%  | 49.7%  | 48.8%  |
| BG  | 83.1%   | 85.1%  | 86.0%  | 12.5%   | 12.1%  | 11.6%  | 4.3%    | 2.7%   | 2.4%   | 0.7%   | 0.6%   | 0.6%   | 8.7%   | 8.4%   | 7.4%   | 65.9%  | 65.1%  | 64.7%  |
| CY  | 76.6%   | 80.1%  | 81.8%  | 15.6%   | 12.7%  | 11.3%  | 5.1%    | 4.5%   | 4.3%   | 0.3%   | 0.3%   | 0.3%   | 2.5%   | 2.7%   | 3.1%   | 34.8%  | 37.8%  | 39.9%  |
| CZ  | 92.7%   | 88.7%  | 89.1%  | 6.1%    | 10.0%  | 9.7%   | 1.2%    | 1.2%   | 1.1%   | 0.1%   | 0.1%   | 0.1%   | 4.5%   | 3.8%   | 3.6%   | 54.0%  | 54.0%  | 53.7%  |
| DE  | 87.8%   | 88.9%  | 88.3%  | 10.8%   | 9.6%   | 10.1%  | 1.3%    | 1.3%   | 1.5%   | 0.1%   | 0.1%   | 0.2%   | 2.1%   | 2.1%   | 2.0%   | 37.8%  | 38.1%  | 35.5%  |
| DK  | 90.4%   | 89.2%  | 88.4%  | 7.2%    | 8.5%   | 9.2%   | 1.6%    | 1.4%   | 1.5%   | 0.2%   | 0.2%   | 0.2%   | 5.9%   | 6.4%   | 6.3%   | 33.7%  | 38.6%  | 37.9%  |
| EE  | 88.2%   | 88.8%  | 89.0%  | 10.9%   | 10.4%  | 10.2%  | 0.9%    | 0.7%   | 0.7%   | 0.2%   | 0.2%   | 0.2%   | 2.0%   | 2.3%   | 2.3%   | 30.6%  | 32.0%  | 32.0%  |
| ES  | 90.2%   | 90.2%  | 90.3%  | 6.7%    | 6.9%   | 6.8%   | 3.0%    | 2.9%   | 2.9%   | 0.4%   | 0.4%   | 0.4%   | 6.5%   | 6.1%   | 6.2%   | 44.6%  | 45.3%  | 45.5%  |
| FI  | 93.1%   | 92.8%  | 91.6%  | 5.6%    | 6.0%   | 7.1%   | 1.3%    | 1.1%   | 1.2%   | 0.1%   | 0.1%   | 0.1%   | 2.2%   | 2.1%   | 2.0%   | 33.6%  | 33.0%  | 30.5%  |
| FR  | 87.4%   | 88.3%  | 88.7%  | 10.3%   | 9.4%   | 9.0%   | 2.3%    | 2.3%   | 2.3%   | 0.2%   | 0.2%   | 0.2%   | 3.7%   | 4.0%   | 4.1%   | 49.5%  | 47.3%  | 46.2%  |
| GR  | 79.4%   | 82.1%  | 82.8%  | 12.7%   | 11.2%  | 10.7%  | 6.4%    | 5.3%   | 5.1%   | 0.4%   | 0.4%   | 0.4%   | 4.7%   | 5.2%   | 5.2%   | 42.5%  | 45.5%  | 44.1%  |
| HR  | 82.5%   | 83.1%  | 81.8%  | 13.8%   | 13.9%  | 15.6%  | 3.6%    | 2.8%   | 2.5%   | 0.5%   | 0.5%   | 0.5%   | 7.7%   | 7.8%   | 7.1%   | 62.5%  | 66.8%  | 67.9%  |
| HU  | 83.9%   | 81.4%  | 82.5%  | 12.0%   | 14.2%  | 13.5%  | 3.7%    | 3.9%   | 3.5%   | 0.9%   | 1.0%   | 1.2%   | 8.8%   | 7.9%   | 8.1%   | 65.4%  | 61.0%  | 61.7%  |
| IE  | 85.1%   | 84.8%  | 84.1%  | 10.9%   | 12.5%  | 13.2%  | 3.9%    | 2.5%   | 2.6%   | 0.2%   | 0.3%   | 0.2%   | 5.4%   | 4.5%   | 4.4%   | 31.3%  | 32.9%  | 32.7%  |
| IS  | 92.7%   | 93.9%  | 93.1%  | 5.6%    | 4.7%   | 5.5%   | 1.7%    | 1.4%   | 1.3%   | 0.3%   | 0.3%   | 0.3%   | 3.6%   | 3.2%   | 2.4%   | 24.7%  | 20.3%  | 19.8%  |
| IT  | 83.2%   | 85.7%  | 86.0%  | 13.6%   | 11.3%  | 11.2%  | 3.0%    | 2.8%   | 2.7%   | 0.2%   | 0.3%   | 0.3%   | 4.3%   | 4.7%   | 4.7%   | 53.0%  | 55.1%  | 54.4%  |
| LI  | 98.2%   | 98.8%  | 98.8%  | 1.4%    | 0.8%   | 0.7%   | 0.5%    | 0.4%   | 0.5%   | 0.0%   | 0.0%   | 0.0%   | 0.3%   | 0.4%   | 0.4%   | 47.0%  | 45.4%  | 42.3%  |
| LT  | 84.1%   | 88.4%  | 90.4%  | 14.5%   | 10.3%  | 8.4%   | 1.4%    | 1.2%   | 1.1%   | 0.2%   | 0.3%   | 0.3%   | 1.3%   | 2.5%   | 2.3%   | 25.9%  | 38.8%  | 41.0%  |
| LU  | 92.3%   | 91.6%  | 91.5%  | 5.7%    | 6.5%   | 6.4%   | 2.0%    | 1.9%   | 2.1%   | 0.2%   | 0.2%   | 0.2%   | 3.1%   | 3.8%   | 3.8%   | 38.6%  | 42.6%  | 40.7%  |
| LV  | 88.2%   | 89.7%  | 91.0%  | 11.0%   | 9.6%   | 8.3%   | 0.7%    | 0.7%   | 0.6%   | 0.3%   | 0.3%   | 0.3%   | 1.9%   | 2.6%   | 2.5%   | 35.7%  | 36.2%  | 38.1%  |
| MT  | 87.4%   | 90.1%  | 89.7%  | 8.6%    | 6.6%   | 7.0%   | 4.0%    | 3.3%   | 3.2%   | 0.4%   | 0.3%   | 0.3%   | 4.8%   | 3.9%   | 4.2%   | 36.5%  | 32.2%  | 31.3%  |
| NL  | 91.5%   | 90.7%  | 91.0%  | 6.8%    | 7.7%   | 7.3%   | 1.7%    | 1.6%   | 1.6%   | 0.1%   | 0.1%   | 0.1%   | 3.0%   | 2.1%   | 2.1%   | 28.9%  | 26.6%  | 26.5%  |
| NO  | 92.0%   | 91.7%  | 91.7%  | 6.5%    | 7.1%   | 7.0%   | 1.5%    | 1.2%   | 1.2%   | 0.0%   | 0.1%   | 0.1%   | 1.0%   | 0.8%   | 0.8%   | 26.0%  | 26.5%  | 25.8%  |
| PL  | 83.3%   | 85.1%  | 85.3%  | 12.1%   | 10.3%  | 10.0%  | 4.2%    | 4.2%   | 4.3%   | 0.4%   | 0.5%   | 0.5%   | 7.0%   | 9.1%   | 9.2%   | 64.9%  | 64.8%  | 65.1%  |
| PT  | 83.8%   | 84.5%  | 84.6%  | 11.9%   | 11.8%  | 11.8%  | 4.1%    | 3.5%   | 3.5%   | 0.3%   | 0.4%   | 0.5%   | 7.2%   | 7.3%   | 7.6%   | 54.1%  | 57.7%  | 58.6%  |
| RO  | 78.6%   | 78.1%  | 78.5%  | 17.8%   | 18.5%  | 18.3%  | 3.2%    | 3.0%   | 2.8%   | 1.2%   | 1.3%   | 1.3%   | 10.6%  | 10.8%  | 11.1%  | 72.5%  | 71.4%  | 69.5%  |
| SE  | 96.5%   | 95.0%  | 94.2%  | 3.2%    | 4.7%   | 5.5%   | 0.3%    | 0.2%   | 0.3%   | 0.0%   | 0.1%   | 0.1%   | 1.7%   | 1.6%   | 1.5%   | 39.7%  | 36.4%  | 35.5%  |
| SI  | 90.1%   | 90.9%  | 90.5%  | 7.1%    | 6.9%   | 7.3%   | 2.6%    | 2.0%   | 2.0%   | 0.6%   | 0.6%   | 0.5%   | 5.3%   | 5.1%   | 5.4%   | 55.2%  | 61.0%  | 59.3%  |
| SK  | 86.5%   | 85.5%  | 85.7%  | 11.6%   | 12.6%  | 12.3%  | 1.8%    | 1.6%   | 1.8%   | 0.3%   | 0.3%   | 0.3%   | 3.8%   | 4.4%   | 4.7%   | 66.1%  | 62.3%  | 56.6%  |
| EU/EEA                                    | 88.2%   | 88.6%  | 88.7%  | 9.5%    | 9.1%   | 9.1%   | 2.2%    | 2.1%   | 2.1%   | 0.2%   | 0.2%   | 0.2%   | 3.8%   | 3.9%   | 3.8%   | 45.6%  | 45.4%  | 44.5%  |

#### Fair valued financial assets

| Volumes bn EUR, % as share of fair value financial assets | Total fair valued financial assets |         |         | Level 1 financial assets |        |        | Level 2 financial assets |        |        | Level 3 financial assets |        |        |
|---|------------------------------------|---------|---------|--------------------------|--------|--------|--------------------------|--------|--------|--------------------------|--------|--------|
|   | Jun-22                             | Mar-23  | Jun-23  | Jun-22                   | Mar-23 | Jun-23 | Jun-22                   | Mar-23 | Jun-23 | Jun-22                   | Mar-23 | Jun-23 |
| AT  | 62.1                               | 61.9    | 65.1    | 56.3%                    | 53.3%  | 53.1%  | 35.1%                    | 37.9%  | 38.5%  | 8.6%                     | 8.8%   | 8.4%   |
| BE  | 93.4                               | 82.1    | 84.6    | 33.7%                    | 35.2%  | 38.7%  | 58.8%                    | 55.7%  | 52.7%  | 7.5%                     | 9.1%   | 8.6%   |
| BG  | 2.5                                | 2.1     | 2.2     | 69.7%                    | 64.2%  | 64.2%  | 28.6%                    | 33.6%  | 33.1%  | 1.7%                     | 2.1%   | 2.7%   |
| CY  | 1.0                                | 0.8     | 0.9     | 63.4%                    | 61.1%  | 63.8%  | 4.6%                     | 6.8%   | 6.8%   | 32.1%                    | 32.0%  | 29.4%  |
| CZ  | 14.1                               | 14.6    | 13.0    | 26.7%                    | 29.0%  | 31.3%  | 69.5%                    | 68.1%  | 65.5%  | 3.8%                     | 2.9%   | 3.1%   |
| DE  | 1,080.8                            | 966.2   | 1,008.8 | 16.3%                    | 19.9%  | 20.0%  | 77.8%                    | 75.5%  | 75.5%  | 5.9%                     | 4.5%   | 4.5%   |
| DK  | 488.9                              | 475.0   | 471.5   | 11.9%                    | 10.2%  | 9.6%   | 80.0%                    | 82.5%  | 83.0%  | 8.0%                     | 7.3%   | 7.5%   |
| EE  | 2.7                                | 0.9     | 0.7     | 22.1%                    | 72.1%  | 73.6%  | 76.3%                    | 23.2%  | 25.3%  | 1.6%                     | 4.7%   | 1.1%   |
| ES  | 506.7                              | 494.4   | 525.9   | 42.5%                    | 39.9%  | 39.1%  | 54.7%                    | 57.1%  | 58.1%  | 2.8%                     | 3.0%   | 2.8%   |
| FI  | 222.5                              | 214.0   | 218.1   | 23.4%                    | 21.0%  | 22.0%  | 74.6%                    | 75.8%  | 74.5%  | 2.0%                     | 3.2%   | 3.6%   |
| FR  | 2,192.5                            | 2,200.7 | 2,243.9 | 28.1%                    | 29.6%  | 30.4%  | 67.4%                    | 65.8%  | 65.2%  | 4.5%                     | 4.6%   | 4.4%   |
| GR  | 21.1                               | 19.6    | 20.7    | 47.1%                    | 42.3%  | 44.9%  | 47.6%                    | 50.8%  | 47.8%  | 5.3%                     | 6.9%   | 7.3%   |
| HR  | 4.5                                | 4.0     | 4.1     | 39.1%                    | 46.0%  | 54.2%  | 58.2%                    | 51.7%  | 39.7%  | 2.8%                     | 2.3%   | 6.1%   |
| HU  | 16.7                               | 15.4    | 16.0    | 27.8%                    | 23.2%  | 29.3%  | 43.5%                    | 41.5%  | 34.6%  | 28.7%                    | 35.3%  | 36.1%  |
| IE  | 72.2                               | 74.3    | 74.9    | 43.2%                    | 48.9%  | 47.6%  | 54.7%                    | 48.8%  | 50.2%  | 2.2%                     | 2.3%   | 2.2%   |
| IS  | 3.6                                | 3.4     | 2.5     | 85.9%                    | 86.9%  | 87.1%  | 5.3%                     | 5.8%   | 5.7%   | 8.8%                     | 7.3%   | 7.2%   |
| IT  | 374.3                              | 336.2   | 348.1   | 60.1%                    | 59.3%  | 61.6%  | 35.0%                    | 35.3%  | 33.6%  | 4.9%                     | 5.3%   | 4.8%   |
| LI  | 18.9                               | 14.8    | 15.1    | 0.2                      | 51.1%  | 49.0%  | 0.5                      | 11.7%  | 48.0%  | 0.3                      | 37.2%  | 3.0%   |
| LT  | 2.4                                | 1.4     | 1.3     | 18.2%                    | 27.3%  | 25.0%  | 80.7%                    | 70.9%  | 73.0%  | 1.1%                     | 1.8%   | 2.0%   |
| LU  | 11.9                               | 12.1    | 10.2    | 47.2%                    | 50.0%  | 50.3%  | 42.1%                    | 38.6%  | 36.8%  | 10.7%                    | 11.4%  | 12.9%  |
| LV  | 5.1                                | 2.2     | 1.9     | 21.2%                    | 47.1%  | 43.5%  | 78.1%                    | 51.3%  | 56.4%  | 0.7%                     | 1.6%   | 0.1%   |
| MT  | 2.9                                | 1.5     | 1.4     | 68.1%                    | 48.9%  | 50.1%  | 31.2%                    | 49.5%  | 48.1%  | 0.7%                     | 1.6%   | 1.8%   |
| NL  | 281.8                              | 283.5   | 287.6   | 36.5%                    | 39.0%  | 40.2%  | 59.7%                    | 56.4%  | 54.9%  | 3.8%                     | 4.6%   | 4.9%   |
| NO  | 76.5                               | 67.1    | 66.3    | 7.8%                     | 6.7%   | 5.8%   | 71.3%                    | 71.5%  | 71.8%  | 20.9%                    | 21.8%  | 22.5%  |
| PL  | 38.7                               | 36.1    | 41.9    | 56.1%                    | 65.6%  | 66.9%  | 36.5%                    | 26.2%  | 26.4%  | 7.4%                     | 8.2%   | 6.7%   |
| PT  | 28.7                               | 24.5    | 23.9    | 58.7%                    | 52.1%  | 50.7%  | 25.4%                    | 27.9%  | 29.8%  | 15.9%                    | 20.0%  | 19.5%  |
| RO  | 9.4                                | 15.1    | 14.9    | 95.7%                    | 96.1%  | 96.0%  | 2.3%                     | 2.3%   | 2.4%   | 2.0%                     | 1.6%   | 1.6%   |
| SE  | 143.8                              | 146.4   | 148.6   | 38.8%                    | 50.7%  | 48.1%  | 60.7%                    | 48.7%  | 51.4%  | 0.5%                     | 0.5%   | 0.5%   |
| SI  | 5.1                                | 4.2     | 4.0     | 54.6%                    | 53.3%  | 52.9%  | 44.8%                    | 46.0%  | 46.4%  | 0.6%                     | 0.6%   | 0.7%   |
| SK  | 2.2                                | 2.3     | 2.4     | 74.8%                    | 70.8%  | 71.6%  | 23.3%                    | 27.3%  | 26.6%  | 1.9%                     | 1.9%   | 1.8%   |
| EU/EEA  | 5,658.3                            | 5,456.5 | 5,601.0 | 29.1%                    | 30.4%  | 30.8%  | 65.7%                    | 64.5%  | 64.3%  | 5.3%                     | 5.1%   | 4.9%   |

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

## Statistical Annex

### Sovereign exposures

| Sovereign exposure  |                                       |         |                 |        |                           |        |  |         |                                   |        |                        |        |                        |        |                |        |                        |        |
|---|---------------------------------------|---------|-----------------|--------|---------------------------|--------|--|---------|-----------------------------------|--------|------------------------|--------|------------------------|--------|----------------|--------|------------------------|--------|
| Direct exposures towards General governments <sup>(1)</sup> |                                       |         |                 |        |                           |        |  |         |                                   |        |                        |        |                        |        |                |        |                        |        |
| Volumes in EUR, % of total sov exposure                     | Total gross carrying amount of which: |         |                 |        |                           |        | Total carrying amount (net of short positions) of which <sup>(2)</sup> : |         |                                   |        |                        |        |                        |        |                |        |                        |        |
|   |                                       |         | 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-22                                | Jun-23  | Dec-22          | Jun-23 | Dec-22                    | Jun-23 | Dec-22   | Jun-23  | Dec-22                            | Jun-23 | Dec-22                 | Jun-23 | Dec-22                 | Jun-23 | Dec-22         | Jun-23 | Dec-22                 | Jun-23 |
| AT  | 98.5                                  | 107.6   | 23%             | 23%    | 65%                       | 65%    | 98.3   | 107.0   | 2%                                | 3%     | 0%                     | 0%     | 21%                    | 22%    | 76%            | 75%    | 0%                     | 0%     |
| BE  | 155.3                                 | 159.1   | 41%             | 35%    | 45%                       | 48%    | 154.2  | 157.7   | 1%                                | 2%     | 0%                     | 0%     | 9%                     | 16%    | 89%            | 81%    | 1%                     | 1%     |
| BG  | 5.9                                   | 6.4     | 80%             | 80%    | 14%                       | 13%    | 5.9  | 6.4     | 0%                                | 1%     | 0%                     | 0%     | 36%                    | 29%    | 42%            | 71%    | 22%                    | 0%     |
| CY  | 3.5                                   | 4.0     | 60%             | 60%    | 17%                       | 19%    | 3.5  | 4.0     | 0%                                | 0%     | 0%                     | 0%     | 22%                    | 20%    | 78%            | 80%    | 0%                     | 0%     |
| CZ  | 35.7                                  | 39.2    | 99%             | 98%    | 1%                        | 2%     | 35.7   | 39.2    | 1%                                | 1%     | 19%                    | 18%    | 5%                     | 6%     | 75%            | 75%    | 0%                     | 0%     |
| DE  | 355.9                                 | 407.2   | 42%             | 40%    | 27%                       | 31%    | 319.6  | 355.8   | 24%                               | 32%    | 2%                     | 2%     | 21%                    | 17%    | 46%            | 41%    | 7%                     | 7%     |
| DK  | 36.2                                  | 36.4    | 51%             | 43%    | 36%                       | 44%    | 36.0   | 36.0    | 35%                               | 35%    | 0%                     | 0%     | 4%                     | 4%     | 36%            | 36%    | 25%                    | 26%    |
| EE  | 2.4                                   | 2.3     | 34%             | 35%    | 66%                       | 65%    | 2.4  | 2.3     | 1%                                | 1%     | 8%                     | 7%     | 0%                     | 0%     | 73%            | 78%    | 18%                    | 14%    |
| ES  | 500.8                                 | 529.6   | 52%             | 50%    | 18%                       | 18%    | 484.7  | 505.2   | 11%                               | 14%    | 0%                     | 0%     | 21%                    | 19%    | 68%            | 67%    | 0%                     | 0%     |
| FI  | 41.6                                  | 21.5    | 45%             | 85%    | 43%                       | 13%    | 41.6   | 21.5    | 6%                                | 0%     | 0%                     | 0%     | 10%                    | 18%    | 53%            | 82%    | 31%                    | 0%     |
| FR  | 998.6                                 | 1,096.9 | 54%             | 52%    | 19%                       | 19%    | 958.3  | 1,002.8 | 15%                               | 23%    | 0%                     | 0%     | 15%                    | 13%    | 69%            | 63%    | 1%                     | 1%     |
| GR  | 48.7                                  | 51.8    | 67%             | 63%    | 26%                       | 30%    | 48.2   | 51.6    | 2%                                | 4%     | 0%                     | 0%     | 14%                    | 14%    | 84%            | 82%    | 0%                     | 0%     |
| HR  | 11.1                                  | 11.8    | 85%             | 81%    | 9%                        | 13%    | 11.1   | 11.8    | 1%                                | 1%     | 0%                     | 0%     | 30%                    | 29%    | 70%            | 71%    | 0%                     | 0%     |
| HU  | 32.8                                  | 21.7    | 73%             | 97%    | 17%                       | 3%     | 32.7   | 21.5    | 1%                                | 2%     | 0%                     | 0%     | 27%                    | 13%    | 71%            | 85%    | 0%                     | 0%     |
| IE  | 38.5                                  | 51.6    | 24%             | 16%    | 56%                       | 64%    | 32.5   | 41.3    | 38%                               | 50%    | 0%                     | 0%     | 37%                    | 30%    | 21%            | 20%    | 4%                     | 0%     |
| IS  | 3.1                                   | 3.0     | 67%             | 89%    | 27%                       | 10%    | 3.1  | 3.0     | 36%                               | 57%    | 0%                     | 0%     | 30%                    | 0%     | 35%            | 43%    | 0%                     | 0%     |
| IT  | 462.0                                 | 483.2   | 58%             | 57%    | 27%                       | 29%    | 455.7  | 476.9   | 5%                                | 7%     | 0%                     | 0%     | 25%                    | 26%    | 69%            | 67%    | 1%                     | 0%     |
| LI  | 2.2                                   | 2.4     | 0%              | 0%     | 17%                       | 28%    | 2.2  | 2.4     | 0%                                | 0%     | 0%                     | 0%     | 0%                     | 19%    | 100%           | 80%    | 0%                     | 1%     |
| LT  | 1.9                                   | 1.9     | 86%             | 88%    | 14%                       | 12%    | 1.9  | 1.9     | 0%                                | 1%     | 0%                     | 0%     | 3%                     | 3%     | 60%            | 65%    | 36%                    | 32%    |
| LU  | 16.7                                  | 29.5    | 17%             | 50%    | 57%                       | 33%    | 16.7   | 29.5    | 0%                                | 0%     | 0%                     | 0%     | 25%                    | 13%    | 74%            | 86%    | 1%                     | 0%     |
| LV  | 2.8                                   | 2.3     | 37%             | 40%    | 61%                       | 58%    | 2.8  | 2.3     | 0%                                | 1%     | 0%                     | 0%     | 6%                     | 6%     | 60%            | 62%    | 34%                    | 31%    |
| MT  | 4.5                                   | 4.3     | 53%             | 50%    | 41%                       | 44%    | 4.5  | 4.3     | 0%                                | 0%     | 0%                     | 0%     | 25%                    | 20%    | 75%            | 80%    | 0%                     | 0%     |
| NL  | 218.0                                 | 231.2   | 43%             | 41%    | 35%                       | 39%    | 217.3  | 229.0   | 3%                                | 6%     | 1%                     | 1%     | 31%                    | 31%    | 41%            | 40%    | 23%                    | 22%    |
| NO  | 23.2                                  | 19.8    | 28%             | 17%    | 4%                        | 7%     | 18.6   | 17.6    | 17%                               | 7%     | 73%                    | 32%    | 0%                     | 57%    | 10%            | 3%     | 0%                     | 0%     |
| PL  | 44.9                                  | 55.9    | 100%            | 97%    | 0%                        | 2%     | 44.9   | 55.9    | 0%                                | 1%     | 0%                     | 0%     | 47%                    | 48%    | 53%            | 50%    | 0%                     | 0%     |
| PT  | 60.2                                  | 64.0    | 60%             | 51%    | 33%                       | 42%    | 60.2   | 64.0    | 2%                                | 2%     | 0%                     | 0%     | 27%                    | 30%    | 58%            | 57%    | 13%                    | 11%    |
| RO  | 18.6                                  | 19.1    | 93%             | 93%    | 6%                        | 6%     | 18.6   | 19.1    | 47%                               | 47%    | 0%                     | 0%     | 25%                    | 26%    | 28%            | 27%    | 0%                     | 0%     |
| SE  | 59.9                                  | 59.6    | 75%             | 75%    | 16%                       | 15%    | 58.1   | 57.4    | 15%                               | 13%    | 13%                    | 13%    | 11%                    | 12%    | 48%            | 50%    | 14%                    | 13%    |
| SI  | 7.2                                   | 6.8     | 24%             | 25%    | 38%                       | 41%    | 7.1  | 6.8     | 0%                                | 0%     | 0%                     | 0%     | 51%                    | 45%    | 49%            | 54%    | 0%                     | 0%     |
| SK  | 7.9                                   | 8.4     | 84%             | 84%    | 16%                       | 16%    | 7.9  | 8.4     | 0%                                | 0%     | 0%                     | 0%     | 32%                    | 15%    | 68%            | 85%    | 0%                     | 0%     |
| EU/EEA  | 3,130                                 | 3,368   | 51%             | 49%    | 26%                       | 27%    | 3,016  | 3,172   | 12%                               | 17%    | 1%                     | 1%     | 19%                    | 18%    | 64%            | 60%    | 4%                     | 3%     |

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

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

| Sovereign exposure                      |        |        |         |        |         |        |          |        |            |        |
|---|--------|--------|---------|--------|---------|--------|----------|--------|------------|--------|
| Total gross carrying amount by maturity |        |        |         |        |         |        |          |        |            |        |
| % of total sov exposure                 | 0 - 3M |        | 3M - 1Y |        | 1Y - 5Y |        | 5Y - 10Y |        | 10Y - more |        |
|   | Dec-22 | Jun-23 | Dec-22  | Jun-23 | Dec-22  | Jun-23 | Dec-22   | Jun-23 | Dec-22     | Jun-23 |
| AT                                      | 5%     | 6%     | 11%     | 11%    | 35%     | 33%    | 33%      | 34%    | 16%        | 16%    |
| BE                                      | 3%     | 11%    | 5%      | 5%     | 29%     | 25%    | 33%      | 33%    | 30%        | 26%    |
| BG                                      | 7%     | 3%     | 4%      | 6%     | 47%     | 50%    | 38%      | 36%    | 4%         | 5%     |
| CY                                      | 7%     | 10%    | 14%     | 23%    | 68%     | 45%    | 9%       | 20%    | 2%         | 2%     |
| CZ                                      | 0%     | 3%     | 3%      | 6%     | 27%     | 22%    | 53%      | 53%    | 16%        | 16%    |
| DE                                      | 9%     | 10%    | 7%      | 9%     | 29%     | 26%    | 22%      | 23%    | 33%        | 32%    |
| DK                                      | 33%    | 36%    | 14%     | 17%    | 36%     | 32%    | 9%       | 7%     | 7%         | 7%     |
| EE                                      | 2%     | 2%     | 10%     | 11%    | 43%     | 44%    | 42%      | 39%    | 4%         | 3%     |
| ES                                      | 9%     | 6%     | 12%     | 15%    | 38%     | 38%    | 28%      | 28%    | 13%        | 13%    |
| FI                                      | 28%    | 6%     | 6%      | 3%     | 25%     | 20%    | 25%      | 39%    | 16%        | 32%    |
| FR                                      | 17%    | 22%    | 8%      | 8%     | 29%     | 25%    | 18%      | 19%    | 28%        | 26%    |
| GR                                      | 10%    | 10%    | 4%      | 5%     | 27%     | 23%    | 21%      | 29%    | 39%        | 33%    |
| HR                                      | 3%     | 1%     | 19%     | 20%    | 34%     | 38%    | 38%      | 36%    | 6%         | 5%     |
| HU                                      | 10%    | 9%     | 12%     | 12%    | 49%     | 50%    | 26%      | 27%    | 3%         | 2%     |
| IE                                      | 25%    | 9%     | 7%      | 8%     | 32%     | 41%    | 27%      | 29%    | 9%         | 13%    |
| IS                                      | 66%    | 68%    | 18%     | 17%    | 10%     | 10%    | 2%       | 2%     | 3%         | 3%     |
| IT                                      | 5%     | 5%     | 11%     | 10%    | 39%     | 36%    | 32%      | 33%    | 13%        | 16%    |
| LI                                      | 49%    | 33%    | 28%     | 29%    | 21%     | 34%    | 3%       | 4%     | 0%         | 0%     |
| LT                                      | 8%     | 26%    | 25%     | 26%    | 57%     | 41%    | 10%      | 8%     | 0%         | 0%     |
| LU                                      | 6%     | 46%    | 12%     | 7%     | 42%     | 23%    | 30%      | 18%    | 9%         | 5%     |
| LV                                      | 0%     | 5%     | 25%     | 19%    | 48%     | 45%    | 21%      | 24%    | 5%         | 6%     |
| MT                                      | 11%    | 9%     | 16%     | 12%    | 44%     | 51%    | 24%      | 24%    | 4%         | 4%     |
| NL                                      | 4%     | 5%     | 9%      | 8%     | 32%     | 30%    | 25%      | 26%    | 30%        | 31%    |
| NO                                      | 22%    | 16%    | 15%     | 11%    | 40%     | 51%    | 15%      | 15%    | 7%         | 7%     |
| PL                                      | 11%    | 13%    | 5%      | 14%    | 51%     | 45%    | 27%      | 23%    | 6%         | 5%     |
| PT                                      | 25%    | 22%    | 6%      | 10%    | 24%     | 27%    | 39%      | 36%    | 6%         | 6%     |
| RO                                      | 2%     | 4%     | 20%     | 16%    | 44%     | 44%    | 25%      | 25%    | 9%         | 10%    |
| SE                                      | 35%    | 30%    | 15%     | 15%    | 34%     | 39%    | 9%       | 7%     | 7%         | 9%     |
| SI                                      | 12%    | 8%     | 12%     | 15%    | 46%     | 47%    | 19%      | 18%    | 11%        | 12%    |
| SK                                      | 8%     | 1%     | 4%      | 10%    | 38%     | 34%    | 43%      | 44%    | 6%         | 10%    |
| EU/EEA                                  | 12%    | 13%    | 9%      | 10%    | 33%     | 30%    | 24%      | 25%    | 22%        | 22%    |

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

## Statistical Annex

### Liability composition and volumes

| Liabilities composition |                        |        |        |                                   |        |        |                            |        |        |                             |        |        |  |        |        |                                  |        |        |
|-------------------------|------------------------|--------|--------|-----------------------------------|--------|--------|----------------------------|--------|--------|-----------------------------|--------|--------|--|--------|--------|----------------------------------|--------|--------|
| % of total liabilities  | Debt securities issued |        |        | Deposits from credit institutions |        |        | Customer deposits from HHs |        |        | Customer deposits from NFCs |        |        | Other customer deposits <sup>(1)</sup> |        |        | Other liabilities <sup>(2)</sup> |        |        |
|                         | Jun-22                 | Mar-23 | Jun-23 | Jun-22                            | Mar-23 | Jun-23 | Jun-22                     | Mar-23 | Jun-23 | Jun-22                      | Mar-23 | Jun-23 | Jun-22                                 | Mar-23 | Jun-23 | Jun-22                           | Mar-23 | Jun-23 |
| AT                      | 10.4%                  | 13.2%  | 13.9%  | 9.3%                              | 10.3%  | 10.7%  | 39.2%                      | 38.9%  | 39.7%  | 17.7%                       | 17.9%  | 17.4%  | 9.3%                                   | 9.9%   | 10.2%  | 14.1%                            | 9.9%   | 8.0%   |
| BE                      | 11.0%                  | 11.4%  | 12.2%  | 8.0%                              | 9.5%   | 11.5%  | 39.1%                      | 36.4%  | 35.8%  | 14.6%                       | 13.4%  | 13.2%  | 12.5%                                  | 10.8%  | 11.2%  | 14.8%                            | 18.5%  | 16.1%  |
| BG                      | 0.5%                   | 1.1%   | 1.3%   | 7.3%                              | 8.0%   | 8.3%   | 58.3%                      | 54.9%  | 55.8%  | 26.7%                       | 27.6%  | 27.9%  | 5.2%                                   | 5.5%   | 4.7%   | 2.0%                             | 2.9%   | 2.0%   |
| CY                      | 1.8%                   | 2.5%   | 2.5%   | 1.5%                              | 1.5%   | 1.3%   | 57.0%                      | 58.4%  | 58.3%  | 17.5%                       | 17.9%  | 18.1%  | 7.9%                                   | 7.7%   | 7.7%   | 14.3%                            | 11.9%  | 12.0%  |
| CZ                      | 6.8%                   | 7.2%   | 7.1%   | 13.5%                             | 9.5%   | 10.0%  | 41.9%                      | 44.2%  | 42.5%  | 16.0%                       | 17.7%  | 17.1%  | 16.9%                                  | 16.2%  | 18.8%  | 4.9%                             | 5.2%   | 4.5%   |
| DE                      | 15.2%                  | 16.2%  | 16.4%  | 12.2%                             | 12.8%  | 12.7%  | 17.6%                      | 18.0%  | 18.3%  | 11.5%                       | 13.0%  | 12.5%  | 18.0%                                  | 18.4%  | 18.0%  | 25.7%                            | 21.6%  | 22.0%  |
| DK                      | 52.3%                  | 53.3%  | 53.6%  | 2.5%                              | 2.8%   | 2.9%   | 11.0%                      | 11.1%  | 10.9%  | 9.7%                        | 10.8%  | 10.2%  | 8.2%                                   | 7.7%   | 7.2%   | 16.3%                            | 14.3%  | 15.2%  |
| EE                      | 5.0%                   | 6.6%   | 6.8%   | 1.4%                              | 3.7%   | 3.8%   | 38.1%                      | 38.5%  | 39.3%  | 32.0%                       | 34.8%  | 33.8%  | 16.3%                                  | 14.0%  | 14.1%  | 7.1%                             | 2.4%   | 2.2%   |
| ES                      | 11.6%                  | 12.8%  | 13.2%  | 4.8%                              | 7.2%   | 7.7%   | 38.5%                      | 39.3%  | 39.2%  | 15.7%                       | 16.2%  | 16.3%  | 9.7%                                   | 10.2%  | 10.4%  | 19.8%                            | 14.3%  | 13.1%  |
| FI                      | 37.8%                  | 40.0%  | 40.5%  | 2.8%                              | 3.6%   | 3.3%   | 21.2%                      | 21.6%  | 22.0%  | 15.9%                       | 15.6%  | 14.6%  | 6.7%                                   | 7.1%   | 7.9%   | 15.7%                            | 12.2%  | 11.7%  |
| FR                      | 14.8%                  | 16.8%  | 17.8%  | 4.8%                              | 5.4%   | 5.6%   | 25.0%                      | 25.9%  | 26.6%  | 16.4%                       | 17.1%  | 16.9%  | 12.8%                                  | 13.2%  | 13.2%  | 26.1%                            | 21.5%  | 19.9%  |
| GR                      | 2.9%                   | 3.6%   | 3.9%   | 2.0%                              | 2.5%   | 2.7%   | 49.8%                      | 53.8%  | 55.1%  | 17.5%                       | 18.6%  | 19.4%  | 5.6%                                   | 5.8%   | 6.0%   | 22.3%                            | 15.7%  | 12.9%  |
| HR                      | 1.1%                   | 1.3%   | 1.4%   | 5.1%                              | 4.2%   | 4.4%   | 56.8%                      | 58.1%  | 57.1%  | 23.4%                       | 24.2%  | 24.3%  | 9.5%                                   | 8.2%   | 8.6%   | 4.1%                             | 4.0%   | 4.2%   |
| HU                      | 3.1%                   | 4.7%   | 6.1%   | 4.6%                              | 4.4%   | 4.5%   | 40.2%                      | 43.0%  | 42.1%  | 28.4%                       | 26.1%  | 25.8%  | 10.2%                                  | 10.2%  | 11.4%  | 13.3%                            | 11.6%  | 10.0%  |
| IE                      | 5.7%                   | 5.3%   | 5.1%   | 3.9%                              | 3.1%   | 3.4%   | 32.9%                      | 35.1%  | 35.3%  | 27.4%                       | 30.0%  | 27.4%  | 6.5%                                   | 7.2%   | 9.1%   | 23.6%                            | 19.3%  | 19.7%  |
| IS                      | 32.7%                  | 33.6%  | 32.2%  | 0.5%                              | 1.4%   | 1.4%   | 30.3%                      | 29.9%  | 29.8%  | 20.9%                       | 19.6%  | 20.9%  | 10.9%                                  | 10.4%  | 10.2%  | 4.7%                             | 5.1%   | 5.4%   |
| IT                      | 9.1%                   | 10.7%  | 12.0%  | 5.3%                              | 6.1%   | 7.0%   | 35.5%                      | 36.8%  | 37.1%  | 17.6%                       | 17.6%  | 18.2%  | 9.1%                                   | 10.2%  | 10.9%  | 23.4%                            | 18.7%  | 14.7%  |
| LI                      | 5.4%                   | 5.8%   | 5.9%   | 7.0%                              | 6.7%   | 6.4%   | 37.5%                      | 40.1%  | 40.2%  | 8.6%                        | 9.1%   | 8.9%   | 35.9%                                  | 34.5%  | 34.8%  | 5.6%                             | 3.9%   | 3.8%   |
| LT                      | 0.5%                   | 0.6%   | 0.7%   | 2.6%                              | 1.9%   | 3.8%   | 57.9%                      | 63.7%  | 64.1%  | 18.3%                       | 17.3%  | 16.6%  | 10.1%                                  | 9.4%   | 8.3%   | 10.5%                            | 7.1%   | 6.5%   |
| LU                      | 3.7%                   | 3.8%   | 3.8%   | 22.1%                             | 21.7%  | 23.9%  | 15.5%                      | 16.7%  | 16.6%  | 10.3%                       | 10.6%  | 10.6%  | 44.2%                                  | 43.5%  | 41.8%  | 4.2%                             | 3.6%   | 3.3%   |
| LV                      | 0.6%                   | 0.6%   | 0.6%   | 2.0%                              | 3.7%   | 5.0%   | 54.9%                      | 54.4%  | 55.0%  | 26.7%                       | 28.2%  | 27.2%  | 7.0%                                   | 8.4%   | 8.0%   | 8.7%                             | 4.8%   | 4.2%   |
| MT                      | 3.6%                   | 6.4%   | 6.4%   | 1.3%                              | 2.1%   | 2.2%   | 65.4%                      | 65.4%  | 65.2%  | 18.0%                       | 16.5%  | 17.1%  | 7.0%                                   | 6.9%   | 6.5%   | 4.8%                             | 2.6%   | 2.6%   |
| NL                      | 19.0%                  | 21.2%  | 21.9%  | 3.1%                              | 3.4%   | 3.2%   | 37.3%                      | 38.2%  | 40.2%  | 15.3%                       | 16.1%  | 16.1%  | 11.2%                                  | 12.8%  | 11.8%  | 14.2%                            | 8.3%   | 6.8%   |
| NO                      | 32.8%                  | 33.6%  | 33.2%  | 5.2%                              | 6.5%   | 7.4%   | 21.0%                      | 18.8%  | 19.2%  | 23.4%                       | 24.7%  | 21.3%  | 7.1%                                   | 7.9%   | 9.0%   | 10.4%                            | 8.5%   | 9.9%   |
| PL                      | 5.2%                   | 4.7%   | 4.6%   | 2.2%                              | 1.3%   | 1.2%   | 54.5%                      | 58.7%  | 60.4%  | 18.9%                       | 21.3%  | 20.4%  | 7.7%                                   | 5.8%   | 5.4%   | 11.5%                            | 8.2%   | 8.0%   |
| PT                      | 4.0%                   | 4.9%   | 5.1%   | 1.5%                              | 2.9%   | 4.6%   | 54.8%                      | 58.0%  | 58.5%  | 20.1%                       | 21.4%  | 21.1%  | 4.9%                                   | 4.9%   | 5.1%   | 14.7%                            | 8.0%   | 5.6%   |
| RO                      | 2.0%                   | 2.5%   | 4.8%   | 4.6%                              | 4.8%   | 4.4%   | 52.2%                      | 53.9%  | 52.8%  | 26.5%                       | 28.3%  | 27.0%  | 5.3%                                   | 6.8%   | 6.9%   | 9.4%                             | 3.7%   | 4.1%   |
| SE                      | 41.0%                  | 44.0%  | 43.9%  | 3.7%                              | 3.8%   | 3.8%   | 18.8%                      | 19.5%  | 19.2%  | 17.6%                       | 17.0%  | 15.9%  | 10.1%                                  | 9.0%   | 10.6%  | 8.8%                             | 6.7%   | 6.6%   |
| SI                      | 2.3%                   | 3.5%   | 5.7%   | 1.7%                              | 2.0%   | 2.0%   | 67.8%                      | 67.1%  | 66.1%  | 20.3%                       | 20.6%  | 20.1%  | 5.2%                                   | 4.3%   | 4.2%   | 2.8%                             | 2.3%   | 1.9%   |
| SK                      | 11.7%                  | 14.4%  | 14.9%  | 2.4%                              | 2.1%   | 2.4%   | 46.4%                      | 45.0%  | 45.4%  | 18.8%                       | 23.3%  | 22.1%  | 5.4%                                   | 6.7%   | 6.8%   | 15.4%                            | 8.5%   | 8.4%   |
| EU/EEA                  | 16.5%                  | 18.1%  | 18.7%  | 5.7%                              | 6.4%   | 6.6%   | 28.9%                      | 29.8%  | 30.3%  | 15.7%                       | 16.4%  | 16.2%  | 12.0%                                  | 12.4%  | 12.5%  | 21.3%                            | 16.9%  | 15.6%  |

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

(2) Also includes deposits from central banks.

| Total liabilities |                        |        |        |
|-------------------|------------------------|--------|--------|
| Volumes bn EUR    | % of total liabilities |        |        |
|                   | Jun-22                 | Mar-23 | Jun-23 |
| AT                | 738                    | 740    | 727    |
| BE                | 1,185                  | 1,114  | 1,138  |
| BG                | 31                     | 36     | 42     |
| CY                | 41                     | 42     | 42     |
| CZ                | 209                    | 207    | 214    |
| DE                | 3,930                  | 3,785  | 3,755  |
| DK                | 725                    | 727    | 713    |
| EE                | 39                     | 39     | 39     |
| ES                | 3,567                  | 3,478  | 3,517  |
| FI                | 707                    | 678    | 673    |
| FR                | 8,539                  | 8,473  | 8,476  |
| GR                | 292                    | 277    | 275    |
| HR                | 49                     | 50     | 51     |
| HU                | 117                    | 125    | 128    |
| IE                | 346                    | 351    | 359    |
| IS                | 28                     | 29     | 20     |
| IT                | 2,655                  | 2,496  | 2,418  |
| LI                | 88                     | 89     | 90     |
| LT                | 19                     | 29     | 30     |
| LU                | 188                    | 174    | 172    |
| LV                | 44                     | 46     | 46     |
| MT                | 24                     | 24     | 24     |
| NL                | 2,221                  | 2,200  | 2,163  |
| NO                | 321                    | 314    | 312    |
| PL                | 185                    | 192    | 205    |
| PT                | 284                    | 264    | 263    |
| RO                | 56                     | 59     | 61     |
| SE                | 1,017                  | 937    | 938    |
| SI                | 38                     | 39     | 41     |
| SK                | 63                     | 64     | 64     |
| EU/EEA            | 26,444                 | 25,753 | 25,648 |

| Share of secured funding    |                        |        |        |
|-----------------------------|------------------------|--------|--------|
| % of debt securities issued | % of total liabilities |        |        |
|                             | Jun-22                 | Mar-23 | Jun-23 |
| AT                          | 37.8%                  | 37.8%  | 38.5%  |
| BE                          | 21.1%                  | 17.3%  | 16.8%  |
| BG                          | 0.0%                   | 0.0%   | 0.0%   |
| CY                          | 0.0%                   | 0.0%   | 0.0%   |
| CZ                          | 25.3%                  | 13.9%  | 12.1%  |
| DE                          | 29.4%                  | 29.9%  | 30.0%  |
| DK                          | 87.0%                  | 85.8%  | 86.6%  |
| EE                          | 61.3%                  | 46.1%  | 44.4%  |
| ES                          | 32.0%                  | 29.7%  | 28.2%  |
| FI                          | 42.6%                  | 44.3%  | 44.8%  |
| FR                          | 23.2%                  | 21.5%  | 21.0%  |
| GR                          | 20.5%                  | 7.5%   | 7.1%   |
| HR                          | 0.0%                   | 0.0%   | 0.0%   |
| HU                          | 58.6%                  | 30.2%  | 27.2%  |
| IE                          | 10.8%                  | 5.5%   | 5.6%   |
| IS                          | 70.2%                  | 70.7%  | 77.6%  |
| IT                          | 31.1%                  | 30.7%  | 31.8%  |
| LI                          | 0.0%                   | 0.0%   | 0.0%   |
| LT                          | 0.0%                   | 0.0%   | 0.0%   |
| LU                          | 0.0%                   | 5.0%   | 4.4%   |
| LV                          | 0.0%                   | 0.0%   | 0.0%   |
| MT                          | 73.2%                  | 61.9%  | 61.1%  |
| NL                          | 23.2%                  | 21.4%  | 21.1%  |
| NO                          | 42.5%                  | 37.3%  | 35.3%  |
| PL                          | 32.7%                  | 33.0%  | 31.8%  |
| PT                          | 23.0%                  | 25.2%  | 29.7%  |
| RO                          | 0.0%                   | 0.0%   | 0.0%   |
| SE                          | 41.8%                  | 40.2%  | 39.3%  |
| SI                          | 0.0%                   | 0.0%   | 0.0%   |
| SK                          | 86.5%                  | 77.7%  | 77.8%  |
| EU / EEA                    | 34.4%                  | 32.7%  | 32.1%  |

| Contingent liabilities: loan commitments |                          |        |        |                                  |        |        |                                   |        |        |
|--|--------------------------|--------|--------|----------------------------------|--------|--------|-----------------------------------|--------|--------|
| Volumes bn EUR; % total loan comm.       | Loan commitments: volume |        |        | Share of loan commitments to HHs |        |        | Share of loan commitments to NFCs |        |        |
|  | Jun-22                   | Mar-23 | Jun-23 | Jun-22                           | Mar-23 | Jun-23 | Jun-22                            | Mar-23 | Jun-23 |
| AT                                       | 147                      | 139    | 144    | 23.6%                            | 22.2%  | 21.0%  | 60.4%                             | 60.7%  | 60.2%  |
| BE                                       | 169                      | 143    | 142    | 20.2%                            | 22.5%  | 21.7%  | 57.4%                             | 56.9%  | 57.3%  |
| BG                                       | 5                        | 6      | 7      | 11.9%                            | 10.3%  | 10.7%  | 80.4%                             | 80.8%  | 80.5%  |
| CY                                       | 3                        | 3      | 3      | 36.7%                            | 33.8%  | 32.9%  | 61.3%                             | 64.0%  | 65.4%  |
| CZ                                       | 28                       | 28     | 27     | 29.9%                            | 22.8%  | 21.3%  | 51.6%                             | 58.5%  | 59.2%  |
| DE                                       | 702                      | 707    | 710    | 17.1%                            | 15.1%  | 15.4%  | 60.7%                             | 60.7%  | 59.8%  |
| DK                                       | 116                      | 112    | 117    | 20.5%                            | 16.2%  | 15.8%  | 60.3%                             | 63.3%  | 63.0%  |
| EE                                       | 4                        | 4      | 4      | 24.5%                            | 16.6%  | 15.3%  | 67.5%                             | 76.7%  | 77.1%  |
| ES                                       | 590                      | 617    | 625    | 39.4%                            | 39.0%  | 39.5%  | 47.5%                             | 46.7%  | 46.9%  |
| FI                                       | 120                      | 114    | 111    | 33.5%                            | 28.7%  | 29.3%  | 55.0%                             | 58.2%  | 57.6%  |
| FR                                       | 1,334                    | 1,376  | 1,362  | 17.0%                            | 14.7%  | 14.4%  | 57.2%                             | 56.5%  | 57.8%  |
| GR                                       | 29                       | 34     | 36     | 22.6%                            | 19.9%  | 19.4%  | 72.0%                             | 73.4%  | 73.5%  |
| HR                                       | 6                        | 7      | 7      | 54.1%                            | 49.0%  | 48.1%  | 40.2%                             | 48.2%  | 46.9%  |
| HU                                       | 19                       | 17     | 17     | 17.7%                            | 19.8%  | 20.0%  | 67.5%                             | 64.2%  | 63.5%  |
| IE                                       | 55                       | 58     | 61     | 18.5%                            | 17.8%  | 17.8%  | 75.2%                             | 75.7%  | 75.3%  |
| IS                                       | 3                        | 3      | 2      | 10.6%                            | 10.5%  | 2.2%   | 84.4%                             | 81.2%  | 94.2%  |
| IT                                       | 602                      | 622    | 635    | 9.1%                             | 8.1%   | 7.8%   | 69.2%                             | 69.6%  | 70.6%  |
| LI                                       | 34                       | 32     | 34     | 49.9%                            | 45.7%  | 50.3%  | 2.4%                              | 3.4%   | 3.2%   |
| LT                                       | 2                        | 2      | 2      | 21.2%                            | 22.8%  | 21.5%  | 77.4%                             | 65.6%  | 68.5%  |
| LU                                       | 18                       | 17     | 16     | 27.1%                            | 29.0%  | 32.6%  | 41.2%                             | 34.8%  | 30.9%  |
| LV                                       | 4                        | 4      | 5      | 29.9%                            | 24.6%  | 22.6%  | 66.8%                             | 70.3%  | 71.6%  |
| MT                                       | 3                        | 3      | 3      | 40.9%                            | 38.6%  | 40.7%  | 48.0%                             | 54.1%  | 52.7%  |
| NL                                       | 395                      | 401    | 410    | 18.3%                            | 15.2%  | 14.5%  | 62.3%                             | 65.9%  | 66.1%  |
| NO                                       | 71                       | 64     | 64     | 46.7%                            | 44.1%  | 42.7%  | 48.5%                             | 51.2%  | 52.5%  |
| PL                                       | 31                       | 36     | 36     | 19.9%                            | 15.6%  | 16.2%  | 72.2%                             | 74.7%  | 74.6%  |
| PT                                       | 27                       | 28     | 28     | 25.6%                            | 24.6%  | 24.3%  | 67.8%                             | 69.1%  | 69.3%  |
| RO                                       | 9                        | 9      | 10     | 16.7%                            | 16.6%  | 15.6%  | 71.8%                             | 72.6%  | 72.0%  |
| SE                                       | 149                      | 140    | 135    | 26.7%                            | 20.3%  | 20.8%  | 62.6%                             | 66.8%  | 66.8%  |
| SI                                       | 5                        | 5      | 5      | 29.3%                            | 26.6%  | 28.6%  | 64.7%                             | 67.8%  | 65.9%  |
| SK                                       | 12                       | 12     | 12     | 24.5%                            | 19.5%  | 17.8%  | 65.2%                             | 68.8%  | 71.5%  |
| EU / EEA                                 | 4,481                    | 4,545  | 4,582  | 21.2%                            | 19.0%  | 18.9%  | 58.5%                             | 59.0%  | 59.6%  |

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

## Statistical Annex

### Liquidity and Funding

| Volume and composition of liquid assets (after weighting) |         |         |         |                   |        |        |                                |        |        |               |        |        |                                      |        |        |                  |        |        |
|---|---------|---------|---------|-------------------|--------|--------|--------------------------------|--------|--------|---------------|--------|--------|--------------------------------------|--------|--------|------------------|--------|--------|
| Volumes in EUR and %                                      | Total   |         |         | Cash and reserves |        |        | Central government assets (L1) |        |        | L1 securities |        |        | Extremely high quality covered bonds |        |        | L2A & L2B assets |        |        |
|   | Jun-22  | Mar-23  | Jun-23  | Jun-22            | Mar-23 | Jun-23 | Jun-22                         | Mar-23 | Jun-23 | Jun-22        | Mar-23 | Jun-23 | Jun-22                               | Mar-23 | Jun-23 | Jun-22           | Mar-23 | Jun-23 |
| AT  | 166.7   | 180.8   | 175.3   | 62.7%             | 42.4%  | 52.4%  | 17.0%                          | 20.1%  | 21.9%  | 18.3%         | 32.2%  | 19.5%  | 1.1%                                 | 3.8%   | 4.6%   | 0.9%             | 1.6%   | 1.6%   |
| BE  | 276.1   | 332.4   | 336.8   | 71.1%             | 66.9%  | 69.3%  | 11.0%                          | 16.2%  | 14.7%  | 12.9%         | 11.1%  | 10.8%  | 1.8%                                 | 3.0%   | 2.5%   | 3.1%             | 2.8%   | 2.6%   |
| BG  | 10.6    | 14.3    | 15.6    | 52.2%             | 49.1%  | 37.3%  | 45.2%                          | 49.4%  | 60.2%  | 1.6%          | 1.1%   | 1.7%   | 0.0%                                 | 0.0%   | 0.0%   | 1.0%             | 0.4%   | 0.8%   |
| CY  | 18.4    | 24.3    | 25.0    | 92.8%             | 85.0%  | 82.6%  | 2.4%                           | 9.3%   | 10.9%  | 1.7%          | 2.8%   | 3.4%   | 1.7%                                 | 0.7%   | 0.9%   | 1.3%             | 2.1%   | 2.2%   |
| CZ  | 72.2    | 68.0    | 69.8    | 2.2%              | 2.3%   | 2.5%   | 31.7%                          | 40.2%  | 41.2%  | 65.8%         | 57.1%  | 55.9%  | 0.0%                                 | 0.0%   | 0.1%   | 0.3%             | 0.3%   | 0.3%   |
| DE  | 976.8   | 994.8   | 994.4   | 77.9%             | 73.9%  | 73.1%  | 9.8%                           | 10.2%  | 9.1%   | 7.6%          | 8.8%   | 9.4%   | 1.3%                                 | 3.6%   | 4.5%   | 3.3%             | 3.5%   | 3.9%   |
| DK  | 111.1   | 116.2   | 106.8   | 32.2%             | 42.2%  | 40.7%  | 13.1%                          | 10.1%  | 11.9%  | 7.3%          | 6.2%   | 4.9%   | 43.8%                                | 37.7%  | 38.1%  | 3.7%             | 3.7%   | 4.5%   |
| EE  | 11.0    | 11.0    | 11.0    | 85.8%             | 84.0%  | 83.8%  | 13.5%                          | 15.1%  | 15.2%  | 0.4%          | 0.6%   | 0.6%   | 0.3%                                 | 0.4%   | 0.4%   | 0.0%             | 0.0%   | 0.0%   |
| ES  | 722.7   | 637.9   | 640.6   | 68.6%             | 38.8%  | 50.2%  | 22.7%                          | 29.0%  | 31.0%  | 6.3%          | 28.4%  | 14.0%  | 0.2%                                 | 1.4%   | 2.1%   | 2.2%             | 2.4%   | 2.7%   |
| FI  | 163.0   | 155.8   | 148.1   | 63.9%             | 51.9%  | 51.1%  | 7.8%                           | 7.9%   | 9.6%   | 10.5%         | 15.8%  | 15.1%  | 15.6%                                | 20.7%  | 20.5%  | 2.2%             | 3.7%   | 3.7%   |
| FR  | 1,534.0 | 1,545.0 | 1,476.8 | 73.6%             | 71.7%  | 69.1%  | 14.6%                          | 13.1%  | 13.8%  | 7.6%          | 9.2%   | 10.6%  | 0.8%                                 | 1.3%   | 1.7%   | 3.5%             | 4.6%   | 4.9%   |
| GR  | 67.0    | 73.1    | 76.7    | 80.1%             | 29.5%  | 23.4%  | 17.2%                          | 49.1%  | 55.9%  | 2.4%          | 21.1%  | 20.1%  | 0.0%                                 | 0.0%   | 0.1%   | 0.2%             | 0.2%   | 0.5%   |
| HR  | 15.6    | 16.9    | 16.7    | 60.5%             | 66.8%  | 63.6%  | 38.5%                          | 32.3%  | 35.3%  | 0.3%          | 0.4%   | 0.4%   | 0.0%                                 | 0.0%   | 0.0%   | 0.6%             | 0.5%   | 0.7%   |
| HU  | 21.7    | 35.8    | 36.2    | 20.3%             | 34.8%  | 40.0%  | 68.9%                          | 43.3%  | 45.7%  | 10.2%         | 21.1%  | 13.7%  | 0.0%                                 | 0.1%   | 0.1%   | 0.6%             | 0.6%   | 0.5%   |
| IE  | 171.9   | 167.3   | 175.0   | 85.4%             | 78.8%  | 74.7%  | 7.8%                           | 10.7%  | 12.6%  | 5.4%          | 6.0%   | 7.9%   | 0.4%                                 | 2.6%   | 2.7%   | 1.0%             | 2.0%   | 2.0%   |
| IS  | 3.7     | 4.3     | 4.5     | 16.6%             | 14.5%  | 12.8%  | 45.1%                          | 51.4%  | 52.0%  | 28.0%         | 23.1%  | 25.9%  | 0.0%                                 | 0.0%   | 0.0%   | 10.3%            | 11.1%  | 9.4%   |
| IT  | 585.0   | 542.1   | 489.7   | 65.0%             | 49.4%  | 42.0%  | 29.5%                          | 39.5%  | 45.0%  | 2.2%          | 6.1%   | 6.0%   | 0.4%                                 | 1.9%   | 3.3%   | 3.0%             | 3.1%   | 3.7%   |
| LI  | 31.3    | 38.5    | 39.4    | 0.6               | 30.4%  | 30.5%  | 0.1                            | 3.4%   | 3.8%   | 0.2           | 54.6%  | 51.7%  | 0.0                                  | 3.0%   | 5.1%   | 0.1              | 8.7%   | 8.9%   |
| LT  | 8.2     | 18.8    | 16.2    | 89.3%             | 92.5%  | 91.1%  | 10.3%                          | 6.1%   | 7.0%   | 0.0%          | 1.3%   | 1.6%   | 0.0%                                 | 0.0%   | 0.0%   | 0.4%             | 0.2%   | 0.3%   |
| LU  | 71.7    | 74.3    | 71.7    | 76.0%             | 70.4%  | 70.6%  | 7.7%                           | 8.7%   | 8.3%   | 10.0%         | 12.6%  | 12.1%  | 2.1%                                 | 2.6%   | 2.9%   | 4.2%             | 5.8%   | 6.1%   |
| LV  | 1.7     | 2.6     | 2.5     | 21.3%             | 39.3%  | 42.2%  | 62.6%                          | 45.5%  | 41.0%  | 12.9%         | 12.3%  | 14.4%  | 0.0%                                 | 0.7%   | 0.5%   | 3.2%             | 2.2%   | 1.9%   |
| MT  | 9.5     | 9.4     | 9.4     | 58.4%             | 44.1%  | 47.4%  | 29.0%                          | 37.4%  | 36.6%  | 8.5%          | 15.8%  | 14.3%  | 3.3%                                 | 2.0%   | 1.1%   | 0.8%             | 0.7%   | 0.6%   |
| NL  | 514.4   | 534.9   | 496.2   | 71.4%             | 68.0%  | 65.6%  | 11.6%                          | 13.8%  | 15.2%  | 12.5%         | 13.7%  | 13.5%  | 1.3%                                 | 1.9%   | 2.4%   | 3.2%             | 2.6%   | 3.2%   |
| NO  | 73.6    | 88.4    | 82.8    | 46.1%             | 54.6%  | 57.0%  | 14.6%                          | 6.6%   | 3.5%   | 20.0%         | 18.5%  | 21.0%  | 14.9%                                | 15.4%  | 13.6%  | 4.4%             | 4.9%   | 4.9%   |
| PL  | 45.4    | 58.3    | 67.0    | 5.8%              | 5.2%   | 3.7%   | 85.8%                          | 74.8%  | 73.3%  | 6.4%          | 16.9%  | 19.7%  | 0.0%                                 | 1.6%   | 1.7%   | 2.1%             | 1.6%   | 1.6%   |
| PT  | 83.0    | 70.9    | 69.6    | 55.0%             | 33.6%  | 42.5%  | 39.9%                          | 48.2%  | 50.7%  | 2.6%          | 15.4%  | 4.0%   | 0.1%                                 | 0.1%   | 0.1%   | 2.4%             | 2.7%   | 2.7%   |
| RO  | 16.2    | 20.5    | 22.3    | 20.9%             | 11.4%  | 12.9%  | 75.0%                          | 82.5%  | 78.4%  | 3.9%          | 5.9%   | 8.5%   | 0.0%                                 | 0.0%   | 0.0%   | 0.2%             | 0.2%   | 0.2%   |
| SE  | 268.0   | 235.9   | 257.9   | 68.2%             | 49.6%  | 53.3%  | 3.2%                           | 3.3%   | 3.3%   | 19.4%         | 35.5%  | 32.2%  | 8.0%                                 | 9.9%   | 10.0%  | 1.2%             | 1.6%   | 1.2%   |
| SI  | 10.6    | 12.5    | 13.4    | 51.2%             | 58.4%  | 60.5%  | 33.0%                          | 28.7%  | 27.8%  | 11.8%         | 10.4%  | 9.4%   | 2.7%                                 | 1.5%   | 1.7%   | 1.3%             | 1.1%   | 0.6%   |
| SK  | 11.2    | 14.3    | 13.9    | 76.6%             | 19.0%  | 51.7%  | 21.2%                          | 35.0%  | 39.4%  | 1.4%          | 43.6%  | 5.3%   | 0.3%                                 | 0.6%   | 0.9%   | 0.5%             | 1.8%   | 2.7%   |
| EU/EEA  | 5,784.7 | 5,692.4 | 5,515.0 | 69.6%             | 59.9%  | 59.8%  | 16.1%                          | 18.4%  | 19.4%  | 8.6%          | 14.3%  | 12.7%  | 2.6%                                 | 3.9%   | 4.4%   | 2.9%             | 3.4%   | 3.7%   |

| Volume and composition of available stable funding (after weighting) |         |         |         |                               |        |        |                 |        |        |                      |        |        |   |        |        |   |        |        |   |        |        |                                   |        |        |
|--|---------|---------|---------|-------------------------------|--------|--------|-----------------|--------|--------|----------------------|--------|--------|---|--------|--------|---|--------|--------|---|--------|--------|-----------------------------------|--------|--------|
| Volumes in EUR and %   | Total   |         |         | Capital items and instruments |        |        | Retail deposits |        |        | Operational deposits |        |        | Other non-financial customers (excl. central banks) |        |        | (Other) financial customers and central banks |        |        | Liabilities provided from undetermined counterparties |        |        | Intra-group and other liabilities |        |        |
|  | Jun-22  | Mar-23  | Jun-23  | Jun-22                        | Mar-23 | Jun-23 | Jun-22          | Mar-23 | Jun-23 | Jun-22               | Mar-23 | Jun-23 | Jun-22  | Mar-23 | Jun-23 | Jun-22  | Mar-23 | Jun-23 | Jun-22  | Mar-23 | Jun-23 | Jun-22                            | Mar-23 | Jun-23 |
| AT   | 600.7   | 588.5   | 588.0   | 10.7%                         | 11.4%  | 11.6%  | 47.7%           | 48.9%  | 48.6%  | 0.7%                 | 0.7%   | 0.7%   | 12.9%   | 13.1%  | 12.7%  | 12.1%   | 7.0%   | 6.1%   | 10.5%   | 14.1%  | 14.8%  | 5.3%                              | 5.2%   | 5.5%   |
| BE   | 783.6   | 658.0   | 666.5   | 10.1%                         | 11.2%  | 11.3%  | 59.0%           | 61.9%  | 61.9%  | 2.8%                 | 2.9%   | 2.9%   | 9.2%  | 8.4%   | 8.6%   | 17.9%   | 13.1%  | 13.5%  | 0.5%  | 1.2%   | 1.1%   | 0.6%                              | 1.3%   | 0.6%   |
| BG   | 27.1    | 31.1    | 36.7    | 14.5%                         | 13.5%  | 14.3%  | 73.1%           | 69.8%  | 70.7%  | 0.0%                 | 0.0%   | 0.0%   | 10.8%   | 11.9%  | 11.2%  | 0.4%  | 2.3%   | 2.0%   | 0.6%  | 1.3%   | 1.5%   | 0.6%                              | 1.2%   | 0.4%   |
| CY   | 37.6    | 41.3    | 41.3    | 9.5%                          | 9.2%   | 10.5%  | 63.8%           | 66.1%  | 66.4%  | 0.0%                 | 1.1%   | 1.2%   | 10.0%   | 12.8%  | 13.9%  | 14.9%   | 9.0%   | 6.3%   | 0.0%  | 0.0%   | 0.0%   | 1.7%                              | 1.8%   | 1.6%   |
| CZ   | 133.2   | 137.9   | 140.6   | 9.9%                          | 10.8%  | 9.7%   | 63.3%           | 64.0%  | 62.5%  | 5.6%                 | 5.1%   | 4.9%   | 16.6%   | 14.1%  | 16.0%  | 3.9%  | 4.8%   | 5.2%   | 0.4%  | 0.9%   | 1.3%   | 0.3%                              | 0.3%   | 0.3%   |
| DE   | 2,329.2 | 2,315.0 | 2,305.1 | 12.9%                         | 13.9%  | 14.2%  | 30.3%           | 31.5%  | 32.0%  | 3.3%                 | 4.7%   | 4.1%   | 13.7%   | 15.2%  | 14.9%  | 20.1%   | 12.8%  | 12.4%  | 17.6%   | 19.3%  | 19.6%  | 2.1%                              | 2.6%   | 2.8%   |
| DK   | 419.6   | 235.9   | 229.1   | 20.0%                         | 19.5%  | 19.8%  | 38.5%           | 38.5%  | 40.2%  | 5.2%                 | 8.7%   | 8.9%   | 16.7%   | 13.3%  | 11.6%  | 12.1%   | 15.0%  | 14.9%  | 1.6%  | 4.4%   | 4.4%   | 5.9%                              | 0.7%   | 0.2%   |
| EE   | 32.0    | 32.3    | 32.9    | 13.9%                         | 14.1%  | 13.9%  | 56.9%           | 56.9%  | 56.9%  | 9.5%                 | 8.7%   | 8.5%   | 9.2%  | 10.4%  | 9.8%   | 5.4%  | 4.5%   | 5.1%   | 4.9%  | 5.2%   | 5.5%   | 0.2%                              | 0.2%   | 0.2%   |
| ES   | 2,580.5 | 2,473.6 | 2,505.3 | 10.4%                         | 11.1%  | 11.1%  | 55.4%           | 57.8%  | 57.7%  | 2.0%                 | 2.4%   | 2.4%   | 10.0%   | 10.1%  | 10.2%  | 11.8%   | 6.9%   | 6.5%   | 8.9%  | 10.4%  | 10.2%  | 1.6%                              | 1.5%   | 1.9%   |
| FI   | 454.7   | 451.6   | 453.5   | 11.1%                         | 10.6%  | 10.5%  | 32.6%           | 33.1%  | 33.1%  | 4.7%                 | 3.3%   | 3.0%   | 8.9%  | 10.0%  | 10.3%  | 5.2%  | 1.8%   | 1.5%   | 37.5%   | 40.3%  | 40.7%  | 0.1%                              | 0.9%   | 0.8%   |
| FR   | 4,882.7 | 4,787.8 | 4,797.9 | 12.1%                         | 12.9%  | 13.1%  | 42.6%           | 43.4%  | 43.6%  | 3.1%                 | 4.5%   | 4.4%   | 13.0%   | 12.9%  | 13.1%  | 16.8%   | 11.8%  | 11.6%  | 9.6%  | 11.2%  | 11.5%  | 2.9%                              | 3.2%   | 2.7%   |
| GR   | 239.7   | 232.1   | 235.7   | 10.8%                         | 13.3%  | 13.5%  | 61.5%           | 65.6%  | 65.7%  | 0.7%                 | 0.7%   | 0.6%   | 10.6%   | 10.9%  | 11.1%  | 14.7%   | 7.0%   | 6.3%   | 0.8%  | 1.3%   | 1.4%   | 1.0%                              | 1.3%   | 1.3%   |
| HR   | 35.2    | 36.9    | 37.7    | 15.4%                         | 14.9%  | 13.6%  | 65.0%           | 65.1%  | 64.8%  | 0.0%                 | 0.0%   | 0.0%   | 16.0%   | 15.7%  | 16.5%  | 1.3%  | 1.2%   | 1.1%   | 1.4%  | 1.7%   | 1.9%   | 0.9%                              | 1.4%   | 2.1%   |
| HU   | 93.5    | 99.5    | 106.0   | 13.6%                         | 13.3%  | 13.0%  | 55.3%           | 58.2%  | 54.8%  | 0.1%                 | 0.0%   | 0.0%   | 16.0%   | 15.0%  | 16.6%  | 14.2%   | 12.1%  | 14.2%  | 0.7%  | 1.0%   | 1.4%   | 0.0%                              | 0.3%   | 0.0%   |
| IE   | 347.6   | 329.0   | 337.1   | 18.9%                         | 20.7%  | 20.1%  | 39.6%           | 41.4%  | 41.0%  | 4.6%                 | 6.0%   | 6.0%   | 12.8%   | 13.2%  | 13.0%  | 18.9%   | 12.7%  | 14.4%  | 5.0%  | 5.8%   | 5.3%   | 0.3%                              | 0.2%   | 0.2%   |
| IS   | n.a.    | n.a.    | n.a.    | n.a.                          | n.a.   | n.a.   | n.a.            | n.a.   | n.a.   | n.a.                 | n.a.   | n.a.   | n.a.  | n.a.   | n.a.   | n.a.  | n.a.   | n.a.   | n.a.  | n.a.   | n.a.   | n.a.                              | n.a.   | n.a.   |
| IT   | 1,953.1 | 1,777.1 | 1,782.2 | 10.8%                         | 12.2%  | 12.3%  | 50.9%           | 55.3%  | 54.7%  | 1.9%                 | 2.1%   | 1.8%   | 11.6%   | 12.0%  | 12.0%  | 18.3%   | 11.0%  | 11.3%  | 4.6%  | 5.4%   | 5.6%   | 1.9%                              | 2.1%   | 2.2%   |
| LI   | 58.6    | 59.9    | 60.9    | 15.3%                         | 15.4%  | 15.3%  | 52.9%           | 54.1%  | 54.6%  | 1.6%                 | 1.4%   | 1.2%   | 19.7%   | 19.8%  | 19.4%  | 5.6%  | 3.9%   | 4.1%   | 4.4%  | 4.9%   | 4.9%   | 0.5%                              | 0.5%   | 0.5%   |
| LT   | 25.9    | 36.0    | 36.6    | 8.6%                          | 8.0%   | 8.4%   | 69.2%           | 73.0%  | 74.4%  | 7.6%                 | 7.2%   | 6.4%   | 4.7%  | 4.7%   | 4.5%   | 9.3%  | 6.5%   | 5.6%   | 0.0%  | 0.0%   | 0.0%   | 0.6%                              | 0.7%   | 0.7%   |
| LU   | 140.7   | 135.0   | 133.5   | 14.7%                         | 15.7%  | 15.5%  | 35.1%           | 37.1%  | 37.4%  | 7.9%                 | 7.7%   | 7.3%   | 18.0%   | 18.9%  | 18.5%  | 21.6%   | 17.3%  | 17.8%  | 0.5%  | 0.8%   | 0.6%   | 2.3%                              | 2.5%   | 2.9%   |
| LV   | 7.4     | 7.7     | 7.6     | 11.5%                         | 11.7%  | 11.8%  | 66.4%           | 65.0%  | 64.9%  | 7.4%                 | 8.3%   | 7.9%   | 7.8%  | 10.6%  | 11.0%  | 4.1%  | 1.7%   | 1.5%   | 2.7%  | 2.6%   | 2.6%   | 0.2%                              | 0.1%   | 0.2%   |
| MT   | 20.6    | 20.8    | 20.9    | 9.2%                          | 11.5%  | 11.9%  | 74.4%           | 73.6%  | 73.6%  | 1.1%                 | 1.0%   | 1.0%   | 9.1%  | 8.7%   | 8.7%   | 6.2%  | 5.1%   | 4.7%   | 0.0%  | 0.0%   | 0.0%   | 0.0%                              | 0.1%   | 0.0%   |
| NL   | 1,695.9 | 1,606.4 | 1,602.0 | 9.6%                          | 10.0%  | 10.0%  | 50.5%           | 54.0%  | 55.1%  | 1.7%                 | 3.7%   | 3.4%   | 9.0%  | 8.0%   | 7.9%   | 10.7%   | 4.5%   | 3.6%   | 18.3%   | 19.5%  | 19.7%  | 0.3%                              | 0.3%   | 0.2%   |
| NO   | 204.0   | 193.9   | 185.5   | 14.0%                         | 14.2%  | 15.0%  | 31.8%           | 29.9%  | 30.4%  | 3.4%                 | 4.1%   | 4.4%   | 20.5%   | 20.7%  | 20.2%  | 0.3%  | 0.6%   | 0.3%   | 27.8%   | 28.0%  | 27.2%  | 2.2%                              | 2.3%   | 2.4%   |
| PL   | 145.2   | 160.5   | 173.1   | 13.9%                         | 13.3%  | 13.3%  | 66.9%           | 68.1%  | 69.1%  | 4.7%                 | 3.5%   | 4.1%   | 10.1%   | 10.9%  | 9.6%   | 0.3%  | 0.6%   | 0.6%   | 2.6%  | 2.5%   | 2.2%   | 1.4%                              | 1.1%   | 1.1%   |
| PT   | 242.2   | 226.6   | 229.7   | 9.7%                          | 10.0%  | 10.3%  | 67.8%           | 72.0%  | 71.2%  | 1.8%                 | 1.9%   | 1.8%   | 8.1%  | 8.3%   | 8.2%   | 8.3%  | 2.6%   | 3.3%   | 1.0%  | 1.5%   | 1.5%   | 3.2%                              | 3.7%   | 3.8%   |
| RO   | 46.0    | 50.3    | 52.5    | 12.2%                         | 12.4%  | 13.3%  | 69.9%           | 67.8%  | 66.1%  | 0.0%                 | 0.0%   | 0.0%   | 13.3%   | 14.6%  | 13.8%  | 2.9%  | 3.4%   | 3.8%   | 1.7%  | 1.7%   | 2.9%   | 0.0%                              | 0.0%   | 0.0%   |
| SE   | 655.1   | 625.4   | 619.7   | 9.7%                          | 9.9%   | 9.9%   | 33.4%           | 33.0%  | 32.7%  | 9.7%                 | 9.1%   | 7.8%   | 5.8%  | 5.2%   | 5.4%   | 3.3%  | 3.5%   | 3.8%   | 32.4%   | 39.0%  | 40.2%  | 5.7%                              | 0.3%   | 0.3%   |
| SI   | 35.3    | 37.2    | 38.6    | 12.3%                         | 13.3%  | 13.4%  | 75.1%           | 73.0%  | 71.4%  | 0.0%                 | 0.0%   | 0.0%   | 10.0%   | 9.4%   | 9.1%   | 1.2%  | 2.6%   | 3.6%   |   |        |        |                                   |        |        |

## Statistical Annex

### Composition of own funds and risk-weighted assets

| Composition of own funds (Tier 1 capital) |                                   |         |         |  |        |        |                   |        |        |  |        |        |                       |        |        |                           |        |        |
|---|-----------------------------------|---------|---------|--|--------|--------|-------------------|--------|--------|--|--------|--------|-----------------------|--------|--------|---------------------------|--------|--------|
| Volumes bn EUR and %                      | Own funds (Tier 1 capital) volume |         |         | Capital instruments eligible as CET1 Capital |        |        | Retained earnings |        |        | Accumulated other comprehensive income |        |        | Other CET1 components |        |        | Additional Tier 1 capital |        |        |
|   | Jun-22                            | Mar-23  | Jun-23  | Jun-22                                       | Mar-23 | Jun-23 | Jun-22            | Mar-23 | Jun-23 | Jun-22                                 | Mar-23 | Jun-23 | Jun-22                | Mar-23 | Jun-23 | Jun-22                    | Mar-23 | Jun-23 |
| AT  | 54.8                              | 57.0    | 58.5    | 29.0%  | 28.0%  | 27.3%  | 66.1%             | 70.4%  | 70.8%  | -13.5%                                 | -15.6% | -15.5% | 9.0%                  | 8.2%   | 8.6%   | 9.5%                      | 9.0%   | 8.8%   |
| BE  | 75.2                              | 70.1    | 70.3    | 45.3%  | 48.5%  | 48.4%  | 66.6%             | 68.6%  | 68.8%  | -4.1%                                  | -5.4%  | -5.2%  | -13.6%                | -16.1% | -16.4% | 5.7%                      | 4.4%   | 4.5%   |
| BG  | 4.0                               | 4.1     | 4.9     | 24.7%  | 23.9%  | 26.5%  | 44.8%             | 43.3%  | 43.6%  | 0.2%                                   | 0.1%   | 0.2%   | 30.2%                 | 32.7%  | 28.5%  | 0.0%                      | 0.0%   | 1.2%   |
| CY  | 3.4                               | 3.5     | 3.9     | 44.8%  | 47.9%  | 43.5%  | 35.4%             | 39.4%  | 43.4%  | 4.0%                                   | 0.2%   | 0.1%   | 5.6%                  | 2.5%   | 3.6%   | 10.2%                     | 10.1%  | 9.4%   |
| CZ  | 12.2                              | 13.0    | 13.0    | 20.1%  | 19.7%  | 19.5%  | 77.7%             | 78.1%  | 78.2%  | -3.0%                                  | -1.8%  | -1.2%  | 2.2%                  | 1.0%   | 0.6%   | 3.0%                      | 3.0%   | 2.9%   |
| DE  | 224.8                             | 237.3   | 243.7   | 50.5%  | 49.8%  | 47.9%  | 33.7%             | 36.9%  | 36.0%  | -2.6%                                  | -3.5%  | -2.2%  | 10.7%                 | 9.1%   | 10.5%  | 7.6%                      | 7.7%   | 7.8%   |
| DK  | 38.9                              | 39.1    | 39.3    | 3.6%   | 3.4%   | 3.4%   | 82.9%             | 83.8%  | 83.7%  | 0.1%                                   | 0.1%   | 0.1%   | 5.6%                  | 5.2%   | 5.3%   | 7.8%                      | 7.6%   | 7.5%   |
| EE  | 4.3                               | 4.3     | 4.4     | 9.7%   | 9.6%   | 9.5%   | 58.4%             | 59.0%  | 59.2%  | 0.0%                                   | 0.0%   | 0.0%   | 31.1%                 | 30.1%  | 30.0%  | 0.8%                      | 1.3%   | 1.2%   |
| ES  | 198.1                             | 205.7   | 207.6   | 59.9%  | 56.6%  | 55.6%  | 66.1%             | 68.6%  | 69.9%  | -27.1%                                 | -26.0% | -25.7% | -9.9%                 | -10.4% | -11.2% | 11.0%                     | 11.2%  | 11.3%  |
| FI  | 42.0                              | 40.3    | 40.8    | 18.0%  | 18.7%  | 18.5%  | 77.7%             | 79.0%  | 79.2%  | -0.6%                                  | -1.9%  | -2.0%  | -3.1%                 | -3.9%  | -3.6%  | 8.0%                      | 8.0%   | 7.9%   |
| FR  | 445.4                             | 478.9   | 487.2   | 32.2%  | 31.5%  | 31.1%  | 39.9%             | 38.7%  | 39.1%  | -0.5%                                  | -0.9%  | -0.9%  | 22.8%                 | 23.6%  | 23.6%  | 5.7%                      | 7.2%   | 7.1%   |
| GR  | 20.0                              | 21.1    | 21.6    | 244.4%                                       | 81.2%  | 78.6%  | -235.6%           | 20.4%  | 23.4%  | -5.5%                                  | -4.2%  | -4.1%  | 93.8%                 | -2.1%  | -2.6%  | 3.0%                      | 4.8%   | 4.6%   |
| HR  | 6.2                               | 5.8     | 5.9     | 35.8%  | 37.9%  | 37.4%  | 61.5%             | 60.8%  | 60.9%  | -0.6%                                  | -1.2%  | -0.9%  | 3.3%                  | 2.5%   | 2.7%   | 0.0%                      | 0.0%   | 0.0%   |
| HU  | 11.7                              | 11.5    | 12.6    | 17.6%  | 19.2%  | 18.7%  | 77.2%             | 88.0%  | 84.7%  | 2.8%                                   | -2.2%  | -2.9%  | 2.3%                  | -5.0%  | -0.4%  | 0.0%                      | 0.0%   | 0.0%   |
| IE  | 52.0                              | 53.2    | 53.2    | 36.1%  | 28.4%  | 28.6%  | 67.3%             | 77.4%  | 77.3%  | -5.7%                                  | -7.7%  | -8.0%  | -3.2%                 | -3.5%  | -3.3%  | 5.6%                      | 5.4%   | 5.4%   |
| IS  | 4.6                               | 4.5     | 4.5     | 35.7%  | 33.4%  | 32.5%  | 56.2%             | 60.0%  | 61.0%  | 0.0%                                   | 0.0%   | 0.0%   | 4.6%                  | 3.1%   | 3.2%   | 3.5%                      | 3.4%   | 3.3%   |
| IT  | 165.8                             | 163.7   | 166.8   | 50.2%  | 47.8%  | 47.9%  | 39.1%             | 43.8%  | 45.6%  | -3.8%                                  | -5.4%  | -4.9%  | 5.2%                  | 4.5%   | 2.9%   | 9.3%                      | 9.4%   | 8.5%   |
| LI  | 7.4                               | 7.8     | 7.8     | 7.4%   | 7.1%   | 7.0%   | 92.8%             | 93.1%  | 94.1%  | 20.1%                                  | 17.4%  | 17.2%  | -20.2%                | -17.6% | -18.2% | 0.0%                      | 0.0%   | 0.0%   |
| LT  | 2.1                               | 2.8     | 2.8     | 47.8%  | 102.8% | 48.7%  | 32.5%             | -18.8% | 35.7%  | -0.3%                                  | -0.3%  | -0.3%  | 20.0%                 | 16.3%  | 15.9%  | 0.0%                      | 0.0%   | 0.0%   |
| LU  | 18.3                              | 18.5    | 17.9    | 40.5%  | 40.1%  | 41.3%  | 48.6%             | 50.9%  | 51.1%  | 8.1%                                   | 7.3%   | 7.5%   | 1.2%                  | 0.2%   | -1.6%  | 1.6%                      | 1.6%   | 1.7%   |
| LV  | 4.4                               | 4.6     | 4.6     | 95.0%  | 91.1%  | 91.2%  | 7.9%              | 10.8%  | 10.8%  | -0.2%                                  | -0.2%  | -0.2%  | -2.7%                 | -1.7%  | -1.8%  | 0.0%                      | 0.0%   | 0.0%   |
| MT  | 1.5                               | 1.6     | 1.7     | 55.7%  | 50.9%  | 48.5%  | 44.7%             | 47.6%  | 49.2%  | -1.1%                                  | 0.6%   | 0.6%   | 0.7%                  | 0.9%   | 1.7%   | 0.0%                      | 0.0%   | 0.0%   |
| NL  | 134.2                             | 134.4   | 136.4   | 32.8%  | 32.7%  | 31.1%  | 61.6%             | 62.8%  | 63.2%  | -0.9%                                  | -3.0%  | -3.0%  | -4.4%                 | -3.9%  | -2.9%  | 10.9%                     | 11.4%  | 11.6%  |
| NO  | 23.2                              | 22.9    | 22.7    | 20.7%  | 17.7%  | 19.4%  | 81.9%             | 81.7%  | 79.3%  | 2.0%                                   | 2.2%   | 2.4%   | -9.9%                 | -9.6%  | -9.3%  | 5.4%                      | 8.0%   | 8.2%   |
| PL  | 18.0                              | 18.6    | 20.4    | 23.2%  | 22.6%  | 21.7%  | 16.4%             | 18.6%  | 15.2%  | -21.0%                                 | -11.4% | -8.6%  | 81.3%                 | 70.2%  | 71.7%  | 0.0%                      | 0.0%   | 0.0%   |
| PT  | 19.8                              | 19.5    | 20.9    | 58.4%  | 53.8%  | 50.4%  | 28.6%             | 28.9%  | 31.3%  | -23.1%                                 | -26.2% | -22.8% | 30.9%                 | 38.4%  | 36.3%  | 5.1%                      | 5.1%   | 4.8%   |
| RO  | 5.1                               | 5.2     | 5.6     | 48.5%  | 50.4%  | 46.7%  | 43.6%             | 51.0%  | 45.1%  | -10.6%                                 | -7.4%  | -5.5%  | 18.6%                 | 3.1%   | 11.1%  | 0.0%                      | 2.9%   | 2.7%   |
| SE  | 52.5                              | 52.9    | 52.0    | 15.0%  | 14.0%  | 14.4%  | 67.7%             | 72.0%  | 71.1%  | 6.2%                                   | 5.2%   | 5.9%   | 2.8%                  | 0.0%   | -0.2%  | 8.4%                      | 8.8%   | 8.8%   |
| SI  | 3.9                               | 4.3     | 4.5     | 35.6%  | 33.7%  | 32.2%  | 65.9%             | 66.0%  | 67.0%  | -4.8%                                  | -4.9%  | -4.3%  | 3.2%                  | 3.1%   | 3.1%   | 0.1%                      | 2.0%   | 2.0%   |
| SK  | 4.7                               | 5.0     | 5.2     | 21.7%  | 21.7%  | 21.2%  | 69.0%             | 70.6%  | 69.2%  | 0.0%                                   | -0.1%  | 0.0%   | -1.0%                 | -1.8%  | -1.6%  | 10.3%                     | 9.5%   | 11.2%  |
| EU/EEA                                    | 1,560.5                           | 1,614.5 | 1,640.7 | 41.3%  | 38.0%  | 37.1%  | 47.4%             | 52.1%  | 52.5%  | -5.2%                                  | -5.8%  | -5.5%  | 8.9%                  | 7.7%   | 7.9%   | 7.6%                      | 8.1%   | 8.0%   |

| RWA composition      |            |         |         |   |        |        |                                     |        |        |                                  |        |        |                                       |        |        |                            |        |        |
|----------------------|------------|---------|---------|---|--------|--------|-------------------------------------|--------|--------|----------------------------------|--------|--------|---------------------------------------|--------|--------|----------------------------|--------|--------|
| Volumes bn EUR and % | RWA volume |         |         | Credit risk capital requirements (excl. securitisation) |        |        | Securitisation capital requirements |        |        | Market risk capital requirements |        |        | Operational risk capital requirements |        |        | Other capital requirements |        |        |
|                      | Jun-22     | Mar-23  | Jun-23  | Jun-22  | Mar-23 | Jun-23 | Jun-22                              | Mar-23 | Jun-23 | Jun-22                           | Mar-23 | Jun-23 | Jun-22                                | Mar-23 | Jun-23 | Jun-22                     | Mar-23 | Jun-23 |
| AT                   | 342.7      | 343.2   | 344.0   | 83.8%   | 83.2%  | 83.0%  | 0.6%                                | 0.7%   | 0.9%   | 3.7%                             | 4.0%   | 4.2%   | 9.9%                                  | 10.4%  | 10.2%  | 2.0%                       | 1.7%   | 1.7%   |
| BE                   | 390.5      | 355.6   | 353.4   | 88.0%   | 86.4%  | 85.7%  | 0.7%                                | 0.5%   | 0.5%   | 2.0%                             | 2.1%   | 2.1%   | 8.3%                                  | 9.5%   | 9.9%   | 1.0%                       | 1.5%   | 1.8%   |
| BG                   | 18.2       | 18.8    | 23.6    | 92.4%   | 92.7%  | 92.9%  | 0.0%                                | 0.4%   | 0.3%   | 0.6%                             | 0.1%   | 0.1%   | 7.0%                                  | 6.7%   | 6.6%   | 0.0%                       | 0.0%   | 0.1%   |
| CY                   | 18.1       | 18.3    | 18.5    | 87.5%   | 87.2%  | 87.3%  | 0.9%                                | 1.9%   | 1.9%   | 0.7%                             | 0.0%   | 0.0%   | 10.8%                                 | 10.8%  | 10.7%  | 0.1%                       | 0.0%   | 0.0%   |
| CZ                   | 62.8       | 67.0    | 68.1    | 85.8%   | 85.1%  | 85.3%  | 0.1%                                | 0.1%   | 0.4%   | 2.9%                             | 3.1%   | 3.1%   | 10.4%                                 | 10.8%  | 10.6%  | 0.8%                       | 0.9%   | 0.6%   |
| DE                   | 1,374.2    | 1,363.7 | 1,367.4 | 76.0%   | 76.2%  | 76.6%  | 2.1%                                | 2.1%   | 2.2%   | 9.2%                             | 8.2%   | 8.1%   | 10.0%                                 | 10.4%  | 10.2%  | 2.8%                       | 3.0%   | 2.8%   |
| DK                   | 199.3      | 198.4   | 198.8   | 82.2%   | 82.0%  | 81.7%  | 0.2%                                | 0.2%   | 0.2%   | 6.9%                             | 5.8%   | 6.3%   | 7.9%                                  | 8.1%   | 8.1%   | 2.8%                       | 4.0%   | 3.8%   |
| EE                   | 17.6       | 19.0    | 18.8    | 90.1%   | 89.1%  | 88.5%  | 0.0%                                | 0.0%   | 0.0%   | 0.3%                             | 0.2%   | 0.2%   | 8.6%                                  | 8.6%   | 8.8%   | 1.0%                       | 2.1%   | 2.5%   |
| ES                   | 1,409.4    | 1,436.8 | 1,449.6 | 86.2%   | 86.1%  | 87.1%  | 0.7%                                | 0.8%   | 0.7%   | 2.7%                             | 2.2%   | 2.5%   | 9.4%                                  | 9.1%   | 9.0%   | 0.9%                       | 1.8%   | 0.8%   |
| FI                   | 221.9      | 216.6   | 214.1   | 78.7%   | 79.9%  | 79.8%  | 0.6%                                | 0.7%   | 0.8%   | 3.3%                             | 2.7%   | 2.8%   | 8.7%                                  | 9.6%   | 9.7%   | 8.7%                       | 7.1%   | 6.9%   |
| FR                   | 2,747.6    | 2,772.2 | 2,816.6 | 85.6%   | 85.4%  | 85.3%  | 1.5%                                | 1.4%   | 1.4%   | 2.9%                             | 3.0%   | 3.1%   | 9.2%                                  | 9.3%   | 9.2%   | 0.8%                       | 0.9%   | 1.0%   |
| GR                   | 144.5      | 144.6   | 144.5   | 86.8%   | 86.3%  | 86.1%  | 2.0%                                | 2.3%   | 2.4%   | 2.7%                             | 2.4%   | 2.4%   | 8.2%                                  | 8.7%   | 8.7%   | 0.3%                       | 0.3%   | 0.4%   |
| HR                   | 25.8       | 26.2    | 26.8    | 88.2%   | 89.5%  | 89.5%  | 0.0%                                | 0.0%   | 0.0%   | 2.1%                             | 1.1%   | 1.3%   | 9.7%                                  | 9.4%   | 9.2%   | 0.0%                       | 0.0%   | 0.0%   |
| HU                   | 70.2       | 75.9    | 79.7    | 88.7%   | 88.4%  | 88.0%  | 0.0%                                | 0.0%   | 0.0%   | 1.3%                             | 1.2%   | 1.1%   | 9.9%                                  | 10.3%  | 10.7%  | 0.2%                       | 0.1%   | 0.2%   |
| IE                   | 261.1      | 260.8   | 263.5   | 80.9%   | 79.3%  | 79.3%  | 2.8%                                | 2.7%   | 2.8%   | 5.1%                             | 7.2%   | 7.2%   | 8.0%                                  | 8.0%   | 8.0%   | 3.2%                       | 2.8%   | 2.8%   |
| IS                   | 21.7       | 21.1    | 21.3    | 89.3%   | 89.7%  | 89.8%  | 0.0%                                | 0.0%   | 0.0%   | 1.7%                             | 1.1%   | 1.2%   | 8.8%                                  | 8.8%   | 8.7%   | 0.2%                       | 0.3%   | 0.3%   |
| IT                   | 1,009.3    | 960.6   | 957.1   | 83.3%   | 83.5%  | 82.9%  | 2.0%                                | 2.1%   | 2.1%   | 3.5%                             | 2.7%   | 3.0%   | 10.4%                                 | 10.9%  | 11.1%  | 0.8%                       | 0.8%   | 0.8%   |
| LI                   | 39.0       | 37.6    | 39.4    | 0.8   | 77.4%  | 77.3%  | -                                   | 0.0%   | 0.0%   | 0.1                              | 7.2%   | 7.4%   | 0.1                                   | 14.5%  | 14.1%  | 0.0                        | 0.9%   | 1.1%   |
| LT                   | 10.7       | 14.1    | 15.3    | 90.8%   | 82.0%  | 83.2%  | 0.5%                                | 0.4%   | 0.3%   | 0.6%                             | 0.6%   | 0.8%   | 7.6%                                  | 12.2%  | 11.2%  | 0.5%                       | 4.8%   | 4.4%   |
| LU                   | 84.9       | 82.3    | 78.3    | 85.8%   | 84.9%  | 84.0%  | 3.1%                                | 4.1%   | 4.3%   | 1.2%                             | 0.6%   | 1.0%   | 7.3%                                  | 7.7%   | 8.0%   | 2.6%                       | 2.6%   | 2.7%   |
| LV                   | 15.7       | 19.7    | 20.5    | 89.5%   | 85.5%  | 85.9%  | 0.0%                                | 0.0%   | 0.0%   | 0.1%                             | 0.1%   | 0.1%   | 10.0%                                 | 8.7%   | 8.4%   | 0.4%                       | 5.6%   | 5.5%   |
| MT                   | 8.1        | 8.3     | 8.2     | 88.4%   | 88.1%  | 87.9%  | 1.5%                                | 1.5%   | 1.5%   | 0.0%                             | 0.1%   | 0.2%   | 9.7%                                  | 9.9%   | 9.9%   | 0.3%                       | 0.5%   | 0.5%   |
| NL                   | 768.7      | 753.3   | 754.6   | 74.4%   | 78.5%  | 78.3%  | 0.8%                                | 0.8%   | 0.8%   | 3.3%                             | 2.7%   | 2.9%   | 11.0%                                 | 11.2%  | 11.2%  | 10.5%                      | 6.8%   | 6.8%   |
| NO                   | 125.7      | 116.4   | 115.1   | 88.7%   | 89.1%  | 89.1%  | 0.0%                                | 0.0%   | 0.0%   | 0.9%                             | 0.7%   | 0.7%   | 9.4%                                  | 9.6%   | 9.5%   | 1.0%                       | 0.6%   | 0.7%   |
| PL                   | 109.4      | 106.5   | 113.9   | 88.0%   | 87.5%  | 86.6%  | 0.1%                                | 0.1%   | 0.1%   | 0.9%                             | 1.1%   | 1.2%   | 10.8%                                 | 11.0%  | 11.7%  | 0.2%                       | 0.3%   | 0.3%   |
| PT                   | 129.1      | 122.9   | 123.1   | 85.1%   | 86.2%  | 86.3%  | 0.9%                                | 1.1%   | 0.9%   | 3.9%                             | 2.3%   | 2.2%   | 8.6%                                  | 9.3%   | 9.3%   | 1.5%                       | 1.2%   | 1.4%   |
| RO                   | 27.5       | 29.8    | 29.8    | 82.7%   | 82.9%  | 83.4%  | 0.0%                                | 0.0%   | 0.0%   | 2.4%                             | 2.5%   | 2.1%   | 14.5%                                 | 14.3%  | 14.2%  | 0.5%                       | 0.4%   | 0.3%   |
| SE                   | 261.0      | 256.6   | 249.4   | 59.8%   | 60.6%  | 62.6%  | 0.1%                                | 0.1%   | 0.1%   | 3.6%                             | 3.7%   | 2.6%   | 7.7%                                  | 7.7%   | 7.7%   | 28.8%                      | 27.8%  | 27.1%  |
| SI                   | 26.5       | 26.4    | 26.7    | 85.7%   | 84.8%  | 84.9%  | 0.0%                                | 0.0%   | 0.0%   | 5.2%                             | 5.3%   | 5.3%   | 8.8%                                  | 8.9%   | 9.4%   | 0.3%                       | 0.4%   | 0.4%   |
| SK                   | 27.0       | 29.2    | 29.8    | 91.6%   | 92.6%  | 91.8%  | 0.4%                                | 0.4%   | 1.1%   | 0.7%                             | 0.3%   | 0.4%   | 7.1%                                  | 6.7%   | 6.7%   | 0.2%                       | 0.1%   | 0.1%   |
| EU/EEA               | 9,479.4    | 9,410.0 | 9,461.9 | 82.1%   | 82.4%  | 82.5%  | 1.3%                                | 1.3%   | 1.3%   | 4.1%                             | 3.7%   | 3.8%   | 9.5%                                  | 9.7%   | 9.7%   | 3.0%                       | 2.9%   | 2.6%   |

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

## Statistical Annex

### Profitability analysis: main drivers within RoE

| Components of RoE: revenue side |                        |        |        |                              |        |        |                                      |        |        |   |        |        |                                 |        |        |  |
|---------------------------------|------------------------|--------|--------|------------------------------|--------|--------|--------------------------------------|--------|--------|---|--------|--------|---------------------------------|--------|--------|--|
| %                               | RoE (Return on Equity) |        |        | Net interest income / equity |        |        | Net fee & commission income / equity |        |        | Net trading income (incl. FV result) / equity |        |        | Other operating income / equity |        |        |  |
|                                 | Jun-22                 | Mar-23 | Jun-23 | Jun-22                       | Mar-23 | Jun-23 | Jun-22                               | Mar-23 | Jun-23 | Jun-22  | Mar-23 | Jun-23 | Jun-22                          | Mar-23 | Jun-23 |  |
| AT                              | 11.1%                  | 13.2%  | 14.3%  | 20.9%                        | 25.0%  | 25.1%  | 11.7%                                | 12.4%  | 11.4%  | 1.6%  | -1.7%  | -0.8%  | -0.4%                           | 2.2%   | 2.0%   |  |
| BE                              | 9.6%                   | 10.3%  | 14.4%  | 16.5%                        | 20.6%  | 22.0%  | 6.4%                                 | 7.5%   | 7.6%   | 1.7%  | 1.5%   | 0.8%   | 1.2%                            | -0.3%  | 1.0%   |  |
| BG                              | 10.7%                  | 16.8%  | 21.8%  | 16.8%                        | 24.3%  | 26.6%  | 8.8%                                 | 8.7%   | 9.4%   | 4.0%  | -3.4%  | -1.0%  | -1.4%                           | 6.9%   | 3.8%   |  |
| CY                              | 6.9%                   | 26.7%  | 26.3%  | 18.6%                        | 35.1%  | 37.4%  | 8.9%                                 | 8.5%   | 8.4%   | -0.2%   | 0.5%   | 0.3%   | 3.9%                            | 8.9%   | 7.1%   |  |
| CZ                              | 16.1%                  | 11.6%  | 15.0%  | 26.5%                        | 23.6%  | 24.4%  | 7.0%                                 | 7.3%   | 7.6%   | 3.6%  | 4.3%   | 2.3%   | -0.5%                           | -1.7%  | 0.4%   |  |
| DE                              | 5.4%                   | 6.5%   | 6.8%   | 14.7%                        | 17.0%  | 17.6%  | 10.7%                                | 9.5%   | 9.3%   | 3.4%  | 4.0%   | 3.6%   | 1.0%                            | 1.3%   | 1.1%   |  |
| DK                              | 6.7%                   | 12.3%  | 11.9%  | 13.7%                        | 17.3%  | 16.7%  | 5.0%                                 | 4.8%   | 4.6%   | 0.4%  | 4.5%   | 4.8%   | 3.0%                            | 3.2%   | 3.0%   |  |
| EE                              | 8.7%                   | 20.3%  | 20.8%  | 15.3%                        | 30.4%  | 31.6%  | 5.4%                                 | 5.3%   | 5.3%   | 1.2%  | 0.0%   | 1.0%   | -0.4%                           | 1.9%   | 1.0%   |  |
| ES                              | 10.3%                  | 11.4%  | 12.3%  | 30.5%                        | 37.0%  | 37.3%  | 11.5%                                | 11.7%  | 11.6%  | 1.6%  | 1.9%   | 0.5%   | -0.1%                           | -2.7%  | 0.0%   |  |
| FI                              | 7.3%                   | 14.3%  | 14.4%  | 14.8%                        | 21.7%  | 22.1%  | 7.9%                                 | 7.8%   | 7.5%   | 4.5%  | 5.3%   | 3.6%   | -3.2%                           | -0.4%  | 0.3%   |  |
| FR                              | 6.2%                   | 7.8%   | 7.8%   | 13.6%                        | 11.8%  | 12.1%  | 10.6%                                | 10.1%  | 10.0%  | 4.2%  | 5.0%   | 3.5%   | 2.2%                            | 1.1%   | 2.6%   |  |
| GR                              | 19.3%                  | 11.6%  | 13.3%  | 20.7%                        | 28.0%  | 28.6%  | 6.7%                                 | 5.8%   | 6.0%   | 11.1%   | 0.0%   | 0.0%   | 6.2%                            | 1.8%   | 2.1%   |  |
| HR                              | 10.1%                  | 21.7%  | 20.0%  | 14.3%                        | 22.0%  | 23.9%  | 7.7%                                 | 7.5%   | 7.7%   | 2.6%  | 0.5%   | 0.9%   | -0.3%                           | 7.6%   | 4.1%   |  |
| HU                              | 5.1%                   | 19.5%  | 28.7%  | 30.1%                        | 42.7%  | 41.8%  | 14.6%                                | 17.1%  | 17.7%  | 7.8%  | -4.6%  | -1.7%  | -4.7%                           | 6.9%   | 6.1%   |  |
| IE                              | 5.5%                   | 12.2%  | 13.0%  | 12.3%                        | 20.7%  | 21.9%  | 5.3%                                 | 5.6%   | 5.7%   | 0.6%  | 1.7%   | 2.0%   | 3.3%                            | 2.6%   | 2.4%   |  |
| IS                              | 9.9%                   | 12.1%  | 12.0%  | 18.6%                        | 21.8%  | 21.5%  | 6.2%                                 | 6.5%   | 6.2%   | -2.4%   | 2.5%   | 1.0%   | 1.4%                            | 0.6%   | 0.9%   |  |
| IT                              | 9.1%                   | 13.2%  | 13.9%  | 16.1%                        | 22.9%  | 23.9%  | 13.6%                                | 13.2%  | 13.1%  | 2.0%  | 0.9%   | 1.6%   | 3.0%                            | 3.7%   | 2.5%   |  |
| LI                              | 6.9%                   | 8.0%   | 7.4%   | 6.0%                         | 9.4%   | 9.5%   | 21.4%                                | 19.5%  | 19.8%  | 2.7%  | 4.8%   | 4.9%   | 2.1%                            | 2.6%   | 2.7%   |  |
| LT                              | 10.5%                  | 24.9%  | 25.3%  | 18.7%                        | 44.1%  | 47.8%  | 8.6%                                 | 28.4%  | 28.2%  | 1.0%  | 2.6%   | 3.7%   | 0.1%                            | -24.5% | -25.8% |  |
| LU                              | 6.7%                   | 6.3%   | 8.7%   | 13.5%                        | 16.2%  | 16.7%  | 8.3%                                 | 8.0%   | 7.8%   | 0.4%  | 2.0%   | 0.6%   | 4.4%                            | 1.0%   | 3.1%   |  |
| LV                              | 9.1%                   | 25.3%  | 25.8%  | 13.9%                        | 32.8%  | 34.3%  | 7.3%                                 | 7.1%   | 7.2%   | 0.6%  | 0.7%   | 1.3%   | 0.4%                            | 1.1%   | 0.3%   |  |
| MT                              | -4.2%                  | 10.3%  | 12.3%  | 18.3%                        | 28.4%  | 30.5%  | 5.9%                                 | 4.9%   | 4.9%   | 0.5%  | 0.6%   | 0.6%   | 0.8%                            | 0.9%   | 0.7%   |  |
| NL                              | 7.4%                   | 11.2%  | 12.9%  | 21.8%                        | 26.8%  | 26.8%  | 5.8%                                 | 5.6%   | 5.7%   | 1.1%  | 1.6%   | 2.6%   | 2.8%                            | 2.8%   | 2.6%   |  |
| NO                              | 13.1%                  | 14.3%  | 14.0%  | 18.9%                        | 22.3%  | 22.6%  | 4.6%                                 | 4.1%   | 4.3%   | 1.9%  | 2.2%   | 1.9%   | 1.7%                            | 0.9%   | 1.0%   |  |
| PL                              | 11.5%                  | 17.8%  | 16.3%  | 38.4%                        | 42.7%  | 43.7%  | 11.5%                                | 10.6%  | 10.8%  | 2.1%  | -0.2%  | -0.8%  | -5.5%                           | -3.8%  | -7.0%  |  |
| PT                              | 9.4%                   | 15.6%  | 15.8%  | 18.8%                        | 31.3%  | 32.7%  | 9.2%                                 | 9.4%   | 9.1%   | 2.4%  | 0.2%   | 0.1%   | 0.8%                            | 4.2%   | 3.2%   |  |
| RO                              | 19.5%                  | 24.2%  | 23.3%  | 32.3%                        | 38.8%  | 37.7%  | 9.9%                                 | 9.5%   | 9.6%   | 2.8%  | 1.8%   | 2.3%   | 3.5%                            | 5.5%   | 5.8%   |  |
| SE                              | 10.7%                  | 15.5%  | 15.7%  | 17.1%                        | 24.5%  | 24.2%  | 7.0%                                 | 6.2%   | 6.3%   | 1.2%  | 1.2%   | 2.0%   | 0.2%                            | 0.8%   | 0.1%   |  |
| SI                              | 21.9%                  | 13.6%  | 16.4%  | 17.7%                        | 26.9%  | 27.8%  | 9.7%                                 | 8.8%   | 8.8%   | 0.9%  | 0.7%   | 0.0%   | 0.4%                            | -2.0%  | -0.7%  |  |
| SK                              | 8.9%                   | 11.9%  | 13.0%  | 19.7%                        | 24.1%  | 24.3%  | 9.8%                                 | 9.4%   | 9.5%   | 0.4%  | 0.6%   | 0.6%   | 1.0%                            | 0.6%   | 0.8%   |  |
| EU/EEA                          | 7.9%                   | 10.2%  | 10.8%  | 17.9%                        | 21.0%  | 21.5%  | 10.1%                                | 9.8%   | 9.7%   | 2.9%  | 2.9%   | 2.4%   | 1.5%                            | 1.1%   | 1.6%   |  |

| Components of RoE: expenses, costs, provisions, impairments |                         |        |        |   |        |        |                     |        |        |   |        |        |  |        |        |                            |        |        |
|---|-------------------------|--------|--------|---|--------|--------|---------------------|--------|--------|---|--------|--------|--|--------|--------|----------------------------|--------|--------|
| %   | Staff expenses / equity |        |        | Other admin. (incl. depreciation) expenses / equity |        |        | Provisions / equity |        |        | Impairments (credit risk losses) / equity |        |        | Contributions to DGS and resolution funds / equity |        |        | Other (incl. tax) / equity |        |        |
|   | Jun-22                  | Mar-23 | Jun-23 | Jun-22  | Mar-23 | Jun-23 | Jun-22              | Mar-23 | Jun-23 | Jun-22                                    | Mar-23 | Jun-23 | Jun-22   | Mar-23 | Jun-23 | Jun-22                     | Mar-23 | Jun-23 |
| AT  | 9.2%                    | 9.6%   | 10.1%  | 7.8%  | 7.9%   | 7.7%   | 0.3%                | 0.6%   | 1.1%   | 1.8%                                      | 2.0%   | 1.1%   | 2.1%   | 3.1%   | 1.5%   | 1.6%                       | 1.4%   | 1.9%   |
| BE  | 7.1%                    | 7.5%   | 7.5%   | 7.4%  | 9.1%   | 7.7%   | 0.3%                | 0.3%   | -0.3%  | 0.5%                                      | 0.2%   | 0.4%   | -1.7%  | 3.0%   | 2.0%   | -1.7%                      | -1.0%  | -0.4%  |
| BG  | 5.6%                    | 6.0%   | 6.3%   | 5.6%  | 6.4%   | 6.6%   | 1.2%                | -0.3%  | -0.5%  | 2.2%                                      | 0.5%   | -0.2%  | 2.1%   | 5.3%   | 2.4%   | 0.9%                       | 1.9%   | 2.4%   |
| CY  | 11.5%                   | 9.9%   | 9.7%   | 8.8%  | 8.4%   | 8.0%   | -0.2%               | 0.9%   | 0.9%   | 0.7%                                      | 3.6%   | 2.9%   | 1.5%   | 1.8%   | 1.6%   | 2.0%                       | 1.9%   | 3.8%   |
| CZ  | 7.9%                    | 8.3%   | 8.6%   | 6.9%  | 7.5%   | 7.6%   | 0.3%                | 0.9%   | -0.2%  | -0.4%                                     | 0.0%   | -1.0%  | 2.2%   | 2.8%   | 2.2%   | 3.6%                       | 2.4%   | 2.5%   |
| DE  | 10.2%                   | 9.9%   | 9.9%   | 8.6%  | 8.7%   | 8.8%   | 0.2%                | 0.2%   | 0.4%   | 1.3%                                      | 1.2%   | 1.5%   | 2.2%   | 3.1%   | 1.6%   | 2.1%                       | 2.2%   | 2.5%   |
| DK  | 7.3%                    | 7.7%   | 7.6%   | 5.6%  | 5.8%   | 5.6%   | 0.9%                | 0.3%   | 0.4%   | -0.6%                                     | -0.1%  | -0.3%  | 0.4%   | 0.4%   | 0.4%   | 1.8%                       | 3.4%   | 3.5%   |
| EE  | 5.7%                    | 6.5%   | 6.3%   | 5.2%  | 7.5%   | 8.0%   | 0.2%                | 0.4%   | 0.4%   | 0.5%                                      | -0.2%  | 0.0%   | 0.6%   | 0.6%   | 0.7%   | 0.6%                       | 2.6%   | 2.5%   |
| ES  | 11.0%                   | 11.9%  | 11.8%  | 9.6%  | 10.2%  | 10.1%  | 1.2%                | 1.4%   | 1.6%   | 6.5%                                      | 8.6%   | 8.1%   | 1.5%   | 0.7%   | 1.4%   | 3.5%                       | 3.7%   | 4.1%   |
| FI  | 7.4%                    | 7.9%   | 8.0%   | 5.0%  | 5.6%   | 5.3%   | 0.0%                | 0.2%   | 0.2%   | 0.5%                                      | 0.4%   | 0.7%   | 1.7%   | 3.0%   | 1.7%   | 2.0%                       | 3.0%   | 3.0%   |
| FR  | 11.1%                   | 10.9%  | 11.0%  | 8.2%  | 8.2%   | 7.9%   | -0.3%               | 0.9%   | 0.1%   | 2.0%                                      | 1.5%   | 1.7%   | 1.7%   | 1.9%   | 1.3%   | 1.5%                       | -3.2%  | -1.5%  |
| GR  | 6.9%                    | 6.8%   | 6.4%   | 7.1%  | 6.1%   | 6.2%   | 1.5%                | -0.3%  | 0.2%   | 9.0%                                      | 5.6%   | 6.1%   | 1.1%   | 0.9%   | 0.8%   | -0.3%                      | 4.9%   | 3.7%   |
| HR  | 5.7%                    | 6.1%   | 6.3%   | 6.1%  | 6.5%   | 6.8%   | 1.0%                | 0.2%   | 0.8%   | -1.2%                                     | -2.4%  | -1.9%  | 0.8%   | 1.1%   | 0.3%   | 1.8%                       | 4.5%   | 4.1%   |
| HU  | 9.4%                    | 12.3%  | 12.5%  | 19.5%   | 31.9%  | 22.0%  | 0.6%                | 0.1%   | 0.2%   | 6.4%                                      | 1.4%   | 2.9%   | 1.7%   | 2.3%   | 1.5%   | 5.2%                       | -5.4%  | -3.9%  |
| IE  | 6.9%                    | 7.4%   | 7.6%   | 7.0%  | 6.4%   | 6.8%   | 0.6%                | 1.0%   | 0.3%   | -1.0%                                     | 0.5%   | 1.3%   | 0.8%   | 1.0%   | 0.9%   | 1.7%                       | 2.1%   | 2.1%   |
| IS  | 6.6%                    | 7.2%   | 7.0%   | 4.5%  | 5.1%   | 3.9%   | 0.1%                | 0.2%   | 0.0%   | -0.2%                                     | 1.6%   | 1.0%   | 0.2%   | 0.0%   | 0.0%   | 2.7%                       | 5.2%   | 5.7%   |
| IT  | 10.9%                   | 10.9%  | 11.1%  | 8.6%  | 8.9%   | 8.9%   | 0.2%                | 0.4%   | 0.4%   | 3.7%                                      | 1.8%   | 2.0%   | 1.7%   | 2.5%   | 1.4%   | 0.5%                       | 3.1%   | 3.5%   |
| LI  | 16.9%                   | 18.4%  | 19.1%  | 7.3%  | 8.0%   | 8.4%   | 0.0%                | 0.2%   | 0.4%   | 0.1%                                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 1.0%                       | 1.6%   | 1.5%   |
| LT  | 6.1%                    | 6.4%   | 6.3%   | 8.2%  | 9.3%   | 12.3%  | 0.0%                | 0.1%   | 0.0%   | 0.3%                                      | 2.2%   | 2.4%   | 1.0%   | 1.0%   | 1.1%   | 2.3%                       | 6.7%   | 6.6%   |
| LU  | 8.8%                    | 8.7%   | 9.0%   | 7.0%  | 7.3%   | 6.9%   | 0.1%                | 0.8%   | 0.1%   | 1.7%                                      | 0.7%   | 0.8%   | 1.2%   | 1.4%   | 0.9%   | 1.1%                       | 2.0%   | 1.6%   |
| LV  | 5.5%                    | 5.7%   | 5.6%   | 5.8%  | 6.5%   | 7.5%   | 0.2%                | 0.7%   | 0.3%   | 0.3%                                      | -0.1%  | -0.3%  | 0.9%   | 0.5%   | 0.8%   | 0.6%                       | 3.1%   | 3.5%   |
| MT  | 8.6%                    | 8.3%   | 9.1%   | 9.6%  | 9.6%   | 9.0%   | 11.6%               | 0.1%   | -0.1%  | -0.7%                                     | -0.1%  | -0.3%  | 2.1%   | 1.7%   | 1.1%   | -1.5%                      | 4.9%   | 5.6%   |
| NL  | 10.5%                   | 11.4%  | 11.6%  | 6.4%  | 6.6%   | 6.3%   | 0.4%                | 0.1%   | 0.0%   | 1.9%                                      | 0.4%   | 0.8%   | 2.1%   | 3.0%   | 1.4%   | 2.6%                       | 4.2%   | 4.5%   |
| NO  | 6.3%                    | 6.3%   | 6.3%   | 4.3%  | 4.2%   | 4.3%   | -0.4%               | 0.1%   | 0.1%   | -0.2%                                     | -0.2%  | 0.4%   | 0.1%   | 0.5%   | 0.5%   | 3.8%                       | 4.4%   | 4.2%   |
| PL  | 8.5%                    | 9.0%   | 9.4%   | 13.7%   | 11.1%  | 11.0%  | 1.8%                | 1.4%   | 1.3%   | 3.6%                                      | 3.2%   | 3.4%   | 2.5%   | 2.0%   | 1.0%   | 5.0%                       | 4.8%   | 4.3%   |
| PT  | 7.3%                    | 7.9%   | 7.9%   | 5.2%  | 5.9%   | 5.9%   | 1.3%                | 4.2%   | 5.0%   | 1.2%                                      | 3.1%   | 3.5%   | 2.8%   | 0.9%   | 1.4%   | 4.2%                       | 7.4%   | 5.7%   |
| RO  | 12.0%                   | 13.4%  | 13.5%  | 10.3%   | 10.7%  | 10.7%  | -2.2%               | -0.1%  | -0.1%  | 3.6%                                      | 0.8%   | 2.0%   | 2.0%   | 2.3%   | 1.1%   | 3.2%                       | 4.4%   | 4.9%   |
| SE  | 6.9%                    | 7.3%   | 7.0%   | 4.4%  | 4.7%   | 4.8%   | 0.3%                | 0.5%   | -0.1%  | 0.4%                                      | 0.8%   | 0.5%   | 0.8%   | 0.6%   | 1.2%   | 2.0%                       | 3.4%   | 3.4%   |
| SI  | 9.1%                    | 8.8%   | 8.8%   | 7.5%  | 7.1%   | 7.2%   | 0.0%                | 0.3%   | 0.4%   | 0.2%                                      | -0.4%  | -0.2%  | 1.8%   | 3.2%   | 1.8%   | -11.9%                     | 1.7%   | 2.5%   |
| SK  | 7.8%                    | 8.2%   | 8.0%   | 6.7%  | 6.6%   | 6.7%   | -0.1%               | -0.3%  | -0.1%  | 3.1%                                      | 2.6%   | 2.9%   | 1.6%   | 2.3%   | 0.8%   | 2.7%                       | 3.5%   | 3.8%   |
| EU/EEA  | 10.2%                   | 10.4%  | 10.4%  | 8.0%  | 8.3%   | 8.1%   | 0.3%                | 0.6%   | 0.4%   | 2.5%                                      | 2.2%   | 2.4%   | 1.7%   | 2.1%   | 1.4%   | 1.9%                       | 1.0%   | 1.7%   |

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





## Methodological note

### Risk Indicators' (RIs) heatmap

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

For each of the RIs' quarterly data, the distribution across the three buckets is computed in respect of the sum of total assets for all banks that are included in the EBA's reporting sample in each reference date. From reference periods March 2020 onwards, the sum of total 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:

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

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

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

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

**Risk Indicators in the Dashboard**

| Nr | Risk Indicator code | Dashboard name   | Formula  | Data Point A <sup>(1)</sup>  |                              |  | Data Point B <sup>(1)</sup> |                        |                        | Data Point C <sup>(1)</sup> |  |                              | Data Point D <sup>(1)</sup> |      |            |
|----|---------------------|--|--|--|------------------------------|--|-----------------------------|------------------------|------------------------|-----------------------------|--|------------------------------|-----------------------------|------|------------|
|    |                     |  |  | Template   | Row                          | Column                                   | Template                    | Row                    | Column                 | Template                    | Row  | Column                       | Template                    | Row  | Column     |
| 1  | SVC_1               | Tier 1 capital ratio   | Tier 1 capital (A) / Total risk exposure amount (B)  | C 01.00  | 0015                         | 0010                                     | C 02.00                     | 0010                   | 0010                   |                             |  |                              |                             |      |            |
| 2  | SVC_2               | Total capital ratio  | Own funds (A) / Total risk exposure amount (B)   | C 01.00  | 0010                         | 0010                                     | C 02.00                     | 0010                   | 0010                   |                             |  |                              |                             |      |            |
| 3  | SVC_3               | CET 1 capital ratio  | Common equity TIER 1 capital (A) / Total risk exposure amount (B)  | C 01.00  | 0020                         | 0010                                     | C 02.00                     | 0010                   | 0010                   |                             |  |                              |                             |      |            |
| 4  | SVC_29              | CET 1 ratio (fully loaded)   | Common equity TIER 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects  | [(C 01.00(0020, 0010) - C 05.01(0010, 0010) - C 01.00(0040, 0010) + MIN ((C 01.00(0530, 0010) - C 01.00(0740, 0010) - C 05.01(0010, 0020) - C 01.00(0720, 0010) + MIN ((C 01.00(0750, 0010) - C 01.00(0970, 0010) - C 05.01(0010, 0030), 0), 0)) / ( (C 02.00(0010, 0010) - (C 05.01(0010, 0040) ) |                              |  |                             |                        |                        |                             |  |                              |                             |      |            |
| 5  | SVC_13              | Leverage ratio   | Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)   | C 47.00  | 0320                         | 0010                                     | C 47.00                     | 0300                   | 0010                   |                             |  |                              |                             |      |            |
| 6  | SVC_12              | Leverage ratio (fully phased-in definition of Tier 1)  | Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)   | C 47.00  | 0310                         | 0010                                     | C 47.00                     | 0290                   | 0010                   |                             |  |                              |                             |      |            |
| 7  | AQT_3.2             | Share of non-performing loans and advances (NPL ratio)   | Non-performing loans and advances (A) / Total gross loans and advances (B)   | F 18.00  | 0005, 0070, 0191, 0221       | 0060                                     | F 18.00                     | 0005, 0070, 0191, 0221 | 010                    |                             |  |                              |                             |      |            |
| 8  | AQT_41.2            | Coverage ratio of non-performing loans and advances  | Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)  | F 18.00  | 0005, 0070, 0191, 0221       | 0150                                     | F 18.00                     | 0005, 0070, 0191, 0221 | 0060                   |                             |  |                              |                             |      |            |
| 9  | AQT_42.2            | Forbearance ratio - Loans and advances (gross amount) (FB)   | Exposures with forbearance measures for loans and advances (A) / total instruments on BS (B)   | F 19.00  | 0005, 0070, 0191, 0221       | 0010                                     | F 18.00                     | 0005, 0070, 0191, 0221 | 0010                   |                             |  |                              |                             |      |            |
| 10 | AQT_3.1             | Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio) | Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)  | F 18.00  | 0330                         | 0060                                     | F 18.00                     | 0330                   | 0010                   |                             |  |                              |                             |      |            |
| 11 | PFT_21              | Return on equity (numerator annualised, denominator as average) <sup>(2)</sup>   | Profit or loss for the year (A) / Total equity (B)   | F 02.00  | 0670                         | 0010                                     | F 01.03                     | 0300                   | 0010                   |                             |  |                              |                             |      |            |
| 12 | PFT_24              | Return on assets (numerator annualised, denominator as average) <sup>(2)</sup>   | Profit or loss for the year (A) / Total assets (B)   | F 02.00  | 0670                         | 0010                                     | F 01.01                     | 0380                   | 0010                   |                             |  |                              |                             |      |            |
| 13 | PFT_23              | Cost to income ratio   | Administrative and depreciation expenses (A) / Total net operating income (B)  | F 02.00  | 0360, 0385, 0390             | 0010                                     | F 02.00                     | 0355                   | 0010                   |                             |  |                              |                             |      |            |
| 14 | PFT_25              | Net interest income to total net operating income  | Net interest income (Interest income (A) - Interest expenses (B)) / Total net operating income (C)   | F 02.00  | 0010                         | 0010                                     | F 02.00                     | 0090                   | 0010                   | F 02.00                     | 0355   | 0010                         |                             |      |            |
| 15 | PFT_26              | Net fee and comission income to total net operating income   | Net fee and comission income (Fee and comission income (A) - Fee and comission expenses (B)) / Total net operating income (C)  | F 02.00  | 0200                         | 0010                                     | F 02.00                     | 0210                   | 0010                   | F 02.00                     | 0355   | 0010                         |                             |      |            |
| 16 | PFT_29              | Net trading income to total net operating income   | Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)  | F 02.00  | 0280, 0285, 0287, 0290, 0295 | 0010                                     | F 02.00                     | 0355                   | 0010                   |                             |  |                              |                             |      |            |
| 17 | PFT_41              | Net interest margin (numerator annualised, denominator as average) <sup>(2)</sup>  | Interest income (A) - interest expenses (B) / Interest earning assets (C)  | F 02.00  | 0010                         | 0010                                     | F 02.00                     | 0090                   | 0010                   | F 01.01                     | 0010, 0080, 0090, 0094, 0095, 0120, 0130, 0173, 0174, 0177, 0178, 0232, 0233, 0236, 0237, 0098, 0099, 0143, 0144, 0182, 0183 | 0010                         |                             |      |            |
| 18 | PFT_43              | Cost of risk <sup>(3)</sup>  | <sup>(3)</sup> 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  | 0080, 0250, 0430, 0670       | 0020, 0040, 0050, 0070, 0110, 0120, 0125 | F 04.03.1                   | 0110                   | 0015, 0030, 0040, 0041 | F 04.04.1                   | 0070   | 0015, 0030, 0040, 0041       |                             |      |            |
| 19 | FND_32              | Loans and advances-to-deposits ratio for households and non financial corporations   | Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)  | F 05.01  | 0080                         | 0050, 0060                               | F 04.01                     | 0170, 0180             | 0010                   | F 08.01                     | 0260, 0310   | 0010, 0020, 0030, 0034, 0035 |                             |      |            |
| 20 | FND_33              | Asset encumbrance ratio  | <sup>(4)</sup> Total encumbered assets and collateral (A + B) / Total assets and collateral (C + D)  | F 32.01  | 0010                         | 0010                                     | F 32.02                     | 0130                   | 0010                   | F 32.01                     | 0010   | 0010, 0060                   | F 32.02                     | 0130 | 0010, 0040 |
| 21 | Liq_17              | Liquidity coverage ratio   | Liquidity Buffer (A) / Net Liquidity Outflow (B)   | C 76.00  | 0010                         | 0010                                     | C 76.00                     | 0020                   | 0010                   |                             |  |                              |                             |      |            |
| 22 | Liq_20              | Net Stable Funding Ratio   | Available Stable Funding (A) / Required Stable Funding (B)   | C 84.00  | 0120                         | 0030                                     | C 84.00                     | 0010                   | 0020                   |                             |  |                              |                             |      |            |

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

(2) For the calculation of the average the previous December figure is used as an "anchor" for the subsequent year, and the second 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 <sup>(1)</sup> |                        |        | Data Point B <sup>(1)</sup> |      |        |
|---|---------------------|--|---------------------------------------|-----------------------------|------------------------|--------|-----------------------------|------|--------|
|   |                     |  |                                       | Template                    | Row                    | Column | Template                    | Row  | Column |
| Exposures towards counterparty  | n/a                 | Equity instruments + Cash balances at central banks and other demand deposits + Debt securities + Loans and advances |                                       | F 20.04                     | 0040, 0075, 0080, 0140 | 0010   |                             |      |        |
| Cash balances at central banks and other demand deposits                          | n/a                 | Cash balances at central banks and other demand deposits   |                                       | F 20.04                     | 0075                   | 0010   |                             |      |        |
| Debt securities   | n/a                 | Debt securities  |                                       | F 20.04                     | 0080                   | 0010   |                             |      |        |
| Debt securities: of which Central banks and general governments                   | n/a                 | Central banks and general governments  |                                       | F 20.04                     | 0090, 0100             | 0010   |                             |      |        |
| Loans and advances  | n/a                 | Loans and advances   |                                       | F 20.04                     | 0140                   | 0010   |                             |      |        |
| Loans and advances: of which Credit institutions and other financial corporations | n/a                 | Credit institutions and other financial corporations   |                                       | F 20.04                     | 0170, 0180             | 0010   |                             |      |        |
| Loans and advances: of which Non-financial corporations                           | n/a                 | Non-financial corporations   |                                       | F 20.04                     | 0190                   | 0010   |                             |      |        |
| Loans and advances: of which Households   | n/a                 | Households   |                                       | F 20.04                     | 0220                   | 0010   |                             |      |        |
| Deposits  | n/a                 | Deposits   |                                       | F 20.06                     | 0070                   | 0010   |                             |      |        |
| Deposits: of which Central banks  | n/a                 | Central banks  |                                       | F 20.06                     | 0080                   | 0010   |                             |      |        |
| Deposits: of which General governments  | n/a                 | General governments  |                                       | F 20.06                     | 0090                   | 0010   |                             |      |        |
| Deposits: of which Credit institutions  | n/a                 | Credit institutions  |                                       | F 20.06                     | 0100                   | 0010   |                             |      |        |
| Deposits: of which Other financial corporations                                   | n/a                 | Other financial corporations   |                                       | F 20.06                     | 0110                   | 0010   |                             |      |        |
| Deposits: of which Non-financial corporations                                     | n/a                 | Non-financial corporations   |                                       | F 20.06                     | 0120                   | 0010   |                             |      |        |
| Deposits: of which Households   | n/a                 | Households   |                                       | F 20.06                     | 0130                   | 0010   |                             |      |        |
| Off balance sheet exposures: Loan commitments                                     | n/a                 | Loan commitments given   |                                       | F 20.05                     | 0010                   | 0010   |                             |      |        |
| Off balance sheet exposures: Financial guarantees                                 | n/a                 | Financial guarantees given   |                                       | F 20.05                     | 0020                   | 0010   |                             |      |        |
| Off balance sheet exposures: Other Commitments                                    | n/a                 | Other Commitments given  |                                       | F 20.05                     | 0030                   | 0010   |                             |      |        |
| Cash balances   | RDB_1               | Ratio  | Cash positions (A) / Total Assets (B) | F 01.01                     | 0020, 0030, 0040       | 0010   | F 01.01                     | 0380 | 0010   |

|  |                         |             |   |         |  |      |         |  |      |
|--|-------------------------|-------------|---|---------|--|------|---------|--|------|
| Equity instruments   | RDB_2                   | Ratio       | Equity instruments (A) / Total Assets (B)   | F 01.01 | 0070, 0093, 0097, 0110, 0142, 0172, 0176, 0235, 0390                   | 0010 | F 01.01 | 0380   | 0010 |
| Debt securities  | RDB_3                   | Ratio       | Debt securities (A) / Total Assets (B)  | F 01.01 | 0080, 0094, 0098, 0120, 0173, 0143, 0177, 0182, 0232, 0236             | 0010 | F 01.01 | 0380   | 0010 |
| Loans and advances   | RDB_4                   | Ratio       | Loans and advances (A) / Total Assets (B)   | F 01.01 | 0090, 0095, 0099, 0130, 0144, 0174, 0178, 0183, 0233, 0237             | 0010 | F 01.01 | 0380   | 0010 |
| Derivatives  | RDB_5                   | Ratio       | Derivatives (A) / Total Assets (B)  | F 01.01 | 0060, 0092, 0240   | 0010 | F 01.01 | 0380   | 0010 |
| Other assets   | RDB_6 <sup>(4)</sup>    | Ratio       | Other assets (A) / Total Assets (B)   | F 01.01 | 0250, 0260, 0270, 0300, 0330, 0360, 0370, 0375                         | 0010 | F 01.01 | 0380   | 0010 |
| Total assets   | RDB_1                   | Denominator | Total assets  | F 01.01 | 0380   | 0010 |         |  |      |
| Total financial assets   | AQT_68.1 <sup>(4)</sup> | Denominator | Total financial instruments on the asset side   | F 01.01 | 0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240 | 0010 |         |  |      |
| Share of financial assets valued at (amortised) cost                       | AQT_68.3 <sup>(4)</sup> | Ratio       | Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)                                      | F 01.01 | 0010, 0181, 0231, 0234   | 010  | F 01.01 | 0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240 | 0010 |
| Share of financial assets at fair value through OCI                        | AQT_68.2 <sup>(4)</sup> | Ratio       | Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B)                 | F 01.01 | 0141, 0175   | 0010 | F 01.01 | 0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240 | 0010 |
| Share of financial assets at fair value through profit&loss <sup>(5)</sup> | AQT_68.1 <sup>(4)</sup> | Ratio       | Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)  | F 01.01 | 0050, 0091, 0096, 0100, 0171, 0240                                     | 0010 | F 01.01 | 0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240 | 0010 |
| Loans and advances   | AQT_3.2                 | Denominator | Total gross loans and advances  | F 18.00 | 0005, 0070, 0191, 0221   | 0010 | n/a     | n/a  | n/a  |
| Loans and advances: HHs  | n/a                     |             | Gross carrying amount of loans at amortised costs to Households   | F 18.00 | 0150   | 0010 | n/a     | n/a  | n/a  |
| Loans and advances: Mortgages  | n/a                     |             | Gross carrying amount of loans at amortised costs to Households of which: Loans collateralised by residential immovable property                | F 18.00 | 0160   | 0010 | n/a     | n/a  | n/a  |
| Loans and advances: NFCs   | n/a                     |             | Gross carrying amount of loans at amortised costs to Non-financial corporations   | F 18.00 | 0120   | 0010 | n/a     | n/a  | n/a  |
| Loans and advances: SME  | n/a                     |             | Gross carrying amount of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises  | F 18.00 | 0130   | 0010 | n/a     | n/a  | n/a  |
| Loans and advances: CRE  | n/a                     |             | Gross carrying amount of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property                       | F 18.00 | 0140   | 0010 | n/a     | n/a  | n/a  |
| Non-performing loans and advances  | AQT_3.2                 | Numerator   | Non-performing loans and advances   | F 18.00 | 0005, 0070, 0191, 0221   | 0060 | n/a     | n/a  | n/a  |
| Non-performing loans and advances: HHs                                     | n/a                     |             | Gross carrying amount of non-performing loans at amortised costs to Households  | F 18.00 | 0150   | 0060 | n/a     | n/a  | n/a  |
| Non-performing loans and advances: Mortgages                               | n/a                     |             | Gross carrying amount of non-performing loans at amortised costs to Households of which: Loans collateralised by residential immovable property | F 18.00 | 0160   | 0060 | n/a     | n/a  | n/a  |
| Non-performing loans and advances: NFCs                                    | n/a                     |             | Gross carrying amount of non-performing loans at amortised costs to Non-financial corporations  | F 18.00 | 0120   | 0060 | n/a     | n/a  | n/a  |

|   |          |       |   |         |                        |      |         |                        |      |
|---|----------|-------|---|---------|------------------------|------|---------|------------------------|------|
| Non-performing loans and advances: SME  | n/a      |       | Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises   | F 18.00 | 0130                   | 0060 | n/a     | n/a                    | n/a  |
| Non-performing loans and advances: CRE  | n/a      |       | Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property  | F 18.00 | 0140                   | 0060 | n/a     | n/a                    | n/a  |
| NPL Ratio   | AQT_3.2  | Ratio | Non-performing loans and advances (A) / Total gross loans and advances (B)  | F 18.00 | 0005, 0070, 0191, 0221 | 0060 | F 18.00 | 0005, 0070, 0191, 0221 | 0010 |
| NPL ratio: HHS  | n/a      | Ratio | Gross carrying amounts of loans at amortised costs to Households: Non-performing (A) / Gross carrying amount (B)  | F 18.00 | 0150                   | 0060 | F 18.00 | 0150                   | 0010 |
| NPL ratio: Mortgages  | n/a      | Ratio | Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Non-performing (A) / Gross carrying amount (B)   | F 18.00 | 0160                   | 0060 | F 18.00 | 0160                   | 0010 |
| NPL ratio: NFCs   | n/a      | Ratio | Gross carrying amounts of loans at amortised costs to Non-financial corporations: Non-performing (A) / Gross carrying amount (B)  | F 18.00 | 0120                   | 0060 | F 18.00 | 0120                   | 0010 |
| NPL ratio: SME  | n/a      | Ratio | Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Non-performing (A) / Gross carrying amount (B)                             | F 18.00 | 0130                   | 0060 | F 18.00 | 0130                   | 0010 |
| NPL ratio: CRE  | n/a      | Ratio | Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property: Non-performing (A) / Gross carrying amount (B)          | F 18.00 | 0140                   | 0060 | F 18.00 | 0140                   | 0010 |
| Coverage ratio of non-performing loans and advances                             | AQT_41.2 | Ratio | Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B) | F 18.00 | 0005, 0070, 0191, 0221 | 0150 | F 18.00 | 0005, 0070, 0191, 0221 | 0060 |
| Coverage ratio: HHS   | n/a      | Ratio | Gross carrying amounts of loans at amortised costs to Households: Accumulated impairment (A) / Non-performing (B)   | F 18.00 | 0150                   | 0150 | F 18.00 | 0150                   | 0060 |
| Coverage ratio: Mortgages   | n/a      | Ratio | Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Accumulated impairment (A) / Non-performing (B)  | F 18.00 | 0160                   | 0150 | F 18.00 | 0160                   | 0060 |
| Coverage ratio: NFCs  | n/a      | Ratio | Gross carrying amounts of loans at amortised costs to Non-financial corporations: Accumulated impairment (A) / Non-performing (B)   | F 18.00 | 0120                   | 0150 | F 18.00 | 0120                   | 0060 |
| Coverage ratio: SME   | n/a      | Ratio | Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises Accumulated impairment (A) / Non-performing (B)                             | F 18.00 | 0130                   | 0150 | F 18.00 | 0130                   | 0060 |
| Coverage ratio: CRE   | n/a      | Ratio | Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property Accumulated impairment (A) / Non-performing (B)          | F 18.00 | 0140                   | 0150 | F 18.00 | 0140                   | 0060 |
| NFCs loans and advances - A Agriculture, forestry and fishing                   | n/a      | Ratio | NFCs loans and advances - A Agriculture, forestry and fishing (A) / Total gross carrying amount Loans and advances (B)  | F 06.01 | 0010                   | 0010 | F 06.01 | 0190                   | 0010 |
| NFCs loans and advances - B Mining and quarrying                                | n/a      | Ratio | NFCs loans and advances - B Mining and quarrying (A) / Total gross carrying amount Loans and advances (B)   | F 06.01 | 0020                   | 0010 | F 06.01 | 0190                   | 0010 |
| NFCs loans and advances - C Manufacturing                                       | n/a      | Ratio | NFCs loans and advances - C Manufacturing (A) / Total gross carrying amount Loans and advances (B)  | F 06.01 | 0030                   | 0010 | F 06.01 | 0190                   | 0010 |
| NFCs loans and advances - D Electricity, gas, steam and air conditioning supply | n/a      | Ratio | NFCs loans and advances - D Electricity, gas, steam and air conditioning supply (A) / Total gross carrying amount Loans and advances (B)  | F 06.01 | 0040                   | 0010 | F 06.01 | 0190                   | 0010 |
| NFCs loans and advances - E Water supply  | n/a      | Ratio | NFCs loans and advances - E Water supply (A) / Total gross carrying amount Loans and advances (B)   | F 06.01 | 0050                   | 0010 | F 06.01 | 0190                   | 0010 |
| NFCs loans and advances - F Construction  | n/a      | Ratio | NFCs loans and advances - F Construction (A) / Total gross carrying amount Loans and advances (B)   | F 06.01 | 0060                   | 0010 | F 06.01 | 0190                   | 0010 |
| NFCs loans and advances - G Wholesale and retail trade                          | n/a      | Ratio | NFCs loans and advances - G Wholesale and retail trade (A) / Total gross carrying amount Loans and advances (B)   | F 06.01 | 0070                   | 0010 | F 06.01 | 0190                   | 0010 |
| NFCs loans and advances - H Transport and storage                               | n/a      | Ratio | NFCs loans and advances - H Transport and storage (A) / Total gross carrying amount Loans and advances (B)  | F 06.01 | 0080                   | 0010 | F 06.01 | 0190                   | 0010 |
| NFCs loans and advances - I Accommodation and food service activities           | n/a      | Ratio | NFCs loans and advances - I Accommodation and food service activities (A) / Total gross carrying amount Loans and advances (B)  | F 06.01 | 0090                   | 0010 | F 06.01 | 0190                   | 0010 |
| NFCs loans and advances - J Information and communication                       | n/a      | Ratio | NFCs loans and advances - J Information and communication (A) / Total gross carrying amount Loans and advances (B)  | F 06.01 | 0100                   | 0010 | F 06.01 | 0190                   | 0010 |
| NFCs loans and advances - K Financial and insurance activities                  | n/a      | Ratio | NFCs loans and advances - K Financial and insurance activities (A) / Total gross carrying amount Loans and advances (B)   | F 06.01 | 0105                   | 0010 | F 06.01 | 0190                   | 0010 |
| NFCs loans and advances - L Real estate activities                              | n/a      | Ratio | NFCs loans and advances - L Real estate activities (A) / Total gross carrying amount Loans and advances (B)   | F 06.01 | 0110                   | 0010 | F 06.01 | 0190                   | 0010 |
| NFCs loans and advances - M Professional, scientific and technical activities   | n/a      | Ratio | NFCs loans and advances - M Professional, scientific and technical activities (A) / Total gross carrying amount Loans and advances (B)  | F 06.01 | 0120                   | 0010 | F 06.01 | 0190                   | 0010 |

|   |          |       |  |           |      |      |           |      |                        |
|---|----------|-------|--|-----------|------|------|-----------|------|------------------------|
| NFCs loans and advances - N Administrative and support service activities                 | n/a      | Ratio | NFCs loans and advances - N Administrative and support service activities (A) / Total gross carrying amount Loans and advances (B)                 | F 06.01   | 0130 | 0010 | F06.01    | 0190 | 0010                   |
| NFCs loans and advances - O Public administration and defence, compulsory social security | n/a      | Ratio | NFCs loans and advances - O Public administration and defence, compulsory social security (A) / Total gross carrying amount Loans and advances (B) | F 06.01   | 0140 | 0010 | F06.01    | 0190 | 0010                   |
| NFCs loans and advances - P Education   | n/a      | Ratio | NFCs loans and advances - P Education (A) / Total gross carrying amount Loans and advances (B)   | F 06.01   | 0150 | 0010 | F06.01    | 0190 | 0010                   |
| NFCs loans and advances - Q Human health services and social work activities              | n/a      | Ratio | NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans and advances (B)              | F 06.01   | 0160 | 0010 | F06.01    | 0190 | 0010                   |
| NFCs loans and advances - R Arts, entertainment and recreation                            | n/a      | Ratio | NFCs loans and advances - R Arts, entertainment and recreation (A) / Total gross carrying amount Loans and advances (B)                            | F 06.01   | 0170 | 0010 | F06.01    | 0190 | 0010                   |
| NFCs loans and advances - S Other services  | n/a      | Ratio | NFCs loans and advances - S Other services (A) / Total gross carrying amount Loans and advances (B)  | F 06.01   | 0180 | 0010 | F06.01    | 0190 | 0010                   |
| NFCs NPLs - A Agriculture, forestry and fishing   | n/a      | Ratio | NFCs loans and advances - A Agriculture, forestry and fishing : Non-performing (A) /Loans and advances (B)   | F 06.01   | 0010 | 0012 | F06.01    | 0010 | 0010                   |
| NFCs NPLs - B Mining and quarrying  | n/a      | Ratio | NFCs loans and advances - B Mining and quarrying : Non-performing (A) /Loans and advances (B)  | F 06.01   | 0020 | 0012 | F06.01    | 0020 | 0010                   |
| NFCs NPLs - C Manufacturing   | n/a      | Ratio | NFCs loans and advances - C Manufacturing : Non-performing (A) /Loans and advances (B)   | F 06.01   | 0030 | 0012 | F06.01    | 0030 | 0010                   |
| NFCs NPLs - D Electricity, gas, steam and air conditioning supply                         | n/a      | Ratio | NFCs loans and advances - D Electricity, gas, steam and air conditioning supply : Non-performing (A) /Loans and advances (B)                       | F 06.01   | 0040 | 0012 | F06.01    | 0040 | 0010                   |
| NFCs NPLs - E Water supply  | n/a      | Ratio | NFCs loans and advances - E Water supply : Non-performing (A) /Loans and advances (B)  | F 06.01   | 0050 | 0012 | F06.01    | 0050 | 0010                   |
| NFCs NPLs - F Construction  | n/a      | Ratio | NFCs loans and advances - F Construction : Non-performing (A) /Loans and advances (B)  | F 06.01   | 0060 | 0012 | F06.01    | 0060 | 0010                   |
| NFCs NPLs - G Wholesale and retail trade  | n/a      | Ratio | NFCs loans and advances - G Wholesale and retail trade : Non-performing (A) /Loans and advances (B)  | F 06.01   | 0070 | 0012 | F06.01    | 0070 | 0010                   |
| NFCs NPLs - H Transport and storage   | n/a      | Ratio | NFCs loans and advances - H Transport and storage : Non-performing (A) /Loans and advances (B)   | F 06.01   | 0080 | 0012 | F06.01    | 0080 | 0010                   |
| NFCs NPLs - I Accommodation and food service activities                                   | n/a      | Ratio | NFCs loans and advances - I Accommodation and food service activities : Non-performing (A) /Loans and advances (B)                                 | F 06.01   | 0090 | 0012 | F06.01    | 0090 | 0010                   |
| NFCs NPLs - J Information and communication   | n/a      | Ratio | NFCs loans and advances - J Information and communication : Non-performing (A) /Loans and advances (B)   | F 06.01   | 0100 | 0012 | F06.01    | 0100 | 0010                   |
| NFCs NPLs - K Financial and insurance activities  | n/a      | Ratio | NFCs loans and advances - K Financial and insurance activities : Non-performing (A) /Loans and advances (B)  | F 06.01   | 0105 | 0012 | F06.01    | 0105 | 0010                   |
| NFCs NPLs - L Real estate activities  | n/a      | Ratio | NFCs loans and advances - L Real estate activities : Non-performing (A) /Loans and advances (B)  | F 06.01   | 0110 | 0012 | F06.01    | 0110 | 0010                   |
| NFCs NPLs - M Professional, scientific and technical activities                           | n/a      | Ratio | NFCs loans and advances - M Professional, scientific and technical activities : Non-performing (A) /Loans and advances (B)                         | F 06.01   | 0120 | 0012 | F06.01    | 0120 | 0010                   |
| NFCs NPLs - N Administrative and support service activities                               | n/a      | Ratio | NFCs loans and advances - N Administrative and support service activities : Non-performing (A) /Loans and advances (B)                             | F 06.01   | 0130 | 0012 | F06.01    | 0130 | 0010                   |
| NFCs NPLs - O Public administration and defence, compulsory social security               | n/a      | Ratio | NFCs loans and advances - O Public administration and defence, compulsory social security : Non-performing (A) /Loans and advances (B)             | F 06.01   | 0140 | 0012 | F06.01    | 0140 | 0010                   |
| NFCs NPLs - P Education   | n/a      | Ratio | NFCs loans and advances - P Education : Non-performing (A) /Loans and advances (B)   | F 06.01   | 0150 | 0012 | F06.01    | 0150 | 0010                   |
| NFCs NPLs - Q Human health services and social work activities                            | n/a      | Ratio | NFCs loans and advances - Q Human health services and social work activities : Non-performing (A) /Loans and advances (B)                          | F 06.01   | 0160 | 0012 | F06.01    | 0160 | 0010                   |
| NFCs NPLs - R Arts, entertainment and recreation  | n/a      | Ratio | NFCs loans and advances - R Arts, entertainment and recreation : Non-performing (A) /Loans and advances (B)  | F 06.01   | 0170 | 0012 | F06.01    | 0170 | 0010                   |
| NFCs NPLs - S Other services  | n/a      | Ratio | NFCs loans and advances - S Other services : Non-performing (A) /Loans and advances (B)  | F 06.01   | 0180 | 0012 | F06.01    | 0180 | 0010                   |
| Proportion of exposures to NACE L (Real Estate Activities)                                | n/a      | Ratio | Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)   | F 20.07.1 | 0110 | 0010 | F 20.07.1 | 0190 | 0010                   |
| Non-performing exposures to NACE L (Real Estate Activities)                               | n/a      | Ratio | Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)  | F 20.07.1 | 0110 | 0012 | F 20.07.1 | 0110 | 0010                   |
| Proportion of exposures to NACE F (Construction)  | n/a      | Ratio | Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)   | F 20.07.1 | 0060 | 0010 | F 20.07.1 | 0190 | 0010                   |
| Non-performing exposures to NACE F (Construction)   | n/a      | Ratio | Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)  | F 20.07.1 | 0060 | 0012 | F 20.07.1 | 0060 | 0010                   |
| Share of stage 1 loans and advances to total gross loans and advances                     | AQT_65.1 | Ratio | Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)                          | F 04.04.1 | 0070 | 0015 | F 04.04.1 | 0070 | 0015, 0030, 0040, 0041 |
| Share of stage 2 loans and advances to total gross loans and advances                     | AQT_65.2 | Ratio | Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)                          | F 04.04.1 | 0070 | 0030 | F 04.04.1 | 0070 | 0015, 0030, 0040, 0041 |

|   |          |             |   |           |                              |                        |           |  |  |
|---|----------|-------------|---|-----------|------------------------------|------------------------|-----------|--|--|
| Share of stage 3 loans and advances to total gross loans and advances | AQT_65.3 | Ratio       | Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)   | F 04.04.1 | 0070                         | 0040                   | F 04.04.1 | 0070                                     | 0015, 0030, 0040, 0041                                     |
| Coverage ratio stage 1 of loans and advances                          | AQT_79.1 | Ratio       | Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1   | F 04.04.1 | 0070                         | 0050                   | F 04.04.1 | 0070                                     | 0015   |
| Coverage ratio stage 2 of loans and advances                          | AQT_79.2 | Ratio       | Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2   | F 04.04.1 | 0070                         | 0060                   | F 04.04.1 | 0070                                     | 0030   |
| Coverage ratio stage 3 of loans and advances                          | AQT_79.3 | Ratio       | Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3   | F 04.04.1 | 0070                         | 0070                   | F 04.04.1 | 0070                                     | 0040   |
| Total fair valued financial assets <sup>(9)</sup>                     | n/a      | Calculation | (AQT_68.1 + AQT_68.2) * Total Financial Assets  | n/a       | n/a                          | n/a                    | n/a       | n/a                                      | n/a  |
| Level 1 financial assets <sup>(9)</sup>                               | AQT_80.1 | Ratio       | Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B) | F 14.00   | 0010, 0056, 0060, 0101, 0140 | 0010                   | F 14.00   | 0010, 0056, 0060, 0101, 0140             | 0010, 0020, 0030   |
| Level 2 financial assets <sup>(9)</sup>                               | AQT_80.2 | Ratio       | Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B) | F 14.00   | 0010, 0056, 0060, 0101, 0140 | 0010                   | F 14.00   | 0010, 0056, 0060, 0101, 0140             | 0010, 0020, 0030   |
| Level 3 financial assets <sup>(9)</sup>                               | AQT_80.3 | Ratio       | Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B) | F 14.00   | 0010, 0056, 0060, 0101, 0140 | 0010                   | F 14.00   | 0010, 0056, 0060, 0101, 0140             | 0010, 0020, 0030   |
| Sovereign exposure - Total gross carrying amount                      | n/a      |             | Total gross carrying amount   | C 33.00   | 0010                         | 0010                   |           |  |  |
| Sovereign exposure - Total net of short positions                     | n/a      |             | Total net of short positions  | C 33.00   | 0010                         | 0020                   |           |  |  |
| Sovereign exposure - Financial assets held for trading                | n/a      | Ratio       | Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)  | C 33.00   | 0010                         | 0010                   | C 33.00   | 0010                                     | 0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120 |
| Sovereign exposure - Fair value through P&L                           | n/a      | Ratio       | Sovereign exposure treated as Fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)   | C 33.00   | 0010                         | 0060                   | C 33.00   | 0010                                     | 0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120 |
| Sovereign exposure - Fair value through OCI                           | n/a      | Ratio       | Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)   | C 33.00   | 0010                         | 0080                   | C 33.00   | 0010                                     | 0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120 |
| Sovereign exposure - Amortised cost                                   | n/a      | Ratio       | Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)   | C 33.00   | 0010                         | 0100                   | C 33.00   | 0010                                     | 0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120 |
| Sovereign exposure - Other  | n/a      | Calculation | Residual Calculation: 1 - (A/B)   | C 33.00   | 0010                         | 0030, 0060, 0080, 0100 | C 33.00   | 0010                                     | 0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120 |
| Sovereign exposure maturities 0 - 3M                                  | n/a      | Ratio       | Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)   | C 33.00   | 0170                         | 0010                   | C 33.00   | 0170, 0180, 0190, 0200, 0210, 0220, 0230 | 0010   |
| Sovereign exposure maturities 3M - 1Y                                 | n/a      | Ratio       | Sovereign exposure maturities 3M - 1Y (A) / Sum of the sovereign exposure values in all maturities (B)  | C 33.00   | 0180                         | 0010                   | C 33.00   | 0170, 0180, 0190, 0200, 0210, 0220, 0230 | 0010   |
| Sovereign exposure maturities 1Y - 5Y                                 | n/a      | Ratio       | Sovereign exposure maturities 1Y - 5Y (A) / Sum of the sovereign exposure values in all maturities (B)  | C 33.00   | 0190, 0200, 0210             | 0010                   | C 33.00   | 0170, 0180, 0190, 0200, 0210, 0220, 0230 | 0010   |



|   |        |             |   |         |  |                              |         |  |      |
|---|--------|-------------|---|---------|--|------------------------------|---------|--|------|
| Sovereign exposure maturities 5Y - 10Y                | n/a    | Ratio       | Sovereign exposure maturities 5Y - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)   | C 33.00 | 0220   | 0010                         | C 33.00 | 0170, 0180, 0190, 0200, 0210, 0220, 0230 | 0010 |
| Sovereign exposure maturities 10Y - more              | n/a    | Ratio       | Sovereign exposure maturities 10Y - more (A) / Sum of the sovereign exposure values in all maturities (B) | C 33.00 | 0230   | 0010                         | C 33.00 | 0170, 0180, 0190, 0200, 0210, 0220, 0230 | 0010 |
| Debt securities issued                                | FND_9  | Ratio       | Debt securities issued (A) / Total liabilities (B)  | F 01.02 | 0050, 0065, 0090, 0130, 0143                                     | 0010                         | F 01.02 | 0300                                     | 0010 |
| Deposits from credit institutions                     | FND_10 | Ratio       | Deposits from credit institutions (A) / Total liabilities (B)   | F 08.01 | 0160   | 0010, 0020, 0030, 0034, 0035 | F 01.02 | 0300                                     | 0010 |
| Customer deposits from HHs                            | n/a    | Ratio       | Deposits from HHs (A) / Total liabilities (B)   | F 08.01 | 0310   | 0010, 0020, 0030, 0034, 0035 | F 01.02 | 0300                                     | 0010 |
| Customer deposits from NFCs                           | n/a    | Ratio       | Deposits from NFCs (A) / Total liabilities (B)  | F 08.01 | 0260   | 0010, 0020, 0030, 0034, 0035 | F 01.02 | 0300                                     | 0010 |
| Other deposits  | n/a    | Ratio       | Other deposits (A) / Total liabilities (B)  | F 08.01 | 0110, 0210   | 0010, 0020, 0030, 0034, 0035 | F 01.02 | 0300                                     | 0010 |
| Other liabilities                                     | n/a    | Calculation | Residual Calculation: 1 - (A/B)   | F 08.01 | 0110, 0210, 0260, 0310   | 0010, 0020, 0030, 0034, 0035 | F 01.02 | 0300                                     | 0010 |
| Total liabilities                                     | FND_18 | Denominator | Total deposits other than from banks (A) / Total liabilities (B)  | n/a     | n/a  | n/a                          | F 01.02 | 0300                                     | 0010 |
|   |        |             | Calculated as 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 | 0340   | 0010                         | n/a     | n/a                                      | n/a  |
| Share of loan commitments to HHs                      | n/a    | Ratio       | Loan commitments to HHs (A) / Total loan commitments given (B)  | F 18.00 | 0400   | 0010                         | F 18.00 | 0340                                     | 0010 |
| Share of loan commitments to NFCs                     | n/a    | Ratio       | Loan commitments to NFCs (A) / Total loan commitments given (B)   | F 18.00 | 0390   | 0010                         | F 18.00 | 0340                                     | 0010 |
| Volume of liquid assets (after weighting)             | n/a    |             | Volume of liquid assets   | C 72.00 | 0010   | 0040                         |         |  |      |
| Cash and reserves                                     | n/a    | Ratio       | Cash and reserves (A) / Volume of liquid assets (B)   | C 72.00 | 0040, 0050   | 0040                         | C 72.00 | 0010                                     | 0040 |
| Central government assets (L1)                        | n/a    | Ratio       | Central government assets L1 (A) / Volume of liquid assets (B)  | C 72.00 | 0070   | 0040                         | C 72.00 | 0010                                     | 0040 |
| L1 securities   | n/a    | Ratio       | L1 Securities (A) / Volume of liquid assets (B)   | C 72.00 | 0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170 | 0040                         | C 72.00 | 0010                                     | 0040 |
| Extremely high quality covered bonds                  | n/a    | Ratio       | Cash and reserves (A) / Volume of liquid assets (B)   | C 72.00 | 0180   | 0040                         | C 72.00 | 0010                                     | 0040 |
| L2A & L2B assets                                      | n/a    | Ratio       | L2A & L2B assets (A) / Volume of liquid assets (B)  | C 72.00 | 0230, 0310   | 0040                         | C 72.00 | 0010                                     | 0040 |
| Volume of available stable funding (after weighting)  | n/a    |             | Volume of available stable funding  | C 84.00 | 0120   | 0030                         |         |  |      |
| Capital items and instruments                         | n/a    | Ratio       | Capital items and instruments (A) / Volume of available stable funding (B)                                | C 84.00 | 0130   | 0030                         | C 84.00 | 0120                                     | 0030 |
| Retail deposits                                       | n/a    | Ratio       | Retail deposits (A) / Volume of available stable funding (B)  | C 84.00 | 0140   | 0030                         | C 84.00 | 0120                                     | 0030 |
| Operational deposits                                  | n/a    | Ratio       | Operational deposits (A) / Volume of available stable funding (B)   | C 84.00 | 0160   | 0030                         | C 84.00 | 0120                                     | 0030 |
| Other non-financial customers (excl. central banks)   | n/a    | Ratio       | Other non-financial customers (excl. central banks) (A) / Volume of available stable funding (B)          | C 84.00 | 0150   | 0030                         | C 84.00 | 0120                                     | 0030 |
| (Other) financial customers and central banks         | n/a    | Ratio       | (Other) financial customers and central banks (A) / Volume of available stable funding (B)                | C 84.00 | 0180   | 0030                         | C 84.00 | 0120                                     | 0030 |
| Liabilities provided from undetermined counterparties | n/a    | Ratio       | Liabilities provided from undetermined counterparties (A) / Volume of available stable funding (B)        | C 84.00 | 0190   | 0030                         | C 84.00 | 0120                                     | 0030 |
| Intra-group and other liabilities                     | n/a    | Ratio       | Intra-group and other liabilities (A) / Volume of available stable funding (B)                            | C 84.00 | 0170, 0200, 0210   | 0030                         | C 84.00 | 0120                                     | 0030 |

|  |       |             |   |         |  |      |         |      |      |
|--|-------|-------------|---|---------|--|------|---------|------|------|
| Own funds (Tier 1 capital) volume  | n/a   |             | Tier 1 capital volume (A)   | C 01.00 | 0015   | 0010 | n/a     | n/a  | n/a  |
| Capital instruments eligible as CET1 Capital   | n/a   | Ratio       | Capital instruments eligible as CET1 Capital (A) / Tier 1 capital volume (B)  | C 01.00 | 0030   | 0010 | C01.00  | 0015 | 0010 |
| Retained earnings  | n/a   | Ratio       | Retained earnings (A) / Tier 1 capital volume (B)   | C 01.00 | 0130   | 0010 | C01.00  | 0015 | 0010 |
| Accumulated other comprehensive income   | n/a   | Ratio       | Accumulated other comprehensive income (A) / Tier 1 capital volume (B)  | C 01.00 | 0180   | 0010 | C01.00  | 0015 | 0010 |
| Other CET1 components  | n/a   | Calculation | Residual Calculation: 1 - (A/B)   | C 01.00 | 0030, 0130, 0180, 0530                               | 0010 | C01.00  | 0015 | 0010 |
| Additional Tier 1 capital  | n/a   | Ratio       | Additional Tier 1 capital   | C 01.00 | 0530   | 0010 | C01.00  | 0015 | 0010 |
| RWA volume   | n/a   |             | RWA volume  | C 02.00 | 0010   | 0010 | n/a     | n/a  | n/a  |
|  |       |             | 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 | 0040   | 0010 | C 02.00 | 0010 | 0010 |
| Securitisation capital requirements  | n/a   | Ratio       | Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)   | C 02.00 | 0220, 0430, 0470                                     | 0010 | C 02.00 | 0010 | 0010 |
| Market risk capital requirements   | SCV_8 | Ratio       | Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)  | C 02.00 | 0520   | 0010 | C 02.00 | 0010 | 0010 |
| Operational risk capital requirements  | SCV_9 | Ratio       | Total risk exposure amount for OpR (A) / Total risk exposure amount (B)   | C 02.00 | 0590   | 0010 | C 02.00 | 0010 | 0010 |
| Other capital requirements   | n/a   | Ratio       | Residual in total capital requirements  | n/a     | n/a  | n/a  | n/a     | n/a  | n/a  |
| Net interest income on equity (numerator annualised, denominator as average) <sup>(2)</sup>                        | n/a   | Ratio       | (Interest income - Interest expense) / Equity (B)   | F 02.00 | 0010, 0090   | 0010 | F 01.03 | 0300 | 0010 |
| Net fee & commission income on equity (numerator annualised, denominator as average) <sup>(2)</sup>                | n/a   | Ratio       | Fee & commission income - Fee & commission expense (A) / Equity (B)   | F 02.00 | 0200, 0210   | 0010 | F 01.03 | 0300 | 0010 |
| Net trading income (incl. FV result) on equity (numerator annualised, denominator as average) <sup>(2)</sup>       | n/a   | Ratio       | Net Gains or (-) losses on financial assets and liabilities: held for trading, trading, non-trading financial assets mandatorily at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B) | F 02.00 | 0280, 0285, 0287, 0290                               | 0010 | F 01.03 | 0300 | 0010 |
| Other operating income on equity (numerator annualised, denominator as average) <sup>(2)</sup>                     | n/a   | Ratio       | Total net operating income - net interest income - Fee & commission income - net trading income (A) / Equity (B)  | F 02.00 | 0010, 0090, 0200, 0210, 0280, 0285, 0287, 0290, 0355 | 0010 | F 01.03 | 0300 | 0010 |
| Staff expenses on equity (numerator annualised, denominator as average) <sup>(2)</sup>                             | n/a   | Ratio       | Staff expenses (A) / Equity (B)   | F 02.00 | 0370   | 0010 | F 01.03 | 0300 | 0010 |
| Other admin. (incl. depreciation) expenses on equity (numerator annualised, denominator as average) <sup>(2)</sup> | n/a   | Ratio       | Other admin. (incl. depreciation) expenses (A) / Equity (B)   | F 02.00 | 0380, 0390   | 0010 | F 01.03 | 0300 | 0010 |
| Provisions on equity (numerator annualised, denominator as average) <sup>(2)</sup>                                 | n/a   | Ratio       | Provisions (A) / Equity (B)   | F 02.00 | 0430   | 0010 | F 01.03 | 0300 | 0010 |
| Impairments (credit risk losses) on equity (numerator annualised, denominator as average) <sup>(2)</sup>           | n/a   | Ratio       | Impairments (credit risk losses) (A) / Equity (B)   | F 02.00 | 0460   | 0010 | F 01.03 | 0300 | 0010 |
| Contributions to resolution funds and DGS (numerator annualised, denominator as average) <sup>(2)</sup>            | n/a   | Ratio       | Cash contributions to resolution funds and deposit guarantee schemes (A) / Equity (B)   | F 02.00 | 0385   | 0010 | F 01.03 | 0300 | 0010 |
| Other (incl. tax) on equity (numerator annualised, denominator as average) <sup>(2)</sup>                          | n/a   | Ratio       | Profit or (-) loss for the year - Total operating income + Staff expenses + Other admin. Expenses + Cash contributions to resolution funds and deposit guarantee schemes + Provisions + Impairments (A) / Equity (B)                    | F 02.00 | 0670, 0355, 0370, 0380, 0385, 0390, 0430, 0460       | 0010 | F 01.03 | 0300 | 0010 |

(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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