



RISK DASHBOARD

DATA AS OF Q1 2022

EBA

EUROPEAN
BANKING
AUTHORITY

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Summary*

Banks' capital ratios decreased compared to last quarter. The average CET1 ratio was 15% on a fully loaded basis by the end of Q1 2022 (15.5% in the previous quarter). An increase of the risk weighted assets (RWA) was the key driver for the decline. In addition, capital slightly declined. The leverage ratio decreased by 30 bps and stood at 5.6% on a fully loaded basis. Total assets increased by 4.9% in the first quarter of 2022, with nearly all balance sheet positions growing.

Average asset quality continued to improve. Banks reported a non-performing loan (NPL) ratio of 1.9%, down from 2% in the previous quarter. The rise in loans and advances was the key driver for the decline in the NPL ratio. The decline was less supported than previously by the numerator, with a decrease of NPLs by only 1.9% in Q1 2022 compared to a steep fall of 7% in Q4 2021. Banks with highest NPL ratios saw a deterioration in asset quality. The NPL ratio of the highest 5th percentile slightly increased to 5.7% (compared to 5.6% in Q4 2021) resulting in a widening of the dispersion of the NPL ratio. The NPL ratio for household exposures and for non-financial corporations declined to 2.3% (from 2.4% in Q4 2021) and to 3.6% (from 3.8%), respectively. Stage 2 loans continued to increase, reaching 9.1% of total loans as at Q1 2022 (8.9% in the previous quarter). Forborne loans represent 1.9% of respective exposures and amount to around EUR 355bn.

The quality of exposures under previous support measures remains a concern. Total loans with expired moratoria reached EUR 649bn, down by 7.8% compared to end 2021. The total volume of loans subject to public guarantee schemes (PGS) stood at EUR 366bn in Q1, almost unchanged compared to the previous quarter. Nearly ninety per cent of PGS loans are concentrated in three countries (France, Italy, and Spain). The asset quality of loans benefiting from support measures remains a concern. The NPL ratio for loans with expired moratoria and for loans subject to PGS continued to increase steadily, reaching 6.1% (from 5.5% in Q4 2021) and 3.5% (from 3.1% in Q4 2021), respectively. However, banks report high but stabilising Stage 2 allocation for loans under moratoria and PGS loans, at 24.5% (24.9% in Q4 2021) and 22.7% (22.6% Q4 2021), respectively.

Profitability decreased slightly in Q1. Return on equity (RoE) was 6.6% (7.3% in Q4 2021 and 5.7% in Q4 2019). Distribution of RoE across banks is stable, with the lowest 5th percentile increasing to -1.1% (compared to -5% in Q4 2021). Cost of risk stood at 0.51%. It increased slightly after a somewhat continuous decrease since June 2020, when it had stood at 0.86% (0.47% in Q4 2021). Similar to the NPL ratio, the cost of risk showed a stronger deterioration for banks at the higher end of the dispersion. The cost of risk of the highest 5th percentile increased significantly from 1.7% in Q4 2021 to 2.1% in Q1 2022. Even though the net interest margin (NIM) remains near historic lows, its downward trend nearly stopped. Banks reported an almost stable margin with a decrease of 1 bp, setting the NIM at 1.25%. Net interest income (NII) continues to be the main contributor to banks' net operating income (53.6%). The share of fee and commission income declined to 31.3%, still well above the average of recent years (down from 32.5% in Q4 2021, but up from 28.5% in Q4 2019).

Banks continue to hold substantial liquidity. The liquidity coverage ratio (LCR) remains higher than pre-pandemic level at 168.1% (174.8% in Q4 2021). Also, banks situated at the lowest end of the distribution continue to show a ratio well above the minimum (the LCR of the lowest 5th percentile was 134.8%). The loan-to-deposit ratio stood at 109.1% (108.6% in Q4 2021) with a slightly higher growth in loans to NFCs and households (1.6%) than in deposits from NFCs and households (1.2%) in the first quarter of the year. The asset encumbrance ratio continues to reach highs and stood at 29.2% in Q1 2022 (compared to 29.1% in Q4 2021).

*This risk dashboard is based on a sample of Risk Indicators (RI) from 160 European banks (unconsolidated number of banks, including 29 subsidiaries). The sample of banks is reviewed annually by competent authorities and adjusted accordingly. This can determine breaks in the time series. In particular, from Q1 2020 onwards, EU aggregates no longer include figures for UK banks but for subsidiaries of UK banks in EU countries. Ratios provided in the text are weighted average if not otherwise stated. The data is based on the EBA's implementing technical standards (ITS) on supervisory reporting (EU Regulation No 680/2014 and its subsequent amendments). In the chart on Risk Indicators by size class, considering the distribution of the average total assets, the small banks are those below the first quartile, and the large banks are those above the third quartile.

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

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

Asset quality

The Russian war has caused disruptions in the production and supply chain. It has added to existing inflationary pressures mainly through increasing food and energy prices. These factors, coupled with post-COVID vulnerabilities, have heightened uncertainty, weigh on economic growth and affect consumer and business confidence. This has resulted in an increase of cost of risk as borrower's debt servicing capacity might be impaired by these developments. Yet, banks' asset quality indicators have not reflected a credit risk surge with the exception of a slight increase in the cost of risk and in the share of Stage 2 loans. Banks have continued with the disposal of non-performing loan (NPL) portfolios.

Short-term outlook: Increasing interest rates to tackle inflationary pressures could have a larger effect on highly indebted borrowers. Segments with pre-existing vulnerabilities due to COVID disruption may also struggle further due to slower economic recovery. Real estate exposures are also like to be affected, as an increase in interest rates might affect borrowers' ability to serve their loans and lower real estate valuations. Already agreed and potential further embargoes on Russian oil and gas imports and rising energy prices make the need for energy-transition even more imminent. Higher energy prices may also expose vulnerabilities in highly energy reliant sectors. Rising food and energy prices could also have an impact via exposures to emerging markets.

Market risk

Rising inflation and the subsequent change in the monetary policy stance across the EU/EEA and globally drove up interest rates. At the same time uncertainty as to the changing economic outlook increased asset price and FX volatility as well as credit spreads. All of which increased market risk. Recent failures and sharp market price corrections for crypto assets demonstrate that risks are high in these markets.

Short-term outlook: Risks might increase further and materialise in additional asset price corrections. It cannot be ruled out that volatility will remain elevated. Rates and spreads remain highly susceptible to monetary policy changes. This includes risks related to fragmentation within the EU, which not least affect sovereign spreads. High public sector indebtedness makes these exposures particularly vulnerable to rising rates. FX volatility might have a profound impact on emerging market exposures. Tensions in commodity markets, notably in energy-related commodities, might trigger a new round of substantial margin calls that could result in more defaults of weaker non-financial counterparties.

Liquidity and funding

Bank funding conditions have deteriorated since the Russian war against Ukraine started. Debt spreads have widened markedly for secured and unsecured instruments, especially for subordinated instruments, while volatility is heightened. Interest rates have risen substantially across durations. Issuance activity was focussed on covered bonds amid challenging market conditions for unsecured funding and as banks are beginning to roll over expiring extraordinary central bank funding facilities. Higher issuance volumes of unsecured funding only resumed in May. ESG issuances as share of total issued bonds has reduced compared to 2021. However, they tend to enjoy higher subscription levels which allows issuers to pay lower risk premiums on new issuance. After many quarters of increases, the liquidity coverage ratio decreased, but remains at a comfortable level. Deposits were largely stable since the outbreak of the war.

Short-term outlook: Wholesale bank funding spreads are likely to stay at heightened levels while interest rates are rising and volatility persists. Increased differences with respect to country risks within the EU may indirectly increase funding cost differences across banks. To what extent these price differences materialise will depend on ECB policy actions. Going forward, banks will likely need to pay higher interest rates on new issuance, particularly on longer-term bonds and for bonds eligible for loss absorbing capacity. Current liquidity buffers should however allow banks to withstand additional periods of market turmoil and the decline in eligibility of TLTRO funding as part of available stable funding. The substitution of extraordinary central bank funding facilities with other funding sources might prove challenging for some banks in the mid-term.

Profitability

Positive profitability trends were observed under a challenging environment. Lending growth offset a slight decline in net interest margins (NIM) and drove up net interest income (NII). Increased lending might also explain parts of the increase in banks' net fee and commission income (NFCI). Net trading income (NTI) improved amidst market volatility. The overall increase in net operating income outweighed the impact of inflation on operating expenses. Worsening macroeconomic conditions and war-related uncertainty have so far not resulted in a major increase in cost of risk for the overall EU/EEA banking sector. Nonetheless, the release of COVID-related overlays might have mitigated the increase in loan loss provisions. The absence of positive one-off effects as observed in some countries in 2021, such as negative goodwill impact, as well as rising contributions to deposit guarantee schemes and resolution funds in some jurisdictions explain most of the observed YoY decline in return on equity (RoE).

Short-term outlook: Rising rates are likely to improve the NIM, especially for banks more reliant on deposit funding that did not pass-through negative rates to their clients. Nonetheless, banks more dependent on wholesale funding or with deposits more sensitive to rising rates might suffer a substantial increase in funding costs which could offset the positive effect of asset repricing. The economic deterioration might slow down or even reverse lending growth. Lower economic activity might also result in lower loan- and payments-related fees. Market volatility and rising rates might reduce asset management related revenues. Nonetheless, some investment banking divisions might benefit from persisting volatility. Inflationary pressure, higher compliance costs related to international sanctions enforcement, and ongoing expenses for digital transformation are likely to offset potential operating cost savings related to the streamlining of physical branch networks. A rising likelihood of tail risk macroeconomic scenarios might require additional loan loss provisions.

Operational resilience

Information and telecommunication technology (ICT) related risks have remained elevated. This includes cyber risks, even though no successful major cyber-incident at EU/EEA banks has been reported. Operational risks related to the Russian war include risks related to sanctions, but also potential reputational risks. Banks with subsidiaries or large exposures to Russia might face political pressure and reputational challenges even if their aim is to wind them down. Increasing digitalisation trends and the closure of physical branches are causing financial exclusion concerns in several countries or regions, pointing to possible reputational risk for banks.

			The level of risk and short-term outlook summarise, in a judgmental fashion, the probability of the materialisation of the risk factors and the likely impact on banks. The assessment takes into consideration the evolution of market and prudential indicators, Competent Authorities' and banks' own assessments as well as analysts' views. The short term outlook refers to a six months period.
High	Medium	Low	
↑ Increasing	→ Stable	↓ Decreasing	

RIs heatmap

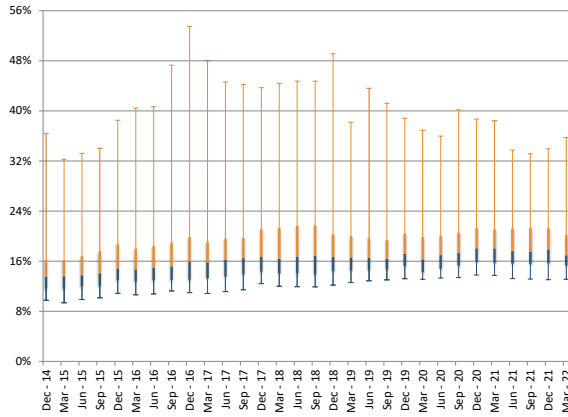
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			Solvency Section <tr> <td rowspan="6">Solvency</td> <td rowspan="3">Tier 1 capital ratio</td> <td>> 15%</td> <td>71.1%</td><td>63.1%</td><td>60.8%</td><td>64.1%</td><td>68.2%</td><td>63.6%</td><td>67.2%</td><td>68.2%</td><td>74.6%</td><td>53.8%</td><td>62.5%</td><td>72.9%</td><td>77.2%</td><td>76.0%</td><td>75.7%</td><td>77.6%</td><td>76.8%</td><td>63.4%</td> </tr> <tr> <td>[12% - 15%]</td> <td>28.0%</td><td>36.0%</td><td>37.9%</td><td>34.5%</td><td>30.5%</td><td>35.5%</td><td>32.4%</td><td>31.1%</td><td>25.4%</td><td>45.6%</td><td>37.3%</td><td>26.9%</td><td>22.6%</td><td>23.8%</td><td>24.2%</td><td>21.5%</td><td>23.0%</td><td>35.4%</td> </tr> <tr> <td>< 12%</td> <td>0.9%</td><td>1.0%</td><td>1.3%</td><td>1.4%</td><td>1.3%</td><td>0.9%</td><td>0.5%</td><td>0.7%</td><td>0.0%</td><td>0.6%</td><td>0.2%</td><td>0.2%</td><td>0.2%</td><td>0.2%</td><td>0.2%</td><td>0.9%</td><td>0.2%</td><td>1.2%</td> </tr> <tr> <td rowspan="3">CET1 ratio</td> <td>> 14%</td> <td>58.5%</td><td>49.3%</td><td>53.9%</td><td>49.7%</td><td>48.2%</td><td>51.1%</td><td>53.5%</td><td>48.4%</td><td>55.5%</td><td>45.0%</td><td>58.3%</td><td>61.6%</td><td>62.9%</td><td>63.1%</td><td>63.0%</td><td>63.8%</td><td>61.9%</td><td>56.2%</td> </tr> <tr> <td>[11% - 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8%]</td> <td>27.1%</td><td>30.1%</td><td>30.7%</td><td>32.6%</td><td>28.7%</td><td>28.7%</td><td>23.2%</td><td>23.2%</td><td>20.2%</td><td>26.2%</td><td>17.6%</td><td>19.2%</td><td>18.7%</td><td>19.0%</td><td>25.1%</td><td>15.1%</td><td>17.9%</td><td>11.0%</td> </tr> <tr> <td>> 8%</td> <td>10.8%</td><td>7.5%</td><td>6.7%</td><td>4.5%</td><td>4.0%</td><td>3.9%</td><td>3.9%</td><td>3.9%</td><td>3.4%</td><td>4.1%</td><td>4.0%</td><td>2.1%</td><td>2.2%</td><td>2.0%</td><td>1.9%</td><td>0.9%</td><td>0.6%</td><td>0.6%</td> </tr> <tr> <td rowspan="3">Coverage ratio of non-performing loans and advances</td> <td>> 55%</td> <td>8.6%</td><td>22.4%</td><td>17.8%</td><td>18.1%</td><td>14.0%</td><td>13.0%</td><td>12.9%</td><td>17.9%</td><td>17.9%</td><td>14.7%</td><td>14.8%</td><td>9.1%</td><td>8.6%</td><td>7.3%</td><td>15.3%</td><td>16.3%</td><td>4.9%</td><td>4.9%</td> </tr> <tr> <td>[40% - 55%]</td> <td>46.4%</td><td>31.5%</td><td>32.9%</td><td>32.6%</td><td>45.4%</td><td>39.1%</td><td>48.1%</td><td>35.5%</td><td>36.3%</td><td>55.7%</td><td>53.3%</td><td>59.4%</td><td>61.5%</td><td>60.6%</td><td>46.6%</td><td>51.2%</td><td>60.1%</td><td>64.3%</td> </tr> <tr> <td>< 40%</td> <td>45.1%</td><td>46.2%</td><td>49.3%</td><td>49.3%</td><td>40.6%</td><td>47.8%</td><td>38.9%</td><td>46.5%</td><td>45.8%</td><td>29.5%</td><td>31.8%</td><td>31.5%</td><td>29.9%</td><td>32.2%</td><td>38.1%</td><td>32.5%</td><td>35.0%</td><td>30.8%</td> </tr> <tr> <td rowspan="3">Forbearance ratio for loans and advances</td> <td>< 1.5%</td> <td>53.9%</td><td>52.8%</td><td>61.1%</td><td>63.9%</td><td>63.9%</td><td>64.2%</td><td>65.6%</td><td>65.7%</td><td>65.5%</td><td>64.5%</td><td>51.9%</td><td>50.9%</td><td>51.1%</td><td>42.0%</td><td>42.0%</td><td>44.4%</td><td>38.4%</td><td>45.7%</td> </tr> <tr> <td>[1.5% - 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60%]</td> <td>21.8%</td><td>18.7%</td><td>23.1%</td><td>19.0%</td><td>19.7%</td><td>19.4%</td><td>16.6%</td><td>24.5%</td><td>20.3%</td><td>8.2%</td><td>16.6%</td><td>13.0%</td><td>11.4%</td><td>12.8%</td><td>17.8%</td><td>15.3%</td><td>9.9%</td><td>12.9%</td> </tr> <tr> <td rowspan="3">Funding & Liquidity</td> <td rowspan="3">Loan-to-deposit ratio for households and non-financial corporations</td> <td>> 60%</td> <td>64.9%</td><td>68.8%</td><td>64.4%</td><td>67.9%</td><td>67.3%</td><td>69.0%</td><td>71.5%</td><td>63.5%</td><td>67.7%</td><td>77.7%</td><td>70.0%</td><td>71.1%</td><td>72.1%</td><td>69.5%</td><td>66.2%</td><td>68.6%</td><td>70.4%</td><td>70.0%</td> </tr> <tr> <td>< 100%</td> <td>31.7%</td><td>31.2%</td><td>30.9%</td><td>31.0%</td><td>31.4%</td><td>32.2%</td><td>32.3%</td><td>32.6%</td><td>33.0%</td><td>13.9%</td><td>23.7%</td><td>28.9%</td><td>34.4%</td><td>40.3%</td><td>41.7%</td><td>43.8%</td><td>36.4%</td><td>36.0%</td> </tr> <tr> <td>[100% - 150%]</td> <td>51.5%</td><td>51.9%</td><td>52.1%</td><td>53.5%</td><td>52.0%</td><td>51.7%</td><td>51.7%</td><td>51.5%</td><td>51.2%</td><td>66.2%</td><td>57.5%</td><td>52.4%</td><td>47.4%</td><td>43.8%</td><td>43.5%</td><td>42.4%</td><td>49.1%</td><td>49.6%</td> </tr> <tr> <td></td> <td></td> <td>> 150%</td> <td>16.8%</td><td>17.0%</td><td>17.0%</td><td>15.4%</td><td>16.6%</td><td>16.0%</td><td>16.0%</td><td>15.9%</td><td>15.8%</td><td>19.9%</td><td>18.8%</td><td>18.7%</td><td>18.2%</td><td>15.9%</td><td>14.8%</td><td>13.8%</td><td>14.5%</td><td>14.4%</td> </tr>																					Solvency	Tier 1 capital ratio	> 15%	71.1%	63.1%	60.8%	64.1%	68.2%	63.6%	67.2%	68.2%	74.6%	53.8%	62.5%	72.9%	77.2%	76.0%	75.7%	77.6%	76.8%	63.4%	[12% - 15%]	28.0%	36.0%	37.9%	34.5%	30.5%	35.5%	32.4%	31.1%	25.4%	45.6%	37.3%	26.9%	22.6%	23.8%	24.2%	21.5%	23.0%	35.4%	< 12%	0.9%	1.0%	1.3%	1.4%	1.3%	0.9%	0.5%	0.7%	0.0%	0.6%	0.2%	0.2%	0.2%	0.2%	0.2%	0.9%	0.2%	1.2%	CET1 ratio	> 14%	58.5%	49.3%	53.9%	49.7%	48.2%	51.1%	53.5%	48.4%	55.5%	45.0%	58.3%	61.6%	62.9%	63.1%	63.0%	63.8%	61.9%	56.2%	[11% - 14%]	41.3%	50.5%	41.1%	49.9%	51.1%	48.4%	46.0%	51.2%	44.5%	55.0%	41.5%	38.3%	36.9%	36.7%	36.5%	35.3%	38.0%	43.6%	< 11%	0.2%	0.2%	5.0%	0.5%	0.8%	0.5%	0.5%	0.5%	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%	0.5%	0.9%	0.2%	0.2%	Leverage ratio	> 8%	5.0%	4.5%	4.2%	4.4%	4.9%	4.1%	4.3%	4.4%	5.5%	6.0%	4.6%	5.6%	5.9%	5.6%	6.6%	6.7%	5.9%	5.5%	[5% - 8%]	56.4%	52.0%	49.2%	52.0%	58.0%	50.6%	49.1%	51.1%	58.4%	46.0%	37.4%	54.2%	60.1%	54.4%	60.0%	57.3%	69.0%	59.8%	< 5%	38.6%	43.5%	46.6%	43.6%	37.1%	45.3%	46.5%	44.5%	36.1%	48.0%	58.0%	40.2%	33.9%	40.0%	33.3%	36.0%	25.1%	34.7%	Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%	62.1%	62.4%	62.6%	62.8%	67.3%	67.4%	72.9%	73.0%	76.5%	69.7%	78.5%	78.7%	79.1%	78.9%	73.0%	84.0%	81.5%	88.4%	[3% - 8%]	27.1%	30.1%	30.7%	32.6%	28.7%	28.7%	23.2%	23.2%	20.2%	26.2%	17.6%	19.2%	18.7%	19.0%	25.1%	15.1%	17.9%	11.0%	> 8%	10.8%	7.5%	6.7%	4.5%	4.0%	3.9%	3.9%	3.9%	3.4%	4.1%	4.0%	2.1%	2.2%	2.0%	1.9%	0.9%	0.6%	0.6%	Coverage ratio of non-performing loans and advances	> 55%	8.6%	22.4%	17.8%	18.1%	14.0%	13.0%	12.9%	17.9%	17.9%	14.7%	14.8%	9.1%	8.6%	7.3%	15.3%	16.3%	4.9%	4.9%	[40% - 55%]	46.4%	31.5%	32.9%	32.6%	45.4%	39.1%	48.1%	35.5%	36.3%	55.7%	53.3%	59.4%	61.5%	60.6%	46.6%	51.2%	60.1%	64.3%	< 40%	45.1%	46.2%	49.3%	49.3%	40.6%	47.8%	38.9%	46.5%	45.8%	29.5%	31.8%	31.5%	29.9%	32.2%	38.1%	32.5%	35.0%	30.8%	Forbearance ratio for loans and advances	< 1.5%	53.9%	52.8%	61.1%	63.9%	63.9%	64.2%	65.6%	65.7%	65.5%	64.5%	51.9%	50.9%	51.1%	42.0%	42.0%	44.4%	38.4%	45.7%	[1.5% - 4%]	29.8%	31.5%	23.9%	25.9%	28.2%	28.7%	28.1%	28.3%	28.5%	28.2%	40.8%	43.8%	40.7%	49.8%	49.1%	46.8%	53.1%	46.2%	> 4%	16.4%	15.7%	15.0%	10.2%	7.9%	7.1%	6.2%	6.0%	6.1%	7.4%	7.3%	5.3%	8.2%	8.3%	8.8%	8.8%	8.5%	8.2%	Profitability	Return on equity	> 10%	17.2%	15.5%	19.5%	13.9%	10.3%	13.3%	16.2%	14.0%	5.7%	2.3%	1.8%	5.1%	2.0%	14.8%	13.7%	18.2%	23.1%	17.8%	[6% - 10%]	36.5%	52.8%	51.1%	53.1%	55.5%	48.7%	56.8%	53.4%	41.9%	10.4%	17.6%	18.8%	19.3%	51.8%	58.6%	53.8%	44.9%	29.4%	< 6%	46.3%	31.7%	29.4%	33.1%	34.2%	38.0%	27.0%	32.5%	52.4%	87.3%	80.6%	76.0%	78.8%	33.4%	27.8%	28.0%	31.9%	52.8%	Cost to income ratio	< 50%	13.3%	12.5%	12.5%	13.1%	13.0%	11.7%	12.0%	12.0%	12.0%	14.1%	13.4%	15.9%	16.5%	17.7%	16.0%	16.1%	19.7%	17.1%	[50% - 60%]	21.8%	18.7%	23.1%	19.0%	19.7%	19.4%	16.6%	24.5%	20.3%	8.2%	16.6%	13.0%	11.4%	12.8%	17.8%	15.3%	9.9%	12.9%	Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	> 60%	64.9%	68.8%	64.4%	67.9%	67.3%	69.0%	71.5%	63.5%	67.7%	77.7%	70.0%	71.1%	72.1%	69.5%	66.2%	68.6%	70.4%	70.0%	< 100%	31.7%	31.2%	30.9%	31.0%	31.4%	32.2%	32.3%	32.6%	33.0%	13.9%	23.7%	28.9%	34.4%	40.3%	41.7%	43.8%	36.4%	36.0%	[100% - 150%]	51.5%	51.9%	52.1%	53.5%	52.0%	51.7%	51.7%	51.5%	51.2%	66.2%	57.5%	52.4%	47.4%	43.8%	43.5%	42.4%	49.1%	49.6%			> 150%	16.8%	17.0%	17.0%	15.4%	16.6%	16.0%	16.0%	15.9%	15.8%	19.9%	18.8%	18.7%	18.2%	15.9%	14.8%
Solvency	Tier 1 capital ratio	> 15%	71.1%	63.1%	60.8%	64.1%	68.2%	63.6%	67.2%	68.2%	74.6%	53.8%	62.5%	72.9%	77.2%	76.0%	75.7%	77.6%	76.8%	63.4%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
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Leverage ratio	> 8%	5.0%	4.5%	4.2%	4.4%	4.9%	4.1%	4.3%	4.4%	5.5%	6.0%	4.6%	5.6%	5.9%	5.6%	6.6%	6.7%	5.9%	5.5%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%	62.1%	62.4%	62.6%	62.8%	67.3%	67.4%	72.9%	73.0%	76.5%	69.7%	78.5%	78.7%	79.1%	78.9%	73.0%	84.0%	81.5%	88.4%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
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	Coverage ratio of non-performing loans and advances	> 55%	8.6%	22.4%	17.8%	18.1%	14.0%	13.0%	12.9%	17.9%	17.9%	14.7%	14.8%	9.1%	8.6%	7.3%	15.3%	16.3%	4.9%	4.9%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
		[40% - 55%]	46.4%	31.5%	32.9%	32.6%	45.4%	39.1%	48.1%	35.5%	36.3%	55.7%	53.3%	59.4%	61.5%	60.6%	46.6%	51.2%	60.1%	64.3%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
		< 40%	45.1%	46.2%	49.3%	49.3%	40.6%	47.8%	38.9%	46.5%	45.8%	29.5%	31.8%	31.5%	29.9%	32.2%	38.1%	32.5%	35.0%	30.8%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Forbearance ratio for loans and advances	< 1.5%	53.9%	52.8%	61.1%	63.9%	63.9%	64.2%	65.6%	65.7%	65.5%	64.5%	51.9%	50.9%	51.1%	42.0%	42.0%	44.4%	38.4%	45.7%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
	[1.5% - 4%]	29.8%	31.5%	23.9%	25.9%	28.2%	28.7%	28.1%	28.3%	28.5%	28.2%	40.8%	43.8%	40.7%	49.8%	49.1%	46.8%	53.1%	46.2%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
	> 4%	16.4%	15.7%	15.0%	10.2%	7.9%	7.1%	6.2%	6.0%	6.1%	7.4%	7.3%	5.3%	8.2%	8.3%	8.8%	8.8%	8.5%	8.2%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Profitability	Return on equity	> 10%	17.2%	15.5%	19.5%	13.9%	10.3%	13.3%	16.2%	14.0%	5.7%	2.3%	1.8%	5.1%	2.0%	14.8%	13.7%	18.2%	23.1%	17.8%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
		[6% - 10%]	36.5%	52.8%	51.1%	53.1%	55.5%	48.7%	56.8%	53.4%	41.9%	10.4%	17.6%	18.8%	19.3%	51.8%	58.6%	53.8%	44.9%	29.4%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
		< 6%	46.3%	31.7%	29.4%	33.1%	34.2%	38.0%	27.0%	32.5%	52.4%	87.3%	80.6%	76.0%	78.8%	33.4%	27.8%	28.0%	31.9%	52.8%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
	Cost to income ratio	< 50%	13.3%	12.5%	12.5%	13.1%	13.0%	11.7%	12.0%	12.0%	12.0%	14.1%	13.4%	15.9%	16.5%	17.7%	16.0%	16.1%	19.7%	17.1%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
[50% - 60%]		21.8%	18.7%	23.1%	19.0%	19.7%	19.4%	16.6%	24.5%	20.3%	8.2%	16.6%	13.0%	11.4%	12.8%	17.8%	15.3%	9.9%	12.9%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	> 60%	64.9%	68.8%	64.4%	67.9%	67.3%	69.0%	71.5%	63.5%	67.7%	77.7%	70.0%	71.1%	72.1%	69.5%	66.2%	68.6%	70.4%	70.0%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
		< 100%	31.7%	31.2%	30.9%	31.0%	31.4%	32.2%	32.3%	32.6%	33.0%	13.9%	23.7%	28.9%	34.4%	40.3%	41.7%	43.8%	36.4%	36.0%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
		[100% - 150%]	51.5%	51.9%	52.1%	53.5%	52.0%	51.7%	51.7%	51.5%	51.2%	66.2%	57.5%	52.4%	47.4%	43.8%	43.5%	42.4%	49.1%	49.6%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
		> 150%	16.8%	17.0%	17.0%	15.4%	16.6%	16.0%	16.0%	15.9%	15.8%	19.9%	18.8%	18.7%	18.2%	15.9%	14.8%	13.8%	14.5%	14.4%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																

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

Solvency

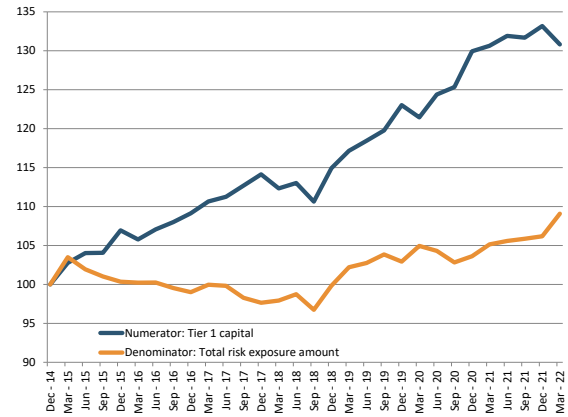
1 - Tier 1 capital ratio

Dispersion



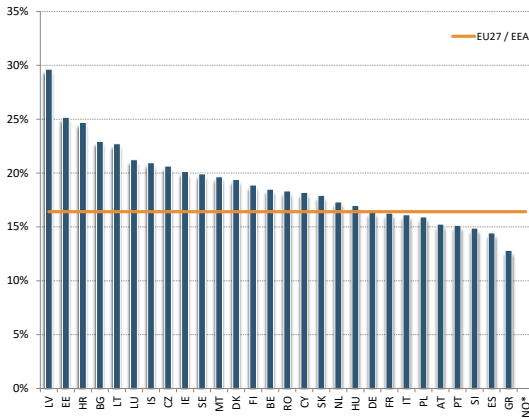
5th and 95th pct, interquartile range and median. From Q1 2020 onwards, EU aggregates no longer include figures for UK banks and they include data for subsidiaries of UK banks in EU countries.

Numerator and denominator: trends



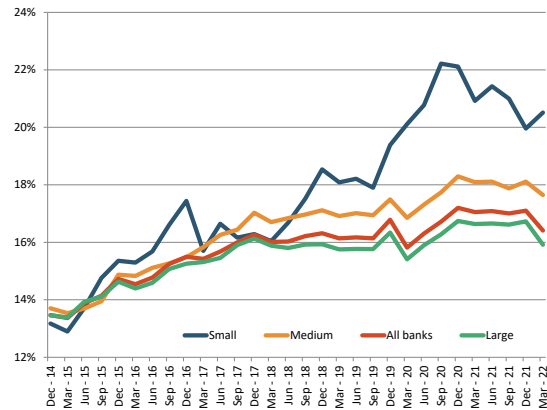
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2022)



Weighted Averages by country.
* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class

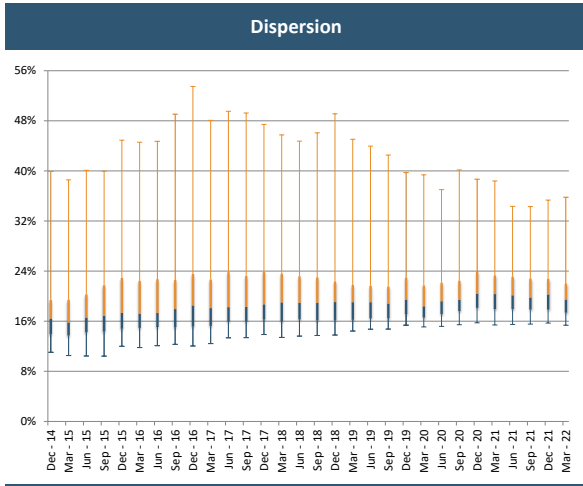


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022. Non-FINREP banks are assigned to the bucket of small banks.

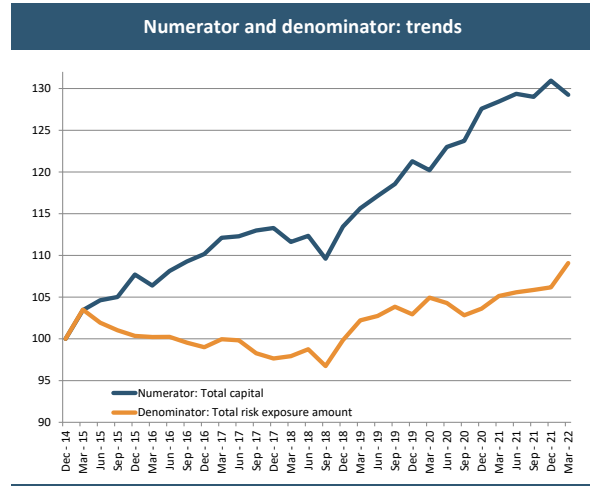
Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.7%	16.8%
Dec - 15	14.7%	13.0%	14.9%	18.8%
Jun - 16	14.8%	13.0%	15.0%	18.5%
Dec - 16	15.5%	13.0%	15.9%	19.9%
Jun - 17	15.7%	13.6%	16.2%	19.6%
Dec - 17	16.3%	14.3%	16.7%	21.1%
Jun - 18	16.0%	14.1%	16.7%	21.7%
Dec - 18	16.3%	14.4%	16.7%	20.3%
Jun - 19	16.2%	14.6%	16.5%	19.8%
Dec - 19	16.8%	15.2%	17.2%	20.4%
Mar - 20	15.8%	14.3%	16.3%	19.9%
Jun - 20	16.3%	14.8%	17.0%	20.1%
Sep - 20	16.7%	15.3%	17.3%	20.5%
Dec - 20	17.2%	15.8%	18.0%	21.3%
Mar - 21	17.1%	15.7%	18.0%	21.1%
Jun - 21	17.1%	15.6%	17.6%	21.3%
Sep - 21	17.0%	15.6%	17.5%	21.3%
Dec - 21	17.1%	15.7%	17.9%	21.3%
Mar - 22	16.4%	15.3%	16.9%	20.2%

Solvency

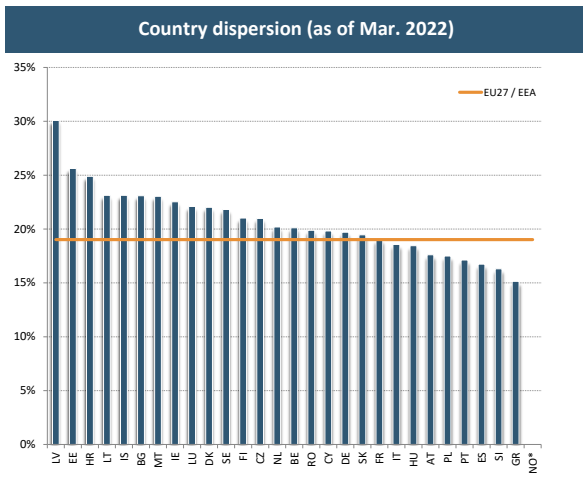
2 - Total capital ratio



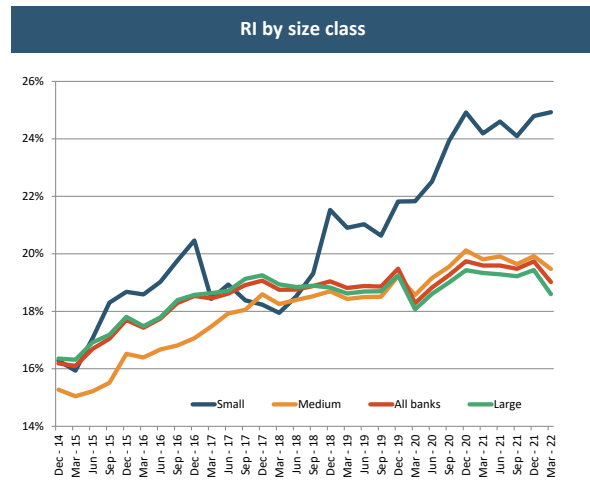
5th and 95th pct, interquartile range and median.



Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.
* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.



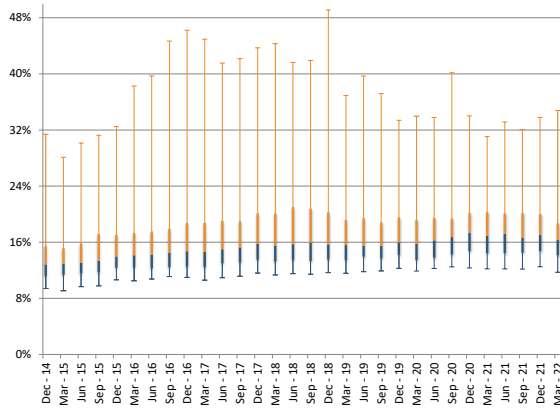
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022. Non-FINREP banks are assigned to the bucket of small banks.

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%	17.1%	19.2%	22.2%
Sep - 20	19.3%	17.6%	19.4%	22.5%
Dec - 20	19.7%	18.1%	20.4%	23.9%
Mar - 21	19.6%	17.9%	20.3%	23.3%
Jun - 21	19.6%	17.9%	20.1%	23.1%
Sep - 21	19.5%	17.9%	19.8%	22.8%
Dec - 21	19.7%	17.9%	20.3%	22.8%
Mar - 22	19.0%	17.4%	19.5%	22.0%

Solvency

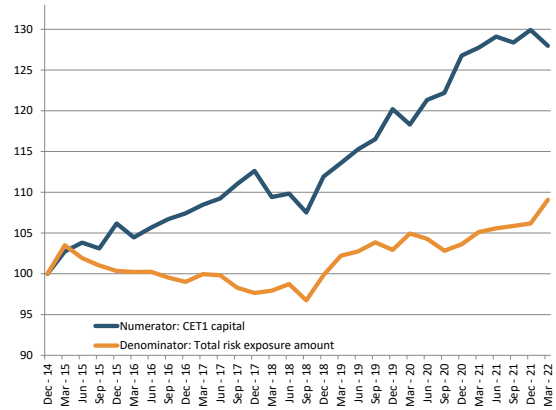
3 - CET1 ratio

Dispersion



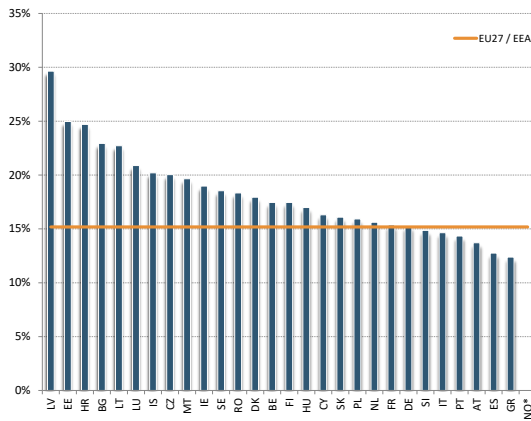
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 =100.

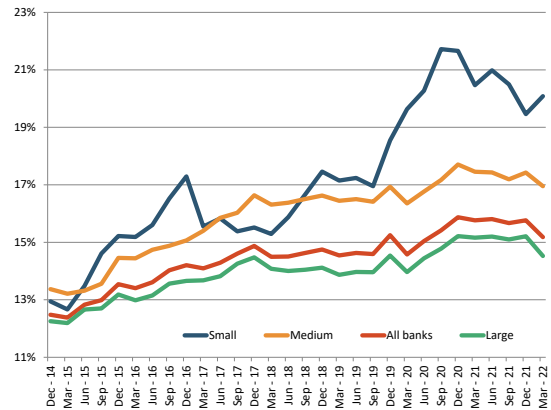
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



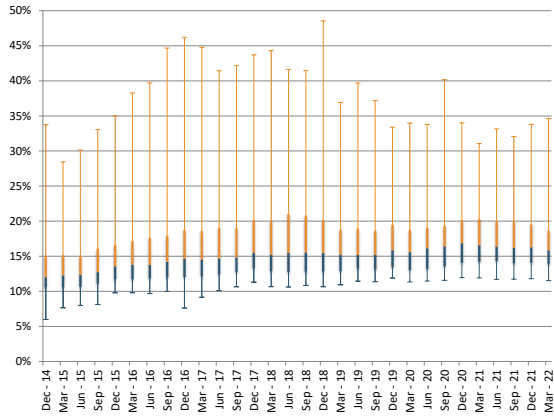
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022. Non-FINREP banks are assigned to the bucket of small banks.

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%	17.3%	20.2%
Mar - 21	15.8%	14.4%	16.9%	20.3%
Jun - 21	15.8%	14.5%	17.2%	20.1%
Sep - 21	15.7%	14.5%	16.6%	20.2%
Dec - 21	15.8%	14.7%	17.0%	20.0%
Mar - 22	15.2%	14.1%	16.3%	18.7%

Solvency

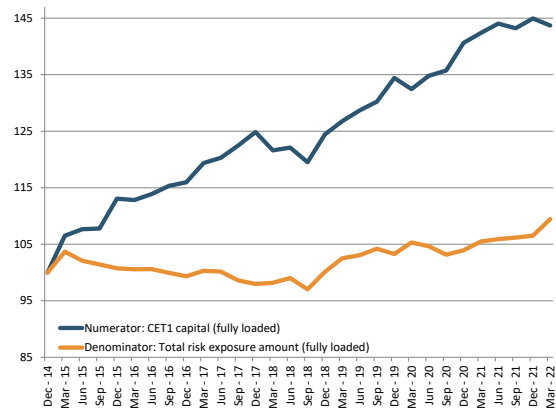
4 - CET1 ratio (fully loaded)

Dispersion



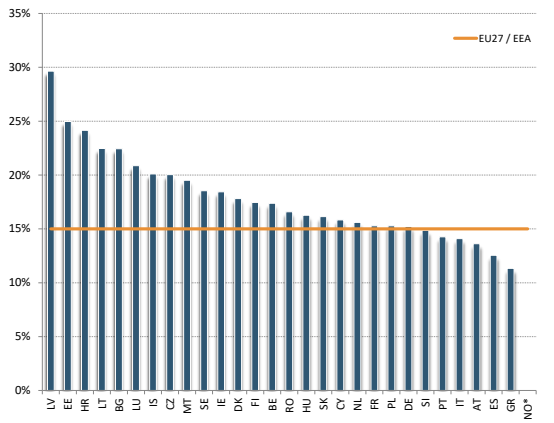
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 =100.

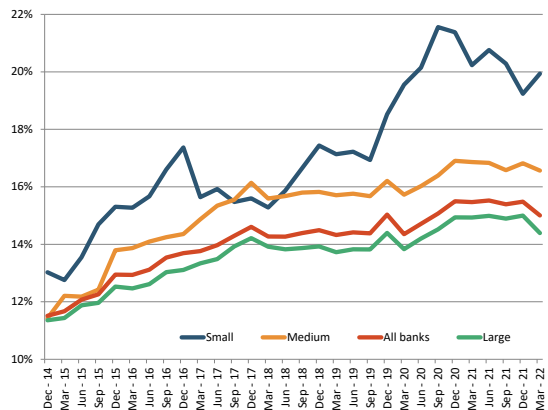
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



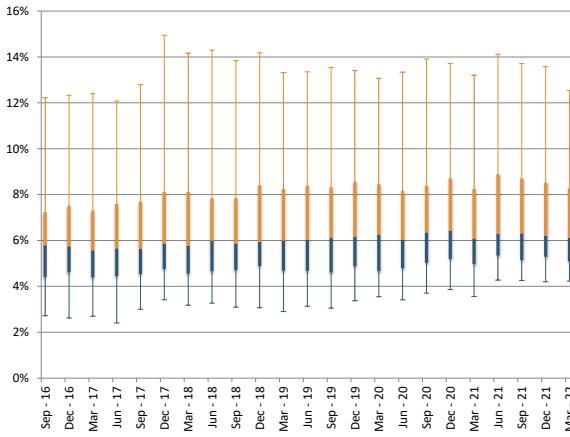
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022. Non-FINREP banks are assigned to the bucket of small banks.

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%	19.0%
Dec - 19	15.0%	13.5%	15.9%	19.5%
Mar - 20	14.4%	13.0%	15.6%	18.7%
Jun - 20	14.7%	13.2%	16.1%	19.1%
Sep - 20	15.1%	13.5%	16.4%	19.3%
Dec - 20	15.5%	14.1%	16.8%	20.2%
Mar - 21	15.5%	14.2%	16.6%	20.3%
Jun - 21	15.5%	14.3%	16.4%	20.0%
Sep - 21	15.4%	14.0%	16.2%	20.1%
Dec - 21	15.5%	14.1%	16.3%	19.6%
Mar - 22	15.0%	13.9%	15.8%	18.7%

Solvency

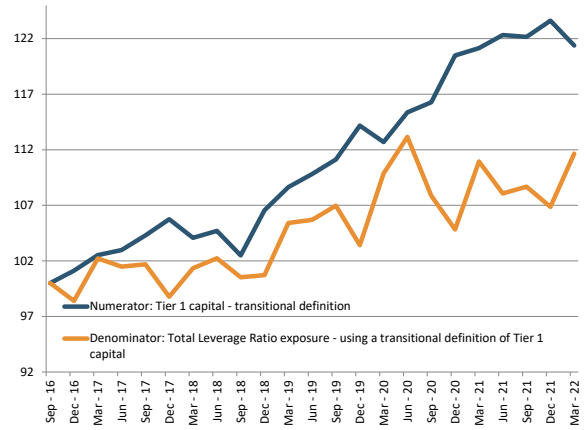
5 - Leverage ratio

Dispersion



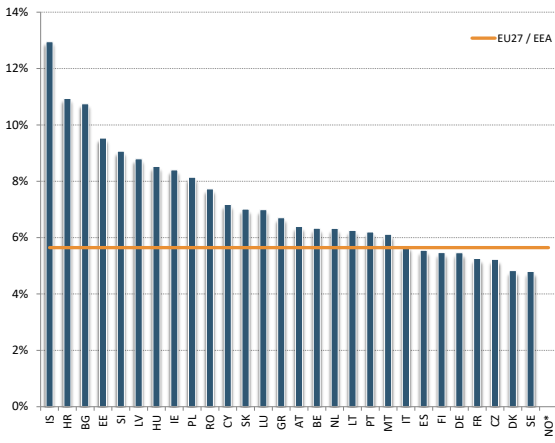
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Sep 2016 =100.

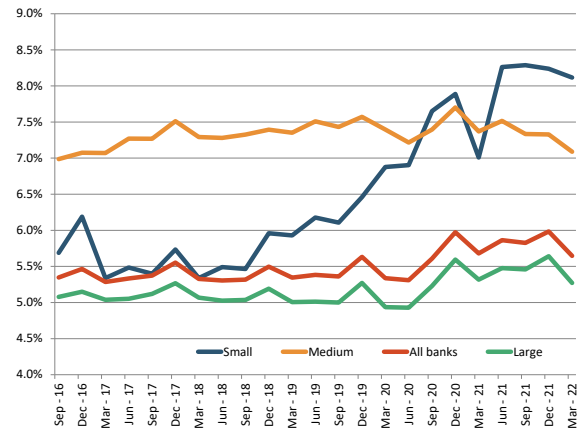
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



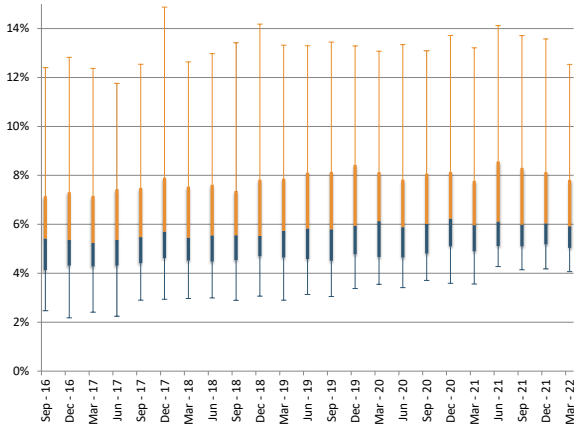
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

Period	Weighted average	25th	50th	75th
Dec - 16	5.5%	4.6%	5.7%	7.5%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Dec - 17	5.6%	4.8%	5.9%	8.1%
Jun - 18	5.3%	4.7%	6.0%	7.8%
Dec - 18	5.5%	4.9%	6.0%	8.4%
Jun - 19	5.4%	4.7%	6.0%	8.4%
Dec - 19	5.6%	4.9%	6.2%	8.6%
Mar - 20	5.3%	4.7%	6.3%	8.5%
Jun - 20	5.3%	4.8%	6.0%	8.2%
Sep - 20	5.6%	5.0%	6.3%	8.4%
Dec - 20	6.0%	5.2%	6.4%	8.7%
Mar - 21	5.7%	5.0%	6.1%	8.2%
Jun - 21	5.9%	5.3%	6.3%	8.9%
Sep - 21	5.8%	5.1%	6.3%	8.7%
Dec - 21	6.0%	5.3%	6.2%	8.5%
Mar - 22	5.6%	5.1%	6.1%	8.3%

Solvency

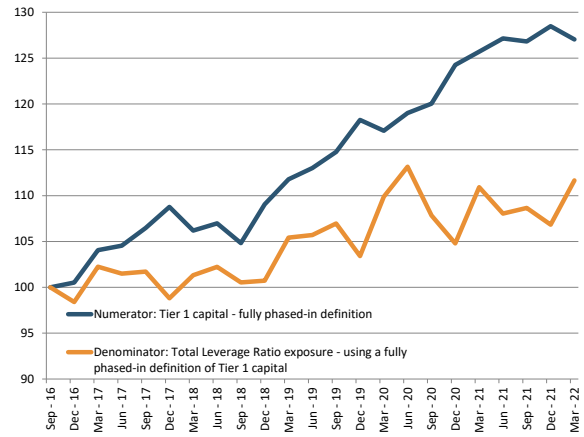
6 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



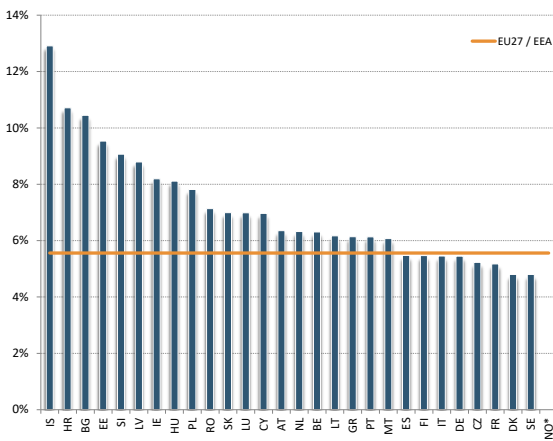
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Sep 2016 =100.

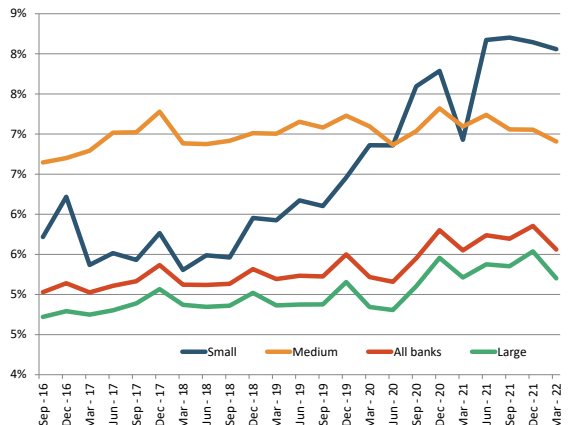
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



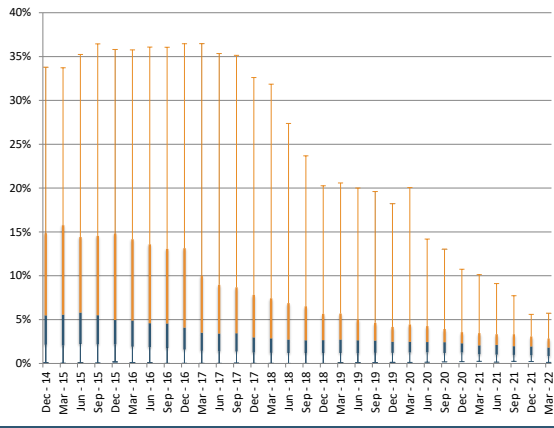
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

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

Credit Risk and Asset Quality

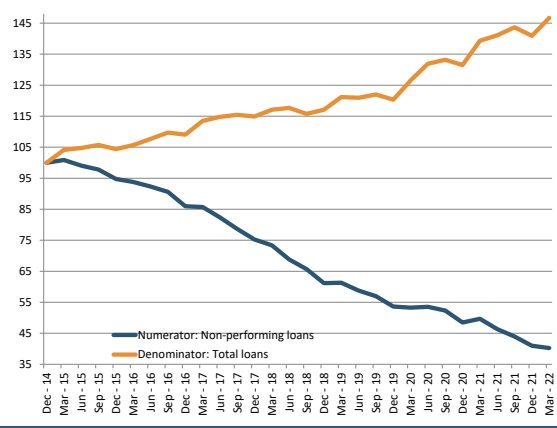
7 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



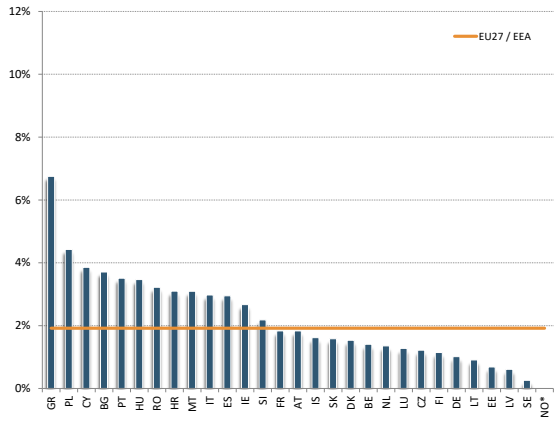
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 =100.

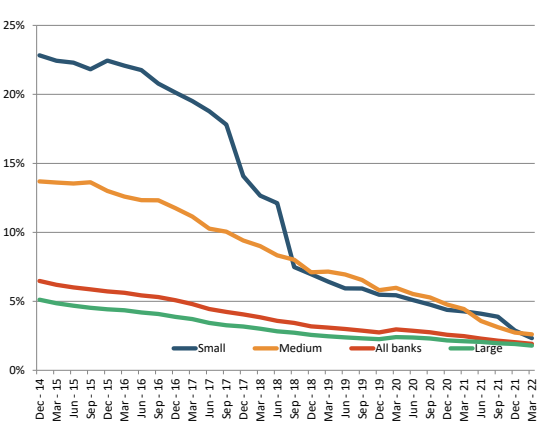
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class

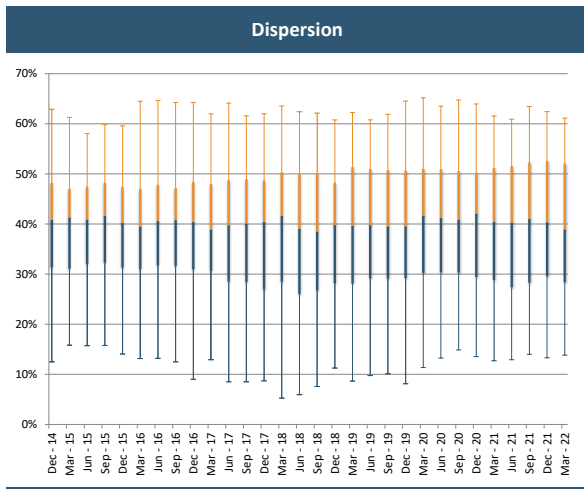


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

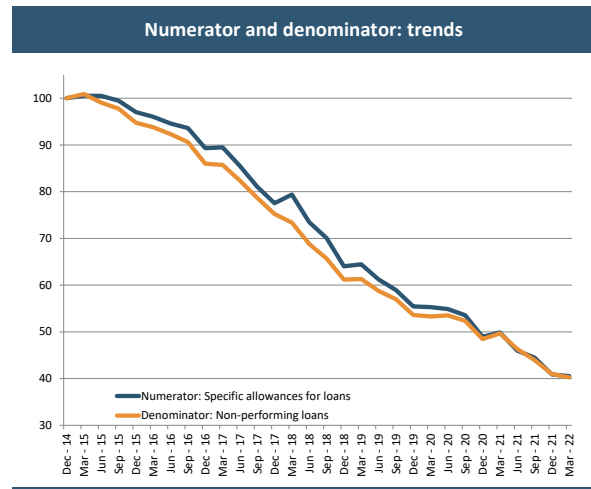
Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.1%	5.5%	14.9%
Jun - 15	6.0%	2.2%	5.8%	14.4%
Dec - 15	5.7%	2.2%	5.0%	14.8%
Jun - 16	5.4%	1.9%	4.6%	13.6%
Dec - 16	5.1%	1.6%	4.1%	13.1%
Jun - 17	4.4%	1.4%	3.4%	9.0%
Dec - 17	4.1%	1.3%	3.0%	7.8%
Jun - 18	3.6%	1.2%	2.7%	6.9%
Dec - 18	3.2%	1.2%	2.7%	5.7%
Jun - 19	3.0%	1.2%	2.6%	5.0%
Dec - 19	2.7%	1.2%	2.5%	4.2%
Mar - 20	3.0%	1.3%	2.5%	4.5%
Jun - 20	2.9%	1.3%	2.4%	4.3%
Sep - 20	2.8%	1.2%	2.4%	3.9%
Dec - 20	2.6%	1.3%	2.3%	3.6%
Mar - 21	2.5%	1.1%	2.1%	3.5%
Jun - 21	2.3%	1.0%	2.1%	3.3%
Sep - 21	2.1%	1.0%	2.0%	3.3%
Dec - 21	2.0%	1.0%	1.9%	3.1%
Mar - 22	1.9%	0.8%	1.8%	2.9%

Credit Risk and Asset Quality

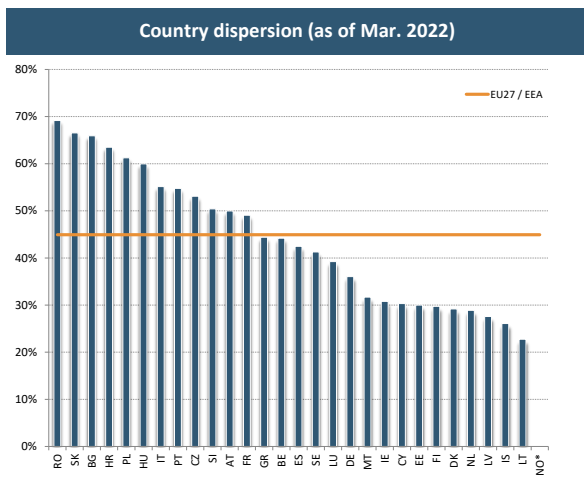
8 - Coverage ratio of non-performing loans and advances



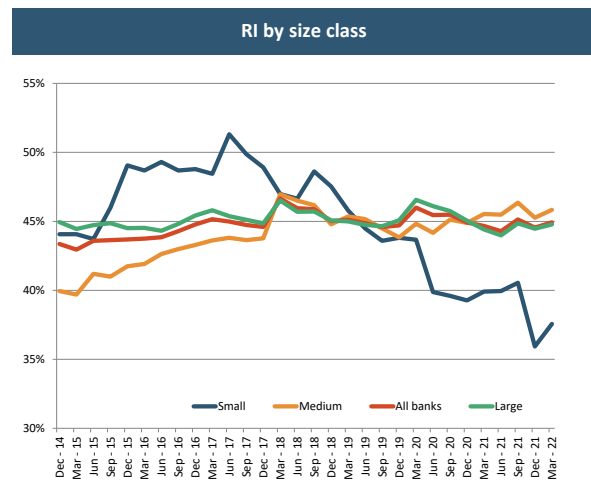
5th and 95th pct, interquartile range and median.



Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.
* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

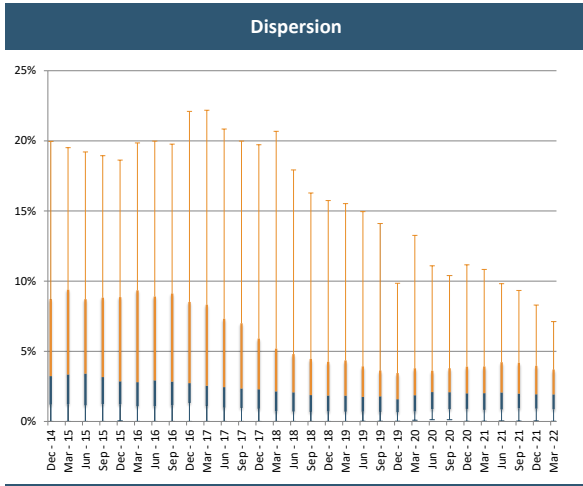


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

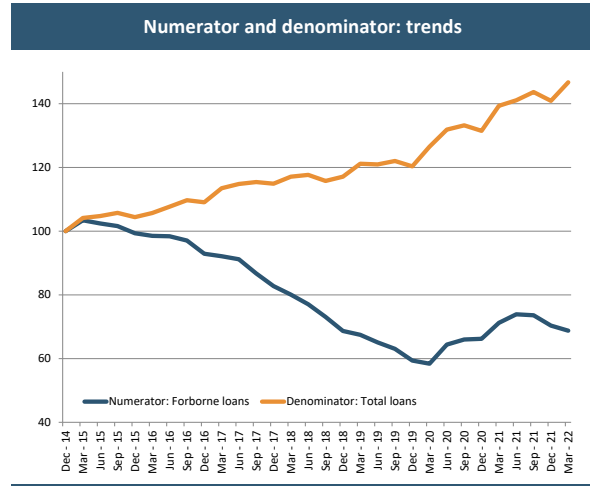
Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.3%	40.9%	48.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Dec - 16	44.8%	31.0%	40.4%	48.5%
Jun - 17	45.0%	28.5%	39.8%	48.8%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Jun - 18	46.0%	26.0%	39.0%	50.0%
Dec - 18	45.0%	28.2%	39.8%	48.3%
Jun - 19	44.9%	29.2%	39.8%	51.0%
Dec - 19	44.7%	29.2%	39.5%	50.7%
Mar - 20	46.0%	30.2%	41.7%	51.0%
Jun - 20	45.5%	30.3%	41.2%	51.0%
Sep - 20	45.5%	30.3%	40.9%	50.6%
Dec - 20	44.9%	29.4%	42.1%	50.2%
Mar - 21	44.7%	28.8%	40.4%	51.2%
Jun - 21	44.3%	27.4%	40.3%	51.6%
Sep - 21	45.1%	28.3%	41.0%	52.3%
Dec - 21	44.5%	29.5%	40.4%	52.6%
Mar - 22	44.9%	28.4%	38.9%	52.1%

Credit Risk and Asset Quality

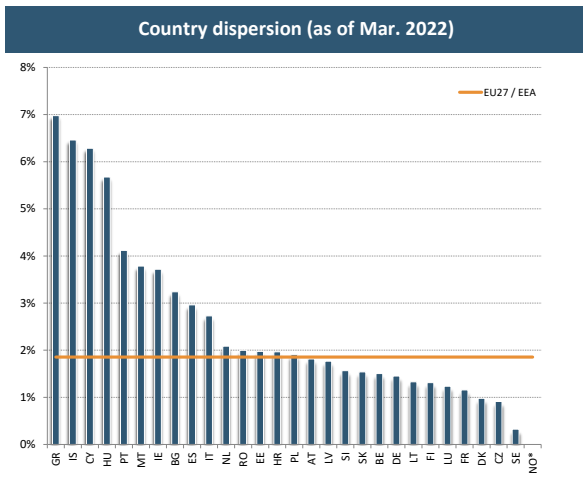
9 - Forbearance ratio for loans and advances



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

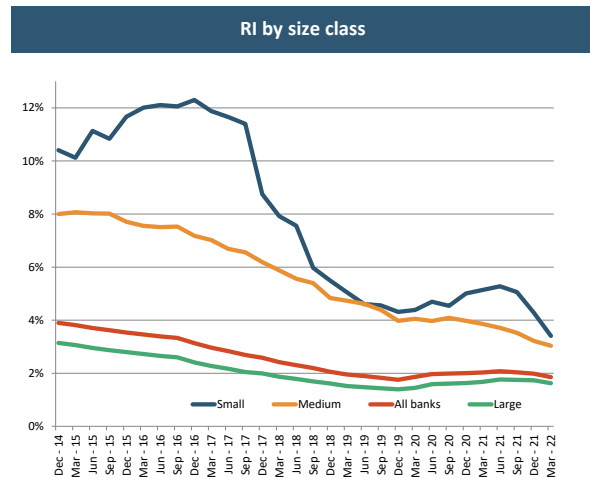


Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.



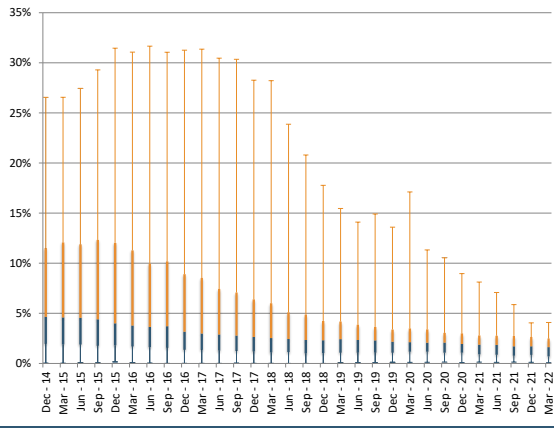
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

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%	2.1%	4.8%
Dec - 18	2.1%	0.7%	1.8%	4.3%
Jun - 19	1.9%	0.7%	1.7%	3.9%
Dec - 19	1.8%	0.7%	1.6%	3.4%
Mar - 20	1.9%	0.7%	1.9%	3.8%
Jun - 20	2.0%	0.9%	2.1%	3.6%
Sep - 20	2.0%	0.9%	2.1%	3.8%
Dec - 20	2.0%	0.9%	2.0%	3.9%
Mar - 21	2.0%	0.8%	2.0%	3.9%
Jun - 21	2.1%	0.9%	2.1%	4.2%
Sep - 21	2.0%	0.9%	2.0%	4.2%
Dec - 21	2.0%	0.9%	1.9%	4.0%
Mar - 22	1.9%	0.9%	1.9%	3.7%

Credit Risk and Asset Quality

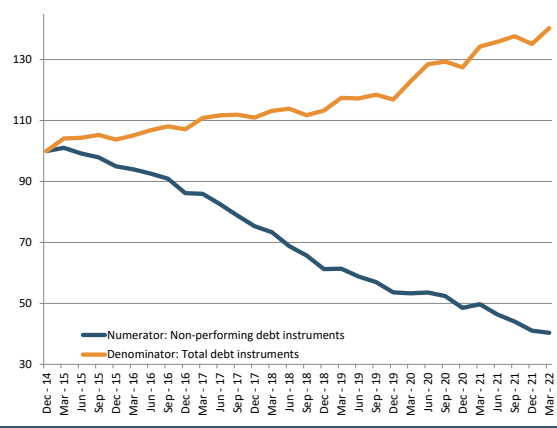
10 - Ratio of non-performing exposures (NPE ratio)

Dispersion



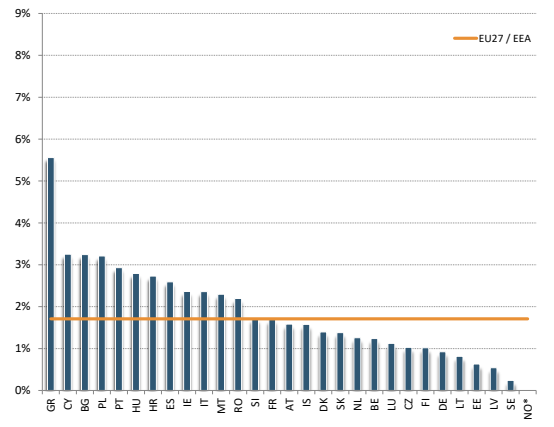
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 =100.

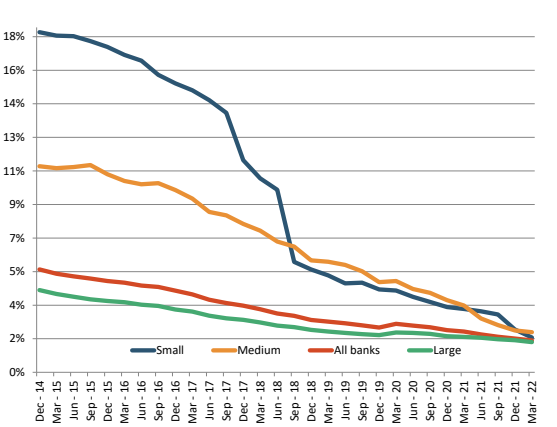
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



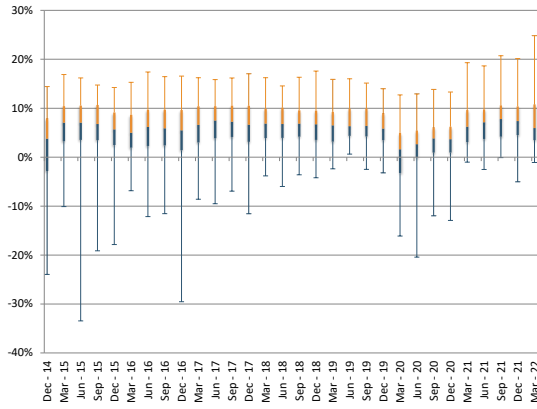
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

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%

Profitability

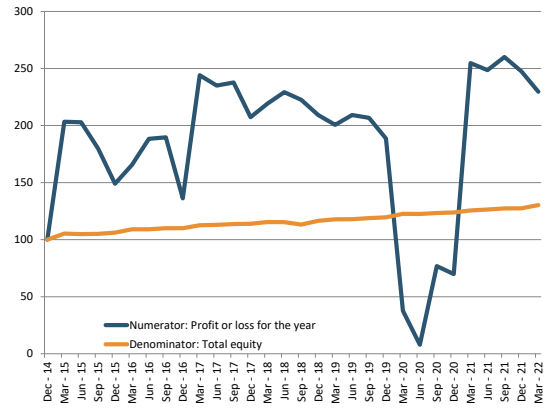
11 - Return on equity

Dispersion



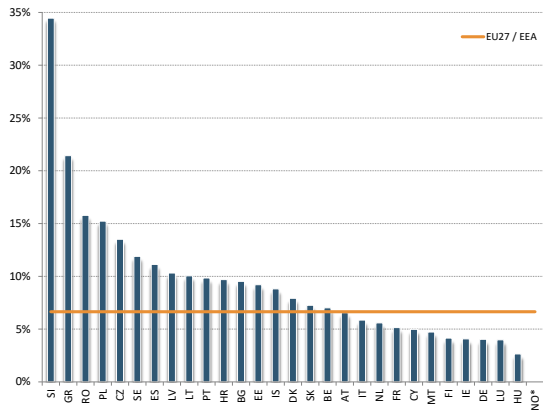
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

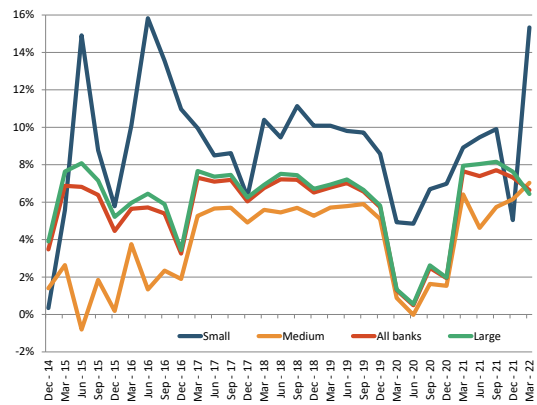
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



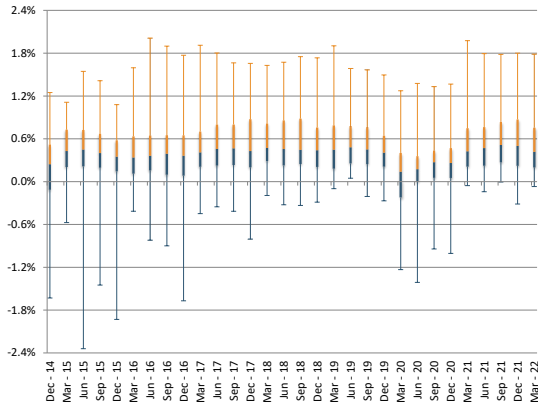
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

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

Profitability

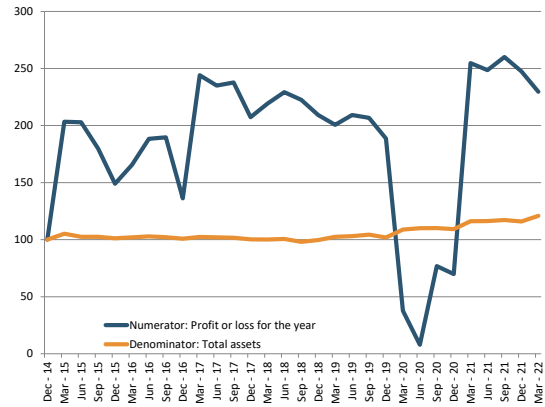
12 - Return on assets

Dispersion



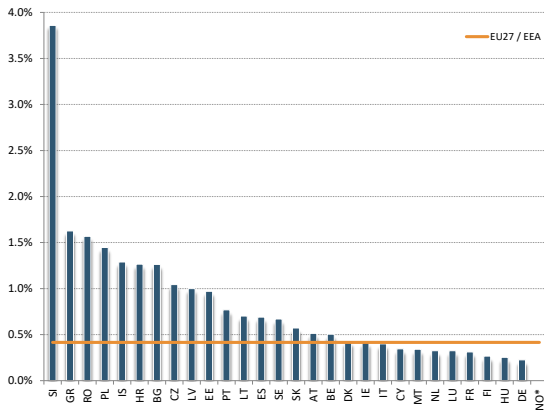
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

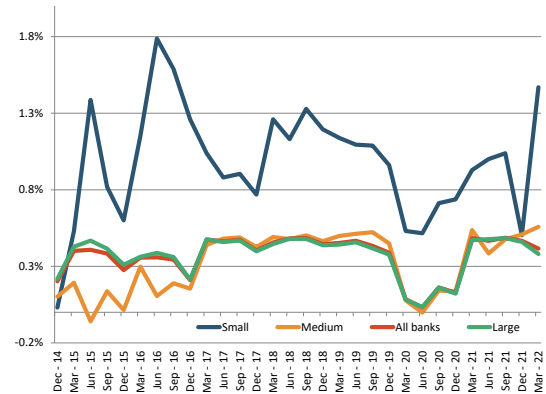
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



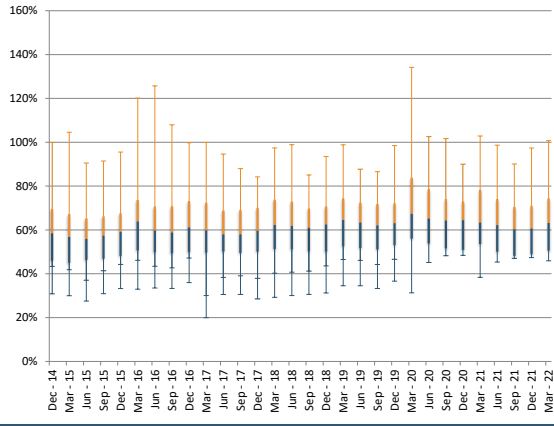
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

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

Profitability

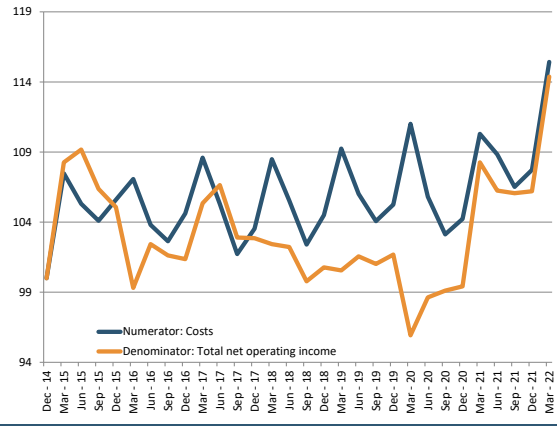
13 - Cost to income ratio

Dispersion



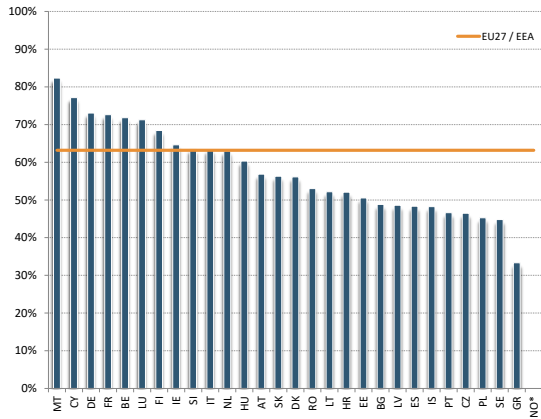
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

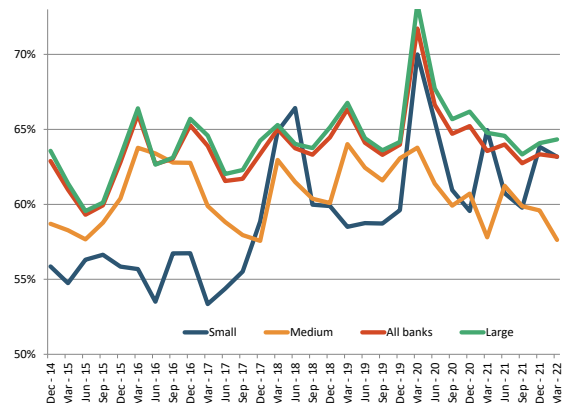
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



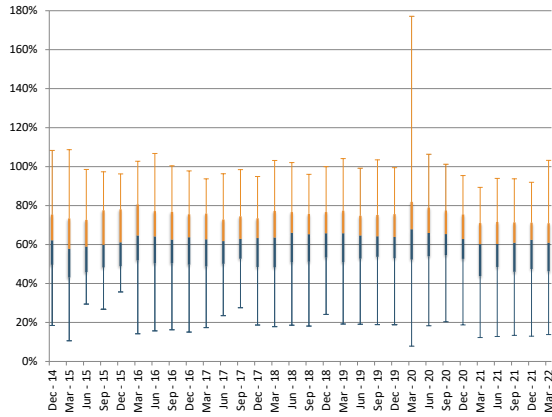
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Jun - 18	63.7%	51.2%	61.8%	73.0%
Dec - 18	64.5%	50.1%	62.5%	70.7%
Jun - 19	64.1%	51.8%	63.4%	72.5%
Dec - 19	64.0%	53.1%	63.0%	72.2%
Mar - 20	71.7%	56.1%	67.4%	83.9%
Jun - 20	66.6%	53.9%	65.2%	78.6%
Sep - 20	64.7%	51.6%	64.3%	74.1%
Dec - 20	65.2%	51.0%	64.5%	73.0%
Mar - 21	63.6%	53.6%	63.4%	78.3%
Jun - 21	64.0%	50.1%	62.2%	74.1%
Sep - 21	62.7%	48.2%	60.3%	70.5%
Dec - 21	63.3%	48.9%	60.7%	71.1%
Mar - 22	63.2%	50.6%	63.2%	74.5%

Profitability

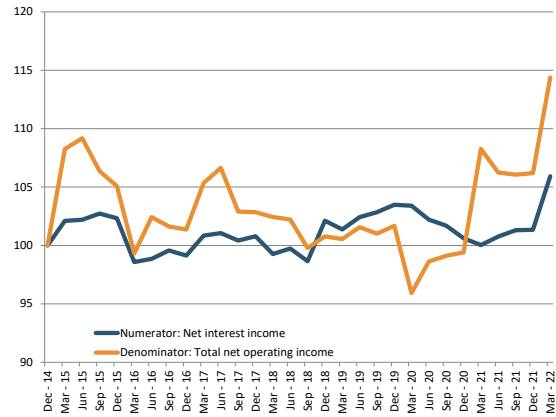
14 - Net interest income to total net operating income

Dispersion



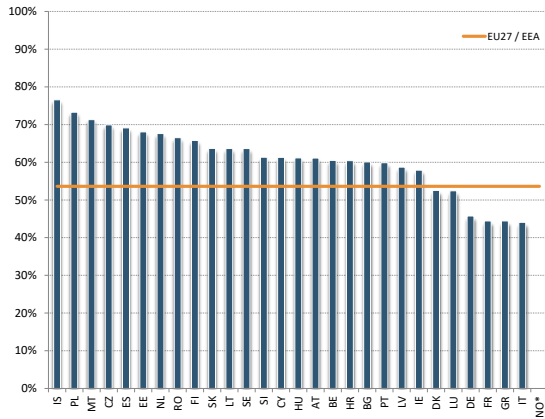
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

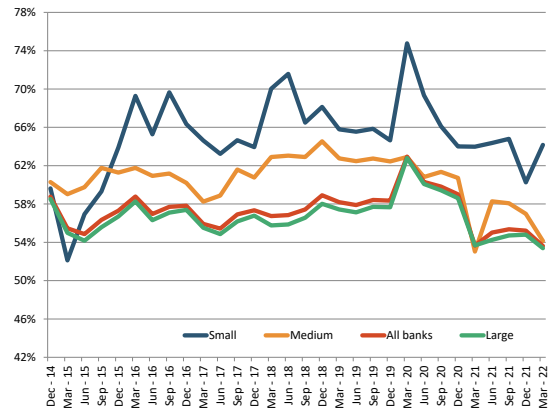
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class

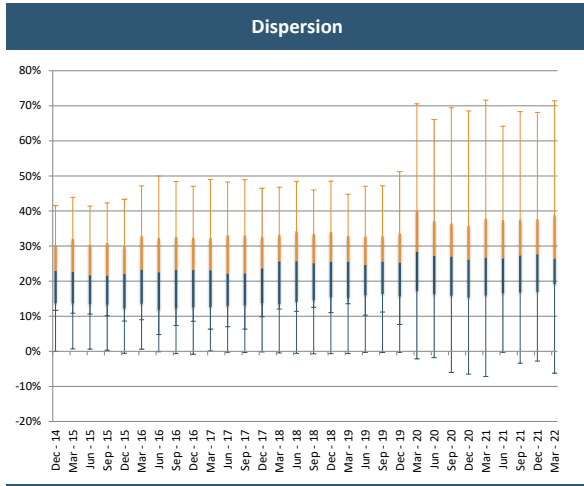


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

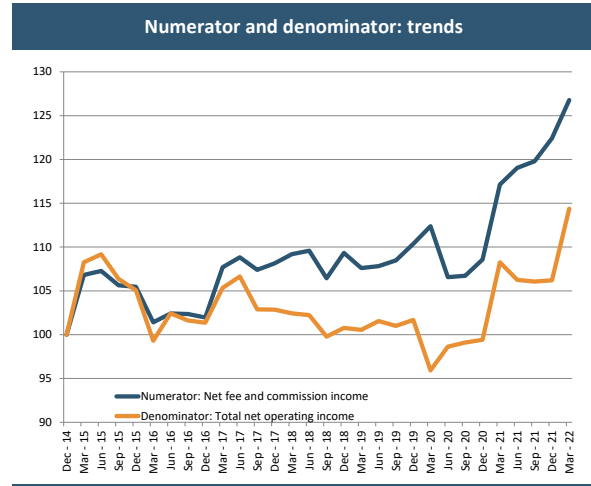
Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.2%	75.4%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Jun - 18	56.8%	51.1%	66.0%	76.7%
Dec - 18	58.9%	53.4%	65.8%	76.6%
Jun - 19	57.9%	52.8%	64.7%	74.7%
Dec - 19	58.3%	53.0%	63.9%	75.6%
Mar - 20	62.9%	52.3%	67.8%	81.9%
Jun - 20	60.3%	54.0%	65.9%	79.0%
Sep - 20	59.8%	54.7%	65.4%	77.6%
Dec - 20	59.0%	52.6%	62.8%	75.4%
Mar - 21	53.7%	43.8%	60.2%	71.0%
Jun - 21	55.0%	48.5%	60.3%	71.6%
Sep - 21	55.4%	46.0%	60.9%	71.4%
Dec - 21	55.2%	47.4%	62.4%	71.2%
Mar - 22	53.6%	46.3%	60.9%	70.9%

Profitability

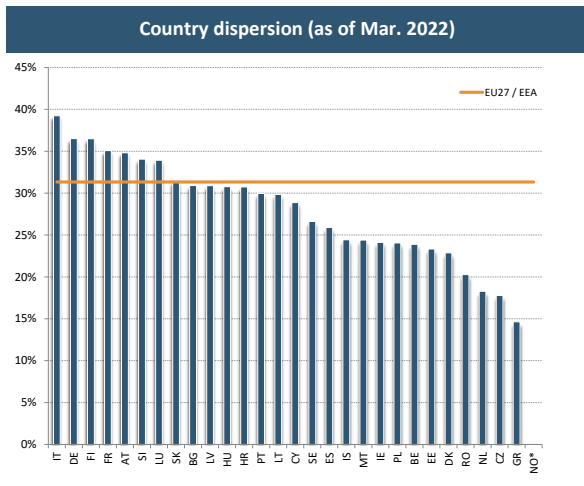
15 - Net fee and commission income to total net operating income



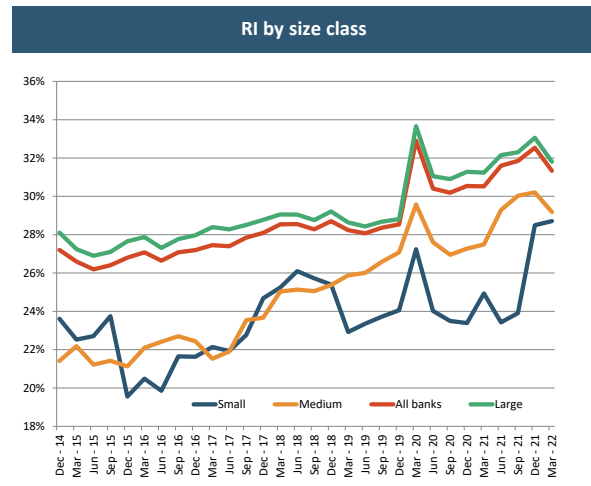
5th and 95th pct, interquartile range and median.



Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.
* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

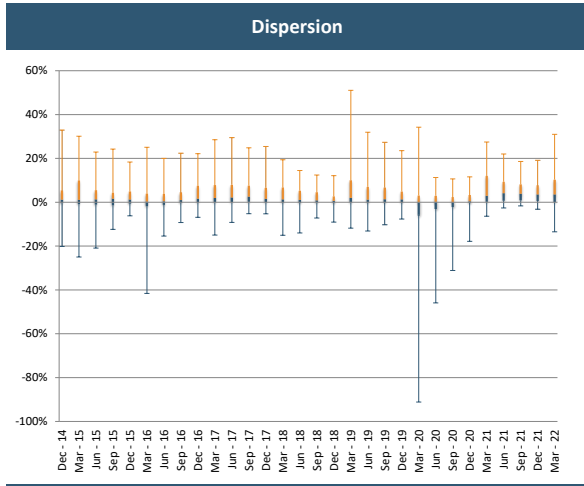


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

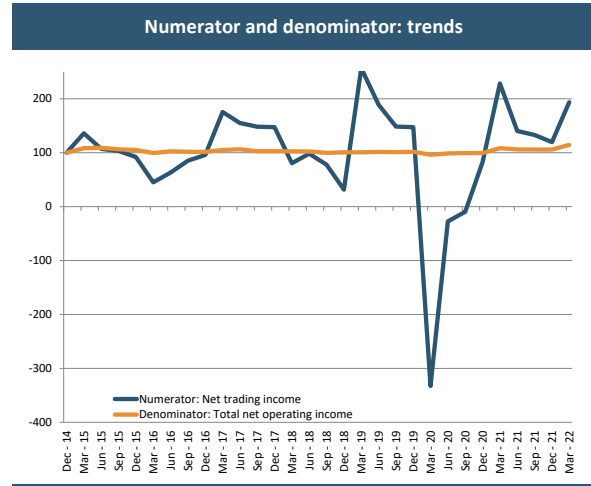
Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Jun - 18	28.6%	14.1%	25.7%	34.2%
Dec - 18	28.7%	15.5%	25.5%	34.1%
Jun - 19	28.1%	16.0%	24.6%	32.8%
Dec - 19	28.5%	15.7%	25.3%	33.6%
Mar - 20	32.9%	17.3%	28.3%	40.1%
Jun - 20	30.4%	16.3%	27.1%	37.2%
Sep - 20	30.2%	15.8%	26.9%	36.5%
Dec - 20	30.5%	15.3%	26.1%	35.9%
Mar - 21	30.5%	15.9%	26.6%	37.9%
Jun - 21	31.6%	16.6%	26.5%	37.4%
Sep - 21	31.9%	16.8%	27.3%	37.6%
Dec - 21	32.5%	17.0%	27.6%	37.7%
Mar - 22	31.3%	19.1%	26.3%	38.8%

Profitability

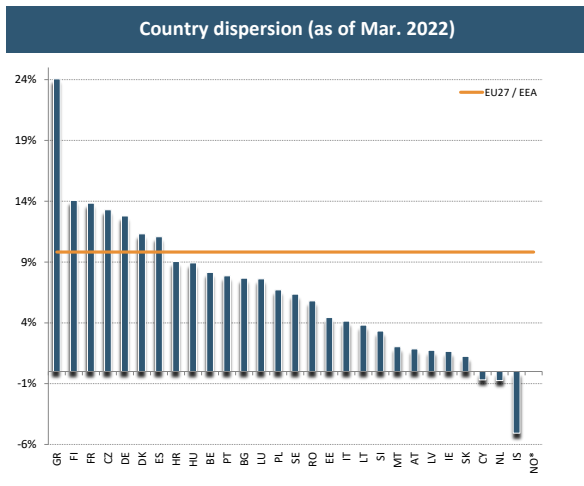
16 - Net trading income to total net operating income



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

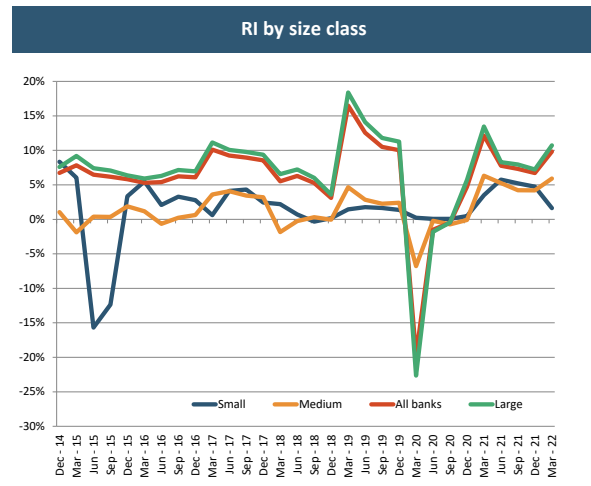


Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

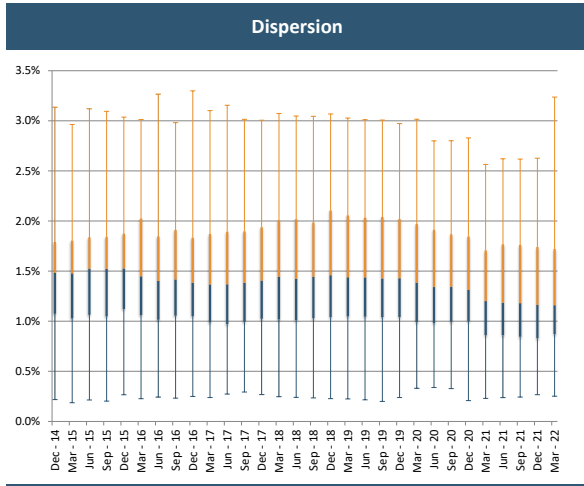


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

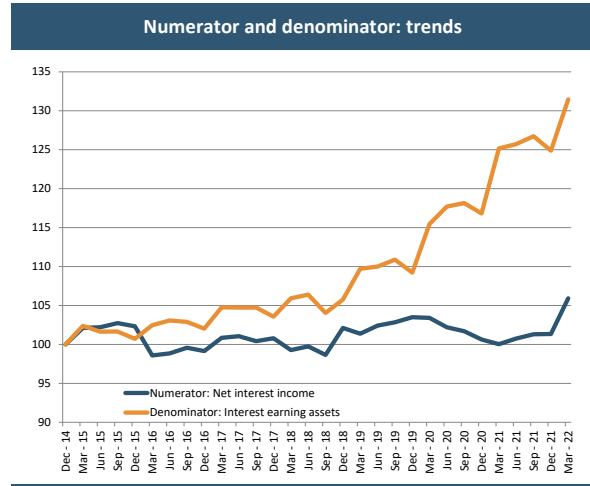
Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.4%
Jun - 15	6.5%	-1.1%	1.3%	5.5%
Dec - 15	5.8%	-0.7%	1.3%	5.0%
Jun - 16	5.4%	-1.2%	0.4%	3.8%
Dec - 16	6.1%	-0.1%	1.6%	7.5%
Jun - 17	9.2%	0.1%	2.2%	7.9%
Dec - 17	8.5%	0.0%	1.5%	6.6%
Jun - 18	6.3%	-0.3%	1.1%	5.3%
Dec - 18	3.1%	-0.3%	0.6%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

Profitability

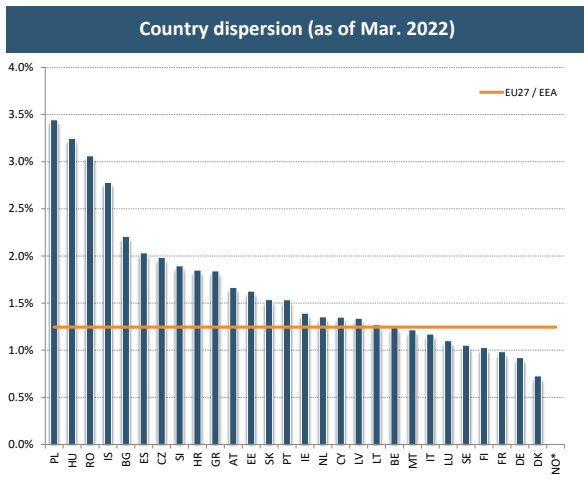
17 - Net interest margin



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

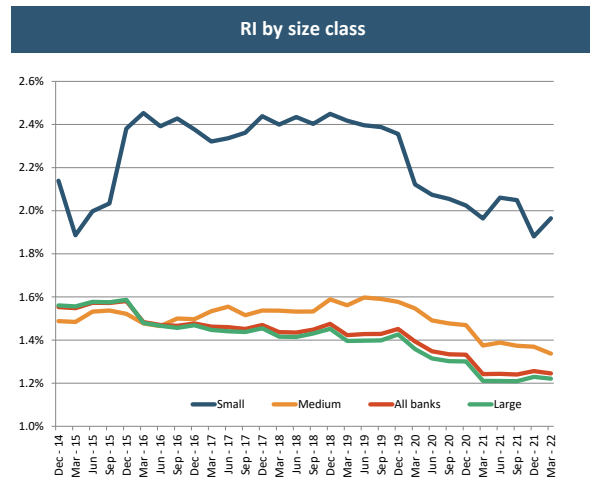


Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.



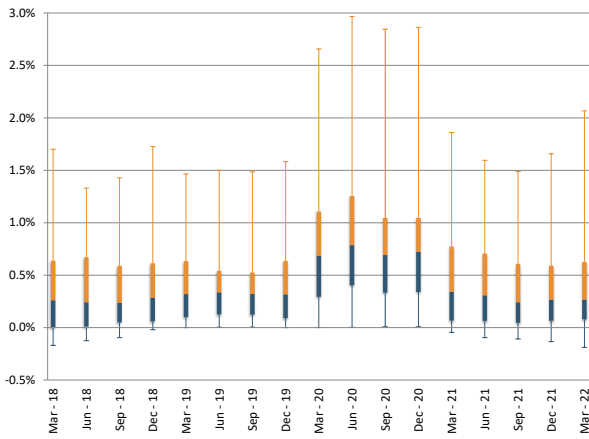
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.79%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Dec - 15	1.58%	1.12%	1.53%	1.87%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Dec - 16	1.48%	1.05%	1.38%	1.83%
Jun - 17	1.46%	0.97%	1.37%	1.90%
Dec - 17	1.47%	1.03%	1.41%	1.94%
Jun - 18	1.43%	1.01%	1.42%	2.02%
Dec - 18	1.47%	1.04%	1.46%	2.11%
Jun - 19	1.43%	1.05%	1.44%	2.04%
Dec - 19	1.45%	1.04%	1.43%	2.02%
Mar - 20	1.39%	0.99%	1.39%	1.97%
Jun - 20	1.35%	0.98%	1.34%	1.91%
Sep - 20	1.33%	0.99%	1.34%	1.87%
Dec - 20	1.33%	1.00%	1.31%	1.85%
Mar - 21	1.24%	0.86%	1.20%	1.71%
Jun - 21	1.24%	0.86%	1.18%	1.77%
Sep - 21	1.24%	0.85%	1.18%	1.76%
Dec - 21	1.26%	0.83%	1.16%	1.74%
Mar - 22	1.25%	0.87%	1.16%	1.72%

Profitability

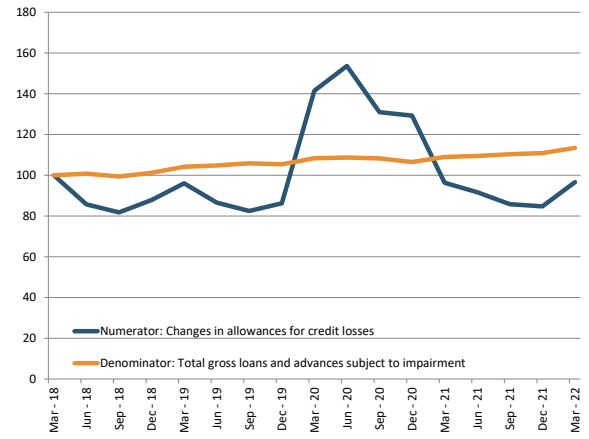
18 - Cost of Risk

Dispersion



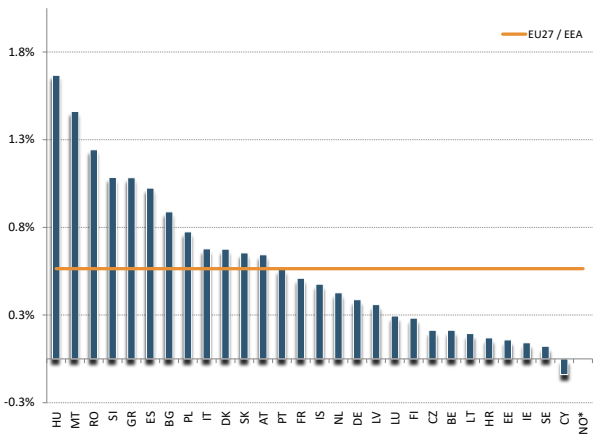
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator. Mar 2018 =100.

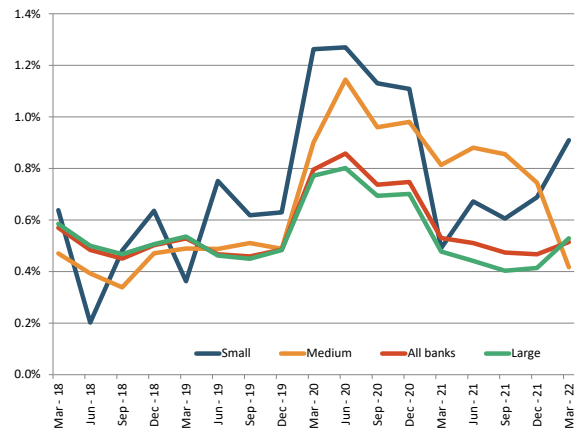
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



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

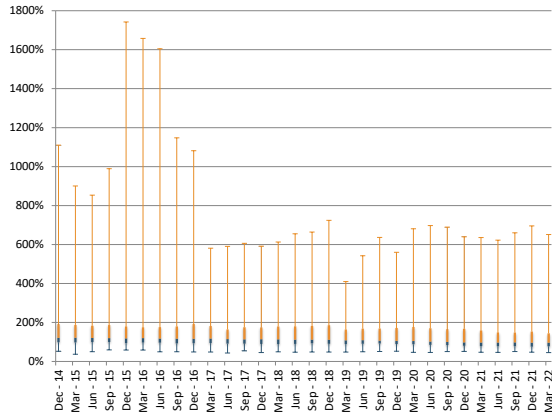
Period	Weighted average	25th	50th	75th
Jun - 18	0.48%	0.01%	0.24%	0.67%
Dec - 18	0.50%	0.06%	0.29%	0.61%
Jun - 19	0.47%	0.13%	0.34%	0.54%
Dec - 19	0.48%	0.09%	0.32%	0.64%
Mar - 20	0.80%	0.29%	0.69%	1.11%
Jun - 20	0.86%	0.40%	0.78%	1.25%
Sep - 20	0.74%	0.33%	0.69%	1.04%
Dec - 20	0.75%	0.34%	0.72%	1.05%
Mar - 21	0.53%	0.07%	0.34%	0.77%
Jun - 21	0.51%	0.06%	0.31%	0.71%
Sep - 21	0.47%	0.05%	0.24%	0.61%
Dec - 21	0.47%	0.07%	0.26%	0.59%
Mar - 22	0.51%	0.08%	0.27%	0.63%

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

Funding and Liquidity

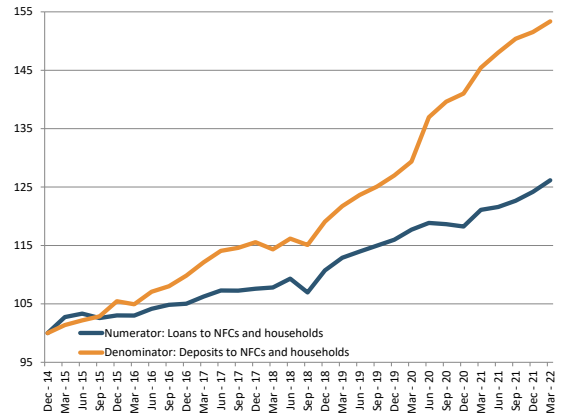
19 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



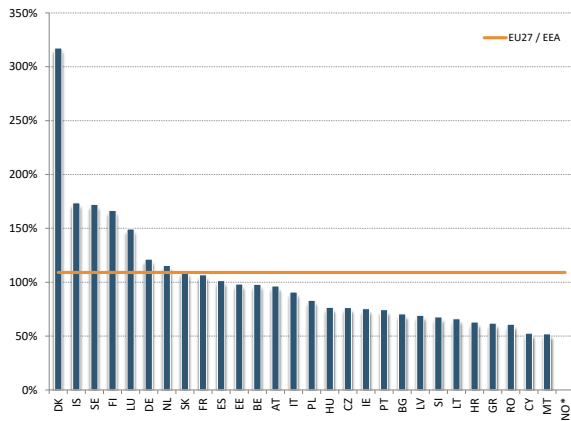
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 =100.

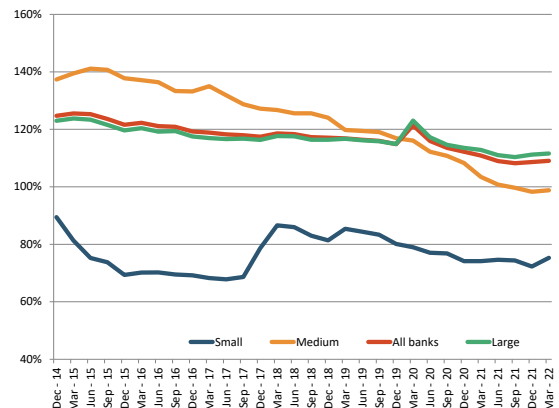
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



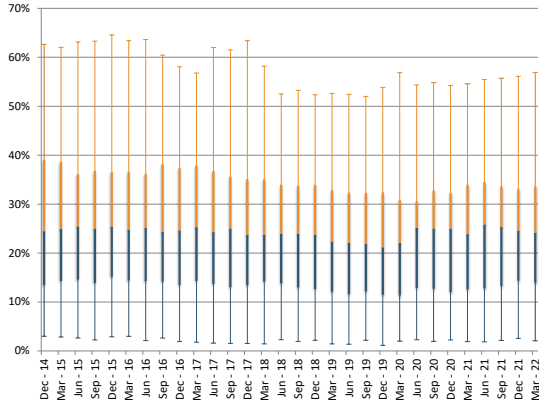
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

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	118.3%	90.3%	112.2%	180.7%
Dec - 18	117.1%	90.9%	111.2%	186.1%
Jun - 19	116.4%	90.9%	108.8%	168.4%
Dec - 19	114.8%	89.4%	105.7%	171.7%
Mar - 20	121.4%	88.4%	104.6%	176.7%
Jun - 20	116.0%	85.2%	102.2%	170.3%
Sep - 20	113.6%	84.7%	100.2%	165.5%
Dec - 20	112.2%	81.2%	97.6%	167.6%
Mar - 21	110.9%	79.6%	97.4%	159.1%
Jun - 21	108.9%	78.8%	97.2%	149.7%
Sep - 21	108.2%	78.6%	97.5%	148.8%
Dec - 21	108.6%	76.1%	96.5%	153.6%
Mar - 22	109.1%	78.2%	96.2%	144.5%

Funding and Liquidity

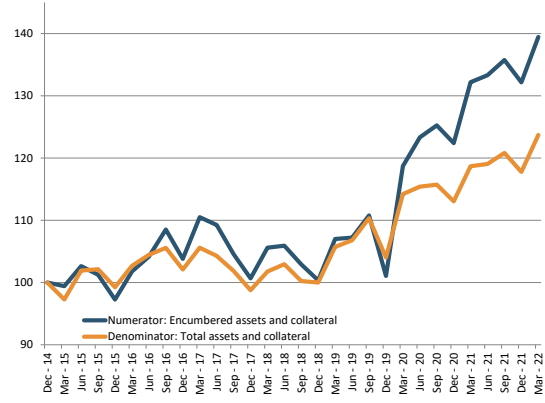
20 - Asset encumbrance ratio

Dispersion



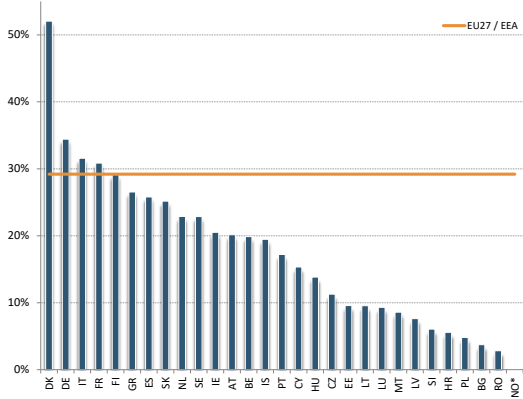
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

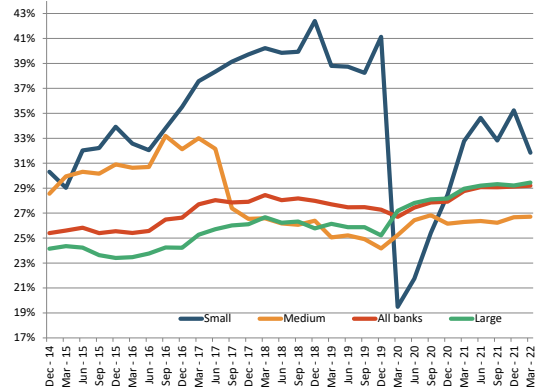
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



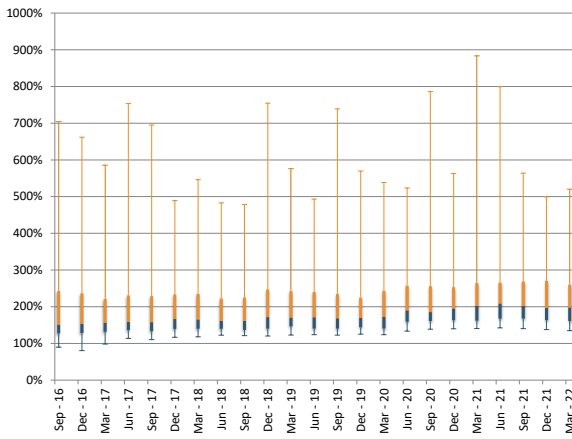
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

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

Funding and Liquidity

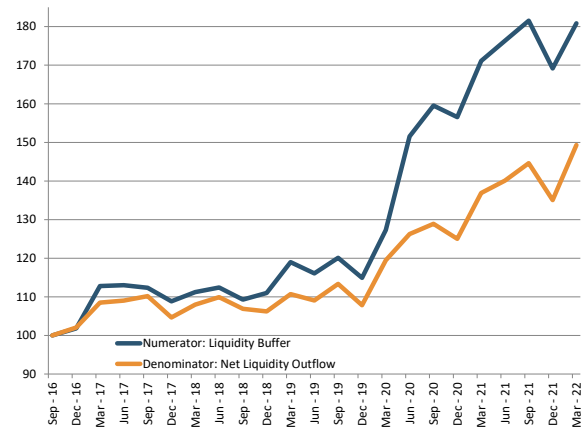
21 - Liquidity coverage ratio

Dispersion



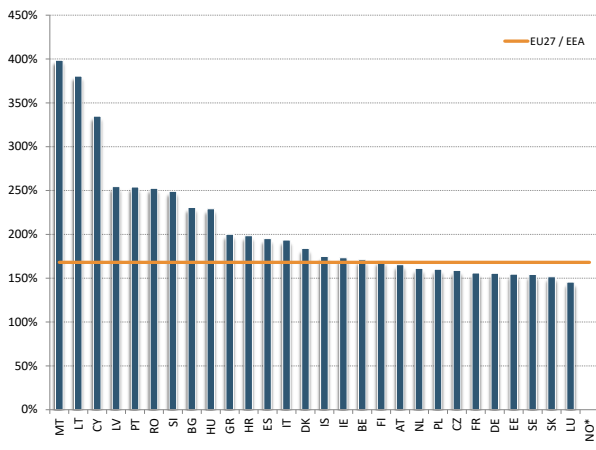
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Sep 2016 =100.

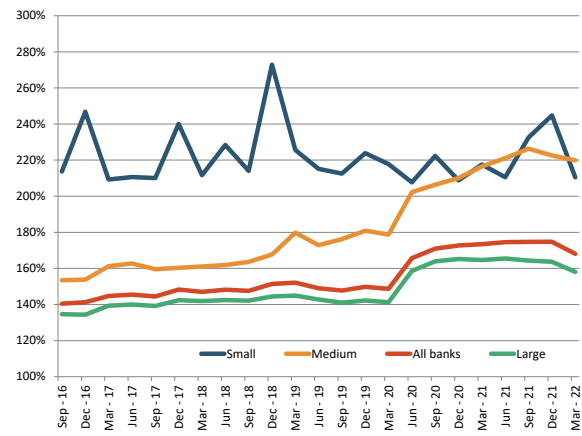
Country dispersion (as of Mar. 2022)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



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

Period	Weighted average	25th	50th	75th
Dec - 16	141.3%	128.4%	153.7%	236.9%
Jun - 17	145.5%	135.8%	159.0%	230.8%
Dec - 17	148.3%	139.7%	166.8%	233.7%
Jun - 18	148.2%	139.8%	161.9%	222.8%
Dec - 18	151.4%	140.4%	171.6%	247.5%
Jun - 19	149.0%	140.2%	171.4%	240.0%
Dec - 19	149.8%	143.8%	169.3%	225.3%
Mar - 20	148.7%	140.8%	172.1%	243.4%
Jun - 20	165.7%	159.3%	190.2%	257.8%
Sep - 20	171.0%	161.0%	185.4%	256.0%
Dec - 20	172.7%	163.1%	195.4%	253.5%
Mar - 21	173.4%	162.0%	202.7%	264.2%
Jun - 21	174.5%	167.5%	209.1%	265.7%
Sep - 21	174.7%	167.9%	202.3%	268.9%
Dec - 21	174.8%	163.6%	196.8%	271.0%
Mar - 22	168.1%	161.0%	198.1%	260.4%



STATISTICAL ANNEX

EBA

EUROPEAN
BANKING
AUTHORITY

Statistical Annex

Exposures and deposits to/from Russian counterparties

Breakdown of exposures towards Russian counterparties																
(million EUR)	Exposures towards Russian counterparties		Cash balances at central banks and other demand deposits		Debt securities				Loans and advances		of which:					
					Central banks and general governments		Credit institutions and other financial corporations				Non-financial corporations		Households			
	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22
AT	16,693	14,983	533	398	1,006	1,133	883	1,024	15,138	13,447	1,613	2,419	7,779	7,040	4,295	3,928
BE	641	547	17	26	-	-	-	-	624	521	13	12	592	489	19	20
BG	104	44	1	0	94	38	94	38	10	5	0	-	-	-	10	5
CY	96	74	16	18	-	-	-	-	79	56	12	1	20	20	47	34
CZ	81	82	2	6	-	-	-	-	80	76	22	22	19	18	39	35
DE	4,495	5,107	571	1,286	137	232	47	121	3,781	3,576	917	759	2,800	2,757	64	60
DK	3	21	1	19	1	0	1	0	1	2	-	-	0	0	1	2
EE	6	4	3	1	-	-	-	-	3	3	-	-	-	-	3	3
ES	672	612	15	7	-	-	-	-	657	605	3	1	15	9	639	595
FI	361	128	207	24	-	-	-	-	141	103	36	20	88	68	17	16
FR	24,234	23,731	3,054	3,901	1,368	1,128	1,315	1,093	19,162	18,700	1,182	851	10,066	9,800	6,963	6,341
GR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HR	8	8	0	-	-	-	-	-	8	8	-	0	8	7	0	0
HU	2,733	2,449	38	36	460	239	450	239	2,235	2,174	115	294	411	341	1,709	1,538
IE	101	83	4	9	0	0	-	-	97	74	2	1	53	57	43	17
IS	0	0	-	-	-	-	-	-	0	0	-	-	-	-	0	0
IT	21,800	22,864	407	589	1,280	968	1,157	921	20,112	21,305	2,386	1,139	15,564	15,440	1,980	1,784
LT	5	0	3	0	-	-	-	-	2	0	-	-	-	-	2	0
LU	686	678	17	4	-	-	-	-	669	674	1	-	618	622	50	52
LV	10	7	1	0	-	-	-	-	9	7	-	-	0	-	8	7
MT	3	2	-	-	-	-	-	-	3	2	-	-	-	-	3	2
NL	4,607	4,587	45	447	182	196	180	195	4,096	3,943	485	517	3,604	3,421	6	6
NO*	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.
PL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PT	12	13	0	1	-	-	-	-	12	12	-	-	1	1	11	11
RO	1	1	1	1	-	-	-	-	0	0	-	-	0	0	0	0
SE	727	1,041	4	850	-	-	-	-	723	191	647	134	33	48	11	8
SI	21	24	1	3	20	20	20	20	0	1	-	0	-	0	0	0
SK	66	70	0	4	-	-	-	-	66	65	-	-	59	58	7	7
EU/EEA	76,179	75,301	4,909	7,589	4,454	3,917	4,053	3,614	65,846	63,774	7,322	6,068	40,074	38,614	15,834	14,381

Breakdown of deposits from Russian counterparties														
(million EUR)	Deposits		of which:											
			Central banks		General governments		Credit institutions		Other financial corporations		Non-financial corporations		Households	
	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22
AT	17,259	17,464	-	-	1	2	1,493	336	381	507	6,132	8,117	9,253	8,502
BE	2,425	2,345	2,046	1,961	2	0	231	231	0	0	0	0	146	153
BG	95	50	-	-	0	0	1	1	-	-	0	0	93	48
CY	399	383	-	-	0	0	0	0	27	29	38	33	334	321
CZ	110	105	-	-	2	0	0	0	0	0	0	0	108	104
DE	3,078	7,901	393	202	7	6	596	930	291	3,453	994	2,511	798	801
DK	20	18	-	-	1	1	-	-	-	-	0	0	19	16
EE	44	54	-	-	1	1	0	1	0	0	0	0	43	52
ES	954	870	-	-	2	2	0	0	4	4	4	3	944	861
FI	182	81	0	0	0	0	9	5	-	-	104	1	69	75
FR	31,034	26,764	14,824	10,712	1,116	438	931	959	1,407	846	8,207	8,273	4,550	5,537
GR	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HR	41	29	-	-	0	0	-	-	-	-	0	0	40	29
HU	1,382	1,444	-	-	-	70	237	228	-	-	382	446	763	700
IE	220	283	-	-	-	-	184	235	0	0	0	0	35	48
IS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IT	12,036	14,814	74	61	415	4	184	266	451	583	6,762	10,338	4,152	3,563
LT	21	22	-	-	1	6	1	-	-	-	0	-	20	17
LU	323	315	-	-	-	-	-	0	0	0	0	0	323	314
LV	133	125	-	-	3	15	0	0	0	0	0	0	129	110
MT	9	9	-	-	-	-	-	-	0	0	0	0	9	9
NL	1,357	2,166	-	-	1	2	457	265	23	20	757	1,768	120	111
NO*	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.
PL	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PT	106	119	-	-	0	0	-	-	-	-	0	0	105	118
RO	2	1	-	-	-	-	0	0	-	-	0	0	1	1
SE	663	985	-	-	4	16	87	63	9	4	457	795	106	107
SI	40	44	-	-	0	0	-	0	0	0	0	0	40	44
SK	3	3	-	-	-	-	-	-	-	-	-	-	3	3
EU/EEA	68,557	73,014	15,291	10,974	1,549	539	4,176	3,279	2,592	5,446	23,792	32,246	21,157	20,531

Off balance sheet exposures towards Russian counterparties									
(million EUR)	Loan commitments		Financial guarantees		Other commitments				
	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22			
AT	7,935	7,297	1,971	1,742	1,739	1,337			
BE	2	2	112	105	12	8			
BG	1	1	-	-	5	3			
CY	1	2	1	1	0	0			
CZ	6	4	0	-	9	8			
DE	1,425	1,512	366	202	1,002	677			
DK	25	1	14	14	1	1			
EE	0	0	-	-	-	-			
ES	23	20	5	4	25	24			
FI	3	1	10	6	79	70			
FR	3,579	3,334	3,156	2,219	189	49			
GR	-	-	-	-	-	-			
HR	0	0	1	1	-	-			
HU	680	616	353	303	1	2			
IE	2	0	5	3	181	162			
IS	-	-	-	-	0	0			
IT	5,596	5,048	1,665	1,650	6,984	6,211			
LT	0	0	-	-	-	-			
LU	21	20	4	3	0	-			
LV	0	0	0	0	0	0			
MT	0	0	0	0	0	0			
NL	1,832	1,735	55	53	650	380			
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.			
PL	-	-	-	-	-	-			
PT	0	0	-	-	1	1			
RO	0	0	-	-	-	-			
SE	78	30	44	36	132	126			
SI	0	2	-	-	-	-			
SK	0	0	-	-	-	-			
EU	21,180	19,490	7,650	6,234	10,915	8,996			

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.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CROS. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

Exposures and deposits to/from Ukrainian counterparties

Breakdown of exposures towards Ukrainian counterparties																
(million EUR)	Exposures towards Ukrainian counterparties		Cash balances at central banks and other demand deposits		Debt securities				Loans and advances		of which:					
					of which:		of which:				Credit institutions and other financial corporations		Non-financial corporations		Households	
	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22
AT	3,708	3,787	115	81	520	481	520	481	3,073	3,224	102	87	2,294	2,370	393	377
BE	14	14	0	0	-	-	-	-	14	14	-	-	4	4	10	10
BG	1	1	-	-	-	-	-	-	1	1	-	-	-	-	1	1
CY	7	7	-	-	-	-	-	-	7	7	0	-	3	3	4	4
CZ	29	29	-	-	-	-	-	-	29	29	-	-	4	4	25	25
DE	779	586	64	24	31	14	31	14	684	548	43	46	142	161	4	4
DK	6	6	-	-	-	-	-	-	6	6	3	3	-	0	3	3
EE	1	1	-	-	-	-	-	-	1	1	-	-	-	-	1	1
ES	49	45	-	-	-	-	-	-	49	45	-	-	1	0	47	45
FI	1	1	-	-	-	-	-	-	1	1	-	-	-	-	1	1
FR	3,282	2,032	139	69	735	393	734	393	2,408	1,568	40	12	1,779	1,160	448	203
GR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HR	0	0	-	-	-	-	-	-	0	0	0	0	-	-	0	0
HU	2,435	2,515	84	63	476	490	474	488	1,875	1,962	47	104	1,448	1,502	380	355
IE	5	4	-	-	-	-	-	-	5	4	-	-	5	4	0	0
IS	0	0	-	-	-	-	-	-	0	0	-	-	-	-	0	0
IT	390	381	4	4	47	45	47	45	338	332	28	29	143	138	111	112
LT	1	1	0	-	-	-	-	-	1	1	-	-	-	-	1	1
LU	16	13	2	-	-	-	-	-	13	13	-	-	-	-	13	13
LV	2	1	-	0	1	-	-	-	1	1	-	-	-	-	1	1
MT	-	0	-	-	-	-	-	-	-	0	-	-	-	-	-	0
NL	706	604	35	174	23	0	21	-	649	430	-	-	520	427	3	3
NO*	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.
PL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PT	4	3	-	-	-	-	-	-	4	3	-	-	-	-	4	3
RO	0	0	-	-	-	-	-	-	0	0	-	-	0	0	0	0
SE	92	50	2	2	75	31	75	31	16	16	0	0	14	15	1	2
SI	0	2	-	-	-	-	-	-	0	2	-	-	-	2	0	0
SK	51	55	-	-	-	-	-	-	51	55	-	-	-	-	51	55
EU/EEA	11,479	10,034	445	417	1,907	1,454	1,902	1,452	9,127	8,162	261	282	6,353	5,785	1,409	1,120

Breakdown of deposits from Ukrainian counterparties														
(million EUR)	Deposits		of which:											
			Central banks		General governments		Credit institutions		Other financial corporations		Non-financial corporations		Households	
	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22
AT	4,137	4,369	13	12	25	28	280	376	56	73	1,853	1,807	1,910	2,072
BE	211	188	-	-	1	8	119	63	-	0	27	27	65	90
BG	28	23	-	-	0	0	-	-	-	-	0	0	28	23
CY	112	121	-	-	0	0	-	-	1	1	9	10	102	111
CZ	62	95	-	-	0	7	0	0	-	-	0	0	61	87
DE	1,501	1,611	-	-	1	1	1,014	1,239	167	215	224	59	95	96
DK	6	6	-	-	0	0	-	-	-	-	0	0	6	6
EE	6	10	-	-	0	0	-	-	-	0	0	1	5	10
ES	290	264	-	-	0	0	91	0	1	1	1	2	197	261
FI	5	4	-	-	0	0	-	-	-	-	0	0	4	4
FR	3,753	3,093	28	618	1	0	2	696	71	66	2,002	1,213	1,650	499
GR	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HR	15	17	-	-	0	0	-	-	-	-	-	-	15	17
HU	1,920	1,999	-	-	0	0	41	46	16	77	1,102	1,058	761	817
IE	101	192	-	-	0	0	100	177	-	-	0	2	1	13
IS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IT	582	539	-	-	1	2	169	112	48	43	111	107	253	274
LT	25	19	-	-	0	0	0	-	-	-	0	1	25	18
LU	30	29	-	-	-	-	-	-	-	-	-	-	30	29
LV	30	29	-	-	0	0	-	-	-	-	0	0	29	29
MT	1	1	-	-	-	-	-	-	-	-	-	-	1	1
NL	375	376	-	26	1	1	31	50	8	6	286	235	50	58
NO*	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.
PL	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PT	127	155	-	-	-	-	-	-	-	-	0	0	127	155
RO	4	9	-	-	0	0	-	-	-	-	0	0	4	9
SE	96	70	-	-	0	2	0	0	-	-	70	38	25	30
SI	7	8	-	-	0	0	-	-	-	-	-	-	7	7
SK	11	14	-	-	-	-	-	-	-	-	0	0	11	14
EU/EEA	13,136	12,906	41	656	30	42	1,785	2,710	367	482	5,659	4,532	5,254	4,483

Off balance sheet exposures towards Ukrainian counterparties						
(million EUR)	Loan commitments		Financial guarantees		Other Commitments	
	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22
AT	1,084	767	195	205	19	14
BE	5	1	53	54	5	5
BG	0	0	-	-	-	-
CY	0	0	0	0	0	0
CZ	7	5	-	-	-	-
DE	10	6	103	91	153	148
DK	4	0	-	-	-	-
EE	0	0	-	0	-	-
ES	2	2	1	1	0	0
FI	0	0	0	0	-	-
FR	242	267	125	270	7	3
GR	-	-	-	-	-	-
HR	0	0	-	-	-	-
HU	863	560	99	88	13	16
IE	0	0	-	1	1	1
IS	-	-	-	-	0	0
IT	111	101	18	22	40	38
LT	0	0	-	-	0	-
LU	2	2	1	1	-	-
LV	0	0	0	0	-	-
MT	0	0	-	-	-	-
NL	369	382	-	-	30	32
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL	-	-	-	-	-	-
PT	0	0	-	-	0	0
RO	0	0	-	-	-	-
SE	0	0	-	-	0	0
SI	0	3	-	-	-	-
SK	5	8	-	-	-	-
EU	2,694	2,093	553	690	262	252

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.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CROS. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

Exposures to Belarusian counterparties

Breakdown of exposures towards Belarusian counterparties																
(million EUR)	Exposures towards Belarusian counterparties		Cash balances at central banks and other demand deposits		Debt securities				Loans and advances		of which:					
					of which:		Central banks and general governments	Credit institutions and other financial corporations			Non-financial corporations	Households				
	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22			Dec-21	Mar-22			Dec-21	Mar-22	Dec-21	Mar-22
AT	1,598	1,539	227	253	108	133	108	125	1,262	1,153	14	40	795	808	349	305
BE	50	48							50	48	45	43	4	4	0	1
BG	0	0	-	-	-	-	-	-	0	0	-	-	-	-	0	0
CY	0	0	-	-	-	-	-	-	0	0	-	-	-	-	0	0
CZ	59	56	-	-	-	-	-	-	59	56	51	48	6	7	2	2
DE	269	225	-	2	-	-	-	-	269	224	222	176	48	47	0	0
DK	0	0							0	0					0	0
EE	0	0							0	0					0	0
ES	46	41	-	-	-	-	-	-	46	41	28	27	0	0	18	15
FI	0	0	-	-	-	-	-	-	0	0	-	-	0	0	0	0
FR	21	20	0	0	-	-	-	-	20	20	15	18	5	1	0	0
GR																
HR	1	2							1	2	1	2			0	0
HU	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0
IE	0	0							0	0	0	0	-	-		
IS	0	0							0	0	-	-	-	-	0	0
IT	96	88	0	0					96	88	55	47	34	34	8	7
LT	0	0	0	-					0	0	-	-			0	0
LU	0	-							0	-					0	-
LV	0	0	0	0	-	-			0	0	-	-			0	0
MT																
NL	22	22							22	22	0	0	21	21	1	1
NO*	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.
PL																
PT	0	0							0	0					0	0
RO	0	0	-	-	-	-	-	-	0	0	-	-	-	-	0	0
SE	0	0	0	0					0	0	0	0			0	0
SI	0	2	-	-	-	-	-	-	0	2	-	2			0	0
SK	2	2	-	-	-	-	-	-	2	2	1	1	-	-	1	1
EU/EEA	2,069	1,953	228	255	108	133	108	125	1,733	1,565	378	352	873	882	377	330

Breakdown of deposits from Belarusian counterparties														
(million EUR)	Deposits		of which:											
			Central banks		General governments		Credit institutions		Other financial corporations		Non-financial corporations		Households	
	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22
AT	1,573	1,584	20	0	2	3	93	92	17	17	770	893	670	579
BE	7	3			0	0	3	1			-	-	3	3
BG	4	1	-	-	0	0	-	-	-	-	-	-	4	1
CY	19	20							0	0	3	3	16	18
CZ	6	4	-	-	0	0	-	-	-	-	0	0	6	4
DE	98	120	3	0	0	0	67	93	5	4	0	0	22	22
DK	0	0											0	0
EE	11	10	-	-	0	0	-	-	-	-	0	0	11	10
ES	62	53							1	1	0	0	62	52
FI	0	0									0	0	0	0
FR	53	7	-	-	-	-	44	-	2	-	0	0	7	7
GR														
HR	1	1											1	1
HU	2	2	-	-	-	-	-	-	-	-	0	0	2	2
IE	0	0											0	0
IS														
IT	54	21			0	0	25	0			2	1	27	20
LT	44	38			0	0	0	-			2	2	42	36
LU	0	0											0	0
LV	33	34			0	0							33	34
MT	0	0	-	-	-	-	-	-	-	-	-	-	0	0
NL	11	7			0	0	3	1			-	0	8	7
NO*	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.
PL														
PT	28	29			-	0					0	0	28	29
RO	0	0	-	-	-	-	-	-	-	-	-	-	0	0
SE	32	40			0	0	0	8					31	32
SI	0	0			0	0							0	0
SK	0	0	-	-	-	-	-	-	-	-	-	-	0	0
EU/EEA	1,967	1,915	23	0	2	3	232	194	25	22	778	899	906	797

Off balance sheet exposures towards Belarusian counterparties						
(million EUR)	Loan commitments		Financial guarantees		Other Commitments	
	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22
AT	375	246	68	56	13	7
BE	2	2	5	4	0	-
BG	0	0	-	-	-	-
CY	0	0	0	0	0	0
CZ	4	3	-	-	0	-
DE	19	9	3	2	36	15
DK	0	0				
EE	0	0				
ES	0	0	1	1	11	9
FI	0	0				
FR	0	0	-	1	-	-
GR						
HR	2	1				
HU	0	0	-	-	-	-
IE	-	-	-	-	0	0
IS						
IT	26	25	-	-	157	17
LT	0	0			-	-
LU						
LV	0	0	-	-		
MT						
NL	-	0			2	2
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL						
PT	0	0			0	0
RO	0	0	-	-	-	-
SE	0	0			-	-
SI	0	0			-	0
SK	0	0	-	-	-	-
EU	416	277	77	64	219	52

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.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

Asset composition and volumes

Asset composition																								
% of total assets																								
	Cash balances				Equity instruments				Debt securities				Loans and advances				Derivatives				Other Assets			
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	20.0%	19.6%	18.0%	18.3%	0.5%	0.5%	0.5%	0.6%	13.3%	12.9%	13.0%	13.2%	61.9%	62.9%	62.7%	63.1%	1.3%	1.3%	1.3%	1.5%	3.0%	2.9%	4.6%	3.3%
BE	20.6%	20.3%	17.8%	20.9%	0.2%	0.2%	0.2%	0.2%	13.2%	12.7%	12.8%	12.1%	59.1%	59.2%	61.7%	60.1%	3.3%	3.2%	3.3%	3.1%	3.6%	4.3%	4.2%	3.6%
BG	15.9%	16.6%	20.0%	19.5%	0.1%	0.1%	0.1%	0.1%	16.1%	15.8%	16.8%	15.5%	63.4%	63.1%	58.9%	62.3%	0.2%	0.2%	0.2%	0.3%	4.2%	4.1%	4.0%	2.4%
CY	36.7%	36.9%	39.4%	39.1%	0.1%	0.1%	0.1%	0.1%	16.2%	16.3%	15.0%	14.5%	39.4%	38.8%	37.5%	38.5%	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.0%	7.8%
CZ	2.2%	4.2%	2.3%	9.4%	0.0%	0.0%	0.0%	0.0%	15.4%	14.6%	16.4%	15.0%	79.3%	78.0%	77.0%	71.4%	1.5%	1.7%	2.9%	3.0%	1.7%	1.5%	1.4%	1.1%
DE	18.4%	18.6%	15.9%	18.6%	0.9%	0.8%	0.7%	0.5%	12.6%	12.4%	12.2%	11.8%	55.1%	55.2%	57.4%	55.7%	10.4%	10.3%	11.2%	11.1%	2.6%	2.5%	2.6%	2.3%
DK	7.2%	6.5%	6.9%	6.1%	0.7%	0.8%	0.7%	0.4%	14.1%	13.9%	12.4%	13.0%	69.9%	70.6%	71.9%	71.6%	5.5%	5.7%	5.4%	6.5%	2.4%	2.5%	2.6%	2.4%
EE	22.7%	23.6%	22.2%	25.8%	0.0%	0.0%	0.0%	0.0%	7.8%	7.8%	8.3%	7.9%	68.4%	67.5%	68.3%	65.1%	0.2%	0.3%	0.3%	0.4%	0.9%	0.8%	0.8%	0.8%
ES	12.5%	13.6%	14.2%	13.6%	1.1%	1.2%	1.2%	1.0%	13.1%	12.5%	12.2%	12.7%	63.5%	63.0%	63.0%	63.3%	3.3%	3.4%	3.3%	3.3%	6.4%	6.3%	6.1%	6.1%
FI	12.8%	15.9%	12.7%	14.7%	2.1%	1.8%	0.9%	1.6%	11.1%	10.6%	10.9%	10.9%	66.2%	64.5%	68.3%	66.3%	5.3%	4.8%	5.1%	4.7%	2.4%	2.4%	2.1%	2.0%
FR	14.8%	15.4%	14.9%	15.1%	3.7%	3.7%	3.1%	3.0%	10.2%	10.0%	9.1%	9.3%	58.2%	57.8%	58.4%	58.1%	7.0%	6.8%	6.6%	6.9%	6.0%	6.2%	7.8%	7.6%
GR	15.9%	17.1%	19.4%	19.4%	0.2%	0.2%	0.2%	0.3%	15.9%	16.1%	15.6%	15.6%	49.1%	47.4%	48.2%	48.7%	2.8%	2.7%	2.5%	2.2%	16.0%	16.4%	14.0%	13.9%
HR	19.9%	18.2%	21.2%	22.7%	0.1%	0.1%	0.1%	0.1%	11.0%	11.3%	11.8%	11.6%	66.4%	67.9%	64.3%	63.0%	0.2%	0.3%	0.3%	0.4%	2.3%	2.2%	2.2%	2.1%
HU	9.3%	9.5%	8.7%	7.4%	0.3%	0.3%	0.3%	0.3%	24.6%	24.0%	23.3%	23.6%	60.8%	61.2%	62.9%	63.5%	0.9%	1.4%	1.8%	2.4%	4.0%	3.6%	3.0%	2.8%
IE	26.9%	27.8%	29.2%	29.3%	0.1%	0.1%	0.1%	0.2%	12.4%	11.9%	12.1%	10.9%	51.9%	50.9%	50.1%	49.2%	3.8%	4.4%	4.1%	5.1%	4.9%	5.0%	4.3%	5.3%
IS	9.3%	8.6%	8.1%	7.4%	2.6%	2.6%	2.7%	2.7%	9.3%	9.8%	10.0%	8.4%	76.1%	75.4%	76.7%	78.4%	0.2%	0.2%	0.1%	0.2%	2.5%	3.4%	2.2%	2.9%
IT	15.9%	16.5%	15.1%	15.4%	1.2%	1.2%	1.3%	1.2%	20.6%	20.4%	20.2%	15.0%	54.3%	53.9%	54.8%	54.7%	2.7%	2.8%	2.8%	2.9%	5.2%	5.2%	5.8%	5.4%
LT	41.0%	40.6%	42.5%	41.4%	0.0%	0.0%	0.0%	0.0%	8.5%	8.3%	8.0%	10.5%	49.6%	50.2%	48.8%	47.2%	0.1%	0.2%	0.1%	0.1%	0.8%	0.7%	0.6%	0.7%
LU	22.5%	23.8%	26.4%	26.3%	0.5%	0.6%	0.5%	0.6%	14.7%	13.9%	13.3%	12.3%	58.7%	58.3%	56.3%	57.2%	0.8%	0.9%	0.9%	1.1%	2.8%	2.6%	2.7%	2.6%
LV	29.1%	26.7%	36.3%	35.1%	0.1%	0.1%	0.0%	0.0%	17.1%	17.5%	11.6%	11.0%	52.6%	54.7%	51.2%	52.7%	0.1%	0.1%	0.1%	0.1%	0.9%	1.0%	1.0%	1.0%
MT	23.2%	25.2%	27.2%	25.7%	0.2%	0.2%	0.2%	0.2%	25.9%	24.9%	24.5%	25.2%	47.8%	46.9%	45.4%	46.1%	0.1%	0.1%	0.2%	0.5%	2.8%	2.8%	2.6%	2.4%
NL	15.3%	16.7%	14.4%	17.6%	0.8%	0.9%	1.0%	0.8%	7.6%	7.3%	7.5%	7.0%	69.8%	68.9%	71.1%	69.4%	2.5%	2.5%	2.4%	2.5%	4.0%	3.7%	3.5%	2.7%
NO*	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.
PL	2.1%	2.3%	2.9%	4.2%	0.3%	0.3%	0.1%	0.1%	31.8%	30.9%	30.0%	28.0%	60.8%	61.2%	60.9%	60.4%	1.5%	2.0%	2.6%	3.8%	3.4%	3.4%	3.4%	3.5%
PT	12.5%	14.2%	15.6%	15.9%	1.2%	1.1%	1.1%	1.0%	22.8%	21.2%	20.7%	20.4%	56.6%	56.7%	56.6%	56.4%	0.8%	0.7%	0.6%	0.7%	6.2%	6.0%	5.4%	5.6%
RO	14.4%	14.1%	13.6%	13.0%	0.1%	0.1%	0.1%	0.1%	32.0%	32.5%	30.9%	30.6%	51.3%	51.1%	53.1%	53.9%	0.1%	0.1%	0.1%	0.1%	2.1%	2.1%	2.2%	2.3%
SE	16.2%	17.7%	11.4%	14.7%	1.2%	1.5%	1.3%	1.0%	9.0%	8.3%	7.4%	8.5%	70.3%	69.2%	72.2%	69.3%	1.9%	2.0%	2.1%	2.2%	1.4%	1.3%	5.6%	4.4%
SI	22.9%	23.3%	23.6%	21.5%	0.5%	0.5%	0.5%	0.6%	22.9%	22.1%	21.5%	20.1%	51.4%	52.0%	52.1%	55.3%	0.1%	0.1%	0.0%	0.1%	2.2%	2.1%	2.2%	2.4%
SK	17.3%	14.9%	14.3%	13.2%	0.0%	0.0%	0.0%	0.0%	12.3%	12.0%	12.5%	12.6%	68.5%	71.2%	71.3%	72.2%	0.4%	0.4%	0.3%	0.4%	1.6%	1.5%	1.5%	1.6%
EU/EEA	15.4%	16.1%	14.9%	15.9%	1.9%	1.9%	1.7%	1.5%	12.7%	12.3%	11.9%	11.9%	59.9%	59.5%	60.6%	59.9%	5.4%	5.3%	5.3%	5.5%	4.8%	4.9%	5.6%	5.3%

Assets									
Volumes bn EUR									
	Total Assets				Total Financial Assets				
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	
AT	750.7	766.2	770.3	772.6	728.4	744.2	735.2	746.9	
BE	1,246.3	1,234.5	1,219.7	1,273.2	1,201.4	1,181.0	1,167.9	1,227.1	
BG	37.7	38.7	39.6	34.9	36.1	37.1	38.0	34.1	
CY	41.6	42.2	42.7	43.3	38.4	38.8	39.3	39.9	
CZ	191.8	199.4	188.7	224.5	188.6	196.5	186.1	222.0	
DE	3,875.0	3,903.9	3,746.5	4,070.1	3,774.9	3,805.1	3,649.2	3,977.9	
DK	793.7	786.5	786.3	769.0	774.4	766.7	765.5	750.7	
EE	35.6	36.6	36.9	43.5	35.2	36.3	36.6	43.2	
ES	3,498.1	3,520.8	3,560.1	3,656.1	3,272.8	3,298.3	3,341.3	3,434.0	
FI	724.6	752.9	707.2	762.0	706.9	734.6	692.2	747.0	
FR	8,631.3	8,800.4	8,607.6	9,095.5	8,110.7	8,252.2	7,935.4	8,405.2	
GR	293.5	299.6	310.9	309.7	246.6	250.4	267.2	266.6	
HR	50.0	51.4	52.1	53.0	48.9	50.3	50.9	51.8	
HU	120.7	124.3	128.1	132.2	115.8	119.9	124.2	128.4	
IE	321.5	330.3	340.4	348.5	305.7	313.9	325.7	330.0	
IS	29.6	30.0	30.3	31.8	28.9	28.9	29.6	30.9	
IT	2,805.6	2,820.7	2,799.0	2,849.7	2,659.1	2,674.6	2,637.7	2,696.8	
LT	29.2	29.9	31.8	20.4	29.0	29.7	31.6	20.3	
LU	186.8	190.0	194.7	202.0	181.6	185.1	189.5	196.8	
LV	17.3	17.2	49.6	48.6	17.1	17.0	49.2	48.1	
MT	23.8	24.2	24.9	25.3	23.1	23.5	24.3	24.7	
NL	2,303.1	2,354.6	2,244.0	2,377.4	2,211.9	2,266.3	2,164.4	2,313.9	
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
PL	191.3	191.0	198.2	201.4	184.8	184.6	191.4	194.4	
PT	294.3	296.8	298.2	301.1	276.0	278.9	282.2	284.3	
RO	53.8	54.7	59.0	58.9	52.7	53.6	57.7	57.5	
SE	1,030.0	1,047.6	966.6	1,047.5	1,015.4	1,033.5	912.2	1,002.3	
SI	34.7	34.9	35.4	43.0	33.9	34.1	34.6	41.9	
SK	62.2	64.1	65.9	65.9	61.2	63.1	64.9	64.9	
EU/EEA	26,365.1	26,716.8	26,181.9	27,458.5	25,092.9	25,412.9	24,711.2	26,016.2	

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-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	91.7%	92.1%	92.1%	92.1%	5.1%	4.8%	4.7%	4.4%	3.2%	3.1%	3.2%	3.5%
BE	91.8%	92.2%	92.3%	92.8%	3.3%	3.1%	3.1%	2.7%	4.8%	4.7%	4.6%	4.4%
BG	88.7%	89.2%	89.8%	92.4%	10.2%	10.0%	9.4%	7.2%	1.1%	0.8%	0.8%	0.4%
CY	96.5%	96.6%	96.8%	97.2%	2.6%	2.5%	2.4%	2.0%	0.9%	0.9%	0.8%	0.8%
CZ	95.5%	95.6%	94.9%	94.3%	1.9%	1.8%	1.8%	1.7%	2.6%	2.6%	3.2%	3.9%
DE	73.8%	74.0%	73.7%	74.1%	5.8%	5.5%	5.5%	4.9%	20.4%	20.5%	20.8%	20.9%
DK	34.0%	33.8%	34.7%	34.2%	2.1%	2.1%	2.1%	2.2%	63.9%	64.0%	63.2%	63.6%
EE	92.1%	92.2%	92.3%	92.8%	0.0%	0.0%	0.0%	0.0%	7.9%	7.8%	7.7%	7.2%
ES	84.6%	84.9%	85.8%	85.8%	6.1%	5.8%	5.4%	5.1%	9.3%	9.4%	8.9%	9.1%
FI	68.2%	69.5%	70.9%	69.9%	6.7%	6.3%	6.8%	6.3%	25.1%	24.2%	22.2%	23.8%
FR	73.4%	73.8%	76.1%	74.1%	3.5%	3.3%	3.4%	3.1%	23.1%	22.9%	20.5%	22.7%
GR	88.2%	88.2%	89.5%	92.3%	7.4%	7.4%	6.6%	4.2%	4.4%	4.4%	3.8%	3.5%
HR	89.7%	90.3%	90.2%	90.7%	9.6%	9.0%	9.0%	8.6%	0.7%	0.7%	0.7%	0.8%
HU	87.2%	87.1%	87.1%	87.1%	8.3%	7.8%	6.9%	6.3%	4.5%	5.0%	6.0%	6.7%
IE	85.6%	85.3%	84.9%	84.7%	9.6%	9.2%	8.8%	7.8%	4.9%	5.6%	6.2%	7.5%
IS	87.1%	86.4%	86.3%	87.7%	2.8%	3.3%	3.1%	1.9%	10.1%	10.3%	10.7%	10.4%
IT	85.2%	85.4%	85.6%	86.0%	7.4%	7.1%	7.3%	7.0%	7.4%	7.5%	7.1%	7.0%
LT	93.6%	93.8%	94.1%	92.9%	0.2%	0.2%	0.2%	0.6%	6.2%	6.0%	5.7%	6.5%
LU	92.9%	93.2%	93.7%	94.0%								

Statistical Annex

Loans: composition and asset quality

Volumes bn EUR	of which: loans and advances at amortised cost - by segment (volumes) ⁽²⁾																							
	Loans and advances ⁽¹⁾				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	608.8	625.4	614.4	621.0	177.8	183.7	183.9	184.3	121.1	124.4	126.4	127.6	202.7	207.7	213.1	214.2	73.1	74.1	72.8	73.9	58.1	59.5	60.5	61.3
BE	993.2	982.3	970.8	1,031.5	311.3	304.9	323.7	332.8	269.9	262.8	279.9	288.0	263.7	268.0	277.2	284.3	125.3	127.6	132.3	135.2	60.7	71.4	75.9	77.4
BG	30.6	31.4	31.7	29.0	9.6	9.9	10.1	9.2	4.5	4.7	4.8	4.3	11.3	11.5	11.8	10.1	5.4	5.5	5.8	5.5	5.4	5.6	5.8	4.7
CY	32.8	32.7	33.1	33.8	9.0	8.6	8.3	8.3	6.9	6.5	6.4	6.4	7.8	7.6	7.2	7.6	6.3	6.2	5.7	6.1	5.7	5.7	5.3	5.5
CZ	155.2	163.3	150.0	180.2	54.8	56.2	59.0	61.2	42.6	43.8	46.3	48.0	30.7	31.8	32.9	34.2	12.0	12.2	12.5	13.2	13.1	13.4	13.8	14.3
DE	2,807.6	2,836.3	2,707.5	2,978.0	535.2	543.3	545.5	550.8	365.7	372.1	377.2	380.4	788.4	789.1	814.0	838.2	204.6	206.2	210.3	209.3	248.8	248.8	254.0	266.4
DK	616.0	609.9	623.1	600.6	74.6	74.0	74.7	73.4	56.8	56.0	56.7	57.5	81.1	81.2	84.6	82.9	38.6	38.7	39.8	36.6	25.4	24.9	25.3	25.3
EE	32.3	33.3	33.3	39.4	13.4	13.5	13.8	15.0	11.2	11.3	11.5	12.6	10.1	10.3	10.3	12.0	7.1	7.2	7.2	8.7	5.9	5.9	6.0	7.2
ES	2,632.2	2,672.9	2,705.7	2,758.1	1,167.4	1,164.9	1,179.8	1,202.7	821.3	824.4	834.6	844.6	738.5	732.1	746.6	767.3	316.5	315.2	316.9	321.5	133.4	108.8	106.9	107.0
FI	540.2	569.1	550.7	579.7	201.3	204.0	205.5	207.9	166.8	169.5	171.5	171.3	154.6	155.6	161.0	165.7	60.4	63.0	62.7	62.4	34.7	34.1	35.3	28.1
FR	5,739.3	5,870.2	5,831.2	6,015.5	1,944.0	1,973.4	1,979.7	2,002.3	657.2	663.4	663.8	660.8	1,693.4	1,709.9	1,752.7	1,786.1	785.3	790.1	805.4	818.3	236.7	239.7	233.8	249.5
GR	204.7	203.0	215.9	216.6	55.1	49.9	46.7	46.3	38.9	35.2	33.5	33.2	81.3	77.7	78.1	79.5	38.4	34.8	35.0	34.8	14.2	11.8	24.0	24.1
HR	43.1	44.2	44.5	45.2	13.9	14.0	14.0	14.0	5.6	5.6	5.7	5.9	10.1	9.9	10.3	10.8	5.2	4.9	5.4	5.7	4.4	4.3	4.2	4.4
HU	86.0	89.3	93.2	95.2	28.4	29.4	28.7	28.7	13.6	13.9	13.7	14.0	29.4	30.3	31.7	32.4	14.1	15.1	14.9	16.1	9.5	10.0	10.2	10.7
IE	256.0	262.5	271.2	274.8	84.0	83.3	82.6	83.4	74.0	73.2	72.5	71.3	65.9	67.2	67.2	68.3	28.9	28.7	28.1	26.8	18.1	17.8	17.5	17.0
IS	25.5	25.4	25.9	27.5	11.2	11.4	12.1	12.8	9.9	10.1	10.7	11.4	10.6	10.3	10.4	11.2	4.9	4.8	5.8	6.1	5.1	4.7	4.7	4.9
IT	1,990.8	2,006.0	1,970.1	2,012.9	549.7	555.5	561.1	565.2	385.6	392.3	398.0	401.9	724.4	721.5	724.4	726.4	338.7	337.0	330.2	332.1	158.0	156.0	142.9	142.6
LT	26.2	26.9	28.8	17.9	8.3	8.5	8.7	6.0	7.0	7.2	7.3	4.8	5.8	6.0	6.3	3.6	3.1	3.1	3.2	2.7	3.6	3.7	3.8	2.2
LU	152.2	156.5	161.5	169.4	22.2	22.6	23.0	23.5	15.5	15.8	16.0	16.3	50.4	49.4	49.6	49.5	23.8	24.0	24.1	24.1	7.3	7.3	5.2	5.7
LV	14.1	14.0	14.2	42.4	4.2	4.4	14.1	14.3	3.2	3.4	11.3	11.5	4.7	4.8	10.6	10.6	3.0	3.0	7.1	7.2	2.5	2.6	5.9	5.8
MT	17.1	17.6	18.2	18.3	6.6	6.8	6.8	6.9	6.0	6.1	6.2	6.3	3.5	3.4	3.4	3.4	2.1	2.2	2.2	2.2	1.3	1.3	1.3	1.4
NL	1,958.9	2,012.9	1,918.1	2,065.8	748.4	763.6	767.2	774.0	691.4	696.4	701.0	707.8	547.2	538.7	558.1	565.2	174.4	164.2	166.4	169.8	161.6	154.9	155.1	158.9
NO*	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.
PL	123.5	124.1	129.3	132.1	72.5	72.3	73.2	71.4	47.0	46.5	47.4	46.5	42.5	42.8	44.6	46.3	21.7	22.0	21.8	22.8	14.2	14.0	13.9	14.4
PT	208.3	215.4	219.4	222.2	97.3	98.8	99.8	100.5	82.6	83.5	84.6	85.5	60.7	60.3	59.8	60.1	40.4	40.0	39.8	40.4	15.2	14.9	14.6	14.6
RO	34.5	34.7	38.5	38.3	15.7	16.4	16.7	16.7	10.2	10.4	10.6	10.8	9.7	10.2	10.9	11.6	4.7	4.9	5.3	6.4	3.2	3.1	3.1	3.4
SE	874.4	894.3	798.9	866.7	367.3	370.6	362.6	363.6	332.5	335.2	328.0	329.2	276.0	275.2	267.5	279.3	146.4	147.9	140.3	142.1	107.4	107.9	104.6	106.8
SI	25.6	26.0	26.6	32.7	9.7	10.0	10.1	11.9	4.0	4.1	4.2	4.9	7.2	7.2	7.5	10.9	4.2	4.2	4.2	6.2	2.8	2.7	2.6	3.8
SK	53.6	55.4	56.7	56.4	28.2	28.8	29.3	29.8	22.1	22.3	22.9	23.0	13.8	14.6	15.2	15.5	5.7	6.2	6.3	6.7	5.0	5.1	4.7	4.9
EU/EEA	19,226.4	19,534.6	19,189.7	20,033.2	6,281.3	6,337.4	6,380.9	6,453.8	4,013.0	4,037.0	4,076.3	4,104.5	5,578.6	5,584.2	5,700.3	5,817.7	2,345.1	2,340.7	2,352.4	2,379.9	1,251.0	1,249.5	1,246.8	1,266.9

Volumes bn EUR	of which: non-performing loans and advances at amortised cost by segment (volumes) ⁽²⁾																							
	Non-performing loans and advances ⁽¹⁾				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	11.8	11.6	11.5	11.4	4.7	4.6	4.4	4.3	1.9	1.9	1.8	1.8	6.6	6.4	6.6	6.5	3.0	3.1	3.1	3.0	2.1	2.0	2.3	2.3
BE	16.8	15.0	14.7	14.5	5.7	4.2	4.1	4.0	4.3	2.8	2.7	2.6	9.3	9.1	9.1	8.8	4.5	4.4	4.5	4.4	2.5	2.7	2.6	2.5
BG	2.0	1.9	1.8	1.1	0.7	0.7	0.7	0.6	0.2	0.2	0.2	0.2	1.2	1.1	1.1	1.1	0.5	0.8	0.8	0.5	0.8	0.7	0.7	0.3
CY	3.0	2.2	1.4	1.3	1.8	1.3	0.9	0.9	1.4	0.9	0.7	0.7	1.1	0.9	0.3	0.3	1.0	0.8	0.3	0.3	0.7	0.6	0.2	0.2
CZ	2.1	2.1	2.1	2.2	0.9	0.9	0.9	0.9	0.4	0.4	0.4	0.4	1.2	1.2	1.2	1.3	0.6	0.6	0.6	0.6	0.4	0.4	0.4	0.4
DE	31.2	31.0	29.7	30.1	8.7	8.8	8.2	8.1	3.4	3.2	3.0	3.0	19.6	19.1	18.7	19.2	5.7	5.3	5.8	5.6	5.2	5.3	6.0	6.0
DK	12.6	11.4	10.9	9.2	2.0	1.8	1.7	1.5	1.2	1.1	1.0	0.8	4.2	3.5	3.2	2.8	2.1	1.8	1.7	1.4	1.1	0.8	0.8	0.7
EE	0.4	0.3	0.3	0.3	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
ES	83.3	81.6	82.4	81.4	44.9	44.7	45.4	44.8	25.8	25.6	25.7	24.5	37.7	36.2	36.2	35.9	23.4	22.5	22.9	22.9	11.7	10.5	10.4	10.0
FI	7.3	7.1	6.9	6.6	2.7	2.7	2.7	2.7	1.6	1.6	1.6	1.6	3.6	3.5	3.4	3.2	1.6	1.7	1.6	1.5	0.8	0.6	0.6	0.5
FR	118.1	115.8	110.9	110.1	47.7	47.2	46.0	45.1	14.9	14.5	14.1	13.7	65.8	64.4	60.7	60.6	34.1	33.1	32.4	32.6	8.1	8.0	7.7	7.9
GR	30.4	21.3	15.2	14.6	12.7	8.1	4.9	4.8	7.8	4.6	3.0	2.9	16.4	12.1	9.3	9.0	11.5	7.7	6.5	6.4	8.3	5.9	5.2	5.0
HR	1.7	1.6	1.5	1.4	0.8	0.8	0.7	0.7	0.2	0.2	0.2	0.2	0.8	0.8	0.7	0.7	0.5	0.5	0.5	0.5	0.4	0.4	0.3	0.3
HU	3.1	3.0	3.3	3.3	2.0	1.9	2.1	2.0	0.7	0.7	0.8	0.7	1.0	1.0	1.1	1.1	0.6	0.6	0.7	0.7	0.4	0.4	0.4	0.4
IE	8.6	8.0	7.7	7.3	3.9	3.8	3.3	3.4	3.3	3.2	2.7	2.6	4.4	4.0	4.2	3.7	3.0	2.9	3.0	2.5	2.2	2.1	2.1	1.8
IS	0.6	0.6	0.5	0.4	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1
IT	74.0	71.4	60.8	59.9	20.4	20.2	18.4	17.9	10.8	10.7	9.9	9.5	49.5	47.3	39.0	38.5	31.5	30.8	25.0	24.8	19.8	18.9	15.4	14.8
LT	0.2	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	0.1	0.1	0.1	0.1	0.1
LU	2.2	2.1	2.1	2.2	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	1.6	1.5	1.5	1.7	1.0	1.0	1.0	1.0	0.3	0.3	0.2	0.2
LV	0.2	0.2	0.3	0.3	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
MT	0.6	0.5	0.6	0.6	0.2	0.2	0.2	0.2	0.1	0.2	0.1	0.1	0.											

Statistical Annex

Loans: NPL and coverage ratios

%	Loans and advances:				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE							
	NPL ratio ⁽¹⁾																											
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	1.9%	1.9%	1.9%	1.8%	2.6%	2.5%	2.4%	2.3%	1.6%	1.5%	1.5%	1.4%	3.2%	3.1%	3.1%	3.0%	4.2%	4.2%	4.3%	4.0%	3.6%	3.4%	3.4%	3.2%	4.2%	3.8%	3.5%	3.7%
BE	1.7%	1.5%	1.5%	1.4%	1.8%	1.4%	1.3%	1.2%	1.6%	1.1%	1.0%	0.9%	3.5%	3.4%	3.3%	3.1%	3.6%	3.5%	3.4%	3.2%	4.2%	3.8%	3.4%	3.2%	4.2%	3.8%	3.5%	3.2%
BG	6.4%	6.1%	5.6%	3.7%	7.7%	7.3%	6.5%	6.2%	5.3%	4.9%	4.1%	3.5%	10.5%	9.9%	9.1%	5.0%	15.1%	14.8%	14.0%	8.4%	14.6%	12.9%	11.9%	6.7%	14.6%	12.9%	11.9%	6.7%
CY	9.1%	6.9%	4.1%	3.9%	19.5%	15.0%	11.3%	10.5%	19.6%	14.5%	11.3%	10.4%	14.4%	11.3%	4.7%	4.5%	16.1%	12.6%	4.7%	4.5%	13.0%	10.9%	4.5%	4.2%	13.0%	10.9%	4.5%	4.2%
CZ	1.4%	1.3%	1.4%	1.2%	1.7%	1.6%	1.5%	1.4%	0.9%	0.8%	0.8%	0.7%	3.9%	3.7%	3.6%	3.7%	4.7%	4.8%	4.8%	4.7%	2.9%	2.9%	2.9%	3.1%	2.9%	2.9%	2.9%	3.1%
DE	1.1%	1.1%	1.1%	1.0%	1.6%	1.6%	1.5%	1.5%	0.9%	0.9%	0.8%	0.8%	2.5%	2.4%	2.3%	2.3%	2.8%	2.6%	2.7%	2.7%	2.1%	2.1%	2.3%	2.2%	2.1%	2.1%	2.3%	2.2%
DK	2.0%	1.9%	1.7%	1.5%	2.7%	2.5%	2.3%	2.0%	2.1%	1.9%	1.7%	1.4%	5.2%	4.3%	3.8%	3.4%	5.5%	4.8%	4.3%	3.9%	4.3%	4.3%	3.2%	2.6%	4.3%	4.3%	3.2%	2.6%
EE	1.1%	1.0%	0.8%	0.7%	1.1%	1.0%	0.8%	0.7%	1.1%	0.9%	0.7%	0.6%	2.0%	1.8%	1.6%	1.4%	2.0%	1.8%	1.7%	1.3%	2.4%	2.1%	1.9%	1.6%	2.4%	2.1%	1.9%	1.6%
ES	3.1%	3.1%	3.0%	3.0%	3.8%	3.6%	3.6%	3.7%	3.1%	3.1%	3.1%	2.9%	5.1%	4.9%	4.8%	4.7%	7.3%	7.1%	7.2%	7.1%	10.4%	9.6%	9.7%	9.3%	10.4%	9.6%	9.7%	9.3%
FI	1.4%	1.2%	1.3%	1.1%	1.4%	1.3%	1.3%	1.3%	1.0%	0.9%	1.0%	1.0%	2.3%	2.3%	2.1%	1.9%	2.7%	2.7%	2.5%	2.5%	1.2%	1.2%	1.7%	1.8%	1.2%	1.2%	1.7%	1.8%
FR	2.1%	2.0%	1.9%	1.8%	3.5%	2.4%	2.3%	2.3%	2.3%	2.2%	2.1%	2.1%	3.9%	3.8%	3.5%	3.4%	4.3%	4.2%	4.0%	4.0%	3.6%	3.3%	3.3%	3.2%	3.6%	3.3%	3.3%	3.2%
GR	14.8%	10.5%	7.0%	6.7%	23.0%	16.2%	10.5%	10.4%	19.9%	13.0%	8.9%	8.7%	20.2%	15.6%	11.9%	11.3%	29.9%	22.0%	18.7%	18.3%	34.4%	27.0%	21.6%	20.8%	34.4%	27.0%	21.6%	20.8%
HR	3.9%	3.6%	3.3%	3.1%	5.9%	5.8%	5.3%	5.2%	3.5%	3.3%	3.2%	3.0%	8.4%	7.6%	7.0%	6.1%	10.1%	10.2%	8.9%	8.1%	9.3%	8.3%	7.6%	7.0%	9.3%	8.3%	7.6%	7.0%
HU	3.6%	3.4%	3.6%	3.5%	6.9%	6.5%	7.3%	7.1%	5.2%	4.7%	5.5%	5.2%	3.5%	3.4%	3.5%	3.4%	4.1%	3.9%	4.5%	4.5%	4.5%	4.0%	4.3%	4.1%	4.5%	4.0%	4.3%	4.1%
IE	3.4%	3.0%	2.8%	2.7%	4.7%	4.5%	4.0%	4.1%	4.5%	4.3%	3.7%	3.6%	6.7%	5.9%	6.3%	5.4%	10.4%	10.0%	10.5%	9.4%	12.2%	11.5%	12.0%	10.5%	12.2%	11.5%	12.0%	10.5%
IS	2.3%	2.2%	1.9%	1.6%	1.0%	0.9%	0.8%	0.8%	0.8%	0.7%	0.7%	0.6%	4.5%	4.3%	3.6%	3.0%	7.1%	6.9%	6.0%	4.7%	4.7%	4.7%	3.7%	2.8%	4.7%	4.7%	3.7%	2.8%
IT	3.7%	3.6%	3.1%	3.0%	3.7%	3.6%	3.3%	3.2%	2.8%	2.7%	2.5%	2.4%	6.8%	6.6%	5.4%	5.3%	9.3%	9.1%	7.6%	7.5%	12.5%	12.1%	10.7%	10.4%	12.5%	12.1%	10.7%	10.4%
LT	0.9%	0.8%	0.7%	0.9%	1.3%	1.2%	1.1%	1.4%	1.1%	1.0%	0.9%	1.2%	2.3%	2.0%	1.6%	2.3%	4.1%	3.2%	2.4%	2.8%	2.6%	2.2%	1.8%	2.7%	2.6%	2.2%	1.8%	2.7%
LV	1.5%	1.3%	1.3%	1.3%	1.6%	1.4%	1.5%	1.4%	1.5%	1.4%	1.3%	1.3%	3.2%	3.1%	3.0%	3.3%	4.4%	4.1%	4.1%	4.1%	4.4%	4.5%	3.3%	3.0%	4.4%	4.5%	3.3%	3.0%
LU	1.7%	1.6%	0.6%	0.6%	1.7%	1.6%	0.9%	0.8%	1.9%	1.7%	0.8%	0.7%	3.5%	3.1%	1.4%	1.4%	3.7%	3.1%	1.9%	1.9%	4.9%	4.3%	1.8%	1.8%	4.9%	4.3%	1.8%	1.8%
MT	3.2%	3.1%	3.0%	3.1%	2.6%	2.6%	2.4%	2.3%	2.4%	2.4%	2.3%	2.2%	9.4%	8.7%	9.1%	9.5%	9.8%	10.4%	10.7%	11.0%	12.6%	10.1%	9.6%	9.2%	12.6%	10.1%	9.6%	9.2%
NL	1.7%	1.6%	1.5%	1.4%	1.2%	1.2%	1.1%	1.1%	0.9%	0.9%	0.9%	0.8%	4.2%	3.9%	3.4%	3.2%	5.2%	4.6%	4.0%	3.4%	5.0%	4.3%	3.6%	3.4%	5.0%	4.3%	3.6%	3.4%
NO*	n.a.	n.a.	n.a.	n.a.	0.0%	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.
PL	5.2%	5.0%	4.5%	4.4%	4.2%	4.1%	3.8%	3.8%	2.3%	2.2%	2.1%	2.1%	7.5%	7.1%	6.4%	6.3%	8.8%	8.4%	7.7%	7.7%	11.3%	10.7%	10.3%	9.7%	11.3%	10.7%	10.3%	9.7%
PT	4.2%	3.9%	3.6%	3.5%	2.7%	2.6%	2.5%	2.4%	1.6%	1.5%	1.5%	1.3%	9.1%	8.5%	8.5%	8.4%	9.4%	8.5%	8.4%	8.4%	14.3%	13.0%	12.0%	13.0%	14.3%	13.0%	12.0%	13.0%
RO	3.8%	3.8%	3.2%	3.2%	4.1%	4.0%	3.6%	3.6%	2.4%	2.3%	2.1%	2.0%	6.9%	6.3%	5.9%	5.4%	6.6%	6.0%	5.9%	5.9%	9.8%	9.9%	9.2%	8.1%	9.8%	9.9%	9.2%	8.1%
SE	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.1%	0.7%	0.7%	0.6%	0.4%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%	0.2%	0.2%	0.3%	0.3%	0.2%	0.2%
SI	2.6%	2.4%	2.2%	2.2%	3.0%	2.8%	2.8%	2.8%	2.3%	2.2%	2.1%	2.1%	5.4%	4.7%	4.0%	3.4%	7.4%	6.7%	5.8%	4.5%	8.6%	7.5%	7.3%	6.0%	8.6%	7.5%	7.3%	6.0%
SK	1.8%	1.7%	1.6%	1.6%	2.3%	2.2%	2.1%	2.0%	1.4%	1.3%	1.3%	1.2%	2.4%	2.0%	1.9%	1.9%	4.3%	3.9%	3.7%	3.6%	3.2%	2.0%	1.9%	1.7%	3.2%	2.0%	1.9%	1.7%
EU/EEA	2.3%	2.1%	2.0%	1.9%	2.7%	2.5%	2.4%	2.3%	2.1%	1.9%	1.8%	1.7%	4.4%	4.2%	3.8%	3.6%	5.7%	5.4%	5.0%	4.8%	5.9%	5.4%	4.9%	4.7%	5.9%	5.4%	4.9%	4.7%

%	Non-performing loans and advances:				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE							
	coverage ratio ⁽¹⁾																											
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	51.0%	52.2%	50.0%	50.0%	55.2%	55.9%	54.1%	54.8%	34.6%	35.0%	33.9%	33.6%	49.1%	50.7%	48.1%	48.3%	48.6%	49.9%	47.9%	48.5%	40.5%	40.8%	36.6%	37.8%	40.5%	40.8%	36.6%	37.8%
BE	40.5%	43.6%	43.9%	44.2%	23.4%	23.1%	23.9%	24.1%	16.6%	12.9%	12.2%	12.1%	48.7%	51.0%	50.5%	51.0%	48.4%	48.3%	47.9%	46.3%	28.1%	27.4%	28.6%	28.2%	28.1%	27.4%	28.6%	28.2%
BG	51.2%	51.5%	51.3%	65.9%	65.6%	66.6%	65.0%	70.0%	48.1%	48.2%	43.9%	51.1%	43.2%	43.0%	44.1%	61.4%	44.8%	45.4%	45.4%	61.5%	40.9%	40.6%	40.5%	57.9%	40.9%	40.6%	40.5%	57.9%
CY	44.4%	41.8%	30.6%	30.3%	41.2%	35.4%	26.0%	24.7%	36.5%	29.0%	21.4%	19.2%	52.6%	54.2%	45.8%	46.7%	54.6%	55.1%	43.5%	43.6%	48.6%	49.8%	41.4%	42.0%	48.6%	49.8%	41.4%	42.0%
CZ	53.8%	55.3%	54.0%	53.1%	54.5%	55.6%	53.2%	52.6%	31.1%	31.5%	27.3%	26.0%	53.9%	55.7%	55.4%	54.2%	54.1%	52.5%	52.9%	51.5%	46.9%	47.6%	46.5%	50.4%	46.9%	47.6%	46.5%	50.4%
DE	35.4%	35.2%	35.9%	36.0%	32.7%	33.2%	35.9%	35.0%	18.4%	19.5%	20.1%	20.1%	39.0%	39.0%	38.4%	39.0%	38.6%	38.0%	37.1%	37.1%	26.4%	27.6%	28.5%	28.1%	26.4%	27.6%	28.5%	28.1%
DK	27.2%	28.8%	30.0%	29.2%	37.0%	39.4%	41.1%	42.7%	18.4%	19.4%	20.0%	23.1%	30.3%	35.0%	38.8%	29.0%	32.3%	34.8%	37.5%	34.9%	19.4%	23.5%	24.7%	22.9%	19.4%	23.5%	24.7%	22.9%
EE	27.2%	26.6%	29.1%	30.0%	23.1%	21.8%	24.8%	23.8%	22.6%	19.7%	22.9%	20.8%	28.6%	28.2%	29.6%	31.5%	24.3%	24.9%	24.2%	30.4%	27.7%	26.9%	26.0%	27.4%	27.7%	26.9%	26.0%	27.4%
ES	40.7%	41.6%	40.9%	42.5%	37.7%	38.4%	38.4%	40.1%	22.9%	23.2%	21.0%	23.9%	44.5%	45.8%	44.3%	45.5%	47.4%	48.4%	45.7%	46.3%	35.2%	34.5%	32.2%	35.9%	35.2%	34.5%	32.2%	35.9%
FI	30.7%	31.1%	32.4%	29.7%	19.5%	19.4%	20.2%	19.2%	8.6%	8.5%	9.2%	8.9%	44.7%	44.9%	47.1%	43.5%	39.2%	40.3%	40.6%	41.4%	22.7%	21.5%	27.6%	30.0%	22.7%	21.5%	27.6%	30.0%
FR	49.4%	50.4%	49.4%	49.1%	49.6%	49.8%	49.6%	49.2%	30.4%	29.1%	32.3%	32.3%	48.9%	50.3%	48.8%	48.5%	49.4%	49.9%	48.8%	48.3%	32.6%	32.5%	36.7%	36.3%	32.6%	32.5%	36.7%	36.3%
GR	46.0%	47.8%	42.1%	44.4%	46.1%	47.6%	32.7%	33.8%	34.1%	34.9%	20.2%	19.9%	47.1%	48.2%	47.0%	50.6%	46.1%	47.0%	46.1%	47.9%	35.9%	36.9%	36.5%	38.6%	35.9%	36.9%	36.5%	38.6%
HR	62.0%	62.9%	62.8%	63.5%	58.6%	61.9%	61.6%	62.5%	55.1%	55.0%	55.0%	54.9%	65.1%	64.0%	63.6%	64.4%	63.2%	63.5%	62.9%	62.9%	63.2%	63.2%	58.4%	58.5%	63.2%	63.2%	58.4%	58.5%
HU	63.9%	65.0%	59.8%	60.0%	67.3%	68.4%	63.3%	64.5%	56.0%	56.3%	44.6%	46.2%	55.7%	56.7%	53.2%	52.3%	53.6%	53.0%	49.4%	49.1%	54.5%	56.2%	57.4%	57.4%	54.5%	56.2%	57.4%	57.4%
IE	28.3%	28.4%	30.7%	30.8%	27.0%	26.3%	30.5%	32.3%	22.5%	21.3%	25.3%	25.5%	30.9%	31.9%	32.3%	30.9%	30.8%	31.7%	33.2%	31.3%	25.4%	24.6%	26.5%	23.3%	25.4%	24.6%	26.5%	23.3%
IS	25.8%	26.4%	25.6%	26.1%	15.4%	16.4%	16.3%	16.5%	5.4%	5.8%	5.2%	4.9%	28.1%	28.4%	27.0%	26.7%	31.9%	32.4%	27.6%	24.6%	13.9%	14.1%	14.8%	16.2%	13.9%			

Statistical Annex

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

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

%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication	
	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22
AT	1.7%	1.7%	0.9%	0.9%	17.8%	19.3%	3.3%	3.6%	1.0%	0.9%	7.2%	7.2%	13.6%	13.9%	4.4%	4.6%	3.3%	3.4%	2.5%	2.4%
BE	4.4%	4.2%	0.7%	0.6%	15.1%	15.5%	4.3%	4.4%	1.1%	1.1%	10.0%	10.1%	14.8%	14.9%	5.5%	5.7%	1.5%	1.5%	2.2%	2.5%
BG	6.0%	6.2%	0.7%	0.3%	25.6%	27.3%	5.0%	5.9%	0.4%	0.5%	7.7%	6.0%	24.3%	25.5%	7.7%	8.0%	4.3%	3.5%	1.8%	1.8%
CY	1.2%	1.1%	0.3%	0.3%	9.2%	10.4%	1.2%	1.3%	0.6%	0.5%	9.0%	9.5%	18.7%	18.6%	8.0%	7.4%	21.1%	21.1%	1.2%	0.9%
CZ	4.2%	3.9%	0.5%	0.4%	22.3%	22.6%	3.5%	3.2%	1.1%	1.1%	4.6%	4.5%	18.0%	19.2%	7.0%	6.7%	1.3%	1.3%	2.5%	2.5%
DE	0.6%	0.6%	0.8%	0.7%	13.0%	13.0%	8.4%	8.3%	1.8%	1.8%	2.1%	2.1%	8.1%	8.4%	4.7%	4.6%	1.0%	1.0%	2.8%	2.7%
DK	2.7%	2.7%	0.3%	0.3%	7.4%	8.0%	4.9%	4.6%	0.4%	0.4%	2.6%	2.5%	6.5%	6.4%	3.6%	3.4%	0.8%	0.8%	1.5%	1.7%
EE	8.1%	7.9%	0.3%	0.3%	13.0%	12.8%	6.6%	5.9%	1.2%	1.3%	3.8%	4.4%	14.9%	13.6%	9.4%	8.4%	1.5%	1.5%	0.7%	0.7%
ES	2.7%	2.7%	1.8%	1.8%	17.7%	18.2%	6.4%	6.4%	0.7%	0.6%	7.0%	6.9%	17.8%	17.8%	7.1%	6.9%	5.4%	5.2%	3.8%	3.9%
FI	5.3%	5.1%	0.7%	0.5%	11.2%	10.5%	5.5%	5.3%	1.2%	1.2%	5.2%	5.1%	6.6%	7.2%	6.0%	5.9%	1.0%	1.0%	2.0%	2.2%
FR	3.8%	3.8%	2.1%	1.9%	13.2%	13.1%	4.5%	5.0%	0.6%	0.6%	4.6%	4.5%	12.4%	12.7%	5.9%	6.0%	2.6%	2.5%	2.4%	2.8%
GR	2.0%	1.8%	0.2%	0.2%	20.9%	20.2%	7.0%	7.9%	0.2%	0.2%	5.6%	5.4%	18.5%	19.1%	17.2%	17.6%	11.3%	11.2%	1.4%	1.5%
HR	5.0%	4.4%	0.4%	0.4%	19.3%	18.1%	6.9%	9.0%	2.7%	2.0%	7.2%	6.4%	18.1%	18.2%	9.2%	9.8%	12.8%	12.2%	2.2%	2.2%
HU	7.0%	7.0%	0.7%	0.7%	19.4%	19.5%	5.4%	5.5%	0.6%	0.6%	6.5%	6.7%	20.4%	20.8%	6.6%	6.7%	3.8%	4.1%	2.4%	2.6%
IE	4.9%	3.5%	0.5%	0.6%	19.7%	21.2%	3.6%	4.0%	0.5%	0.5%	3.0%	3.3%	8.8%	9.2%	4.1%	4.1%	7.1%	6.8%	4.3%	4.2%
IS	13.3%	12.5%	0.4%	0.4%	17.2%	16.6%	1.1%	1.2%	0.7%	0.7%	10.5%	10.8%	7.3%	8.3%	5.8%	5.5%	9.0%	9.0%	3.8%	4.1%
IT	2.3%	2.3%	1.2%	1.3%	28.0%	27.9%	4.1%	4.3%	1.1%	1.1%	7.7%	7.8%	17.2%	17.3%	5.3%	5.2%	3.5%	3.6%	3.5%	3.3%
LT	3.2%	2.9%	0.2%	0.3%	17.0%	18.3%	6.4%	6.2%	0.7%	0.7%	2.7%	4.3%	20.9%	16.5%	9.9%	6.3%	2.1%	3.5%	1.2%	1.7%
LU	14.7%	14.6%	1.3%	1.5%	8.4%	9.5%	1.5%	1.6%	0.5%	0.5%	9.8%	10.1%	8.3%	8.6%	6.6%	6.7%	1.6%	1.7%	2.1%	1.9%
LV	8.6%	9.0%	0.2%	0.2%	14.3%	14.5%	9.8%	9.3%	0.6%	0.7%	3.2%	3.4%	12.3%	12.7%	9.7%	9.4%	3.1%	3.1%	1.6%	1.6%
MT	0.2%	0.3%	0.1%	0.1%	6.3%	6.1%	6.2%	6.3%	1.0%	0.6%	6.7%	6.9%	17.1%	16.1%	7.7%	8.0%	14.7%	14.5%	2.3%	2.5%
NL	13.6%	13.7%	2.6%	2.5%	14.6%	14.7%	4.4%	4.3%	1.0%	0.9%	3.5%	3.4%	14.9%	15.4%	7.1%	7.0%	1.4%	1.3%	2.8%	2.8%
NO*	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.
PL	1.5%	1.5%	1.3%	1.2%	24.9%	25.3%	4.5%	3.9%	1.1%	1.1%	5.4%	5.5%	20.1%	21.2%	8.0%	7.9%	3.4%	3.2%	4.2%	4.0%
PT	2.4%	2.5%	0.5%	0.5%	19.1%	19.5%	2.4%	2.3%	1.2%	1.1%	9.7%	9.6%	16.5%	16.3%	6.8%	7.1%	8.4%	8.4%	1.6%	1.5%
RO	7.6%	7.3%	0.8%	0.9%	19.6%	19.2%	4.3%	6.4%	1.2%	1.1%	8.1%	7.6%	24.8%	26.0%	11.8%	10.9%	2.5%	2.5%	2.0%	1.5%
SE	1.4%	1.3%	0.8%	0.6%	5.0%	5.3%	3.5%	3.6%	0.8%	0.7%	2.6%	2.6%	5.1%	5.0%	4.1%	4.2%	0.8%	0.7%	1.7%	2.1%
SI	1.5%	1.5%	1.0%	1.1%	26.3%	25.4%	6.0%	7.7%	1.2%	1.0%	7.9%	8.5%	19.5%	18.8%	11.1%	9.2%	3.6%	3.9%	5.1%	4.4%
SK	3.7%	3.6%	0.4%	0.4%	17.0%	17.7%	10.4%	8.7%	1.4%	1.4%	6.0%	6.2%	16.0%	16.9%	10.1%	9.8%	1.3%	1.2%	2.7%	3.0%
EU/EEA	3.8%	3.7%	1.5%	1.4%	15.6%	15.7%	5.1%	5.3%	0.9%	0.9%	5.0%	4.9%	12.9%	13.1%	5.9%	5.8%	2.8%	2.8%	2.8%	2.9%

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

%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services	
	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22
AT	1.5%	1.6%	27.9%	27.3%	8.9%	7.2%	2.6%	2.4%	0.4%	0.5%	0.1%	0.1%	1.0%	1.1%	0.6%	0.8%	1.3%	1.2%
BE	2.2%	2.4%	13.1%	12.9%	7.4%	7.3%	8.9%	8.6%	0.5%	0.5%	0.2%	0.2%	5.5%	5.3%	0.7%	0.7%	1.7%	1.6%
BG	0.9%	1.1%	10.8%	9.1%	1.8%	1.7%	1.1%	1.1%	0.0%	0.0%	0.2%	0.2%	0.5%	0.5%	0.3%	0.1%	1.0%	1.1%
CY	0.0%	0.0%	19.1%	17.2%	4.6%	4.6%	1.2%	2.3%	0.0%	0.0%	1.1%	1.3%	2.2%	2.2%	0.6%	0.6%	0.8%	0.8%
CZ	0.0%	0.0%	24.3%	23.9%	4.5%	4.1%	2.1%	2.1%	0.0%	0.0%	0.2%	0.2%	0.7%	0.7%	0.7%	2.4%	2.4%	2.7%
DE	3.9%	4.4%	39.1%	38.4%	4.1%	4.1%	4.8%	4.6%	0.4%	0.3%	0.2%	0.2%	1.6%	1.5%	0.4%	0.4%	2.3%	2.7%
DK	1.8%	1.8%	61.1%	61.0%	2.4%	2.5%	1.9%	1.7%	0.2%	0.3%	0.5%	0.5%	0.7%	0.7%	0.2%	0.3%	0.5%	0.5%
EE	0.0%	0.0%	31.8%	33.4%	3.8%	3.7%	3.0%	3.7%	0.0%	0.3%	0.1%	0.1%	0.6%	0.9%	0.2%	0.6%	0.8%	0.9%
ES	3.7%	3.6%	10.6%	10.4%	4.8%	5.0%	3.3%	3.2%	0.6%	0.6%	0.5%	0.5%	1.5%	1.5%	0.7%	0.6%	3.9%	4.1%
FI	7.5%	7.4%	37.6%	38.3%	5.5%	5.6%	2.2%	2.1%	0.1%	0.1%	0.2%	0.2%	0.9%	0.8%	0.6%	0.5%	0.7%	0.8%
FR	6.7%	6.8%	22.5%	22.8%	5.6%	5.1%	5.3%	5.5%	0.3%	0.3%	0.3%	0.3%	1.9%	1.7%	0.6%	0.6%	4.7%	4.2%
GR	0.1%	0.0%	7.4%	7.1%	2.0%	1.9%	1.4%	1.4%	0.0%	0.0%	0.2%	0.2%	1.6%	1.5%	1.4%	1.1%	1.4%	1.5%
HR	0.0%	0.0%	7.6%	7.8%	4.1%	3.5%	1.9%	2.0%	0.4%	0.9%	0.2%	0.2%	0.6%	0.7%	1.1%	1.9%	0.4%	0.3%
HU	2.9%	2.5%	13.8%	13.2%	3.7%	3.4%	2.8%	2.7%	0.0%	0.0%	0.1%	0.1%	0.6%	0.6%	0.3%	0.3%	3.1%	2.9%
IE	2.9%	3.4%	23.0%	22.2%	2.5%	2.4%	5.3%	5.3%	0.0%	0.0%	0.9%	1.0%	4.9%	4.6%	1.4%	1.5%	2.4%	2.3%
IS	2.0%	2.0%	20.8%	20.7%	1.0%	1.0%	5.1%	5.1%	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.9%	0.9%	0.6%	0.5%
IT	1.8%	2.1%	12.6%	12.4%	5.3%	5.5%	2.6%	2.4%	0.2%	0.1%	0.1%	0.1%	1.4%	1.4%	0.6%	0.6%	1.5%	1.3%
LT	0.1%	0.5%	27.5%	26.9%	2.7%	4.2%	3.4%	4.4%	0.0%	0.0%	0.0%	0.1%	0.8%	1.2%	0.2%	0.3%	1.0%	1.7%
LU	3.0%	2.3%	10.3%	10.1%	3.8%	3.7%	17.7%	16.7%	0.0%	0.0%	0.3%	0.3%	2.3%	2.2%	0.3%	0.2%	7.6%	7.6%
LV	0.1%	0.0%	27.8%	27.8%	3.1%	3.1%	2.9%	2.8%	0.1%	0.1%	0.2%	0.2%	0.8%	0.8%	0.2%	0.2%	1.3%	1.1%
MT	9.3%	9.2%	12.9%	13.4%	4.8%	5.3%	3.0%	3.4%	0.2%	0.2%	0.7%	0.7%	5.4%	4.9%	1.0%	1.0%	0.5%	0.7%
NL	3.8%	3.8%	18.8%	18.7%	3.3%	3.5%	3.4%	3.6%	0.2%	0.2%	0.2%	0.2%	3.1%	3.1%	0.5%	0.4%	1.1%	0.7%
NO*	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.
PL	0.3%	0.8%	12.3%	12.2%	5.8%	5.4%	2.2%	2.2%	0.0%	0.0%	0.3%	0.2%	1.7%	1.6%	0.7%	0.7%	2.2%	2.1%
PT	2.2%	2.0%	11.7%	11.8%	6.3%	6.5%	2.7%	2.5%	0.0%	0.1%	0.6%	0.6%	1.9%	1.9%	1.3%	1.2%	4.6%	4.4%
RO	2.2%	0.9%	6.5%	7.4%	2.0%	1.9%	2.1%	2.0%	0.0%	0.0%	0.2%	0.1%	3.0%	3.0%	0.7%	0.7%	0.6%	0.6%
SE	5.2%	6.8%	60.9%	59.4%	4.5%	4.4%	1.1%	1.0%	0.1%	0.1%	0.3%	0.3%	0.7%	0.6%	0.4%	0.4%	1.1%	0.9%
SI	1.5%	1.0%	5.2%	7.2%	5.7%	5.2%	2.0%	2.2%	0.0%	0.0%	0.2%	0.2%	1.4%	1.1%	0.7%	0.7%	0.2%	0.8%
SK	0.7%	0.8%	18.5%	18.6%	3.5%	3.5%	2.4%	2.5%	0.0%	0.0%	0.2%	0.2%	1.5%	1.5%	0.9%	0.8%	3.2%	3.2%
EU/EEA	4.3%	4.6%	24.9%	24.8%	4.9%	4.7%	3.8%	3.8%	0.3%	0.3%	0.3%	0.3%	1.8%	1.8%	0.6%	0.6%	2.8%	2.6%

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

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

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

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

%	NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (1/2)																				
	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication		
	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	
AT	4.0%	4.1%	5.3%	5.9%	3.7%	3.6%	2.4%	2.4%	1.3%	1.5%	3.1%	2.9%	3.0%	2.9%	4.1%	4.3%	8.6%	8.1%	2.9%	2.6%	
BE	2.9%	3.0%	1.0%	1.0%	3.8%	3.7%	1.8%	1.7%	1.4%	1.6%	4.2%	4.0%	4.5%	4.1%	3.0%	2.9%	9.2%	9.4%	2.3%	2.1%	
BG	6.0%	3.7%	63.3%	1.7%	4.4%	3.5%	8.0%	3.2%	21.2%	6.3%	20.9%	9.5%	6.4%	3.2%	4.5%	4.6%	11.5%	14.8%	15.3%	2.4%	
CY	6.9%	7.1%	0.4%	0.4%	3.8%	3.4%	0.6%	0.4%	1.4%	1.5%	7.3%	8.2%	6.6%	6.0%	0.3%	0.3%	1.4%	1.3%	6.1%	7.7%	
CZ	1.9%	1.9%	0.2%	1.1%	5.2%	5.4%	3.9%	4.2%	0.8%	0.6%	4.7%	3.7%	3.6%	3.7%	3.8%	3.7%	14.6%	14.5%	2.1%	2.0%	
DE	3.6%	3.5%	3.1%	2.8%	3.2%	3.4%	1.0%	1.1%	0.5%	0.5%	4.8%	4.1%	3.4%	3.3%	4.2%	3.9%	5.5%	4.6%	2.0%	2.0%	
DK	4.5%	3.6%	13.9%	11.0%	1.9%	1.5%	0.1%	0.1%	2.9%	2.0%	4.4%	4.3%	4.2%	3.8%	11.8%	11.7%	15.9%	10.5%	1.7%	1.6%	
EE	2.3%	2.0%	0.0%	0.0%	1.4%	1.6%	0.4%	0.4%	0.3%	0.2%	4.3%	3.0%	0.8%	1.6%	1.1%	0.9%	17.7%	15.0%	0.6%	0.5%	
ES	5.2%	5.2%	3.6%	3.1%	4.0%	3.7%	2.8%	2.7%	6.4%	2.5%	8.7%	7.7%	5.0%	4.9%	5.0%	5.0%	9.9%	10.4%	2.6%	2.0%	
FI	5.5%	5.1%	42.8%	17.6%	3.0%	3.3%	0.1%	0.1%	0.1%	0.1%	1.9%	2.1%	2.9%	2.6%	5.8%	6.5%	2.8%	2.8%	2.1%	1.8%	
FR	4.2%	4.2%	3.5%	3.6%	4.1%	4.2%	0.9%	1.0%	3.2%	3.2%	7.2%	7.2%	4.2%	4.1%	4.2%	4.2%	9.4%	9.3%	2.0%	2.3%	
GR	15.0%	16.2%	18.1%	18.1%	12.6%	12.4%	1.1%	0.9%	5.4%	5.4%	18.4%	18.4%	17.6%	16.5%	7.0%	5.4%	14.0%	12.8%	13.2%	12.0%	
HR	5.2%	4.4%	1.2%	1.2%	8.6%	8.4%	0.7%	0.5%	6.5%	8.3%	7.3%	8.3%	5.2%	4.9%	9.1%	8.1%	9.0%	8.3%	12.1%	2.5%	
HU	2.4%	2.6%	2.4%	2.4%	4.2%	4.3%	1.2%	1.0%	1.6%	1.3%	5.5%	5.5%	3.0%	2.9%	5.4%	5.9%	5.3%	5.0%	3.2%	3.0%	
IE	6.2%	6.1%	5.5%	1.6%	1.5%	1.5%	0.2%	1.2%	1.5%	1.5%	4.2%	3.7%	4.4%	3.9%	6.5%	5.8%	15.9%	18.1%	1.2%	1.7%	
IS	0.5%	0.5%	43.7%	43.9%	2.1%	2.1%	0.0%	0.0%	0.0%	0.0%	6.4%	3.7%	2.1%	1.7%	4.3%	2.7%	9.7%	9.2%	0.3%	0.2%	
IT	5.4%	5.3%	2.0%	2.4%	4.2%	3.7%	1.8%	1.8%	3.0%	2.7%	13.7%	13.1%	4.2%	4.2%	4.0%	6.4%	8.7%	8.8%	2.6%	2.7%	
LT	1.2%	4.0%	0.0%	0.0%	2.1%	1.9%	0.0%	0.3%	0.1%	0.1%	5.4%	3.5%	1.2%	1.9%	1.6%	4.9%	10.7%	10.9%	0.0%	0.0%	
LU	3.0%	3.1%	0.2%	0.2%	2.2%	5.1%	4.1%	3.7%	5.6%	5.2%	2.5%	2.5%	2.7%	2.5%	2.3%	2.7%	39.0%	36.1%	3.3%	3.1%	
LV	1.4%	1.5%	0.0%	0.0%	1.4%	1.4%	0.6%	0.6%	0.0%	0.0%	2.3%	1.8%	0.7%	0.7%	2.9%	3.1%	14.2%	14.0%	0.1%	0.1%	
MT	11.9%	8.5%	0.0%	0.0%	14.7%	17.6%	0.4%	0.8%	0.1%	0.1%	9.3%	9.5%	7.6%	7.8%	3.1%	2.9%	20.5%	21.2%	0.3%	0.3%	
NL	4.4%	4.0%	8.0%	5.9%	3.8%	3.8%	1.0%	0.9%	2.8%	3.2%	5.5%	5.4%	3.6%	3.5%	3.5%	4.2%	6.9%	6.6%	1.7%	1.7%	
NO*	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.
PL	7.1%	7.2%	1.1%	1.3%	7.3%	6.7%	0.4%	0.9%	1.6%	1.5%	12.7%	11.9%	5.3%	5.3%	5.4%	6.2%	15.7%	15.7%	1.8%	1.7%	
PT	5.2%	5.8%	5.8%	6.0%	6.9%	7.3%	1.5%	1.6%	6.6%	4.9%	11.9%	12.0%	4.8%	4.7%	6.8%	6.7%	11.7%	11.8%	3.6%	4.3%	
RO	5.2%	4.7%	24.4%	20.6%	9.2%	7.7%	5.6%	4.8%	2.5%	2.3%	11.2%	10.3%	3.1%	2.9%	3.7%	4.2%	11.0%	10.6%	4.0%	4.2%	
SE	0.5%	0.6%	26.2%	16.5%	1.3%	1.6%	0.2%	0.1%	0.0%	0.0%	0.7%	0.6%	0.3%	0.3%	2.6%	1.4%	2.7%	2.7%	0.2%	0.2%	
SI	3.7%	3.7%	1.0%	0.6%	2.3%	2.0%	0.2%	0.4%	3.2%	2.5%	7.2%	4.7%	4.7%	3.8%	4.6%	4.2%	19.2%	19.0%	1.9%	1.5%	
SK	6.6%	6.1%	0.5%	0.6%	2.2%	2.3%	1.0%	1.8%	1.4%	1.4%	3.3%	3.2%	2.4%	2.1%	1.8%	1.5%	5.7%	6.1%	0.4%	0.3%	
EU/EEA	4.5%	4.3%	5.5%	4.3%	4.0%	3.9%	1.3%	1.3%	2.3%	1.9%	8.0%	7.6%	4.4%	4.2%	4.5%	4.7%	9.4%	9.4%	2.2%	2.1%	

%	NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (2/2)																			
	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services			
	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22	Dec-21	Mar-22		
AT	2.7%	2.6%	1.7%	1.7%	2.8%	2.6%	5.9%	3.7%	0.1%	0.0%	4.2%	2.6%	1.5%	1.6%	4.4%	3.9%	10.6%	11.4%		
BE	4.1%	3.8%	3.4%	2.9%	3.1%	2.9%	1.5%	1.2%	3.0%	3.1%	1.8%	1.6%	1.3%	1.3%	4.5%	4.3%	2.3%	2.4%		
BG	0.0%	0.0%	18.1%	10.1%	9.4%	5.7%	13.6%	13.2%	0.0%	0.0%	9.0%	0.5%	2.3%	6.4%	32.0%	2.6%	4.1%	3.8%		
CY	0.0%	0.0%	8.5%	8.5%	15.4%	14.3%	11.7%	4.6%	0.0%	0.0%	1.6%	1.3%	0.5%	0.5%	22.7%	21.3%	31.9%	31.3%		
CZ	0.0%	18.4%	1.0%	0.9%	7.1%	8.4%	6.2%	5.8%	0.0%	0.0%	2.4%	1.6%	0.5%	0.6%	5.3%	5.3%	5.4%	5.3%		
DE	3.8%	2.9%	1.5%	1.6%	2.2%	2.7%	3.5%	3.5%	0.0%	0.0%	0.9%	0.8%	1.3%	1.2%	1.9%	2.1%	2.3%	1.9%		
DK	2.8%	2.1%	1.5%	1.3%	2.4%	2.2%	2.0%	2.3%	0.0%	0.0%	0.3%	0.4%	6.8%	6.4%	8.1%	6.8%	1.4%	1.3%		
EE	0.0%	0.0%	1.2%	0.6%	0.2%	0.2%	3.3%	2.9%	0.0%	0.2%	0.8%	0.6%	0.2%	0.1%	1.9%	0.6%	1.3%	1.1%		
ES	1.5%	1.5%	4.1%	4.0%	4.9%	5.9%	4.4%	4.2%	0.3%	0.5%	5.8%	5.9%	3.5%	3.5%	14.9%	15.5%	3.1%	3.1%		
FI	0.2%	0.4%	0.7%	0.7%	1.8%	1.7%	1.1%	1.4%	0.0%	0.0%	0.9%	0.8%	0.8%	0.7%	2.7%	3.2%	0.3%	0.3%		
FR	2.3%	2.0%	2.1%	2.0%	4.1%	4.2%	2.9%	2.8%	2.3%	2.7%	3.5%	3.3%	1.8%	1.9%	5.8%	5.5%	2.8%	2.6%		
GR	3.2%	7.8%	12.8%	12.7%	17.0%	17.2%	7.6%	6.6%	8.1%	3.8%	19.6%	18.4%	9.0%	7.2%	7.7%	9.3%	17.7%	15.6%		
HR	22.3%	6.2%	4.9%	5.0%	4.1%	3.2%	20.0%	14.0%	0.0%	0.0%	12.3%	12.0%	8.0%	6.5%	8.8%	2.9%	7.8%	8.4%		
HU	1.0%	1.0%	2.0%	2.0%	3.5%	3.7%	3.1%	3.4%	0.7%	0.7%	2.9%	2.9%	2.1%	2.3%	5.0%	5.7%	12.3%	7.0%		
IE	0.0%	0.1%	12.6%	9.7%	3.4%	2.5%	5.3%	5.1%	0.0%	0.0%	1.5%	1.2%	4.0%	4.0%	9.7%	7.0%	6.5%	6.1%		
IS	0.0%	0.0%	2.8%	2.2%	7.6%	7.2%	4.8%	3.9%	0.0%	0.0%	10.4%	10.2%	0.4%	0.4%	1.9%	6.6%	1.7%	1.6%		
IT	1.7%	1.4%	8.2%	8.2%	3.1%	2.8%	6.7%	6.9%	0.2%	0.2%	3.0%	3.5%	4.5%	4.5%	7.6%	7.5%	4.5%	4.8%		
LT	0.0%	0.0%	1.4%	1.7%	0.3%	0.6%	1.1%	1.6%	0.0%	0.0%	1.1%	1.1%	3.2%	4.4%	1.1%	3.0%	0.2%	0.3%		
LU	0.5%	0.8%	3.7%	3.7%	4.8%	4.5%	0.6%	0.5%	0.7%	0.6%	3.0%	2.6%	4.0%	3.4%	6.0%	4.4%	2.9%	3.3%		
LV	0.0%	0.0%	0.3%	0.3%	0.2%	0.3%	1.3%	1.2%	0.0%	0.0%	1.3%	1.2%	0.1%	0.0%	5.1%	5.0%	0.2%	0.2%		
MT	0.5%	0.5%	6.3%	6.4%	9.7%	0.8%	33.4%	41.0%	0.0%	0.0%	16.7%	27.0%	2.7%	3.0%	1.9%	1.9%	27.0%	20.4%		
NL	7.0%	6.0%	0.9%	0.9%	3.9%	3.9%	3.3%	3.3%	0.0%	0.0%	2.2%	2.2%	1.5%	1.8%	6.9%	6.8%	3.9%	3.1%		
NO*	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.
PL	2.0%	4.3%	7.2%	6.8%	6.5%	6.4%	6.3%	6.5%	1.3%	1.5%	7.1%	8.3%	3.1%	3.0%	3.5%	3.6%	3.8%	3.7%		
PT	9.7%	9.1%	8.0%	7.8%	9.6%	9.2%	11.9%	12.4%	1.1%	0.3%	13.4%	15.1%	6.6%	6.7%	45.4%	39.2%	13.4%	14.0%		
RO	0.2%	0.4%	5.1%	4.9%	10.4%	9.3%	4.9%	5.0%	16.1%	18.6%	2.7%	2.8%	1.4%	1.3%	2.3%	2.0%	13.2%	13.1%		
SE	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	1.4%	1.6%	0.0%	0.0%	0.0%	0.1%	0.5%	0.5%	0.5%	0.5%	2.9%	3.9%		
SI	0.1%	0.1%	2.6%	2.0%	2.9%	2.4%	4.1%	3.7%	33.6%	10.5%	11.5%	24.2%	2.3%	2.8%	10.6%	10.8%	4.0%	1.1%		
SK	0.0%	0.0%	0.2%	0.2%	3.5%	3.2%	2.5%	3.7%	0.0%	0.0%	0.7%	0.8%	0.1%	0.1%	1.0%	3.9%	0.4%	0.4%		
EU/EEA	2.6%	2.2%	2.3%	2.1%	3.6%	3.8%	3.7%	3.5%	1.1%	1.2%	3.7%	3.7%	2.3%	2.4%	7.8%	7.5%	3.5%	3.3%		

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.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

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

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

Country of counterparty	Total exposures to Real Estate activities (NACE L)								Non-performing exposures to Real Estate activities (NACE L)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	36.7	36.8	37.2	37.1	33.1%	33.0%	31.4%	30.8%	0.3	0.3	0.3	0.3	0.9%	0.8%	0.8%	0.8%
BE	29.9	30.2	31.5	32.1	16.7%	16.7%	16.9%	16.7%	1.1	1.1	1.0	0.9	3.6%	3.6%	3.3%	2.8%
BG	2.0	2.0	2.0	1.6	11.6%	11.5%	12.9%	11.2%	0.3	0.3	0.4	0.3	13.4%	16.1%	21.9%	19.2%
CY	2.2	2.2	2.1	2.1	16.9%	16.6%	18.5%	18.6%	0.6	0.6	0.4	0.6	28.6%	25.3%	18.7%	28.2%
CZ	13.2	14.3	15.0	14.7	26.2%	27.0%	27.6%	26.4%	0.1	0.1	0.2	0.2	0.9%	0.9%	1.3%	1.1%
DE	190.2	190.9	194.4	193.9	32.8%	33.1%	32.5%	31.9%	0.9	0.8	0.8	0.9	0.4%	0.4%	0.4%	0.5%
DK	71.8	68.8	65.6	65.4	53.3%	49.6%	47.8%	46.4%	0.9	0.9	0.8	0.7	1.2%	1.3%	1.3%	1.1%
EE	2.9	2.9	2.9	3.5	33.9%	33.5%	32.7%	34.4%	0.0	0.0	0.0	0.0	1.0%	1.1%	0.6%	0.5%
ES	43.6	43.5	46.6	46.4	11.0%	11.0%	10.9%	10.9%	2.3	2.3	2.6	2.2	5.3%	5.3%	5.5%	4.8%
FI	51.6	49.7	43.7	46.5	48.3%	47.7%	43.5%	44.3%	0.8	0.6	0.6	0.6	1.5%	1.1%	1.3%	1.2%
FR	336.9	331.5	338.4	348.8	31.6%	32.2%	31.8%	32.4%	7.3	6.6	6.3	6.4	2.2%	2.0%	1.9%	1.8%
GR	4.1	3.9	4.2	3.9	6.0%	6.2%	6.4%	6.0%	0.9	0.6	0.5	0.5	21.6%	14.5%	11.5%	12.6%
HR	1.2	1.3	1.3	1.4	9.7%	10.3%	10.8%	10.7%	0.1	0.1	0.1	0.1	5.8%	5.9%	5.6%	5.7%
HU	4.1	4.1	3.9	3.8	18.8%	18.4%	17.5%	16.9%	0.1	0.0	0.0	0.0	1.2%	1.2%	1.0%	0.9%
IE	11.5	11.7	11.6	10.9	20.1%	20.1%	19.5%	19.8%	1.3	1.2	1.0	0.9	11.3%	10.2%	9.1%	8.1%
IS	2.3	2.3	2.2	2.4	20.9%	21.2%	20.4%	20.4%	0.1	0.1	0.1	0.1	2.9%	2.9%	2.8%	2.2%
IT	53.9	53.9	51.5	50.4	10.3%	10.5%	9.7%	9.5%	8.1	7.9	5.9	5.9	15.0%	14.6%	11.5%	11.7%
LI	0.1	0.1	0.1	0.1	17.0%	17.7%	25.1%	34.7%	0.0	0.0	0.0	0.0	6.1%	6.0%	0.5%	0.4%
LT	2.2	2.5	2.6	2.6	23.5%	25.7%	25.1%	24.6%	0.0	0.0	0.0	0.0	0.9%	1.1%	1.2%	1.1%
LU	37.3	39.0	38.0	40.2	36.3%	36.3%	34.9%	34.3%	0.7	0.6	0.5	0.5	1.8%	1.4%	1.4%	1.4%
LV	1.5	1.5	1.4	1.4	25.2%	24.4%	22.8%	23.6%	0.0	0.0	0.0	0.0	2.7%	1.7%	1.6%	0.5%
MT	0.5	0.5	0.5	0.6	8.2%	8.0%	8.3%	9.8%	0.0	0.0	0.0	0.1	9.9%	8.4%	7.7%	24.4%
NL	97.8	96.8	96.9	97.6	31.8%	32.1%	31.3%	31.0%	1.2	1.1	0.8	0.7	1.3%	1.1%	0.9%	0.7%
NO*	27.9	23.5	25.0	25.3	39.0%	32.1%	33.8%	33.2%	0.1	0.2	0.1	0.1	0.4%	0.8%	0.4%	0.3%
PL	14.0	14.8	15.0	15.1	19.1%	20.1%	19.6%	19.3%	0.4	0.4	0.5	0.5	2.9%	3.0%	3.3%	3.5%
PT	7.5	7.4	7.5	7.3	11.1%	10.9%	10.9%	10.6%	0.7	0.5	0.5	0.5	9.0%	7.1%	6.2%	6.2%
RO	3.4	3.3	3.2	3.4	12.3%	11.5%	10.9%	10.9%	0.5	0.4	0.2	0.2	13.6%	13.6%	6.9%	5.0%
SE	143.3	145.4	147.8	149.0	61.9%	62.5%	61.6%	59.0%	0.2	0.2	0.2	0.2	0.1%	0.1%	0.1%	0.1%
SI	0.7	0.7	0.8	0.8	8.6%	8.7%	9.3%	9.2%	0.0	0.0	0.0	0.0	4.0%	3.4%	1.8%	2.0%
SK	4.7	4.9	5.1	5.2	19.8%	20.6%	20.3%	20.5%	0.1	0.0	0.0	0.0	1.6%	0.7%	0.5%	0.4%
EU/EEA	1,199.0	1,190.5	1,197.9	1,213.5	28.0%	28.0%	27.3%	27.2%	29.0	26.9	24.1	23.3	2.4%	2.3%	2.0%	1.9%
Memo item: Non-EU/EEA countries	154.3	154.9	153.5	157.5	12.7%	12.6%	12.4%	12.1%	4.8	5.0	5.5	5.4	3.1%	3.2%	3.6%	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-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	10.4	10.7	10.8	11.0	9.4%	9.6%	9.1%	9.1%	0.3	0.3	0.3	0.3	2.8%	2.7%	2.7%	2.7%
BE	20.4	20.3	20.4	20.9	11.4%	11.2%	10.9%	10.9%	0.8	0.8	0.7	0.7	3.9%	3.7%	3.4%	3.3%
BG	1.2	1.3	1.1	0.9	7.0%	7.6%	7.2%	6.3%	0.2	0.2	0.2	0.1	18.9%	17.2%	19.2%	9.6%
CY	1.7	1.7	0.9	1.0	13.3%	13.2%	7.9%	8.6%	0.9	0.8	0.1	0.1	49.4%	48.8%	8.9%	9.6%
CZ	2.0	2.1	1.9	2.1	4.0%	4.0%	3.5%	3.8%	0.1	0.1	0.1	0.1	4.7%	4.5%	4.5%	2.9%
DE	14.5	14.8	14.6	15.4	2.5%	2.6%	2.4%	2.5%	0.4	0.5	0.5	0.4	2.8%	3.2%	3.3%	2.7%
DK	3.5	3.2	3.3	3.3	2.6%	2.3%	2.4%	2.3%	0.2	0.2	0.1	0.1	4.5%	4.8%	4.4%	4.5%
EE	0.3	0.3	0.3	0.4	3.0%	3.0%	2.9%	3.6%	0.0	0.0	0.0	0.0	1.3%	2.1%	2.8%	1.9%
ES	36.1	36.2	37.4	36.5	9.1%	9.1%	8.7%	8.5%	3.5	3.6	3.7	3.1	9.7%	10.0%	9.8%	8.6%
FI	3.9	3.8	3.8	3.8	3.6%	3.6%	3.8%	3.6%	0.2	0.2	0.2	0.2	4.6%	4.5%	4.3%	4.9%
FR	49.2	49.9	51.3	49.0	4.6%	4.8%	4.8%	4.5%	2.4	2.4	2.7	2.6	4.9%	4.8%	5.2%	5.3%
GR	4.1	3.6	3.4	3.3	6.1%	5.7%	5.2%	5.0%	1.2	0.8	0.7	0.6	30.2%	21.0%	19.2%	19.6%
HR	1.1	1.1	1.1	1.0	8.5%	8.8%	8.9%	7.9%	0.1	0.1	0.1	0.1	10.9%	9.9%	11.3%	12.2%
HU	1.2	1.2	1.1	1.2	5.3%	5.3%	5.1%	5.2%	0.0	0.0	0.0	0.0	2.2%	2.1%	2.8%	2.9%
IE	1.5	1.7	1.8	2.0	2.7%	2.9%	3.0%	3.7%	0.1	0.1	0.1	0.1	6.1%	5.7%	5.3%	4.7%
IS	1.1	1.1	1.1	1.2	10.2%	10.0%	10.3%	10.7%	0.1	0.1	0.1	0.0	7.8%	7.6%	6.4%	3.7%
IT	41.5	41.3	39.3	39.8	8.0%	8.0%	7.4%	7.5%	9.3	8.6	6.7	6.6	22.5%	20.8%	17.1%	16.5%
LI	0.0	0.0	0.0	0.0	0.8%	0.8%	1.0%	1.2%	0.0	0.0	0.0	0.0	0.0%	0.0%	0.0%	0.5%
LT	0.2	0.3	0.4	0.4	2.5%	3.2%	3.6%	3.7%	0.0	0.0	0.0	0.0	10.3%	8.0%	5.9%	5.2%
LU	3.8	4.4	4.4	4.6	3.7%	4.1%	4.0%	3.9%	0.1	0.1	0.1	0.1	1.6%	1.3%	1.2%	1.1%
LV	0.2	0.2	0.2	0.2	2.8%	3.0%	3.4%	3.6%	0.0	0.0	0.0	0.0	3.2%	1.9%	1.3%	1.1%
MT	0.3	0.3	0.2	0.2	4.3%	4.6%	3.9%	3.9%	0.1	0.0	0.0	0.0	22.1%	11.0%	9.3%	9.5%
NL	10.6	10.2	10.8	10.8	3.4%	3.4%	3.5%	3.4%	0.6	0.6	0.5	0.5	5.3%	5.6%	4.7%	4.7%
NO*	5.4	6.7	6.7	7.2	7.6%	9.1%	9.0%	9.4%	0.1	0.1	0.1	0.1	1.0%	0.9%	0.8%	0.7%
PL	4.1	4.0	4.0	4.2	5.6%	5.4%	5.3%	5.4%	0.2	0.2	0.3	0.2	5.9%	5.9%	6.2%	5.1%
PT	6.7	6.5	6.4	6.4	10.0%	9.5%	9.3%	9.3%	0.7	0.7	0.8	0.8	11.1%	10.7%	11.8%	11.8%
RO	2.5	2.6	2.6	2.7	9.0%	9.0%	8.7%	8.7%	0.3	0.2	0.2	0.2	10.3%	8.3%	8.5%	7.6%
SE	5.6	5.6	5.2	5.4	2.4%	2.4%	2.2%	2.1%	0.1	0.1	0.1	0.1	1.5%	1.4%	1.1%	1.1%
SI	0.3	0.4	0.3	0.4	4.2%	4.4%	3.6%	4.1%	0.0	0.0	0.0	0.0	7.6%	7.5%	7.3%	6.0%
SK	1.3	1.3	1.4	1.4	5.6%	5.5%	5.5%	5.6%	0.0	0.1	0.1	0.1	3.4%	3.9%	3.6%	3.6%
EU/EEA	234.8	236.4	236.3	236.6	5.5%	5.6%	5.4%	5.3%	22.0	20.7	18.2	17.2	9.4%	8.7%	7.7%	7.3%
Memo item: Non-EU/EEA countries	35.8	35.7	33.3	35.4	2.9%	2.9%	2.7%	2.7%	3.0	3.0	2.7	2.7	8.3%	8.3%	8.0%	7.8%

Volumes in EUR; %

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

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

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

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, exposures towards Norwegian counterparties after March 2021 are those reported by other EU/EEA banks.

Statistical Annex

IFRS 9 specific data ⁽¹⁾

Loans and advances at amortised cost: distribution among stages according to IFRS 9 ⁽²⁾																											
% of loans and advances at amortised cost																											
	Stage 1				Stage 2				Stage 3				Coverage ratio of stage 1 loans and advances				Coverage ratio of stage 2 loans and advances				Coverage ratio of stage 3 loans and advances						
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21
AT	80.1%	81.7%	80.2%	81.1%	17.5%	16.1%	17.5%	16.7%	2.4%	2.3%	2.2%	2.2%	0.2%	0.2%	0.2%	0.2%	3.2%	3.3%	3.1%	3.4%	51.2%	52.6%	50.4%	50.4%			
BE	87.1%	86.8%	87.5%	86.6%	10.8%	11.2%	10.7%	11.7%	2.1%	1.9%	1.8%	1.8%	0.1%	0.1%	0.1%	0.1%	2.9%	2.3%	2.1%	2.0%	42.6%	45.8%	46.7%	46.4%			
BG	82.7%	82.9%	80.7%	82.4%	9.6%	9.8%	12.1%	12.9%	7.7%	7.3%	7.1%	4.6%	0.5%	0.6%	0.7%	0.6%	9.6%	9.4%	9.6%	9.0%	51.1%	51.5%	51.5%	66.2%			
CY	68.4%	72.4%	77.2%	78.8%	17.1%	16.6%	16.6%	15.5%	14.5%	11.0%	6.1%	5.7%	0.5%	0.4%	0.4%	0.3%	2.8%	3.3%	3.1%	2.8%	49.3%	48.0%	37.1%	36.7%			
CZ	93.4%	93.5%	92.2%	91.6%	5.3%	5.2%	6.4%	7.1%	1.4%	1.3%	1.4%	1.3%	0.1%	0.1%	0.1%	0.1%	6.7%	5.9%	5.1%	4.2%	54.1%	55.9%	54.7%	53.7%			
DE	90.2%	90.5%	90.0%	89.3%	8.4%	8.1%	8.6%	9.4%	1.4%	1.4%	1.4%	1.3%	0.1%	0.1%	0.1%	0.1%	2.6%	2.6%	2.5%	2.5%	38.7%	38.4%	38.4%	38.6%			
DK	89.8%	90.2%	91.6%	92.0%	7.8%	7.5%	6.6%	6.2%	2.3%	2.3%	1.9%	1.8%	0.2%	0.2%	0.2%	0.2%	6.2%	6.0%	6.9%	6.7%	40.9%	40.1%	45.9%	38.6%			
EE	90.2%	90.2%	88.9%	86.6%	8.4%	8.6%	10.1%	12.5%	1.4%	1.2%	1.0%	0.9%	0.1%	0.2%	0.1%	0.2%	2.6%	2.4%	2.3%	1.7%	28.1%	27.5%	30.3%	31.1%			
ES	89.3%	89.5%	89.4%	89.8%	7.4%	7.3%	7.4%	7.0%	3.3%	3.3%	3.3%	3.3%	0.4%	0.4%	0.4%	0.4%	7.0%	7.2%	6.5%	6.7%	44.4%	45.3%	44.5%	44.6%			
FI	93.1%	93.1%	93.2%	93.1%	5.5%	5.5%	5.4%	5.6%	1.4%	1.4%	1.3%	1.3%	0.1%	0.1%	0.1%	0.1%	2.4%	2.3%	2.2%	2.2%	37.5%	37.1%	39.0%	35.0%			
FR	89.0%	89.0%	88.6%	88.4%	8.4%	8.5%	9.0%	9.3%	2.6%	2.5%	2.4%	2.3%	0.2%	0.2%	0.2%	0.2%	4.2%	4.2%	4.0%	4.0%	50.6%	51.4%	50.3%	49.9%			
GR	69.6%	74.2%	78.2%	78.4%	13.2%	13.3%	13.1%	13.2%	17.2%	12.6%	8.7%	8.4%	0.6%	0.5%	0.5%	0.4%	5.4%	4.9%	4.6%	4.6%	46.4%	47.7%	42.0%	44.7%			
HR	84.5%	84.9%	83.8%	84.0%	10.8%	10.8%	12.1%	12.0%	4.7%	4.2%	4.1%	3.9%	0.6%	0.5%	0.5%	0.5%	7.9%	8.6%	8.8%	8.9%	62.2%	63.2%	62.8%	63.5%			
HU	84.1%	84.1%	83.8%	84.7%	12.2%	12.4%	12.6%	11.9%	3.7%	3.5%	3.6%	3.4%	0.8%	0.8%	0.7%	0.8%	8.7%	8.5%	8.2%	8.3%	64.7%	65.4%	61.2%	61.1%			
IE	79.1%	80.2%	83.6%	84.3%	16.2%	15.4%	12.1%	11.7%	4.7%	4.4%	4.3%	4.1%	0.4%	0.4%	0.3%	0.3%	5.6%	5.7%	5.7%	6.2%	29.2%	29.4%	31.6%	31.7%			
IS	85.2%	87.2%	89.9%	91.5%	12.2%	10.4%	8.1%	6.7%	2.6%	2.4%	2.1%	1.8%	0.3%	0.2%	0.2%	0.3%	3.6%	3.7%	3.5%	3.4%	26.2%	26.5%	25.8%	26.2%			
IT	82.1%	83.1%	82.3%	83.3%	13.4%	12.6%	14.0%	13.1%	4.5%	4.4%	3.7%	3.6%	0.3%	0.3%	0.3%	0.2%	3.5%	3.8%	3.5%	4.3%	54.4%	54.6%	55.7%	55.7%			
LT	89.4%	90.3%	90.6%	85.3%	9.0%	8.4%	8.2%	13.3%	1.5%	1.3%	1.1%	1.5%	0.2%	0.2%	0.2%	0.3%	2.1%	2.1%	2.1%	1.3%	29.4%	31.4%	33.0%	25.6%			
LU	92.6%	92.5%	92.8%	92.4%	5.4%	5.6%	5.3%	5.7%	2.0%	1.8%	1.9%	1.9%	0.2%	0.2%	0.2%	0.2%	2.4%	2.3%	2.4%	2.1%	37.4%	39.8%	40.3%	39.3%			
LV	88.1%	87.9%	88.3%	87.8%	9.8%	10.7%	10.9%	11.3%	2.1%	1.4%	0.9%	0.8%	0.5%	0.5%	0.2%	0.3%	2.8%	2.9%	2.3%	1.8%	34.5%	40.6%	33.1%	32.9%			
MT	85.4%	86.3%	86.2%	86.6%	10.1%	9.4%	9.4%	9.1%	4.5%	4.3%	4.4%	4.3%	0.4%	0.4%	0.4%	0.3%	4.3%	4.9%	3.7%	3.8%	31.8%	30.8%	32.7%	34.5%			
NL	90.9%	91.3%	92.2%	90.9%	7.0%	6.7%	6.0%	7.4%	2.1%	2.0%	1.8%	1.7%	0.1%	0.1%	0.1%	0.1%	2.4%	2.2%	2.5%	2.8%	27.1%	28.2%	29.1%	29.3%			
NO*	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.	n.a.		
PL	82.3%	83.0%	83.6%	83.2%	12.8%	12.3%	12.2%	12.6%	4.9%	4.7%	4.3%	4.2%	0.4%	0.4%	0.4%	0.4%	5.7%	5.8%	5.8%	6.1%	62.8%	65.0%	65.9%	65.0%			
PT	83.1%	83.1%	82.3%	83.0%	11.9%	12.3%	13.4%	12.7%	5.0%	4.7%	4.4%	4.3%	0.4%	0.3%	0.3%	0.3%	7.1%	7.7%	7.2%	7.4%	58.8%	59.5%	54.6%	54.8%			
RO	75.9%	76.1%	78.1%	78.1%	19.8%	19.7%	18.4%	18.5%	4.2%	4.1%	3.5%	3.4%	1.1%	1.2%	1.1%	1.2%	10.4%	10.1%	10.5%	10.8%	69.6%	70.1%	70.7%	72.0%			
SE	95.9%	96.0%	96.1%	96.5%	3.7%	3.7%	3.5%	3.2%	0.4%	0.4%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	1.9%	1.9%	1.7%	1.6%	42.5%	44.5%	43.3%	40.4%			
SI	88.9%	89.6%	89.6%	90.1%	7.7%	7.3%	7.5%	7.2%	3.4%	3.1%	2.9%	2.7%	0.6%	0.6%	0.6%	0.6%	5.3%	5.7%	5.4%	5.2%	58.3%	58.0%	57.1%	54.7%			
SK	83.0%	84.0%	85.5%	85.8%	14.9%	14.0%	12.6%	12.4%	2.1%	2.0%	1.9%	1.8%	0.2%	0.2%	0.3%	0.3%	3.5%	3.3%	3.4%	3.5%	61.5%	63.1%	66.2%	66.4%			
EU/EEA	88.4%	88.7%	88.6%	88.5%	8.8%	8.7%	8.9%	9.1%	2.8%	2.6%	2.4%	2.4%	0.2%	0.2%	0.2%	0.2%	4.1%	4.1%	3.9%	4.0%	46.6%	47.3%	46.7%	46.7%			

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-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	60.7	58.7	57.8	58.9	63.7%	60.9%	59.8%	59.4%	28.2%	30.0%	31.1%	31.2%	8.1%	9.1%	9.1%	9.4%
BE	98.0	92.7	89.7	87.8	39.9%	39.4%	37.5%	37.5%	50.8%	51.1%	52.6%	53.0%	9.4%	9.6%	9.9%	9.5%
BG	4.1	4.0	3.9	2.6	76.9%	77.1%	74.9%	71.5%	21.7%	21.5%	23.7%	26.5%	1.4%	1.5%	1.4%	2.0%
CY	1.3	1.3	1.3	1.1	73.6%	72.7%	73.0%	70.0%	1.0%	1.7%	0.9%	1.1%	25.4%	25.6%	26.1%	29.0%
CZ	8.5	8.6	9.5	12.6	42.2%	39.8%	34.6%	29.3%	52.8%	55.5%	61.5%	67.2%	5.0%	4.6%	3.9%	3.5%
DE	986.6	989.0	957.5	1,027.3	21.7%	22.5%	20.4%	19.1%	72.5%	71.5%	73.4%	74.8%	5.8%	6.0%	6.2%	6.1%
DK	511.1	507.4	499.9	493.8	14.2%	15.5%	11.6%	12.7%	79.4%	78.5%	81.3%	79.9%	6.4%	6.1%	7.1%	7.4%
EE	2.8	2.8	2.8	3.1	22.2%	22.5%	22.1%	34.1%	77.4%	77.2%	77.6%	65.6%	0.4%	0.3%	0.3%	0.3%
ES	504.2	498.5	474.8	487.7	48.5%	46.8%	45.4%	46.2%	48.1%	50.1%	51.6%	50.7%	3.4%	3.2%	3.1%	3.1%
FI	224.4	224.2	201.3	224.8	24.7%	23.5%	19.8%	27.2%	73.6%	74.5%	78.3%	71.1%	1.6%	2.0%	1.9%	1.7%
FR	2,156.0	2,163.5	1,899.5	2,173.6	35.5%	35.2%	32.9%	31.3%	60.8%	61.0%	62.6%	64.6%	3.7%	3.8%	4.4%	4.1%
GR	29.1	29.6	28.0	20.5	59.2%	61.1%	62.9%	53.5%	37.1%	35.7%	33.7%	40.6%	3.7%	3.2%	3.4%	5.9%
HR	5.0	4.9	5.0	4.8	46.0%	43.0%	47.6%	40.7%	52.8%	50.1%	50.6%	57.4%	1.2%	6.9%	1.8%	1.9%
HU	14.8	15.4	16.1	16.6	41.4%	38.7%	30.5%	26.9%	34.7%	37.0%	41.3%	43.1%	23.9%	24.3%	28.2%	29.9%
IE	44.1	46.2	49.1	50.5	66.5%	62.1%	62.1%	55.1%	29.4%	33.8%	34.1%	41.1%	4.2%	4.1%	3.8%	3.9%
IS	3.7	3.9	4.1	3.8	86.7%	86.7%	87.2%	85.1%	4.4%	4.3%	3.9%	4.3%	8.9%	9.0%	8.9%	10.5%
IT	394.2	390.5	379.6	376.8	66.2%	65.3%	65.6%	64.0%	30.1%	30.9%	29.6%	30.8%	3.7%	3.8%	4.8%	5.2%
LT	1.9	1.8	1.9	1.4	44.7%	44.9%	45.9%	30.6%	54.4%	54.7%	53.5%	68.6%	0.9%	0.4%	0.6%	0.7%
LU	12.9	12.6	12.0	11.8	61.7%	57.7%	54.8%	53.0%	29.9%	32.0%	33.4%	36.0%	8.4%	10.2%	11.8%	11.0%
LV	1.6	1.6	4.3	4.0	40.8%	44.4%	26.1%	26.3%	58.8%	55.5%	73.8%	73.6%	0.4%	0.1%	0.0%	0.0%
MT	2.5	2.5	2.5	2.7	68.8%	70.4%	77.9%	71.1%	30.3%	28.6%	21.3%	28.0%	0.9%	1.0%	0.9%	0.8%
NL	268.4	269.0	241.1	265.4	44.0%	43.2%	45.5%	40.0%	52.9%	53.6%	50.2%	56.1%	3.1%	3.2%	4.3%	3.9%
NO*	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.
PL	43.2	42.0	40.9	40.1	63.6%	61.4%	61.3%	57.8%	25.2%	28.8%	31.1%	34.8%	11.2%	9.8%	7.5%	7.3%
PT	44.0	40.5	38.6	32.9	69.7%	68.9%	69.7%	64.4%	17.6%	18.5%	18.6%	21.8%	12.7%	12.5%	11.8%	13.8%
RO	14.4	14.7	15.1	14.9	95.5%	96.0%	98.1%	98.5%	3.7%	3.0%	1.1%	0.5%	0.8%	1.0%	0.8%	0.9%
SE	132.5	130.4	105.7	130.4	43.8%	45.4%	46.2%	44.7%	55.6%	53.9%	53.0%	54.8%	0.6%	0.7%	0.8%	0.5%
SI	5.5	5.4	5.3	5.5	63.0%	63.2%	61.1%	56.6%	36.6%	36.4%	38.4%	42.8%	0.4%	0.4%	0.4%	0.5%
SK	2.0	1.9	2.3	2.3	64.4%	76.5%	83.0%	81.7%	34.3%	21.5%	15.1%	16.7%	1.3%	2.0%	1.8%	1.6%
EU/EEA	5,458.3	5,448.5	5,030.9	5,437.9	35.9%	35.7%	33.8%	32.6%	59.6%	59.8%	61.1%	62.5%	4.5%	4.5%	5.0%	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.

(2) From June 2021 and onwards, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

Sovereign exposures

Sovereign exposure																			
Direct exposures towards General governments ⁽¹⁾																			
Volumes bn EUR, % of total sov exposure	Total gross carrying amount of which:						Total carrying amount (net of short positions) of which ⁽²⁾ :												
			to home country		to other EU/EEA countries				Financial assets held for trading		Fair value through P&L		Fair value through OCI		Amortised cost		Other financial assets		
	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	
AT	79.6	98.6	29%	28%	57%	61%	79.6	97.9	5%	4%	1%	0%	34%	25%	55%	66%	5%	4%	
BE	176.3	165.1	41%	40%	45%	45%	178.5	163.4	2%	2%	0%	0%	12%	11%	84%	85%	1%	1%	
BG	5.9	6.5	71%	77%	20%	15%	5.9	6.5	1%	1%	0%	0%	60%	53%	32%	35%	7%	11%	
CY	3.5	2.8	88%	87%	4%	5%	3.5	2.8	0%	0%	0%	0%	20%	27%	80%	73%	0%	0%	
CZ	32.0	32.5	96%	96%	3%	3%	32.0	32.5	1%	1%	14%	14%	9%	9%	77%	76%	0%	0%	
DE	386.4	376.2	47%	45%	25%	27%	356.6	340.0	19%	23%	3%	3%	23%	21%	45%	44%	9%	9%	
DK	47.6	37.5	48%	57%	46%	39%	45.3	37.4	52%	48%	1%	0%	4%	4%	22%	27%	21%	22%	
EE	1.5	1.8	55%	50%	45%	50%	1.5	1.8	0%	0%	16%	13%	0%	0%	46%	55%	38%	32%	
ES	481.2	463.5	56%	53%	17%	17%	465.5	458.8	11%	10%	1%	0%	32%	29%	57%	61%	0%	0%	
FI	42.7	42.7	43%	44%	39%	41%	42.7	42.7	7%	6%	0%	0%	12%	11%	47%	49%	34%	34%	
FR	1,039.1	995.7	52%	54%	22%	20%	903.2	886.3	23%	18%	0%	0%	16%	17%	60%	64%	1%	1%	
GR	46.0	44.8	69%	66%	27%	30%	45.8	44.7	3%	3%	0%	0%	31%	29%	66%	68%	0%	0%	
HR	10.4	10.9	85%	85%	9%	10%	10.4	10.8	2%	1%	0%	0%	43%	40%	56%	59%	0%	0%	
HU	31.2	22.5	88%	80%	8%	13%	31.1	22.5	15%	20%	0%	0%	22%	21%	62%	57%	1%	2%	
IE	40.2	38.1	35%	36%	48%	47%	33.5	32.4	22%	22%	0%	0%	52%	50%	24%	25%	2%	3%	
IS	2.5	3.4	83%	67%	10%	24%	1.5	2.6	100%	35%	0%	0%	0%	62%	0%	3%	0%	0%	
IT	510.5	499.1	61%	59%	28%	27%	494.6	484.3	11%	9%	0%	0%	29%	29%	58%	60%	1%	1%	
LT	1.9	2.4	89%	92%	11%	8%	1.9	2.4	1%	1%	0%	0%	2%	2%	58%	67%	40%	30%	
LU	19.1	17.8	16%	17%	64%	63%	19.1	17.8	0%	0%	0%	0%	36%	33%	63%	66%	1%	1%	
LV	1.9	3.0	46%	35%	51%	64%	1.9	3.0	0%	0%	0%	0%	10%	7%	66%	55%	24%	38%	
MT	3.2	3.6	62%	62%	36%	35%	3.2	3.6	0%	0%	0%	0%	35%	32%	65%	68%	0%	0%	
NL	246.8	239.7	49%	49%	35%	33%	245.4	238.0	2%	2%	1%	1%	31%	31%	38%	37%	28%	29%	
NO*	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.	
PL	63.6	49.4	100%	100%	0%	0%	63.6	49.4	1%	0%	0%	0%	52%	50%	47%	49%	0%	0%	
PT	70.9	68.5	60%	61%	34%	33%	70.9	68.5	2%	1%	0%	0%	49%	40%	38%	46%	11%	13%	
RO	17.6	18.0	96%	95%	2%	5%	17.6	18.0	46%	45%	0%	0%	29%	31%	23%	24%	1%	0%	
SE	64.1	58.2	79%	78%	15%	15%	61.2	56.2	21%	16%	13%	10%	3%	11%	51%	51%	12%	12%	
SI	6.6	6.1	33%	27%	32%	37%	6.6	6.1	0%	0%	0%	0%	64%	64%	36%	36%	0%	0%	
SK	7.0	7.6	78%	82%	21%	17%	7.0	7.6	2%	1%	0%	0%	14%	20%	83%	79%	0%	0%	
EU/EEA	3,270	3,146	53%	53%	26%	26%	3,057	2,968	15%	13%	1%	1%	24%	23%	55%	58%	5%	5%	

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

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

Sovereign exposure											
Total gross carrying amount by maturity											
% of total sov exposure	0 - 3M		3M - 1Y		1Y - 5Y		5Y - 10Y		10Y - more		
	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	
AT	9%	9%	9%	7%	40%	36%	27%	30%	16%	18%	
BE	6%	3%	3%	4%	29%	27%	30%	32%	32%	34%	
BG	2%	9%	14%	3%	41%	45%	38%	39%	6%	3%	
CY	3%	2%	21%	29%	60%	54%	13%	11%	3%	4%	
CZ	4%	0%	6%	7%	34%	26%	42%	46%	14%	21%	
DE	8%	7%	8%	7%	28%	28%	16%	16%	39%	41%	
DK	92%	31%	2%	15%	4%	33%	1%	12%	1%	8%	
EE	1%	7%	27%	16%	40%	39%	27%	33%	5%	5%	
ES	10%	10%	13%	8%	36%	40%	26%	25%	16%	16%	
FI	26%	26%	9%	5%	24%	26%	25%	26%	17%	16%	
FR	16%	17%	10%	7%	27%	30%	19%	19%	28%	27%	
GR	3%	4%	11%	6%	16%	19%	19%	20%	51%	52%	
HR	3%	9%	22%	20%	35%	36%	34%	28%	6%	7%	
HU	15%	29%	6%	5%	38%	30%	36%	32%	5%	4%	
IE	26%	21%	5%	5%	37%	35%	27%	29%	4%	10%	
IS	35%	53%	11%	32%	52%	12%	1%	2%	2%	1%	
IT	4%	4%	9%	9%	46%	43%	25%	28%	16%	16%	
LT	22%	42%	10%	6%	61%	46%	6%	6%	0%	0%	
LU	4%	4%	9%	9%	48%	48%	33%	33%	6%	7%	
LV	2%	15%	19%	14%	56%	48%	19%	17%	4%	6%	
MT	7%	9%	10%	10%	44%	43%	36%	33%	3%	5%	
NL	6%	4%	7%	9%	35%	33%	22%	22%	30%	31%	
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
PL	6%	7%	10%	11%	51%	50%	27%	27%	6%	5%	
PT	24%	23%	9%	10%	26%	26%	30%	33%	10%	9%	
RO	4%	6%	10%	13%	53%	48%	23%	23%	11%	9%	
SE	32%	29%	17%	13%	34%	43%	11%	8%	5%	8%	
SI	7%	10%	16%	11%	44%	46%	22%	24%	10%	10%	
SK	2%	3%	7%	9%	41%	40%	40%	39%	10%	9%	
EU/EEA	12%	11%	9%	8%	33%	34%	22%	23%	24%	24%	

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.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

Liability composition and volumes

% of total liabilities	Liabilities composition																							
	Debt securities issued				Deposits from credit institutions				Customer deposits from HHs				Customer deposits from NFCs				Other customer deposits ⁽¹⁾				Other liabilities ⁽²⁾			
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	11.0%	11.3%	11.0%	11.0%	9.4%	9.5%	8.2%	8.6%	40.3%	40.0%	40.2%	39.6%	16.8%	16.9%	17.3%	17.4%	8.5%	8.6%	8.2%	8.9%	13.9%	13.7%	15.1%	14.5%
BE	13.4%	13.1%	11.8%	11.0%	8.2%	7.6%	6.7%	8.8%	36.6%	36.7%	39.3%	38.4%	13.8%	14.0%	15.0%	14.4%	11.4%	12.0%	11.2%	12.1%	16.5%	16.7%	16.1%	15.4%
BG	0.4%	0.4%	1.0%	0.5%	3.0%	3.5%	4.8%	6.4%	64.0%	62.4%	62.6%	58.5%	25.5%	26.4%	25.4%	26.3%	5.2%	5.3%	4.7%	5.8%	2.0%	1.9%	1.6%	2.4%
CY	2.0%	2.0%	1.9%	1.8%	1.4%	1.6%	1.5%	1.8%	57.6%	57.0%	57.3%	57.2%	16.4%	17.0%	17.1%	17.0%	7.1%	7.2%	7.4%	7.5%	15.5%	15.2%	14.8%	14.7%
CZ	11.3%	10.3%	15.6%	11.9%	9.3%	9.9%	3.7%	10.2%	47.0%	45.8%	49.8%	42.6%	16.4%	16.4%	17.6%	16.2%	12.1%	14.4%	8.7%	14.8%	3.9%	3.1%	4.5%	4.3%
DE	16.2%	16.2%	16.4%	15.5%	12.4%	12.3%	11.5%	11.9%	18.5%	18.1%	19.2%	17.7%	11.8%	12.1%	12.1%	12.1%	15.9%	16.4%	16.2%	17.9%	25.2%	24.9%	24.6%	24.9%
DK	54.2%	55.0%	55.8%	54.3%	2.3%	2.4%	1.7%	2.5%	11.8%	11.7%	11.8%	10.8%	10.5%	10.4%	10.5%	10.1%	8.4%	7.3%	7.4%	8.1%	12.7%	13.2%	12.8%	14.1%
EE	3.9%	4.0%	3.6%	4.1%	2.3%	1.8%	3.0%	1.8%	42.0%	43.1%	42.7%	38.3%	31.8%	31.6%	33.5%	31.7%	12.8%	12.5%	10.5%	17.2%	7.3%	7.0%	6.7%	6.9%
ES	12.2%	12.2%	12.1%	11.6%	4.5%	4.4%	4.1%	4.5%	39.6%	39.4%	39.8%	39.4%	15.5%	15.6%	16.2%	16.0%	8.7%	9.2%	8.6%	9.1%	19.5%	19.2%	19.2%	19.4%
FI	38.7%	38.5%	38.7%	37.9%	2.7%	3.9%	2.4%	3.9%	21.4%	20.5%	21.8%	19.4%	15.3%	15.4%	16.0%	16.7%	6.2%	6.2%	6.1%	6.8%	15.8%	15.4%	14.9%	15.2%
FR	16.1%	15.6%	15.8%	14.8%	5.1%	5.4%	4.3%	5.1%	25.5%	25.3%	25.7%	24.6%	16.9%	17.1%	17.4%	16.7%	12.9%	13.1%	12.4%	13.6%	23.5%	23.5%	24.3%	25.2%
GR	2.2%	2.6%	2.8%	2.8%	2.0%	2.1%	2.0%	2.3%	50.7%	50.4%	49.7%	50.1%	16.3%	16.7%	17.5%	16.7%	5.9%	5.8%	5.5%	5.7%	22.8%	22.5%	22.6%	22.5%
HR	0.3%	1.2%	1.2%	1.2%	6.2%	4.4%	4.3%	5.1%	57.4%	57.5%	58.1%	57.9%	21.8%	23.3%	23.3%	22.9%	10.0%	9.7%	9.3%	9.1%	4.3%	3.8%	3.8%	3.9%
HU	3.9%	3.6%	3.3%	3.1%	4.2%	3.9%	4.2%	4.9%	41.3%	40.3%	40.6%	40.1%	27.4%	27.3%	29.6%	27.9%	9.3%	10.8%	9.3%	10.1%	13.9%	14.1%	13.1%	13.9%
IE	5.7%	5.9%	5.9%	6.4%	5.1%	4.5%	3.5%	4.1%	36.0%	35.5%	34.9%	35.8%	29.6%	29.9%	30.5%	28.1%	6.6%	6.5%	6.8%	6.6%	16.9%	17.6%	18.5%	19.1%
IS	33.0%	34.8%	34.7%	33.9%	1.2%	0.9%	0.6%	0.5%	30.2%	29.4%	30.9%	30.1%	18.5%	19.4%	19.6%	20.3%	12.1%	11.1%	10.3%	10.4%	4.9%	4.4%	3.9%	4.7%
IT	10.0%	10.1%	10.0%	9.2%	5.1%	5.4%	4.4%	5.6%	34.0%	34.3%	35.3%	35.0%	16.4%	16.7%	17.8%	17.2%	9.6%	9.2%	8.6%	9.2%	24.9%	24.3%	23.8%	23.7%
LT	0.1%	0.1%	0.3%	0.5%	3.2%	2.4%	2.3%	2.4%	57.6%	57.4%	57.2%	56.4%	24.9%	24.2%	23.6%	19.1%	7.9%	8.0%	9.8%	11.1%	6.2%	7.9%	6.8%	10.5%
LU	4.3%	4.5%	4.2%	3.9%	25.0%	23.6%	22.8%	22.6%	16.0%	16.2%	16.0%	15.6%	10.9%	10.7%	10.7%	10.4%	38.3%	40.6%	41.9%	43.1%	5.4%	4.3%	4.4%	4.4%
LV	0.4%	0.4%	0.6%	0.6%	0.8%	0.0%	1.0%	1.2%	52.7%	53.3%	54.0%	54.2%	30.7%	30.4%	27.8%	26.9%	6.1%	6.2%	8.5%	8.0%	9.4%	9.6%	8.0%	9.0%
MT	4.1%	4.0%	3.8%	3.7%	0.7%	0.8%	1.2%	1.1%	66.5%	66.1%	65.4%	65.8%	17.3%	17.6%	18.5%	17.9%	6.9%	7.1%	6.9%	6.9%	4.4%	4.3%	4.2%	4.6%
NL	20.0%	20.1%	20.0%	20.0%	3.2%	3.8%	2.4%	3.3%	38.3%	37.3%	38.8%	36.5%	14.4%	14.4%	15.8%	15.0%	9.9%	10.5%	8.9%	11.5%	14.2%	13.9%	14.1%	13.7%
NO*	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.	0.0%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL	7.5%	6.9%	6.1%	5.7%	1.9%	2.0%	1.7%	2.2%	60.4%	59.7%	58.8%	55.9%	18.1%	18.9%	19.3%	19.2%	6.3%	6.1%	6.6%	8.0%	5.8%	6.4%	7.3%	8.9%
PT	4.1%	4.3%	4.7%	4.2%	2.0%	2.2%	1.8%	1.6%	53.9%	53.6%	54.4%	54.3%	19.0%	19.2%	19.7%	20.3%	5.3%	5.2%	4.8%	4.8%	15.8%	15.5%	14.7%	14.8%
RO	1.4%	1.4%	1.7%	1.8%	3.1%	2.7%	3.6%	3.7%	59.1%	58.5%	55.9%	55.1%	27.0%	27.3%	27.2%	26.4%	5.5%	5.2%	5.8%	5.8%	3.9%	4.9%	5.8%	7.1%
SE	43.9%	43.1%	43.9%	41.9%	3.3%	3.3%	1.7%	3.3%	19.2%	19.2%	20.7%	18.4%	18.2%	18.9%	18.9%	18.2%	10.1%	9.9%	8.4%	10.0%	5.4%	5.7%	6.5%	8.1%
SI	1.6%	1.6%	1.8%	2.2%	1.5%	1.5%	1.3%	1.7%	69.5%	69.3%	68.5%	65.1%	17.4%	18.2%	19.1%	20.6%	4.6%	4.3%	4.4%	5.0%	5.3%	5.0%	4.8%	5.3%
SK	12.0%	11.5%	11.0%	11.5%	2.2%	2.1%	2.3%	2.3%	49.6%	48.1%	47.3%	47.3%	18.6%	18.6%	20.0%	19.3%	3.8%	4.0%	4.4%	3.9%	13.8%	15.8%	15.1%	15.7%
EU/EEA	17.6%	17.4%	17.4%	16.6%	5.8%	5.9%	5.0%	5.8%	29.3%	29.1%	30.0%	28.7%	15.5%	15.8%	16.3%	15.8%	11.4%	11.6%	10.9%	12.2%	20.4%	20.2%	20.5%	20.9%

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

Total liabilities	Volumes bn EUR			
	Jun-21	Sep-21	Dec-21	Mar-22
AT	691	705	710	712
BE	1,159	1,145	1,130	1,183
BG	33	34	34	30
CY	39	39	40	40
CZ	177	184	173	208
DE	3,664	3,690	3,531	3,848
DK	711	743	743	728
EE	31	32	33	39
ES	3,276	3,298	3,337	3,431
FI	675	702	659	716
FR	8,111	8,274	8,071	8,557
GR	270	276	288	286
HR	43	44	45	46
HU	108	112	115	120
IE	288	296	305	313
IS	25	26	26	27
IT	2,612	2,624	2,607	2,657
LT	27	28	29	19
LU	171	174	179	186
LV	16	15	45	44
MT	22	22	23	23
NL	2,169	2,219	2,110	2,243
NO*	n.a.	n.a.	n.a.	n.a.
PL	170	170	179	183
PT	270	272	274	278
RO	47	48	53	53
SE	973	989	909	992
SI	31	31	32	38
SK	57	59	61	61
EU/EEA	24,712	25,044	24,507	25,780

Share of secured funding	% of debt securities issued			
	Jun-21	Sep-21	Dec-21	Mar-22
AT	35.8%	34.7%	34.7%	33.9%
BE	20.5%	21.2%	22.6%	21.1%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	23.6%	24.6%	32.3%	26.1%
DE	30.4%	29.8%	29.5%	29.6%
DK	90.7%	90.4%	87.0%	88.0%
EE	41.5%	39.2%	42.5%	58.2%
ES	35.4%	35.0%	34.6%	33.3%
FI	47.4%	45.1%	48.6%	44.8%
FR	22.5%	22.5%	23.0%	22.9%
GR	28.7%	24.5%	21.7%	21.6%
HR	0.0%	0.0%	0.0%	0.0%
HU	65.7%	65.4%	63.1%	61.7%
IE	23.9%	22.8%	22.1%	15.5%
IS	67.9%	66.1%	68.2%	69.0%
IT	30.1%	30.2%	29.6%	30.3%
LT	0.0%	0.0%	0.0%	0.0%
LU	0.0%	0.0%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
MT	74.8%	74.4%	74.1%	73.8%
NL	23.3%	21.9%	24.0%	22.1%
NO	n.a.	n.a.	n.a.	n.a.
PL	41.4%	44.2%	40.9%	38.7%
PT	45.3%	41.9%	38.6%	33.6%
RO	0.0%	0.0%	0.0%	0.0%
SE	43.8%	44.3%	46.2%	45.3%
SI	0.0%	0.0%	0.0%	0.0%
SK	85.8%	85.9%	85.1%	85.8%
EU/EEA	35.4%	35.1%	35.6%	34.8%

Contingent liabilities: loan commitments	Volumes bn EUR; % of total loan commitments											
	Loan commitments: volume				Share of loan commitments to HHs				Share of loan commitments to NFCs			
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	131	132	138	142	23.5%	23.5%	23.7%	24.0%	59.1%	59.6%	60.3%	59.3%
BE	162	158	165	168	19.6%	19.3%	19.8%	20.8%	56.4%	56.9%	56.7%	56.5%
BG	5	5	5	5	13.9%	14.0%	14.3%	12.0%	78.7%	80.0%	79.5%	79.7%
CY	3	3	3	3	34.5%	34.9%	35.1%	38.4%	63.9%	63.4%	63.1%	59.5%
CZ	25	25	28	29	29.5%	30.9%	31.8%	32.1%	52.7%	50.9%	51.2%	50.3%
DE	663	665	665	691	17.7%	17.7%	17.5%	17.7%	60.9%	61.7%	60.6%	60.1%
DK	126	123	127	117	21.1%	20.0%	19.0%	20.9%	60.6%	61.0%	62.1%	60.3%
EE	3	3	3	4	26.4%	26.0%	26.4%	24.3%	69.5%	68.8%	68.6%	68.4%
ES	542	556	561	588	39.6%	39.0%	39.7%	39.5%	49.5%	48.7%	47.8%	46.8%
FI	123	122	120	122	35.8%	35.1%	32.4%	34.0%	52.1%	52.4%	55.9%	54.2%
FR	1,216	1,236	1,239	1,328	17.7%	17.2%	17.0%	16.7%	57.9%	58.3%	59.7%	57.7%
GR	23	24	25	26	28.9%	27.2%	25.8%	25.8%	69.0%	69.7%	70.4%	69.0%
HR	6	6	6	6	55.5%	54.1%	51.5%	54.5%	39.0%	39.2%	44.7%	42.0%
HU	17	18	18	18	17.7%	17.3%	17.8%	17.0%	66.2%	66.3%	67.0%	65.7%
IE	52	53	53	52	17.0%	17.2%	16.6%	18.7%	76.6%	76.1%	76.5%	74.8%
IS	2	2	3	3	9.8%	11.8%	10.2%	11.5%	81.9%	78.9%	83.8%	83.5%
IT	594	599	600	599	8.8%	8.9%	8.9%	8.7%	68.7%	68.3%	69.1%	68.2%
LT	2	2	3	2	20.4%	19.4%	20.3%	23.8%	77.3%	78.6%	77.0%	72.9%
LU	18	17	17	18	27.7%	28.5%	29.8%	28.5%	43.7%	43.3%		

Statistical Annex

Composition of own funds and risk-weighted assets

Composition of own funds (Tier 1 capital)																								
Volumes bn EUR; %	Own funds (Tier 1 capital) volume				Capital instruments eligible as CET1 Capital				Retained earnings				Accumulated other comprehensive income				Other CET1 components				Additional Tier 1 capital			
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	50.7	50.7	52.4	51.3	37%	37%	34%	31%	63%	63%	62%	66%	-16%	-16%	-16%	-16%	6%	7%	10%	9%	9%	9%	10%	10%
BE	77.8	76.9	77.5	75.2	46%	46%	46%	48%	64%	63%	63%	63%	-2%	-2%	-3%	-3%	-13%	-13%	-13%	-14%	5%	6%	6%	6%
BG	4.9	4.9	4.9	4.0	24%	24%	24%	24%	35%	35%	35%	43%	4%	4%	4%	3%	34%	34%	34%	30%	3%	3%	3%	0%
CY	3.5	3.5	3.5	3.4	44%	44%	44%	46%	34%	34%	34%	34%	2%	3%	3%	3%	9%	9%	9%	6%	10%	10%	10%	10%
CZ	13.2	12.8	13.0	12.7	18%	18%	19%	20%	77%	79%	78%	78%	0%	0%	-1%	-2%	0%	0%	2%	2%	5%	3%	3%	3%
DE	205.8	205.6	207.5	222.4	53%	53%	51%	51%	31%	31%	33%	32%	-1%	-1%	-1%	-2%	9%	8%	8%	12%	8%	8%	8%	7%
DK	40.9	40.6	41.3	38.9	3%	3%	3%	3%	78%	78%	81%	83%	0%	0%	0%	0%	9%	9%	6%	6%	10%	10%	9%	7%
EE	4.3	4.3	3.9	4.3	6%	6%	6%	9%	61%	61%	58%	59%	0%	0%	0%	0%	33%	33%	36%	32%	0%	0%	0%	1%
ES	200.7	200.7	200.2	200.2	63%	63%	61%	61%	59%	61%	64%	65%	-25%	-26%	-26%	-26%	-8%	-10%	-11%	-12%	11%	12%	13%	12%
FI	42.8	42.2	42.7	41.7	17%	17%	17%	18%	82%	83%	82%	80%	-2%	-2%	-2%	-1%	-3%	-7%	-5%	-5%	6%	8%	8%	8%
FR	445.0	443.8	453.4	446.2	32%	32%	32%	32%	34%	34%	36%	34%	1%	1%	1%	0%	27%	27%	26%	28%	6%	5%	5%	6%
GR	20.0	19.5	18.7	18.2	281%	291%	294%	303%	-246%	-256%	-266%	-268%	-2%	-1%	-2%	-5%	63%	63%	72%	66%	3%	3%	3%	3%
HR	6.3	6.4	6.4	6.1	35%	35%	35%	36%	59%	59%	59%	60%	2%	2%	2%	1%	4%	5%	4%	3%	0%	0%	0%	0%
HU	10.8	10.8	11.6	11.5	19%	19%	17%	18%	82%	81%	82%	82%	-1%	0%	0%	-4%	0%	1%	2%	3%	0%	0%	0%	0%
IE	47.3	48.1	50.8	49.8	39%	39%	37%	38%	66%	65%	67%	67%	-5%	-5%	-4%	-4%	-6%	-6%	-5%	-6%	6%	6%	6%	6%
IS	4.3	4.2	4.5	4.4	39%	37%	35%	36%	56%	56%	60%	54%	1%	0%	0%	0%	2%	2%	1%	6%	2%	4%	4%	4%
IT	172.1	171.0	170.0	164.2	52%	52%	52%	53%	36%	36%	36%	37%	-2%	-2%	-2%	-3%	6%	5%	5%	4%	8%	9%	9%	9%
LT	2.1	2.1	2.1	1.3	47%	46%	46%	54%	36%	36%	35%	31%	0%	0%	0%	0%	18%	20%	16%	0%	0%	0%	0%	0%
LU	21.6	21.8	22.2	17.9	49%	49%	46%	41%	44%	44%	45%	49%	5%	5%	7%	8%	2%	2%	1%	0%	1%	1%	1%	2%
LV	1.6	1.7	4.6	4.5	54%	53%	91%	94%	49%	49%	11%	8%	0%	0%	0%	0%	-3%	-2%	-2%	-2%	0%	0%	0%	0%
MT	1.6	1.6	1.6	1.6	51%	52%	50%	51%	42%	42%	43%	44%	2%	2%	2%	1%	5%	4%	4%	4%	0%	0%	0%	0%
NL	129.8	130.5	132.3	131.8	36%	36%	33%	34%	59%	59%	61%	62%	-1%	-1%	-1%	-2%	-4%	-5%	-4%	-4%	10%	11%	11%	10%
NO*	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.
PL	19.1	18.9	18.6	17.4	23%	22%	23%	24%	12%	14%	17%	18%	3%	1%	-10%	-18%	62%	62%	70%	76%	0%	0%	0%	0%
PT	21.5	21.0	20.4	19.4	54%	55%	57%	60%	27%	26%	31%	30%	-15%	-15%	-17%	-22%	27%	27%	25%	27%	7%	7%	5%	5%
RO	5.5	5.5	5.3	4.9	43%	45%	47%	50%	36%	41%	39%	42%	3%	1%	-1%	-5%	18%	13%	15%	13%	0%	0%	0%	0%
SE	53.8	53.1	53.4	52.6	16%	15%	15%	15%	69%	68%	69%	72%	5%	5%	6%	6%	3%	4%	1%	-1%	7%	8%	9%	7%
SI	3.2	3.2	3.2	3.9	44%	44%	44%	36%	55%	55%	58%	62%	1%	1%	0%	-2%	-3%	0%	-2%	3%	0%	0%	0%	0%
SK	4.4	4.5	4.6	4.7	23%	23%	22%	22%	68%	67%	67%	68%	1%	1%	1%	0%	-1%	1%	0%	-1%	9%	9%	10%	10%
EU/EEA	1,516.5	1,512.2	1,530.6	1,517.5	44%	44%	43%	43%	43%	43%	44%	44%	-4%	-4%	-4%	-5%	10%	10%	9%	10%	7%	8%	8%	8%

RWA composition																								
Volumes bn EUR; %	RWA volume				Credit risk capital requirements (excl. securitisation)				Securitisation capital requirements				Market risk capital requirements				Operational risk capital requirements				Other capital requirements			
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	312.4	321.7	324.3	336.0	84.9%	84.1%	84.2%	83.2%	0.4%	0.3%	0.5%	0.6%	3.5%	3.1%	2.8%	3.7%	9.7%	9.7%	10.1%	10.1%	1.4%	2.7%	2.4%	2.5%
BE	399.0	390.7	393.8	406.3	83.5%	83.5%	83.6%	84.3%	0.8%	0.8%	0.8%	0.7%	1.7%	1.7%	1.7%	1.6%	8.1%	8.2%	8.3%	8.0%	5.9%	5.8%	5.6%	5.4%
BG	20.3	20.9	20.5	17.6	91.8%	92.1%	91.9%	92.1%	0.0%	0.0%	0.0%	0.0%	0.6%	0.5%	0.4%	0.6%	7.6%	7.4%	7.7%	7.3%	0.0%	0.0%	0.0%	0.0%
CY	18.8	18.9	18.5	18.5	87.4%	87.5%	88.3%	85.6%	0.9%	0.9%	0.9%	0.9%	0.1%	0.1%	0.1%	2.9%	11.4%	11.3%	10.5%	10.6%	0.1%	0.1%	0.2%	0.1%
CZ	55.2	56.2	58.5	61.3	84.3%	84.4%	84.8%	85.4%	0.2%	0.2%	0.1%	0.1%	2.5%	2.6%	3.2%	2.9%	11.6%	11.4%	11.1%	10.8%	1.5%	1.4%	0.8%	0.8%
DE	1,216.1	1,219.9	1,243.5	1,354.9	78.3%	78.7%	77.7%	76.7%	2.2%	2.2%	2.2%	2.1%	6.1%	5.9%	7.2%	8.3%	11.1%	11.0%	10.6%	10.2%	2.3%	2.3%	2.3%	2.8%
DK	198.1	197.2	202.7	200.6	83.3%	83.1%	84.3%	83.1%	0.2%	0.2%	0.2%	0.2%	6.4%	5.9%	5.1%	6.1%	8.2%	8.3%	8.1%	7.9%	1.9%	2.6%	2.4%	2.8%
EE	14.7	15.0	15.0	17.1	89.7%	89.9%	89.8%	89.9%	0.0%	0.0%	0.0%	0.0%	0.5%	0.5%	0.5%	0.4%	8.9%	8.7%	8.8%	8.8%	0.9%	0.9%	0.9%	0.9%
ES	1,368.0	1,354.1	1,359.3	1,385.8	86.7%	86.8%	86.3%	86.3%	0.6%	0.7%	0.8%	0.7%	2.7%	2.6%	2.6%	2.6%	9.3%	9.3%	9.5%	9.6%	0.7%	0.7%	0.8%	0.8%
FI	216.4	216.0	219.1	220.9	81.8%	81.8%	80.5%	79.9%	0.5%	0.4%	0.4%	0.4%	2.7%	2.6%	2.9%	3.1%	8.5%	8.6%	8.5%	8.8%	6.5%	6.6%	7.7%	7.8%
FR	2,646.6	2,659.1	2,674.9	2,740.2	85.6%	85.6%	85.7%	85.6%	1.3%	1.3%	1.4%	1.3%	2.6%	2.7%	2.7%	2.9%	9.5%	9.5%	9.4%	9.3%	0.9%	0.9%	0.9%	0.9%
GR	153.0	149.7	141.5	141.8	87.9%	87.8%	86.7%	86.8%	1.0%	1.1%	1.8%	1.8%	3.2%	3.0%	3.0%	2.9%	7.7%	7.9%	8.3%	8.2%	0.2%	0.2%	0.2%	0.3%
HR	25.9	25.9	25.6	24.9	89.8%	90.1%	90.0%	88.9%	0.0%	0.0%	0.0%	0.0%	1.1%	0.8%	0.8%	1.7%	9.1%	9.1%	9.2%	9.4%	0.1%	0.0%	0.0%	0.0%
HU	65.6	67.3	66.3	67.7	87.8%	88.4%	88.5%	88.4%	0.0%	0.0%	0.0%	0.0%	2.0%	1.9%	0.8%	1.1%	10.0%	9.6%	10.5%	10.3%	0.2%	0.2%	0.2%	0.2%
IE	231.0	237.5	237.8	247.0	84.5%	84.4%	82.4%	83.0%	1.9%	2.0%	2.4%	2.4%	3.2%	3.3%	4.0%	4.9%	8.8%	8.7%	8.7%	8.1%	1.6%	1.7%	2.5%	1.6%
IS	19.1	18.9	19.4	21.0	88.6%	89.0%	88.7%	88.7%	0.0%	0.0%	0.0%	0.0%	1.5%	1.3%	1.4%	1.8%	9.7%	9.6%	9.7%	9.3%	0.2%	0.1%	0.2%	0.2%
IT	1,017.3	1,012.1	1,004.5	1,017.6	84.0%	83.5%	83.9%	83.4%	1.8%	1.8%	1.9%	1.9%	3.3%	3.4%	2.9%	3.5%	10.2%	10.3%	10.2%	10.1%	0.7%	1.1%	1.1%	1.1%
LT	9.3	9.6	9.6	5.9	89.1%	89.1%	88.5%	86.9%	0.0%	0.0%	0.0%	0.0%	0.5%	0.3%	0.5%	0.4%	8.1%	8.0%	8.1%	10.8%	2.3%	2.6%	2.9%	2.0%
LU	105.4	107.4	108.0	84.3	86.7%	87.0%	86.6%	86.1%	2.1%	2.0%	2.5%	3.2%	0.4%	0.3%	0.3%	0.4%	8.5%	8.4%	8.3%	7.6%	2.3%	2.2%	2.3%	2.7%
LV	6.5	6.8	15.0	15.0	90.0%	90.5%	87.4%	88.6%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%	9.6%	9.2%	10.5%	10.5%	0.1%	0.1%	1.9%	0.8%
MT	8.3	8.3	8.1	8.0	88.9%	88.8%	88.8%	88.6%	1.2%	1.2%	1.4%	1.5%	0.0%	0.0%	0.0%	0.0%	9.9%	9.9%	9.7%	9.8%	0.0%	0.1%	0.0%	0.1%
NL	677.5	684.4	696.5	761.3	79.0%	79.6%	78.2%	74.9%	0.9%	0.8%	0.8%	0.7%	2.1%	1.9%	2.2%	2.9%	12.3%	11.9%	12.2%	11.0%	5.7%	5.8%	6.5%	10.4%
NO*	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.
PL	108.2	109.4	111.2	109.5	88.6%	88.8%	89.0%	88.7%	0.0%	0.0%	0.1%	0.1%	1.4%	1.3%	1.2%	1.2%	9.9%	9.7%	9.5%	9.7%	0.2%	0.2%	0.2%	0.2%
PT	135.0	133.1	128.4	128.0	85.4%	85.2%	85.4%	85.4%	0.4%	0.6%	0.6%	0.6%	4.3%	4.0%	3.7%	3.7%	8.3%	8.4%	8.7%	8.7%	1.6%	1.8%	1.6%	1.6%
RO	25.7	26.4	25.3	26.6	72.9%	73.9%	80.2%	81.1%	0.0%	0.0%	0.0%	0.0%	11.7%	11.1%	3.9%	3.7%	15.0%	14.6%	15.5%	14.8%	0.4%	0.4%	0.4%	0.5%
SE	249.9	252.0	255.4	263.9	60.3%	59.1%	59.8%	59.1%	0.1%	0.1%	0.1%	0.1%	2.7%	2.4%	2.3%	3.7%	8.3%	8.2%	8.1%	7.9%	28.7%	30.2%	29.8%	29.3%
SI	20.3	20.5	20.4	25.9	85.9%	85.9%	84.6%	85.8%	0.0%	0.0%	0.0%	0.0%	6.1%	6.1%	6.0%	5.1%	8.0%	7.9%	9.3%	8.9%	0.0%	0.0%	0.1%	0.2%
SK	23.6	24.6	25.3	26.0	90.6%	91.0%	91.2%	91.5%	0.4%	0.4%	0.4%													

Statistical Annex

Profitability analysis: main drivers within RoE

Components of RoE: revenue side

%	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-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	8.7%	9.3%	7.7%	6.6%	18.4%	18.5%	18.5%	20.1%	9.5%	9.7%	9.8%	11.4%	-0.4%	0.3%	-0.2%	0.6%	1.9%	1.0%	1.3%	0.7%
BE	7.0%	8.2%	9.0%	7.0%	15.8%	15.7%	15.7%	16.0%	6.1%	6.0%	6.1%	6.3%	1.2%	0.9%	0.8%	2.2%	-0.1%	0.5%	0.5%	2.0%
BG	10.8%	11.3%	10.9%	9.5%	17.0%	17.0%	17.0%	16.2%	8.0%	8.2%	8.3%	8.3%	1.6%	1.6%	1.5%	2.1%	1.5%	1.3%	1.6%	0.4%
CY	0.3%	1.4%	0.3%	5.0%	18.8%	18.5%	18.5%	17.9%	7.9%	7.9%	8.1%	8.4%	0.0%	-0.3%	-0.3%	-0.2%	1.5%	2.0%	2.7%	3.1%
CZ	9.8%	11.0%	11.7%	13.5%	18.9%	19.2%	20.8%	24.6%	5.9%	5.9%	6.1%	6.3%	2.9%	2.5%	2.7%	4.7%	-0.4%	0.1%	-0.3%	-0.4%
DE	4.1%	4.4%	4.1%	4.0%	14.4%	14.1%	14.1%	14.1%	10.9%	10.8%	11.1%	11.2%	3.3%	2.9%	2.4%	4.1%	1.0%	1.1%	0.9%	1.4%
DK	8.1%	8.1%	8.4%	7.9%	13.5%	13.4%	13.4%	12.3%	5.7%	5.5%	5.8%	5.3%	2.0%	1.8%	1.9%	2.6%	2.6%	2.5%	2.6%	3.1%
EE	7.9%	8.0%	8.2%	9.2%	12.9%	12.8%	13.4%	15.3%	4.4%	4.5%	4.8%	5.2%	1.4%	1.1%	1.3%	1.0%	0.4%	0.3%	0.3%	0.9%
ES	11.9%	12.1%	11.3%	11.1%	27.6%	28.2%	28.6%	29.3%	10.4%	10.6%	10.8%	11.0%	1.3%	1.4%	1.2%	4.7%	1.8%	1.4%	1.4%	-2.6%
FI	9.0%	9.0%	9.4%	4.2%	13.3%	13.2%	13.9%	14.7%	7.6%	7.5%	7.9%	8.2%	2.9%	2.6%	2.8%	3.1%	0.4%	0.3%	0.1%	-3.7%
FR	7.3%	7.5%	7.4%	5.1%	13.8%	13.8%	13.3%	13.4%	10.5%	10.5%	10.6%	10.6%	3.6%	3.5%	3.4%	4.2%	2.2%	2.0%	2.0%	2.0%
GR	-32.7%	-25.0%	-19.4%	21.4%	22.7%	22.0%	21.6%	20.3%	5.4%	5.7%	5.9%	6.7%	3.1%	1.8%	1.0%	11.0%	-11.8%	-7.4%	-4.1%	7.7%
HR	8.3%	8.9%	8.0%	9.7%	14.9%	14.7%	14.7%	13.8%	6.8%	7.2%	7.3%	7.0%	1.6%	1.8%	2.1%	2.1%	0.9%	0.4%	0.2%	0.0%
HU	15.4%	15.9%	14.5%	2.6%	28.5%	28.8%	28.5%	32.0%	14.9%	15.3%	15.1%	16.1%	2.4%	2.7%	2.8%	4.7%	1.2%	1.1%	0.1%	-0.4%
IE	6.7%	7.1%	7.6%	4.1%	13.1%	12.9%	13.0%	12.3%	5.2%	5.3%	5.3%	5.1%	0.9%	0.7%	0.6%	0.4%	2.1%	2.2%	2.5%	3.5%
IS	11.8%	12.5%	12.6%	8.8%	16.2%	16.0%	16.3%	18.0%	5.4%	5.5%	5.8%	5.7%	2.5%	2.5%	2.2%	-1.2%	1.1%	1.3%	1.2%	1.0%
IT	8.3%	7.9%	5.6%	5.9%	14.9%	14.8%	15.1%	15.5%	13.6%	13.5%	14.0%	13.8%	1.7%	1.4%	1.3%	1.5%	3.9%	3.5%	3.3%	4.4%
LT	11.1%	11.5%	11.2%	10.0%	14.0%	14.2%	14.5%	18.0%	8.4%	8.6%	8.7%	8.5%	1.9%	1.9%	2.0%	1.0%	0.5%	0.7%	0.6%	0.8%
LU	6.5%	6.3%	6.0%	4.0%	12.6%	12.5%	12.6%	12.9%	8.6%	8.5%	8.5%	8.4%	-0.1%	0.3%	0.3%	1.9%	4.1%	3.5%	3.3%	1.5%
LV	11.4%	11.1%	4.3%	10.3%	16.3%	16.2%	6.3%	13.7%	8.5%	8.7%	3.1%	7.2%	2.0%	1.8%	1.0%	0.4%	0.4%	0.2%	-0.3%	2.0%
MT	3.5%	3.6%	3.4%	4.7%	16.7%	16.6%	16.8%	16.3%	5.5%	5.6%	5.8%	5.6%	0.5%	0.5%	0.4%	0.5%	0.7%	0.8%	0.8%	0.5%
NL	8.5%	9.3%	8.5%	5.6%	21.8%	21.6%	21.6%	21.8%	5.5%	5.5%	5.6%	5.9%	1.4%	1.3%	1.5%	-0.2%	2.2%	2.3%	2.5%	4.8%
NO*	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.
PL	7.8%	8.6%	9.0%	15.2%	21.5%	21.6%	23.3%	33.8%	9.4%	9.6%	10.1%	11.1%	2.4%	2.1%	1.1%	3.1%	0.1%	0.1%	1.0%	-1.9%
PT	4.1%	4.2%	4.6%	9.8%	16.1%	16.0%	16.3%	18.2%	8.2%	8.4%	8.3%	9.1%	1.3%	1.1%	1.0%	2.4%	2.4%	1.9%	1.7%	0.7%
RO	15.3%	16.3%	15.8%	15.8%	24.3%	24.6%	25.4%	30.1%	7.8%	8.2%	8.5%	9.2%	2.2%	2.0%	1.9%	2.6%	4.0%	3.9%	4.1%	3.3%
SE	11.8%	11.9%	11.8%	11.9%	17.4%	17.2%	16.7%	17.2%	7.1%	7.1%	7.1%	7.2%	1.5%	1.6%	1.4%	1.7%	0.8%	0.7%	0.7%	0.9%
SI	11.6%	11.5%	10.9%	34.5%	17.0%	17.0%	17.5%	16.4%	9.8%	9.7%	10.0%	9.1%	2.5%	2.0%	1.7%	0.9%	0.9%	0.8%	0.6%	0.3%
SK	9.5%	10.3%	10.0%	7.3%	20.2%	19.9%	20.2%	19.1%	9.2%	9.4%	9.5%	9.4%	0.4%	0.4%	0.4%	0.4%	0.6%	0.6%	0.7%	1.1%
EU/EEA	7.4%	7.7%	7.3%	6.6%	17.1%	17.1%	17.1%	17.4%	9.8%	9.8%	10.1%	10.2%	2.4%	2.3%	2.1%	3.2%	1.7%	1.7%	1.7%	1.7%

Components of RoE: expenses, costs, provisions, impairments

%	Components of RoE: expenses, costs, provisions, impairments																			
	Staff expenses / equity				Other admin. (incl. depreciation) expenses / equity				Provisions / equity				Impairments (credit risk losses) / equity				Other (incl. tax) / equity			
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT	9.3%	9.3%	9.8%	9.1%	7.2%	7.2%	7.4%	7.5%	0.7%	0.6%	0.7%	2.7%	0.9%	0.7%	0.9%	2.2%	2.8%	2.3%	2.9%	4.8%
BE	6.8%	6.9%	7.0%	7.0%	6.6%	6.1%	6.2%	8.5%	0.0%	0.1%	0.2%	1.5%	0.2%	0.1%	0.1%	0.5%	2.4%	1.8%	0.8%	2.0%
BG	5.7%	5.6%	5.5%	5.5%	5.9%	5.8%	5.9%	5.4%	-0.2%	-0.2%	-0.1%	0.6%	3.4%	3.2%	3.9%	3.3%	2.6%	2.3%	2.2%	2.6%
CY	10.8%	10.8%	11.2%	12.0%	8.9%	9.2%	9.5%	9.0%	0.7%	0.7%	-0.1%	-0.5%	4.7%	2.7%	4.2%	0.4%	2.8%	3.4%	3.9%	3.3%
CZ	7.2%	7.2%	7.5%	7.4%	6.4%	6.3%	6.6%	6.4%	0.0%	-0.1%	0.1%	1.8%	0.0%	-0.2%	-0.3%	0.3%	4.0%	3.7%	3.7%	5.8%
DE	10.3%	10.2%	10.4%	10.1%	9.2%	9.4%	9.6%	8.6%	1.4%	1.1%	1.0%	0.5%	0.5%	0.4%	0.6%	1.6%	4.1%	3.5%	2.8%	5.8%
DK	7.7%	7.6%	7.7%	7.3%	5.9%	6.0%	6.1%	7.5%	-0.1%	0.1%	-0.2%	0.3%	0.1%	-0.2%	-0.1%	-0.1%	1.9%	1.8%	1.7%	2.4%
EE	5.2%	5.0%	5.2%	5.6%	5.2%	5.1%	5.5%	5.2%	0.1%	0.0%	0.0%	0.5%	0.5%	0.2%	0.2%	0.7%	0.2%	0.3%	0.6%	1.1%
ES	12.4%	12.2%	12.1%	10.7%	9.1%	9.3%	9.4%	9.3%	2.7%	2.3%	2.4%	1.1%	6.4%	6.4%	6.2%	6.3%	-1.4%	-0.8%	0.6%	4.0%
FI	7.0%	6.8%	7.1%	7.3%	4.7%	4.6%	4.8%	4.9%	-0.1%	0.0%	-0.1%	0.2%	0.4%	0.4%	0.7%	1.2%	3.3%	2.8%	2.8%	4.5%
FR	11.3%	11.1%	11.0%	11.1%	8.1%	8.0%	8.0%	8.4%	0.2%	0.1%	0.2%	1.1%	1.7%	1.6%	1.7%	1.8%	1.5%	1.5%	1.1%	2.4%
GR	8.1%	7.9%	7.7%	6.9%	7.1%	7.1%	7.4%	7.2%	0.2%	0.4%	0.4%	2.1%	34.1%	29.4%	25.5%	8.0%	2.6%	2.3%	2.8%	0.0%
HR	5.8%	5.7%	5.9%	5.5%	5.9%	5.8%	5.8%	5.7%	0.5%	0.3%	1.0%	0.7%	1.3%	1.1%	1.2%	-1.1%	2.4%	2.3%	2.4%	2.4%
HU	11.0%	11.0%	11.0%	10.6%	15.8%	15.2%	15.1%	18.4%	0.4%	0.8%	0.3%	0.5%	0.6%	0.9%	1.6%	10.2%	3.7%	4.2%	4.0%	10.0%
IE	7.1%	7.0%	7.1%	6.9%	6.9%	6.7%	7.2%	6.0%	0.3%	0.2%	0.1%	1.6%	-1.3%	-1.5%	-1.7%	0.4%	1.5%	1.6%	1.1%	2.2%
IS	6.8%	6.2%	6.5%	6.6%	4.6%	4.4%	4.4%	4.4%	0.1%	0.1%	0.1%	0.1%	-1.6%	-1.7%	-1.9%	-0.5%	3.6%	3.7%	3.7%	4.1%
IT	11.2%	11.0%	12.1%	10.8%	8.8%	8.6%	8.9%	8.5%	0.4%	0.4%	0.4%	0.4%	3.5%	3.3%	4.7%	5.0%	1.9%	2.1%	1.7%	4.5%
LT	6.0%	5.9%	6.0%	6.1%	4.6%	5.0%	5.4%	7.9%	-0.1%	0.0%	0.0%	0.4%	-0.1%	-0.4%	-0.2%	0.7%	3.3%	3.5%	3.5%	3.2%
LU	9.1%	9.0%	9.0%	8.7%	6.9%	6.9%	7.0%	7.6%	0.0%	0.0%	0.0%	1.0%	0.7%	0.7%	0.7%	1.2%	2.0%	2.0%	1.9%	2.2%
LV	8.2%	8.1%	2.9%	5.4%	6.1%	6.4%	2.6%	5.5%	0.4%	0.5%	-0.1%	0.6%	-0.2%	-0.4%	-0.2%	0.3%	1.4%	1.3%	0.8%	1.2%
MT	7.9%	8.2%	8.0%	8.0%	10.6%	10.3%	10.9%	9.0%	0.0%	0.0%	0.0%	-0.2%	-0.6%	-0.7%	-1.0%	-2.6%	1.8%	2.0%	2.5%	3.9%
NL	10.4%	10.3%	10.5%	10.4%	7.1%	6.8%	7.4%	6.7%	0.4%	0.5%	0.9%	0.2%	-0.5%	-0.5%	0.0%	3.8%	4.9%	4.3%	3.9%	5.4%
NO*	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.
PL	7.0%	7.0%	7.5%	8.0%	8.7%	8.6%	9.1%	10.1%	2.4%	1.7%	2.1%	1.8%	3.3%	3.2%	3.5%	3.3%	4.3%	4.2%	4.4%	7.6%
PT	6.7%	6.7%	6.7%	7.7%	4.9%	4.9%	5.2%	5.3%	4.6%	4.0%	4.7%	1.1%	3.5%	4.0%	3.4%	2.5%	4.1%	3.3%	2.9%	4.1%
RO	9.3%	9.4%	9.6%	11.2%	8.3%	8.4%	8.9%	9.7%	-0.3%	-0.4%	-0.4%	-1.1%	1.8%	1.0%	2.2%	3.7%	3.9%	3.9%	3.7%	5.9%
SE	7.5%	7.3%	7.1%	7.1%	4.3%	4.2%	4.2%	4.5%	-0.5%	-0.2%	-0.1%	0.6%	0.2%	0.2%	0.2%	0.4%	3.5%	3.1%	2.7%	2.5%
SI	9.7%	9.7%	10.0%	8.4%	7.4%	7.2%	7.6%	6.8%	0.3%	0.0%	0.3%	-0.3%	-1.7%	-1.3%	-1.1%	0.3%	2.9%	2.4%	2.0%	-22.8%
SK	8.0%	8.1%	8.1%	7.8%	6.7%	6.6%	6.7%	6.4%	0.2%	0.6%	0.4%	0.6%	2.0%	1.0%	1.8%	3.2%	4.1%	3.8%	3.7%	4.8%
EU/EEA	10.5%	10.3%	10.5%	10.1%	8.0%	7.9%	8.1%	8.1%	0.8%	0.6%	0.7%	0.9%	2.4%	2.3%	2.4%	2.9%	2.1%	2.0%	1.9%	3.8%

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.

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.

* Norwegian banks have not implemented yet the reporting framework based on CR2/CRDS. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

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

Loans and advances outstanding with expired EBA-compliant moratoria																									
Volumes bn EUR; %		Total				of which: Households				of which: NFCs				Stage 2				Non-performing				Coverage of NPLs			
		Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT		28.5	26.9	24.4	23.1	55.3%	55.9%	57.1%	57.7%	43.5%	42.9%	41.7%	41.0%	38.7%	38.4%	37.8%	37.4%	5.0%	5.2%	6.0%	6.4%	42.2%	43.2%	42.4%	41.9%
BE		37.8	35.2	33.6	32.1	38.8%	36.3%	37.6%	38.4%	58.2%	60.6%	58.8%	58.2%	18.8%	20.3%	17.5%	18.5%	3.1%	2.5%	2.5%	2.5%	10.8%	11.4%	14.2%	16.0%
BG		2.0	2.0	2.0	1.3	29.2%	29.9%	28.3%	32.8%	69.7%	68.8%	70.2%	65.6%	34.3%	35.1%	36.1%	42.5%	8.9%	10.4%	9.4%	11.7%	44.0%	41.2%	47.1%	51.6%
CY		8.7	8.4	8.1	7.8	39.2%	39.4%	39.8%	40.5%	57.9%	56.5%	56.6%	55.7%	32.5%	33.3%	30.7%	29.1%	6.5%	5.9%	6.1%	7.3%	25.6%	27.0%	28.1%	33.5%
CZ																									
DE		20.4	19.2	19.2	18.5	62.6%	64.2%	62.2%	62.0%	36.2%	34.9%	36.8%	37.1%	21.3%	17.9%	18.2%	18.6%	4.9%	5.4%	6.6%	6.8%	23.3%	26.1%	23.7%	24.4%
DK																									
EE		0.7	0.7	0.6	0.7	61.5%	62.5%	65.5%	59.6%	37.9%	36.8%	33.8%	39.8%	19.4%	19.8%	49.0%	45.8%	1.4%	2.1%	1.6%	2.5%	22.3%	14.7%	16.4%	11.5%
ES		147.4	150.4	151.2	147.5	84.4%	83.0%	82.3%	82.6%	15.4%	16.9%	17.6%	17.3%	22.7%	21.6%	21.5%	19.7%	6.4%	7.1%	8.0%	8.6%	32.0%	30.6%	28.7%	29.3%
FI		0.0	7.5	7.1	6.8	0.1%	99.4%	99.4%	99.5%	99.8%	0.6%	0.6%	0.5%	0.0%	2.2%	2.3%	2.8%	0.0%	0.2%	0.2%	0.3%	0.0%	4.3%	5.6%	5.2%
FR		223.7	214.5	197.7	180.9	13.0%	13.2%	13.4%	13.9%	85.6%	85.7%	85.7%	85.3%	18.8%	18.9%	19.9%	20.2%	2.3%	2.7%	3.1%	3.2%	29.1%	29.4%	31.8%	32.1%
GR		24.1	22.2	21.8	21.2	47.7%	47.0%	46.6%	46.8%	51.3%	52.1%	52.5%	52.3%	39.7%	38.9%	37.4%	38.6%	19.5%	18.2%	16.4%	16.2%	25.6%	26.8%	22.1%	23.4%
HR		2.9	3.3	3.7	3.5	31.0%	26.0%	22.5%	22.4%	63.4%	57.4%	46.5%	45.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
HU		13.5	13.6	n.a.	n.a.	57.5%	57.6%	0.0%	0.0%	40.0%	39.9%	n.a.	n.a.	0.0%	0.0%	n.a.	n.a.	0.0%	0.0%	n.a.	n.a.	0.0%	0.0%	n.a.	n.a.
IE		21.4	19.7	17.8	16.8	57.3%	59.1%	59.4%	61.5%	42.4%	40.5%	40.3%	38.4%	45.7%	44.9%	37.2%	36.9%	13.5%	13.3%	13.6%	13.9%	20.0%	20.2%	20.8%	20.2%
IS		2.5	1.8	1.6	n.a.	24.6%	16.9%	17.4%	n.a.	74.1%	81.8%	82.6%	n.a.	0.0%	0.0%	n.a.	n.a.	0.0%	0.0%	n.a.	n.a.	0.0%	0.0%	n.a.	n.a.
IT		123.2	139.6	141.4	136.5	40.4%	36.5%	35.8%	36.3%	56.5%	60.3%	60.0%	60.4%	30.1%	31.8%	33.6%	29.5%	2.8%	3.6%	4.1%	4.5%	35.3%	36.4%	37.4%	38.0%
LT		0.3	0.3	0.3	0.2	58.7%	60.7%	61.8%	54.7%	41.3%	39.3%	38.2%	45.3%	27.4%	24.8%	24.8%	28.9%	0.6%	1.0%	1.1%	1.0%	8.2%	10.6%	9.0%	8.4%
LU		2.7	2.7	2.6	2.3	12.0%	11.3%	11.8%	11.6%	85.2%	86.0%	85.6%	85.9%	4.1%	9.2%	9.5%	10.1%	3.5%	3.2%	2.9%	2.4%	4.6%	5.8%	6.0%	4.1%
LV		0.3	0.3	0.7	0.7	62.4%	63.9%	61.3%	62.3%	37.6%	36.1%	38.7%	37.7%	30.0%	32.0%	28.0%	28.3%	1.9%	2.0%	1.0%	1.0%	32.6%	32.1%	14.1%	10.8%
MT		1.1	1.1	1.1	1.0	39.7%	41.0%	42.3%	42.5%	41.2%	39.9%	40.6%	40.5%	26.5%	25.4%	22.2%	24.1%	2.9%	5.3%	6.0%	6.8%	17.7%	15.1%	16.7%	17.5%
NL		43.7	42.0	39.6	37.7	22.7%	25.8%	26.2%	26.3%	75.7%	72.6%	71.7%	71.6%	22.9%	21.2%	21.3%	18.4%	5.5%	5.6%	5.7%	5.2%	15.2%	15.2%	17.8%	19.2%
NO																									
PL		13.4	12.7	12.0	11.3	53.7%	53.7%	55.8%	56.1%	45.2%	45.2%	44.1%	43.8%	42.3%	42.6%	44.7%	45.9%	5.7%	6.4%	6.1%	6.1%	35.0%	36.4%	40.4%	42.4%
PT		9.8	16.4	33.6	32.2	66.8%	71.0%	46.4%	46.7%	33.8%	28.4%	53.1%	52.8%	18.4%	20.8%	30.0%	29.1%	4.2%	5.2%	8.5%	9.1%	41.5%	44.6%	46.1%	46.0%
RO		2.7	2.5	2.4	2.3	60.0%	62.4%	62.5%	63.4%	38.6%	36.2%	36.7%	35.5%	48.3%	47.9%	39.3%	38.5%	12.4%	13.0%	13.6%	14.3%	59.2%	59.6%	61.2%	62.9%
SE		6.8	20.5	19.4	n.a.	84.4%	95.3%	95.5%	n.a.	15.6%	4.7%	4.5%	n.a.	0.0%	0.0%	0.0%	n.a.	0.0%	0.0%	0.0%	n.a.	0.0%	0.0%	0.0%	n.a.
SI		2.2	2.2	2.0	2.4	54.0%	53.2%	53.2%	45.6%	45.5%	46.3%	46.4%	53.9%	16.8%	18.6%	18.1%	18.8%	5.9%	6.5%	7.3%	8.4%	40.5%	44.0%	45.0%	39.7%
SK		3.7	3.6	3.4	3.2	78.5%	77.5%	75.5%	74.0%	21.5%	22.4%	24.5%	26.0%	89.0%	84.8%	85.5%	82.6%	2.8%	3.4%	4.5%	5.1%	54.1%	55.6%	57.9%	58.8%
EU/EEA		701.1	727.7	704.0	649.1	43.1%	44.7%	44.4%	43.9%	55.5%	54.0%	54.2%	54.7%	24.5%	23.9%	24.9%	24.5%	4.7%	4.9%	5.5%	6.1%	28.4%	29.3%	30.1%	30.9%

Loans and advances outstanding subject to public guarantee schemes																									
Volumes bn EUR; %		Total				Public guarantee received				Loans subject to PGS classified as stage 2				Non-performing loans subject to PGS				Coverage of non-performing loans subject to PGS							
		Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22	Jun-21	Sep-21	Dec-21	Mar-22
AT		4.2	4.2	4.0	4.0	75.5%	74.8%	74.6%	74.9%	46.7%	43.5%	45.5%	45.7%	3.5%	4.3%	5.4%	5.6%	20.5%	21.2%	19.2%	21.8%				
BE		1.4	1.4	1.2	1.3	77.0%	78.5%	79.1%	79.4%	12.2%	19.7%	18.5%	33.4%	3.1%	3.8%	4.8%	4.7%	9.1%	10.2%	9.2%	11.6%				
BG		0.3	0.4	0.4	0.3	90.3%	90.7%	93.1%	83.6%	11.5%	9.0%	14.8%	19.0%	1.5%	1.1%	1.4%	1.7%	47.6%	31.7%	30.1%	39.3%				
CY		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CZ																									
DE		12.3	12.5	12.0	12.2	78.3%	76.0%	78.8%	78.8%	19.1%	18.2%	19.7%	20.4%	1.6%	1.8%	2.2%	2.9%	16.4%	15.9%	17.8%	20.7%				
DK		0.8	0.8	0.8	n.a.	82.7%	81.8%	81.9%	n.a.	21.1%	17.3%	24.2%	n.a.	27.6%	28.9%	24.5%	n.a.	19.4%	18.4%	27.9%	n.a.				
EE		0.0	0.0	0.0	0.0	83.4%	84.6%	83.7%	87.0%	20.2%	26.7%	25.4%	23.7%	17.6%	15.1%	16.8%	15.1%	43.5%	66.8%	66.1%	63.8%				
ES		106.8	106.2	103.6	102.1	82.4%	83.1%	78.7%	78.9%	17.6%	19.4%	21.0%	21.5%	2.0%	2.6%	3.9%	4.6%	13.7%	14.4%	15.6%	15.9%				
FI		1.4	1.4	1.5	1.6	68.5%	67.1%	66.5%	64.8%	4.4%	10.2%	8.7%	9.7%	6.5%	6.8%	6.1%	6.0%	24.2%	22.0%	29.4%	28.1%				
FR		118.9	114.0	110.0	107.9	67.5%	67.7%	67.1%	66.8%	24.4%	28.8%	32.1%	33.5%	3.2%	3.8%	4.7%	5.3%	8.7%	8.8%	9.2%	8.9%				
GR		5.6	5.6	5.5	5.2	64.5%	64.5%	64.6%	72.6%	7.5%	7.1%	9.1%	14.0%	0.9%	1.1%	1.2%	1.3%	9.3%	11.4%	13.1%	9.9%				
HR		0.1	0.1	0.1	0.1	68.3%	66.9%	76.1%	75.8%	70.2%	66.1%	60.0%	44.9%	2.7%	3.1%	3.0%	2.5%	50.7%	50.0%	49.3%	24.3%				
HU		1.8	2.0	n.a.	n.a.	76.0%	77.4%	n.a.	n.a.	6.4%	8.1%	n.a.	n.a.	1.0%	1.5%	n.a.	n.a.	15.6%	21.6%	n.a.	n.a.				
IE		1.2	1.3	1.0	0.8	82.6%	83.3%	80.5%	79.1%	33.4%	32.1%	31.4%	27.0%	8.0%	8.2%	9.4%	10.1%	4.5%	7.7%	10.0%	5.0%				
IS		0.1	0.1	0.1	n.a.	89.5%	89.4%	89.5%	n.a.	60.6%	46.4%	45.8%	n.a.	8.1%	8.2%	9.3%	n.a.	34.2%	33.4%	30.3%	n.a.				
IT		110.7	116.5	120.5	118.0	86.8%	87.9%	87.6%	85.6%	12.7%	12.5%	15.8%	14.3%	0.5%	0.6%	0.8%	1.0%	21.5%	19.4%	26.0%	28.5%				
LT		0.0	0.0	0.0	0.0	16.2%	16.3%	16.4%	16.0%	12.9%	14.3%	15.2%	27.9%	24.7%	14.5%	21.8%	3.7%	21.4%	22.2%	18.2%	7.4%				
LU		0.1	0.1	0.1	0.1	84.8%	52.9%	87.1%	88.0%	21.5%	26.8%	21.4%	29.5%	12.9%	13.5%	13.5%	14.1%	11.8%	11.8%	11.8%	11.4%				
LV		0.0	0.0	0.0	0.0	80.0%	78.6%	85.3%	85.8%	-	-	26.3%	19.6%	-	-	2.7%	6.7%	-	-	-	15.6%	37.7%			
MT		0.3	0.3	0.3	0.3	49.4%	49.3%	50.5%	50.3%	31.1%	34.2%	32.5%	34.9%	5.9%	5.1%	5.5%	6.0%	10.4%	11.0%	11.7%	13.7%				
NL		3.2	3.3	3.2	3.3	93.1%	93.4%	94.3%	95.0%	26.5%	24.8%	21.5%	18.5%	5.0%	5.2%	5.6%	5.2%	12.8%	14.4%	14.7%	16.3%				
NO																									
PL		3.5	3.9	3.7	4.6	69.7%	70.9%	71.7%	72.3%	16.3%	13.6%	15.0%	17.3%	1.6%	1.2%	1.9%	1.7%	18.5%	29.7%	21.6%	27.3%				
PT		7.1	7.4	7.6	7.6	77.2%	77.8%	79.3%	78.8%	11.5%	13.3%	16.2%	16.2%	0.4%	0.4%	0.8%	1.1%	27.8%	32.3%	34.7%	31.2%				
RO		1.0	1.2	1.5	1.6	30.2%	31.6%	33.0%	32.4%	27.4%	26.0%	31.4%	32.9%	0.3%	0.4%	0.5%	0.6%	12.2%	19.5%	24.3%	26.9%				
SE		0.1	0.1	0.1	n.a.	69.4%	76.5%	52.5%	n.a.	36.4%	38.0%	34.0%	n.a.												

Methodological note

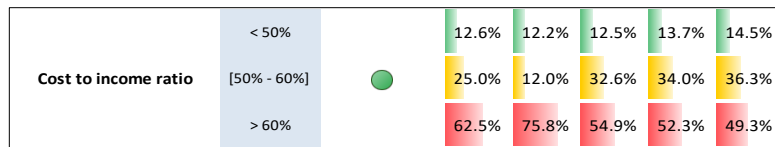
Risk Indicators' (RIs) heatmap

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:



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

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

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

Risk Indicators in the Dashboard

Nr	Risk Indicator code	Dashboard name	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾			Data Point C ⁽¹⁾			Data Point D ⁽¹⁾			
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column	
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	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, c0010) - C 05.01(0010, c0010) - C 01.00(0440, c0010) + MIN ((C 01.00(0530, c0010) - C 01.00(0740, c0010) - C 05.01(0010, c0020) - C 01.00(0720, c0010) + MIN ((C 01.00(0750, c0010) - C 01.00(0970, c0010) - C 05.01(0010, c0030), 0), 0)) / ((C 02.00;0010;c0010) - (C 05.01;0010;c0040))												
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 / 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) ⁽²⁾	Profit or loss for the year (A) / Total equity (B)	F 02.00	0670	0010	F 01.03	0300	0010							
12	PFT_24	Return on assets (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total assets (B)	F 02.00	0670	0010	F 01.01	0380	0010							
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	0360, 0385, 0390	0010	F 02.00	0355	0010							
14	PFT_25	Net interest income to total net operating income	Net interest income (Interest income (A) - Interest expenses (B)) / Total net operating income (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 02.00	0355	0010				
15	PFT_26	Net fee and commission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	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) ⁽²⁾	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 ⁽³⁾	⁽³⁾ Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecognition (net) + Changes due to update in the institution's methodology for estimation (net) + Other adjustments (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	⁽⁴⁾ Total encumbered assets and collateral (A) / Total assets and collateral (B+C)	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040				
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	0010	0010	C 76.00	0020	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. For IGAAP 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 / Total gross loans and advances subject to impairment (B + C + D)

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

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾		
				Template	Row	Column	Template	Row	Column
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 ⁽⁴⁾	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 ⁽⁴⁾	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 ⁽⁴⁾	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 ⁽⁴⁾	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 ⁽⁵⁾	AQT_68.1 ⁽⁴⁾	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F 01.01	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	F 06.01	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
Stage 1 loans and advances ⁽³⁾	AQT_65	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	0070	0015	F 04.04.1	0070	0015, 0030, 0040
Stage 2 loans and advances ⁽³⁾	AQT_66	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	0070	0030	F 04.04.1	0070	0015, 0030, 0040
Stage 3 loans and advances ⁽³⁾	AQT_67	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	0070	0040	F 04.04.1	0070	0015, 0030, 0040
Coverage ratio stage 1 of loans and advances ⁽³⁾	AQT_79.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	0070	0050	F 04.04.1	0070	0015
Coverage ratio stage 2 of loans and advances ⁽³⁾	AQT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	0070	0060	F 04.04.1	0070	0030
Coverage ratio stage 3 of loans and advances ⁽³⁾	AQT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	0070	0070	F 04.04.1	0070	0040
Total fair valued financial assets ⁽³⁾	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 ⁽¹⁾	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 ⁽¹⁾	AQT_80.2	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Level 3 financial assets ⁽¹⁾	AQT_80.3	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	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	F01.02	0300	0010
Customer deposits from NFCs	n/a	Ratio	Deposits from NFCs (A) / Total liabilities (B)	F 08.01	0260	0010, 0020, 0030, 0034, 0035	F01.02	0300	0010
Other deposits	n/a	Ratio	Other deposits (A) / Total liabilities (B)	F 08.01	0110, 0210	0010, 0020, 0030, 0034, 0035	F01.02	0300	0010
Other liabilities	n/a	Calculation	Residual Calculation: 1 - (A/B)	F 08.01	0110, 0210, 0260, 0310	0010, 0020, 0030, 0034, 0035	F01.02	0300	0010
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	0300	0010
			Calculated as 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
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) ⁽²⁾	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) ⁽²⁾	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) ⁽²⁾	n/a	Ratio	Net Gains or (-) losses on financial assets and liabilities: held for trading, trading, non-trading financial assets mandatorily at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B)	F 02.00	0280, 0285, 0287, 0290	0010	F 01.03	0300	0010
Other operating income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Total net operating income - net interest income - Fee & commission income - net trading income (A) / Equity (B)	F 02.00	0010, 0090, 0200, 0210, 0280, 0285, 0287, 0290, 0355	0010	F 01.03	0300	0010
Staff expenses on equity (numerator annualised, denominator as average) ⁽²⁾	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) ⁽²⁾	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) ⁽²⁾	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) ⁽²⁾	n/a	Ratio	Impairments (credit risk losses) (A) / Equity (B)	F 02.00	0460	0010	F 01.03	0300	0010
Other (incl. tax) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Profit or (-) loss for the year - Total operating income + Staff expenses + Other admin. Expenses + Provisions + Impairments (A) / Equity (B)	F 02.00	0670, 0355, 0370, 0380, 0390, 0430, 0460	0010	F 01.03	0300	0010
Loans and advances with expired EBA-compliant moratoria: Total outstanding	n/a	Ratio	Total Loans and advances outstanding with expired EBA-compliant moratoria	F 91.03	0010	0010			
Loans and advances with expired EBA-compliant moratoria: HHS	n/a	Ratio	Households (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0020	0010	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: NFCs	n/a	Ratio	NFCs (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0040	0010	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Stage 2	n/a	Ratio	Stage 2 (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0010	0040	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Non-performing	n/a	Ratio	Non-performing (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0010	0050	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Coverage of NPLs	n/a	Ratio	Coverage of NPLs (A) / Non-performing (B)	F 91.03	0010	0120	F 91.03	0010	0050
Loans and advances subject to PGS: Total outstanding	n/a		Total Loans and advances outstanding subject to public guarantee schemes	F 91.05	0010	0010			
Loans and advances subject to PGS: public guarantee received	n/a	Ratio	Guarantee received (A) / Total loans and advances subject to PGS (B)	F 91.05	0010	0150	F 91.05	0010	0010
Loans and advances subject to PGS: classified as stage 2	n/a	Ratio	Loans and advances subject to PGS classified as stage 2 (A) / Total loans and advances subject to PGS (B)	F 91.05	0010	0040	F 91.05	0010	0010
Loans and advances subject to PGS: non-performing loans	n/a	Ratio	Non-performing loans and advances subject to PGS (A) / Total loans and advances subject to PGS (B)	F 91.05	0010	0050	F 91.05	0010	0010
Loans and advances subject to PGS: coverage ratio of non-performing loans subject to PGS	n/a	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk of non-performing loans and advances subject to PGS (A) / Non-performing loans and advances subject to PGS (B)	F 91.05	0010	0120	F 91.05	0010	0050

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

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

(3) Applicable only to IFRS reporting banks.

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



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