RISK DASHBOARD

DATA AS OF Q3 2021

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Summary*

Bank capital ratios remain well above regulatory requirements with little change compared to last quarter. The average CET1 ratio reached 15.4% on a fully loaded basis by end Q3 2021. A small decrease in capital combined with a slight increase in risk weighted assets (RWA) have pushed the ratio around 10bp lower compared to the previous quarter. The leverage ratio remained at 5.7% on a fully loaded basis. Total assets increased by more than 1% on a quarterly basis, driven by continued increasing cash balances (16.1% of total assets). Outstanding loans towards households marginally increased (EUR 6.3 tn), while outstanding loans towards non-financial corporations (NFCs) remained stable (EUR 5.6tn).

Asset quality has improved further, with banks on average reporting a lower ratio of non-performing loan (NPL) (2.1%). The decline in the ratio was driven by a 5% decrease in NPLs (EUR 419bn) and was broad based. Household exposures' NPL ratio declined to 2.5% and for loans towards NFCs to 4.2%. The decline in NPL ratios was more pronounced in Commercial Real Estate (CRE) exposures (5.4% in Q3 2021 from 5.9% in Q2 2021) and SMEs (5.3% in Q3 2021 from 5.7% in Q2 2021). Sectors vulnerable to confinement measures have also shown an improvement. The stage 2 ratio declined from 8.8% to 8.7% QoQ, however the ratio remains elevated compared to September 2020 (8.0%). Banks reported EUR 380bn of forborne loans (2.0% of total loans). The volume of forborne loans stabilised, after a significant increase reported during previous quarters.

Loan volumes under current moratoria decreased further in the last quarter. The volume of loans under existing moratoria stood at EUR 50bn, with only two countries reporting more than EUR 10bn. Total loans with expired moratoria reached EUR 728bn. The total volume of loans under public guarantee schemes (PGS) stood at EUR 378bn in Q3, same as last quarters. The asset quality of loans benefiting from support measures remains a concern. Close to 5% of loans with expired moratoria were reported as NPL, and 6% for those under current moratoria. Banks reported an elevated Stage 2 allocation for both categories, 23.9% and 33.6% respectively. The share of PGS loans under stage 2 was also high (20%) and the share of NPLs was 2.4%.

Profitability stabilised at levels above those seen before the pandemic. Return on equity (RoE) was reported at 7.7% (2.5% in Q3 2020 and 5.7% in Q3 2019). The increased profitability was supported by low impairments. Cost of risk was at 0.47%, substantially lower than at the same period last year (0.74%) and at same level as December 2019. Although the net interest margin (NIM) remains at historically low levels, its downward trend has stopped, as banks reported for third consecutive quarter stable NIM at 1.24%. Net interest income (NII) continues to be the main contributor to banks' net operating income (55.4%), yet net fee and commission income has an increasing relevance. 31.9% of total net operating income was attributed to the latter component, up from 30.2% in Q3 2020 and 28.5% in Q4 2019.

Banks continued to hold substantial liquid assets. The Liquidity Coverage Ratio (LCR) stood at 174.7% (174.5% in Q2 2021). The decreasing trend of the loan to deposit ratio was uninterrupted and the ratio stands at 108.2% (108.9% in Q2 2021 and 113.6% in Q3 2020), driven by a higher rise of the deposits towards NFCs and households rather than loans. The asset encumbrance ratio remained stable at 29.1% (26.7% in Q1 2020).

*)This risk dashboard is based on a sample of Risk Indicators (RI) from 161 European banks (unconsolidated number of banks, including 30 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 it subsequent amendments). In the chart on Risk Indicators by size class, considering the distribution of the average total assets, the small banks are those below the first quartile, the large banks are those above the third quartile.

List of Institutions for Supervisory Reporting

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

Risk measure	Developments: Risk level – Last risk dash-board	Developments: Risk level – Current	Developments: Short-term outlook	Description
Asset quality			→	Banks have expanded their assets further due to rising cash balances. Exposures towards households and non-financial corporations have remained stable. Bank asset quality improved further reflecting the improving macroeconomic environment. Stabilisation of forborne loan volumes suggests that asset quality has stopped deteriorating for the sectors most affected by the pandemic. **Short-term outlook:** The outlook for lending and asset quality strongly depends on the potential impact of and policy responses to contain the Omicron COVID-19 variant. Rising uncertainty about the macroeconomic outlook and the phasing-out of PGS may challenge loan growth and asset quality going forward. The latest ECB bank lending survey showed solid demand for loans. The survey also indicates that banks tightened credit standards slightly for loans towards households, while they remained unchanged for corporate lending. Potential overvaluation in residential real estate remains a source of concern. Developments in specific sectors of commercial real estate (CRE) remains a concern and should be monitored closely.
Market risk			↑	Market risks were elevated with bouts of volatility caused by increasing macroeconomic uncertainty, supply chain constraints and what appears to be more persistent global inflationary pressures. The emergence of the Omicron variant during November increased market uncertainty further. This resulted in price corrections and further increased volatility. There is clear market focus on the change in inflation outlook and possible related central bank actions. The risk of abrupt market corrections, as seen following the first news about Omicron remains elevated, particular for assets that show signs of overvaluation. **Short-term outlook:** Financial markets remain vulnerable to adverse news about the macroeconomic outlook and the evolution of the pandemic. Market risk will also remain elevated if inflationary pressure proves to be of longer-term nature than initially expected. Financial market participants also stay vigilant regarding central banks' communications on, e.g., the impact from new coronavirus variants and inflationary trends. Amidst such developments, some emerging market related exposures might be particularly vulnerable also due to abrupt FX movements. LIBOR and EONIA linked exposures remain a key risk for the sector despite the ongoing preparations for the cessation of these benchmark rates.
Liquidity and funding			→	Funding conditions for banks have been benign, with banks actively accessing primary markets in the past months. Banks have managed to pre-fund parts of their funding needs for the new year with different instruments across the capital ladder. Following rising uncertainty on financial markets, a temporary spread increase could however be observed, with primary market activity dropping significantly. Banks continued to rely on central bank funding despite benign funding market conditions. Customer deposits further increased, mainly supported by an increase from NFC clients. **Short-term outlook:** Liquidity buffers and availability of stable funding remain elevated, supported by central bank facilities. Despite recent widening, bank credit spreads are still at comparatively low levels historically. Amid rising uncertainty, less well-known bank issuers and those with higher risk perceptions could however find it more challenging to access primary markets. Market volatility caused by inflationary pressures may also affect funding conditions. The substitution of extraordinary central bank funding facilities with other funding sources might therefore prove challenging for some banks.
Profitability			→	The economic recovery along with pandemic-related support measures have led to a reduction in impairments. This in turn has resulted in higher profitability. The rise in fee and commission income, not least from asset management services, has been another key contributor to the increase in profitability. The decreasing trend in net interest margins seems to have stopped. **Short-term outlook:** New coronavirus variants and resumed social distancing measures in some countries could weigh on lending growth, thus, limiting the positive impact of stabilised net interest margins. Fee and commission income could also be negatively affected. Although volatility in financial markets might positively affect some business lines of investment banks, it could also translate into depreciations of some assets. Inflationary pressures and the resumption of pre-pandemic working conditions might lead to higher operational costs, such as staff expenses. Macroeconomic uncertainty may also slow down, or even reverse, the decline in the cost of risk.
Operational resilience			↑	Cyber and information and communication technology (ICT) related risks remain elevated and operational risk losses increased during the pandemic. Reliance on third-party providers further exacerbate these risks. Money laundering and terrorist financing (ML/TF) risks have not abated, not least due to factors such as reliance on remote onboarding solutions. Further conduct-related risks remain elevated as well. Climate-related risks are likely to accelerate as efforts to reduce greenhouse gas emissions still fall short of those needed to contain global warming within the limits set in the Paris Agreement. This may increase the likelihood of abrupt transition risks and contribute to the rise of physical risks.

High	Medium	Low
↑ Increasing	→ Stable	↓ Decreasing

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

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RIs heatmap

	RI	Threshold	Traffic light: Current vs previous quarters for the worst bucket	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21
				201706	201709	201712	201803	201806	201809	201812	201903	201906	201909	201912	202003	202006	202009	202012	202103	202106	202109
Solvency	Tier 1 capital ratio	> 15%		56.7%	64.4%	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%	76.4%	75.7%	77.6%
		[12% - 15%]		34.7%	33.4%	28.0%	36.0%	37.9%	34.5%	30.5%	35.5%	32.4%	31.1%	25.4%	45.6%	37.3%	26.9%	22.5%	23.4%	24.2%	21.6%
		< 12%		8.6%	2.2%	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%
	CET1 ratio	> 14%		47.7%	53.2%	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%	63.9%
		[11% - 14%]		45.3%	46.1%	41.3%	50.5%	41.1%	49.9%	51.1%	48.4%	46.0%	51.2%	44.5%	55.0%	41.5%	38.3%	37.0%	36.7%	36.5%	35.2%
		< 11%		7.0%	0.6%	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%
	Leverage ratio	> 8%		4.1%	4.1%	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%	6.4%
		[5% - 8%]		49.1%	53.2%	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%	57.6%
		< 5%		46.7%	42.6%	38.6%	43.5%	46.6%	43.6%	37.1%	45.3%	46.5%	44.5%	36.1%	48.0%	58.0%	40.2%	34.0%	40.0%	33.3%	36.0%
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%		48.7%	54.6%	62.1%	62.4%	62.6%	62.8%	67.3%	67.4%	72.9%	73.0%	76.5%	69.7%	78.5%	78.7%	79.2%	78.9%	73.0%	84.0%
		[3% - 8%]		39.2%	33.6%	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%
		> 8%		12.1%	11.8%	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%
	Coverage ratio of non-performing loans and advances	> 55%		9.6%	11.6%	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%
		[40% - 55%]		45.4%	44.1%	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%
		< 40%		45.0%	44.3%	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%
	Forbearance ratio for loans and advances	< 1.5%		49.8%	49.8%	53.9%	52.8%	61.1%	63.9%	63.9%	64.2%	65.6%	65.7%	65.5%	64.5%	51.9%	50.8%	51.1%	42.0%	42.0%	44.4%
		[1.5% - 4%]		31.4%	31.5%	29.8%	31.5%	23.9%	25.9%	28.2%	28.7%	28.1%	28.3%	28.5%	28.2%	40.8%	43.9%	40.7%	49.8%	49.1%	46.8%
		>4%		18.8%	18.6%	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%
Profitability	Return on equity	> 10%		20.6%	22.9%	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%
		[6% - 10%]		44.2%	44.9%	36.5%	52.8%	51.1%	53.1%	55.5%	48.7%	56.8%	53.4%	41.9%	10.4%	17.6%	18.8%	19.2%	51.8%	58.6%	53.8%
		< 6%		35.2%	32.2%	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%
	Cost to income ratio	< 50%		17.1%	16.6%	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%
		[50% - 60%]		21.8%	22.5%	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%
		> 60%		61.1%	60.9%	64.9%	68.8%	64.4%	67.9%	67.3%	69.0%	71.5%	63.5%	67.7%	77.7%	70.0%	71.1%	72.2%	69.5%	66.2%	68.6%
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	< 100%		31.0%	30.8%	31.7%	31.2%	30.9%	31.0%	31.4%	32.2%	32.3%	32.6%	33.0%	13.9%	23.7%	28.9%	34.3%	40.3%	41.7%	43.8%
		[100% - 150%]		51.2%	49.9%	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%
		> 150%		17.8%	19.4%	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%

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".

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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 Sep. 2021)

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 Sep. 2021. 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%	15.5%	17.5%	21.3%

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Solvency

2 - Total capital ratio

Dispersion

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

Numerator and denominator: trends

Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2021)

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 Sep. 2021. 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%	20.2%	23.2%
Sep - 21	19.5%	17.8%	19.7%	22.6%

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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 Sep. 2021)

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 Sep. 2021. 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%	14.4%	17.2%	20.1%
Sep - 21	15.7%	14.6%	16.5%	20.0%

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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 Sep. 2021)

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 Sep. 2021. 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%	14.2%	16.5%	20.0%
Sep - 21	15.4%	14.1%	16.2%	20.0%

EBA EUROPEAN BANKING AUTHORITY

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 Sep. 2021)

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 Sep. 2021.

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%	6.0%	8.2%
Jun - 21	5.9%	5.3%	6.3%	8.9%
Sep - 21	5.8%	5.1%	6.3%	8.7%

EBA EUROPEAN BANKING AUTHORITY

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 Sep. 2021)

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 Sep. 2021.

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%

EBA EUROPEAN BANKING AUTHORITY

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 Sep. 2021)

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 Sep. 2021.

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%

EBA EUROPEAN BANKING AUTHORITY

Credit Risk and Asset Quality

8 - Coverage ratio of non-performing loans and advances

Dispersion

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

Numerator and denominator: trends

Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2021)

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 Sep. 2021.

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	44.6%	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%

EBA EUROPEAN BANKING AUTHORITY

Credit Risk and Asset Quality

9 - Forbearance ratio for loans and advances

Dispersion

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

Numerator and denominator: trends

Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2021)

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 Sep. 2021.

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%	2.1%	3.9%
Jun - 21	2.1%	0.9%	2.1%	4.2%
Sep - 21	2.0%	0.9%	2.0%	4.2%

EBA EUROPEAN BANKING AUTHORITY

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 Sep. 2021)

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 Sep. 2021.

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%

EBA EUROPEAN BANKING AUTHORITY

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 Sep. 2021)

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 Sep. 2021.

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%

EBA EUROPEAN BANKING AUTHORITY

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 Sep. 2021)

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 Sep. 2021.

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%

EBA EUROPEAN BANKING AUTHORITY

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 Sep. 2021)

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 Sep. 2021.

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%

EBA EUROPEAN BANKING AUTHORITY

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 Sep. 2021)

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 Sep. 2021.

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	58.4%	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	59.1%	52.6%	62.8%	75.7%
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%

EBA EUROPEAN BANKING AUTHORITY

Profitability

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

Dispersion

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

Numerator and denominator: trends

Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2021)

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 Sep. 2021.

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%

EBA EUROPEAN BANKING AUTHORITY

Profitability

16 - Net trading income to total net operating income

Dispersion

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

Numerator and denominator: trends

Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2021)

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 Sep. 2021.

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%	-0.1%	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	4.6%	-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%

EBA EUROPEAN BANKING AUTHORITY

Profitability

17 - Net interest margin

Dispersion

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

Numerator and denominator: trends

Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2021)

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 Sep. 2021.

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%

EBA EUROPEAN BANKING AUTHORITY

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 Sep. 2021)

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 Sep. 2021.

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%

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

EBA EUROPEAN BANKING AUTHORITY

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 Sep. 2021)

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 Sep. 2021.

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%

EBA EUROPEAN BANKING AUTHORITY

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 Sep. 2021)

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 Sep. 2021.

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%	32.2%
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%

EBA EUROPEAN BANKING AUTHORITY

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 Sep. 2021)

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 Sep. 2021.

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%	207.4%	265.7%
Sep - 21	174.7%	167.9%	202.3%	268.9%

STATISTICAL ANNEX

EBA EUROPEAN BANKING AUTHORITY

EBA EUROPEAN BANKING AUTHORITY

Statistical Annex

Asset composition and volumes

Asset composition

% of total assets

	Cash balances				Equity instruments				Debt securities				Loans and advances				Derivatives				Other Assets			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	17.7%	19.8%	20.0%	19.6%	0.5%	0.5%	0.5%	0.5%	13.4%	13.0%	13.3%	12.9%	63.4%	62.3%	61.9%	62.9%	1.7%	1.4%	1.3%	1.3%	3.2%	3.0%	3.0%	2.9%
BE	15.5%	19.6%	20.6%	20.3%	0.2%	0.2%	0.2%	0.2%	14.1%	13.4%	13.2%	12.7%	59.8%	57.7%	59.1%	59.2%	4.5%	3.6%	3.3%	3.2%	5.8%	5.5%	3.6%	4.3%
BG	20.5%	17.7%	15.9%	16.6%	0.1%	0.1%	0.1%	0.1%	15.2%	16.0%	16.1%	15.8%	59.8%	61.8%	63.4%	63.1%	0.2%	0.3%	0.2%	0.2%	4.3%	4.1%	4.2%	4.1%
CY	26.4%	29.1%	36.7%	36.9%	0.1%	0.1%	0.1%	0.1%	18.5%	18.2%	16.2%	16.3%	45.3%	43.4%	39.4%	38.8%	0.1%	0.0%	0.0%	0.0%	9.6%	9.1%	7.6%	7.9%
CZ	2.2%	2.4%	2.2%	4.2%	0.1%	0.1%	0.0%	0.0%	14.5%	14.4%	15.4%	14.6%	79.1%	79.7%	79.3%	78.0%	2.1%	1.6%	1.5%	1.7%	2.0%	1.8%	1.7%	1.5%
DE	13.8%	17.2%	18.4%	18.6%	0.8%	0.8%	0.9%	0.8%	13.8%	12.9%	12.6%	12.4%	55.4%	55.3%	55.1%	55.2%	13.6%	11.2%	10.4%	10.3%	2.7%	2.6%	2.6%	2.5%
DK	7.1%	7.0%	7.2%	6.5%	0.6%	0.7%	0.7%	0.8%	13.5%	14.2%	14.1%	13.9%	69.0%	69.5%	69.9%	70.6%	7.5%	6.3%	5.5%	5.7%	2.4%	2.4%	2.4%	2.5%
EE	28.1%	25.9%	22.7%	23.6%	0.0%	0.0%	0.0%	0.0%	7.0%	7.6%	7.8%	7.8%	63.5%	65.4%	68.4%	67.5%	0.1%	0.2%	0.2%	0.3%	1.2%	0.9%	0.9%	0.8%
ES	10.2%	11.9%	12.5%	13.6%	0.9%	1.0%	1.1%	1.2%	12.1%	13.1%	13.1%	12.5%	58.4%	61.8%	63.5%	63.0%	4.0%	3.5%	3.3%	3.4%	14.4%	8.8%	6.4%	6.3%
FI	9.3%	13.0%	12.8%	15.9%	0.7%	1.6%	2.1%	1.8%	11.6%	11.5%	11.1%	10.6%	68.4%	65.6%	66.2%	64.5%	7.5%	5.9%	5.3%	4.8%	2.4%	2.5%	2.4%	2.4%
FR	12.8%	14.2%	14.8%	15.4%	2.7%	3.5%	3.7%	3.7%	10.0%	10.6%	10.2%	10.0%	59.2%	58.3%	58.2%	57.8%	8.7%	7.5%	7.0%	6.8%	6.7%	6.0%	6.0%	6.2%
GR	12.6%	14.2%	15.9%	17.1%	0.3%	0.3%	0.2%	0.2%	14.5%	15.5%	15.9%	16.1%	53.2%	51.5%	49.1%	47.4%	3.5%	3.0%	2.8%	2.7%	15.9%	15.5%	16.0%	16.4%
HR	18.2%	19.6%	19.9%	18.2%	0.2%	0.2%	0.1%	0.1%	11.2%	10.8%	11.0%	11.3%	67.7%	66.6%	66.4%	67.9%	0.2%	0.3%	0.2%	0.3%	2.5%	2.5%	2.3%	2.2%
HU	9.8%	9.6%	9.3%	9.5%	0.3%	0.3%	0.3%	0.3%	21.5%	24.6%	24.6%	24.0%	63.2%	60.5%	60.8%	61.2%	1.1%	0.9%	0.9%	1.4%	4.1%	4.1%	4.0%	3.6%
IE	18.8%	22.3%	26.9%	27.8%	0.2%	0.2%	0.1%	0.1%	14.0%	13.3%	12.4%	11.9%	58.0%	54.9%	51.9%	50.9%	4.5%	4.5%	3.8%	4.4%	4.6%	4.8%	4.9%	5.0%
IS	7.5%	8.1%	9.3%	8.6%	1.9%	2.4%	2.6%	2.6%	10.6%	9.3%	9.3%	9.8%	77.3%	77.2%	76.1%	75.4%	0.4%	0.2%	0.2%	0.2%	2.4%	2.9%	2.5%	3.4%
IT	13.7%	14.8%	15.9%	16.5%	1.2%	1.1%	1.2%	1.2%	19.1%	20.4%	20.6%	20.4%	56.1%	55.4%	54.3%	53.9%	3.5%	3.0%	2.7%	2.8%	6.5%	5.3%	5.2%	5.2%
LT	36.8%	43.9%	41.0%	40.6%	0.0%	0.0%	0.0%	0.0%	5.4%	5.3%	8.5%	8.3%	56.8%	49.8%	49.6%	50.2%	0.1%	0.1%	0.1%	0.2%	0.8%	0.8%	0.8%	0.7%
LU	21.1%	21.2%	22.5%	23.8%	0.4%	0.4%	0.5%	0.6%	15.9%	14.9%	14.7%	13.9%	58.7%	59.6%	58.7%	58.3%	1.1%	1.0%	0.8%	0.9%	2.8%	2.8%	2.8%	2.6%
LV	30.1%	26.4%	29.1%	26.7%	0.1%	0.1%	0.1%	0.1%	17.9%	17.2%	17.1%	17.5%	50.8%	55.0%	52.6%	54.7%	0.2%	0.3%	0.1%	0.1%	0.8%	1.0%	0.9%	1.0%
MT	23.9%	23.3%	23.2%	25.2%	0.3%	0.2%	0.2%	0.2%	25.0%	24.6%	25.9%	24.9%	47.7%	48.8%	47.8%	46.9%	0.0%	0.1%	0.1%	0.1%	3.1%	2.9%	2.8%	2.8%
NL	13.3%	15.6%	15.3%	16.7%	0.6%	0.6%	0.8%	0.9%	8.3%	7.6%	7.6%	7.3%	71.2%	69.4%	69.8%	68.9%	3.5%	2.8%	2.5%	2.5%	3.3%	3.9%	4.0%	3.7%
NO*	9.3%	13.1%	n.a.	n.a.	0.3%	0.3%	n.a.	n.a.	11.4%	11.2%	n.a.	n.a.	70.8%	68.9%	n.a.	n.a.	6.6%	4.6%	n.a.	n.a.	1.5%	1.8%	n.a.	n.a.
PL	2.3%	3.1%	2.1%	2.3%	0.2%	0.3%	0.3%	0.3%	31.0%	31.0%	31.8%	30.9%	61.3%	60.7%	60.8%	61.2%	1.8%	1.6%	1.5%	2.0%	3.4%	3.4%	3.4%	3.4%
PT	9.5%	11.2%	12.5%	14.2%	1.3%	1.2%	1.2%	1.1%	23.2%	22.6%	22.8%	21.2%	59.0%	57.6%	56.6%	56.7%	0.9%	0.9%	0.8%	0.7%	6.2%	6.4%	6.2%	6.0%
RO	16.6%	13.9%	14.4%	14.1%	0.2%	0.1%	0.1%	0.1%	29.3%	31.8%	32.0%	32.5%	51.5%	51.9%	51.3%	51.1%	0.1%	0.1%	0.1%	0.1%	2.3%	2.2%	2.1%	2.1%
SE	11.0%	16.4%	16.2%	17.7%	1.1%	1.2%	1.2%	1.5%	8.1%	8.4%	9.0%	8.3%	75.5%	70.1%	70.3%	69.2%	2.8%	2.3%	1.9%	2.0%	1.5%	1.5%	1.4%	1.3%
SI	20.4%	21.2%	22.9%	23.3%	0.5%	0.5%	0.5%	0.5%	23.7%	23.3%	22.9%	22.1%	52.9%	52.4%	51.4%	52.0%	0.1%	0.1%	0.1%	0.1%	2.4%	2.4%	2.2%	2.1%
SK	7.9%	16.0%	17.3%	14.9%	0.0%	0.0%	0.0%	0.0%	13.8%	12.1%	12.3%	12.0%	75.9%	69.7%	68.5%	71.2%	0.6%	0.4%	0.4%	0.4%	1.8%	1.7%	1.6%	1.5%
EU/EEA	12.5%	14.7%	15.4%	16.1%	1.4%	1.7%	1.9%	1.9%	12.5%	12.8%	12.7%	12.3%	60.5%	59.9%	59.9%	59.5%	6.9%	5.8%	5.4%	5.3%	6.2%	5.1%	4.8%	4.9%

Assets

Volumes bn EUR

	Total Assets				Total Financial Assets			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	705.0	743.8	750.7	766.2	682.3	721.7	728.4	744.2
BE	1,193.7	1,243.5	1,246.3	1,234.5	1,124.0	1,174.9	1,201.4	1,181.0
BG	36.6	37.5	37.7	38.7	35.1	35.9	36.1	37.1
CY	36.4	38.0	41.6	42.2	32.9	34.5	38.4	38.8
CZ	170.0	184.5	191.8	199.4	166.6	181.1	188.6	196.5
DE	3,742.7	3,864.6	3,875.0	3,903.9	3,642.9	3,765.5	3,775.0	3,805.2
DK	813.6	810.9	793.7	786.5	794.4	791.3	774.4	766.7
EE	41.5	36.7	35.6	36.6	41.0	36.4	35.2	36.3
ES	3,476.1	3,539.5	3,498.1	3,520.8	2,976.2	3,229.7	3,272.8	3,298.3
FI	698.2	728.2	724.6	752.9	681.3	709.7	706.9	734.6
FR	8,308.2	8,617.8	8,631.3	8,800.4	7,755.5	8,098.9	8,110.7	8,252.2
GR	283.0	286.3	293.5	299.6	238.1	242.0	246.6	250.4
HR	47.8	48.5	50.0	51.4	46.6	47.3	48.9	50.3
HU	87.6	114.3	120.7	124.3	84.0	109.7	115.8	119.9
IE	285.6	307.4	321.5	330.3	272.4	292.8	305.7	313.9
IS	26.1	28.1	29.6	30.0	25.5	27.3	28.9	28.9
IT	2,623.6	2,752.3	2,805.6	2,820.7	2,452.0	2,606.8	2,659.1	2,674.6
LT	27.2	27.9	29.2	29.9	27.0	27.7	29.0	29.7
LU	177.3	183.5	186.8	190.0	172.3	178.4	181.6	185.1
LV	16.5	17.3	17.3	17.2	16.4	17.2	17.1	17.0
MT	22.8	23.8	23.8	24.2	22.1	23.1	23.1	23.5
NL	2,193.3	2,338.1	2,303.1	2,354.6	2,122.0	2,246.6	2,211.9	2,266.3
NO*	303.0	324.0	n.a.	n.a.	298.4	318.1	n.a.	n.a.
PL	183.6	186.5	191.3	191.0	177.4	180.3	184.8	184.6
PT	355.0	284.5	294.3	296.9	333.0	266.2	276.0	278.9
RO	52.0	52.7	53.8	54.7	50.8	51.5	52.7	53.6
SE	939.9	1,014.0	1,030.0	1,047.6	925.4	998.5	1,015.4	1,033.5
SI	32.4	33.2	34.7	34.9	31.6	32.4	33.9	34.1
SK	55.6	60.3	62.2	64.1	54.6	59.3	61.2	63.1
EU/EEA	25,638.3	26,706.4	26,365.1	26,716.9	24,052.6	25,346.4	25,093.0	25,413.0

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			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	90.8%	91.5%	91.7%	92.1%	5.4%	5.1%	5.1%	4.8%	3.8%	3.4%	3.2%	3.1%
BE	90.2%	91.4%	91.8%	92.2%	3.7%	3.5%	3.3%	3.1%	6.1%	5.1%	4.8%	4.7%
BG	88.3%	88.8%	88.7%	89.2%	10.7%	10.1%	10.2%	10.0%	1.0%	1.1%	1.1%	0.8%
CY	96.1%	96.2%	96.5%	96.6%	2.8%	2.8%	2.6%	2.5%	1.1%	1.0%	0.9%	0.9%
CZ	95.7%	95.9%	95.5%	95.6%	1.9%	1.8%	1.9%	1.8%	2.4%	2.3%	2.6%	2.6%
DE	70.2%	72.9%	73.8%	74.0%	6.7%	6.0%	5.8%	5.5%	23.1%	21.1%	20.4%	20.5%
DK	33.3%	33.6%	34.0%	33.8%	2.0%	2.1%	2.1%	2.1%	64.7%	64.3%	63.9%	64.0%
EE	92.8%	92.1%	92.1%	92.2%	0.0%	0.0%	0.0%	0.0%	7.2%	7.9%	7.9%	7.8%
ES	82.8%	84.0%	84.6%	84.9%	6.9%	6.4%	6.1%	5.8%	10.3%	9.6%	9.3%	9.4%
FI	67.3%	67.5%	68.2%	69.5%	7.1%	6.9%	6.7%	6.3%	25.6%	25.7%	25.1%	24.2%
FR	72.9%	72.3%	73.4%	73.8%	3.8%	3.6%	3.5%	3.3%	23.3%	24.2%	23.1%	22.9%
GR	87.8%	87.9%	88.2%	88.2%	7.2%	7.7%	7.4%	7.4%	4.9%	4.5%	4.4%	4.4%
HR	89.3%	89.7%	89.7%	90.3%	10.0%	9.5%	9.6%	9.0%	0.8%	0.8%	0.7%	0.7%
HU	86.6%	86.5%	87.2%	87.1%	8.8%	9.2%	8.3%	7.8%	4.7%	4.2%	4.5%	5.0%
IE	83.7%	84.1%	85.6%	85.3%	11.0%	10.4%	9.6%	9.2%	5.4%	5.5%	4.9%	5.6%
IS	86.5%	87.2%	87.1%	86.4%	3.5%	2.6%	2.8%	3.3%	10.1%	10.2%	10.1%	10.3%
IT	84.9%	85.6%	85.2%	85.4%	7.4%	7.1%	7.4%	7.1%	7.7%	7.3%	7.4%	7.5%
LT	97.0%	96.9%	93.6%	93.8%	0.1%	0.2%	0.2%	0.2%	2.9%	2.9%	6.2%	6.0%
LU	91.8%	92.3%	92.9%	93.2%	6.4%	6.0%	5.3%	4.9%	1.8%	1.7%	1.8%	1.9%
LV	90.1%	90.0%	90.5%	90.4%	2.1%	1.9%	1.6%	1.7%	7.9%	8.1%	7.9%	8.0%
MT	89.7%	89.9%	89.0%	89.4%	9.5%	9.3%	10.1%	9.8%	0.8%	0.8%	0.8%	0.8%
NL	87.4%	87.8%	87.9%	88.1%	5.2%	4.6%	4.6%	4.3%	7.4%	7.6%	7.5%	7.5%
NO*	76.9%	79.1%	n.a.	n.a.	5.7%	5.8%	n.a.	n.a.	17.4%	15.0%	n.a.	n.a.
PL	73.8%	75.2%	76.6%	77.2%	23.0%	22.0%	20.6%	19.6%	3.3%	2.8%	2.7%	3.2%
PT	85.0%	83.5%	84.1%	85.5%	11.2%	12.7%	12.4%	11.6%	3.8%	3.8%	3.5%	2.9%
RO	75.9%	72.9%	72.6%	72.6%	22.0%	24.9%	25.2%	25.4%	2.1%	2.2%	2.1%	2.0%
SE	87.0%	86.5%	87.0%	87.4%	1.1%	1.0%	1.1%	1.1%	11.9%	12.5%	12.0%	11.5%
SI	81.1%	82.6%	83.7%	84.1%	18.1%	16.7%	16.0%	15.7%	0.8%	0.7%	0.3%	0.3%
SK	96.0%	96.7%	96.8%	96.9%	3.4%	2.7%	2.5%	2.5%	0.7%	0.6%	0.7%	0.6%
EU/EEA	76.8%	77.5%	78.2%	78.6%	5.4%	5.1%	5.0%	4.7%	17.7%	17.3%	16.8%	16.7%

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

* 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.

EBA EUROPEAN BANKING AUTHORITY

Statistical Annex

Loans: composition and asset quality

Volumes bn EUR	Loans and advances [1]				of which: loans and advances at amortised cost - by segment (volumes) [2]																			
					HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	566.9	606.2	608.8	625.4	172.1	173.6	177.8	183.7	118.5	118.1	121.1	124.4	198.0	204.3	202.7	207.7	72.3	73.5	73.1	74.1	59.3	59.6	58.1	59.5
BE	902.2	963.9	993.2	982.3	302.4	305.7	311.3	304.9	254.2	265.4	269.9	262.8	247.4	249.8	263.7	268.0	119.6	123.4	125.3	127.6	57.4	60.5	60.7	71.4
BG	30.0	30.6	30.6	31.4	9.0	9.2	9.6	9.9	4.3	4.3	4.5	4.7	11.3	11.3	11.3	11.5	5.6	5.6	5.4	5.5	5.7	5.7	5.4	5.6
CY	27.3	28.8	32.8	32.7	9.1	9.1	9.0	8.6	6.9	6.9	6.9	6.5	7.8	7.9	7.8	7.6	6.2	6.2	6.3	6.2	5.8	5.8	5.7	5.7
CZ	138.7	151.4	155.2	163.3	51.3	52.2	54.8	56.2	39.7	40.5	42.6	43.8	29.9	30.2	30.7	31.8	11.7	11.8	12.0	12.2	13.0	13.1	13.1	13.4
DE	2,557.7	2,765.5	2,807.6	2,836.3	525.5	527.5	535.2	543.3	357.8	361.2	365.7	372.1	779.3	803.1	788.4	789.1	192.8	202.9	204.6	206.2	240.0	241.9	248.8	248.8
DK	622.7	623.7	616.0	609.9	73.5	74.8	74.6	74.0	56.0	57.1	56.8	56.0	81.7	82.1	81.1	81.2	34.6	39.3	38.6	38.7	27.3	27.2	25.4	24.9
EE	38.0	33.4	32.3	33.3	14.0	13.2	13.4	13.5	11.6	11.0	11.2	11.3	11.2	10.0	10.1	10.3	8.0	6.9	7.1	7.2	6.8	5.9	5.9	5.9
ES	2,381.6	2,604.6	2,653.2	2,672.9	1,056.8	1,145.1	1,167.4	1,164.9	736.6	817.9	821.3	824.4	688.3	740.4	738.5	732.1	299.4	320.5	318.5	315.2	105.5	114.7	113.1	108.8
FI	515.9	536.7	540.2	569.1	203.4	198.1	201.3	204.0	169.2	164.5	166.8	169.5	160.8	159.8	154.6	155.6	59.9	56.3	57.3	65.8	34.0	35.4	34.7	34.1
FR	5,439.8	5,641.2	5,739.8	5,870.7	1,893.7	1,908.6	1,944.0	1,973.4	609.1	644.9	657.2	663.4	1,669.9	1,691.4	1,693.4	1,709.9	759.8	769.8	785.3	790.1	200.9	220.8	226.7	239.7
GR	210.2	213.5	204.7	203.0	69.6	68.9	55.1	49.9	50.5	49.8	38.9	35.2	89.9	91.2	81.3	77.7	46.3	46.9	38.4	34.8	30.6	31.1	24.2	21.8
HR	41.3	42.0	43.1	44.2	13.6	13.6	13.9	14.0	5.4	5.4	5.6	5.6	10.1	10.1	10.1	9.9	5.2	5.2	5.2	4.9	4.4	4.4	4.4	4.3
HU	65.0	81.7	86.0	89.3	22.3	27.0	28.4	29.4	10.9	13.3	13.6	13.9	21.8	27.9	29.4	30.3	9.1	13.2	14.1	15.1	7.8	9.5	9.5	10.0
IE	222.8	241.1	256.0	262.5	85.4	85.3	84.0	83.3	75.2	75.3	74.0	73.2	65.0	65.9	65.9	67.2	28.4	28.8	28.9	28.7	17.1	17.7	18.1	17.8
IS	22.4	24.2	25.5	25.4	9.4	10.4	11.2	11.4	8.1	9.1	9.9	10.1	10.1	10.5	10.6	10.3	4.9	5.5	4.9	4.8	4.5	4.9	5.1	4.7
IT	1,855.5	1,959.9	1,990.8	2,006.0	509.3	539.6	549.7	555.5	355.8	375.0	385.6	392.3	715.1	733.3	724.4	721.5	323.3	336.0	338.7	337.0	159.3	161.7	158.0	156.0
LT	25.3	25.9	26.2	26.9	7.9	8.0	8.3	8.5	6.7	6.8	7.0	7.2	5.6	5.7	5.8	6.0	3.2	3.1	3.1	3.1	3.6	3.6	3.6	3.7
LU	142.4	149.3	152.2	156.5	21.0	21.6	22.2	22.6	14.8	15.1	15.5	15.8	49.2	50.3	50.4	49.4	22.7	23.2	23.8	24.0	6.1	7.6	7.3	7.3
LV	13.3	14.1	14.1	14.0	3.8	4.1	4.2	4.4	3.1	3.1	3.2	3.4	4.3	5.1	4.7	4.8	2.4	3.0	3.0	3.0	2.6	2.7	2.5	2.6
MT	16.5	17.4	17.1	17.6	6.0	6.3	6.6	6.8	5.0	5.3	5.7	5.8	3.5	3.5	3.5	3.4	2.0	2.1	2.1	2.2	0.4	0.7	0.7	0.8
NL	1,852.2	1,988.1	1,958.9	2,012.9	740.2	744.8	748.4	763.6	682.8	687.3	691.4	696.4	540.0	559.1	547.2	538.7	173.1	173.9	174.4	164.2	162.3	159.6	161.6	154.9
NO*	244.5	267.4	n.a.	n.a.	102.4	107.9	n.a.	n.a.	90.9	95.8	n.a.	n.a.	82.2	84.7	n.a.	n.a.	30.2	31.3	n.a.	n.a.	25.0	26.8	n.a.	n.a.
PL	119.5	121.7	123.5	124.1	69.6	69.9	72.5	72.3	46.4	45.8	47.0	46.5	40.9	41.5	42.5	42.8	19.4	21.4	21.7	22.0	13.3	14.4	14.2	14.0
PT	249.5	201.4	209.0	216.1	120.0	96.1	97.3	98.8	101.6	81.4	82.6	83.5	77.6	59.0	60.7	60.3	53.4	38.3	40.4	40.0	22.2	14.9	15.2	14.9
RO	34.8	33.9	34.5	34.7	15.3	15.3	15.7	16.1	10.0	10.0	10.2	10.4	9.1	9.5	9.7	10.2	4.6	4.7	4.7	4.9	3.3	3.1	3.2	3.1
SE	798.5	861.6	874.4	894.3	359.5	357.8	367.3	370.6	323.3	323.5	332.5	335.2	272.7	271.2	276.0	275.2	142.4	144.4	146.4	147.9	104.9	104.6	107.4	107.9
SI	23.6	24.3	25.6	26.0	9.4	9.5	9.7	10.0	3.8	3.9	4.0	4.1	6.8	7.0	7.2	7.2	3.9	3.9	4.2	4.2	2.8	2.8	2.8	2.7
SK	46.9	52.0	53.6	55.4	27.4	27.6	28.2	28.8	21.5	21.8	22.1	22.3	13.8	13.8	13.8	14.6	5.7	5.7	5.7	6.2	5.0	5.0	5.0	5.1
EU/EEA	18,171.7	19,308.1	19,226.9	19,535.1	6,158.3	6,317.2	6,281.3	6,337.4	3,914.8	4,074.6	4,012.7	4,036.7	5,567.1	5,709.9	5,578.6	5,584.2	2,300.6	2,363.6	2,342.0	2,343.4	1,243.4	1,277.3	1,250.4	1,249.0

Volumes bn EUR	Non-performing loans and				of which: non-performing loans and advances at amortised cost by segment (volumes) [2]																			
					HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	11.9	12.0	11.9	11.6	4.7	4.7	4.7	4.6	1.9	1.9	1.9	1.9	6.7	6.6	6.6	6.4	3.3	3.2	3.0	3.1	2.1	2.0	2.1	2.0
BE	17.8	17.4	16.8	15.0	5.9	6.0	5.7	4.2	4.4	4.5	4.3	2.8	10.1	9.6	9.3	9.1	4.9	4.6	4.5	4.4	2.7	2.4	2.5	2.7
BG	2.1	2.1	2.0	1.9	0.7	0.8	0.7	0.7	0.3	0.2	0.2	0.2	1.3	1.3	1.2	1.1	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.7
CY	3.1	3.1	3.0	2.2	1.8	1.8	1.8	1.3	1.4	1.4	1.4	0.9	1.2	1.2	1.1	0.9	1.1	1.1	1.0	0.8	0.9	0.8	0.7	0.6
CZ	2.0	2.1	2.1	2.1	0.9	0.9	0.9	0.9	0.4	0.4	0.4	0.4	1.1	1.2	1.2	1.2	0.5	0.6	0.6	0.6	0.4	0.4	0.4	0.4
DE	32.5	32.3	31.2	31.0	9.2	9.0	8.7	8.8	3.7	3.6	3.4	3.2	20.4	20.1	19.6	19.1	5.7	5.5	5.7	5.3	4.8	4.9	5.2	5.3
DK	11.6	11.4	12.6	11.4	2.0	1.9	2.0	1.8	1.1	1.0	1.2	1.1	4.5	4.1	4.2	3.5	2.0	2.2	2.1	1.8	1.0	1.0	1.1	0.8
EE	0.4	0.4	0.4	0.3	0.2	0.2	0.1	0.1	0.2	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	69.7	80.7	83.3	81.6	36.9	43.8	44.9	44.7	21.4	25.5	25.8	25.6	32.2	36.4	37.7	36.2	20.1	22.5	23.4	22.5	10.2	11.5	11.7	10.5
FI	7.9	7.7	7.3	7.1	3.0	2.8	2.7	2.7	1.7	1.6	1.6	1.6	3.7	3.7	3.6	3.5	1.6	1.4	1.5	1.6	0.7	0.7	0.8	0.6
FR	119.3	119.6	118.1	115.8	49.3	48.8	47.7	47.2	15.3	15.3	14.9	14.5	64.7	66.1	65.8	64.4	33.0	33.1	34.1	33.1	7.6	7.9	8.1	8.0
GR	53.7	53.7	30.4	21.3	25.7	25.6	12.7	8.1	17.6	17.3	7.8	4.6	26.3	26.6	16.4	12.1	20.0	20.1	11.5	7.7	14.3	14.7	8.3	5.9
HR	1.8	1.7	1.7	1.6	0.8	0.8	0.8	0.8	0.2	0.2	0.2	0.2	1.0	0.9	0.8	0.8	0.6	0.5	0.5	0.5	0.4	0.4	0.4	0.4
HU	2.6	3.1	3.1	3.0	1.7	2.0	2.0	1.9	0.7	0.7	0.7	0.7	0.9	1.1	1.0	1.0	0.4	0.6	0.6	0.6	0.4	0.5	0.4	0.4
IE	9.3	8.8	8.6	8.0	4.9	4.4	3.9	3.8	4.3	3.7	3.3	3.2	4.4	4.3	4.4	4.0	2.7	2.7	3.0	2.9	2.2	2.1	2.2	2.1
IS	0.6	0.6	0.6	0.6	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.5	0.5	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2
IT	76.7	78.8	74.0	71.4	19.0	20.6	20.4	20.2	9.5	10.7	10.8	10.7	53.5	53.7	49.5	47.3	32.9	33.1	31.5	30.8	21.5	21.7	19.8	18.9
LT	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
LU	2.6	2.4	2.2	2.1	0.5	0.4	0.4	0.3	0.4	0.3	0.2	0.2	1.9	1.7	1.6	1.5	1.2	1.0	1.0	1.0	0.3	0.4	0.3	0.3
LV	0.2	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
MT	0.6	0.6	0.6	0.5	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.3	0.4	0.3	0.3	0.2	0.2	0.2	0.2	0.0	0.1	0.1	0.1
NL	36.8	36.3	33.5	31.6	9.6	9.5	9.0	9.0	6.9	6.8	6.5	6.0	25.9	25.4	23.1	21.2	10.4	9.8	9.1	7.5	8.8	8.5	8.1	6.7
NO*	3.8	4.2	n.a.	n.a.	0.4	0.6	n.a.	n.a.	0.2	0.4	n.a.	n.a.	3.4	3.4	n.a.	n.a.	0.7	0.9	n.a.	n.a.	0.3	0.4	n.a.	n.a.
PL	6.0	6.4	6.4	6.2	2.7	3.0	3.1	3.0	0.9	1.0	1.1	1.0	3.1	3.2	3.2	3.1	1.8	1.9	1.9	1.9	1.6	1.6	1.6	1.5
PT	12.2	9.1	8.8	8.4	3.6	2.8	2.6	2.6	2.0	1.4	1.3	1.3	7.8	5.6	5.5	5.1	5.7	3.8	3.8	3.4	3.5	2.2	2.2	1.9
RO	1.3	1.3	1.3	1.3	0.6	0.6	0.6	0.6	0.3	0.3	0.2	0.2	0.7	0.7	0.7	0.6	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
SE	3.7	3.4	3.1	3.0	1.0	1.0	1.1	1.1	0.5	0.5	0.5	0.5	2.6	2.3	2.0	1.9	0.6	0.6	0.5	0.5	0.4	0.4	0.3	0.3
SI	0.8	0.8	0.7	0.6	0.3	0.3	0.3	0.3	0.1	0.1	0.1	0.1	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2
SK	1.0	1.0	1.0	0.9	0.7	0.7	0.7	0.6	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.3	0.2	0.2	0.1	0.2	0.2	0.1
EU/EEA	467.7	478.1	442.4	419.3	177.1	184.3	169.3	161.4	91.2	95.3	84.4	77.7	264.8	267.8	247.7	233.4	143.4	144.4	134.4	125.2	81.8	82.4	74.1	67.2

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

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

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

* 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.

EBA EUROPEAN BANKING AUTHORITY

Statistical Annex

Loans: NPL and coverage ratios

%	Loans and advances: NPL ratio [1]				of which: loans and advances at amortised cost: NPL ratio [2]																			
					HHs				…of which mortgages				NFCs				…of which SMEs				…of which CRE			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	2.1%	2.0%	1.9%	1.9%	2.7%	2.7%	2.6%	2.5%	1.6%	1.6%	1.6%	1.5%	3.4%	3.2%	3.2%	3.1%	4.6%	4.4%	4.2%	4.2%	3.6%	3.3%	3.6%	3.4%
BE	2.0%	1.8%	1.7%	1.5%	2.0%	1.9%	1.8%	1.4%	1.7%	1.7%	1.6%	1.1%	4.1%	3.8%	3.5%	3.4%	4.1%	3.7%	3.6%	3.5%	4.7%	4.0%	4.2%	3.8%
BG	7.0%	6.7%	6.4%	6.1%	8.2%	8.2%	7.7%	7.3%	6.0%	5.7%	5.3%	4.9%	11.6%	11.2%	10.5%	9.9%	16.5%	16.0%	15.1%	14.8%	14.0%	14.3%	14.6%	12.9%
CY	11.5%	10.9%	9.1%	6.9%	20.2%	20.2%	19.5%	15.0%	20.5%	20.3%	19.6%	14.5%	15.4%	15.3%	14.4%	11.3%	17.6%	17.7%	16.1%	12.6%	14.9%	13.9%	13.0%	10.9%
CZ	1.5%	1.4%	1.4%	1.3%	1.7%	1.8%	1.7%	1.6%	0.9%	0.9%	0.9%	0.8%	3.8%	4.0%	3.9%	3.7%	4.6%	4.9%	4.7%	4.8%	3.0%	3.0%	2.9%	2.9%
DE	1.3%	1.2%	1.1%	1.1%	1.8%	1.7%	1.6%	1.6%	1.0%	1.0%	0.9%	0.9%	2.6%	2.5%	2.5%	2.4%	3.0%	2.7%	2.8%	2.6%	2.0%	2.0%	2.1%	2.1%
DK	1.9%	1.8%	2.0%	1.9%	2.7%	2.5%	2.7%	2.5%	1.9%	1.8%	2.1%	1.9%	5.5%	5.0%	5.2%	4.3%	5.9%	5.5%	5.5%	4.8%	3.8%	3.8%	4.3%	3.4%
EE	1.1%	1.1%	1.1%	1.0%	1.5%	1.2%	1.1%	1.0%	1.5%	1.2%	1.1%	0.9%	1.8%	2.2%	2.0%	1.8%	1.7%	2.1%	2.0%	1.8%	1.9%	2.4%	2.4%	2.1%
ES	2.9%	3.1%	3.1%	3.1%	3.5%	3.8%	3.8%	3.8%	2.9%	3.1%	3.1%	3.1%	4.7%	4.9%	5.1%	4.9%	6.7%	7.0%	7.3%	7.1%	9.7%	10.0%	10.4%	9.6%
FI	1.5%	1.4%	1.4%	1.2%	1.5%	1.4%	1.4%	1.3%	1.0%	1.0%	1.0%	0.9%	2.3%	2.3%	2.3%	2.3%	2.6%	2.5%	2.7%	2.4%	2.0%	1.9%	2.2%	1.7%
FR	2.2%	2.1%	2.1%	2.0%	2.6%	2.6%	2.5%	2.4%	2.5%	2.4%	2.3%	2.2%	3.9%	3.9%	3.9%	3.8%	4.3%	4.3%	4.3%	4.2%	3.8%	3.6%	3.6%	3.3%
GR	25.5%	25.2%	14.8%	10.5%	36.8%	37.1%	23.0%	16.2%	34.9%	34.7%	19.9%	13.0%	29.2%	29.2%	20.2%	15.6%	43.1%	42.9%	29.9%	22.0%	46.7%	47.3%	34.4%	27.0%
HR	4.4%	4.1%	3.9%	3.6%	5.9%	5.9%	5.9%	5.8%	3.7%	3.6%	3.5%	3.3%	9.6%	9.2%	8.4%	7.6%	11.2%	10.5%	10.1%	10.2%	10.3%	10.1%	9.3%	8.3%
HU	4.0%	3.8%	3.6%	3.4%	7.6%	7.3%	6.9%	6.5%	6.0%	5.5%	5.2%	4.7%	4.0%	3.8%	3.5%	3.4%	4.8%	4.5%	4.1%	3.9%	5.4%	4.8%	4.5%	4.0%
IE	4.2%	3.7%	3.4%	3.0%	5.8%	5.1%	4.7%	4.5%	5.7%	5.0%	4.5%	4.3%	6.8%	6.5%	6.7%	5.9%	9.6%	9.2%	10.4%	10.0%	12.7%	11.8%	12.2%	11.5%
IS	2.7%	2.6%	2.3%	2.2%	1.2%	1.1%	1.0%	0.9%	1.0%	0.9%	0.8%	0.7%	4.5%	4.7%	4.5%	4.3%	7.7%	7.2%	7.1%	6.9%	4.0%	4.5%	4.7%	4.7%
IT	4.1%	4.0%	3.7%	3.6%	3.7%	3.8%	3.7%	3.6%	2.7%	2.9%	2.8%	2.7%	7.5%	7.3%	6.8%	6.6%	10.2%	9.9%	9.3%	9.1%	13.5%	13.4%	12.5%	12.1%
LT	1.3%	1.1%	0.9%	0.8%	1.6%	1.5%	1.3%	1.2%	1.4%	1.3%	1.1%	1.0%	3.3%	2.9%	2.3%	2.0%	5.5%	4.8%	4.1%	3.2%	4.0%	3.4%	2.6%	2.2%
LU	1.8%	1.6%	1.5%	1.3%	2.1%	1.9%	1.6%	1.4%	2.4%	2.0%	1.5%	1.4%	3.8%	3.5%	3.2%	3.1%	5.2%	4.4%	4.4%	4.1%	5.1%	4.9%	4.4%	4.5%
LV	1.6%	1.9%	1.7%	1.6%	2.0%	1.9%	1.7%	1.6%	2.2%	2.1%	1.9%	1.7%	3.3%	3.7%	3.5%	3.1%	3.5%	3.9%	3.7%	3.1%	4.2%	4.7%	4.9%	4.3%
MT	3.5%	3.4%	3.2%	3.1%	2.7%	2.6%	2.6%	2.6%	2.2%	2.2%	2.1%	2.1%	9.9%	10.2%	9.4%	8.7%	8.5%	9.0%	9.8%	10.4%	10.3%	8.2%	13.0%	9.8%
NL	2.0%	1.8%	1.7%	1.6%	1.3%	1.3%	1.2%	1.2%	1.0%	1.0%	0.9%	0.9%	4.8%	4.5%	4.2%	3.9%	6.0%	5.7%	5.2%	4.6%	5.4%	5.4%	5.0%	4.3%
NO*	1.6%	1.6%	n.a.	n.a.	0.4%	0.5%	n.a.	n.a.	0.2%	0.4%	n.a.	n.a.	4.1%	4.0%	n.a.	n.a.	2.2%	2.9%	n.a.	n.a.	1.1%	1.3%	n.a.	n.a.
PL	5.1%	5.3%	5.2%	5.0%	3.9%	4.3%	4.2%	4.1%	1.9%	2.2%	2.3%	2.2%	7.6%	7.8%	7.5%	7.1%	9.3%	9.0%	8.8%	8.4%	12.0%	11.0%	11.3%	10.7%
PT	4.9%	4.5%	4.2%	3.9%	3.0%	2.9%	2.7%	2.6%	1.9%	1.8%	1.6%	1.5%	10.1%	9.5%	9.1%	8.5%	10.6%	9.9%	9.4%	8.5%	15.8%	14.6%	14.3%	13.0%
RO	3.7%	3.9%	3.8%	3.8%	4.1%	4.1%	4.1%	4.0%	2.6%	2.5%	2.4%	2.3%	7.3%	7.2%	6.9%	6.3%	7.2%	6.9%	6.6%	6.0%	10.4%	10.8%	9.8%	9.9%
SE	0.5%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	1.0%	0.8%	0.7%	0.7%	0.4%	0.4%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%
SI	3.2%	3.2%	2.6%	2.4%	2.7%	2.9%	3.0%	2.8%	2.4%	2.3%	2.3%	2.2%	5.7%	5.7%	5.4%	4.7%	8.3%	8.0%	7.4%	6.7%	9.3%	9.1%	8.6%	7.5%
SK	2.2%	2.0%	1.8%	1.7%	2.5%	2.5%	2.3%	2.2%	1.4%	1.4%	1.4%	1.3%	2.2%	2.5%	2.4%	2.0%	4.3%	4.6%	4.3%	3.9%	3.0%	3.1%	3.2%	2.0%
EU/EEA	2.6%	2.5%	2.3%	2.1%	2.9%	2.9%	2.7%	2.5%	2.3%	2.3%	2.1%	1.9%	4.8%	4.7%	4.4%	4.2%	6.2%	6.1%	5.7%	5.3%	6.6%	6.4%	5.9%	5.4%

%	Non-performing loans and				of which: non-performing loans and advances at amortised cost: coverage ratio [2]																			
					HHs				…of which mortgages				NFCs				…of which SMEs				…of which CRE			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	51.5%	51.1%	50.9%	52.2%	54.7%	54.9%	55.1%	55.9%	34.5%	34.6%	34.6%	35.0%	50.6%	50.2%	49.0%	50.7%	50.7%	49.9%	48.6%	49.9%	42.4%	44.4%	40.5%	40.8%
BE	40.2%	40.3%	40.5%	43.6%	23.5%	22.6%	23.4%	23.1%	16.5%	15.9%	16.6%	12.9%	47.5%	48.7%	48.7%	51.0%	46.0%	49.1%	48.4%	48.3%	25.5%	29.4%	28.1%	27.4%
BG	50.6%	50.2%	51.2%	51.5%	63.9%	64.9%	65.6%	66.6%	46.7%	47.8%	48.1%	48.2%	43.9%	42.3%	43.2%	43.0%	45.5%	43.3%	44.8%	45.4%	39.7%	39.3%	40.9%	40.6%
CY	44.3%	45.1%	44.4%	41.8%	42.0%	42.3%	41.2%	35.4%	38.2%	38.1%	36.5%	29.0%	50.8%	52.2%	52.6%	54.2%	52.7%	54.1%	54.6%	55.1%	45.8%	48.3%	48.6%	49.8%
CZ	54.7%	53.7%	53.8%	55.3%	55.2%	54.6%	54.5%	55.6%	33.4%	32.5%	31.1%	31.5%	55.1%	53.8%	53.9%	55.7%	53.1%	54.0%	54.1%	52.5%	48.8%	47.3%	46.9%	47.6%
DE	36.6%	36.5%	35.4%	35.2%	31.0%	32.6%	32.7%	33.2%	17.6%	18.0%	18.4%	19.5%	41.0%	40.7%	39.0%	39.0%	40.6%	41.6%	38.6%	38.0%	27.5%	26.3%	26.4%	27.6%
DK	29.3%	29.8%	27.2%	28.8%	39.7%	41.3%	37.0%	39.4%	21.0%	21.2%	18.4%	19.4%	29.1%	30.2%	30.3%	35.0%	31.5%	30.4%	32.3%	34.8%	22.8%	20.7%	19.4%	23.5%
EE	29.0%	26.8%	27.2%	26.6%	22.5%	22.7%	23.1%	21.8%	20.3%	21.1%	21.6%	19.7%	35.6%	29.1%	28.6%	28.2%	29.8%	23.8%	24.3%	24.9%	32.9%	25.3%	27.7%	26.9%
ES	44.9%	42.2%	40.7%	41.6%	41.8%	37.9%	37.7%	38.4%	24.1%	22.5%	22.9%	23.2%	48.7%	47.5%	44.5%	45.8%	50.8%	48.7%	47.4%	48.4%	38.3%	35.4%	35.2%	34.5%
FI	29.5%	29.7%	30.7%	31.1%	19.3%	19.1%	19.5%	19.4%	6.3%	6.3%	8.6%	8.5%	42.9%	43.7%	44.7%	44.9%	40.8%	39.8%	42.1%	42.4%	24.3%	19.8%	22.7%	21.5%
FR	49.1%	49.0%	49.4%	50.4%	48.9%	49.1%	49.6%	49.8%	29.4%	26.2%	30.4%	29.1%	49.3%	48.7%	48.9%	50.3%	49.6%	49.9%	49.4%	49.9%	33.2%	31.3%	32.6%	32.5%
GR	44.7%	47.1%	46.6%	47.8%	41.7%	44.1%	46.1%	47.6%	31.7%	34.5%	34.1%	34.9%	47.8%	49.9%	47.1%	48.2%	48.1%	50.1%	46.1%	47.0%	38.6%	41.2%	35.9%	36.9%
HR	62.9%	63.0%	62.0%	62.9%	59.8%	59.0%	58.6%	61.9%	55.9%	54.7%	53.1%	55.0%	64.7%	66.5%	65.1%	64.0%	62.1%	64.6%	63.2%	63.5%	62.7%	61.5%	63.2%	58.1%
HU	62.8%	62.6%	63.8%	65.0%	66.9%	66.4%	67.3%	68.4%	57.0%	55.8%	56.0%	56.3%	55.1%	55.2%	55.5%	56.7%	51.2%	52.0%	53.3%	53.0%	51.9%	54.6%	54.5%	56.2%
IE	30.8%	28.5%	28.3%	28.4%	28.2%	25.4%	27.0%	26.3%	24.6%	20.7%	22.5%	21.3%	33.8%	32.9%	30.9%	31.9%	31.4%	32.1%	30.8%	31.7%	27.8%	26.8%	25.4%	24.6%
IS	30.4%	29.9%	25.8%	26.4%	16.9%	16.6%	15.4%	16.4%	6.0%	6.2%	5.4%	5.8%	34.9%	33.1%	28.1%	28.4%	31.0%	30.7%	31.9%	32.4%	21.9%	21.6%	12.9%	14.1%
IT	53.5%	53.3%	53.5%	53.9%	47.6%	46.5%	46.7%	47.2%	34.4%	34.0%	35.0%	35.2%	56.1%	56.5%	56.8%	57.5%	55.7%	56.2%	56.3%	56.8%	45.5%	46.4%	46.6%	47.3%
LT	29.6%	27.5%	26.8%	28.2%	24.3%	22.6%	22.8%	23.3%	17.2%	16.6%	17.4%	18.0%	33.3%	31.0%	30.1%	32.5%	33.3%	31.0%	30.1%	28.5%	27.8%	26.4%	24.1%	26.4%
LU	31.8%	33.7%	36.7%	39.6%	19.9%	20.3%	22.4%	27.5%	9.3%	10.6%	12.4%	12.9%	34.0%	35.0%	38.0%	40.2%	40.6%	45.9%	46.6%	49.4%	23.6%	22.1%	26.0%	28.0%
LV	35.2%	29.2%	30.9%	29.0%	44.2%	44.3%	45.2%	45.4%	43.7%	44.7%	45.6%	45.3%	30.2%	23.0%	24.8%	21.6%	29.9%	21.8%	25.4%	22.6%	24.5%	22.4%	23.0%	17.9%
MT	33.0%	31.9%	30.0%	28.2%	31.1%	29.8%	30.1%	30.0%	10.8%	10.6%	11.9%	12.2%	33.8%	34.9%	33.0%	31.5%	44.6%	44.2%	39.9%	37.2%	28.7%	34.9%	24.7%	17.2%
NL	27.1%	26.7%	26.4%	27.5%	17.1%	16.6%	16.7%	17.5%	8.2%	7.1%	7.1%	7.4%	30.9%	30.5%	30.3%	32.0%	23.8%	23.9%	23.6%	27.7%	15.9%	16.1%	14.5%	14.8%
NO*	36.9%	35.7%	n.a.	n.a.	22.5%	14.6%	n.a.	n.a.	11.8%	6.3%	n.a.	n.a.	39.1%	40.2%	n.a.	n.a.	33.7%	35.9%	n.a.	n.a.	24.0%	19.0%	n.a.	n.a.
PL	62.9%	60.2%	59.8%	61.9%	67.5%	62.8%	61.9%	63.9%	58.1%	52.9%	51.3%	53.0%	60.0%	58.2%	57.9%	60.3%	58.5%	55.0%	55.3%	57.6%	50.7%	51.7%	50.9%	52.2%
PT	53.9%	57.2%	58.4%	59.1%	45.5%	46.9%	50.5%	51.6%	29.9%	29.8%	35.0%	35.3%	56.2%	59.9%	60.5%	60.6%	52.3%	56.7%	55.8%	58.0%	46.4%	50.5%	51.2%	48.6%
RO	66.2%	66.4%	66.9%	67.6%	68.6%	69.7%	70.4%	72.2%	52.0%	51.9%	51.5%	51.7%	64.2%	63.5%	63.6%	63.1%	62.9%	63.7%	61.9%	62.8%	58.9%	60.1%	59.4%	57.0%
SE	42.6%	39.6%	42.3%	43.2%	33.0%	32.9%	31.9%	32.8%	17.2%	16.8%	15.9%	15.9%	46.4%	42.3%	47.9%	48.7%	26.7%	28.7%	30.2%	27.5%	24.4%	20.4%	21.9%	21.9%
SI	51.3%	49.2%	54.5%	54.6%	49.8%	47.7%	48.4%	50.8%	35.2%	32.8%	30.9%	32.1%	59.8%	59.0%	58.6%	57.2%	58.6%	59.6%	58.9%	54.8%	60.1%	59.4%	58.9%	55.5%
SK	62.2%	61.4%	62.9%	63.1%	58.9%	59.2%	61.1%	63.2%	41.9%	42.7%	46.2%	48.5%	69.4%	65.4%	66.6%	62.9%	71.5%	68.9%	65.1%	64.4%	68.3%	62.6%	63.0%	51.7%
EU/EEA	44.9%	44.6%	44.3%	45.1%	42.2%	41.7%	41.9%	42.4%	26.6%	25.9%	26.2%	25.8%	47.5%	47.4%	46.7%	48.0%	48.0%	48.3%	47.5%	48.6%	36.6%	36.6%	35.3%	35.8%

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

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

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

* 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.

EBA EUROPEAN BANKING AUTHORITY

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	
	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21
AT	1.8%	1.9%	1.0%	0.9%	17.7%	18.0%	3.1%	3.1%	1.0%	1.0%	7.4%	7.4%	13.6%	13.7%	4.6%	4.5%	3.6%	3.4%	2.3%	2.4%
BE	4.1%	4.3%	0.5%	0.6%	14.3%	14.4%	4.6%	4.5%	1.2%	1.2%	10.4%	10.3%	14.7%	14.7%	5.7%	5.8%	1.5%	1.5%	2.4%	2.3%
BG	6.2%	6.1%	0.8%	0.7%	25.1%	25.2%	6.0%	4.9%	0.5%	0.4%	7.7%	8.3%	23.1%	23.8%	6.6%	7.4%	4.5%	4.3%	2.0%	1.8%
CY	1.3%	1.2%	0.3%	0.3%	9.2%	9.2%	0.9%	1.0%	0.6%	0.6%	11.7%	11.6%	18.9%	18.9%	7.2%	7.5%	20.5%	20.7%	1.2%	1.2%
CZ	4.2%	4.3%	0.5%	0.4%	23.6%	23.0%	3.7%	3.3%	1.1%	1.2%	4.9%	5.0%	16.4%	17.3%	6.9%	6.9%	1.5%	1.4%	2.2%	2.4%
DE	0.7%	0.7%	0.7%	0.8%	12.4%	12.3%	8.2%	8.3%	1.8%	1.8%	2.2%	2.1%	8.1%	8.0%	5.1%	5.0%	1.0%	1.0%	2.7%	2.6%
DK	2.7%	2.8%	0.6%	0.5%	6.9%	6.7%	2.6%	3.3%	0.4%	0.4%	2.7%	2.6%	6.6%	6.8%	4.0%	3.9%	0.8%	0.8%	1.4%	1.4%
EE	8.3%	8.2%	0.3%	0.3%	13.5%	13.3%	5.5%	6.0%	0.7%	1.0%	3.8%	3.7%	14.1%	15.5%	10.0%	9.4%	1.7%	1.6%	0.6%	0.6%
ES	2.6%	2.6%	1.7%	1.7%	17.7%	17.8%	5.9%	6.2%	0.7%	0.7%	7.5%	7.4%	17.9%	17.8%	6.8%	6.9%	5.7%	5.7%	3.8%	3.5%
FI	5.1%	5.5%	0.9%	0.9%	8.6%	11.3%	4.2%	4.3%	1.1%	1.1%	4.7%	5.3%	6.6%	6.8%	5.9%	6.3%	1.1%	1.1%	2.1%	2.1%
FR	4.0%	4.0%	2.0%	2.0%	12.8%	12.7%	4.2%	4.3%	0.6%	0.6%	4.6%	4.8%	12.7%	12.6%	5.8%	5.8%	2.6%	2.6%	2.6%	2.4%
GR	1.7%	1.8%	1.3%	1.3%	18.1%	17.7%	6.6%	7.0%	0.2%	0.2%	7.1%	6.8%	20.5%	19.5%	16.0%	17.0%	10.9%	11.4%	1.2%	1.1%
HR	4.7%	5.1%	0.5%	0.5%	17.6%	18.0%	6.2%	6.2%	2.8%	2.8%	7.3%	7.5%	19.8%	18.3%	8.9%	9.0%	13.6%	13.4%	2.5%	2.8%
HU	7.4%	7.5%	0.7%	0.6%	19.5%	19.7%	4.4%	4.2%	0.7%	0.6%	6.7%	6.9%	19.6%	20.0%	7.2%	6.7%	4.2%	3.8%	2.5%	2.5%
IE	5.1%	5.0%	0.5%	0.5%	19.3%	19.8%	3.5%	3.5%	0.6%	0.5%	2.5%	2.7%	9.1%	9.3%	4.4%	4.0%	7.7%	7.3%	3.9%	4.4%
IS	12.8%	13.2%	0.4%	0.4%	16.7%	17.6%	0.9%	0.9%	0.5%	0.6%	10.5%	10.2%	8.1%	7.5%	5.8%	5.8%	8.3%	8.3%	4.4%	4.1%
IT	2.2%	2.2%	0.8%	0.9%	28.0%	27.8%	3.6%	3.5%	1.1%	1.1%	8.1%	8.1%	16.5%	16.4%	5.3%	5.1%	3.8%	3.7%	3.3%	3.3%
LT	3.4%	3.4%	0.3%	0.2%	15.8%	15.7%	5.4%	5.3%	0.8%	0.7%	2.7%	2.9%	19.7%	20.6%	11.1%	10.5%	2.5%	2.0%	1.3%	1.3%
LU	14.0%	14.8%	1.0%	1.2%	9.4%	8.5%	1.4%	1.5%	0.5%	0.5%	8.9%	9.4%	8.1%	8.0%	6.8%	6.6%	1.6%	1.6%	1.7%	1.7%
LV	12.2%	12.6%	0.3%	0.3%	12.9%	13.0%	9.2%	9.9%	1.1%	1.0%	3.3%	3.3%	12.2%	12.3%	10.3%	9.7%	3.8%	3.6%	1.6%	1.4%
MT	0.1%	0.1%	0.1%	0.1%	6.0%	6.4%	6.1%	6.5%	1.0%	1.0%	7.0%	7.5%	15.3%	17.1%	7.7%	7.8%	13.8%	14.2%	3.2%	2.4%
NL	14.6%	14.0%	2.5%	2.6%	15.2%	14.8%	3.7%	4.1%	0.8%	0.9%	3.6%	3.5%	14.2%	14.5%	7.1%	7.3%	1.7%	1.4%	2.7%	2.6%
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.	n.a.	n.a.	n.a.	n.a.
PL	1.6%	1.6%	1.6%	1.4%	23.9%	24.2%	2.3%	2.6%	1.1%	1.1%	5.7%	5.7%	19.9%	20.3%	8.0%	7.9%	3.8%	3.5%	4.3%	4.6%
PT	2.3%	2.4%	0.4%	0.5%	18.4%	18.6%	2.6%	2.5%	1.1%	1.2%	9.8%	9.3%	15.9%	15.9%	6.3%	6.5%	8.4%	8.5%	1.5%	1.4%
RO	8.2%	8.3%	0.8%	0.8%	20.0%	19.9%	4.5%	4.3%	1.3%	1.1%	8.7%	8.6%	24.0%	25.2%	10.9%	11.0%	2.7%	2.5%	1.7%	1.5%
SE	1.3%	1.4%	1.2%	1.0%	5.0%	4.8%	3.2%	3.2%	0.7%	0.7%	2.7%	2.7%	4.6%	4.7%	4.2%	4.1%	0.9%	0.8%	1.5%	1.6%
SI	1.4%	1.5%	1.5%	0.9%	27.4%	27.5%	5.0%	5.2%	1.1%	1.2%	7.6%	7.9%	18.5%	19.0%	11.9%	11.6%	3.6%	3.5%	5.2%	5.1%
SK	4.1%	4.2%	0.9%	0.6%	17.5%	17.9%	9.5%	9.3%	1.6%	1.5%	6.3%	6.0%	15.7%	16.6%	10.1%	9.7%	1.4%	1.3%	2.7%	2.3%
EU/EEA	3.9%	3.8%	1.4%	1.4%	15.3%	15.3%	4.7%	4.8%	0.9%	0.9%	5.2%	5.2%	12.8%	12.8%	5.9%	5.9%	3.0%	2.9%	2.7%	2.6%

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	
	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21
AT	1.2%	1.4%	28.0%	28.1%	8.6%	8.3%	2.5%	2.4%	0.5%	0.4%	0.1%	0.1%	1.0%	1.0%	0.6%	0.6%	1.3%	1.3%
BE	2.1%	1.9%	13.0%	13.0%	7.1%	7.4%	9.2%	9.4%	0.6%	0.6%	0.2%	0.2%	5.7%	5.6%	0.7%	0.7%	1.9%	1.6%
BG	0.9%	1.0%	11.6%	11.1%	2.0%	2.0%	1.2%	1.0%	0.0%	0.0%	0.2%	0.2%	0.6%	0.5%	0.2%	0.3%	0.9%	0.9%
CY	0.0%	0.0%	17.7%	17.4%	4.6%	4.5%	1.2%	1.1%	0.0%	0.0%	1.2%	1.4%	2.0%	2.1%	0.6%	0.6%	0.8%	0.8%
CZ	0.0%	0.0%	23.3%	24.0%	4.4%	4.0%	2.2%	2.2%	0.1%	0.1%	0.2%	0.2%	0.8%	0.7%	0.8%	0.8%	3.1%	2.9%
DE	4.2%	4.0%	39.5%	39.9%	4.0%	4.1%	4.7%	4.7%	0.3%	0.3%	0.2%	0.2%	1.5%	1.5%	0.4%	0.4%	2.5%	2.3%
DK	1.4%	1.6%	63.1%	62.9%	2.0%	2.2%	2.3%	2.0%	0.3%	0.2%	0.5%	0.5%	0.8%	0.7%	0.3%	0.3%	0.6%	0.5%
EE	0.0%	0.0%	32.6%	31.8%	4.2%	4.0%	2.8%	2.7%	0.0%	0.0%	0.1%	0.1%	0.6%	0.6%	0.2%	0.2%	0.9%	0.9%
ES	3.3%	3.4%	11.0%	10.8%	4.7%	4.8%	3.1%	3.1%	0.5%	0.5%	0.6%	0.6%	1.5%	1.5%	0.8%	0.7%	4.2%	4.4%
FI	6.6%	7.0%	43.1%	38.3%	5.0%	5.3%	2.4%	2.2%	0.1%	0.1%	0.2%	0.2%	0.9%	0.9%	0.6%	0.6%	0.7%	0.7%
FR	6.5%	6.8%	22.8%	22.9%	5.2%	5.1%	5.7%	5.7%	0.3%	0.3%	0.4%	0.4%	1.9%	1.8%	0.6%	0.6%	4.8%	4.5%
GR	0.0%	0.0%	7.1%	7.1%	2.3%	2.1%	1.3%	1.5%	0.0%	0.0%	0.3%	0.2%	1.6%	1.6%	1.3%	1.2%	2.4%	2.3%
HR	0.1%	0.1%	6.6%	7.3%	4.4%	4.2%	2.1%	2.1%	0.4%	0.4%	0.2%	0.3%	0.7%	0.6%	1.1%	1.1%	0.5%	0.4%
HU	1.8%	2.3%	13.9%	14.4%	4.1%	4.0%	2.8%	2.6%	0.0%	0.0%	0.2%	0.2%	0.6%	0.5%	0.3%	0.3%	3.3%	3.1%
IE	2.0%	2.3%	24.0%	23.3%	2.3%	2.4%	5.0%	5.2%	0.0%	0.0%	1.2%	1.1%	4.9%	4.8%	1.5%	1.4%	2.6%	2.5%
IS	2.0%	2.0%	21.4%	21.6%	0.9%	0.9%	4.8%	5.0%	0.0%	0.0%	1.0%	0.2%	0.3%	0.3%	0.8%	0.8%	0.5%	0.5%
IT	1.5%	1.6%	12.9%	12.9%	5.5%	5.5%	2.7%	2.7%	0.1%	0.1%	0.1%	0.1%	1.4%	1.4%	0.6%	0.6%	2.6%	2.8%
LT	0.2%	0.2%	28.9%	28.5%	2.1%	2.8%	3.1%	3.8%	0.0%	0.0%	0.1%	0.0%	0.8%	0.8%	0.3%	0.2%	1.4%	1.1%
LU	2.5%	2.7%	10.1%	10.3%	3.6%	3.7%	19.8%	19.2%	0.1%	0.1%	0.3%	0.3%	2.3%	2.3%	0.3%	0.3%	7.9%	7.5%
LV	0.0%	0.0%	24.6%	24.5%	1.2%	1.2%	4.2%	4.1%	0.3%	0.2%	0.2%	0.2%	1.0%	1.0%	0.3%	0.3%	1.3%	1.3%
MT	9.4%	9.3%	11.9%	12.0%	6.7%	4.2%	3.6%	3.3%	0.2%	0.2%	0.7%	0.7%	5.2%	5.4%	1.4%	1.3%	0.7%	0.6%
NL	3.0%	3.0%	18.9%	19.0%	3.0%	3.2%	3.6%	3.5%	0.2%	0.2%	0.2%	0.2%	3.3%	3.3%	0.5%	0.5%	1.2%	1.3%
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.
PL	0.4%	0.4%	13.6%	13.1%	5.9%	5.7%	2.1%	2.2%	0.0%	0.0%	0.3%	0.3%	1.7%	1.7%	0.7%	0.7%	2.8%	2.9%
PT	2.3%	2.3%	11.7%	11.6%	6.0%	5.9%	2.7%	2.6%	0.2%	0.2%	0.6%	0.6%	1.8%	1.8%	1.5%	1.5%	6.4%	6.7%
RO	1.7%	1.9%	6.7%	6.3%	2.0%	1.9%	2.3%	2.2%	0.0%	0.0%	0.2%	0.1%	2.9%	2.9%	0.7%	0.7%	0.7%	0.5%
SE	5.2%	4.7%	61.2%	61.6%	4.0%	4.0%	2.0%	1.9%	0.1%	0.1%	0.2%	0.2%	0.6%	0.7%	0.4%	0.5%	1.0%	1.2%
SI	0.9%	1.0%	4.9%	5.1%	6.5%	5.9%	1.9%	2.2%	0.0%	0.0%	0.3%	0.3%	1.3%	1.3%	0.9%	0.7%	0.2%	0.2%
SK	0.4%	0.7%	18.9%	18.4%	3.5%	3.0%	2.7%	2.7%	0.0%	0.0%	0.2%	0.2%	1.3%	1.4%	0.9%	0.9%	2.1%	3.3%
EU/EEA	4.1%	4.2%	25.4%	25.4%	4.7%	4.7%	4.0%	4.0%	0.3%	0.3%	0.3%	0.3%	1.9%	1.8%	0.6%	0.6%	3.1%	3.0%

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.

EBA EUROPEAN BANKING AUTHORITY

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	
	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21
AT	4.3%	4.0%	5.7%	5.2%	3.9%	3.7%	2.9%	2.9%	1.4%	1.5%	3.5%	3.4%	3.6%	3.4%	4.5%	4.2%	8.1%	8.4%	2.6%	2.7%
BE	3.2%	2.8%	1.3%	1.3%	4.3%	4.0%	1.9%	1.8%	2.0%	1.5%	4.6%	4.3%	5.1%	4.9%	3.0%	2.9%	8.6%	8.5%	2.4%	2.4%
BG	5.9%	5.9%	62.4%	65.2%	6.1%	5.3%	6.8%	8.0%	19.9%	21.9%	22.1%	20.1%	8.6%	7.3%	5.9%	4.9%	12.6%	12.8%	14.7%	15.6%
CY	20.2%	16.6%	10.6%	4.2%	13.1%	10.2%	2.0%	1.2%	5.0%	2.5%	26.9%	24.6%	19.3%	14.3%	3.1%	2.5%	6.0%	5.4%	10.9%	10.4%
CZ	1.4%	1.4%	0.4%	0.3%	5.3%	5.5%	5.2%	5.3%	2.9%	1.9%	5.1%	4.7%	3.7%	3.5%	4.6%	4.1%	15.1%	14.9%	1.6%	1.4%
DE	3.8%	3.6%	3.7%	3.1%	3.8%	3.7%	1.0%	1.0%	0.8%	0.7%	5.8%	4.8%	3.8%	3.8%	5.4%	4.3%	5.7%	6.2%	2.5%	2.2%
DK	5.8%	5.2%	19.5%	7.2%	3.4%	2.4%	0.1%	0.1%	3.3%	1.9%	5.1%	4.9%	5.4%	4.8%	14.7%	12.9%	16.3%	15.0%	2.1%	2.0%
EE	2.0%	1.9%	0.0%	0.0%	1.7%	1.5%	0.4%	0.3%	0.3%	0.0%	5.8%	5.6%	1.6%	1.5%	1.5%	1.0%	19.0%	19.0%	1.1%	1.1%
ES	5.3%	5.3%	2.3%	2.6%	4.6%	4.4%	3.3%	3.2%	2.2%	2.3%	8.9%	8.9%	5.3%	5.1%	5.1%	5.2%	9.6%	9.0%	2.6%	3.0%
FI	7.5%	5.6%	29.0%	36.9%	3.2%	3.1%	0.2%	0.2%	0.2%	0.1%	2.5%	2.2%	3.4%	2.9%	7.2%	6.6%	3.2%	3.0%	0.7%	0.8%
FR	4.3%	4.2%	4.5%	4.5%	4.9%	4.7%	1.2%	1.1%	3.6%	3.2%	7.7%	7.7%	4.6%	4.4%	4.2%	4.1%	9.3%	9.7%	3.0%	2.5%
GR	25.6%	18.6%	33.2%	32.2%	21.0%	16.3%	1.2%	1.1%	9.0%	8.0%	35.3%	29.3%	26.2%	20.2%	12.2%	10.5%	17.1%	13.6%	22.3%	14.8%
HR	16.0%	6.2%	1.0%	1.1%	14.0%	10.9%	0.6%	0.6%	7.0%	6.8%	9.7%	8.7%	5.7%	5.8%	5.7%	5.4%	8.6%	9.5%	11.0%	11.3%
HU	2.1%	1.9%	2.7%	2.7%	4.7%	4.2%	1.1%	1.0%	1.3%	1.4%	4.8%	4.7%	2.9%	2.9%	5.4%	5.6%	4.5%	5.2%	2.7%	2.8%
IE	6.5%	6.2%	0.9%	1.9%	1.4%	1.3%	1.4%	0.1%	1.4%	1.5%	5.4%	4.5%	4.0%	3.9%	7.1%	6.0%	16.1%	16.0%	1.1%	0.9%
IS	0.7%	0.6%	47.8%	47.7%	2.3%	2.2%	0.0%	0.0%	2.2%	2.0%	7.8%	7.6%	2.2%	2.1%	4.7%	4.6%	15.2%	14.2%	1.8%	1.9%
IT	6.8%	6.6%	4.9%	4.6%	5.6%	5.2%	2.3%	2.2%	4.0%	3.9%	17.1%	16.1%	5.3%	5.3%	5.3%	4.8%	8.9%	9.2%	2.7%	2.8%
LT	4.2%	2.8%	0.0%	0.0%	3.2%	2.9%	0.1%	0.1%	0.1%	0.1%	6.7%	5.4%	1.4%	1.4%	2.0%	1.7%	10.6%	12.1%	0.1%	0.1%
LU	3.4%	2.9%	0.2%	0.3%	2.5%	2.5%	4.4%	4.3%	5.4%	4.7%	2.9%	2.6%	2.6%	2.5%	2.1%	2.0%	40.6%	40.4%	4.1%	4.1%
LV	1.3%	0.9%	2.0%	0.0%	9.4%	9.0%	1.4%	1.3%	0.8%	0.9%	1.7%	1.3%	1.0%	0.9%	5.8%	6.2%	17.6%	17.6%	0.2%	0.2%
MT	3.2%	18.5%	0.0%	0.0%	13.9%	14.0%	1.1%	1.3%	0.1%	0.1%	22.1%	11.0%	6.8%	5.8%	6.0%	3.1%	17.3%	21.4%	8.2%	5.8%
NL	5.9%	5.1%	9.5%	9.1%	4.5%	4.3%	1.4%	1.3%	3.9%	3.3%	5.8%	5.9%	3.6%	3.9%	5.1%	4.0%	7.8%	7.1%	2.0%	1.9%
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.
PL	8.8%	7.7%	1.1%	1.2%	8.8%	8.5%	1.0%	0.8%	2.2%	2.0%	12.9%	12.7%	6.4%	5.9%	6.7%	6.4%	17.1%	16.3%	3.0%	2.4%
PT	5.5%	5.2%	6.5%	6.2%	6.0%	5.8%	2.2%	2.2%	7.0%	6.6%	11.4%	11.1%	5.4%	5.0%	7.0%	7.0%	13.8%	12.9%	4.5%	4.4%
RO	4.9%	4.1%	29.3%	25.4%	10.8%	9.8%	7.4%	6.6%	3.0%	3.1%	13.3%	11.6%	4.0%	3.5%	4.4%	4.1%	10.5%	10.2%	5.7%	5.5%
SE	0.4%	0.4%	24.4%	24.1%	1.6%	1.7%	0.2%	0.2%	0.0%	0.0%	0.7%	0.6%	0.6%	0.6%	2.2%	2.6%	2.9%	3.0%	0.3%	0.3%
SI	1.7%	2.5%	0.9%	1.2%	2.8%	2.4%	0.4%	0.7%	3.4%	2.4%	8.9%	8.1%	6.5%	6.4%	4.6%	4.7%	18.8%	20.1%	2.6%	2.7%
SK	7.4%	6.9%	0.7%	0.3%	2.5%	2.2%	1.3%	1.2%	1.4%	1.4%	2.2%	3.7%	2.6%	2.8%	1.9%	2.0%	3.7%	3.6%	0.5%	0.4%
EU/EEA	5.4%	4.9%	6.9%	6.6%	5.0%	4.7%	1.6%	1.6%	2.4%	2.2%	9.6%	9.1%	5.1%	4.8%	5.3%	4.9%	9.7%	9.5%	2.7%	2.5%

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

%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services	
	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21	Jun-21	Sep-21
AT	2.1%	2.8%	1.3%	1.2%	3.2%	3.2%	5.9%	4.9%	0.0%	0.0%	1.9%	1.9%	1.4%	1.5%	7.5%	7.3%	11.3%	11.2%
BE	4.5%	4.7%	3.7%	3.7%	3.2%	3.1%	1.4%	1.4%	2.9%	3.0%	1.9%	1.9%	1.2%	1.3%	4.5%	4.3%	2.4%	2.4%
BG	0.0%	0.0%	18.4%	20.0%	9.6%	5.2%	18.2%	21.0%	7.8%	6.6%	8.6%	8.9%	2.2%	2.5%	38.3%	31.4%	5.6%	5.0%
CY	0.0%	0.0%	17.5%	11.9%	20.6%	18.5%	14.5%	17.3%	0.0%	0.0%	11.9%	9.6%	2.0%	1.9%	33.0%	32.1%	35.9%	32.3%
CZ	0.0%	0.0%	0.9%	0.8%	8.4%	7.8%	4.6%	5.7%	0.0%	0.0%	1.4%	1.2%	0.4%	0.4%	7.6%	8.1%	4.5%	4.5%
DE	2.9%	3.2%	1.5%	1.6%	2.4%	2.3%	4.3%	4.1%	0.0%	0.0%	1.1%	1.1%	0.7%	0.8%	2.5%	2.2%	2.3%	2.4%
DK	4.1%	2.2%	1.6%	1.6%	3.7%	2.9%	2.7%	2.2%	0.0%	0.0%	0.6%	0.4%	8.2%	6.8%	8.5%	8.2%	3.1%	0.9%
EE	0.0%	0.0%	1.6%	1.5%	0.2%	0.3%	4.7%	3.6%	0.0%	0.0%	1.0%	0.9%	2.9%	0.3%	4.9%	4.1%	1.6%	1.5%
ES	1.9%	1.3%	3.8%	3.9%	6.1%	5.5%	4.7%	4.5%	0.3%	0.3%	6.7%	6.2%	3.5%	3.4%	12.3%	13.3%	3.3%	2.9%
FI	0.4%	0.2%	0.9%	0.8%	2.7%	1.4%	1.3%	1.3%	0.1%	0.0%	1.1%	1.0%	2.4%	0.8%	3.0%	3.1%	0.5%	0.4%
FR	2.6%	3.0%	2.4%	2.1%	4.7%	4.6%	3.4%	3.2%	3.5%	3.8%	3.3%	3.3%	2.1%	2.2%	5.5%	5.2%	3.1%	3.2%
GR	38.0%	19.7%	24.0%	18.2%	29.7%	23.0%	11.8%	6.5%	15.7%	9.4%	43.2%	34.2%	18.8%	14.0%	15.7%	7.2%	23.6%	20.7%
HR	6.6%	7.0%	4.0%	6.5%	5.7%	5.7%	18.8%	19.2%	0.0%	0.0%	13.6%	11.2%	1.2%	1.5%	10.9%	10.5%	8.0%	15.9%
HU	1.8%	1.3%	2.0%	1.5%	2.9%	2.9%	2.8%	3.0%	0.5%	0.5%	2.2%	1.8%	3.4%	3.5%	2.8%	3.5%	12.3%	12.8%
IE	2.7%	0.1%	13.5%	12.3%	3.8%	3.0%	6.6%	4.7%	0.0%	0.0%	1.1%	1.3%	2.2%	2.3%	11.4%	9.6%	5.9%	4.3%
IS	0.0%	0.0%	2.9%	2.9%	8.0%	8.8%	7.3%	6.7%	0.0%	0.0%	2.1%	8.7%	0.6%	0.4%	4.2%	4.4%	1.9%	2.0%
IT	1.7%	1.8%	10.0%	9.6%	3.6%	3.5%	7.3%	7.3%	0.8%	0.2%	4.1%	4.0%	3.4%	3.3%	10.0%	9.7%	7.5%	7.1%
LT	0.0%	0.0%	2.1%	1.6%	0.9%	0.3%	1.4%	1.1%	0.0%	0.0%	2.1%	1.2%	3.1%	3.1%	0.2%	4.1%	0.1%	0.2%
LU	0.7%	0.7%	4.8%	4.3%	4.3%	4.7%	0.5%	0.5%	0.2%	0.5%	2.7%	3.1%	3.4%	4.6%	7.8%	7.7%	2.7%	2.8%
LV	0.0%	0.2%	1.5%	0.6%	1.4%	0.5%	3.6%	3.3%	0.0%	0.0%	3.0%	3.1%	0.0%	0.1%	8.1%	7.8%	1.0%	1.0%
MT	1.0%	0.8%	8.7%	6.8%	0.7%	1.2%	26.3%	25.0%	0.0%	0.0%	1.4%	15.9%	2.7%	2.7%	2.6%	2.6%	21.1%	23.1%
NL	10.8%	10.3%	1.4%	1.2%	5.5%	5.3%	3.9%	3.9%	0.2%	0.0%	2.2%	2.1%	2.8%	2.3%	7.1%	6.5%	3.4%	6.1%
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.
PL	1.6%	2.3%	7.6%	7.9%	7.1%	7.1%	8.4%	7.3%	0.0%	0.0%	7.9%	7.7%	3.7%	3.3%	4.7%	4.1%	3.0%	2.7%
PT	10.5%	10.0%	10.6%	8.7%	10.1%	10.8%	11.4%	11.4%	0.1%	0.0%	14.2%	13.8%	6.5%	6.6%	42.9%	40.0%	13.5%	11.0%
RO	0.3%	0.3%	3.4%	5.6%	10.0%	11.8%	4.9%	4.9%	21.0%	19.4%	2.3%	3.3%	1.8%	1.6%	3.4%	2.3%	12.5%	15.4%
SE	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.9%	0.8%	0.0%	0.0%	0.5%	0.0%	0.7%	0.6%	0.8%	0.8%	3.4%	2.8%
SI	0.3%	0.5%	4.4%	4.1%	10.6%	4.0%	4.3%	3.4%	32.8%	26.2%	12.3%	11.4%	2.7%	2.6%	19.2%	11.2%	15.7%	3.8%
SK	0.1%	0.0%	2.4%	0.2%	2.5%	2.6%	4.9%	2.8%	0.0%	0.0%	0.7%	0.9%	0.2%	0.2%	0.9%	1.1%	0.2%	0.4%
EU/EEA	3.0%	3.0%	2.6%	2.4%	4.4%	4.1%	4.2%	3.9%	1.6%	1.6%	4.3%	4.0%	2.6%	2.4%	8.2%	7.7%	4.2%	4.2%

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

EBA EUROPEAN BANKING AUTHORITY

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			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	35.7	36.2	36.7	36.8	33.1%	32.4%	33.1%	33.0%	0.4	0.4	0.3	0.3	1.0%	1.0%	0.9%	0.8%
BE	29.4	29.2	29.9	30.2	16.7%	16.5%	16.7%	16.7%	1.0	1.0	1.1	1.1	3.5%	3.3%	3.6%	3.6%
BG	2.1	2.0	2.0	2.0	12.1%	12.1%	11.6%	11.5%	0.3	0.3	0.3	0.3	15.4%	14.1%	13.4%	16.1%
CY	2.2	2.2	2.2	2.2	15.7%	16.1%	16.9%	16.6%	0.6	0.6	0.6	0.6	29.1%	29.8%	28.6%	25.3%
CZ	13.9	13.9	13.2	14.3	28.4%	28.1%	26.2%	27.0%	0.1	0.1	0.1	0.1	0.9%	0.9%	0.9%	0.9%
DE	188.5	188.9	190.2	190.9	32.8%	31.6%	32.8%	33.1%	0.8	0.8	0.9	0.8	0.4%	0.4%	0.4%	0.4%
DK	67.5	68.2	71.8	68.8	48.7%	49.9%	53.3%	49.6%	0.9	1.0	0.9	0.9	1.4%	1.4%	1.2%	1.3%
EE	3.5	3.0	2.9	2.9	35.1%	33.2%	33.9%	33.5%	0.0	0.0	0.0	0.0	0.7%	1.1%	1.0%	1.1%
ES	40.6	43.3	43.6	43.5	11.3%	10.9%	11.0%	11.0%	2.1	2.3	2.3	2.3	5.1%	5.3%	5.3%	5.3%
FI	51.0	50.6	51.6	49.7	46.8%	48.1%	48.3%	47.7%	0.8	0.7	0.8	0.6	1.5%	1.4%	1.5%	1.1%
FR	313.8	319.0	336.9	331.1	30.9%	30.9%	31.6%	32.1%	6.6	6.6	7.3	6.1	2.1%	2.1%	2.2%	1.8%
GR	4.5	4.6	4.1	3.9	5.8%	5.8%	6.0%	6.2%	1.3	1.3	0.9	0.6	29.8%	29.3%	21.6%	14.5%
HR	1.2	1.2	1.2	1.3	9.8%	9.5%	9.7%	10.3%	0.1	0.1	0.1	0.1	6.9%	7.6%	5.8%	5.9%
HU	4.2	4.1	4.1	4.1	18.7%	18.8%	18.8%	18.4%	0.1	0.1	0.1	0.0	1.9%	1.8%	1.2%	1.2%
IE	11.2	11.5	11.5	11.7	19.3%	18.9%	20.1%	20.1%	1.3	1.2	1.3	1.2	11.4%	10.7%	11.3%	10.2%
IS	2.4	2.5	2.3	2.3	22.5%	22.8%	20.9%	21.2%	0.1	0.1	0.1	0.1	3.7%	3.7%	2.9%	2.9%
IT	55.7	56.3	53.9	53.9	10.6%	10.5%	10.3%	10.5%	8.8	8.7	8.1	7.9	15.8%	15.4%	15.0%	14.6%
LI	0.1	0.1	0.1	0.1	42.6%	27.2%	17.0%	17.7%	0.0	0.0	0.0	0.0	6.2%	5.9%	6.1%	6.0%
LT	2.5	2.6	2.2	2.5	27.2%	27.1%	23.5%	25.7%	0.0	0.0	0.0	0.0	1.9%	1.5%	0.9%	1.1%
LU	37.6	36.5	37.3	39.0	37.2%	36.6%	36.3%	36.3%	0.6	0.6	0.7	0.6	1.5%	1.6%	1.8%	1.4%
LV	1.8	1.8	1.5	1.5	27.7%	27.3%	25.2%	24.4%	0.0	0.0	0.0	0.0	1.9%	2.6%	2.7%	1.7%
MT	0.5	0.5	0.5	0.5	9.0%	8.1%	8.2%	8.0%	0.1	0.1	0.0	0.0	10.4%	10.8%	9.9%	8.4%
NL	97.7	97.7	97.8	96.8	32.1%	31.3%	31.8%	32.1%	1.3	1.2	1.2	1.1	1.4%	1.2%	1.3%	1.1%
NO*	43.9	46.3	27.9	23.5	35.5%	38.1%	39.0%	32.1%	0.3	0.3	0.1	0.2	0.7%	0.7%	0.4%	0.8%
PL	14.3	14.3	14.0	14.8	20.1%	20.0%	19.1%	20.1%	0.5	0.5	0.4	0.4	3.2%	3.2%	2.9%	3.0%
PT	9.3	7.5	7.5	7.4	12.3%	11.3%	11.1%	10.9%	1.0	0.7	0.7	0.5	10.8%	9.6%	9.0%	7.1%
RO	3.6	3.5	3.4	3.3	13.5%	12.8%	12.3%	11.5%	0.4	0.5	0.5	0.4	11.4%	13.9%	13.6%	13.6%
SE	146.0	143.7	143.3	145.4	61.4%	61.5%	61.9%	62.5%	0.2	0.2	0.2	0.2	0.2%	0.2%	0.1%	0.1%
SI	0.7	0.7	0.7	0.7	8.4%	8.2%	8.6%	8.7%	0.0	0.0	0.0	0.0	4.6%	4.3%	4.0%	3.4%
SK	4.5	4.5	4.7	4.9	18.8%	18.6%	19.8%	20.6%	0.1	0.1	0.1	0.0	1.8%	1.7%	1.6%	0.7%
EU/EEA	1,189.9	1,196.3	1,199.0	1,190.0	27.9%	27.5%	28.0%	28.0%	29.9	29.5	29.0	26.4	2.5%	2.5%	2.4%	2.2%
Memo item: Non-EU/EEA countries	150.1	154.2	154.3	154.9	12.5%	12.3%	12.7%	12.6%	4.8	5.0	4.8	5.0	3.2%	3.2%	3.1%	3.2%

By country of counterparty	Total exposures to Construction (NACE F)								Non-performing exposures to Construction (NACE F)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	10.5	10.6	10.4	10.7	9.7%	9.5%	9.4%	9.6%	0.3	0.3	0.3	0.3	3.0%	2.9%	2.8%	2.7%
BE	19.7	20.1	20.4	20.3	11.2%	11.3%	11.4%	11.2%	0.8	0.8	0.8	0.8	4.3%	3.9%	3.9%	3.7%
BG	1.1	1.1	1.2	1.3	6.6%	6.7%	7.0%	7.6%	0.2	0.2	0.2	0.2	20.5%	20.2%	18.9%	17.2%
CY	1.8	1.8	1.7	1.7	13.0%	13.3%	13.3%	13.2%	0.9	0.9	0.9	0.8	51.2%	50.2%	49.4%	48.8%
CZ	1.8	1.9	2.0	2.1	3.7%	3.9%	4.0%	4.0%	0.1	0.1	0.1	0.1	4.4%	4.3%	4.7%	4.5%
DE	15.5	15.6	14.5	14.8	2.7%	2.6%	2.5%	2.6%	0.5	0.4	0.4	0.5	3.1%	2.8%	2.8%	3.2%
DK	3.6	3.7	3.5	3.2	2.6%	2.7%	2.6%	2.3%	0.1	0.2	0.2	0.2	4.1%	4.4%	4.5%	4.8%
EE	0.3	0.3	0.3	0.3	2.9%	2.9%	3.0%	3.0%	0.0	0.0	0.0	0.0	1.8%	1.8%	1.3%	2.1%
ES	34.1	36.9	36.1	36.2	9.5%	9.3%	9.1%	9.1%	3.3	3.6	3.5	3.6	9.7%	9.9%	9.7%	10.0%
FI	4.1	3.9	3.9	3.8	3.7%	3.7%	3.6%	3.6%	0.2	0.2	0.2	0.2	5.1%	4.7%	4.6%	4.5%
FR	47.8	48.6	49.2	50.1	4.7%	4.7%	4.6%	4.9%	2.2	2.2	2.4	2.5	4.7%	4.6%	4.9%	5.1%
GR	5.6	5.6	4.1	3.6	7.2%	7.1%	6.1%	5.7%	2.7	2.7	1.2	0.8	48.5%	49.2%	30.2%	21.0%
HR	1.2	1.3	1.1	1.1	9.6%	10.4%	8.5%	8.8%	0.1	0.1	0.1	0.1	10.7%	10.0%	10.9%	9.9%
HU	1.1	1.1	1.2	1.2	4.8%	5.1%	5.3%	5.3%	0.0	0.0	0.0	0.0	1.6%	1.9%	2.2%	2.1%
IE	1.5	1.5	1.5	1.7	2.5%	2.4%	2.7%	2.9%	0.1	0.1	0.1	0.1	7.9%	7.7%	6.1%	5.7%
IS	1.1	1.2	1.1	1.1	10.6%	10.4%	10.2%	10.0%	0.0	0.1	0.1	0.1	2.8%	5.4%	7.8%	7.6%
IT	42.0	43.0	41.5	41.3	8.0%	8.0%	8.0%	8.0%	10.7	10.5	9.3	8.6	25.5%	24.5%	22.5%	20.8%
LI	0.0	0.0	0.0	0.0	2.1%	1.3%	0.8%	0.8%	0.0	0.0	0.0	0.0	0.0%	0.0%	0.0%	0.0%
LT	0.3	0.3	0.2	0.3	3.0%	3.2%	2.5%	3.2%	0.0	0.0	0.0	0.0	12.8%	11.4%	10.3%	8.0%
LU	3.7	3.8	3.8	4.4	3.7%	3.8%	3.7%	4.1%	0.1	0.1	0.1	0.1	2.0%	1.6%	1.6%	1.3%
LV	0.2	0.2	0.2	0.2	2.5%	2.7%	2.8%	3.0%	0.0	0.0	0.0	0.0	4.0%	3.3%	3.2%	1.9%
MT	0.2	0.2	0.3	0.3	3.5%	4.0%	4.3%	4.6%	0.1	0.1	0.1	0.0	30.5%	23.1%	22.1%	11.0%
NL	10.4	10.7	10.6	10.2	3.4%	3.4%	3.4%	3.4%	0.6	0.6	0.6	0.6	6.2%	5.6%	5.3%	5.6%
NO*	12.9	13.0	5.4	6.7	10.4%	10.7%	7.6%	9.1%	0.1	0.1	0.1	0.1	0.8%	0.9%	1.0%	0.9%
PL	3.8	3.8	4.1	4.0	5.4%	5.4%	5.6%	5.4%	0.3	0.3	0.2	0.2	7.7%	7.4%	5.9%	5.9%
PT	8.0	6.8	6.7	6.5	10.5%	10.2%	10.0%	9.5%	1.3	0.7	0.7	0.7	16.7%	11.1%	11.1%	10.7%
RO	2.5	2.4	2.5	2.6	9.3%	9.0%	9.0%	9.0%	0.3	0.3	0.3	0.2	10.5%	10.6%	10.3%	8.3%
SE	6.3	6.3	5.6	5.6	2.7%	2.7%	2.4%	2.4%	0.1	0.1	0.1	0.1	1.2%	1.1%	1.5%	1.4%
SI	0.3	0.3	0.3	0.4	3.8%	3.9%	4.2%	4.4%	0.0	0.0	0.0	0.0	11.4%	10.3%	7.6%	7.5%
SK	1.2	1.3	1.3	1.3	5.2%	5.6%	5.6%	5.5%	0.1	0.0	0.0	0.1	4.2%	3.3%	3.4%	3.9%
EU/EEA	242.6	247.3	234.8	236.6	5.7%	5.7%	5.5%	5.6%	25.4	24.9	22.0	20.8	10.5%	10.1%	9.4%	8.8%
Memo item: Non-EU/EEA countries	35.8	37.3	35.8	35.7	3.0%	3.0%	2.9%	2.9%	3.0	3.0	3.0	3.0	8.3%	8.1%	8.3%	8.3%

Volumes bn EUR; %

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

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

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. 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/CRDS. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

EBA EUROPEAN BANKING AUTHORITY

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			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	79.1%	79.7%	80.1%	81.7%	18.3%	17.8%	17.5%	16.1%	2.6%	2.5%	2.4%	2.3%	0.2%	0.2%	0.2%	0.2%	3.0%	3.0%	3.2%	3.3%	51.6%	51.2%	51.2%	52.6%
BE	86.2%	86.0%	87.1%	86.8%	11.4%	11.6%	10.8%	11.2%	2.4%	2.4%	2.1%	1.9%	0.1%	0.1%	0.1%	0.1%	3.0%	3.1%	2.9%	2.3%	41.2%	41.2%	42.6%	45.8%
BG	80.2%	81.7%	82.7%	82.9%	10.8%	9.9%	9.6%	9.8%	9.0%	8.4%	7.7%	7.3%	0.6%	0.6%	0.5%	0.6%	8.5%	9.1%	9.6%	9.4%	50.5%	50.2%	51.1%	51.5%
CY	64.2%	65.7%	68.4%	72.4%	18.5%	17.1%	17.1%	16.6%	17.3%	17.2%	14.5%	11.0%	0.4%	0.4%	0.5%	0.4%	2.1%	2.1%	2.8%	3.3%	45.4%	46.2%	49.3%	48.0%
CZ	92.7%	93.1%	93.4%	93.5%	5.8%	5.5%	5.3%	5.2%	1.5%	1.4%	1.4%	1.3%	0.1%	0.1%	0.1%	0.1%	7.2%	7.0%	6.7%	5.9%	54.7%	53.7%	54.1%	55.9%
DE	89.2%	89.1%	90.2%	90.5%	9.2%	9.3%	8.4%	8.1%	1.6%	1.6%	1.4%	1.4%	0.1%	0.1%	0.1%	0.1%	2.4%	2.3%	2.6%	2.6%	38.0%	38.0%	38.7%	38.4%
DK	89.3%	89.7%	89.8%	90.2%	7.6%	7.3%	7.8%	7.5%	3.1%	2.9%	2.3%	2.3%	0.2%	0.2%	0.2%	0.2%	6.4%	6.2%	6.2%	6.0%	38.8%	40.2%	40.9%	40.1%
EE	87.8%	88.0%	90.2%	90.2%	10.7%	10.5%	8.4%	8.6%	1.5%	1.5%	1.4%	1.2%	0.2%	0.2%	0.1%	0.2%	1.9%	2.1%	2.6%	2.4%	29.7%	27.5%	28.1%	27.5%
ES	89.5%	89.1%	89.3%	89.5%	7.1%	7.5%	7.4%	7.3%	3.4%	3.5%	3.3%	3.3%	0.5%	0.5%	0.4%	0.4%	7.3%	7.1%	7.0%	7.2%	45.8%	44.7%	44.4%	45.3%
FI	92.7%	92.4%	93.1%	93.1%	5.6%	6.0%	5.5%	5.5%	1.7%	1.7%	1.4%	1.4%	0.1%	0.1%	0.1%	0.1%	2.6%	2.5%	2.4%	2.3%	33.4%	33.4%	37.5%	37.1%
FR	89.0%	89.0%	89.0%	89.0%	8.4%	8.3%	8.4%	8.5%	2.6%	2.7%	2.6%	2.5%	0.2%	0.2%	0.2%	0.2%	4.3%	4.3%	4.2%	4.2%	50.5%	49.9%	50.6%	51.4%
GR	56.0%	55.7%	69.6%	74.2%	13.8%	13.7%	13.2%	13.3%	30.3%	30.6%	17.2%	12.6%	0.6%	0.6%	0.6%	0.5%	5.7%	5.8%	5.4%	4.9%	44.6%	46.9%	46.4%	47.7%
HR	83.4%	84.2%	84.5%	84.9%	11.3%	10.6%	10.8%	10.8%	5.3%	5.1%	4.7%	4.2%	0.6%	0.6%	0.6%	0.5%	7.8%	7.8%	7.9%	8.6%	62.9%	63.1%	62.2%	63.2%
HU	83.3%	83.3%	84.1%	84.1%	12.1%	12.3%	12.2%	12.4%	4.6%	4.4%	3.7%	3.5%	0.8%	0.8%	0.8%	0.8%	9.9%	9.0%	8.7%	8.5%	62.9%	63.3%	64.7%	65.4%
IE	79.0%	79.2%	79.1%	80.2%	15.6%	15.8%	16.2%	15.4%	5.4%	5.0%	4.7%	4.4%	0.5%	0.5%	0.4%	0.4%	5.9%	5.7%	5.6%	5.7%	31.0%	29.3%	29.2%	29.4%
IS	83.3%	84.2%	85.2%	87.2%	13.9%	13.0%	12.2%	10.4%	2.8%	2.8%	2.6%	2.4%	0.4%	0.3%	0.3%	0.2%	3.7%	3.7%	3.6%	3.7%	31.3%	30.4%	26.2%	26.5%
IT	81.1%	81.7%	82.1%	83.1%	13.8%	13.3%	13.4%	12.6%	5.1%	5.0%	4.5%	4.4%	0.3%	0.3%	0.3%	0.3%	3.5%	3.3%	3.5%	3.8%	53.5%	53.3%	54.4%	54.6%
LT	89.7%	88.2%	89.4%	90.3%	8.4%	9.9%	9.0%	8.4%	1.9%	1.9%	1.5%	1.3%	0.1%	0.2%	0.2%	0.2%	1.8%	1.9%	2.1%	2.1%	31.1%	28.9%	29.4%	31.4%
LU	91.8%	92.2%	92.6%	92.5%	5.8%	5.7%	5.4%	5.6%	2.4%	2.1%	2.0%	1.8%	0.2%	0.2%	0.2%	0.2%	2.2%	2.3%	2.4%	2.3%	33.4%	34.6%	37.4%	39.8%
LV	87.0%	86.7%	88.1%	87.9%	10.6%	10.8%	9.8%	10.7%	2.3%	2.5%	2.1%	1.4%	0.4%	0.4%	0.5%	0.5%	2.1%	3.2%	2.8%	2.9%	38.7%	30.8%	34.5%	40.6%
MT	85.2%	86.0%	85.4%	86.3%	10.0%	9.6%	10.1%	9.4%	4.8%	4.4%	4.5%	4.3%	0.4%	0.4%	0.4%	0.4%	4.9%	4.2%	4.3%	4.9%	35.2%	36.1%	31.8%	30.8%
NL	89.9%	90.5%	90.9%	91.3%	7.7%	7.2%	7.0%	6.7%	2.4%	2.3%	2.1%	2.0%	0.1%	0.1%	0.1%	0.1%	2.4%	2.6%	2.4%	2.2%	27.7%	27.3%	27.1%	28.2%
NO*	90.4%	91.0%	n.a.	n.a.	7.8%	7.1%	n.a.	n.a.	1.9%	1.9%	n.a.	n.a.	0.1%	0.1%	n.a.	n.a.	1.3%	1.4%	n.a.	n.a.	37.4%	36.3%	n.a.	n.a.
PL	81.9%	81.5%	82.3%	83.0%	12.9%	13.1%	12.8%	12.3%	5.1%	5.4%	4.9%	4.7%	0.4%	0.4%	0.4%	0.4%	5.9%	5.5%	5.7%	5.8%	63.6%	60.5%	62.8%	65.0%
PT	82.2%	83.0%	83.1%	83.1%	12.2%	11.6%	11.9%	12.3%	5.7%	5.4%	5.0%	4.7%	0.4%	0.4%	0.4%	0.3%	5.9%	7.3%	7.1%	7.7%	53.9%	57.0%	58.8%	59.5%
RO	75.7%	76.5%	75.9%	76.1%	19.7%	18.9%	19.8%	19.7%	4.6%	4.6%	4.2%	4.1%	1.1%	1.1%	1.1%	1.2%	10.3%	10.1%	10.4%	10.1%	66.3%	66.4%	69.6%	70.1%
SE	95.5%	95.7%	95.9%	96.0%	4.0%	3.9%	3.7%	3.7%	0.5%	0.5%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	1.8%	2.1%	1.9%	1.9%	44.9%	41.7%	42.5%	44.5%
SI	88.1%	88.0%	88.9%	89.6%	8.1%	8.2%	7.7%	7.3%	3.7%	3.8%	3.4%	3.1%	0.7%	0.7%	0.6%	0.6%	5.9%	5.7%	5.3%	5.7%	55.5%	54.0%	58.3%	58.0%
SK	81.6%	82.8%	83.0%	84.0%	16.1%	14.8%	14.9%	14.0%	2.3%	2.4%	2.1%	2.0%	0.3%	0.3%	0.2%	0.2%	3.3%	3.6%	3.5%	3.3%	62.4%	61.4%	61.5%	63.1%
EU/EEA	87.7%	87.9%	88.4%	88.7%	9.1%	9.0%	8.8%	8.7%	3.2%	3.1%	2.8%	2.6%	0.2%	0.2%	0.2%	0.2%	4.0%	4.1%	4.1%	4.1%	46.1%	46.0%	46.6%	47.3%

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			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	62.9	61.5	60.7	58.7	61.1%	62.8%	63.7%	60.9%	31.3%	29.3%	28.2%	30.0%	7.6%	7.9%	8.1%	9.1%
BE	110.1	101.4	98.0	92.7	35.5%	39.7%	39.9%	39.4%	54.9%	50.6%	50.8%	51.1%	9.6%	9.8%	9.4%	9.6%
BG	4.1	4.0	4.1	4.0	77.7%	79.9%	76.9%	77.1%	21.3%	18.9%	21.7%	21.5%	1.1%	1.2%	1.4%	1.5%
CY	1.3	1.3	1.3	1.3	71.1%	71.7%	73.6%	72.7%	2.3%	1.4%	1.0%	1.7%	26.6%	26.8%	25.4%	25.6%
CZ	7.1	7.5	8.5	8.6	39.5%	42.8%	42.2%	39.8%	55.6%	51.6%	52.8%	55.5%	5.0%	5.6%	5.0%	4.6%
DE	1,085.7	1,017.6	986.6	989.0	21.1%	20.6%	21.7%	22.5%	73.5%	73.7%	72.6%	71.5%	5.5%	5.8%	5.8%	6.0%
DK	529.7	525.2	511.1	507.4	13.0%	14.0%	14.2%	15.5%	86.8%	78.8%	79.4%	78.5%	0.2%	7.2%	6.4%	6.1%
EE	3.0	2.9	2.8	2.8	33.7%	22.6%	22.2%	22.5%	65.9%	77.0%	77.4%	77.2%	0.4%	0.4%	0.4%	0.3%
ES	512.8	515.3	504.2	498.5	48.6%	48.8%	48.5%	46.8%	48.7%	48.1%	48.1%	50.1%	2.7%	3.1%	3.4%	3.2%
FI	222.9	231.0	224.4	224.2	22.5%	23.6%	24.7%	23.5%	75.6%	74.8%	73.6%	74.5%	2.0%	1.6%	1.6%	2.0%
FR	2,105.4	2,247.4	2,155.5	2,163.1	29.2%	34.0%	35.5%	35.2%	67.4%	62.4%	60.8%	61.0%	3.4%	3.6%	3.7%	3.8%
GR	29.0	29.4	29.1	29.6	53.5%	60.1%	59.2%	61.1%	43.9%	37.3%	37.1%	35.7%	2.5%	2.6%	3.7%	3.2%
HR	5.0	4.9	5.0	4.9	44.2%	46.4%	46.0%	43.0%	52.8%	52.0%	52.8%	50.1%	2.9%	1.6%	1.2%	6.9%
HU	11.3	14.8	14.8	15.4	39.8%	44.3%	41.4%	38.7%	35.2%	34.6%	34.7%	37.0%	25.0%	21.1%	23.9%	24.3%
IE	44.5	46.7	44.1	46.2	61.7%	60.2%	66.5%	62.1%	34.7%	35.8%	29.4%	33.8%	3.7%	4.0%	4.2%	4.1%
IS	3.5	3.5	3.7	3.9	87.0%	86.5%	86.7%	86.7%	5.7%	4.3%	4.4%	4.3%	7.4%	9.2%	8.9%	9.0%
IT	369.9	376.6	394.2	390.5	60.8%	63.7%	66.2%	65.3%	35.5%	32.4%	30.1%	30.9%	3.8%	3.9%	3.7%	3.8%
LT	0.8	0.9	1.9	1.8	95.3%	94.6%	44.7%	44.9%	3.4%	3.6%	54.4%	54.7%	1.4%	1.9%	0.9%	0.4%
LU	14.0	13.7	12.9	12.6	58.3%	62.7%	61.7%	57.7%	37.0%	29.8%	29.9%	32.0%	4.7%	7.5%	8.4%	10.2%
LV	1.6	1.7	1.6	1.6	44.5%	46.5%	40.8%	44.4%	55.1%	53.1%	58.8%	55.5%	0.4%	0.4%	0.4%	0.1%
MT	2.3	2.3	2.5	2.5	71.8%	69.4%	68.8%	70.4%	27.3%	29.6%	30.3%	28.6%	0.9%	0.9%	0.9%	1.0%
NL	267.2	274.1	268.4	269.0	44.2%	42.8%	44.0%	43.2%	52.9%	54.4%	52.9%	53.6%	2.9%	2.8%	3.1%	3.2%
NO*	68.9	66.4	n.a.	n.a.	10.4%	10.0%	n.a.	n.a.	68.0%	66.4%	n.a.	n.a.	21.6%	23.5%	n.a.	n.a.
PL	46.6	44.8	43.2	42.0	69.3%	67.6%	63.6%	61.4%	19.8%	20.8%	25.2%	28.8%	10.9%	11.6%	11.2%	9.8%
PT	50.1	43.8	44.0	40.5	70.3%	68.6%	69.7%	68.9%	16.8%	18.5%	17.6%	18.5%	12.9%	12.9%	12.7%	12.5%
RO	12.2	14.0	14.4	14.7	96.7%	96.0%	95.5%	96.0%	2.5%	3.3%	3.7%	3.0%	0.8%	0.7%	0.8%	1.0%
SE	120.3	135.2	132.5	130.4	38.4%	42.3%	43.8%	45.4%	61.1%	57.2%	55.6%	53.9%	0.5%	0.5%	0.6%	0.7%
SI	6.0	5.7	5.5	5.4	64.4%	64.2%	63.0%	63.2%	34.1%	34.1%	36.6%	36.4%	1.5%	1.7%	0.4%	0.4%
SK	2.2	1.9	2.0	1.9	48.0%	54.3%	64.4%	76.5%	50.7%	44.2%	34.3%	21.5%	1.3%	1.5%	1.3%	2.0%
EU/EEA	5,573.3	5,696.3	5,457.9	5,448.1	31.9%	34.3%	35.9%	35.7%	64.2%	61.0%	59.6%	59.8%	3.9%	4.6%	4.5%	4.5%

(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.

EBA EUROPEAN BANKING AUTHORITY

Statistical Annex

Sovereign exposures

Sovereign exposure

Direct exposures towards General governments [1]

Volumes bn EUR, % of total sov exposure	Total gross carrying amount of which:						Total carrying amount (net of short positions) of which [2]:											
			to home country		to other EU/EEA countries				Financial assets held for trading		Fair value through P&L		Fair value through OCI		Amortised cost		Other financial assets	
	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21
AT	94.0	79.6	27%	29%	61%	57%	93.6	79.6	5%	5%	1%	1%	33%	34%	57%	55%	5%	5%
BE	183.2	176.3	41%	41%	49%	45%	175.4	178.5	2%	2%	0%	0%	12%	12%	84%	84%	2%	1%
BG	5.5	5.9	75%	71%	19%	20%	5.5	5.9	1%	1%	0%	0%	66%	60%	29%	32%	4%	7%
CY	3.7	3.5	93%	88%	2%	4%	3.6	3.5	0%	0%	0%	0%	17%	20%	83%	80%	0%	0%
CZ	26.0	32.0	95%	96%	5%	3%	26.0	32.0	2%	1%	12%	14%	10%	9%	76%	77%	0%	0%
DE	518.5	382.6	40%	46%	30%	25%	458.1	352.7	26%	20%	2%	3%	27%	23%	37%	45%	8%	8%
DK	47.4	47.6	48%	48%	47%	46%	46.8	45.3	47%	52%	1%	1%	2%	4%	25%	22%	25%	21%
EE	4.1	1.5	82%	55%	18%	45%	4.1	1.5	0%	0%	6%	16%	0%	0%	77%	46%	17%	38%
ES	453.7	481.5	52%	56%	18%	17%	437.1	465.7	12%	11%	1%	1%	35%	32%	52%	57%	0%	0%
FI	42.4	42.7	42%	43%	43%	39%	41.2	42.7	7%	7%	0%	0%	11%	12%	52%	47%	30%	34%
FR	1,008.8	1,039.1	53%	52%	22%	22%	927.5	903.2	19%	23%	0%	0%	19%	16%	61%	60%	1%	1%
GR	40.0	46.0	67%	69%	29%	27%	39.9	45.8	2%	3%	0%	0%	35%	31%	63%	66%	0%	0%
HR	7.7	10.4	87%	85%	7%	9%	7.7	10.4	2%	2%	0%	0%	41%	43%	57%	56%	0%	0%
HU	18.3	31.2	87%	88%	10%	8%	18.3	31.1	1%	15%	0%	0%	25%	22%	73%	62%	2%	1%
IE	38.6	41.0	41%	36%	52%	47%	33.7	34.3	17%	22%	0%	0%	63%	51%	19%	26%	1%	2%
IS	1.3	2.5	67%	83%	20%	10%	0.7	1.5	100%	100%	0%	0%	0%	0%	0%	0%	0%	0%
IT	440.4	510.5	63%	61%	27%	28%	426.8	494.6	9%	11%	0%	0%	31%	31%	59%	57%	2%	1%
LT	1.8	1.9	88%	89%	11%	11%	1.8	1.9	1%	1%	0%	0%	1%	2%	58%	58%	40%	40%
LU	23.9	19.1	18%	16%	54%	64%	25.5	19.1	0%	0%	0%	0%	31%	36%	68%	63%	1%	1%
LV	1.8	1.9	49%	46%	48%	51%	1.8	1.9	0%	0%	0%	0%	10%	10%	69%	66%	21%	24%
MT	3.1	3.2	60%	62%	38%	36%	3.1	3.2	0%	0%	0%	0%	36%	35%	63%	65%	0%	0%
NL	252.1	246.8	50%	49%	35%	35%	251.4	245.4	1%	2%	1%	1%	32%	31%	36%	38%	30%	28%
NO*	18.5	n.a.	37%	n.a.	7%	n.a.	17.0	n.a.	27%	n.a.	30%	n.a.	30%	n.a.	8%	n.a.	5%	n.a.
PL	47.3	63.6	97%	100%	3%	0%	47.3	63.6	1%	1%	0%	0%	63%	52%	36%	47%	0%	0%
PT	84.3	57.0	61%	50%	35%	43%	84.3	57.0	4%	2%	0%	0%	40%	52%	52%	45%	5%	0%
RO	19.5	17.6	96%	96%	2%	2%	19.5	17.6	34%	46%	0%	0%	25%	29%	21%	23%	21%	1%
SE	57.6	64.1	78%	79%	16%	15%	56.5	61.2	16%	21%	14%	13%	3%	3%	53%	51%	13%	12%
SI	6.6	6.6	34%	33%	31%	32%	6.6	6.6	1%	0%	0%	0%	64%	64%	35%	36%	0%	0%
SK	6.8	7.0	80%	78%	19%	21%	6.8	7.0	0%	2%	0%	0%	1%	14%	98%	83%	0%	0%
EU/EEA	3,292	3,268	51%	53%	28%	26%	3,107	3,054	15%	15%	1%	1%	26%	24%	53%	55%	6%	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	
	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21	Dec-20	Jun-21
AT	11%	9%	8%	9%	38%	40%	28%	27%	14%	16%
BE	5%	6%	5%	3%	26%	29%	30%	30%	33%	32%
BG	6%	2%	3%	14%	49%	41%	39%	38%	4%	6%
CY	2%	3%	33%	21%	54%	60%	8%	13%	2%	3%
CZ	4%	4%	5%	6%	32%	34%	38%	42%	20%	14%
DE	8%	9%	8%	8%	28%	28%	15%	16%	40%	40%
DK	37%	92%	12%	2%	34%	4%	9%	1%	7%	1%
EE	62%	1%	6%	27%	19%	40%	11%	27%	2%	5%
ES	6%	10%	14%	13%	37%	36%	29%	26%	13%	16%
FI	27%	26%	4%	9%	27%	24%	28%	25%	15%	17%
FR	17%	16%	9%	10%	32%	27%	19%	19%	23%	28%
GR	4%	3%	12%	11%	20%	16%	19%	19%	46%	51%
HR	7%	3%	26%	22%	33%	35%	31%	34%	3%	6%
HU	14%	15%	5%	6%	46%	38%	32%	36%	3%	5%
IE	23%	25%	8%	7%	29%	37%	31%	27%	8%	4%
IS	26%	35%	22%	11%	52%	52%	0%	1%	0%	2%
IT	6%	4%	10%	9%	46%	46%	22%	25%	16%	16%
LT	23%	22%	6%	10%	65%	61%	6%	6%	0%	0%
LU	9%	4%	7%	9%	49%	48%	30%	33%	5%	6%
LV	7%	2%	5%	19%	69%	56%	17%	19%	3%	4%
MT	8%	7%	13%	10%	44%	44%	35%	36%	1%	3%
NL	6%	6%	10%	7%	32%	35%	22%	22%	29%	30%
NO*	19%	n.a.	15%	n.a.	43%	n.a.	9%	n.a.	14%	n.a.
PL	6%	6%	11%	10%	55%	51%	24%	27%	4%	6%
PT	23%	17%	27%	11%	16%	28%	25%	36%	10%	7%
RO	27%	4%	8%	10%	46%	53%	12%	23%	7%	11%
SE	28%	32%	16%	17%	40%	34%	10%	11%	5%	5%
SI	8%	7%	10%	16%	49%	44%	23%	22%	11%	10%
SK	7%	2%	12%	7%	25%	41%	49%	40%	8%	10%
EU/EEA	12%	12%	10%	9%	34%	33%	21%	22%	22%	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.

EBA EUROPEAN BANKING AUTHORITY

Statistical Annex

Liability composition and volumes

Liabilities composition

% of total liabilities	Debt securities issued				Deposits from credit institutions				Customer deposits from HHs				Customer deposits from NFCs				Other customer deposits (1)				Other liabilities (2)			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	11.9%	11.3%	11.0%	11.3%	8.9%	9.8%	9.4%	9.5%	40.4%	38.9%	40.3%	40.0%	17.5%	17.2%	16.8%	16.9%	8.9%	9.3%	8.5%	8.6%	12.4%	13.5%	13.9%	13.7%
BE	12.8%	13.0%	13.4%	13.1%	7.1%	9.1%	8.2%	7.6%	36.8%	35.9%	36.6%	36.7%	14.0%	13.6%	13.8%	14.0%	11.3%	11.4%	11.4%	12.0%	17.9%	17.0%	16.5%	16.7%
BG	0.4%	0.4%	0.4%	0.4%	4.1%	3.3%	3.0%	3.5%	63.3%	63.6%	64.0%	62.4%	25.9%	26.2%	25.5%	26.4%	4.3%	4.2%	5.2%	5.3%	2.0%	2.4%	2.0%	1.9%
CY	1.2%	1.1%	2.0%	2.0%	1.6%	1.6%	1.4%	1.6%	65.5%	63.0%	57.6%	57.0%	18.5%	17.0%	16.4%	17.0%	8.1%	7.6%	7.1%	7.2%	5.0%	9.6%	15.5%	15.2%
CZ	15.3%	11.6%	11.3%	10.3%	5.8%	8.5%	9.3%	9.9%	48.2%	46.5%	47.0%	45.8%	17.9%	16.6%	16.4%	16.4%	9.0%	13.5%	12.1%	14.4%	3.8%	3.4%	3.9%	3.1%
DE	16.2%	16.1%	16.2%	16.2%	11.8%	12.4%	12.4%	12.3%	18.8%	18.3%	18.5%	18.1%	11.5%	11.7%	11.8%	12.1%	15.8%	15.8%	15.9%	16.4%	26.0%	25.6%	25.2%	24.9%
DK	53.6%	54.1%	54.2%	55.0%	2.8%	2.6%	2.3%	2.4%	11.2%	11.5%	11.8%	11.7%	10.2%	9.8%	10.5%	10.4%	7.4%	8.6%	8.4%	7.3%	14.8%	13.3%	12.7%	13.2%
EE	4.2%	3.7%	3.9%	4.0%	2.9%	3.1%	2.3%	1.8%	36.2%	39.7%	42.0%	43.1%	32.1%	31.8%	31.8%	31.6%	18.0%	14.0%	12.8%	12.5%	6.5%	7.7%	7.3%	7.0%
ES	11.6%	12.1%	12.2%	12.2%	4.4%	4.9%	4.5%	4.4%	35.3%	38.4%	39.6%	39.4%	14.8%	14.8%	15.5%	15.6%	7.9%	8.6%	8.7%	9.2%	25.9%	21.1%	19.5%	19.2%
FI	39.2%	38.6%	38.7%	38.5%	1.5%	2.8%	2.7%	3.9%	21.8%	20.3%	21.4%	20.5%	13.1%	13.1%	15.3%	15.4%	7.2%	7.9%	6.2%	6.2%	17.2%	17.3%	15.8%	15.4%
FR	16.4%	16.1%	16.1%	15.6%	4.5%	5.5%	5.1%	5.4%	25.1%	24.9%	25.5%	25.3%	17.5%	17.1%	16.9%	17.1%	12.4%	12.8%	12.9%	13.1%	24.1%	23.6%	23.5%	23.5%
GR	2.0%	2.1%	2.2%	2.6%	2.1%	2.0%	2.0%	2.1%	51.2%	51.4%	50.7%	50.4%	16.0%	15.9%	16.3%	16.7%	6.3%	5.7%	5.9%	5.8%	22.4%	22.8%	22.8%	22.5%
HR	0.2%	0.3%	0.3%	1.2%	6.7%	6.7%	6.2%	4.4%	57.1%	57.5%	57.4%	57.5%	22.3%	21.9%	21.8%	23.3%	10.0%	10.0%	10.0%	9.7%	3.6%	3.6%	4.3%	3.8%
HU	3.9%	3.9%	3.9%	3.6%	3.3%	3.9%	4.2%	3.9%	46.7%	42.3%	41.3%	40.3%	28.7%	27.7%	27.4%	27.3%	8.1%	9.0%	9.3%	10.8%	9.3%	13.2%	13.9%	14.1%
IE	5.9%	5.6%	5.7%	5.9%	5.1%	4.7%	5.1%	4.5%	38.9%	37.1%	36.0%	35.5%	31.5%	29.8%	29.6%	29.9%	7.2%	7.1%	6.6%	6.5%	11.5%	15.7%	16.9%	17.6%
IS	34.1%	34.2%	33.0%	34.8%	1.7%	1.3%	1.2%	0.9%	31.3%	31.7%	30.2%	29.4%	18.6%	17.7%	18.5%	19.4%	10.6%	10.7%	12.1%	11.1%	3.7%	4.5%	4.9%	4.4%
IT	11.4%	10.4%	10.0%	10.1%	5.4%	5.2%	5.1%	5.4%	32.5%	34.2%	34.0%	34.3%	17.2%	16.4%	16.4%	16.7%	9.7%	9.5%	9.6%	9.2%	23.8%	24.3%	24.9%	24.3%
LT	0.1%	0.1%	0.1%	0.1%	5.2%	3.3%	3.2%	2.4%	58.6%	58.0%	57.6%	57.4%	26.6%	26.5%	24.9%	24.2%	7.6%	9.6%	7.9%	8.0%	2.0%	2.5%	6.2%	7.9%
LU	3.9%	4.1%	4.3%	4.5%	25.7%	27.4%	25.0%	23.6%	16.6%	16.3%	16.0%	16.2%	11.7%	10.6%	10.9%	10.7%	36.8%	36.5%	38.3%	40.6%	5.2%	5.0%	5.4%	4.3%
LV	0.4%	0.4%	0.4%	0.4%	2.4%	0.7%	0.8%	0.0%	51.2%	50.4%	52.7%	53.3%	30.3%	30.6%	30.7%	30.4%	6.2%	6.8%	6.1%	6.2%	9.5%	11.0%	9.4%	9.6%
MT	3.7%	4.7%	4.1%	4.0%	1.1%	0.7%	0.7%	0.8%	66.6%	65.1%	66.5%	66.1%	19.1%	17.8%	17.3%	17.6%	7.4%	7.3%	6.9%	7.1%	2.1%	4.5%	4.4%	4.3%
NL	20.6%	20.5%	20.0%	20.1%	2.9%	3.5%	3.2%	3.8%	39.0%	37.4%	38.3%	37.3%	15.2%	14.2%	14.4%	14.4%	8.7%	11.0%	9.9%	10.5%	13.7%	13.5%	14.2%	13.9%
NO*	36.9%	37.2%	n.a.	n.a.	5.2%	6.5%	n.a.	n.a.	19.0%	18.6%	n.a.	n.a.	21.7%	22.6%	n.a.	n.a.	6.5%	7.2%	n.a.	n.a.	10.7%	7.8%	n.a.	n.a.
PL	7.8%	7.6%	7.5%	6.9%	2.2%	1.8%	1.9%	2.0%	59.5%	59.8%	60.4%	59.7%	19.2%	18.9%	18.1%	18.9%	5.4%	6.2%	6.3%	6.1%	5.9%	5.7%	5.8%	6.4%
PT	4.2%	4.1%	4.1%	4.3%	2.7%	2.2%	2.0%	2.2%	54.8%	54.5%	53.9%	53.6%	18.8%	18.8%	19.0%	19.2%	4.9%	4.9%	5.3%	5.2%	14.6%	15.5%	15.8%	15.5%
RO	1.0%	1.0%	1.4%	1.4%	3.5%	3.2%	3.1%	2.7%	59.5%	59.7%	59.1%	58.5%	27.0%	26.4%	27.0%	27.3%	5.5%	5.8%	5.5%	5.2%	3.5%	3.9%	3.9%	4.9%
SE	44.7%	43.2%	43.9%	43.1%	2.5%	3.7%	3.3%	3.3%	20.0%	18.6%	19.2%	19.2%	18.4%	17.7%	18.2%	18.9%	7.3%	10.5%	10.1%	9.9%	7.2%	6.2%	5.4%	5.7%
SI	1.3%	1.3%	1.6%	1.6%	1.8%	1.6%	1.5%	1.5%	71.6%	71.1%	69.5%	69.3%	18.3%	18.6%	17.4%	18.2%	3.9%	4.4%	4.6%	4.3%	3.1%	3.0%	5.3%	5.0%
SK	12.0%	11.8%	12.0%	11.5%	2.1%	2.2%	2.2%	2.1%	52.5%	50.1%	49.6%	48.1%	22.7%	19.7%	18.6%	18.6%	4.0%	4.0%	3.8%	4.0%	6.6%	12.2%	13.8%	15.8%
EU/EEA	18.1%	17.9%	17.6%	17.4%	5.3%	6.0%	5.8%	5.9%	28.6%	28.7%	29.3%	29.1%	15.7%	15.4%	15.5%	15.8%	10.9%	11.5%	11.4%	11.6%	21.4%	20.4%	20.4%	20.2%

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

Total liabilities

Volumes bn EUR

	Dec-20	Mar-21	Jun-21	Sep-21
AT	647	685	691	705
BE	1,109	1,157	1,159	1,145
BG	32	33	33	34
CY	33	35	39	39
CZ	156	170	177	184
DE	3,537	3,656	3,664	3,690
DK	772	769	751	743
EE	37	32	31	32
ES	3,259	3,318	3,276	3,298
FI	649	679	675	702
FR	7,800	8,102	8,111	8,274
GR	257	261	270	276
HR	41	42	43	44
HU	78	103	108	112
IE	254	275	288	296
IS	22	24	25	26
IT	2,439	2,560	2,612	2,624
LT	25	26	27	28
LU	161	168	171	174
LV	15	16	16	15
MT	21	22	22	22
NL	2,067	2,206	2,169	2,219
NO*	276	296	n.a.	n.a.
PL	163	166	170	170
PT	325	261	270	272
RO	46	46	47	48
SE	884	958	973	989
SI	29	30	31	31
SK	51	55	57	59
EU/EEA	24,005	25,037	24,712	25,044

Share of secured funding

% of debt securities issued

	Dec-20	Mar-21	Jun-21	Sep-21
AT	38.9%	35.5%	35.8%	34.7%
BE	22.7%	21.6%	20.5%	21.2%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	28.3%	23.5%	23.6%	24.6%
DE	30.9%	30.5%	30.4%	29.8%
DK	90.7%	90.0%	90.7%	90.4%
EE	48.1%	41.6%	41.5%	39.2%
ES	36.8%	37.0%	35.4%	35.0%
FI	50.6%	47.6%	47.4%	45.1%
FR	24.0%	23.1%	22.5%	22.5%
GR	34.8%	31.1%	28.7%	24.5%
HR	0.0%	0.0%	0.0%	0.0%
HU	59.4%	65.6%	65.7%	65.4%
IE	35.5%	26.0%	23.9%	22.8%
IS	64.3%	65.7%	67.9%	66.1%
IT	30.3%	30.4%	30.1%	30.2%
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	71.7%	77.7%	74.8%	74.4%
NL	24.6%	23.1%	23.3%	21.9%
NO	55.7%	52.1%	n.a.	n.a.
PL	45.0%	44.3%	41.4%	44.2%
PT	54.1%	47.2%	45.3%	41.9%
RO	0.0%	0.0%	0.0%	0.0%
SE	47.6%	43.8%	43.8%	44.3%
SI	0.0%	0.0%	0.0%	0.0%
SK	91.5%	91.0%	85.8%	85.9%
EU / EEA	37.5%	36.2%	35.4%	35.1%

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			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	123	123	131	132	23.0%	23.5%	23.7%	23.5%	59.7%	58.5%	58.9%	59.6%
BE	161	164	162	158	18.0%	19.0%	19.6%	19.3%	55.8%	56.3%	56.4%	56.9%
BG	5	5	5	5	14.6%	13.9%	13.9%	14.0%	81.7%	77.1%	78.7%	80.0%
CY	3	3	3	3	33.7%	34.4%	34.5%	34.9%	64.6%	63.9%	63.9%	63.4%
CZ	22	23	25	25	23.8%	26.4%	29.5%	30.9%	57.8%	54.6%	52.7%	50.9%
DE	646	653	663	665	17.5%	17.9%	17.7%	17.7%	61.5%	60.7%	60.9%	61.7%
DK	125	125	126	123	18.9%	20.8%	21.1%	20.0%	62.3%	60.6%	60.6%	61.0%
EE	3	3	3	3	18.2%	22.6%	26.4%	26.0%	74.1%	73.7%	69.5%	68.8%
ES	557	561	542	556	38.6%	38.9%	39.6%	39.0%	50.7%	50.4%	49.5%	48.7%
FI	121	121	123	122	31.0%	33.6%	35.8%	35.1%	56.6%	54.0%	52.1%	52.4%
FR	1,165	1,211	1,216	1,236	17.5%	17.3%	17.7%	17.2%	59.0%	58.1%	57.9%	58.3%
GR	23	22	23	24	28.3%	29.6%	28.9%	27.2%	70.0%	68.7%	69.0%	69.7%
HR	6	5	6	6	55.2%	54.8%	55.5%	54.1%	39.3%	39.6%	39.0%	39.2%
HU	13	16	17	18	18.9%	18.0%	17.7%	17.3%	63.5%	65.3%	66.2%	66.3%
IE	51	52	52	52	16.9%	16.8%	17.0%	17.4%	76.4%	77.0%	76.6%	75.9%
IS	2	2	2	2	14.0%	14.3%	9.8%	11.8%	79.2%	79.0%	81.9%	78.9%
IT	597	592	594	599	8.2%	8.6%	8.8%	8.9%	67.9%	68.1%	68.7%	68.3%
LT	2	2	2	2	18.5%	20.9%	20.4%	19.4%	80.0%	77.6%	77.3%	78.6%
LU	17	18	18	17	26.2%	27.0%	27.7%	28.5%	42.9%	44.8%	43.7%	43.3%
LV	2	1	1	1	23.8%	28.8%	30.4%	29.9%	60.2%	65.8%	66.3%	67.0%
MT	3	4	3	3	39.8%	39.4%	38.9%	36.6%	47.5%	44.4%	47.0%	48.5%
NL	367	365	371	367	18.3%	18.6%	18.6%	18.5%	61.9%	61.7%	61.1%	61.9%
NO	64	67	n.a.	n.a.	43.9%	47.2%	n.a.	n.a.	50.5%	47.6%	n.a.	n.a.
PL	29	29	30	30	21.2%	21.6%	22.2%	21.9%	70.0%	70.9%	69.8%	69.9%
PT	34	27	27	27	21.5%	24.8%	25.2%	25.7%	72.2%	70.3%	68.7%	67.9%
RO	7	7	7	7	18.7%	19.3%	19.5%	18.5%	67.2%	66.7%	67.5%	69.1%
SE	152	153	156	154	25.0%	27.0%	29.1%	28.1%	64.1%	63.4%	61.5%	61.9%
SI	3	4	4	4	34.6%	36.5%	35.6%	32.7%	58.1%	55.4%	56.6%	58.9%
SK	9	9	11	10	25.2%	27.9%	21.9%	23.2%	68.3%	63.8%	63.6%	65.4%
EU / EEA	4,113	4,200	4,124	4,157	20.7%	21.3%	21.0%	20.7%	60.1%	59.0%	59.4%	59.6%

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

* 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.

EBA EUROPEAN BANKING AUTHORITY

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			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	49.9	49.9	50.7	47.5	38%	38%	37%	38%	61%	61%	63%	62%	-16%	-16%	-16%	-17%	7%	7%	6%	9%	10%	10%	9%	9%
BE	76.9	77.3	77.8	76.9	46%	46%	46%	46%	64%	64%	64%	63%	-3%	-3%	-2%	-2%	-13%	-14%	-13%	-13%	6%	6%	5%	6%
BG	4.7	4.7	4.9	4.9	25%	25%	24%	24%	34%	34%	35%	35%	5%	4%	4%	4%	33%	34%	34%	34%	3%	3%	3%	3%
CY	3.6	3.6	3.5	3.0	42%	43%	44%	46%	33%	34%	34%	30%	2%	3%	2%	1%	13%	11%	9%	11%	10%	10%	10%	11%
CZ	12.6	12.5	13.2	12.8	18%	18%	18%	18%	76%	76%	77%	79%	1%	0%	0%	0%	0%	0%	0%	0%	5%	5%	5%	3%
DE	200.2	199.5	203.3	205.7	55%	55%	53%	53%	30%	31%	31%	31%	-1%	-1%	-1%	-1%	8%	8%	9%	8%	8%	8%	8%	8%
DK	39.3	39.6	40.9	40.6	3%	4%	3%	3%	80%	79%	78%	78%	0%	0%	0%	0%	8%	9%	9%	9%	9%	9%	10%	10%
EE	4.5	4.3	4.3	4.3	8%	6%	6%	6%	60%	61%	61%	61%	0%	0%	0%	0%	31%	33%	33%	33%	1%	0%	0%	0%
ES	199.7	199.9	200.7	200.7	65%	64%	63%	63%	54%	58%	59%	61%	-25%	-25%	-25%	-26%	-4%	-8%	-8%	-10%	11%	11%	11%	12%
FI	43.2	42.5	42.8	40.6	17%	17%	17%	18%	81%	81%	82%	84%	-2%	-2%	-2%	-2%	-2%	-3%	-3%	-8%	7%	7%	6%	8%
FR	438.9	438.4	445.0	443.8	33%	33%	32%	32%	35%	33%	34%	34%	0%	0%	1%	1%	27%	28%	27%	27%	6%	6%	6%	5%
GR	25.1	22.7	20.0	19.5	217%	242%	281%	291%	-175%	-199%	-246%	-256%	0%	-1%	-2%	-1%	58%	58%	63%	63%	0%	0%	3%	3%
HR	6.3	6.2	6.3	6.4	35%	35%	35%	35%	58%	58%	59%	59%	3%	3%	2%	2%	4%	4%	4%	5%	0%	0%	0%	0%
HU	8.4	10.2	10.8	10.8	3%	18%	19%	19%	90%	82%	82%	81%	2%	1%	-1%	0%	5%	-1%	0%	1%	0%	0%	0%	0%
IE	45.9	46.8	47.1	47.9	39%	39%	39%	40%	67%	66%	66%	66%	-5%	-5%	-5%	-5%	-6%	-7%	-6%	-7%	6%	6%	6%	6%
IS	4.0	4.2	4.3	4.2	42%	40%	39%	37%	55%	54%	56%	56%	0%	0%	1%	0%	1%	4%	2%	2%	2%	2%	2%	4%
IT	171.7	173.1	172.1	171.0	54%	54%	52%	52%	32%	35%	36%	36%	-3%	-2%	-2%	-2%	8%	5%	6%	5%	9%	9%	8%	9%
LT	2.1	2.1	2.1	2.1	46%	46%	47%	46%	38%	36%	36%	36%	0%	0%	0%	0%		18%	18%	18%	0%	0%	0%	0%
LU	20.8	21.2	21.6	21.8	50%	50%	49%	49%	44%	46%	44%	44%	3%	3%	5%	5%	2%	0%	2%	2%	1%	1%	1%	1%
LV	1.6	1.6	1.6	1.7	54%	54%	54%	53%	49%	48%	49%	49%	0%	0%	0%	0%	-3%	-3%	-3%	-2%	0%	0%	0%	0%
MT	1.8	1.6	1.6	1.6	56%	51%	51%	52%	36%	41%	42%	42%	3%	3%	2%	2%	5%	6%	5%	4%	0%	0%	0%	0%
NL	123.7	128.3	129.8	130.5	35%	36%	36%	36%	59%	57%	59%	59%	-1%	0%	-1%	-1%	-3%	-4%	-4%	-5%	11%	11%	10%	11%
NO*	23.2	24.3	n.a.	n.a.	21%	21%	n.a.	n.a.	72%	73%	n.a.	n.a.	2%	1%	n.a.	n.a.	-4%	-4%	n.a.	n.a.	9%	9%	n.a.	n.a.
PL	19.2	18.8	19.1	18.9	22%	22%	23%	22%	9%	9%	12%	14%	5%	4%	3%	1%	63%	65%	62%	62%	0%	0%	0%	0%
PT	27.0	20.9	21.5	21.0	61%	55%	54%	55%	24%	28%	27%	26%	-16%	-17%	-15%	-15%	23%	27%	27%	27%	7%	7%	7%	7%
RO	5.7	5.5	5.5	5.5	42%	43%	43%	45%	40%	40%	36%	41%	3%	3%	3%	1%	14%	14%	18%	13%	0%	0%	0%	0%
SE	52.2	52.6	53.8	53.1	17%	16%	16%	15%	70%	70%	69%	68%	2%	4%	5%	5%	4%	2%	3%	4%	7%	8%	7%	8%
SI	3.0	3.0	3.2	3.2	46%	46%	44%	44%	52%	52%	55%	55%	1%	1%	1%	1%	0%	0%	-1%	0%	0%	0%	0%	0%
SK	4.2	4.4	4.4	4.5	24%	23%	23%	23%	68%	68%	68%	67%	1%	1%	1%	1%	-2%	0%	-1%	1%	9%	9%	9%	9%
EU/EEA	1,520.5	1,530.4	1,513.9	1,506.8	44%	44%	44%	44%	42%	43%	43%	43%	-5%	-4%	-4%	-4%	11%	10%	10%	10%	8%	8%	7%	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			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	298.5	302.2	312.4	301.4	84.5%	84.4%	84.9%	83.9%	0.5%	0.5%	0.4%	0.3%	3.1%	3.3%	3.5%	3.4%	10.3%	10.1%	9.7%	9.7%	1.7%	1.7%	1.4%	2.7%
BE	400.1	403.4	393.0	390.7	82.6%	82.8%	83.5%	83.5%	0.7%	0.9%	0.8%	0.8%	1.7%	1.7%	1.7%	1.7%	8.7%	8.6%	8.1%	8.2%	6.3%	6.0%	5.9%	5.8%
BG	19.7	20.2	20.3	20.9	91.5%	91.9%	91.8%	92.1%	0.0%	0.0%	0.0%	0.0%	0.6%	0.5%	0.6%	0.5%	7.9%	7.6%	7.6%	7.4%	0.0%	0.0%	0.0%	0.0%
CY	19.3	19.2	18.8	16.6	87.7%	87.8%	87.4%	87.6%	0.8%	0.8%	0.9%	1.0%	0.4%	0.2%	0.1%	0.0%	11.1%	11.2%	11.4%	11.2%	0.1%	0.1%	0.1%	0.1%
CZ	53.2	52.8	55.2	56.2	84.1%	84.4%	84.3%	84.4%	0.2%	0.2%	0.2%	0.2%	2.3%	2.3%	2.5%	2.6%	12.1%	11.8%	11.6%	11.4%	1.3%	1.3%	1.5%	1.4%
DE	1,174.8	1,200.0	1,200.4	1,219.8	77.0%	77.7%	78.2%	78.7%	2.4%	2.3%	2.2%	2.2%	6.8%	6.7%	6.1%	5.9%	11.5%	11.1%	11.1%	11.0%	2.2%	2.2%	2.3%	2.3%
DK	190.8	193.9	198.1	197.2	82.6%	82.7%	83.3%	83.1%	0.2%	0.2%	0.2%	0.2%	6.8%	7.0%	6.4%	5.9%	8.6%	8.4%	8.2%	8.3%	1.8%	1.8%	1.9%	2.6%
EE	16.0	14.4	14.7	15.0	89.4%	89.5%	89.7%	89.9%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.5%	0.5%	9.0%	9.1%	8.9%	8.7%	1.1%	1.0%	0.9%	0.9%
ES	1,381.1	1,388.0	1,368.0	1,354.1	85.7%	86.5%	86.7%	86.8%	0.7%	0.7%	0.6%	0.7%	2.7%	2.7%	2.7%	2.6%	9.5%	9.4%	9.3%	9.3%	1.4%	0.8%	0.7%	0.7%
FI	222.1	217.2	216.2	214.3	80.9%	82.3%	81.9%	82.2%	0.4%	0.5%	0.5%	0.4%	3.5%	2.7%	2.6%	2.5%	8.8%	8.5%	8.6%	8.4%	6.4%	6.0%	6.5%	6.4%
FR	2,588.6	2,615.0	2,646.8	2,659.1	85.1%	85.1%	85.6%	85.6%	1.4%	1.3%	1.3%	1.3%	2.8%	2.9%	2.6%	2.7%	10.0%	9.9%	9.5%	9.5%	0.8%	0.8%	0.9%	0.9%
GR	165.3	163.8	153.0	149.7	89.5%	89.1%	87.9%	87.8%	0.7%	0.7%	1.0%	1.1%	2.5%	2.8%	3.2%	3.0%	7.1%	7.2%	7.7%	7.9%	0.1%	0.1%	0.2%	0.2%
HR	25.6	25.4	25.9	25.9	89.2%	89.6%	89.8%	90.1%	0.0%	0.0%	0.0%	0.0%	1.7%	1.2%	1.1%	0.8%	9.0%	9.1%	9.1%	9.1%	0.0%	0.0%	0.1%	0.0%
HU	52.0	62.2	65.6	67.3	88.5%	88.4%	87.8%	88.4%	0.0%	0.0%	0.0%	0.0%	1.4%	0.9%	2.0%	1.9%	10.0%	10.6%	10.0%	9.6%	0.1%	0.1%	0.2%	0.2%
IE	224.5	230.5	231.0	237.4	85.3%	84.5%	84.5%	84.4%	1.8%	2.0%	1.9%	2.0%	2.6%	3.4%	3.2%	3.3%	9.2%	8.8%	8.8%	8.7%	1.1%	1.2%	1.6%	1.7%
IS	17.9	19.1	19.1	18.9	88.3%	88.5%	88.6%	89.0%	0.0%	0.0%	0.0%	0.0%	1.7%	1.6%	1.5%	1.3%	9.8%	9.7%	9.7%	9.6%	0.2%	0.2%	0.2%	0.1%
IT	1,004.0	1,008.9	1,017.3	1,012.1	83.4%	82.9%	84.0%	83.5%	1.8%	1.7%	1.8%	1.8%	3.8%	4.0%	3.3%	3.4%	9.9%	10.3%	10.2%	10.3%	1.1%	1.1%	0.7%	1.1%
LT	9.0	8.9	9.3	9.6	88.7%	88.6%	89.1%	89.1%	0.0%	0.0%	0.0%	0.0%	0.4%	0.5%	0.5%	0.3%	8.5%	8.6%	8.1%	8.0%	2.4%	2.3%	2.3%	2.6%
LU	102.0	105.2	105.4	107.4	86.5%	86.7%	86.7%	87.0%	2.2%	2.1%	2.1%	2.0%	0.4%	0.4%	0.4%	0.3%	8.9%	8.8%	8.5%	8.4%	2.1%	2.0%	2.3%	2.2%
LV	5.9	6.6	6.5	6.8	88.8%	90.1%	90.0%	90.5%	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.2%	0.2%	10.8%	9.6%	9.6%	9.2%	0.0%	0.0%	0.1%	0.1%
MT	8.8	8.4	8.3	8.3	89.4%	89.1%	88.9%	88.8%	0.9%	1.2%	1.2%	1.2%	0.1%	0.0%	0.0%	0.0%	9.6%	9.7%	9.9%	9.9%	0.0%	0.0%	0.0%	0.1%
NL	648.9	679.7	677.5	684.4	78.5%	79.2%	79.0%	79.6%	0.9%	0.9%	0.9%	0.8%	2.2%	2.2%	2.1%	1.9%	13.2%	12.8%	12.3%	11.9%	5.2%	5.0%	5.7%	5.8%
NO*	109.3	113.6	n.a.	n.a.	88.5%	88.5%	n.a.	n.a.	0.0%	0.0%	n.a.	n.a.	0.9%	0.9%	n.a.	n.a.	9.9%	10.0%	n.a.	n.a.	0.7%	0.6%	n.a.	n.a.
PL	110.1	108.4	108.2	109.4	86.2%	86.0%	88.6%	88.8%	0.0%	0.0%	0.0%	0.0%	4.7%	4.1%	1.4%	1.3%	8.9%	9.7%	9.9%	9.7%	0.2%	0.2%	0.2%	0.2%
PT	170.2	133.2	135.0	133.1	86.8%	86.1%	85.4%	85.2%	0.5%	0.5%	0.4%	0.6%	3.1%	3.8%	4.3%	4.0%	8.3%	8.4%	8.3%	8.4%	1.3%	1.2%	1.6%	1.8%
RO	25.4	25.1	25.7	26.4	75.9%	72.9%	72.9%	73.9%	0.0%	0.0%	0.0%	0.0%	9.0%	11.5%	11.7%	11.1%	15.0%	15.4%	15.0%	14.6%	0.2%	0.2%	0.4%	0.4%
SE	247.9	250.2	249.9	252.0	59.0%	60.6%	60.3%	59.1%	0.1%	0.1%	0.1%	0.1%	2.5%	3.3%	2.7%	2.4%	8.7%	8.5%	8.3%	8.2%	29.7%	27.5%	28.7%	30.2%
SI	19.7	19.9	20.3	20.5	85.2%	84.9%	85.9%	85.9%	0.0%	0.0%	0.0%	0.0%	6.4%	6.9%	6.1%	6.1%	8.4%	8.2%	8.0%	7.9%	0.0%	0.0%	0.0%	0.0%
SK	24.0	23.9	23.6	24.6	90.8%	91.4%	90.6%	91.0%	0.0%	0.0%	0.4%	0.4%	0.6%	0.3%	0.6%	0.5%	8.0%	7.9%	8.2%	7.8%	0.5%	0.4%	0.2%	0.2%
EU/EEA	8,841.4	8,975.6	8,860.3	8,869.7	82.6%	82.8%	83.2%	83.2%	1.2%	1.2%	1.2%	1.2%	3.5%	3.6%	3.3%	3.2%	10.1%	10.0%	9.8%	9.8%	2.6%	2.4%	2.5%	2.6%

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

* 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.

EBA EUROPEAN BANKING AUTHORITY

Statistical Annex

Profitability analysis: main drivers within RoE

Components of RoE: revenue side

%

	RoE (Return on Equity)				Net interest income / equity				Net fee & commission income / equity				Net trading income (incl. FV result) / equity				Other operating income / equity			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	4.6%	6.6%	8.7%	9.3%	19.4%	18.1%	18.4%	18.5%	9.2%	9.2%	9.5%	9.7%	0.4%	1.7%	-0.4%	0.3%	1.0%	0.1%	1.9%	1.0%
BE	4.7%	4.5%	7.0%	8.2%	16.1%	15.7%	15.8%	15.7%	5.6%	6.0%	6.1%	6.0%	-0.2%	1.5%	1.2%	0.9%	3.1%	2.5%	-0.1%	0.5%
BG	5.8%	8.9%	10.8%	11.3%	18.3%	17.1%	17.0%	17.0%	7.8%	7.7%	8.0%	8.2%	1.0%	2.7%	1.6%	1.6%	1.4%	0.4%	1.5%	1.3%
CY	-4.4%	2.2%	0.3%	1.4%	20.0%	18.9%	18.8%	18.5%	6.9%	7.4%	7.9%	7.9%	0.2%	0.0%	0.0%	-0.3%	2.6%	1.7%	1.5%	2.0%
CZ	7.4%	8.0%	9.8%	11.0%	21.1%	18.9%	18.9%	19.2%	5.8%	5.9%	5.9%	5.9%	-0.5%	3.5%	2.9%	2.5%	2.5%	-0.7%	-0.4%	0.1%
DE	0.5%	4.7%	4.1%	4.4%	14.8%	14.8%	14.4%	14.2%	9.6%	11.0%	10.9%	10.8%	1.8%	4.3%	3.3%	2.9%	1.5%	1.5%	1.0%	1.1%
DK	4.1%	8.7%	8.1%	8.1%	14.0%	13.3%	13.5%	13.4%	5.1%	6.0%	5.7%	5.5%	0.6%	2.9%	2.0%	1.8%	2.4%	2.3%	2.6%	2.5%
EE	7.3%	6.6%	7.9%	8.0%	13.7%	12.6%	12.9%	12.8%	4.8%	4.3%	4.4%	4.5%	0.4%	1.2%	1.4%	1.1%	2.3%	0.5%	0.4%	0.3%
ES	-3.9%	16.2%	11.9%	12.1%	25.4%	26.9%	27.6%	28.2%	8.9%	10.0%	10.4%	10.6%	2.0%	3.5%	1.3%	1.4%	0.6%	0.0%	1.8%	1.4%
FI	6.0%	8.1%	9.0%	9.0%	13.3%	13.4%	13.3%	13.2%	6.9%	7.7%	7.6%	7.5%	2.0%	4.4%	2.9%	2.6%	0.5%	-0.6%	0.4%	0.3%
FR	4.3%	5.3%	7.3%	7.5%	14.0%	13.8%	13.8%	13.8%	10.3%	10.5%	10.5%	10.5%	2.8%	5.0%	3.6%	3.5%	1.0%	0.6%	2.2%	2.0%
GR	-6.5%	-1.0%	-32.7%	-25.0%	20.5%	21.7%	22.7%	22.0%	4.5%	4.7%	5.4%	5.7%	0.3%	5.0%	3.1%	1.8%	9.5%	10.9%	-11.8%	-7.4%
HR	5.2%	7.3%	8.3%	8.9%	16.1%	15.0%	14.9%	14.7%	7.0%	6.4%	6.8%	7.2%	1.0%	2.7%	1.6%	1.8%	0.7%	-0.4%	0.9%	0.4%
HU	9.8%	13.9%	15.4%	15.9%	27.8%	28.0%	28.5%	28.8%	14.9%	14.3%	15.0%	15.3%	0.0%	3.2%	2.4%	2.7%	2.7%	1.2%	1.0%	1.1%
IE	-3.2%	6.0%	6.7%	7.1%	13.3%	13.1%	13.1%	12.9%	4.7%	4.9%	5.2%	5.3%	1.0%	1.5%	0.9%	0.7%	1.8%	1.7%	2.1%	2.2%
IS	4.4%	11.1%	11.8%	12.5%	15.2%	15.5%	16.2%	16.0%	4.4%	5.3%	5.4%	5.5%	1.0%	2.6%	2.5%	2.5%	0.8%	1.0%	1.1%	1.3%
IT	0.4%	8.7%	8.3%	7.9%	15.5%	14.8%	14.9%	14.8%	12.1%	13.5%	13.6%	13.5%	0.8%	2.4%	1.7%	1.4%	3.0%	4.9%	3.9%	3.5%
LT	11.2%	10.3%	11.1%	11.5%	16.3%	13.7%	14.0%	14.2%	8.8%	8.0%	8.4%	8.6%	1.2%	2.4%	1.9%	1.9%	1.4%	-0.2%	0.5%	0.7%
LU	5.8%	4.1%	6.5%	6.3%	13.1%	12.4%	12.6%	12.5%	8.4%	8.4%	8.6%	8.5%	0.9%	1.3%	-0.1%	0.3%	2.4%	1.5%	4.1%	3.5%
LV	7.1%	8.4%	11.4%	11.1%	15.2%	16.1%	16.3%	16.2%	8.4%	8.4%	8.5%	8.7%	-0.5%	3.0%	2.0%	1.8%	1.8%	-0.9%	0.4%	0.2%
MT	-3.0%	3.1%	3.5%	3.6%	16.8%	16.6%	16.7%	16.6%	5.2%	5.4%	5.5%	5.6%	0.7%	0.4%	0.5%	0.5%	0.5%	0.6%	0.7%	0.8%
NL	3.2%	7.2%	8.5%	9.3%	23.3%	22.7%	21.8%	21.6%	5.1%	5.5%	5.5%	5.5%	0.1%	2.3%	1.4%	1.3%	1.5%	1.7%	2.2%	2.3%
NO*	7.4%	10.2%	n.a.	n.a.	16.7%	16.9%	n.a.	n.a.	3.1%	3.7%	n.a.	n.a.	1.8%	1.7%	n.a.	n.a.	1.1%	0.7%	n.a.	n.a.
PL	-0.2%	6.7%	7.8%	8.6%	22.3%	21.0%	21.5%	21.6%	8.5%	9.2%	9.4%	9.6%	-0.6%	5.1%	2.4%	2.1%	-4.7%	-3.2%	0.1%	0.1%
PT	-0.2%	3.6%	4.1%	4.2%	16.1%	16.0%	16.1%	16.0%	7.8%	7.8%	8.1%	8.2%	-1.7%	2.2%	1.3%	1.1%	2.6%	2.2%	2.4%	1.9%
RO	11.4%	17.1%	15.3%	16.3%	26.5%	24.4%	24.3%	24.6%	7.7%	7.5%	7.8%	8.2%	1.7%	2.3%	2.2%	2.0%	4.3%	3.8%	4.0%	3.9%
SE	8.9%	11.1%	11.8%	11.9%	18.7%	17.2%	17.4%	17.2%	6.9%	6.8%	7.1%	7.1%	0.8%	2.8%	1.5%	1.6%	1.4%	0.1%	0.8%	0.7%
SI	16.6%	9.3%	11.6%	11.5%	16.7%	17.0%	17.0%	17.0%	8.6%	9.4%	9.8%	9.7%	0.9%	1.8%	2.5%	2.0%	1.4%	-0.3%	0.9%	0.8%
SK	6.4%	7.2%	9.5%	10.3%	21.9%	20.0%	20.2%	19.9%	8.9%	8.8%	9.2%	9.4%	0.6%	0.5%	0.4%	0.4%	0.5%	0.7%	0.6%	0.6%
EU/EEA	1.9%	7.7%	7.4%	7.7%	17.4%	17.1%	17.1%	17.1%	9.0%	9.7%	9.8%	9.8%	1.6%	3.7%	2.4%	2.3%	1.5%	1.4%	1.7%	1.7%

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			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	9.9%	9.3%	9.3%	9.3%	7.9%	7.3%	7.2%	7.2%	0.6%	1.6%	0.7%	0.6%	4.7%	0.9%	0.9%	0.7%	2.4%	3.3%	2.8%	2.3%
BE	7.7%	7.4%	6.8%	6.9%	6.3%	7.5%	6.1%	5.7%	0.3%	1.3%	0.0%	0.1%	3.5%	0.7%	0.2%	0.1%	2.0%	4.4%	2.9%	2.1%
BG	6.0%	5.7%	5.7%	5.6%	6.7%	5.9%	5.9%	5.8%	-0.1%	-0.1%	-0.2%	-0.2%	7.3%	3.6%	3.4%	3.2%	2.8%	3.9%	2.6%	2.3%
CY	10.3%	10.8%	10.8%	10.8%	8.9%	8.7%	8.9%	9.2%	0.7%	0.4%	0.7%	0.7%	10.5%	3.5%	4.7%	2.7%	3.7%	2.5%	2.8%	3.4%
CZ	7.3%	7.1%	7.2%	7.2%	6.6%	6.2%	6.4%	6.3%	0.4%	1.2%	0.0%	-0.1%	4.6%	1.0%	0.0%	-0.2%	2.6%	4.1%	4.0%	3.7%
DE	10.5%	10.4%	10.3%	10.2%	9.9%	9.3%	9.2%	9.4%	1.0%	1.5%	1.4%	1.1%	3.2%	0.5%	0.5%	0.4%	2.7%	5.1%	4.1%	3.5%
DK	7.8%	7.8%	7.7%	7.6%	6.8%	5.8%	5.9%	6.0%	0.3%	0.6%	-0.1%	0.1%	2.2%	-0.4%	0.1%	-0.2%	0.9%	2.0%	1.9%	1.8%
EE	5.5%	5.3%	5.2%	5.0%	5.4%	5.3%	5.2%	5.1%	0.2%	0.3%	0.1%	0.0%	2.3%	1.2%	0.5%	0.2%	0.5%	-0.1%	0.2%	0.3%
ES	9.8%	10.4%	12.4%	12.2%	8.5%	8.9%	9.1%	9.3%	1.7%	2.3%	2.7%	2.3%	9.7%	7.2%	6.4%	6.4%	11.2%	-4.7%	-1.4%	-0.8%
FI	7.0%	6.9%	7.0%	6.8%	5.3%	4.8%	4.7%	4.6%	0.4%	0.0%	-0.1%	0.0%	2.2%	0.8%	0.4%	0.4%	1.9%	4.3%	3.3%	2.8%
FR	11.2%	11.2%	11.3%	11.1%	8.5%	9.0%	8.1%	8.0%	0.3%	1.0%	0.2%	0.1%	3.8%	1.8%	1.7%	1.6%	0.2%	1.6%	1.5%	1.5%
GR	7.5%	8.2%	8.1%	7.9%	6.5%	6.8%	7.1%	7.1%	1.2%	0.3%	0.2%	0.4%	20.6%	24.6%	34.1%	29.4%	5.6%	3.4%	2.6%	2.3%
HR	6.0%	5.8%	5.8%	5.7%	6.0%	5.8%	5.9%	5.8%	0.8%	1.1%	0.5%	0.3%	4.6%	1.4%	1.3%	1.1%	2.2%	2.1%	2.4%	2.3%
HU	10.6%	10.9%	11.0%	11.0%	14.5%	17.4%	15.8%	15.2%	0.6%	-0.2%	0.4%	0.8%	6.6%	0.9%	0.5%	0.9%	3.3%	3.8%	3.7%	4.2%
IE	7.0%	7.1%	7.1%	7.0%	6.8%	6.3%	6.9%	6.7%	1.7%	1.8%	0.3%	0.2%	8.7%	-0.7%	-1.3%	-1.5%	-0.2%	0.8%	1.5%	1.6%
IS	5.9%	6.7%	6.8%	6.2%	4.7%	4.8%	4.6%	4.4%	0.1%	0.2%	0.1%	0.1%	3.9%	-1.9%	-1.6%	-1.7%	2.5%	3.5%	3.6%	3.7%
IT	12.8%	11.2%	11.2%	11.0%	8.9%	8.8%	8.8%	8.6%	1.4%	0.4%	0.4%	0.4%	7.5%	3.5%	3.5%	3.3%	0.4%	3.0%	1.9%	2.1%
LT	6.5%	6.1%	6.0%	5.9%	5.1%	4.6%	4.6%	5.0%	0.1%	0.0%	-0.1%	0.0%	1.4%	-0.2%	-0.1%	-0.4%	3.5%	3.0%	3.3%	3.5%
LU	9.3%	9.1%	9.1%	9.0%	6.8%	6.9%	6.9%	6.9%	0.0%	0.6%	0.0%	0.0%	1.4%	0.6%	0.7%	0.7%	1.5%	2.4%	2.0%	2.0%
LV	8.0%	8.1%	8.2%	8.1%	6.4%	6.1%	6.1%	6.4%	0.2%	1.0%	0.4%	0.5%	1.8%	2.0%	-0.2%	-0.4%	1.5%	1.0%	1.4%	1.3%
MT	8.0%	8.1%	7.9%	8.2%	8.5%	10.8%	10.6%	10.3%	0.1%	-0.1%	0.0%	0.0%	8.6%	-0.8%	-0.6%	-0.7%	1.1%	1.8%	1.8%	2.0%
NL	10.4%	10.4%	10.4%	10.3%	6.7%	8.2%	7.1%	6.8%	0.5%	0.4%	0.4%	0.5%	5.4%	0.4%	-0.5%	-0.5%	3.7%	5.6%	4.9%	4.3%
NO*	5.6%	6.2%	n.a.	n.a.	3.9%	4.0%	n.a.	n.a.	0.1%	-0.1%	n.a.	n.a.	4.4%	0.2%	n.a.	n.a.	1.3%	2.6%	n.a.	n.a.
PL	6.7%	6.8%	7.0%	7.0%	8.2%	8.6%	8.7%	8.6%	1.9%	2.1%	2.4%	1.7%	5.2%	3.3%	3.3%	3.2%	3.6%	4.7%	4.3%	4.2%
PT	7.8%	7.5%	6.7%	6.7%	5.5%	4.9%	4.9%	4.9%	1.7%	4.9%	4.6%	4.0%	7.2%	4.5%	3.5%	4.0%	2.9%	2.8%	4.1%	3.3%
RO	9.7%	9.5%	9.3%	9.4%	9.1%	8.2%	8.3%	8.4%	0.5%	-0.4%	-0.3%	-0.4%	6.1%	-0.5%	1.8%	1.0%	3.5%	4.1%	3.9%	3.9%
SE	8.3%	7.7%	7.5%	7.3%	5.4%	4.5%	4.3%	4.2%	0.3%	0.3%	-0.5%	-0.2%	2.2%	0.5%	0.2%	0.2%	2.7%	2.8%	3.5%	3.1%
SI	9.2%	9.8%	9.7%	9.7%	7.5%	7.2%	7.4%	7.2%	0.5%	-0.4%	0.3%	0.0%	3.6%	-0.7%	-1.7%	-1.3%	-9.8%	2.7%	2.9%	2.4%
SK	9.0%	8.1%	8.0%	8.1%	9.0%	6.7%	6.7%	6.6%	0.0%	0.6%	0.2%	0.6%	4.8%	2.7%	2.0%	1.0%	2.8%	4.6%	4.1%	3.8%
EU/EEA	10.2%	10.2%	10.5%	10.3%	8.1%	8.3%	8.0%	7.9%	0.8%	1.0%	0.8%	0.6%	5.5%	2.5%	2.4%	2.3%	2.8%	2.2%	2.2%	2.1%

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.
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 CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

EBA EUROPEAN BANKING AUTHORITY

Statistical Annex

Overview on EBA-compliant Moratoria

Loans and advances with non-expired EBA-compliant moratoria

Volumes bn EUR; %	Total				of which: Households				of which: NFCs				Stage 2				Non-performing				Coverage of NPLs			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	9.1	2.4	1.0	0.5	51.2%	36.5%	50.4%	70.0%	48.2%	63.4%	49.6%	30.0%	42.8%	48.9%	48.3%	37.5%	3.9%	4.6%	10.2%	12.7%	42.4%	50.3%	48.0%	61.1%
BE	8.3	4.1	1.6	0.9	21.7%	22.8%	8.3%	8.9%	75.4%	75.4%	90.7%	90.5%	25.0%	41.0%	43.0%	68.5%	2.8%	7.2%	4.6%	7.6%	14.9%	11.9%	22.1%	20.7%
BG	0.3	0.5	0.3	0.2	27.7%	19.4%	19.7%	12.9%	70.5%	78.8%	75.3%	82.0%	32.5%	17.8%	8.4%	15.5%	4.6%	8.6%	3.1%	2.3%	50.6%	20.3%	33.6%	22.4%
CY	9.2	0.0	0.0	-	39.2%	68.7%	69.1%	-	57.9%	31.3%	30.9%	-	23.8%	38.6%	33.4%	-	6.5%	7.8%	6.6%	-	25.6%	29.0%	25.0%	-
CZ																								
DE	2.8	2.4	1.0	0.9	41.2%	14.1%	17.7%	8.4%	58.1%	84.3%	79.4%	89.5%	25.8%	31.6%	47.8%	35.9%	6.5%	5.0%	9.9%	28.3%	13.7%	11.6%	13.7%	7.0%
DK					-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EE	0.2	0.1	0.0	0.0	68.8%	98.6%	93.9%	100.0%	31.2%	1.4%	6.1%	-	35.4%	19.9%	19.4%	41.8%	1.8%	0.1%	0.1%	-	24.5%	12.5%	8.0%	-
ES	57.9	47.7	22.2	9.5	77.4%	75.7%	57.7%	55.4%	22.4%	24.2%	42.1%	44.5%	26.0%	28.2%	26.2%	23.7%	5.1%	5.6%	7.6%	5.4%	24.1%	23.4%	28.1%	26.2%
FI	7.3	7.6	7.7	0.0	100.0%	100.0%	100.0%	-	0.0%	0.0%	0.0%	100.0%	1.7%	2.0%	2.3%	-	0.2%	0.2%	0.2%	-	4.5%	4.7%	4.0%	-
FR	39.5	16.9	7.1	3.0	20.3%	27.2%	18.1%	18.8%	77.6%	68.3%	80.7%	80.3%	26.1%	25.8%	33.9%	56.8%	2.4%	3.5%	4.6%	5.5%	20.4%	25.3%	31.1%	23.2%
GR	4.1	2.2	1.4	1.0	7.7%	12.5%	8.7%	5.7%	87.9%	87.5%	91.3%	94.3%	27.9%	38.7%	41.7%	40.5%	7.0%	14.1%	15.6%	7.9%	25.6%	12.3%	10.6%	3.9%
HR	2.6	2.2	1.4	0.6	10.1%	8.3%	2.1%	1.5%	48.1%	41.2%	26.5%	6.2%	31.8%	25.6%	13.8%	4.8%	2.8%	2.1%	2.5%	0.7%	40.3%	49.6%	49.9%	41.9%
HU	8.8	1.3	0.7	-	56.1%	49.7%	45.0%	-	41.8%	46.6%	55.0%	-	28.1%	39.9%	26.3%	-	4.5%	6.9%	6.3%	-	39.8%	29.2%	34.0%	-
IE	1.8	1.1	0.5	0.3	37.2%	36.0%	30.2%	35.3%	61.9%	62.4%	69.8%	64.7%	65.2%	56.7%	74.6%	52.9%	6.1%	6.1%	3.7%	3.9%	19.8%	18.3%	31.8%	39.1%
IS	0.0	0.0	0.0	-	59.1%	100.0%	100.0%	-	40.9%	-	-	-	79.1%	85.6%	-	-	5.9%	14.4%	-	-	11.1%	-	-	-
IT	116.0	70.9	37.8	14.9	26.3%	26.0%	17.2%	20.0%	70.4%	71.0%	78.7%	74.1%	33.8%	34.4%	45.7%	44.1%	1.5%	2.2%	3.0%	3.1%	37.5%	35.1%	37.3%	30.5%
LT	0.1	0.1	0.0	0.0	92.5%	95.9%	67.0%	100.0%	7.5%	4.1%	33.0%	-	30.4%	31.9%	59.0%	52.7%	0.1%	0.4%	-	-	8.6%	7.0%	-	-
LU	1.1	0.9	0.8	0.5	7.1%	5.6%	0.0%	0.0%	91.1%	94.2%	99.9%	99.9%	16.9%	17.8%	52.2%	77.5%	4.6%	3.7%	3.5%	7.9%	59.3%	32.2%	20.3%	11.9%
LV	0.1	0.1	0.0	0.0	97.3%	99.6%	100.0%	100.0%	2.7%	0.4%	-	-	37.8%	40.0%	31.8%	56.2%	0.2%	0.2%	-	-	8.2%	6.3%	-	-
MT	0.6	0.3	0.1	0.0	24.1%	23.0%	34.1%	12.3%	55.7%	64.1%	59.8%	79.3%	41.4%	57.6%	24.8%	19.5%	6.2%	7.3%	27.5%	34.0%	37.1%	71.1%	89.1%	87.2%
NL	1.7	1.5	0.7	0.2	34.1%	41.7%	30.9%	51.0%	65.3%	58.1%	69.0%	49.0%	26.5%	41.2%	38.4%	51.0%	4.6%	13.1%	3.2%	2.6%	11.6%	6.2%	20.5%	38.0%
NO																								
PL	1.4	0.8	0.3	0.2	46.5%	33.4%	22.5%	25.7%	53.5%	66.6%	77.5%	74.3%	33.8%	36.9%	20.1%	32.6%	12.9%	15.8%	19.3%	17.0%	30.2%	31.5%	37.1%	39.1%
PT	41.5	27.7	27.0	19.4	45.2%	40.9%	37.7%	23.7%	54.5%	58.5%	61.8%	75.8%	25.2%	23.7%	26.8%	30.9%	7.3%	8.6%	8.6%	9.6%	42.9%	47.3%	49.5%	51.3%
RO	0.0	0.1	0.0	0.0	7.8%	79.3%	75.8%	34.7%	92.2%	20.7%	24.2%	65.3%	47.0%	54.0%	64.3%	41.5%	33.3%	13.0%	11.2%	7.0%	2.6%	27.9%	42.0%	24.7%
SE	24.8	23.7	22.3	5.7	99.9%	100.0%	100.0%	100.0%	0.1%	0.0%	0.0%	-	4.7%	4.3%	3.7%	4.9%	0.1%	0.1%	0.1%	0.1%	7.0%	5.4%	12.0%	5.8%
SI	0.9	0.8	0.2	0.1	26.4%	27.3%	18.4%	10.8%	72.6%	71.5%	81.6%	89.2%	44.4%	46.0%	57.4%	50.1%	6.1%	5.5%	8.2%	7.5%	31.4%	36.5%	43.4%	43.8%
SK	2.3	0.5	0.2	0.1	73.5%	55.9%	63.6%	40.2%	26.5%	44.0%	36.3%	59.8%	47.5%	59.2%	57.4%	73.4%	0.9%	1.2%	0.5%	0.3%	45.8%	34.2%	53.4%	50.6%
EU/EEA	315.5	202.2	124.5	50.1	45.5%	50.8%	47.9%	34.2%	52.7%	47.5%	50.6%	63.7%	27.9%	27.2%	28.1%	33.6%	3.3%	3.9%	4.5%	6.0%	31.3%	31.3%	37.0%	37.9%

Loans and advances with expired EBA-compliant moratoria

Volumes bn EUR; %	Total				of which: Households				of which: NFCs				Stage 2				Non-performing				Coverage of NPLs			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21		Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	24.4	29.1	28.5	26.9	56.9%	55.8%	55.3%	55.9%	41.9%	43.0%	43.5%	42.9%	38.2%	38.6%	38.7%	38.4%	3.7%	4.5%	5.0%	5.2%	44.9%	39.5%	42.2%	43.2%
BE	35.8	37.7	37.8	35.2	38.9%	38.6%	38.8%	36.3%	58.0%	58.2%	58.2%	60.6%	21.9%	20.2%	18.8%	20.3%	2.0%	2.4%	3.1%	2.5%	11.6%	11.8%	10.8%	11.4%
BG	1.9	1.9	2.0	2.0	28.6%	28.5%	29.2%	29.9%	70.2%	70.5%	69.7%	68.8%	34.1%	32.6%	34.3%	35.1%	5.9%	6.5%	8.9%	10.4%	42.6%	58.3%	44.0%	41.2%
CY	-	9.0	8.6	8.4	-	39.0%	39.1%	39.4%	-	58.0%	58.0%	56.6%	-	30.6%	32.5%	33.3%	-	6.8%	6.5%	5.9%	-	25.9%	25.2%	26.5%
CZ																								
DE	20.6	19.8	20.4	19.2	62.3%	65.4%	62.6%	64.2%	36.7%	33.7%	36.2%	34.9%	22.3%	18.8%	21.3%	17.9%	4.1%	4.9%	4.9%	5.4%	17.9%	21.1%	23.3%	26.1%
DK					-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EE	0.8	0.7	0.7	0.7	47.3%	54.1%	61.5%	62.5%	51.5%	45.2%	37.9%	36.8%	23.4%	21.5%	19.4%	19.8%	1.0%	1.0%	1.4%	2.1%	13.3%	24.7%	22.3%	14.7%
ES	127.3	136.3	147.4	150.4	79.2%	80.4%	84.4%	83.0%	20.6%	19.5%	15.4%	16.9%	17.9%	22.5%	22.7%	21.6%	4.2%	5.8%	6.4%	7.1%	41.8%	34.9%	32.0%	30.6%
FI	0.1	0.1	0.0	7.5	0.1%	0.1%	0.1%	99.4%	99.8%	99.8%	99.8%	0.6%	-	-	-	2.2%	-	-	-	0.2%	-	-	-	4.3%
FR	217.2	228.7	223.7	214.5	11.6%	12.3%	13.0%	13.2%	86.9%	86.6%	85.6%	85.7%	13.7%	17.9%	18.8%	18.9%	1.7%	2.0%	2.3%	2.7%	27.1%	28.1%	29.1%	29.4%
GR	23.4	25.4	24.1	22.2	53.1%	49.0%	47.7%	47.0%	46.6%	50.1%	51.3%	52.1%	39.0%	39.5%	39.7%	38.9%	21.2%	21.2%	19.5%	18.2%	22.5%	24.7%	25.6%	26.8%
HR	2.1	2.4	2.9	3.3	36.4%	34.0%	31.0%	26.0%	60.5%	63.0%	63.4%	57.4%	-	-	-	-	-	-	-	-	-	-	-	-
HU	1.3	12.8	13.5	13.6	57.9%	57.5%	57.5%	57.6%	39.2%	40.2%	40.0%	39.9%	-	-	-	-	-	-	-	-	-	-	-	-
IE	21.4	21.8	21.4	19.7	57.9%	57.3%	57.3%	59.1%	41.8%	42.4%	42.4%	40.5%	35.0%	34.3%	45.7%	44.9%	11.6%	12.7%	13.5%	13.3%	20.2%	19.3%	20.0%	20.2%
IS	1.5	1.5	2.5	1.8	32.6%	32.8%	24.6%	16.9%	67.0%	66.8%	74.1%	81.8%	-	-	-	-	-	-	-	-	-	-	-	-
IT	57.8	103.9	123.2	139.6	48.7%	40.1%	40.4%	36.5%	49.0%	56.3%	56.5%	60.3%	25.7%	29.8%	30.1%	31.8%	2.9%	2.7%	2.8%	3.6%	35.4%	36.8%	35.3%	36.4%
LT	0.3	0.3	0.3	0.3	44.0%	47.2%	58.7%	60.7%	56.0%	52.8%	41.3%	39.3%	24.6%	27.1%	27.4%	24.8%	0.2%	0.4%	0.6%	1.0%	16.7%	10.9%	8.2%	10.6%
LU	3.3	3.2	2.7	2.7	16.1%	17.0%	12.0%	11.3%	79.8%	78.9%	85.2%	86.0%	12.6%	14.3%	4.1%	9.2%	4.9%	4.4%	3.5%	3.2%	8.5%	5.1%	4.6%	5.8%
LV	0.2	0.2	0.3	0.3	45.6%	47.9%	62.4%	63.9%	54.4%	52.1%	37.6%	36.1%	24.4%	26.7%	30.0%	32.0%	0.3%	0.4%	1.9%	2.0%	20.0%	25.4%	32.6%	32.1%
MT	0.7	0.9	1.1	1.1	53.5%	43.9%	39.7%	41.0%	35.5%	38.6%	41.2%	39.9%	14.1%	15.4%	26.5%	25.4%	1.2%	1.6%	2.9%	5.3%	40.2%	37.8%	17.7%	15.1%
NL	46.9	45.3	43.7	42.0	22.4%	22.2%	22.7%	25.8%	75.9%	76.1%	75.7%	72.6%	25.6%	24.2%	22.9%	21.2%	3.8%	4.7%	5.5%	5.6%	16.5%	16.2%	15.2%	15.2%
NO																								
PL	14.0	13.5	13.4	12.7	52.5%	52.3%	53.7%	53.7%	47.5%	46.5%	45.2%	45.2%	39.8%	39.2%	42.3%	42.6%	2.6%	4.6%	5.7%	6.4%	34.4%	32.0%	35.0%	36.4%
PT	5.2	7.8	9.8	16.4	58.5%	72.7%	66.8%	71.0%	41.5%	27.1%	32.8%	28.4%	9.7%	11.4%	18.4%	20.8%	2.8%	3.6%	4.2%	5.2%	33.5%	33.6%	41.5%	44.5%
RO	3.2	2.9	2.7	2.5	57.6%	57.8%	60.0%	62.4%	40.5%	40.7%	38.6%	36.2%	50.6%	50.0%	48.3%	47.9%	9.6%	10.9%	12.4%	13.0%	60.4%	61.0%	59.2%	59.6%
SE	3.2	5.2	6.8	20.5	57.1%	76.8%	84.4%	95.3%	42.8%	23.1%	15.6%	4.7%	-	-	-	-	-	-	-	-	-	-	-	-
SI	2.0	2.0	2.2	2.2	60.6%	57.2%	54.0%	53.2%	38.7%	42.2%	45.5%	46.3%	8.3%	10.5%	16.8%	18.6%	4.1%	5.6%	5.9%	6.5%	37.5%	36.0%	40.5%	44.0%
SK	2.3	3.6	3.7	3.6	68.8%	80.9%	78.5%	77.5%	31.0%	19.1%	21.5%	22.4%	45.4%	38.7%	39.0%	34.3%	2.1%	2.0%	2.8%	3.4%	53.3%	52.1%	54.1%	55.6%
EU/EEA	579.1	674.5	701.1	727.7	40.9%	41.1%	43.1%	44.7%	57.9%	57.5%	55.5%	54.0%	20.8%	23.6%	24.5%	23.9%	4.0%	4.5%	4.7%	4.9%	28.7%	28.4%	28.4%	29.3%

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.

Compliance table on the Guidelines on Covid -19 measures reporting and disclosure

EBA EUROPEAN BANKING AUTHORITY

Statistical Annex

Overview of public guarantee schemes (PGS)

Newly originated loans and advances subject to public guarantee schemes

Volumes bn EUR	Newly originated loans subject to PGS				of which: Residual maturity <= 6 months				of which: Residual maturity > 6 months <= 12 months				of which: Residual maturity > 1 year <= 2 years				of which: Residual maturity > 2 years <= 5 years			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	3.4	3.9	4.2	4.2	1.1%	1.3%	2.3%	11.4%	1.0%	15.7%	14.4%	3.6%	23.1%	6.5%	6.7%	9.9%	54.5%	60.4%	61.6%	61.9%
BE	1.9	1.8	1.4	1.4	32.9%	28.3%	14.2%	9.0%	8.1%	6.5%	4.8%	4.7%	2.6%	3.6%	12.5%	20.6%	17.4%	25.8%	43.1%	43.5%
BG	0.1	0.1	0.3	0.4	13.2%	13.0%	23.4%	25.0%	6.3%	4.7%	7.2%	6.1%	4.2%	3.2%	2.6%	2.8%	76.4%	79.1%	66.9%	66.1%
CY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CZ																				
DE	9.9	11.2	12.3	12.5	5.2%	2.6%	2.4%	2.2%	1.6%	0.7%	4.7%	7.3%	12.2%	11.4%	10.6%	8.0%	43.5%	45.4%	45.8%	52.5%
DK	0.8	1.0	0.8	0.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EE	0.0	0.0	0.0	0.0	2.5%	3.9%	10.7%	9.3%	6.2%	5.6%	11.1%	13.3%	23.0%	18.0%	12.5%	28.7%	55.0%	56.9%	54.7%	41.8%
ES	102.1	108.7	106.8	106.2	1.6%	1.6%	1.4%	1.6%	1.1%	1.1%	1.3%	1.5%	5.8%	5.8%	10.8%	14.2%	90.3%	86.0%	61.7%	59.8%
FI	1.0	1.1	1.4	1.4	0.4%	10.2%	5.0%	6.4%	22.6%	21.7%	5.0%	3.2%	17.1%	32.8%	25.8%	26.4%	42.8%	18.6%	36.4%	34.9%
FR	127.1	131.7	118.9	114.0	49.8%	38.7%	17.4%	9.8%	27.3%	21.7%	18.2%	16.3%	2.1%	2.8%	6.8%	8.2%	4.1%	20.9%	50.0%	61.2%
GR	4.6	5.3	5.6	5.6	0.0%	0.3%	0.3%	0.0%	0.3%	0.0%	0.0%	0.1%	0.5%	0.5%	2.1%	3.6%	99.2%	99.2%	97.6%	96.2%
HR	0.0	0.1	0.1	0.1	6.9%	6.6%	12.3%	5.4%	25.2%	13.0%	7.5%	6.2%	9.3%	8.2%	0.7%	1.7%	33.5%	44.1%	61.5%	66.3%
HU	0.8	1.4	1.8	2.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IE	0.7	1.0	1.2	1.3	1.5%	6.3%	4.3%	1.4%	7.0%	2.0%	1.8%	0.8%	0.9%	1.3%	1.9%	2.8%	29.0%	29.9%	48.5%	57.9%
IS	0.1	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IT	82.1	100.5	110.7	116.5	0.7%	0.6%	0.9%	1.0%	1.3%	1.4%	1.5%	1.6%	2.1%	1.5%	7.2%	7.8%	24.2%	24.4%	24.2%	37.4%
LT	0.0	0.0	0.0	0.0	9.7%	32.5%	37.2%	16.2%	15.0%	1.6%	15.1%	21.1%	42.8%	52.2%	40.8%	55.3%	32.3%	13.6%	6.9%	7.3%
LU	0.1	0.1	0.1	0.1	4.0%	8.6%	7.5%	2.0%	7.6%	0.1%	0.6%	0.5%	0.1%	0.7%	13.7%	13.2%	28.8%	26.5%	30.3%	34.9%
LV	0.0	0.0	0.0	0.0	25.9%	11.3%	43.6%	2.6%	43.4%	40.2%	15.0%	25.5%	28.7%	47.3%	40.2%	71.9%	1.4%	1.2%	1.2%	-
MT	0.2	0.2	0.3	0.3	-	-	-	0.0%	-	0.0%	0.3%	2.0%	4.0%	3.7%	3.2%	0.8%	22.9%	23.7%	48.6%	69.5%
NL	2.7	3.1	3.2	3.3	11.2%	13.6%	9.9%	8.1%	15.8%	13.0%	19.9%	19.4%	22.3%	24.6%	24.2%	24.9%	37.8%	36.2%	40.7%	42.8%
NO																				
PL	2.2	2.9	3.5	3.9	16.6%	25.0%	25.3%	23.2%	35.7%	28.0%	27.8%	31.3%	28.9%	29.5%	27.4%	23.8%	17.6%	15.5%	19.5%	21.4%
PT	7.0	6.8	7.1	7.4	0.8%	1.3%	0.4%	0.7%	0.8%	0.8%	0.9%	1.4%	1.2%	3.0%	3.8%	3.3%	53.2%	55.5%	83.8%	88.5%
RO	0.9	1.0	1.0	1.2	0.5%	0.6%	0.3%	0.1%	0.4%	0.2%	0.4%	0.7%	1.2%	0.7%	30.4%	43.0%	95.5%	92.6%	62.1%	49.4%
SE	0.1	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SI	0.2	0.1	0.1	0.2	0.5%	0.4%	0.7%	1.2%	2.4%	2.5%	4.0%	6.7%	14.0%	6.3%	31.8%	36.4%	82.9%	90.8%	62.9%	55.8%
SK	0.5	0.6	0.7	0.7	1.8%	2.2%	1.6%	0.8%	1.8%	1.2%	1.4%	2.2%	0.6%	0.6%	1.1%	1.6%	45.1%	45.9%	53.2%	71.1%
EU/EEA	343.6	378.1	376.7	378.3	19.6%	14.6%	6.6%	4.2%	11.2%	8.8%	7.3%	6.6%	4.0%	4.0%	8.4%	10.0%	38.7%	43.2%	46.2%	52.9%

Newly originated loans and advances subject to public guarantee schemes

	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			
	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21	Dec-20	Mar-21	Jun-21	Sep-21
AT	73.9%	74.4%	75.5%	74.8%	47.9%	48.9%	46.7%	43.5%	2.7%	2.8%	3.5%	4.3%	18.4%	18.3%	20.5%	21.2%
BE	53.6%	59.0%	77.0%	78.5%	6.4%	9.9%	12.2%	19.7%	1.1%	2.1%	3.1%	3.8%	10.9%	9.7%	9.1%	10.2%
BG	90.2%	90.3%	90.3%	90.7%	8.2%	9.4%	11.5%	9.0%	1.1%	1.3%	1.5%	1.1%	64.3%	54.6%	47.6%	31.7%
CY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CZ																
DE	78.4%	78.7%	78.3%	76.0%	13.8%	19.4%	19.1%	18.2%	1.4%	1.6%	1.6%	1.8%	13.4%	17.4%	16.4%	15.9%
DK	82.4%	79.6%	82.7%	81.8%	13.9%	17.1%	21.1%	17.3%	20.5%	22.8%	27.6%	28.9%	8.9%	15.5%	19.4%	18.4%
EE	78.6%	80.3%	83.4%	84.6%	24.2%	32.3%	20.2%	26.7%	19.5%	20.7%	17.6%	15.1%	46.7%	51.6%	43.5%	66.8%
ES	78.2%	82.2%	82.4%	83.1%	9.2%	11.9%	17.6%	19.4%	0.6%	1.0%	2.0%	2.6%	13.2%	13.2%	13.7%	14.4%
FI	75.8%	76.9%	68.5%	67.1%	11.4%	7.9%	4.4%	10.2%	1.2%	7.8%	6.5%	6.8%	15.4%	28.2%	24.2%	22.0%
FR	67.8%	68.6%	67.5%	67.7%	12.9%	15.7%	24.4%	28.8%	1.8%	2.2%	3.2%	3.8%	8.6%	9.0%	8.7%	8.8%
GR	64.0%	64.2%	64.5%	64.5%	3.8%	5.7%	7.5%	7.1%	0.6%	0.7%	0.9%	1.1%	5.3%	12.6%	9.3%	11.4%
HR	49.8%	55.9%	68.3%	66.9%	46.8%	60.6%	70.2%	66.1%	-	-	2.7%	3.1%	-	-	50.7%	50.0%
HU	70.5%	76.6%	76.0%	77.4%	12.7%	5.6%	6.4%	8.1%	0.9%	0.7%	1.0%	1.5%	8.6%	11.9%	15.6%	21.6%
IE	86.4%	84.6%	82.6%	83.3%	25.6%	28.4%	33.4%	32.1%	3.3%	7.8%	8.0%	8.2%	2.6%	3.4%	4.5%	7.7%
IS	89.7%	89.6%	89.5%	89.4%	62.3%	61.1%	60.6%	46.4%	8.1%	8.0%	8.1%	8.2%	32.8%	33.6%	34.2%	33.4%
IT	86.6%	86.3%	86.8%	87.9%	10.9%	10.5%	12.7%	12.5%	0.2%	0.3%	0.5%	0.6%	23.2%	21.8%	21.5%	19.4%
LT	29.8%	16.6%	16.2%	16.3%	1.4%	-	12.9%	14.3%	-	25.9%	24.7%	14.5%	-	21.0%	21.4%	22.2%
LU	85.4%	85.1%	84.8%	52.9%	16.7%	15.2%	21.5%	26.8%	7.3%	5.0%	12.9%	13.5%	7.6%	7.6%	11.8%	11.8%
LV	75.7%	80.0%	80.0%	78.6%	-	-	-	-	-	-	-	-	-	-	-	-
MT	48.2%	49.2%	49.4%	49.3%	17.9%	33.1%	31.1%	34.2%	1.0%	2.7%	5.9%	5.1%	3.2%	14.5%	10.4%	11.0%
NL	83.2%	85.2%	93.1%	93.4%	28.1%	28.6%	26.5%	24.8%	4.1%	4.1%	5.0%	5.2%	13.0%	11.8%	12.8%	14.4%
NO																
PL	62.6%	39.8%	69.7%	70.9%	13.4%	14.1%	16.3%	13.6%	0.7%	1.1%	1.6%	1.2%	17.3%	24.3%	18.5%	29.7%
PT	78.8%	78.6%	77.2%	77.8%	14.6%	15.9%	11.5%	13.3%	0.4%	0.3%	0.4%	0.4%	25.7%	29.5%	27.8%	32.3%
RO	28.6%	26.5%	30.2%	31.6%	12.6%	12.3%	27.4%	26.0%	0.4%	0.5%	0.3%	0.4%	8.2%	11.6%	12.2%	19.5%
SE	72.4%	69.6%	69.4%	76.5%	24.9%	32.7%	36.4%	38.0%	4.1%	6.0%	5.6%	2.6%	18.6%	20.5%	23.4%	11.8%
SI	34.6%	43.9%	43.8%	36.5%	8.9%	15.5%	19.3%	14.1%	0.0%	0.2%	0.4%	0.4%	-	23.3%	22.7%	32.2%
SK	39.0%	41.4%	43.8%	45.2%	36.3%	41.3%	53.5%	52.2%	0.4%	0.2%	0.5%	0.8%	55.1%	65.6%	32.5%	35.3%
EU/EEA	75.8%	77.5%	78.2%	78.9%	11.7%	13.6%	18.5%	20.1%	1.1%	1.4%	2.0%	2.4%	10.5%	11.8%	12.0%	12.4%

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

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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 asses 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:

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

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

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

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

Risk Indicators in the Dashboard

Nr	Risk Indicator code	Dashboard name	Formula	Data Point A[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(r0020, c0010) - C 05.01(r0010, c0010) - C 01.00(r0440, c0010) + MIN ([C 01.00(r0530, c0010) - C 01.00(r0740, c0010) - C 05.01(r0010, c0020) - C 01.00(r0720, c0010) + MIN ([C 01.00(r0750, c0010) - C 01.00(r0970, c0010) - C 05.01(r0010, c0030)], 0)], 0)} / { {C 02.00;r0010;c0010} - {C 05.01;r0010;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) (FBL)	Exposures with forbearance measures for loans and advances [A] / total instruments on BS [B]	F 19.00	0005, 0070, 0191, 0221	0010	F 18.00	0005, 0070, 0191, 0221	0010						
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	0330	0060	F 18.00	0330	0010						
11	PFT_21	Return on equity (numerator annualised, denominator as 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 comission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	0200	0010	F 02.00	0210	0010	F 02.00	0355	0010			
16	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	0280, 0285, 0287, 0290, 0295	0010	F 02.00	0355	0010						
17	PFT_41	Net interest margin (numerator annualised, denominator as average)[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] (annualised) (A) / Total gross loans and advances subject to impairment (B + C)	F 12.01	0080, 0250, 0430, 0670	0020, 0040, 0050, 0070, 0110, 0120, 0125	F 04.03.1	0110	0015, 0030, 0040, 0041	F 04.04.1	0070	0015, 0030, 0040, 0041			
19	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)	F 05.01	0080	0050, 0060	F 04.01	0170, 0180	0010	F 08.01	0260, 0310	0010, 0020, 0030, 0034, 0035			
20	FND_33	Asset encumbrance ratio	[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 nGAAP banks the formula is: Increases and other adjustments in allowances due to amounts set aside for estimated loan losses during the period + Decreases due to amounts reversed for estimated loan losses during the period] (A) / Total gross loans and advances subject to impairment (B + C + D)

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

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A[1]			Data Point B[1]		
				Template	Row	Column	Template	Row	Column
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	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	F01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010			
Share of financial assets valued at (amortised) cost	AQT_68.3 [4]	Ratio	Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)	F01.01	0010, 0181, 0231, 0234	010	F01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Share of financial assets at fair value through OCI	AQT_68.2 [4]	Ratio	Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B)	F01.01	0141, 0175	0010	F01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Share of financial assets at fair value through profit&loss [3]	AQT_68.1 [4]	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F01.01	0050, 0091, 0096, 0100, 0171, 0240	0010	F01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Loans and advances	AQT_3.2	Denominator	Total gross loans and advances	F 18.00	0005, 0070, 0191, 0221	0010	n/a	n/a	n/a
Loans and advances: HHs	n/a		Gross carrying amount of loans at amortised costs to Households	F 18.00	0150	0010	n/a	n/a	n/a
Loans and advances: Mortgages	n/a		Gross carrying amount of loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	0160	0010	n/a	n/a	n/a
Loans and advances: NFCs	n/a		Gross carrying amount of loans at amortised costs to Non-financial corporations	F 18.00	0120	0010	n/a	n/a	n/a
Loans and advances: SME	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	0130	0010	n/a	n/a	n/a
Loans and advances: CRE	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	0140	0010	n/a	n/a	n/a
Non-performing loans and advances	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	0005, 0070, 0191, 0221	0060	n/a	n/a	n/a
Non-performing loans and advances: HHs	n/a		Gross carrying amount of non-performing loans at amortised costs to Households	F 18.00	0150	0060	n/a	n/a	n/a

Non-performing loans and advances: Mortgages	n/a		Gross carrying amount of non-performing loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	0160	0060	n/a	n/a	n/a
Non-performing loans and advances: NFCs	n/a		Gross carrying amount of non-performing loans at amortised costs to Non-financial corporations	F 18.00	0120	0060	n/a	n/a	n/a
Non-performing loans and advances: SME	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	0130	0060	n/a	n/a	n/a
Non-performing loans and advances: CRE	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	0140	0060	n/a	n/a	n/a
NPL Ratio	AQT_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	0010
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	F18.00	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	F18.00	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	F18.00	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	F18.00	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	F18.00	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	F06.01	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	F06.01	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	F06.01	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	F06.01	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	F06.01	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	F06.01	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	F06.01	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	F06.01	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	F06.01	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	F06.01	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	F06.01	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	F06.01	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	F06.01	0190	0010
NFCs loans and advances - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0130	0010	F06.01	0190	0010
NFCs loans and advances - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0140	0010	F06.01	0190	0010
NFCs loans and advances - P Education	n/a	Ratio	NFCs loans and advances - P Education (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0150	0010	F06.01	0190	0010
NFCs loans and advances - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0160	0010	F06.01	0190	0010
NFCs loans and advances - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0170	0010	F06.01	0190	0010
NFCs loans and advances - S Other services	n/a	Ratio	NFCs loans and advances - S Other services (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0180	0010	F06.01	0190	0010
NFCs NPLs - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing : Non-performing (A) /Loans and advances (B)	F 06.01	0010	0012	F06.01	0010	0010
NFCs NPLs - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying : Non-performing (A) /Loans and advances (B)	F 06.01	0020	0012	F06.01	0020	0010
NFCs NPLs - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing : Non-performing (A) /Loans and advances (B)	F 06.01	0030	0012	F06.01	0030	0010
NFCs NPLs - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply : Non-performing (A) /Loans and advances (B)	F 06.01	0040	0012	F06.01	0040	0010
NFCs NPLs - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply : Non-performing (A) /Loans and advances (B)	F 06.01	0050	0012	F06.01	0050	0010
NFCs NPLs - F Construction	n/a	Ratio	NFCs loans and advances - F Construction : Non-performing (A) /Loans and advances (B)	F 06.01	0060	0012	F06.01	0060	0010
NFCs NPLs - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade : Non-performing (A) /Loans and advances (B)	F 06.01	0070	0012	F06.01	0070	0010
NFCs NPLs - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage : Non-performing (A) /Loans and advances (B)	F 06.01	0080	0012	F06.01	0080	0010
NFCs NPLs - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0090	0012	F06.01	0090	0010
NFCs NPLs - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication : Non-performing (A) /Loans and advances (B)	F 06.01	0100	0012	F06.01	0100	0010
NFCs NPLs - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities : Non-performing (A) /Loans and advances (B)	F 06.01	0105	0012	F06.01	0105	0010
NFCs NPLs - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities : Non-performing (A) /Loans and advances (B)	F 06.01	0110	0012	F06.01	0110	0010
NFCs NPLs - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities : Non-performing (A) /Loans and advances (B)	F 06.01	0120	0012	F06.01	0120	0010
NFCs NPLs - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0130	0012	F06.01	0130	0010
NFCs NPLs - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security : Non-performing (A) /Loans and advances (B)	F 06.01	0140	0012	F06.01	0140	0010
NFCs NPLs - P Education	n/a	Ratio	NFCs loans and advances - P Education : Non-performing (A) /Loans and advances (B)	F 06.01	0150	0012	F06.01	0150	0010
NFCs NPLs - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities : Non-performing (A) /Loans and advances (B)	F 06.01	0160	0012	F06.01	0160	0010
NFCs NPLs - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation : Non-performing (A) /Loans and advances (B)	F 06.01	0170	0012	F06.01	0170	0010
NFCs NPLs - S Other services	n/a	Ratio	NFCs loans and advances - S Other services : Non-performing (A) /Loans and advances (B)	F 06.01	0180	0012	F06.01	0180	0010
Proportion of exposures to NACE L (Real Estate Activities)	n/a	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0110	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE L (Real Estate Activities)	n/a	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	0110	0012	F 20.07.1	0110	0010
Proportion of exposures to NACE F (Construction)	n/a	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0060	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE F (Construction)	n/a	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	0060	0012	F 20.07.1	0060	0010
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 [3]	AQT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Level 2 financial assets [3]	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 [3]	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	0010			
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
Share of secured funding	Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9			n/a	n/a	n/a	n/a	n/a	n/a
	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
Credit risk capital requirements (excl. securitisation)	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
	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)(A) / Equity (B)	F 02.00	0010, 0090	0010	F 01.03	0300	0010
Net fee & commission income on equity (numerator annualised, denominator as average) (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 non-expired EBA-compliant moratoria: Total	n/a		Total Loans and advances with non-expired EBA-compliant moratoria	F 91.01	0010	0010			
Loans and advances with non-expired EBA-compliant moratoria: HHs	n/a	Ratio	Households (A) / Total Loans and advances with non-expired EBA-compliant moratoria (B)	F 91.01	0020	0010	F 91.01	0010	0010
Loans and advances with non-expired EBA-compliant moratoria: NFCs	n/a	Ratio	NFCs (A) / Total Loans and advances with non-expired EBA-compliant moratoria (B)	F 91.01	0040	0010	F 91.01	0010	0010
Loans and advances with non-expired EBA-compliant moratoria: Stage 2	n/a	Ratio	Stage 2 (A) / Total Loans and advances with non-expired EBA-compliant moratoria (B)	F 91.01	0010	0050	F 91.01	0010	0010
Loans and advances with non-expired EBA-compliant moratoria: Non-performing	n/a	Ratio	Non-performing (A) / Total Loans and advances with non-expired EBA-compliant moratoria (B)	F 91.01	0010	0060	F 91.01	0010	0010
Loans and advances with non-expired EBA-compliant moratoria: Coverage of NPLs	n/a	Ratio	Coverage of NPLs (A) / Non-performing (B)	F 91.01	0010	0150	F 91.01	0010	0060
Loans and advances with expired EBA-compliant moratoria: Total	n/a	Ratio	Total Loans and advances 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 subject to PGS: newly originated	n/a		Total loans subject to PGS	F 90.03	0010	0030			
Loans subject to PGS: residual maturity <= 6 months	n/a	Ratio	Residual maturity <= 6 months (A) / Total loans subject to PGS (B)	F 90.03	0010	0050	F 90.03	0010	0030
Loans subject to PGS: residual maturity > 6 months <= 12 months	n/a	Ratio	Residual maturity > 6 months <= 12 months (A) / Total loans subject to PGS (B)	F 90.03	0010	0060	F 90.03	0010	0030
Loans subject to PGS: residual maturity > 1 year <= 2 years	n/a	Ratio	Residual maturity > 1 year <= 2 years (A) / Total loans subject to PGS (B)	F 90.03	0010	0070	F 90.03	0010	0030
Loans subject to PGS: residual maturity > 2 years <= 5 years	n/a	Ratio	Residual maturity > 2 years <= 5 years (A) / Total loans subject to PGS (B)	F 90.03	0010	0080	F 90.03	0010	0030
Loans subject to PGS: public guarantee received	n/a	Ratio	Guarantee received (A) / Total loans subject to PGS (B)	F 91.05	0010	0150	F 90.03	0010	0030
Loans subject to PGS: classified as stage 2	n/a	Ratio	Loans subject to PGS classified as stage 2 (A) / Total loans subject to PGS (B)	F 91.05	0010	0040	F 90.03	0010	0030
Loans subject to PGS: non-performing loans	n/a	Ratio	Non-performing loans subject to PGS (A) / Total loans subject to PGS (B)	F 91.05	0010	0050	F 90.03	0010	0030
Loans 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 subject to PGS (A) / Non-performing loans 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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