



# RISK DASHBOARD

DATA AS OF Q2 2022

**EBA**

EUROPEAN  
BANKING  
AUTHORITY

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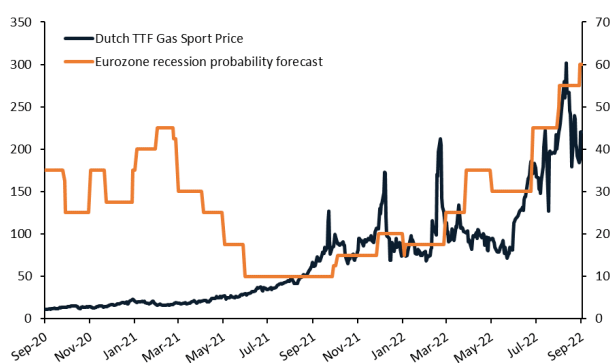
## Overview of the main risks and vulnerabilities in the EU banking sector<sup>1</sup>

*This section summarises the trends observed in the main risk indicators as of Q2 2022 and provides further analysis of the main risks and vulnerabilities affecting the EU/EEA banking sector, which is based on recent market data and other sources (cut-off date mid-September 2022).*

### Macroeconomic outlook continues to worsen

The macroeconomic outlook has deteriorated severely since the Russian invasion of Ukraine amidst an energy crisis, further strains on global supply chains, mounting inflationary pressures, monetary policy tapering and global geopolitical tensions. Slower GDP growth is now expected, with increased probability of a recession. Although business sentiment and consumer confidence are highly impacted, they have not yet materialised in increasing unemployment rates as one might expect.

### Euro area recession probability and gas prices



Source: Bloomberg

The deteriorating macroeconomic outlook has also translated into elevated market volatility. Equity indices are substantially down this year. Banks' equity prices have underperformed the general share price index since the outbreak of the Russian war of aggression against Ukraine. On debt capital markets, rising yields and widening spreads might raise concerns about issuer risk and debt affordability. Negative trends on capital markets not least affect banks' funding as well as asset prices, including for instance bond holdings.

<sup>1</sup> This Risk Dashboard is mainly based on supervisory data reported according to the EBA's implementing technical standards (ITS) on supervisory reporting (EU Regulation No 680/2014 and its subsequent amendments). Data is reported to the EBA for 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, this release of the Risk Dashboard does not include data from Liechtensteiner and Norwegian banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022. Furthermore, figures for Lithuania are impacted by the change in the sample with the substitution of a bank with a smaller bank.

Stoxx Europe 600 and Euro Stoxx Banks (15/09/2021 = 100)

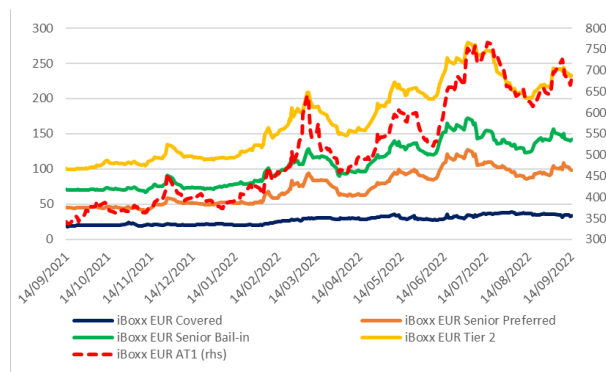


Source: Bloomberg

**Banks currently have ample liquidity buffers, but future funding conditions are becoming more challenging**

Primary wholesale funding markets are still characterised by frequent periods of limited activity due to increasing macroeconomic uncertainty, in particular more recently. Investors and issuers remain sensitive to unfolding of events. Banks have concentrated their issuances in those weeks where market conditions showed a slight improvement, albeit paying substantive new issuance concessions. The recent central bank interest rate increases are likely to increase wholesale funding costs.

Selected iBovx EUR indices for banks



Source: Bloomberg

Banks still report robust liquidity ratios despite a slight worsening in some indicators. The loan to deposit ratio stood at 110% (109.1% in Q1 2022) due to a slightly higher increase in loans than in deposits to households and NFCs. The Liquidity Coverage Ratio (LCR) stood at 164.9% although moving down from its high of 174.8% in Q4 2021. Even banks at the lowest end of the distribution showed an LCR well above the minimum (the LCR of the lowest 5<sup>th</sup> percentile was 134.8%). Yet banks' excess liquidity is expected to decrease in the following quarters because of the gap between planned debt issuances and maturing targeted longer-term refinancing operations (TLTRO).

The Net Stable Funding Ratio (NSFR) also decreased slightly (126.9% in Q2 vs 128.6% in Q1). Going forward, the ratio might fall further as the remaining maturity of an increasing share of TLTRO funding will fall below one year.

The asset encumbrance ratio decreased to 28.6% (29.2% in Q1). Maturing TLTRO might drive the ratio further down yet intense covered bond issuance might partially offset the decline.

In a volatile and uncertain market, those banks that require wholesale funding to replace TLTRO or to build up or refinance their MREL buffers are likely to face lower investor demand and increased risk premia, especially if they are perceived as more vulnerable.

#### Capital ratios remain robust for the majority of banks

Banks' capital ratios are at similar robust levels as last quarter. The CET1 fully loaded ratio remained broadly unchanged compared to the last quarter (15% both in Q1 and Q2 2022). Although dispersion in capital ratios declined compared to previous years, there are still several institutions reporting a CET1 ratio more than 300bps below EU average (the ratio of the lowest 5th percentile remained stable at 11.7% on a quarterly basis), which makes these banks more vulnerable to the impact from a potential economic downturn. Credit risk explains most of the increase in RWA in absolute terms (+EUR 159bn of RWA). Market RWA have also increased (+8.4% on a quarterly basis, +31.1% on a yearly basis), albeit from a lower base for most banks.

The average leverage ratio (fully loaded) has continued to decrease from the historic high of 5.9% (in Q4 2021) to 5.2% in Q2. The downward trend is attributable to a sharp increase (7.7% QoQ) in exposures, driven not least by the end of the exemption for central bank exposures, which could not be offset by the increase in Tier 1 Capital (2.3%).

#### Credit risk does not show major signs of deterioration but the outlook is grim

Banks have increased their exposures in the second quarter of the year. Total assets and loans increased by 2.5% and 2.3% respectively (6.8% and 6.6% respectively on a yearly basis). Loans towards non-financial corporates have been the main driver of the increase in loans (+4.4%). Outstanding loans towards commercial real estate (CRE) and larger corporates were up by 5.8% and 4.5% respectively on a quarterly basis. Mortgage loans also increased materially (3.2%) on quarterly basis. Banks reported EUR 322bn of loans and advances towards energy companies (electricity, gas, steam, and air condition supply), having increased their exposures by close to EUR 50bn since June 2021 (or +18%). The share of loans towards energy companies is 5.2% of total loans towards NFCs.

Despite previous concerns that asset quality might start deteriorating, EU/EEA banks still reported a lower non-performing loan (NPL) ratio (1.8% vs 1.9% in the previous quarter) driven by continuous NPL reduction (-3.4% on a quarterly basis) and an increase in the denominator. The decline in the ratio was more significant in countries with higher ratios. The NPL ratio of the highest 5th percentile stood at 5.4% (5.7% in Q1). The NPL ratio declined to 2.2% for household exposures and to 3.4% for loans towards NFCs (2.3% and 3.6% respectively in Q1). The decline was more pronounced in CRE exposures (4.2% in Q2 from 4.7% in Q1) and SMEs (4.4% in Q2 from 4.8% in Q1).

Yet there are early signs of asset quality deterioration. The share of loans allocated to IFRS9 stage 2 has continued to increase (9.5% in Q2 vs 9.1% in Q1) and is now standing above pandemic levels. The cost of risk (CoR) stood at 0.45%, the lowest point since data is available, and significantly below the peak of the pandemic (0.86% in Q2 2020). Yet the decline is mostly explained by a fall in the CoR of Stage 3 loans. The CoR of Stage 1 and Stage 2 loans has gone up reflecting macroeconomic uncertainties. EU/EEA banks reported EUR 335bn of forborne loans, representing 1.7% of total loans (vs 1.9% in Q1 2022).

High inflation could have a substantial impact on more vulnerable firms and households. The surge in energy and commodity prices might severely affect highly energy-intensive sectors. Substantial margin calls in energy markets have triggered liquidity concerns for energy firms. In case of recession, debt sustainability concerns might be accentuated. A gas rationing might cause a shortage of essential inputs for many sectors, thus aggravating supply-chain bottlenecks, with direct impact on defaults. Residential real estate prices, which still show signs of overvaluation in several countries, might suffer corrections in a rising rate environment.

#### Operational risk remains high due to digitalisation, cyber risk and sanction compliance challenges

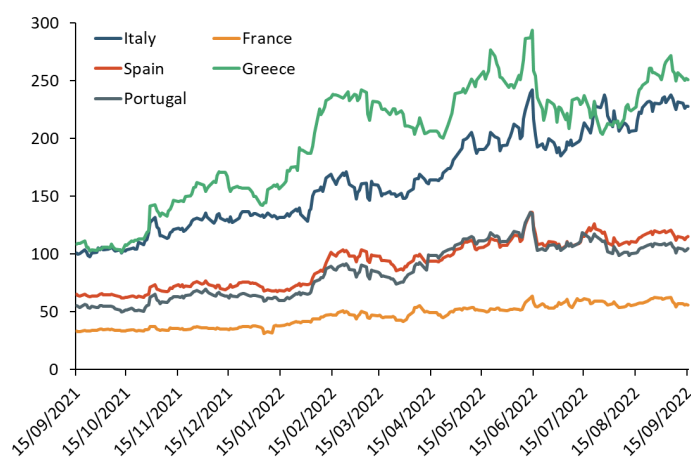
Operational risk contributed to 9.5% of the total RWAs. Exposures to Russia continue to be a source of reputational risk, while sanctions imposed on this country may also increase legal risks. De-risking of customers

with personal or business links to Ukraine, especially refugees, or legal residents from Russia and Belarus in the EU, might lead to financial exclusion concerns. Digitalisation trends and the closure of physical branches are causing financial exclusion concerns in several countries as well, with ensuing reputational damage for banks. As global tensions rise, the risk of cyberattacks remains high and their potential scope has increased. Extensive use of third-party providers to outsource critical services for banks intensifies operational risk.

### Market risk elevated to due market volatility amid rising rates

Market risk contributes to only 4.1% of the total RWAs. However, the dispersion among banks as well as countries is wide. For the latter, the share ranges from below 1% to nearly 10%. Market volatility remains at heightened levels. This is also reflected in the ratio of net trading income (incl. fair value results) to equity, which was 2.9% in Q2 2022, compared to 3.2% last quarter and 2.4% a year ago. Rising rates and macroeconomic uncertainty have led to further yield increases and spread widening, including sovereign spreads, as well as additional corrections in equity markets, which accordingly affect for instance banks' share and bond holdings. Commodity prices have further rallied amidst the cut from Russian gas supply. Banks reported commodity related derivative financial assets (held for trading and trading, carrying amount) of EUR 55bn (or 3.5% of total derivatives). Energy derivatives form the biggest share within commodity derivatives (more than 40% of the reported commodity derivatives). The Euro has depreciated against the US Dollar and is trading below parity.

### 10-year government bonds spreads vs 10-year German Bund



Source: Bloomberg

Market volatility is not expected to decline in the coming months. Recession fears are unlikely to recede and further monetary tightening is probable as central banks struggle to control inflation. This might trigger further equity market corrections and bond repricing that might cause losses for banks. The severity of the winter and the ability of European countries to find a replacement for Russian gas, the development of the Russian war as well as changes in demand in case of a recession will determine the evolution of energy markets. Sovereign spreads might further widen amid recessionary fears and political uncertainty in some countries (see below on sovereign exposures).

### Sovereign bond holdings are increasing as market tensions remain

EU/EEA banks reported around EUR 3.3tn of total gross carrying amounts towards sovereign counterparties. This is up by almost 6% from Q4 2021 (EUR 3.1tn). Sovereign debt levels continue to increase because of fiscal support programs provided during the pandemic and of the measures to tackle the challenges posed by the Russian war of aggression against Ukraine, namely in energy prices. With an average of 51% of domestic sovereign debt held by EU banks and 77% of EU/EEA sovereign debt, the domestic sovereign-bank nexus remains a concern for the EU/EEA banking sector.

### Impact on profitability from higher rates remains to be seen

The return on equity (RoE) was reported at 7.9% (6.7% in Q1 2022). The lowest 5th percentile was positive (0.1%) for the first time since Q2 2019. Nonetheless, this figure is still below the estimated cost of equity for many banks.

The increase in profitability was mainly driven by net interest income (NII), which was positively affected by lending growth and the increase in net interest margin (NIM) (1.28% in Q2 2022 vs 1.25% in Q1 2022) amid rising rates. Amid high inflation, operating expenses were 2.7% down QoQ but were still above the levels observed a year ago (+3.2%). The average cost to income ratio decreased to 61.3% from 63.2% in Q1 2022 (64% in Q2 2021). Impairments were also down with the CoR falling from 0.51% in Q1 2022 to 0.45%.

Going forward, higher rates might result in a further repricing of assets. Yet this might not be translated rapidly into an increasing NIM if a large share of the loan book is referenced at fixed rates or if a bank is very reliant on wholesale funding markets. Monetary tightening and an economic slowdown might negatively impact loan growth. Rising rates and market volatility might also curb the growth in net fee and commission income observed in previous years as customers flee from riskier products such as mutual or pension funds to safer and less fee-generating ones like term deposits. Operating expenses are likely to increase in the medium term affected by the effects of inflation on staff and other administrative expenses. Impairments might increase again if the macroeconomic situation continues to worsen.

### Extreme weather events have affected numerous industries

Climate risks can have material adverse effects on banks' balance sheets. Over the past months, some realisations of these risks have been observed. Heatwaves have become more frequent and more intense. They are linked to increasing mortality rates and have sparked aggressive wildfires. They have also caused severe droughts which have had direct consequences in different sectors like agriculture, transportation, hydropower generation, mining, or some manufacturing.

Banks might be underestimating those risks by engaging too much capital in activities that reinforce climate change or in companies and projects with an inadequate management of climate-related risks. They might also be securing loans with assets subject to increased transitional and physical risks. At the same time, premiums to insure these assets against physical risks might be going up, leading some obligors to discontinue their insurance policies.

## RIs heatmap

RI	Threshold	Traffic light												
		Current vs previous quarters for the worst bucket	201912	202003	202006	202009	202012	202103	202106	202109	202112	202203	202206	
Solvency	Tier 1 capital ratio	> 15%	●	74.6%	53.8%	62.5%	72.9%	77.2%	76.0%	75.7%	77.6%	76.8%	63.4%	56.4%
		[12% - 15%]	●	25.4%	45.6%	37.3%	26.9%	22.6%	23.8%	24.2%	21.5%	23.0%	35.7%	43.0%
		< 12%	●	0.0%	0.6%	0.2%	0.2%	0.2%	0.2%	0.2%	0.9%	0.2%	0.9%	0.6%
	CET1 ratio	> 14%	●	55.5%	45.0%	58.3%	61.6%	62.9%	63.1%	63.0%	63.8%	61.9%	56.2%	53.6%
		[11% - 14%]	●	44.5%	55.0%	41.5%	38.3%	36.9%	36.7%	36.5%	35.3%	38.0%	43.6%	46.3%
		< 11%	●	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%	0.5%	0.9%	0.2%	0.2%	0.2%
Leverage ratio	> 8%	●	5.5%	6.0%	4.6%	5.6%	5.9%	5.6%	6.6%	6.7%	6.2%	5.5%	4.2%	
	[5% - 8%]	●	58.4%	46.0%	37.4%	54.2%	60.1%	54.4%	60.0%	57.3%	68.6%	59.8%	45.6%	
	< 5%	●	36.1%	48.0%	58.0%	40.2%	33.9%	40.0%	33.3%	36.0%	25.2%	34.7%	50.1%	
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%	●	76.5%	69.7%	78.5%	78.7%	79.1%	78.9%	73.0%	84.0%	81.6%	88.4%	90.8%
		[3% - 8%]	●	20.2%	26.2%	17.6%	19.2%	18.7%	19.0%	25.1%	15.1%	17.8%	11.0%	9.2%
		> 8%	●	3.4%	4.1%	4.0%	2.1%	2.2%	2.0%	1.9%	0.9%	0.6%	0.6%	0.0%
	Coverage ratio of non-performing loans and advances	> 55%	●	17.9%	14.7%	14.8%	9.1%	8.6%	7.3%	15.3%	16.3%	4.8%	4.9%	6.1%
		[40% - 55%]	●	36.3%	55.7%	53.3%	59.4%	61.5%	60.6%	46.6%	51.2%	60.2%	64.3%	53.1%
		< 40%	●	45.8%	29.5%	31.8%	31.5%	29.9%	32.2%	38.1%	32.5%	35.0%	30.8%	40.8%
Forbearance ratio for loans and advances	< 1.5%	●	65.5%	64.5%	51.9%	50.9%	51.1%	42.0%	42.0%	44.4%	38.4%	45.7%	62.2%	
	[1.5% - 4%]	●	28.5%	28.2%	40.8%	43.8%	40.7%	49.8%	49.1%	46.8%	53.1%	46.2%	33.7%	
	> 4%	●	6.1%	7.4%	7.3%	5.3%	8.2%	8.3%	8.8%	8.8%	8.5%	8.2%	4.1%	
Profitability	Return on equity	> 10%	●	5.7%	2.3%	1.8%	5.1%	2.0%	14.8%	13.7%	18.2%	23.1%	17.8%	21.5%
		[6% - 10%]	●	41.9%	10.4%	17.6%	18.8%	19.3%	51.8%	58.6%	53.8%	44.9%	29.4%	51.5%
	< 6%	●	52.4%	87.3%	80.6%	76.0%	78.8%	33.4%	27.8%	28.0%	31.9%	52.8%	27.0%	
	Cost to income ratio	< 50%	●	12.0%	14.1%	13.4%	15.9%	16.5%	17.7%	16.0%	16.1%	19.7%	17.0%	17.6%
[50% - 60%]		●	20.3%	8.2%	16.6%	13.0%	11.4%	12.8%	17.8%	15.3%	9.9%	12.9%	20.0%	
> 60%	●	67.7%	77.7%	70.0%	71.1%	72.1%	69.5%	66.2%	68.6%	70.4%	70.0%	62.5%		
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	< 100%	●	33.0%	13.9%	23.7%	28.9%	34.4%	40.3%	41.7%	43.8%	36.4%	36.0%	35.8%
		[100% - 150%]	●	51.2%	66.2%	57.5%	52.4%	47.4%	43.8%	43.5%	42.4%	49.1%	49.6%	50.1%
		> 150%	●	15.8%	19.9%	18.8%	18.7%	18.2%	15.9%	14.8%	13.8%	14.5%	14.4%	14.1%
	Liquidity coverage ratio (%)	> 140%	●	50.8%	55.1%	84.6%	92.2%	97.5%	89.4%	83.4%	78.7%	83.9%	76.8%	69.2%
[110% - 140%]		●	48.8%	44.4%	15.2%	7.8%	2.5%	10.6%	16.6%	21.3%	16.1%	23.2%	30.8%	
< 110%	●	0.4%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

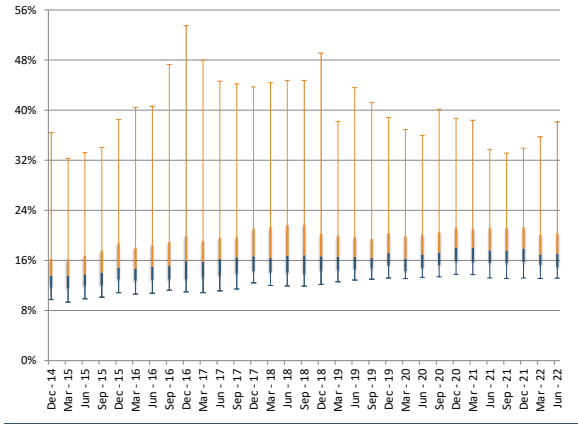
Note: Traffic lights provide the trend of the RI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".



# Solvency

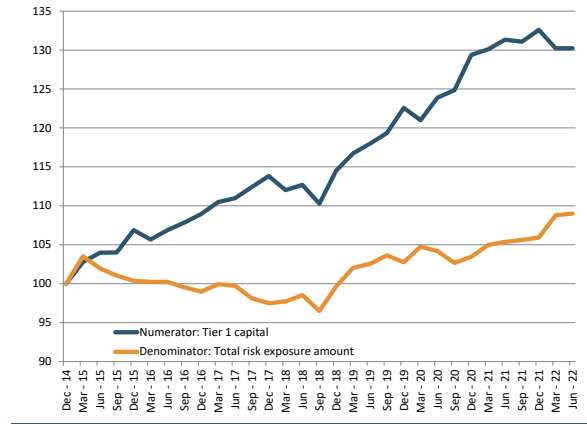
## 1 - Tier 1 capital ratio

### Dispersion



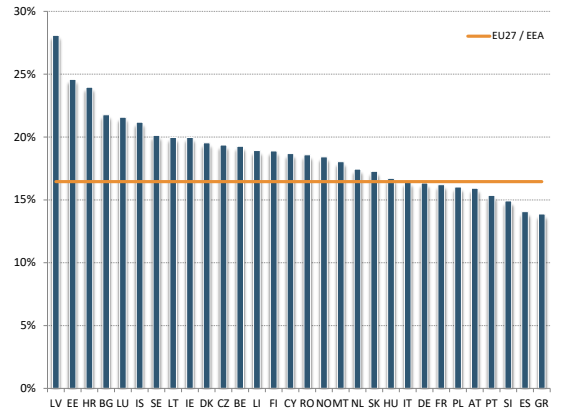
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



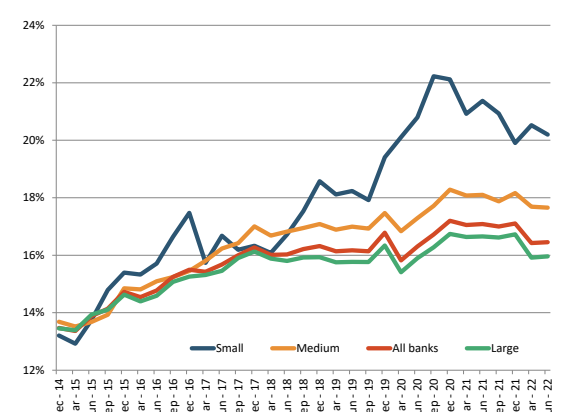
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

### RI by size class



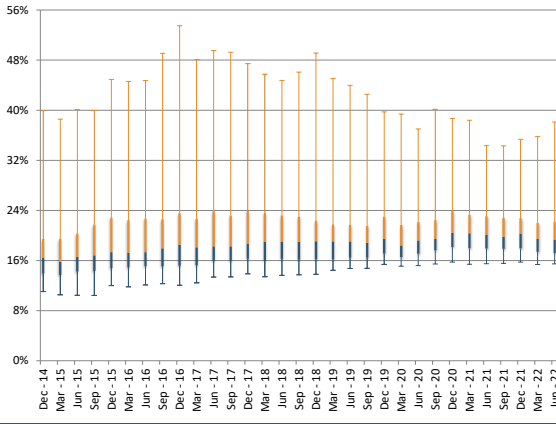
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022. Non-FINREP banks are assigned to the bucket of small banks.

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

# Solvency

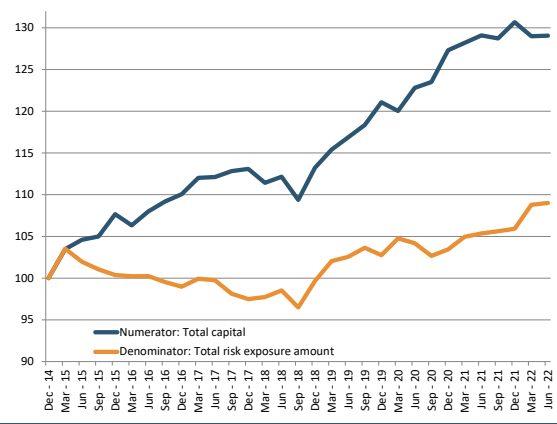
## 2 - Total capital ratio

### Dispersion



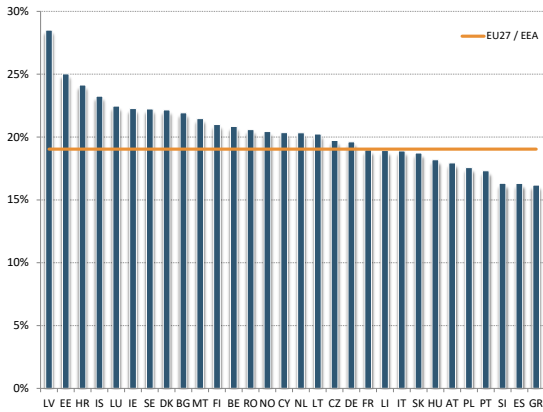
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



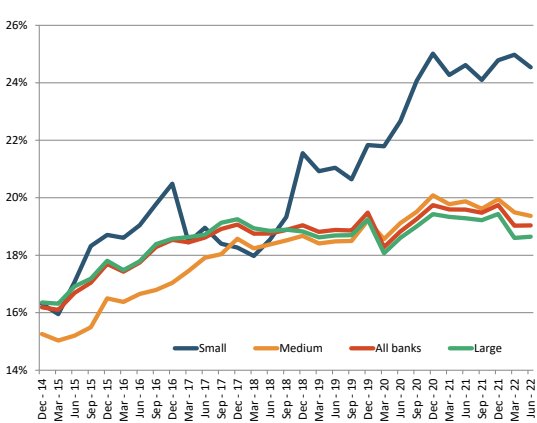
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

### RI by size class



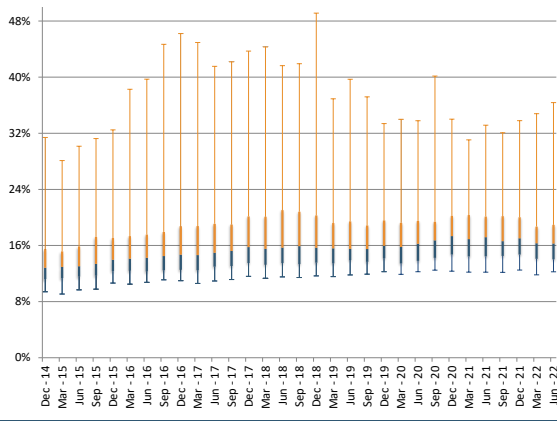
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.9%	16.4%	19.4%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Dec - 15	17.7%	14.8%	17.3%	22.9%
Jun - 16	17.7%	15.1%	17.3%	22.7%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Dec - 17	19.1%	16.3%	18.7%	23.9%
Jun - 18	18.8%	16.3%	19.0%	23.2%
Dec - 18	19.0%	16.2%	19.1%	22.4%
Jun - 19	18.9%	16.4%	19.0%	21.7%
Dec - 19	19.5%	17.1%	19.5%	23.0%
Mar - 20	18.3%	16.6%	18.4%	21.7%
Jun - 20	18.8%	17.1%	19.2%	22.2%
Sep - 20	19.3%	17.6%	19.4%	22.5%
Dec - 20	19.7%	18.1%	20.4%	23.9%
Mar - 21	19.6%	17.9%	20.3%	23.3%
Jun - 21	19.6%	17.9%	20.1%	23.1%
Sep - 21	19.5%	17.9%	19.8%	22.8%
Dec - 21	19.7%	17.9%	20.3%	22.8%
Mar - 22	19.0%	17.4%	19.5%	22.0%
Jun - 22	19.0%	17.2%	19.3%	22.2%

## Solvency

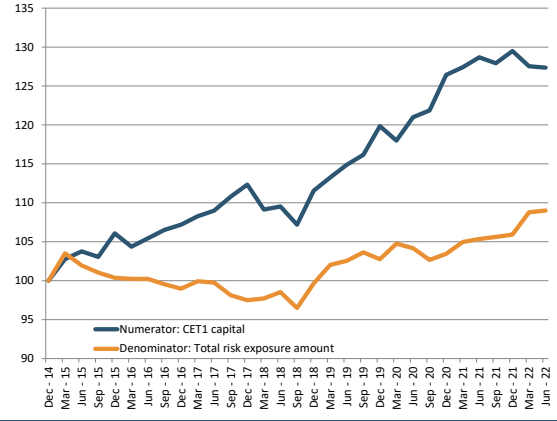
### 3 - CET1 ratio

#### Dispersion



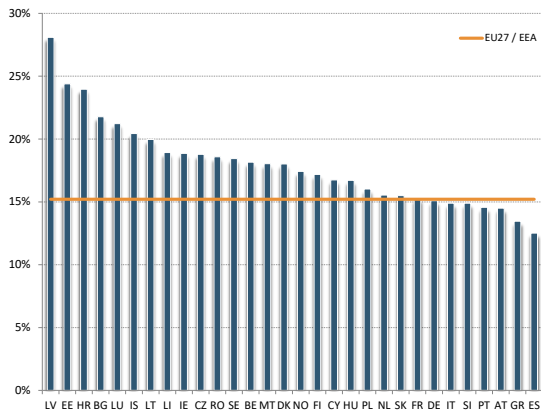
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



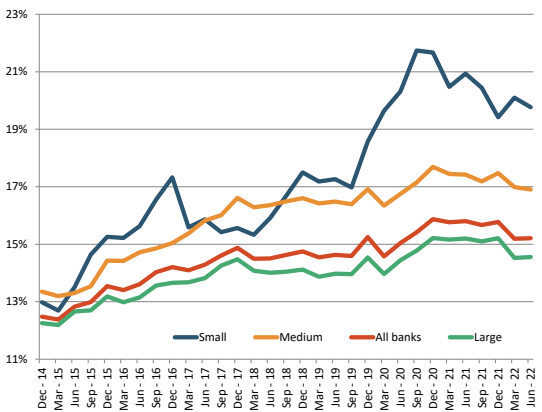
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

#### RI by size class



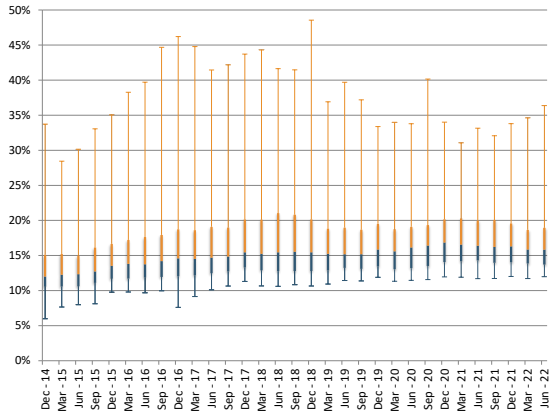
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Jun - 15	12.8%	11.6%	13.0%	15.9%
Dec - 15	13.5%	12.3%	14.0%	17.1%
Jun - 16	13.6%	12.3%	14.2%	17.6%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Jun - 18	14.5%	13.5%	15.7%	21.0%
Dec - 18	14.7%	13.6%	15.7%	20.3%
Jun - 19	14.6%	13.9%	15.5%	19.4%
Dec - 19	15.2%	14.2%	16.0%	19.6%
Mar - 20	14.6%	13.4%	15.8%	19.2%
Jun - 20	15.0%	13.8%	16.2%	19.5%
Sep - 20	15.4%	14.2%	16.7%	19.4%
Dec - 20	15.9%	14.7%	17.3%	20.2%
Mar - 21	15.8%	14.4%	16.9%	20.3%
Jun - 21	15.8%	14.5%	17.2%	20.1%
Sep - 21	15.7%	14.5%	16.6%	20.2%
Dec - 21	15.8%	14.7%	17.0%	20.0%
Mar - 22	15.2%	14.1%	16.3%	18.7%
Jun - 22	15.2%	14.0%	16.3%	18.9%

## Solvency

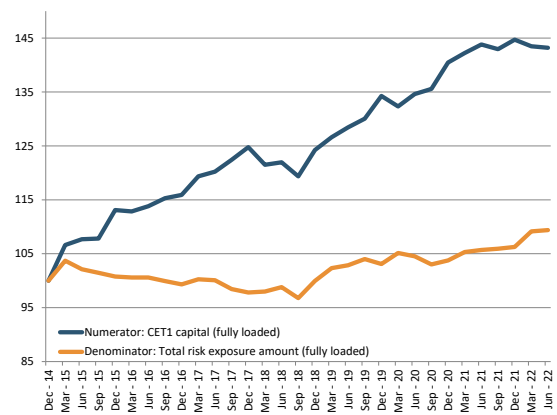
### 4 - CET1 ratio (fully loaded)

#### Dispersion



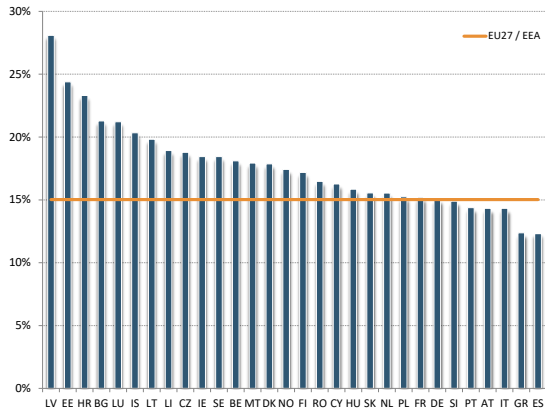
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



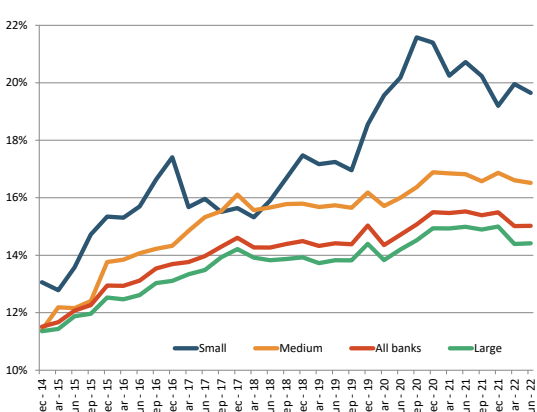
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

#### RI by size class



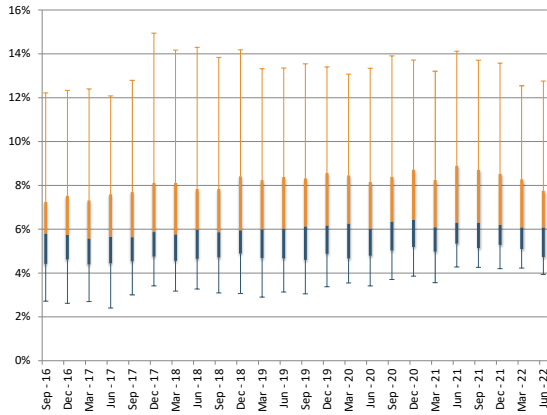
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.0%	15.1%
Jun - 15	12.1%	10.6%	12.3%	15.0%
Dec - 15	12.9%	11.7%	13.5%	16.7%
Jun - 16	13.1%	11.9%	13.7%	17.6%
Dec - 16	13.7%	12.0%	14.6%	18.7%
Jun - 17	14.0%	12.5%	14.7%	19.1%
Dec - 17	14.6%	13.3%	15.5%	20.1%
Jun - 18	14.3%	12.8%	15.5%	21.0%
Dec - 18	14.5%	12.8%	15.4%	20.1%
Jun - 19	14.4%	13.2%	15.2%	19.0%
Dec - 19	15.0%	13.5%	15.9%	19.5%
Mar - 20	14.4%	13.0%	15.6%	18.7%
Jun - 20	14.7%	13.2%	16.1%	19.1%
Sep - 20	15.1%	13.5%	16.4%	19.3%
Dec - 20	15.5%	14.1%	16.8%	20.2%
Mar - 21	15.5%	14.2%	16.6%	20.3%
Jun - 21	15.5%	14.3%	16.4%	20.0%
Sep - 21	15.4%	14.0%	16.2%	20.1%
Dec - 21	15.5%	14.1%	16.3%	19.6%
Mar - 22	15.0%	13.9%	15.8%	18.7%
Jun - 22	15.0%	13.7%	15.8%	18.9%

## Solvency

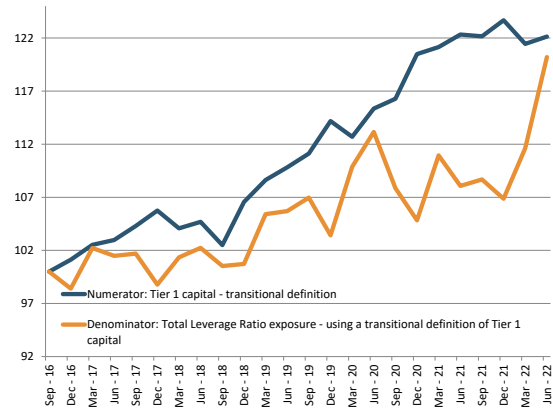
### 5 - Leverage ratio

#### Dispersion



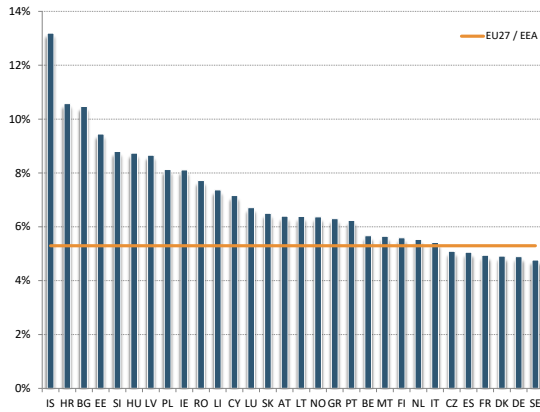
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



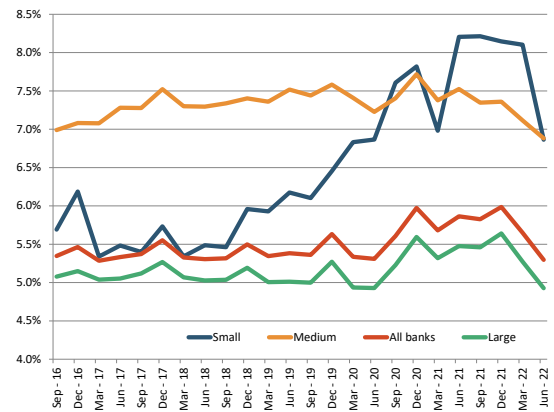
Total numerator and denominator.  
Sep 2016 = 100.

#### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

#### RI by size class



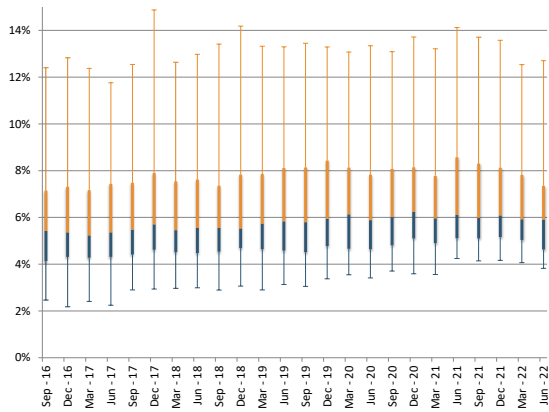
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

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

## Solvency

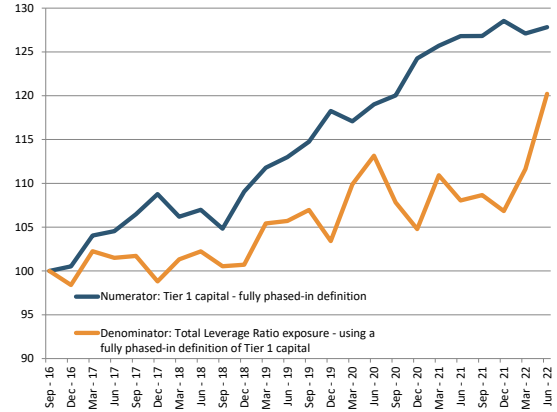
### 6 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



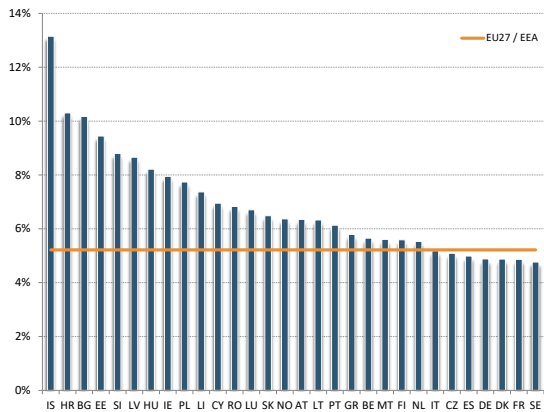
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



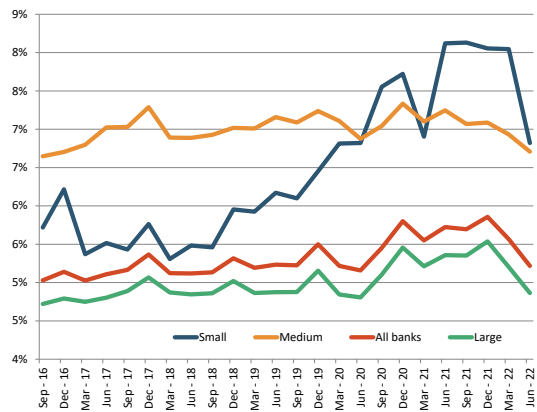
Total numerator and denominator.  
Sep 2016 = 100.

Country dispersion (as of Jun. 2022)



Weighted Averages by country.

RI by size class



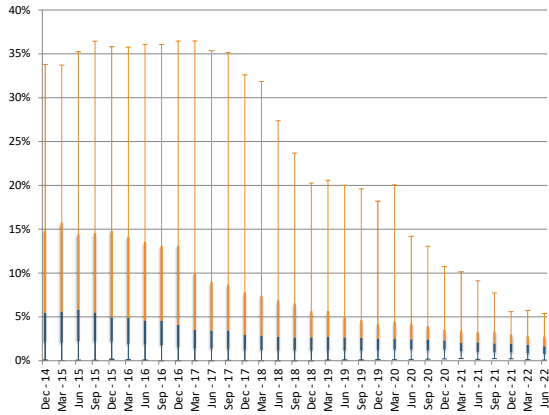
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

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

## Credit Risk and Asset Quality

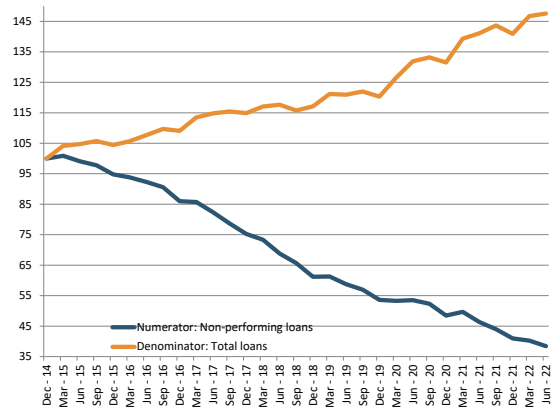
### 7 - Ratio of non-performing loans and advances (NPL ratio)

#### Dispersion



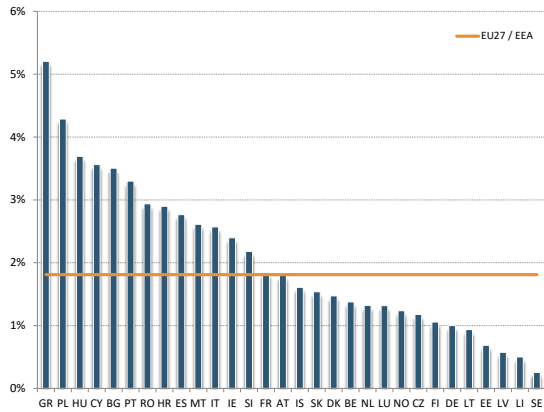
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



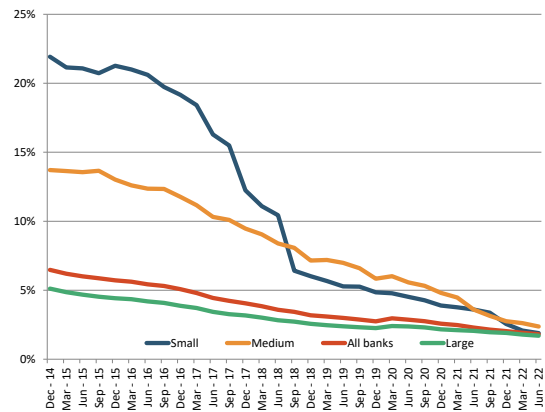
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

#### RI by size class



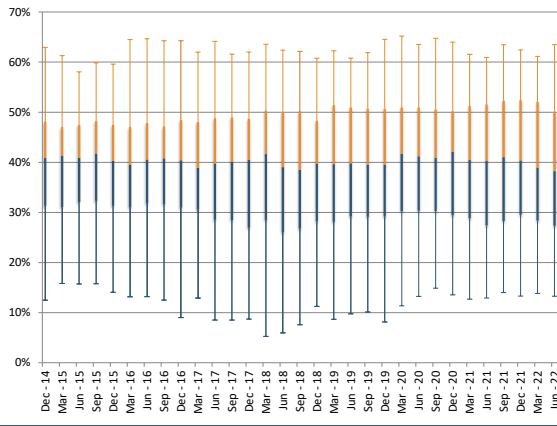
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

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

## Credit Risk and Asset Quality

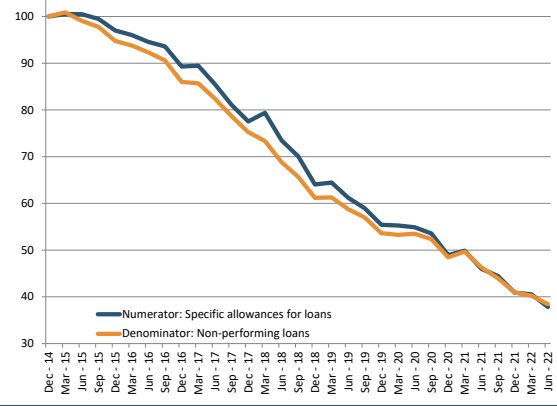
### 8 - Coverage ratio of non-performing loans and advances

#### Dispersion



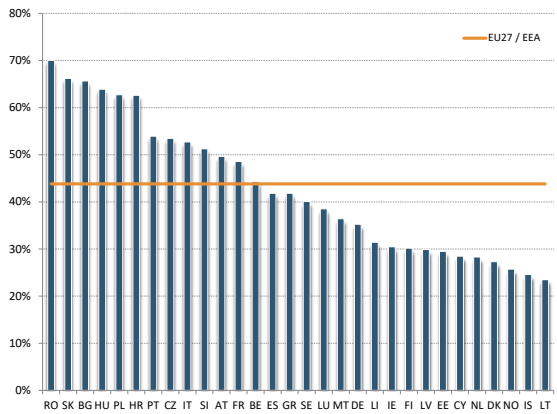
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



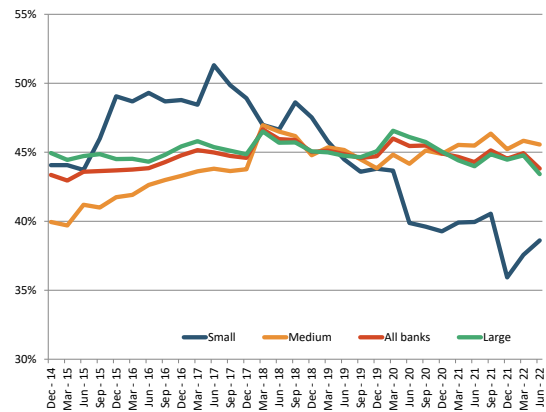
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

#### RI by size class



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

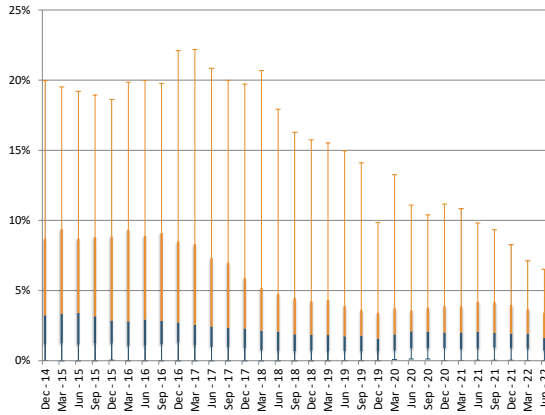
Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.3%	40.9%	48.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Dec - 16	44.8%	31.0%	40.4%	48.5%
Jun - 17	45.0%	28.5%	39.8%	48.8%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Jun - 18	46.0%	26.0%	39.0%	50.0%
Dec - 18	45.0%	28.2%	39.8%	48.3%
Jun - 19	44.9%	29.2%	39.8%	51.0%
Dec - 19	44.7%	29.2%	39.5%	50.7%
Mar - 20	46.0%	30.2%	41.7%	51.0%
Jun - 20	45.5%	30.3%	41.2%	51.0%
Sep - 20	45.5%	30.3%	40.9%	50.6%
Dec - 20	44.9%	29.4%	42.1%	50.2%
Mar - 21	44.7%	28.8%	40.4%	51.2%
Jun - 21	44.3%	27.4%	40.3%	51.6%
Sep - 21	45.1%	28.3%	41.0%	52.3%
Dec - 21	44.5%	29.5%	40.4%	52.4%
Mar - 22	44.9%	28.4%	38.9%	52.1%
Jun - 22	43.8%	27.3%	38.2%	50.1%



## Credit Risk and Asset Quality

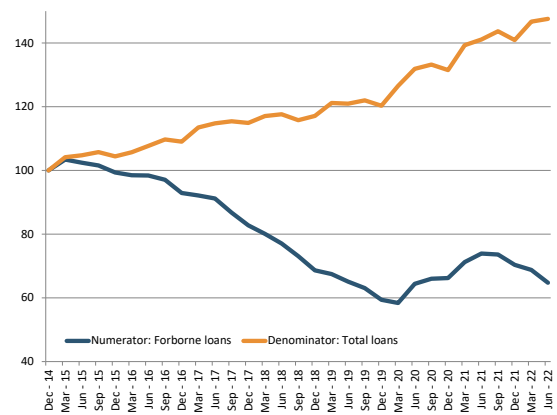
### 9 - Forbearance ratio for loans and advances

#### Dispersion



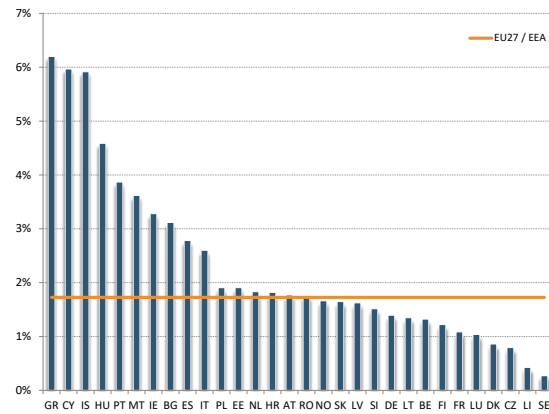
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



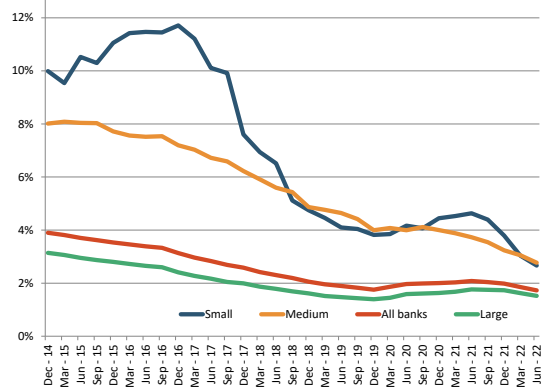
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

#### RI by size class



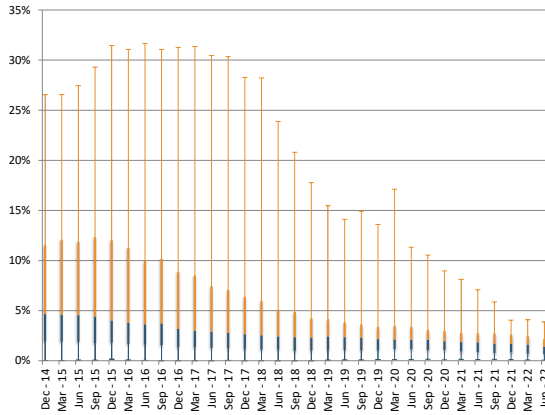
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.2%	3.2%	8.7%
Jun - 15	3.7%	1.2%	3.4%	8.7%
Dec - 15	3.5%	1.2%	2.9%	8.9%
Jun - 16	3.4%	1.1%	2.9%	8.9%
Dec - 16	3.1%	1.3%	2.7%	8.5%
Jun - 17	2.8%	1.0%	2.4%	7.3%
Dec - 17	2.6%	0.9%	2.3%	5.9%
Jun - 18	2.3%	0.7%	2.1%	4.8%
Dec - 18	2.1%	0.7%	1.8%	4.3%
Jun - 19	1.9%	0.7%	1.7%	3.9%
Dec - 19	1.8%	0.7%	1.6%	3.4%
Mar - 20	1.9%	0.7%	1.9%	3.8%
Jun - 20	2.0%	0.9%	2.1%	3.6%
Sep - 20	2.0%	0.9%	2.1%	3.8%
Dec - 20	2.0%	0.9%	2.0%	3.9%
Mar - 21	2.0%	0.8%	2.0%	3.9%
Jun - 21	2.1%	0.9%	2.1%	4.2%
Sep - 21	2.0%	0.9%	2.0%	4.2%
Dec - 21	2.0%	0.9%	1.9%	4.0%
Mar - 22	1.9%	0.9%	1.9%	3.7%
Jun - 22	1.7%	0.7%	1.6%	3.4%

## Credit Risk and Asset Quality

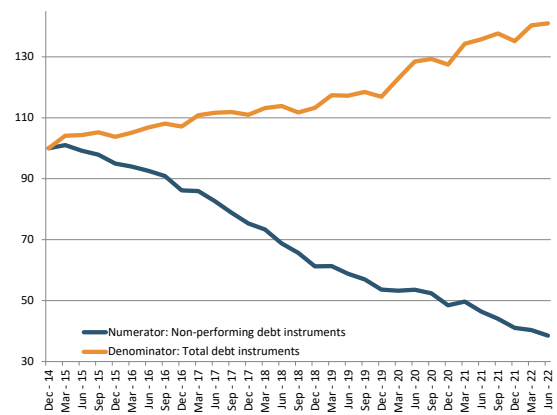
### 10 - Ratio of non-performing exposures (NPE ratio)

#### Dispersion



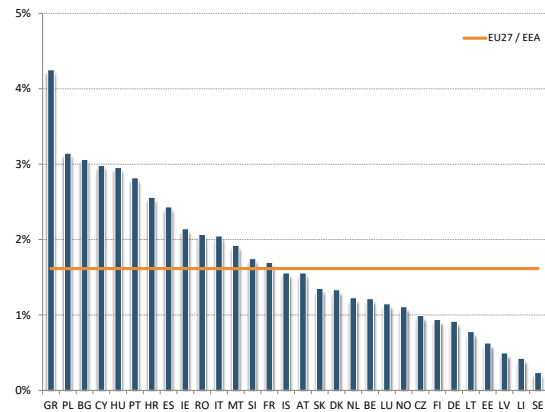
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



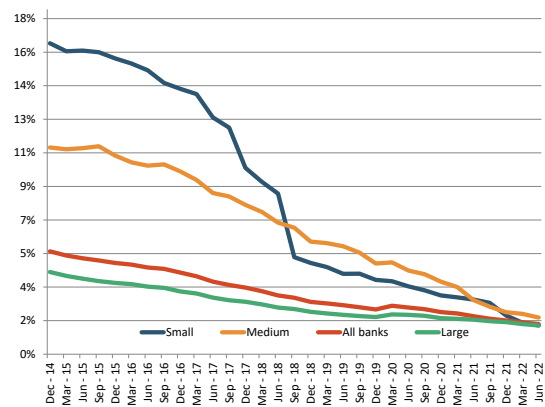
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

#### RI by size class



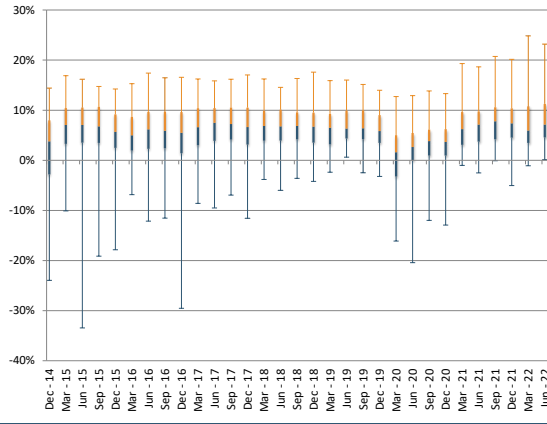
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

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

# Profitability

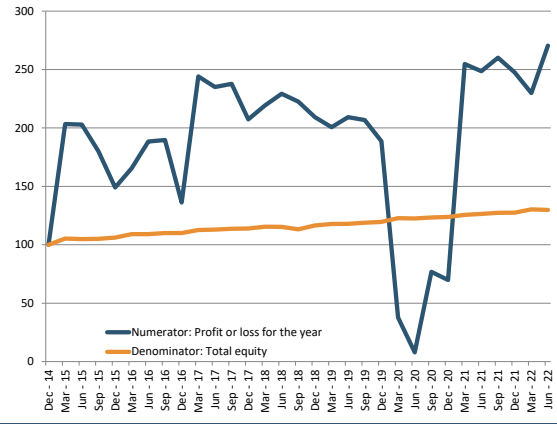
## 11 - Return on equity

### Dispersion



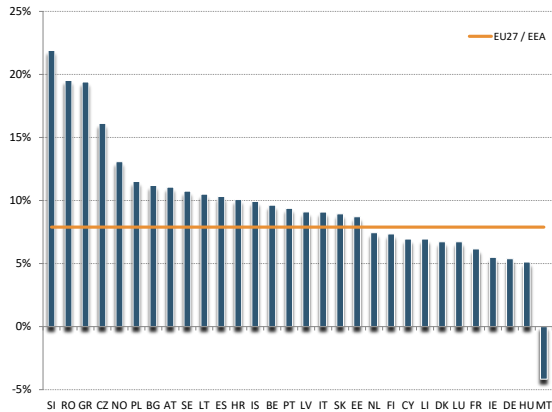
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



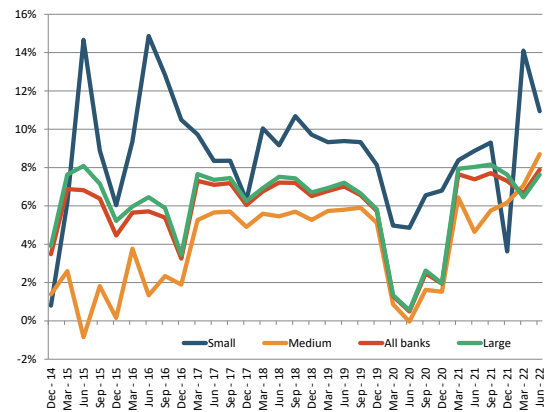
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

### RI by size class



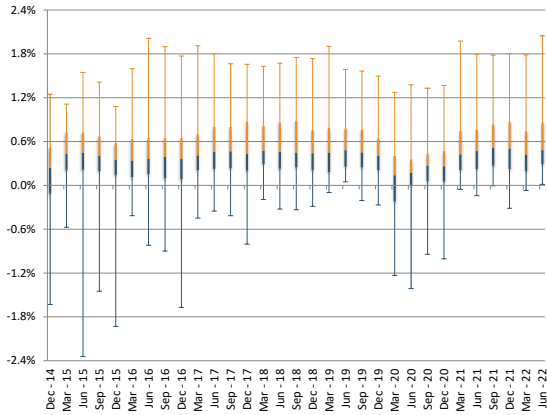
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-2.8%	3.8%	8.0%
Jun - 15	6.8%	3.5%	7.1%	10.5%
Dec - 15	4.5%	2.5%	5.7%	9.1%
Jun - 16	5.7%	2.3%	6.2%	9.7%
Dec - 16	3.3%	1.4%	5.5%	9.6%
Jun - 17	7.1%	3.9%	7.5%	10.4%
Dec - 17	6.0%	3.1%	6.6%	10.5%
Jun - 18	7.2%	3.9%	6.8%	10.1%
Dec - 18	6.5%	3.5%	6.7%	9.5%
Jun - 19	7.0%	4.4%	6.3%	9.9%
Dec - 19	5.7%	3.5%	5.8%	9.0%
Mar - 20	1.3%	-3.2%	1.6%	5.0%
Jun - 20	0.5%	0.0%	2.7%	5.4%
Sep - 20	2.5%	1.0%	3.8%	6.1%
Dec - 20	1.9%	0.9%	3.7%	6.2%
Mar - 21	7.7%	3.1%	6.2%	9.6%
Jun - 21	7.4%	3.7%	7.1%	9.8%
Sep - 21	7.7%	4.2%	7.8%	10.6%
Dec - 21	7.3%	4.5%	7.4%	10.4%
Mar - 22	6.7%	3.5%	5.9%	10.8%
Jun - 22	7.9%	4.6%	7.1%	11.3%

# Profitability

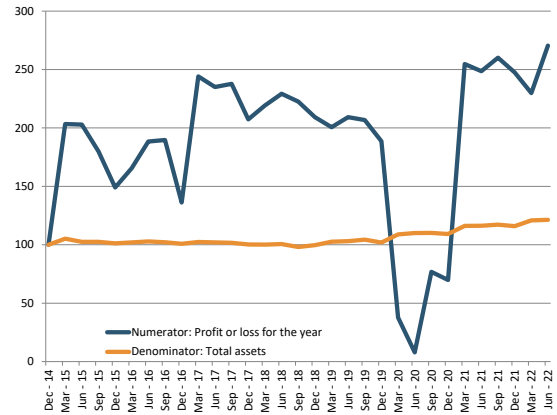
## 12 - Return on assets

### Dispersion



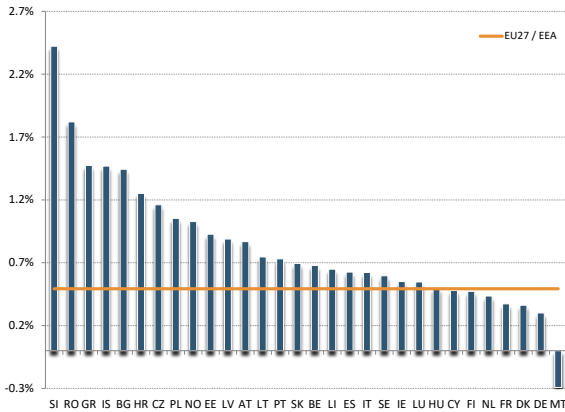
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



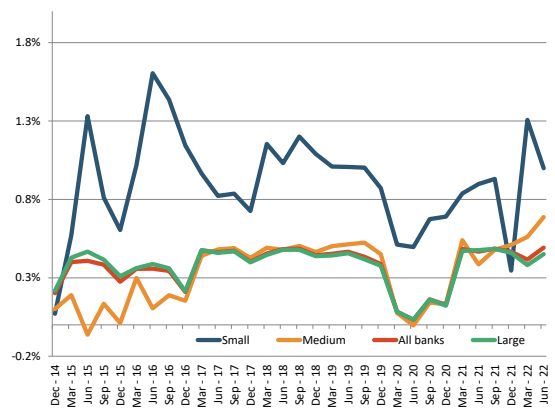
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

### RI by size class



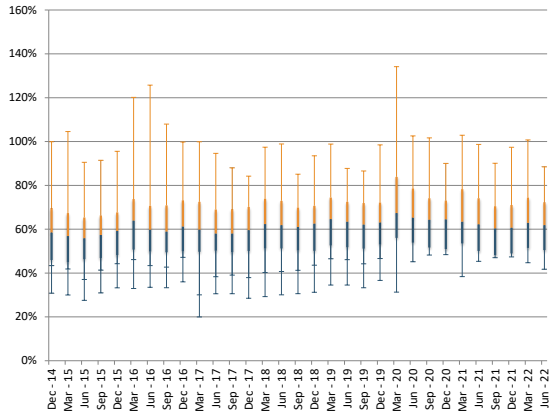
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

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

# Profitability

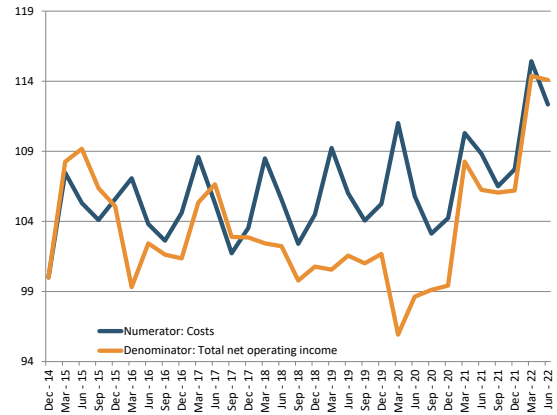
## 13 - Cost to income ratio

### Dispersion



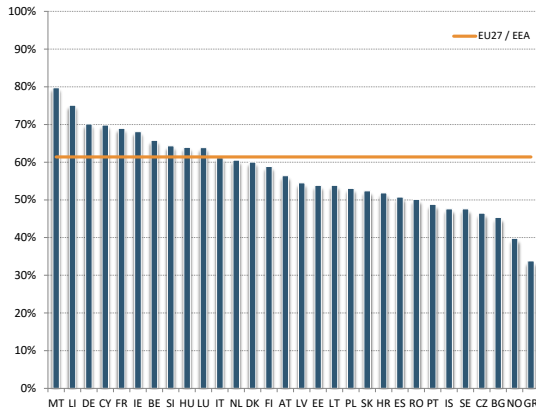
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



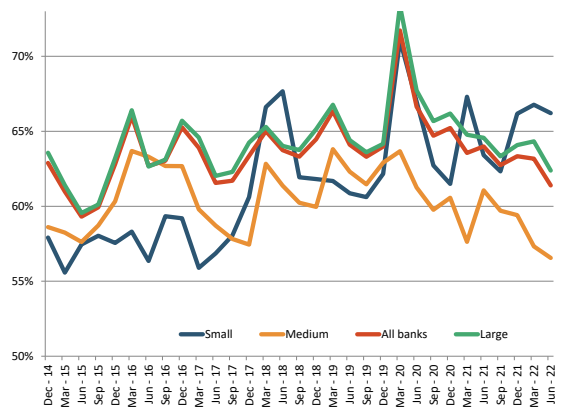
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

### RI by size class



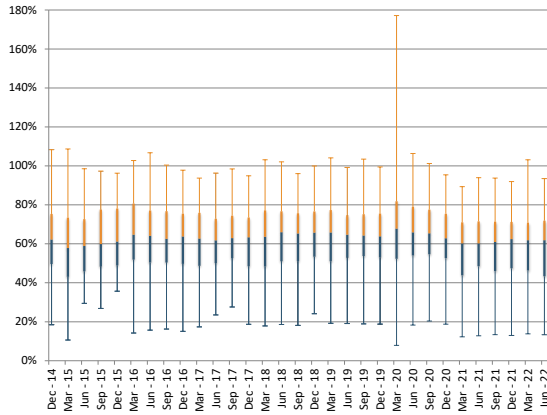
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Jun - 18	63.7%	51.2%	61.8%	73.0%
Dec - 18	64.5%	50.1%	62.5%	70.7%
Jun - 19	64.1%	51.8%	63.4%	72.5%
Dec - 19	64.0%	53.1%	63.0%	72.2%
Mar - 20	71.7%	56.1%	67.4%	83.9%
Jun - 20	66.6%	53.9%	65.2%	78.6%
Sep - 20	64.7%	51.6%	64.3%	74.1%
Dec - 20	65.2%	51.0%	64.5%	73.0%
Mar - 21	63.6%	53.6%	63.4%	78.3%
Jun - 21	64.0%	50.1%	62.2%	74.1%
Sep - 21	62.7%	48.2%	60.3%	70.5%
Dec - 21	63.3%	48.9%	60.7%	71.1%
Mar - 22	63.2%	51.4%	62.9%	74.5%
Jun - 22	61.4%	50.5%	61.8%	72.3%

## Profitability

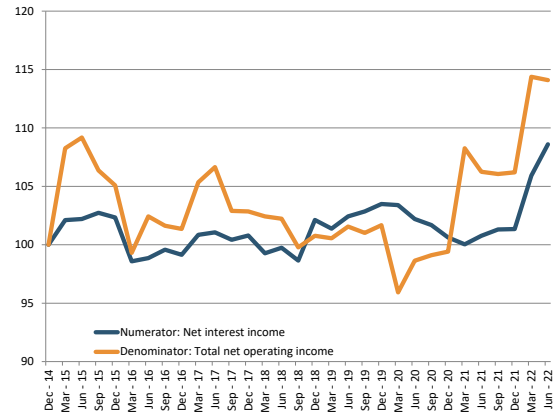
### 14 - Net interest income to total net operating income

#### Dispersion



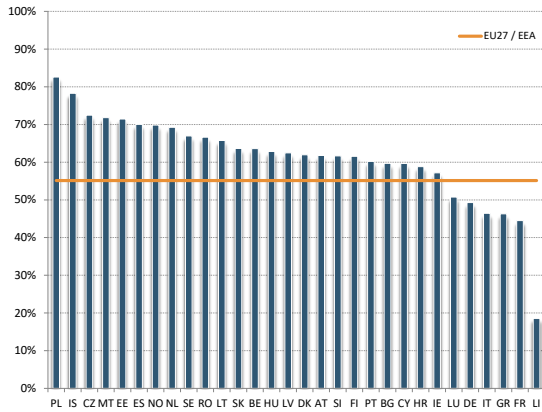
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



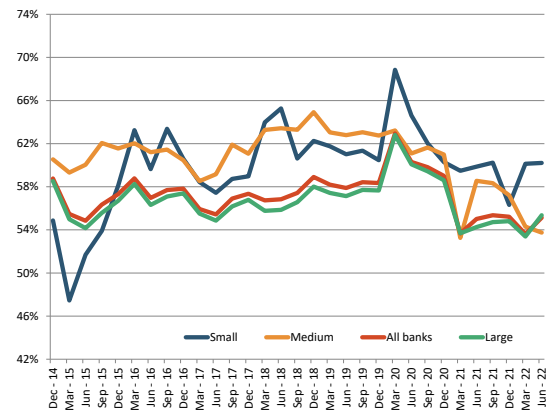
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

#### RI by size class



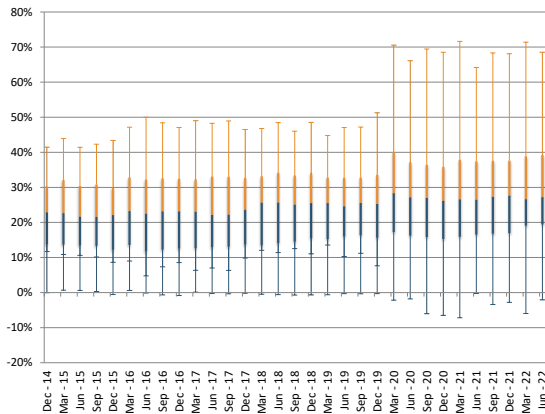
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.2%	75.4%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Jun - 18	56.8%	51.1%	66.0%	76.7%
Dec - 18	58.9%	53.4%	65.8%	76.6%
Jun - 19	57.9%	52.8%	64.7%	74.7%
Dec - 19	58.3%	53.0%	63.9%	75.6%
Mar - 20	62.9%	52.3%	67.8%	81.9%
Jun - 20	60.3%	54.0%	65.9%	79.0%
Sep - 20	59.8%	54.7%	65.4%	77.6%
Dec - 20	59.0%	52.6%	62.8%	75.4%
Mar - 21	53.7%	43.8%	60.2%	71.0%
Jun - 21	55.0%	48.5%	60.3%	71.6%
Sep - 21	55.4%	46.0%	60.9%	71.4%
Dec - 21	55.2%	47.4%	62.4%	71.2%
Mar - 22	53.6%	46.3%	61.9%	70.9%
Jun - 22	55.1%	43.3%	61.9%	71.9%

## Profitability

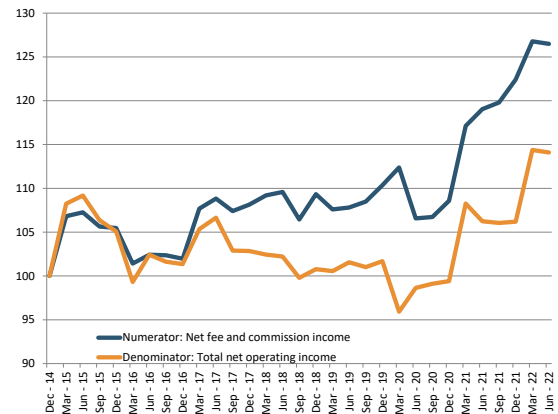
### 15 - Net fee and commission income to total net operating income

#### Dispersion



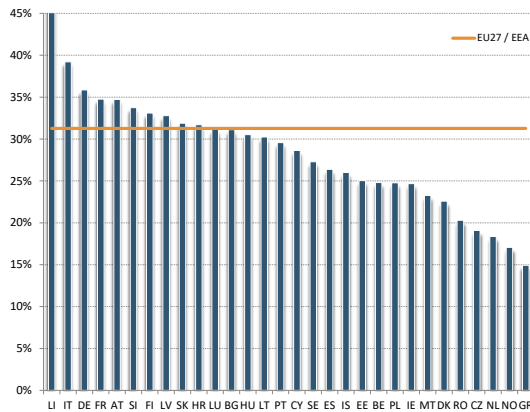
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



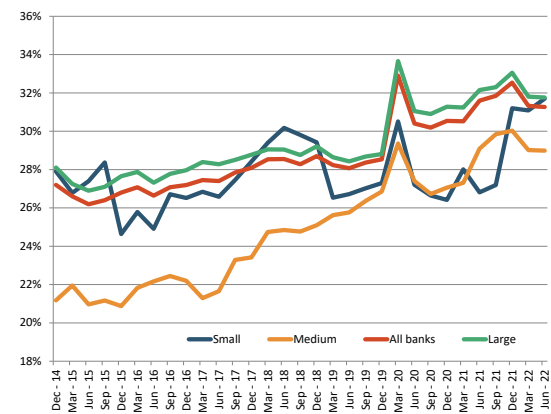
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

#### RI by size class



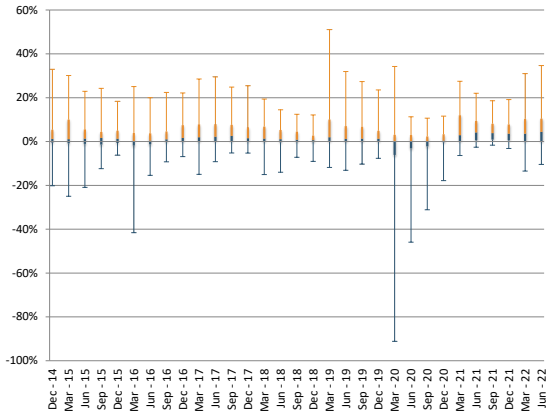
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Jun - 18	28.6%	14.1%	25.7%	34.2%
Dec - 18	28.7%	15.5%	25.5%	34.1%
Jun - 19	28.1%	16.0%	24.6%	32.8%
Dec - 19	28.5%	15.7%	25.3%	33.6%
Mar - 20	32.9%	17.3%	28.3%	40.1%
Jun - 20	30.4%	16.3%	27.1%	37.2%
Sep - 20	30.2%	15.8%	26.9%	36.5%
Dec - 20	30.5%	15.3%	26.1%	35.9%
Mar - 21	30.5%	15.9%	26.6%	37.9%
Jun - 21	31.6%	16.6%	26.5%	37.4%
Sep - 21	31.9%	16.8%	27.3%	37.6%
Dec - 21	32.5%	17.0%	27.6%	37.7%
Mar - 22	31.3%	19.1%	26.6%	38.8%
Jun - 22	31.3%	19.4%	27.2%	39.3%

# Profitability

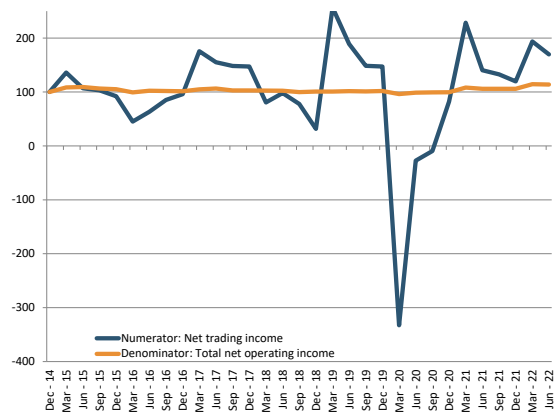
## 16 - Net trading income to total net operating income

### Dispersion



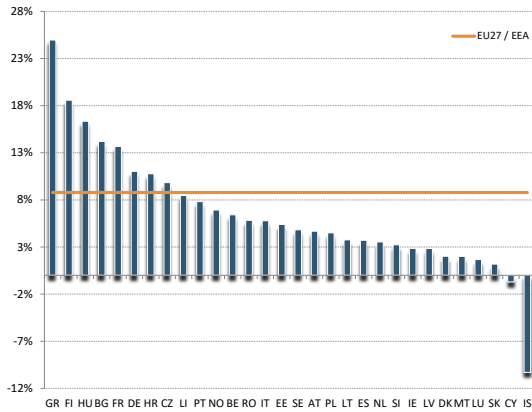
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



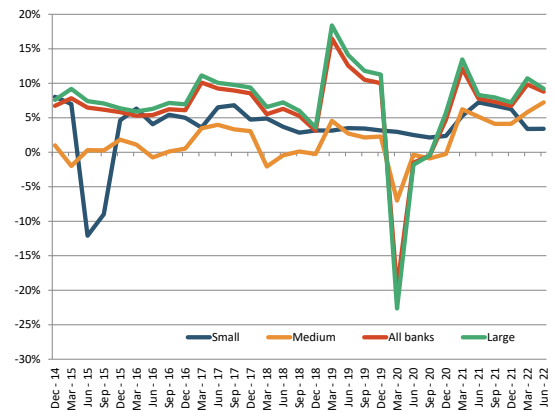
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

### RI by size class



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

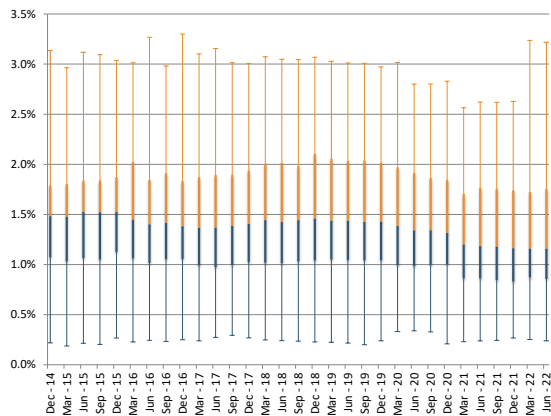
Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.4%
Jun - 15	6.5%	-1.1%	1.3%	5.5%
Dec - 15	5.8%	-0.7%	1.3%	5.0%
Jun - 16	5.4%	-1.2%	0.4%	3.8%
Dec - 16	6.1%	-0.1%	1.6%	7.5%
Jun - 17	9.2%	0.1%	2.2%	7.9%
Dec - 17	8.5%	0.0%	1.5%	6.6%
Jun - 18	6.3%	-0.3%	1.1%	5.3%
Dec - 18	3.1%	-0.3%	0.6%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



## Profitability

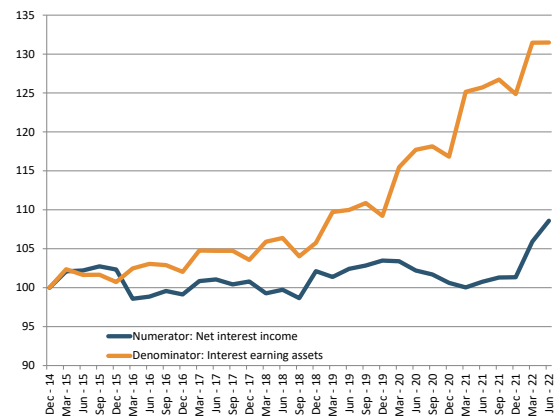
### 17 - Net interest margin

#### Dispersion



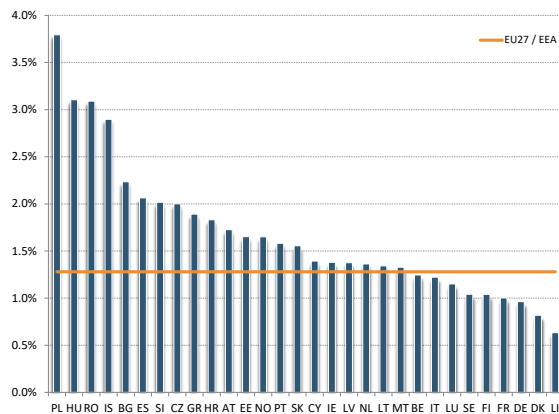
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



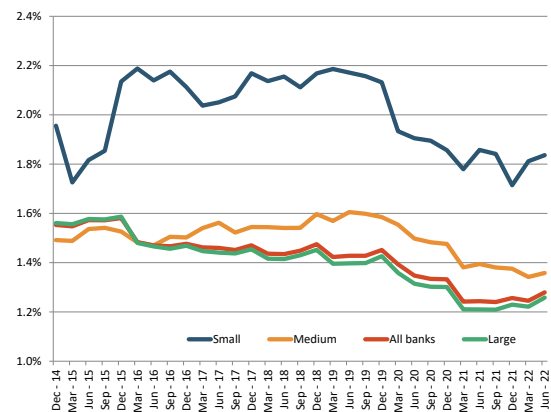
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

#### RI by size class



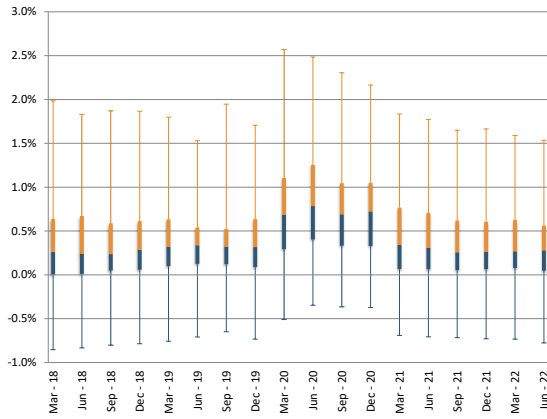
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.79%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Dec - 15	1.58%	1.12%	1.53%	1.87%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Dec - 16	1.48%	1.05%	1.38%	1.83%
Jun - 17	1.46%	0.97%	1.37%	1.90%
Dec - 17	1.47%	1.03%	1.41%	1.94%
Jun - 18	1.43%	1.01%	1.42%	2.02%
Dec - 18	1.47%	1.04%	1.46%	2.11%
Jun - 19	1.43%	1.05%	1.44%	2.04%
Dec - 19	1.45%	1.04%	1.43%	2.02%
Mar - 20	1.39%	0.99%	1.39%	1.97%
Jun - 20	1.35%	0.98%	1.34%	1.91%
Sep - 20	1.33%	0.99%	1.34%	1.87%
Dec - 20	1.33%	1.00%	1.31%	1.85%
Mar - 21	1.24%	0.86%	1.20%	1.71%
Jun - 21	1.24%	0.86%	1.18%	1.77%
Sep - 21	1.24%	0.85%	1.18%	1.76%
Dec - 21	1.26%	0.83%	1.16%	1.74%
Mar - 22	1.25%	0.87%	1.16%	1.72%
Jun - 22	1.28%	0.86%	1.16%	1.76%

# Profitability

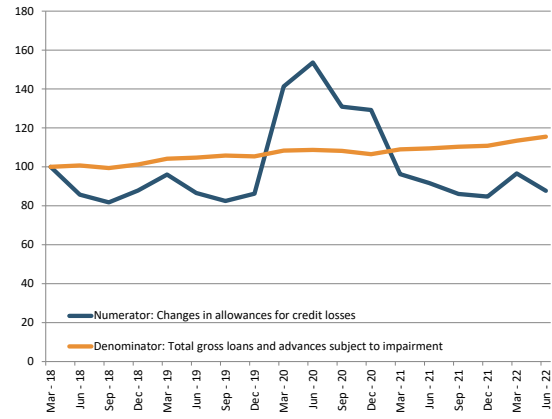
## 18 - Cost of Risk

### Dispersion



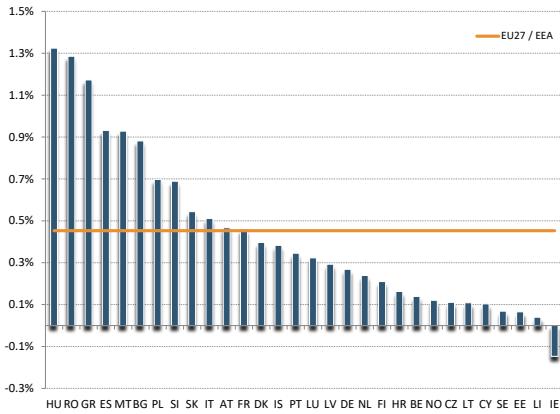
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



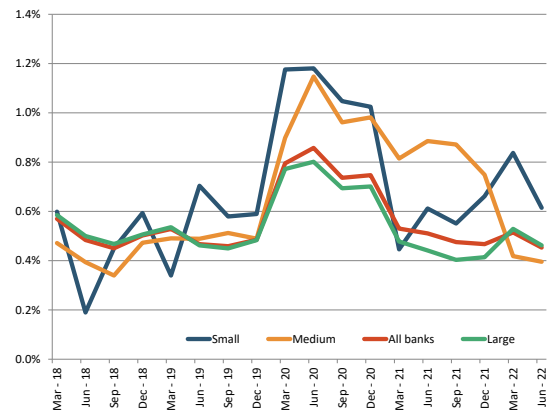
Total numerator and denominator. Mar 2018 =100.

### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

### RI by size class



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

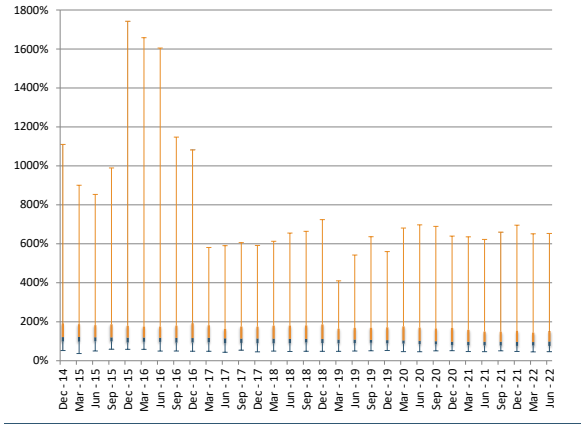
Period	Weighted average	25th	50th	75th
Jun - 18	0.48%	0.01%	0.24%	0.67%
Dec - 18	0.50%	0.06%	0.29%	0.61%
Jun - 19	0.47%	0.13%	0.34%	0.54%
Dec - 19	0.48%	0.09%	0.32%	0.64%
Mar - 20	0.79%	0.29%	0.69%	1.11%
Jun - 20	0.86%	0.40%	0.78%	1.25%
Sep - 20	0.74%	0.33%	0.69%	1.04%
Dec - 20	0.75%	0.33%	0.72%	1.05%
Mar - 21	0.53%	0.07%	0.34%	0.77%
Jun - 21	0.51%	0.06%	0.31%	0.71%
Sep - 21	0.48%	0.06%	0.26%	0.62%
Dec - 21	0.47%	0.07%	0.26%	0.61%
Mar - 22	0.51%	0.08%	0.27%	0.63%
Jun - 22	0.45%	0.05%	0.28%	0.56%

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

# Funding and Liquidity

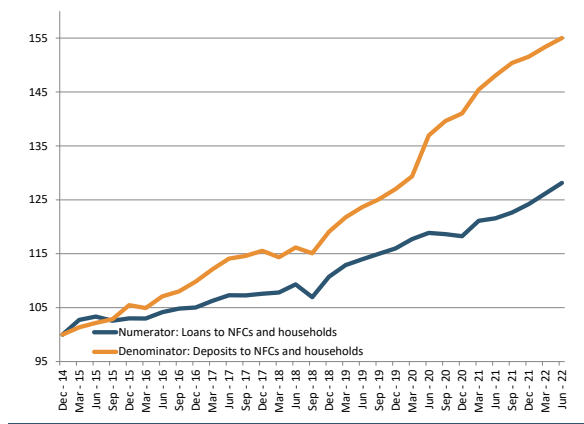
## 19 - Loan-to-deposit ratio for households and non-financial corporations

### Dispersion



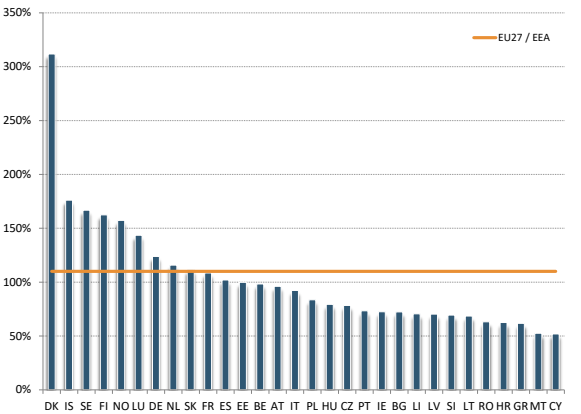
5th and 95th pct, interquartile range, and median.

### Numerator and denominator: trends



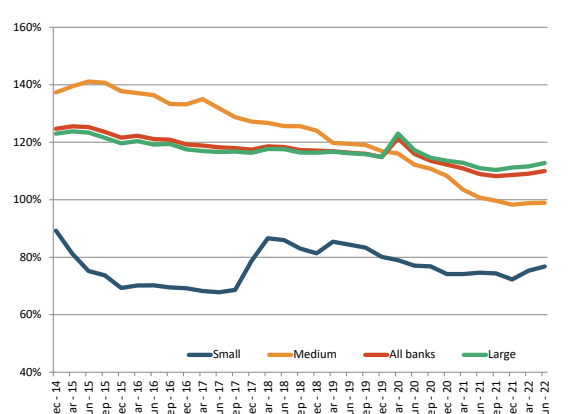
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

### RI by size class



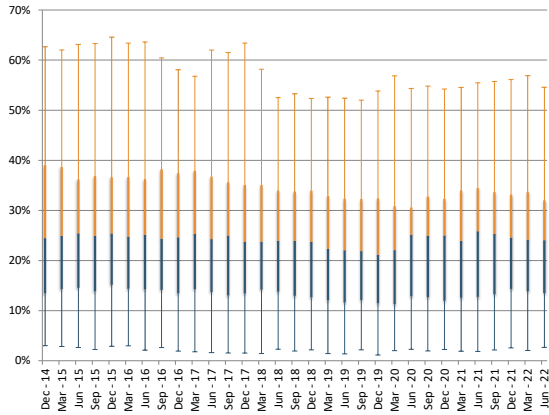
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

Period	Weighted average	25th	50th	75th
Dec - 14	124.7%	98.5%	121.2%	191.8%
Jun - 15	125.3%	100.1%	120.6%	183.0%
Dec - 15	121.6%	94.0%	118.3%	179.4%
Jun - 16	121.1%	96.4%	117.9%	176.0%
Dec - 16	119.3%	93.5%	116.1%	192.5%
Jun - 17	118.2%	91.2%	114.9%	163.9%
Dec - 17	117.4%	90.3%	114.1%	174.7%
Jun - 18	118.3%	90.3%	112.2%	180.7%
Dec - 18	117.1%	90.9%	111.2%	186.1%
Jun - 19	116.4%	90.9%	108.8%	168.4%
Dec - 19	114.8%	89.4%	105.7%	171.7%
Mar - 20	121.4%	88.4%	104.6%	176.7%
Jun - 20	116.0%	85.2%	102.2%	170.3%
Sep - 20	113.6%	84.7%	100.2%	165.5%
Dec - 20	112.2%	81.2%	97.6%	167.6%
Mar - 21	110.9%	79.6%	97.4%	159.1%
Jun - 21	108.9%	78.8%	97.2%	149.7%
Sep - 21	108.2%	78.6%	97.5%	148.8%
Dec - 21	108.6%	76.1%	96.5%	153.6%
Mar - 22	109.1%	78.2%	96.2%	144.5%
Jun - 22	110.0%	76.3%	98.6%	152.3%

## Funding and Liquidity

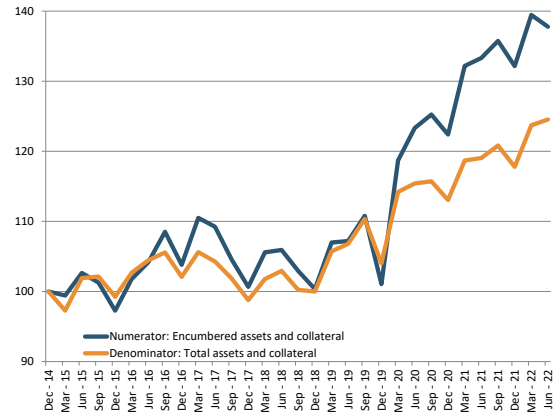
### 20 - Asset encumbrance ratio

#### Dispersion



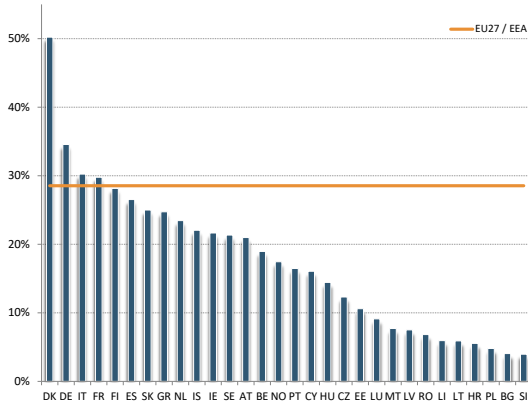
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



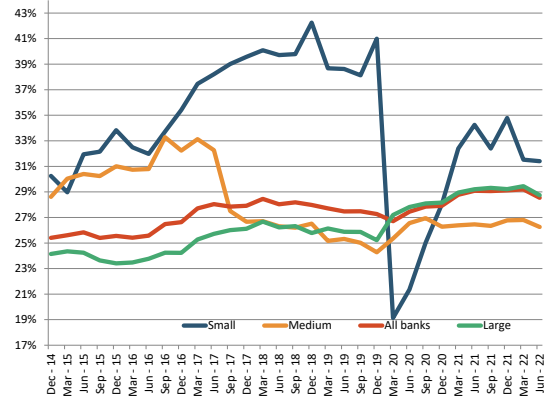
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

#### RI by size class



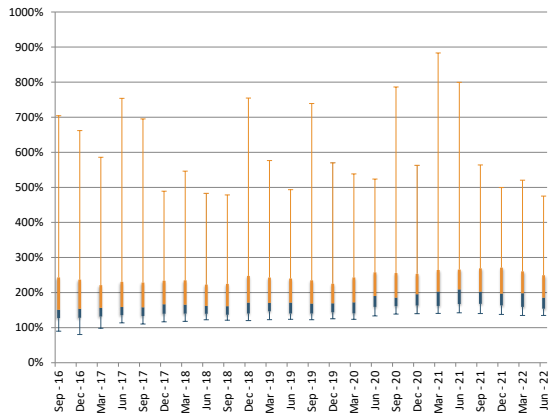
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.5%	24.5%	39.1%
Jun - 15	25.8%	14.5%	25.4%	36.2%
Dec - 15	25.6%	15.2%	25.4%	36.6%
Jun - 16	25.6%	14.2%	25.1%	36.3%
Dec - 16	26.6%	13.5%	24.6%	37.4%
Jun - 17	28.0%	13.7%	24.3%	36.8%
Dec - 17	27.9%	13.4%	23.7%	35.1%
Jun - 18	28.0%	13.8%	23.9%	34.0%
Dec - 18	28.0%	12.7%	23.7%	34.0%
Jun - 19	27.5%	11.6%	22.1%	32.4%
Dec - 19	27.3%	11.5%	21.2%	32.4%
Mar - 20	26.7%	11.3%	22.1%	30.9%
Jun - 20	27.4%	12.8%	25.2%	30.6%
Sep - 20	27.9%	12.7%	25.0%	32.8%
Dec - 20	27.9%	12.0%	25.0%	32.3%
Mar - 21	28.8%	12.6%	23.9%	34.0%
Jun - 21	29.1%	12.7%	25.8%	34.5%
Sep - 21	29.1%	13.3%	25.3%	33.7%
Dec - 21	29.1%	14.3%	24.6%	33.2%
Mar - 22	29.2%	13.9%	24.2%	33.7%
Jun - 22	28.5%	13.5%	24.1%	32.0%

## Funding and Liquidity

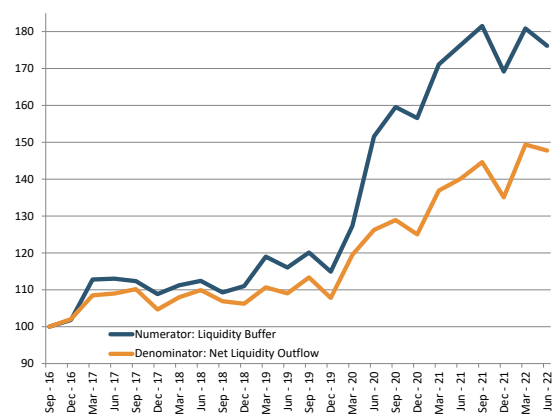
### 21 - Liquidity coverage ratio

#### Dispersion



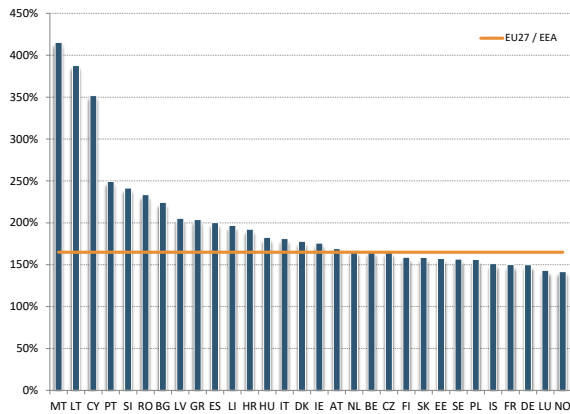
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



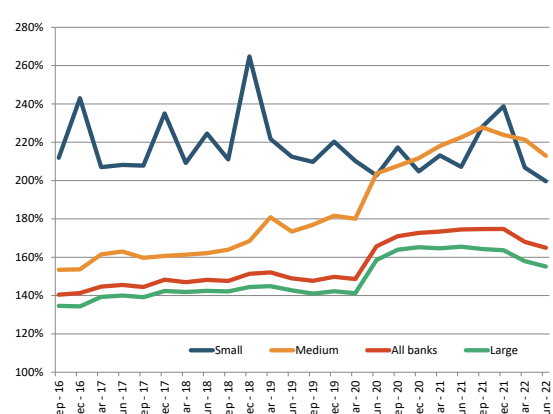
Total numerator and denominator.  
Sep 2016 =100.

#### Country dispersion (as of Jun. 2022)



Weighted Averages by country.

#### RI by size class



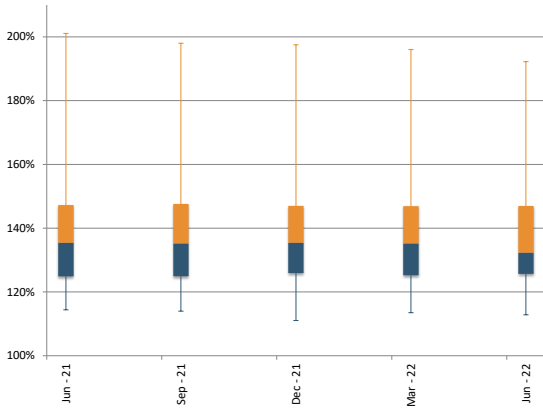
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2022.

Period	Weighted average	25th	50th	75th
Dec - 16	141.3%	128.4%	153.7%	236.9%
Jun - 17	145.5%	135.8%	159.0%	230.8%
Dec - 17	148.3%	139.7%	166.8%	233.7%
Jun - 18	148.2%	139.8%	161.9%	222.8%
Dec - 18	151.4%	140.4%	171.6%	247.5%
Jun - 19	149.0%	140.2%	171.4%	240.0%
Dec - 19	149.8%	143.8%	169.3%	225.3%
Mar - 20	148.7%	140.8%	172.1%	243.4%
Jun - 20	165.7%	159.3%	190.2%	257.8%
Sep - 20	171.0%	161.0%	185.4%	256.0%
Dec - 20	172.7%	163.1%	195.4%	253.5%
Mar - 21	173.4%	162.0%	202.7%	264.2%
Jun - 21	174.5%	167.5%	209.1%	265.7%
Sep - 21	174.7%	167.9%	202.3%	268.9%
Dec - 21	174.8%	163.6%	196.8%	271.0%
Mar - 22	168.0%	159.4%	198.1%	260.4%
Jun - 22	164.9%	154.3%	185.6%	249.3%

## Funding and Liquidity

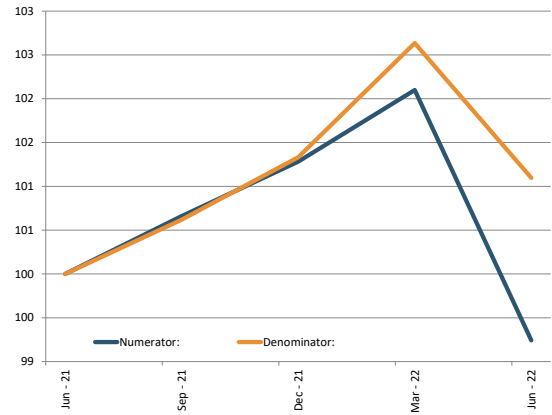
### 22 - Net stable funding ratio

#### Dispersion



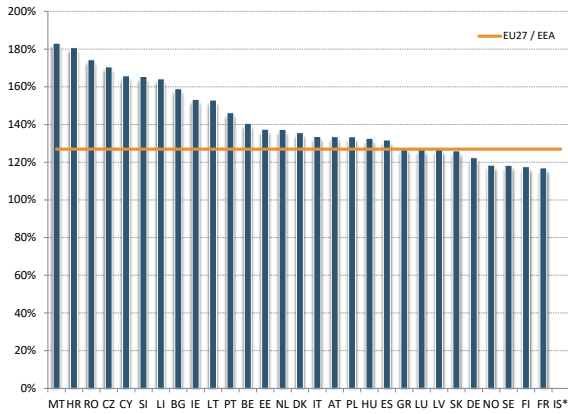
5th and 95th pct, interquartile range, and median.

#### Numerator and denominator: trends



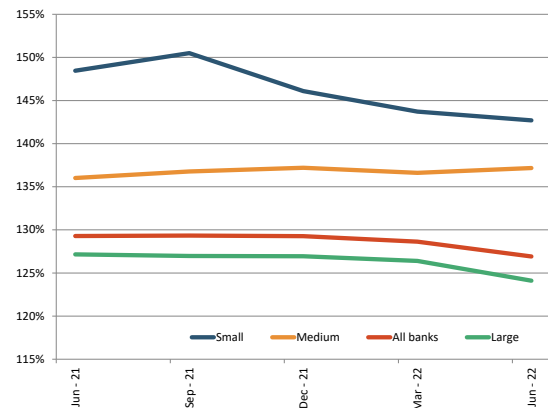
Total numerator and denominator.  
Jun 2021 = 100.

#### Country dispersion (as of Jun. 2022)



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

#### RI by size class



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

Period	Weighted average	25th	50th	75th
Jun - 21	129.3%	124.9%	135.4%	147.2%
Sep - 21	129.3%	124.9%	135.2%	147.6%
Dec - 21	129.3%	125.9%	135.4%	147.0%
Mar - 22	128.6%	125.2%	135.2%	146.9%
Jun - 22	126.9%	125.7%	132.3%	147.0%

# STATISTICAL ANNEX

## Statistical Annex

### Asset composition and volumes

Asset composition																			
% of total assets																			
	Cash balances			Equity instruments			Debt securities			Loans and advances			Derivatives			Other Assets			
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	
AT	20.0%	18.3%	18.4%	0.5%	0.6%	0.6%	13.3%	13.2%	13.2%	61.9%	63.1%	63.4%	1.3%	1.5%	1.9%	3.0%	3.3%	2.6%	
BE	20.6%	20.9%	19.5%	0.2%	0.2%	0.2%	13.2%	12.1%	11.8%	59.1%	60.1%	61.7%	3.3%	3.1%	3.7%	3.6%	3.6%	3.1%	
BG	15.9%	19.5%	17.9%	0.1%	0.1%	0.1%	16.1%	15.5%	15.5%	63.4%	62.3%	63.5%	0.2%	0.3%	0.5%	4.2%	2.4%	2.5%	
CY	36.7%	39.1%	39.6%	0.1%	0.1%	0.1%	16.2%	14.5%	15.1%	39.4%	38.5%	37.7%	0.0%	0.0%	0.1%	7.6%	7.8%	7.4%	
CZ	2.2%	9.4%	2.0%	0.0%	0.0%	0.0%	15.4%	15.0%	15.0%	79.3%	71.4%	78.2%	1.5%	3.0%	3.8%	1.7%	1.1%	1.0%	
DE	18.4%	18.6%	18.0%	0.9%	0.5%	0.5%	12.6%	11.8%	11.3%	55.1%	55.7%	56.0%	10.4%	11.1%	12.1%	2.6%	2.3%	2.1%	
DK	7.2%	6.1%	5.6%	0.7%	0.4%	0.3%	14.1%	13.0%	12.3%	69.9%	71.6%	71.3%	5.5%	6.5%	8.2%	2.4%	2.4%	2.3%	
EE	22.7%	25.8%	23.6%	0.0%	0.0%	0.0%	7.8%	7.9%	8.3%	68.4%	65.1%	66.8%	0.2%	0.4%	0.4%	0.9%	0.7%	0.8%	
ES	12.5%	13.6%	14.0%	1.1%	1.0%	0.8%	13.1%	12.7%	12.7%	63.5%	63.3%	62.7%	3.3%	3.3%	3.9%	6.4%	6.1%	5.9%	
FI	12.8%	14.7%	14.3%	2.1%	1.6%	1.5%	11.1%	10.9%	10.9%	66.2%	66.1%	65.6%	5.3%	4.7%	5.9%	2.4%	2.0%	1.7%	
FR	14.8%	15.1%	13.6%	3.7%	3.0%	2.5%	10.2%	9.3%	9.0%	58.2%	58.1%	58.7%	7.0%	6.9%	8.5%	6.0%	7.6%	7.7%	
GR	15.9%	19.4%	19.5%	0.2%	0.3%	0.3%	15.9%	15.6%	15.9%	49.1%	48.7%	48.0%	2.8%	2.2%	2.5%	16.0%	13.9%	13.9%	
HR	19.9%	22.7%	21.2%	0.1%	0.1%	0.1%	11.0%	11.6%	11.1%	66.4%	63.0%	64.9%	0.2%	0.4%	0.6%	2.3%	2.1%	2.1%	
HU	9.3%	7.4%	6.4%	0.3%	0.3%	0.3%	24.6%	23.6%	23.9%	60.8%	63.5%	63.8%	0.9%	2.4%	3.0%	4.0%	2.8%	2.6%	
IE	26.9%	29.3%	28.7%	0.1%	0.2%	0.1%	12.4%	10.9%	10.9%	51.9%	49.2%	47.2%	3.8%	5.1%	7.3%	4.9%	5.3%	5.8%	
IS	9.3%	7.4%	7.3%	2.6%	2.7%	2.4%	9.3%	8.4%	7.8%	76.1%	78.4%	79.9%	0.2%	0.2%	0.3%	2.5%	2.9%	2.4%	
IT	15.9%	15.4%	14.5%	1.2%	1.2%	1.1%	20.6%	20.5%	20.1%	54.3%	54.7%	55.8%	2.7%	2.9%	3.4%	5.2%	5.4%	5.1%	
LU*	n.a.	n.a.	20.4%	n.a.	n.a.	5.6%	n.a.	n.a.	14.2%	n.a.	n.a.	53.4%	n.a.	n.a.	2.3%	n.a.	n.a.	4.1%	
LT	41.0%	41.4%	33.4%	0.0%	0.0%	0.0%	8.5%	10.5%	16.6%	49.6%	47.2%	49.2%	0.1%	0.1%	0.1%	0.8%	0.7%	0.7%	
LU	22.5%	26.3%	27.9%	0.5%	0.6%	0.5%	14.7%	12.3%	12.2%	58.7%	57.2%	55.2%	0.8%	1.1%	1.6%	2.8%	2.6%	2.6%	
LV	29.1%	35.1%	30.4%	0.1%	0.0%	0.0%	17.1%	11.0%	13.2%	52.6%	52.7%	55.2%	0.1%	0.1%	0.2%	0.9%	1.0%	1.0%	
MT	23.2%	25.7%	25.3%	0.2%	0.2%	0.2%	25.9%	25.2%	25.6%	47.8%	46.1%	45.9%	0.1%	0.5%	0.8%	2.8%	2.4%	2.2%	
NL	15.3%	17.6%	16.5%	0.8%	0.8%	0.7%	7.6%	7.0%	7.1%	69.8%	69.4%	70.9%	2.5%	2.5%	3.2%	4.0%	2.7%	1.7%	
NO*	n.a.	n.a.	10.6%	n.a.	n.a.	0.3%	n.a.	n.a.	10.5%	n.a.	n.a.	68.8%	n.a.	n.a.	7.2%	n.a.	n.a.	2.6%	
PL	2.1%	4.2%	4.3%	0.3%	0.1%	0.1%	31.8%	28.0%	27.0%	60.8%	60.4%	60.1%	1.5%	3.8%	5.1%	3.4%	3.5%	3.5%	
PT	12.5%	15.9%	16.4%	1.2%	1.0%	1.0%	22.8%	20.4%	20.1%	56.6%	56.4%	55.9%	0.8%	0.7%	0.9%	6.2%	5.6%	5.8%	
RO	14.4%	13.0%	14.2%	0.1%	0.1%	0.1%	32.0%	30.6%	28.5%	51.3%	53.9%	54.7%	0.1%	0.1%	0.1%	2.1%	2.3%	2.3%	
SE	16.2%	14.7%	16.1%	1.2%	1.0%	0.8%	9.0%	8.5%	7.7%	70.3%	69.3%	67.4%	1.9%	2.2%	3.9%	1.4%	4.3%	4.1%	
SI	22.9%	21.5%	19.0%	0.5%	0.6%	0.6%	22.9%	20.1%	19.6%	51.4%	55.3%	58.3%	0.1%	0.1%	0.1%	2.2%	2.4%	2.3%	
SK	17.3%	13.2%	13.2%	0.0%	0.0%	0.0%	12.3%	12.6%	12.0%	68.5%	72.2%	72.7%	0.4%	0.4%	0.5%	1.6%	1.6%	1.5%	
EU/EEA	15.4%	15.9%	15.1%	1.9%	1.5%	1.3%	12.7%	11.9%	11.7%	59.9%	59.9%	60.3%	5.4%	5.5%	6.6%	4.8%	5.3%	5.0%	

Assets						
Volumes bn EUR	Total Assets			Total Financial Assets		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	750.7	772.6	800.3	728.4	746.9	779.9
BE	1,246.3	1,273.2	1,271.0	1,201.4	1,227.1	1,232.2
BG	37.7	34.9	35.1	36.1	34.1	34.3
CY	41.6	43.3	44.2	38.4	39.9	40.9
CZ	191.8	224.5	222.7	188.6	222.0	220.6
DE	3,875.0	4,070.0	4,152.7	3,774.9	3,977.9	4,066.6
DK	793.7	769.0	765.9	774.4	750.7	748.0
EE	35.6	43.5	43.9	35.2	43.2	43.6
ES	3,498.1	3,656.1	3,789.6	3,272.8	3,434.0	3,567.3
FI	724.6	762.0	752.9	706.9	747.0	740.0
FR	8,631.3	9,095.5	9,071.1	8,110.7	8,405.2	8,373.5
GR	293.5	309.7	316.6	246.6	266.6	272.7
HR	50.0	53.0	55.2	48.9	51.8	54.1
HU	120.7	132.2	129.6	115.8	128.4	126.2
IE	321.5	348.5	383.0	305.7	330.0	360.9
IS	29.6	31.8	32.7	28.9	30.9	32.0
IT	2,805.6	2,849.7	2,848.3	2,659.1	2,696.8	2,703.6
LU*	n.a.	n.a.	97.4	n.a.	n.a.	93.4
LT	29.2	20.4	20.2	29.0	20.3	20.1
LU	186.8	202.0	204.4	181.6	196.8	199.1
LV	17.3	48.6	48.7	17.1	48.1	48.2
MT	23.8	25.3	25.5	23.1	24.7	25.0
NL	2,303.1	2,377.4	2,356.2	2,211.9	2,313.9	2,316.5
NO*	n.a.	n.a.	348.2	n.a.	n.a.	339.1
PL	191.3	201.4	202.7	184.8	194.4	195.7
PT	294.3	301.1	306.7	276.0	284.3	289.0
RO	53.8	58.9	61.6	52.7	57.5	60.1
SE	1,030.0	1,047.5	1,071.8	1,015.4	1,002.3	1,028.0
SI	34.7	43.0	42.5	33.9	41.9	41.5
SK	62.2	65.9	68.1	61.2	64.9	67.1
EU/EEA	26,365.1	27,458.5	28,152.3	25,092.9	26,016.2	26,736.3

Financial Assets									
% of total financial assets	Share of financial assets valued at (amortised) cost			Share of financial assets at fair value through OCI			Share of financial assets at fair value through profit&loss		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	91.7%	92.1%	92.0%	5.1%	4.4%	4.3%	3.2%	3.5%	3.7%
BE	91.8%	92.8%	92.4%	3.3%	2.7%	2.6%	4.8%	4.4%	4.9%
BG	88.7%	92.4%	92.6%	10.2%	7.2%	6.7%	1.1%	0.4%	0.6%
CY	96.5%	97.2%	97.5%	2.6%	2.0%	1.6%	0.9%	0.8%	0.9%
CZ	95.5%	94.3%	93.6%	1.9%	1.7%	1.7%	2.6%	3.9%	4.7%
DE	73.8%	74.1%	73.4%	5.8%	4.9%	4.7%	20.4%	20.9%	21.9%
DK	34.0%	34.2%	34.6%	2.1%	2.2%	2.2%	63.9%	63.6%	63.2%
EE	92.1%	92.8%	93.8%	0.0%	0.0%	0.0%	7.9%	7.2%	6.2%
ES	84.6%	85.8%	85.8%	6.1%	5.1%	4.6%	9.3%	9.1%	9.6%
FI	68.2%	69.9%	69.9%	6.7%	6.3%	6.5%	25.1%	23.8%	23.5%
FR	73.4%	74.1%	73.8%	3.5%	3.1%	3.1%	23.1%	22.7%	23.1%
GR	88.2%	92.3%	92.3%	7.4%	4.2%	4.0%	4.4%	3.5%	3.7%
HR	89.7%	90.7%	91.7%	9.6%	8.6%	7.4%	0.7%	0.8%	0.9%
HU	87.2%	87.1%	86.8%	8.3%	6.3%	5.9%	4.5%	6.7%	7.3%
IE	85.6%	84.7%	80.0%	9.6%	7.8%	7.0%	4.9%	7.5%	13.0%
IS	87.1%	87.7%	88.8%	2.8%	1.9%	2.5%	10.1%	10.4%	8.7%
IT	85.2%	86.0%	86.2%	7.4%	7.0%	6.7%	7.4%	7.0%	7.1%
LU*	n.a.	n.a.	79.8%	n.a.	n.a.	15.9%	n.a.	n.a.	4.3%
LT	93.6%	92.9%	87.9%	0.2%	0.6%	0.6%	6.2%	6.5%	11.5%
LU	92.9%	94.0%	94.0%	5.3%	4.1%	3.7%	1.8%	1.8%	2.3%
LV	90.5%	91.6%	89.4%	1.6%	0.4%	0.4%	7.9%	8.0%	10.2%
MT	89.0%	89.1%	88.4%	10.1%	9.8%	10.2%	0.8%	1.0%	1.4%
NL	87.9%	88.5%	87.8%	4.6%	4.0%	4.0%	7.5%	7.4%	8.1%
NO*	n.a.	n.a.	77.4%	n.a.	n.a.	6.7%	n.a.	n.a.	15.9%
PL	76.6%	79.4%	80.2%	20.6%	15.9%	13.7%	2.7%	4.7%	6.1%
PT	84.1%	88.4%	90.1%	12.4%	8.7%	6.8%	3.5%	2.8%	3.1%
RO	72.6%	74.1%	84.3%	25.2%	24.7%	14.7%	2.1%	1.2%	1.0%
SE	87.0%	87.0%	86.0%	1.1%	1.3%	1.2%	12.0%	11.7%	12.8%
SI	83.7%	86.8%	87.7%	16.0%	12.9%	11.9%	0.3%	0.3%	0.4%
SK	96.8%	96.5%	96.8%	2.5%	3.0%	2.5%	0.7%	0.5%	0.7%
EU/EEA	78.2%	79.1%	78.8%	5.0%	4.4%	4.3%	16.8%	16.5%	16.9%

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.

\* The EBA Risk Dashboard does not include data from Norwegian nor Liechtenstein banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.





## Statistical Annex

### Loans: composition and asset quality

Volumes bn EUR				of which: loans and advances at amortised cost - by segment (volumes) <sup>(2)</sup>														
				Loans and advances <sup>(1)</sup>			HHs			...of which mortgages			NFCs			...of which SMEs		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	608.8	621.0	646.5	177.8	184.3	190.8	121.1	127.6	131.6	202.7	214.2	219.8	73.1	73.9	77.5	58.1	61.3	62.7
BE	993.2	1,031.5	1,032.1	311.3	332.8	338.5	269.9	288.0	293.0	263.7	284.3	292.4	125.3	135.2	137.4	60.7	77.4	78.4
BG	30.6	29.0	29.0	9.6	9.2	9.6	4.5	4.3	4.5	11.3	10.1	10.5	5.4	5.5	5.7	5.4	4.7	4.8
CY	32.8	33.8	34.3	9.0	8.3	8.4	6.9	6.4	6.5	7.8	7.6	7.7	6.3	6.1	6.0	5.7	5.5	5.6
CZ	155.2	180.2	177.7	54.8	61.2	61.3	42.6	48.0	48.5	30.7	34.2	35.1	12.0	13.2	13.5	13.1	14.3	14.3
DE	2,807.6	2,978.0	3,020.1	535.2	550.8	555.6	365.7	380.4	381.8	788.4	838.2	855.8	204.6	209.3	217.0	261.9	266.4	272.8
DK	616.0	600.6	591.0	74.6	73.4	71.6	56.8	57.5	55.9	81.1	82.9	87.0	38.6	36.6	37.4	25.4	25.3	24.4
EE	32.3	39.4	39.6	13.4	15.0	15.4	11.2	12.6	12.9	10.1	12.0	12.3	7.1	8.7	9.0	5.9	7.2	7.3
ES	2,653.2	2,758.1	2,853.8	1,167.4	1,202.7	1,222.0	821.3	844.6	845.9	738.5	767.3	792.1	318.5	321.5	324.4	113.1	106.8	119.0
FI	540.2	579.7	572.0	201.3	207.9	204.4	166.8	171.3	174.3	154.6	165.7	168.3	60.4	62.4	63.4	34.7	28.1	35.5
FR	5,739.3	6,015.5	5,957.9	1,944.0	2,002.3	2,024.5	657.2	660.8	658.1	1,693.4	1,786.1	1,843.1	785.3	818.3	837.0	226.7	249.5	254.6
GR	204.7	216.6	217.6	55.1	46.3	46.1	38.9	33.2	32.9	81.3	79.5	81.0	38.4	34.8	33.8	24.2	24.1	23.3
HR	43.1	45.2	46.9	13.9	14.0	14.4	5.6	5.9	6.2	10.1	10.8	11.4	5.2	5.7	5.8	4.4	4.4	4.4
HU	86.0	95.2	92.7	28.4	28.7	29.4	13.6	14.0	13.7	29.4	32.4	33.4	14.1	16.1	16.3	9.5	10.7	11.0
IE	256.0	274.8	291.5	84.0	83.4	82.2	74.0	71.3	70.2	65.9	68.3	69.7	28.9	26.8	27.1	18.1	17.0	19.3
IS	25.5	27.5	28.7	11.2	12.8	13.5	9.9	11.4	12.0	10.6	11.2	11.9	4.9	6.1	6.1	5.1	4.9	5.0
IT	1,990.8	2,012.9	2,014.9	549.7	565.2	577.3	385.6	401.9	411.3	724.4	726.4	747.9	338.7	332.1	343.2	158.0	142.6	147.0
LI*	n.a.	n.a.	71.9	n.a.	n.a.	21.3	n.a.	n.a.	12.1	n.a.	n.a.	7.5	n.a.	n.a.	4.6	n.a.	n.a.	2.6
LT	26.2	17.9	16.5	8.3	6.0	6.2	7.0	4.8	4.9	5.8	3.6	3.7	3.1	2.7	2.8	3.6	2.2	2.3
LU	152.2	169.4	170.7	22.2	23.5	23.8	15.5	16.3	16.5	50.4	49.5	48.8	23.8	24.1	24.1	7.3	5.7	5.2
LV	14.1	42.4	41.5	4.2	14.3	14.7	3.2	11.5	11.7	4.7	10.6	10.7	3.0	7.2	7.3	2.5	5.8	6.0
MT	17.1	18.3	18.3	6.6	6.9	7.0	6.0	6.3	6.5	3.5	3.4	3.6	2.1	2.2	2.3	1.3	1.3	1.4
NL	1,958.9	2,065.8	2,056.1	748.4	774.0	779.7	691.4	707.8	713.1	547.2	565.2	581.3	174.4	169.8	173.9	161.6	158.9	160.6
NO*	n.a.	n.a.	277.5	n.a.	n.a.	117.6	n.a.	n.a.	104.0	n.a.	n.a.	92.4	n.a.	n.a.	33.5	n.a.	n.a.	28.2
PL	123.5	132.1	133.1	72.5	71.4	69.9	47.0	46.5	45.8	42.5	46.3	47.3	21.7	22.8	22.9	14.2	14.4	14.5
PT	208.3	222.2	226.0	97.3	100.5	101.5	82.6	85.5	86.1	60.7	60.1	60.1	40.4	40.4	40.4	15.2	14.6	15.1
RO	34.5	38.3	41.5	15.7	16.7	17.1	10.2	10.8	11.0	9.7	11.6	12.8	4.7	6.4	7.0	3.2	3.4	3.5
SE	874.4	866.7	880.8	367.3	363.6	354.9	332.5	329.2	321.4	276.0	279.3	277.0	146.4	142.1	138.3	107.4	106.8	108.2
SI	25.6	32.7	32.5	9.7	11.9	12.2	4.0	4.9	5.0	7.2	10.9	11.5	4.2	6.2	6.7	2.8	3.8	4.1
SK	53.6	56.4	58.7	28.2	29.8	30.4	22.1	23.0	24.3	13.8	15.5	16.3	5.7	6.7	7.0	5.0	4.9	5.1
<b>EU/EEA</b>	<b>19,226.4</b>	<b>20,033.2</b>	<b>20,499.6</b>	<b>6,281.3</b>	<b>6,451.8</b>	<b>6,651.2</b>	<b>4,013.0</b>	<b>4,104.5</b>	<b>4,235.6</b>	<b>5,578.6</b>	<b>5,817.7</b>	<b>6,076.1</b>	<b>2,345.1</b>	<b>2,379.9</b>	<b>2,466.5</b>	<b>1,264.0</b>	<b>1,266.8</b>	<b>1,340.2</b>

Volumes bn EUR				of which: non-performing loans and advances at amortised cost by segment (volumes) <sup>(2)</sup>														
				Non-performing loans and advances <sup>(1)</sup>			HHs			...of which mortgages			NFCs			...of which SMEs		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	11.8	11.4	11.6	4.7	4.3	4.4	1.9	1.8	1.7	6.6	6.5	6.6	3.0	3.0	3.0	2.1	2.3	2.3
BE	16.8	14.5	14.2	5.7	4.0	3.8	4.3	2.6	2.5	9.3	8.8	8.8	4.5	4.4	4.4	2.5	2.5	2.5
BG	2.0	1.1	1.0	0.7	0.6	0.5	0.2	0.2	0.1	1.2	0.5	0.5	0.8	0.5	0.4	0.8	0.3	0.3
CY	3.0	1.3	1.2	1.8	0.9	0.8	1.4	0.7	0.6	1.1	0.3	0.3	1.0	0.3	0.2	0.7	0.2	0.2
CZ	2.1	2.2	2.1	0.9	0.9	0.8	0.4	0.4	0.3	1.2	1.3	1.2	0.6	0.6	0.6	0.4	0.4	0.4
DE	31.2	30.1	30.2	8.7	8.1	8.0	3.4	3.0	2.8	19.6	19.2	18.7	5.7	5.6	5.3	5.7	6.0	5.8
DK	12.6	9.2	8.7	2.0	1.5	1.5	1.2	0.8	0.8	4.2	2.8	2.7	2.1	1.4	1.3	1.1	0.7	0.6
EE	0.4	0.3	0.3	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
ES	83.3	81.4	78.9	44.9	44.8	43.7	25.8	24.5	22.9	37.7	35.9	34.6	23.4	22.9	21.7	11.7	10.0	9.9
FI	7.3	6.6	6.0	2.7	2.7	2.6	1.6	1.6	1.6	3.6	3.2	2.7	1.6	1.5	1.5	0.8	0.5	0.6
FR	118.1	110.1	109.7	47.7	45.1	43.9	14.9	13.7	13.2	65.8	60.6	61.2	34.1	32.6	32.9	8.1	7.9	7.7
GR	30.4	14.6	11.3	12.7	4.8	4.4	7.8	2.9	2.8	16.4	9.0	6.2	11.5	6.4	4.3	8.3	5.0	3.3
HR	1.7	1.4	1.4	0.8	0.7	0.7	0.2	0.2	0.2	0.8	0.7	0.6	0.5	0.5	0.4	0.4	0.3	0.3
HU	3.1	3.3	3.4	2.0	2.0	2.1	0.7	0.7	0.7	1.0	1.1	1.2	0.6	0.7	0.7	0.4	0.4	0.5
IE	8.6	7.3	7.0	3.9	3.4	3.0	3.3	2.6	2.3	4.4	3.7	3.8	3.0	2.5	2.4	2.2	1.8	2.2
IS	0.6	0.4	0.5	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.3	0.3	0.3	0.3	0.3	0.2	0.1	0.1
IT	74.0	59.9	51.8	20.4	17.9	15.7	10.8	9.5	7.8	49.5	38.5	32.8	31.5	24.8	21.1	19.8	14.8	13.2
LI*	n.a.	n.a.	0.4	n.a.	n.a.	0.2	n.a.	n.a.	0.1	n.a.	n.a.	0.1	n.a.	n.a.	0.1	n.a.	n.a.	0.0
LT	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
LU	2.2	2.2	2.2	0.4	0.3	0.3	0.2	0.2	0.2	1.6	1.7	1.8	1.0	1.0	1.0	0.3	0.2	0.2
LV	0.2	0.3	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
MT	0.6	0.6	0.5	0.2	0.2	0.1	0.1	0.1	0.1	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.1	0.1
NL	33.5	27.9	27.2	9.0	8.5	8.1	6.5	5.8	5.5	23.1	18.4	18.4	9.1	5.8	6.0	8.1	5.4	4.6
NO*	n.a.	n.a.	3.4	n.a.	n.a.	0.5	n.a.	n.a.	0.3	n.a.	n.a.	2.8	n.a.	n.a.	0.7	n.a.	n.a.	0.2
PL	6.4	5.8	5.7	3.1	2.7	2.7	1.1	1.0	0.9	3.2	2.9	2.8	1.9	1.7	1.7	1.6	1.4	1.3
PT	8.8	7.8	7.5	2.6	2.4	2.4	1.3	1.1	1.1	5.5	5.1	4.8	3.8	3.4	3.5	2.2	1.9	2.0
RO	1.3	1.2	1.2	0.6	0.6	0.6	0.2	0.2	0.2	0.7	0.6	0.6	0.3	0.4	0.4	0.3	0.3	0.3
SE	3.1	2.3	2.2	1.1	1.0	1.0	0.5	0.4	0.4	2.0	1.2	1.2	0.5	0.4	0.3	0.3	0.2	0.2
SI	0.7	0.7	0.7	0.3	0.3	0.3	0.1	0.1	0.1	0.4	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2
SK	1.0	0.9	0.9	0.7	0.6	0.6	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.3	0.2	0.1	0.1
<b>EU/EEA</b>	<b>442.3</b>	<b>384.2</b>	<b>371.1</b>	<b>169.3</b>	<b>150.9</b>	<b>145.5</b>	<b>84.5</b>	<b>70.8</b>	<b>66.4</b>	<b>247.6</b>	<b>211.7</b>	<b>204.2</b>	<b>134.5</b>	<b>114.8</b>	<b>108.5</b>	<b>74.7</b>	<b>59.7</b>	<b>55.7</b>

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 (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). \* The EBA Risk Dashboard does not include data from Norwegian nor Liechtenstein banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.

## Statistical Annex

### Loans: NPL and coverage ratios

%	Loans and advances:			of which: loans and advances at amortised cost: NPL ratio <sup>(2)</sup>														
	NPL ratio <sup>(1)</sup>			HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	1.9%	1.8%	1.8%	2.6%	2.3%	2.3%	1.6%	1.4%	1.3%	3.2%	3.0%	3.0%	4.2%	4.0%	3.9%	3.6%	3.7%	3.7%
BE	1.7%	1.4%	1.4%	1.8%	1.2%	1.1%	1.6%	0.9%	0.8%	3.5%	3.1%	3.0%	3.6%	3.2%	3.2%	4.2%	3.2%	3.1%
BG	6.4%	3.7%	3.5%	7.7%	6.2%	5.7%	5.3%	3.5%	3.2%	10.5%	5.0%	4.4%	15.1%	8.4%	7.3%	14.6%	6.7%	6.2%
CY	9.1%	3.9%	3.6%	19.5%	10.5%	10.0%	19.6%	10.4%	9.8%	14.4%	4.5%	3.9%	16.1%	4.5%	4.1%	13.0%	4.2%	3.8%
CZ	1.4%	1.2%	1.2%	1.7%	1.4%	1.4%	0.9%	0.7%	0.7%	3.9%	3.7%	3.5%	4.7%	4.7%	4.7%	2.9%	3.1%	3.1%
DE	1.1%	1.0%	1.0%	1.6%	1.5%	1.4%	0.9%	0.8%	0.7%	2.5%	2.3%	2.2%	2.8%	2.7%	2.4%	2.2%	2.2%	2.1%
DK	2.0%	1.5%	1.5%	2.7%	2.0%	2.1%	2.1%	1.4%	1.4%	5.2%	3.4%	3.0%	5.5%	3.9%	3.5%	4.3%	2.6%	2.5%
EE	1.1%	0.7%	0.7%	1.1%	0.7%	0.6%	1.1%	0.6%	0.6%	2.0%	1.4%	1.4%	2.0%	1.3%	1.2%	2.4%	1.6%	1.5%
ES	3.1%	3.0%	2.8%	3.8%	3.7%	3.6%	3.1%	2.9%	2.7%	5.1%	4.7%	4.4%	7.3%	7.1%	6.7%	10.4%	9.4%	8.3%
FI	1.4%	1.1%	1.1%	1.4%	1.3%	1.3%	1.0%	1.0%	0.9%	2.3%	1.9%	1.6%	2.7%	2.5%	2.4%	2.2%	1.8%	1.6%
FR	2.1%	1.8%	1.8%	2.5%	2.3%	2.2%	2.3%	2.1%	2.0%	3.9%	3.4%	3.3%	4.3%	4.0%	3.9%	3.6%	3.2%	3.0%
GR	14.8%	6.7%	5.2%	23.0%	10.4%	9.6%	19.9%	8.7%	8.4%	20.2%	11.3%	7.7%	29.9%	18.3%	12.6%	34.4%	20.8%	14.3%
HR	3.9%	3.1%	2.9%	5.9%	5.2%	5.0%	3.5%	3.0%	2.9%	8.4%	6.1%	5.6%	10.1%	8.1%	7.7%	9.3%	7.0%	6.5%
HU	3.6%	3.5%	3.7%	6.9%	7.1%	7.2%	5.2%	5.2%	4.9%	3.5%	3.4%	3.5%	4.1%	4.5%	4.4%	4.5%	4.1%	4.2%
IE	3.4%	2.7%	2.4%	4.7%	4.1%	3.6%	4.5%	3.6%	3.3%	6.7%	5.4%	5.5%	10.4%	9.4%	9.0%	12.2%	10.5%	11.2%
IS	2.3%	1.6%	1.6%	1.0%	0.8%	0.8%	0.8%	0.6%	0.6%	4.5%	3.0%	2.9%	7.1%	4.7%	4.8%	4.7%	2.8%	2.8%
IT	3.7%	3.0%	2.6%	3.7%	3.2%	2.7%	2.8%	2.4%	1.9%	6.8%	5.3%	4.4%	9.3%	7.5%	6.1%	12.5%	10.4%	9.0%
LI*	n.a.	n.a.	0.5%	n.a.	n.a.	0.9%	n.a.	n.a.	1.1%	n.a.	n.a.	1.5%	n.a.	n.a.	1.8%	n.a.	n.a.	1.7%
LT	0.9%	0.9%	0.9%	1.3%	1.4%	1.3%	1.1%	1.2%	1.1%	2.3%	2.3%	2.0%	4.1%	2.8%	2.5%	2.6%	2.7%	2.3%
LU	1.5%	1.3%	1.3%	1.6%	1.4%	1.3%	1.5%	1.3%	1.3%	3.2%	3.3%	3.6%	4.4%	4.1%	4.1%	4.4%	3.0%	3.2%
LV	1.7%	0.6%	0.6%	1.7%	0.8%	0.7%	1.9%	0.7%	0.7%	3.5%	1.4%	1.2%	3.7%	1.9%	1.6%	4.9%	1.8%	1.4%
MT	3.2%	3.1%	2.6%	2.6%	2.3%	2.1%	2.4%	2.2%	2.0%	9.4%	9.5%	7.8%	9.8%	11.0%	9.8%	12.5%	9.0%	8.0%
NL	1.7%	1.4%	1.3%	1.2%	1.1%	1.0%	0.9%	0.8%	0.8%	4.2%	3.2%	3.2%	5.2%	3.4%	3.4%	5.0%	3.4%	2.9%
NO*	n.a.	n.a.	1.3%	n.a.	n.a.	0.5%	n.a.	n.a.	0.3%	n.a.	n.a.	3.0%	n.a.	n.a.	2.1%	n.a.	n.a.	0.8%
PL	5.2%	4.4%	4.3%	4.2%	3.8%	3.8%	2.3%	2.1%	2.0%	7.5%	6.3%	6.0%	8.8%	7.7%	7.6%	11.3%	9.7%	8.9%
PT	4.2%	3.5%	3.3%	2.7%	2.4%	2.3%	1.6%	1.3%	1.3%	9.1%	8.4%	8.0%	9.4%	8.4%	8.6%	14.3%	13.0%	13.1%
RO	3.8%	3.2%	2.9%	4.1%	3.6%	3.5%	2.4%	2.0%	2.0%	6.9%	5.4%	4.8%	6.6%	5.9%	5.3%	9.8%	8.1%	7.5%
SE	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.1%	0.1%	0.7%	0.4%	0.4%	0.3%	0.2%	0.2%	0.3%	0.2%	0.2%
SI	2.6%	2.2%	2.2%	3.0%	2.8%	2.7%	2.3%	2.1%	1.9%	5.4%	3.4%	3.2%	7.4%	4.5%	4.4%	8.6%	6.0%	5.8%
SK	1.8%	1.6%	1.5%	2.3%	2.0%	2.0%	1.4%	1.2%	1.2%	2.4%	1.9%	1.9%	4.3%	3.6%	3.6%	3.2%	1.7%	1.5%
EU/EEA	2.3%	1.9%	1.8%	2.7%	2.3%	2.2%	2.1%	1.7%	1.6%	4.4%	3.6%	3.4%	5.7%	4.8%	4.4%	5.9%	4.7%	4.2%

%	Non-performing loans and advances: coverage ratio <sup>(1)</sup>			of which: non-performing loans and advances at amortised cost: coverage ratio <sup>(2)</sup>														
	ratio <sup>(1)</sup>			HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	51.0%	50.0%	49.7%	55.2%	54.8%	55.1%	34.6%	33.6%	33.7%	49.1%	48.3%	48.4%	48.6%	48.5%	48.1%	40.5%	37.8%	37.4%
BE	40.5%	44.2%	44.3%	23.4%	24.1%	23.0%	16.6%	12.1%	11.6%	48.7%	51.0%	50.9%	48.4%	46.3%	45.3%	28.1%	28.2%	28.3%
BG	51.2%	65.9%	65.7%	65.6%	70.0%	70.4%	48.1%	51.1%	51.2%	43.2%	61.4%	59.9%	44.8%	61.5%	60.2%	40.9%	57.9%	55.2%
CY	44.4%	30.3%	28.5%	41.2%	24.7%	23.9%	36.5%	19.2%	17.8%	52.6%	46.7%	43.1%	54.6%	43.6%	42.4%	48.6%	42.0%	38.8%
CZ	53.8%	53.1%	53.5%	54.5%	52.6%	53.1%	31.1%	26.0%	25.7%	53.9%	54.2%	54.4%	54.1%	51.5%	51.6%	46.9%	50.4%	48.5%
DE	35.4%	36.0%	35.3%	32.7%	35.0%	34.6%	18.3%	20.1%	20.3%	39.0%	39.0%	38.8%	38.6%	37.1%	37.7%	25.1%	28.1%	29.4%
DK	27.2%	29.2%	27.3%	37.0%	42.7%	44.6%	18.4%	23.1%	23.8%	30.3%	29.0%	23.1%	32.3%	34.9%	35.4%	19.4%	22.9%	25.6%
EE	27.2%	30.0%	29.5%	23.1%	23.8%	22.3%	21.6%	20.8%	19.3%	28.6%	31.5%	31.0%	24.3%	30.4%	32.5%	27.7%	27.4%	29.1%
ES	40.7%	42.5%	41.8%	37.7%	40.1%	39.7%	22.9%	24.9%	25.3%	44.5%	45.5%	44.5%	47.4%	46.3%	44.8%	35.2%	36.3%	36.7%
FI	30.7%	29.7%	30.2%	19.5%	19.2%	19.3%	8.6%	8.9%	9.8%	44.7%	43.5%	45.5%	39.2%	41.4%	40.1%	22.7%	30.0%	26.0%
FR	49.4%	49.1%	48.6%	49.6%	49.2%	49.0%	33.6%	32.3%	32.2%	48.9%	48.5%	47.9%	49.4%	48.3%	48.6%	32.6%	36.3%	37.8%
GR	46.6%	44.4%	41.8%	46.1%	33.8%	34.0%	34.1%	19.9%	20.3%	47.1%	50.6%	47.8%	46.1%	47.9%	46.1%	35.9%	38.6%	35.6%
HR	62.0%	63.5%	62.6%	58.6%	62.5%	60.5%	53.1%	54.9%	54.9%	65.1%	64.4%	64.8%	63.2%	62.9%	63.4%	63.2%	58.5%	58.8%
HU	63.9%	60.0%	63.9%	67.3%	64.5%	68.8%	56.0%	46.2%	47.6%	55.7%	52.3%	55.0%	53.6%	49.1%	51.2%	54.5%	57.4%	59.0%
IE	28.3%	30.8%	30.5%	27.0%	32.3%	31.7%	22.5%	25.5%	27.1%	30.9%	30.9%	31.1%	30.8%	31.3%	32.4%	25.4%	23.3%	26.9%
IS	25.8%	26.1%	24.6%	15.4%	16.5%	16.6%	5.4%	4.9%	5.1%	28.1%	28.7%	26.6%	31.9%	24.6%	23.8%	12.9%	16.2%	16.6%
IT	53.5%	55.1%	52.7%	46.7%	50.4%	48.8%	35.0%	38.4%	35.4%	56.8%	58.6%	56.1%	56.3%	58.7%	54.9%	46.6%	51.2%	50.1%
LI*	n.a.	n.a.	31.4%	n.a.	n.a.	20.0%	n.a.	n.a.	6.8%	n.a.	n.a.	40.9%	n.a.	n.a.	44.0%	n.a.	n.a.	24.2%
LT	26.8%	22.8%	23.5%	22.8%	16.9%	17.7%	17.4%	12.4%	12.0%	30.1%	28.7%	29.7%	30.1%	28.3%	28.9%	24.1%	18.2%	19.4%
LU	36.7%	39.2%	38.5%	22.4%	24.7%	24.9%	12.4%	12.1%	11.6%	38.0%	40.0%	38.5%	46.6%	50.2%	50.6%	26.0%	31.4%	33.0%
LV	30.9%	27.6%	29.9%	45.2%	28.9%	29.9%	45.6%	15.0%	14.8%	24.8%	26.6%	29.9%	25.4%	21.0%	25.4%	23.0%	23.4%	28.2%
MT	30.0%	31.7%	36.4%	30.1%	35.1%	36.6%	22.7%	28.1%	30.1%	33.0%	34.6%	40.2%	39.9%	42.3%	44.0%	35.6%	38.5%	43.8%
NL	26.4%	28.9%	28.3%	16.7%	19.2%	20.2%	7.1%	8.2%	9.1%	30.3%	33.4%	31.7%	23.6%	25.5%	26.1%	14.5%	17.4%	18.6%
NO*	n.a.	n.a.	25.7%	n.a.	n.a.	16.5%	n.a.	n.a.	6.0%	n.a.	n.a.	28.7%	n.a.	n.a.	36.4%	n.a.	n.a.	16.6%
PL	59.8%	61.3%	62.7%	61.9%	64.8%	66.3%	51.3%	55.9%	57.0%	57.9%	59.4%	60.8%	55.3%	56.5%	56.1%	50.9%	56.2%	55.6%
PT	58.4%	54.8%	53.9%	50.5%	52.0%	52.2%	35.0%	33.8%	34.0%	60.5%	56.3%	54.9%	55.8%	54.5%	54.8%	51.2%	45.8%	45.1%
RO	66.9%	69.2%	70.0%	70.4%	72.4%	73.2%	51.5%	51.8%	51.8%	63.6%	65.9%	66.9%	61.9%	63.6%	64.2%	59.4%	62.3%	62.4%
SE	42.3%	41.3%	40.1%	31.9%	31.2%	30.7%	15.9%	11.6%	10.8%	47.9%	49.2%	48.0%	30.2%	25.4%	27.1%	21.9%	26.4%	31.6%
SI	54.5%	50.4%	51.3%	48.4%	51.6%	52.9%	30.9%	34.3%	39.0%	58.6%	49.3%	49.6%	58.9%	51.5%	51.1%	58.9%	46.9%	46.5%
SK	62.9%	66.5%	66.2%	61.1%	67.1%	67.5%	46.2%	50.4%	49.5%	66.6%	65.7%	63.9%	65.1%	66.8%	64.8%	63.0%	45.1%	44.7%
EU/EEA	44.3%	44.9%	43.8%	41.9%	42.8%	42.5%	26.8%	26.6%	26.5%	46.7%	47.3%	45.7%	47.4%	47.8%	46.5%	35.2%	37.7%	37.6%

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.

(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).

\* The EBA Risk Dashboard does not include data from Norwegian nor Liechtensteiner banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.

## 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 hot water supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication	
	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22
AT	1.7%	1.7%	0.9%	0.9%	19.3%	19.6%	3.6%	3.5%	0.9%	0.9%	7.2%	7.3%	13.9%	13.9%	4.6%	4.7%	3.4%	3.4%	2.4%	2.6%
BE	4.2%	4.2%	0.6%	0.7%	15.5%	15.4%	4.4%	4.3%	1.1%	1.2%	10.1%	9.8%	14.9%	15.1%	5.7%	5.6%	1.5%	1.5%	2.5%	2.4%
BG	6.2%	6.4%	0.3%	0.3%	27.3%	27.5%	5.9%	6.3%	0.5%	0.4%	6.0%	5.8%	25.5%	25.5%	8.0%	7.9%	3.5%	3.5%	1.8%	1.8%
CY	1.1%	1.0%	0.3%	0.3%	10.4%	10.7%	1.3%	1.3%	0.5%	0.5%	9.5%	9.1%	18.6%	18.6%	7.4%	7.0%	21.1%	21.5%	0.9%	0.8%
CZ	3.9%	3.9%	0.4%	0.3%	22.6%	22.5%	3.2%	3.2%	1.1%	1.3%	4.5%	4.7%	19.2%	19.3%	6.7%	6.7%	1.3%	1.3%	2.5%	2.2%
DE	0.6%	0.6%	0.7%	0.8%	13.0%	13.1%	8.3%	8.2%	1.8%	1.9%	2.1%	2.2%	8.4%	8.4%	4.6%	4.6%	1.0%	1.0%	2.7%	2.9%
DK	2.7%	2.6%	0.3%	0.3%	8.0%	8.2%	4.6%	3.5%	0.4%	0.4%	2.5%	2.6%	6.4%	7.0%	3.4%	3.4%	0.8%	0.7%	1.7%	1.8%
EE	7.9%	8.1%	0.3%	0.3%	12.8%	13.7%	5.9%	5.0%	1.3%	1.2%	4.4%	4.8%	13.6%	12.6%	8.4%	8.1%	1.5%	1.5%	0.7%	0.8%
ES	2.7%	2.6%	1.8%	1.8%	18.2%	19.1%	6.4%	6.4%	0.6%	0.7%	6.9%	6.6%	17.8%	18.1%	6.9%	6.7%	5.2%	5.1%	3.9%	3.8%
FI	5.1%	5.0%	0.5%	0.4%	10.5%	10.0%	5.3%	5.2%	1.2%	1.1%	5.1%	5.3%	7.2%	7.2%	5.9%	5.4%	1.0%	0.9%	2.2%	2.2%
FR	3.8%	3.8%	1.9%	1.9%	13.1%	13.5%	5.0%	4.7%	0.6%	0.6%	4.5%	4.6%	12.7%	12.4%	6.0%	5.8%	2.5%	2.5%	2.8%	2.8%
GR	1.8%	1.6%	0.2%	0.2%	20.2%	20.2%	7.9%	7.9%	0.2%	0.2%	5.4%	4.9%	19.1%	18.4%	17.6%	19.2%	11.2%	11.2%	1.5%	1.4%
HR	4.4%	4.3%	0.4%	0.3%	18.1%	18.2%	9.0%	9.1%	2.0%	1.9%	6.4%	8.0%	18.2%	18.6%	9.8%	7.6%	12.2%	11.7%	2.2%	2.1%
HU	7.0%	7.1%	0.7%	0.6%	19.5%	19.0%	5.5%	5.5%	0.6%	0.6%	6.7%	6.6%	20.8%	20.6%	6.7%	6.4%	4.1%	3.9%	2.6%	2.9%
IE	3.5%	3.3%	0.6%	0.6%	21.2%	22.5%	4.0%	4.0%	0.5%	0.5%	3.3%	3.2%	9.2%	8.8%	4.1%	4.1%	6.8%	6.5%	4.2%	4.2%
IS	12.5%	11.7%	0.4%	0.4%	16.6%	17.3%	1.2%	1.2%	0.7%	0.7%	10.8%	10.6%	8.3%	8.1%	5.5%	5.4%	9.0%	8.7%	4.1%	3.6%
IT	2.3%	2.2%	1.3%	1.1%	27.9%	28.5%	4.3%	4.3%	1.1%	1.2%	7.8%	7.6%	17.3%	17.5%	5.2%	5.0%	3.6%	3.5%	3.3%	3.3%
LI*	n.a.	0.4%	n.a.	0.2%	n.a.	6.1%	n.a.	2.2%	n.a.	0.5%	n.a.	7.1%	n.a.	4.9%	n.a.	1.6%	n.a.	1.7%	n.a.	1.6%
LT	2.9%	2.8%	0.3%	0.3%	18.3%	17.7%	6.2%	6.6%	0.7%	0.7%	4.3%	5.2%	16.5%	13.8%	6.3%	6.2%	3.5%	3.4%	1.7%	2.2%
LU	14.6%	15.4%	1.5%	1.3%	9.5%	10.7%	1.6%	1.7%	0.5%	0.5%	10.1%	10.7%	8.6%	7.8%	6.7%	6.8%	1.7%	1.7%	1.9%	1.9%
LV	9.0%	9.5%	0.2%	0.2%	14.5%	14.2%	9.3%	8.8%	0.7%	0.6%	3.4%	3.8%	12.7%	11.5%	9.4%	9.4%	3.1%	2.8%	1.6%	2.1%
MT	0.3%	0.7%	0.1%	0.0%	6.1%	7.2%	6.3%	6.7%	0.6%	0.6%	6.9%	6.6%	16.1%	16.5%	8.0%	7.6%	14.5%	13.9%	2.5%	2.6%
NL	13.7%	13.7%	2.5%	2.5%	14.7%	15.6%	4.3%	4.0%	0.9%	0.9%	3.4%	3.4%	15.4%	15.3%	7.0%	7.0%	1.3%	1.4%	2.8%	2.9%
NO*	n.a.	5.7%	n.a.	3.4%	n.a.	8.2%	n.a.	5.3%	n.a.	0.2%	n.a.	10.8%	n.a.	5.6%	n.a.	11.3%	n.a.	1.4%	n.a.	2.7%
PL	1.5%	1.4%	1.2%	1.3%	25.3%	24.8%	3.9%	4.5%	1.1%	1.1%	5.5%	5.7%	21.2%	21.2%	7.9%	7.9%	3.2%	3.2%	4.0%	4.6%
PT	2.5%	2.6%	0.5%	0.5%	19.5%	19.5%	2.3%	2.3%	1.1%	1.1%	9.6%	9.8%	16.3%	16.6%	7.1%	7.0%	8.4%	8.2%	1.5%	1.5%
RO	7.3%	7.6%	0.9%	1.8%	19.2%	17.7%	6.4%	6.8%	1.1%	1.1%	7.6%	7.4%	26.0%	26.7%	10.9%	10.7%	2.5%	2.4%	1.5%	1.5%
SE	1.3%	1.3%	0.6%	0.6%	5.3%	5.5%	3.6%	3.5%	0.7%	0.7%	2.6%	2.6%	5.0%	4.5%	4.2%	4.0%	0.7%	0.7%	2.1%	2.0%
SI	1.5%	1.4%	1.1%	1.1%	25.4%	25.7%	7.7%	6.9%	1.0%	1.1%	8.5%	8.8%	18.8%	19.0%	9.2%	8.9%	3.9%	3.6%	4.4%	4.9%
SK	3.6%	3.6%	0.4%	0.4%	17.7%	18.2%	8.7%	8.4%	1.4%	1.4%	6.2%	6.4%	16.9%	17.4%	9.8%	9.6%	1.2%	1.1%	3.0%	3.2%
EU/EEA	3.7%	3.8%	1.4%	1.4%	15.7%	16.0%	5.3%	5.2%	0.9%	0.9%	4.9%	5.0%	13.1%	13.0%	5.8%	5.8%	2.8%	2.7%	2.9%	2.9%

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

%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services	
	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22
AT	1.6%	1.7%	27.3%	27.4%	7.2%	7.1%	2.4%	2.1%	0.5%	0.4%	0.1%	0.1%	1.1%	1.1%	0.8%	0.7%	1.2%	0.9%
BE	2.4%	2.4%	12.9%	12.9%	7.3%	7.2%	8.6%	8.8%	0.5%	0.5%	0.2%	0.2%	5.3%	5.3%	0.7%	0.7%	1.6%	1.7%
BG	1.1%	1.1%	9.1%	8.9%	1.7%	1.7%	1.1%	1.1%	0.0%	0.0%	0.2%	0.2%	0.5%	0.5%	0.1%	0.1%	1.1%	1.0%
CY	0.0%	0.0%	17.2%	17.4%	4.6%	4.8%	2.3%	2.4%	0.0%	0.0%	1.3%	1.2%	2.2%	2.2%	0.6%	0.5%	0.8%	0.6%
CZ	0.0%	0.1%	23.9%	23.7%	4.1%	4.1%	2.1%	2.4%	0.0%	0.0%	0.2%	0.2%	0.7%	0.8%	0.7%	0.6%	2.7%	2.7%
DE	4.4%	4.3%	38.4%	38.5%	4.1%	4.0%	4.6%	4.6%	0.3%	0.4%	0.2%	0.2%	1.5%	1.6%	0.4%	0.4%	2.7%	2.5%
DK	1.8%	1.9%	61.0%	60.4%	2.5%	2.8%	1.7%	1.8%	0.3%	0.6%	0.5%	0.5%	0.7%	0.8%	0.3%	0.2%	0.5%	0.5%
EE	0.0%	0.0%	33.4%	33.6%	3.7%	4.0%	3.7%	4.0%	0.0%	0.0%	0.1%	0.1%	0.9%	0.9%	0.6%	0.6%	0.9%	0.7%
ES	3.6%	3.5%	10.4%	10.2%	5.0%	4.6%	3.2%	3.3%	0.6%	0.6%	0.5%	0.5%	1.5%	1.4%	0.6%	0.6%	4.1%	4.3%
FI	7.4%	7.4%	38.3%	39.8%	5.6%	5.7%	2.1%	2.1%	0.1%	0.1%	0.2%	0.2%	0.8%	0.8%	0.5%	0.5%	0.8%	0.6%
FR	6.8%	6.7%	22.8%	22.6%	5.1%	5.6%	5.5%	5.3%	0.3%	0.3%	0.3%	0.3%	1.7%	1.8%	0.6%	0.6%	4.2%	4.2%
GR	0.0%	0.0%	7.1%	7.0%	1.9%	1.8%	1.4%	1.5%	0.0%	0.0%	0.2%	0.2%	1.5%	1.6%	1.1%	1.1%	1.5%	1.4%
HR	0.0%	0.5%	7.8%	7.8%	3.5%	3.9%	2.0%	2.1%	0.9%	0.8%	0.2%	0.2%	0.7%	0.6%	1.9%	1.8%	0.3%	0.4%
HU	2.5%	3.2%	13.2%	13.8%	3.4%	3.0%	2.7%	2.8%	0.0%	0.0%	0.1%	0.1%	0.6%	0.6%	0.3%	0.2%	2.9%	3.0%
IE	3.4%	3.3%	22.2%	22.1%	2.4%	3.0%	5.3%	5.5%	0.0%	0.0%	1.0%	1.0%	4.6%	4.5%	1.5%	1.2%	2.3%	1.8%
IS	2.0%	1.5%	20.7%	21.7%	1.0%	1.0%	5.1%	5.9%	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.9%	0.8%	0.5%	0.7%
IT	2.1%	2.2%	12.4%	12.3%	5.5%	5.3%	2.4%	2.4%	0.1%	0.1%	0.1%	0.1%	1.4%	1.4%	0.6%	0.6%	1.3%	1.4%
LI*	n.a.	0.0%	n.a.	54.3%	n.a.	6.8%	n.a.	1.3%	n.a.	0.0%	n.a.	0.1%	n.a.	2.1%	n.a.	0.5%	n.a.	8.6%
LT	0.5%	1.9%	26.9%	27.9%	4.2%	3.7%	4.4%	4.2%	0.0%	0.0%	0.1%	0.1%	1.2%	1.4%	0.3%	0.3%	1.7%	1.6%
LU	2.3%	2.0%	10.1%	10.0%	3.7%	3.8%	16.7%	15.7%	0.0%	0.0%	0.3%	0.3%	2.2%	2.2%	2.6%	2.6%	7.6%	7.4%
LV	0.0%	0.5%	27.8%	28.3%	3.1%	3.0%	2.8%	2.7%	0.1%	0.1%	0.2%	0.2%	0.8%	0.9%	0.2%	0.2%	1.1%	1.2%
MT	9.2%	8.8%	13.4%	13.0%	5.3%	4.7%	3.4%	3.4%	0.2%	0.2%	0.7%	0.7%	4.9%	5.0%	1.0%	0.9%	0.7%	0.8%
NL	3.8%	3.5%	18.7%	18.4%	3.5%	3.3%	3.6%	3.7%	0.2%	0.2%	0.2%	0.2%	3.1%	3.0%	0.4%	0.4%	0.7%	0.6%
NO*	n.a.	0.3%	n.a.	29.7%	n.a.	8.4%	n.a.	3.6%	n.a.	0.0%	n.a.	0.3%	n.a.	1.9%	n.a.	0.4%	n.a.	0.6%
PL	0.8%	0.9%	12.2%	11.7%	5.4%	5.2%	2.2%	2.3%	0.0%	0.0%	0.2%	0.2%	1.6%	1.6%	0.7%	0.7%	2.1%	1.8%
PT	2.0%	2.0%	11.8%	12.2%	6.5%	6.3%	2.5%	2.5%	0.1%	0.0%	0.6%	0.6%	1.9%	1.9%	1.2%	1.2%	4.4%	4.1%
RO	0.9%	0.9%	7.4%	7.2%	1.9%	2.0%	2.0%	2.0%	0.0%	0.0%	0.1%	0.1%	3.0%	2.8%	0.7%	0.7%	0.6%	0.6%
SE	6.8%	7.5%	59.4%	58.8%	4.4%	4.8%	1.0%	1.2%	0.1%	0.1%	0.3%	0.3%	0.6%	0.6%	0.4%	0.4%	0.9%	0.9%
SI	1.0%	1.4%	7.2%	7.0%	5.2%	5.1%	2.2%	2.5%	0.0%	0.0%	0.2%	0.2%	1.1%	1.0%	0.7%	0.7%	0.8%	0.8%
SK	0.8%	0.4%	18.6%	19.0%	3.5%	3.2%	2.5%	2.5%	0.0%	0.0%	0.2%	0.2%	1.5%	1.5%	0.8%	0.7%	3.2%	2.9%
EU/EEA	4.6%	4.5%	24.8%	24.7%	4.7%	4.9%	3.8%	3.8%	0.3%	0.3%	0.3%	0.3%	1.8%	1.8%	0.6%	0.6%	2.6%	2.6%

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

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

\* The EBA Risk Dashboard does not include data from Norwegian nor Liechtenstein banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.

## Statistical Annex

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

NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (1/2)																				
%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication	
	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22
AT	4.1%	5.7%	5.9%	6.1%	3.6%	3.7%	2.4%	2.2%	1.5%	1.2%	2.9%	3.0%	2.9%	2.7%	4.3%	3.7%	8.1%	8.0%	2.6%	2.6%
BE	3.0%	3.0%	1.0%	0.9%	3.7%	3.6%	1.7%	1.7%	1.6%	1.6%	4.0%	4.0%	4.1%	3.8%	2.9%	2.4%	9.4%	9.0%	2.1%	2.0%
BG	3.7%	3.1%	1.7%	1.5%	3.5%	3.1%	3.2%	2.1%	6.3%	6.7%	9.5%	9.5%	3.2%	2.6%	4.6%	4.2%	14.8%	14.0%	2.4%	2.3%
CY	7.1%	6.4%	0.4%	0.4%	3.4%	2.8%	0.4%	0.4%	1.5%	1.5%	8.2%	7.0%	6.0%	4.9%	0.3%	0.2%	1.3%	2.1%	7.7%	1.6%
CZ	1.9%	1.8%	1.1%	0.0%	5.4%	5.6%	4.2%	3.6%	0.6%	0.5%	3.7%	3.8%	3.7%	3.2%	3.7%	3.2%	14.5%	13.5%	2.0%	2.1%
DE	3.5%	3.2%	2.8%	6.8%	3.4%	3.5%	1.1%	1.2%	0.5%	0.5%	4.1%	4.1%	3.3%	3.2%	3.9%	3.5%	4.6%	3.5%	2.0%	1.1%
DK	3.6%	3.3%	11.0%	9.8%	1.5%	1.5%	0.1%	0.1%	2.0%	1.8%	4.3%	4.0%	3.8%	3.3%	11.7%	11.8%	10.5%	9.0%	1.6%	1.6%
EE	2.0%	1.7%	0.0%	0.0%	1.6%	1.6%	0.4%	0.3%	0.2%	0.2%	3.0%	2.8%	1.6%	2.8%	0.9%	0.9%	15.0%	14.5%	0.5%	0.5%
ES	5.2%	5.0%	3.1%	2.6%	3.7%	3.4%	2.7%	2.9%	2.5%	2.3%	7.7%	7.5%	4.9%	4.7%	5.0%	4.4%	10.4%	9.3%	2.0%	1.9%
FI	5.1%	1.9%	17.6%	4.4%	3.3%	2.6%	0.1%	0.1%	0.1%	0.1%	2.1%	1.9%	2.6%	4.4%	6.5%	6.3%	2.8%	2.5%	1.8%	1.9%
FR	4.2%	4.2%	3.6%	3.4%	4.2%	4.2%	1.0%	0.8%	3.2%	3.1%	7.2%	7.4%	4.1%	4.1%	4.2%	4.0%	9.3%	9.1%	2.3%	1.8%
GR	16.2%	13.2%	18.1%	9.6%	12.4%	8.1%	0.9%	0.8%	5.4%	4.0%	18.4%	10.7%	16.5%	10.3%	5.4%	3.6%	12.8%	10.8%	12.0%	6.6%
HR	4.4%	5.6%	1.2%	1.4%	8.4%	7.2%	0.5%	1.5%	8.3%	7.8%	8.3%	6.1%	4.9%	4.1%	8.1%	9.4%	8.3%	7.8%	2.5%	2.3%
HU	2.6%	2.6%	2.4%	2.4%	4.3%	4.8%	1.0%	1.0%	1.3%	1.8%	5.5%	5.4%	2.9%	3.0%	5.9%	4.9%	5.0%	4.7%	3.0%	2.4%
IE	6.1%	6.2%	1.6%	19.4%	1.5%	2.0%	1.2%	1.2%	1.5%	1.6%	3.7%	5.1%	3.9%	2.9%	5.8%	5.7%	18.1%	18.3%	1.7%	1.3%
IS	0.5%	0.5%	43.9%	42.4%	2.1%	2.8%	0.0%	0.0%	0.0%	0.0%	3.7%	3.7%	1.7%	1.5%	2.7%	2.6%	9.2%	8.7%	0.2%	0.3%
IT	5.3%	4.3%	2.4%	4.0%	3.7%	3.1%	1.8%	1.7%	2.7%	2.3%	13.1%	10.6%	4.2%	3.3%	6.4%	3.3%	8.8%	8.5%	2.7%	2.5%
LI*	n.a.	2.6%	n.a.	0.0%	n.a.	4.6%	n.a.	0.4%	n.a.	0.2%	n.a.	3.3%	n.a.	3.7%	n.a.	6.3%	n.a.	2.1%	n.a.	2.5%
LT	4.0%	4.0%	0.0%	0.5%	1.9%	1.8%	0.3%	0.3%	0.1%	1.1%	3.5%	2.2%	1.9%	2.0%	4.9%	3.7%	10.9%	10.7%	0.0%	0.1%
LU	3.1%	3.0%	0.2%	0.2%	5.1%	5.9%	3.7%	3.7%	5.2%	4.7%	2.5%	2.6%	2.5%	2.8%	2.7%	2.7%	36.1%	36.8%	3.1%	3.1%
LV	1.5%	1.2%	0.0%	0.0%	1.4%	1.5%	0.6%	0.6%	0.0%	0.0%	1.8%	2.1%	0.7%	0.8%	3.1%	3.0%	14.0%	9.4%	0.1%	0.1%
MT	8.5%	2.5%	0.0%	0.0%	17.6%	8.9%	0.8%	0.5%	0.1%	0.1%	9.5%	7.4%	7.8%	7.1%	2.9%	3.1%	21.2%	16.3%	0.3%	0.3%
NL	4.0%	3.7%	5.9%	8.5%	3.8%	3.5%	0.9%	1.5%	3.2%	2.6%	5.4%	5.0%	3.5%	3.5%	4.2%	3.1%	6.6%	5.2%	1.7%	3.7%
NO*	n.a.	0.2%	n.a.	17.0%	n.a.	0.8%	n.a.	2.3%	n.a.	8.1%	n.a.	1.0%	n.a.	2.3%	n.a.	12.5%	n.a.	1.5%	n.a.	1.2%
PL	7.2%	7.5%	1.3%	1.2%	6.7%	6.5%	0.9%	0.7%	1.5%	1.3%	11.9%	11.3%	5.3%	4.8%	6.2%	6.1%	15.7%	15.2%	1.7%	1.4%
PT	5.8%	5.8%	6.0%	3.7%	7.3%	7.4%	1.6%	1.6%	4.9%	3.0%	12.0%	11.4%	4.7%	4.7%	6.7%	7.1%	11.8%	11.5%	4.3%	4.2%
RO	4.7%	3.6%	20.6%	7.0%	7.7%	7.7%	4.8%	3.7%	2.3%	2.0%	10.3%	9.7%	2.9%	2.4%	4.2%	3.7%	10.6%	9.7%	4.2%	3.7%
SE	0.6%	0.6%	16.5%	19.2%	1.6%	1.5%	0.1%	0.3%	0.0%	0.0%	0.6%	0.5%	0.3%	0.3%	1.4%	1.6%	2.7%	1.7%	0.2%	0.2%
SI	3.7%	3.3%	0.6%	0.5%	2.0%	1.9%	0.4%	0.4%	2.5%	2.0%	4.7%	4.8%	3.8%	3.4%	3.6%	3.9%	19.0%	19.0%	1.5%	1.2%
SK	6.1%	5.5%	0.6%	1.5%	2.3%	2.2%	1.8%	1.6%	1.4%	1.6%	3.2%	3.2%	2.1%	2.1%	1.5%	1.5%	6.1%	6.9%	0.3%	0.5%
EU/EEA	4.3%	3.9%	4.3%	5.4%	3.9%	3.6%	1.3%	1.4%	1.9%	1.7%	7.6%	6.8%	4.2%	3.9%	4.7%	4.2%	9.4%	8.7%	2.1%	2.0%

NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (2/2)																				
%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services			
	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22	Mar-22	Jun-22		
AT	2.6%	2.4%	1.7%	1.6%	2.6%	2.5%	3.7%	3.6%	0.0%	0.0%	2.6%	3.2%	1.6%	1.4%	3.9%	3.8%	11.4%	14.8%		
BE	3.8%	3.8%	2.9%	2.9%	2.9%	2.8%	1.2%	1.2%	3.1%	3.0%	1.6%	1.7%	1.3%	1.2%	4.3%	4.3%	2.4%	2.2%		
BG	0.0%	0.0%	10.1%	9.7%	5.7%	5.4%	13.2%	12.1%	0.0%	0.0%	0.5%	0.3%	6.4%	5.6%	2.6%	2.3%	3.8%	3.5%		
CY	0.0%	0.0%	8.5%	8.3%	14.3%	13.6%	4.6%	4.3%	0.0%	0.0%	1.3%	1.4%	0.5%	0.5%	21.3%	10.8%	31.3%	8.9%		
CZ	18.4%	1.1%	0.9%	0.9%	8.4%	7.4%	5.8%	4.0%	0.0%	0.0%	1.6%	2.3%	0.6%	0.6%	5.3%	5.9%	5.3%	5.2%		
DE	2.9%	3.0%	1.6%	1.4%	2.7%	2.5%	3.5%	3.1%	0.0%	0.0%	0.8%	0.8%	1.2%	1.2%	2.1%	2.4%	1.9%	2.1%		
DK	2.1%	1.8%	1.3%	1.2%	2.2%	1.9%	2.3%	2.0%	0.0%	0.0%	0.4%	0.4%	6.4%	6.2%	6.8%	7.4%	1.3%	1.2%		
EE	0.0%	0.0%	0.6%	0.5%	0.2%	0.1%	2.9%	1.9%	0.0%	0.0%	0.6%	0.5%	0.1%	0.2%	0.6%	0.5%	1.1%	1.6%		
ES	1.5%	1.4%	4.0%	3.8%	5.9%	6.3%	4.2%	3.9%	0.5%	0.5%	5.9%	5.5%	3.5%	3.1%	15.5%	14.8%	3.1%	2.6%		
FI	0.4%	0.2%	0.7%	0.6%	1.7%	1.5%	1.4%	1.1%	0.0%	0.1%	0.8%	0.5%	0.7%	0.7%	3.2%	3.5%	0.3%	0.5%		
FR	2.0%	1.9%	2.0%	1.9%	4.2%	3.9%	2.8%	2.7%	2.7%	0.9%	3.3%	3.4%	1.9%	1.8%	5.5%	5.6%	2.6%	2.6%		
GR	7.8%	8.4%	12.7%	10.3%	17.2%	14.5%	6.6%	4.4%	3.8%	3.6%	18.4%	8.0%	7.2%	4.0%	9.3%	5.2%	15.6%	13.6%		
HR	6.2%	0.5%	5.0%	4.6%	3.2%	2.7%	14.0%	11.9%	0.0%	0.0%	12.0%	12.6%	6.5%	5.4%	2.9%	3.2%	8.4%	5.3%		
HU	1.0%	0.8%	2.0%	2.0%	3.7%	4.0%	3.4%	3.1%	0.7%	1.1%	2.9%	2.7%	2.3%	2.5%	5.7%	6.4%	7.0%	9.5%		
IE	0.1%	0.1%	9.7%	8.8%	2.5%	2.3%	5.1%	5.6%	0.0%	0.0%	1.2%	1.0%	4.0%	8.2%	7.0%	8.3%	6.1%	6.4%		
IS	0.0%	0.0%	2.2%	1.9%	7.2%	3.4%	3.9%	4.1%	0.0%	0.0%	10.2%	9.9%	0.4%	0.4%	6.6%	6.9%	1.6%	1.2%		
IT	1.4%	1.2%	8.2%	7.3%	2.8%	2.4%	6.9%	6.3%	0.2%	0.2%	3.5%	3.2%	4.5%	4.2%	7.5%	7.3%	4.8%	4.4%		
LI*	n.a.	0.0%	n.a.	0.4%	n.a.	1.4%	n.a.	3.5%	n.a.	0.0%	n.a.	0.1%	n.a.	2.8%	n.a.	0.2%	n.a.	1.9%		
LT	0.0%	0.0%	1.7%	1.6%	0.6%	0.6%	1.6%	1.1%	0.0%	0.0%	1.1%	1.2%	4.4%	3.8%	3.0%	4.8%	0.3%	0.3%		
LU	0.8%	0.9%	3.7%	4.3%	4.5%	4.5%	0.5%	0.6%	0.6%	0.2%	2.6%	3.0%	3.4%	3.5%	4.4%	4.6%	3.3%	3.3%		
LV	0.0%	0.0%	0.3%	0.2%	0.3%	0.2%	1.2%	1.2%	0.0%	0.0%	1.2%	1.2%	0.0%	0.0%	5.0%	5.3%	0.2%	0.2%		
MT	0.5%	0.6%	6.4%	6.0%	0.8%	0.4%	41.0%	42.4%	0.0%	0.0%	27.0%	27.4%	3.0%	2.8%	1.9%	2.8%	20.4%	17.3%		
NL	6.0%	5.5%	0.9%	0.9%	3.9%	4.1%	3.3%	2.8%	0.0%	0.0%	2.2%	1.9%	1.8%	1.3%	6.8%	6.7%	3.1%	3.4%		
NO*	n.a.	9.6%	n.a.	0.6%	n.a.	1.8%	n.a.	1.5%	n.a.	9.1%	n.a.	10.4%	n.a.	0.9%	n.a.	1.6%	n.a.	1.5%		
PL	4.3%	3.8%	6.8%	6.7%	6.4%	6.0%	6.5%	6.2%	1.5%	1.5%	8.3%	8.4%	3.0%	3.0%	3.6%	3.5%	3.7%	5.4%		
PT	9.1%	8.8%	7.8%	6.8%	9.2%	11.7%	12.4%	12.4%	0.3%	0.0%	15.1%	14.0%	6.7%	6.8%	39.2%	40.3%	14.0%	5.8%		
RO	0.4%	0.3%	4.9%	5.5%	9.3%	8.0%	5.0%	4.3%	18.6%	15.7%	2.8%	1.6%	1.3%	1.3%	2.0%	1.7%	13.1%	10.8%		
SE	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	1.6%	1.5%	0.0%	0.0%	0.1%	0.1%	0.5%	0.6%	0.5%	0.4%	3.9%	3.6%		
SI	0.1%	0.1%	2.0%	2.0%	2.4%	2.2%	3.7%	3.0%	10.5%	9.8%	24.2%	24.1%	2.8%	2.2%	10.8%	9.4%	1.1%	0.6%		
SK	0.0%	0.1%	0.2%	0.3%	3.2%	3.2%	3.7%	3.6%	0.0%	0.0%	0.8%	0.9%	0.1%	0.1%	3.9%	3.8%	0.4%	0.2%		
EU/EEA	2.2%	2.1%	2.1%	2.0%	3.8%	3.6%	3.5%	3.3%	1.2%	0.7%	3.7%	3.6%	2.4%	2.2%	7.5%	7.2%	3.3%	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.

\* The EBA Risk Dashboard does not include data from Norwegian nor Liechtenstein banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.

## 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 I) and Construction Sector (NACE code F) <sup>(1)(2)</sup>

Country of counterparty	Total exposures to Real Estate activities (NACE I)						Non-performing exposures to Real Estate activities (NACE I)					
	Gross carrying amount			As % of Total of exposures to Non-financial corporations			Gross carrying amount			NPL ratio		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	36.7	37.1	37.3	33.1%	30.8%	30.3%	0.3	0.3	0.3	0.9%	0.8%	0.8%
BE	29.9	32.1	33.4	16.7%	16.7%	16.9%	1.1	0.9	0.9	3.6%	2.8%	2.7%
BG	2.0	1.6	1.6	11.6%	11.2%	10.8%	0.3	0.3	0.3	13.4%	19.2%	17.0%
CY	2.2	2.1	2.1	16.9%	18.6%	18.8%	0.6	0.6	0.6	28.6%	28.2%	27.9%
CZ	13.2	14.7	15.0	26.2%	26.4%	26.5%	0.1	0.2	0.2	0.9%	1.1%	1.1%
DE	190.2	193.9	195.2	32.8%	31.9%	31.4%	0.9	0.9	0.9	0.4%	0.5%	0.5%
DK	71.8	65.4	64.2	53.3%	46.4%	46.5%	0.9	0.7	0.6	1.2%	1.1%	1.0%
EE	2.9	3.5	3.8	33.9%	34.4%	35.1%	0.0	0.0	0.0	1.0%	0.5%	0.4%
ES	43.6	46.4	45.0	11.0%	10.9%	10.4%	2.3	2.2	2.1	5.3%	4.8%	4.7%
FI	51.6	46.5	44.0	48.3%	44.3%	40.9%	0.8	0.6	0.5	1.5%	1.2%	1.2%
FR	336.9	348.8	355.3	31.6%	32.4%	32.2%	7.3	6.4	5.8	2.2%	1.8%	1.6%
GR	4.1	3.9	3.9	6.0%	6.0%	5.9%	0.9	0.5	0.4	21.6%	12.6%	9.5%
HR	1.2	1.4	1.3	9.7%	10.7%	9.6%	0.1	0.1	0.1	5.8%	5.7%	6.3%
HU	4.1	3.8	3.9	18.8%	16.9%	17.1%	0.1	0.0	0.0	1.2%	0.9%	0.8%
IE	11.5	10.9	11.1	20.1%	19.8%	19.5%	1.3	0.9	0.8	11.3%	8.1%	7.2%
IS	2.3	2.4	2.6	20.9%	20.4%	20.8%	0.1	0.1	0.1	2.9%	2.2%	1.9%
IT	53.9	50.4	53.6	10.3%	9.5%	9.9%	8.1	5.9	5.8	15.0%	11.7%	10.8%
LI	0.1	0.1	0.1	17.0%	34.7%	34.4%	0.0	0.0	0.0	6.1%	0.4%	0.3%
LT	2.2	2.6	2.8	23.5%	24.6%	24.7%	0.0	0.0	0.0	0.9%	1.1%	1.0%
LU	37.3	40.2	39.6	36.3%	34.3%	32.7%	0.7	0.5	0.5	1.8%	1.4%	1.3%
LV	1.5	1.4	1.5	25.2%	23.6%	23.4%	0.0	0.0	0.0	2.7%	0.5%	0.4%
MT	0.5	0.6	0.6	8.2%	9.8%	8.6%	0.0	0.1	0.0	9.9%	24.4%	6.7%
NL	97.8	97.6	98.2	31.8%	31.0%	30.7%	1.2	0.7	0.6	1.3%	0.7%	0.6%
NO	27.9	25.3	53.3	39.0%	33.2%	39.6%	0.1	0.1	0.2	0.4%	0.3%	0.3%
PL	14.0	15.1	15.5	19.1%	19.3%	19.0%	0.4	0.5	0.5	2.9%	3.5%	3.1%
PT	7.5	7.3	7.5	11.1%	10.6%	10.8%	0.7	0.5	0.4	9.0%	6.2%	5.7%
RO	3.4	3.4	3.6	12.3%	10.9%	10.6%	0.5	0.2	0.2	13.6%	5.0%	4.7%
SE	143.3	149.0	144.8	61.9%	59.0%	56.4%	0.2	0.2	0.2	0.1%	0.1%	0.1%
SI	0.7	0.8	0.8	8.6%	9.2%	8.9%	0.0	0.0	0.0	4.0%	2.0%	2.0%
SK	4.7	5.2	5.4	19.8%	20.5%	20.1%	0.1	0.0	0.0	1.6%	0.4%	0.5%
EU/EEA	1,199.0	1,213.5	1,246.9	28.0%	27.2%	27.0%	29.0	23.3	22.1	2.4%	1.9%	1.8%
Memo Item: Non-EU/EEA countries	154.3	157.5	167.3	12.7%	12.1%	12.3%	4.8	5.4	5.2	3.1%	3.4%	3.1%

By country of counterparty	Total exposures to Construction (NACE F)						Non-performing exposures to Construction (NACE F)					
	Gross carrying amount			As % of Total of exposures to Non-financial corporations			Gross carrying amount			NPL ratio		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	10.4	11.0	11.5	9.4%	9.1%	9.3%	0.3	0.3	0.3	2.8%	2.7%	2.7%
BE	20.4	20.9	21.2	11.4%	10.9%	10.7%	0.8	0.7	0.7	3.9%	3.3%	3.2%
BG	1.2	0.9	0.9	7.0%	6.3%	6.1%	0.2	0.1	0.1	18.9%	9.6%	9.3%
CY	1.7	1.0	1.0	13.3%	8.6%	8.6%	0.9	0.1	0.1	49.4%	9.6%	8.7%
CZ	2.0	2.1	2.3	4.0%	3.8%	4.0%	0.1	0.1	0.1	4.7%	2.9%	2.9%
DE	14.5	15.4	15.7	2.5%	2.5%	2.5%	0.4	0.4	0.4	2.8%	2.7%	2.7%
DK	3.5	3.3	3.2	2.6%	2.3%	2.3%	0.2	0.1	0.1	4.5%	4.5%	4.4%
EE	0.3	0.4	0.4	3.0%	3.6%	3.9%	0.0	0.0	0.0	1.3%	1.9%	1.4%
ES	36.1	36.5	35.5	9.1%	8.5%	8.2%	3.5	3.1	3.0	9.7%	8.6%	8.6%
FI	3.9	3.8	4.0	3.6%	3.6%	3.7%	0.2	0.2	0.2	4.6%	4.9%	4.5%
FR	49.2	49.0	52.3	4.6%	4.5%	4.7%	2.4	2.6	2.9	4.9%	5.3%	5.5%
GR	4.1	3.3	3.0	6.1%	5.0%	4.4%	1.2	0.6	0.3	30.2%	19.6%	9.7%
HR	1.1	1.0	1.3	8.5%	7.9%	9.5%	0.1	0.1	0.1	10.9%	12.2%	9.5%
HU	1.2	1.2	1.2	5.3%	5.2%	5.2%	0.0	0.0	0.0	2.2%	2.9%	2.9%
IE	1.5	2.0	2.0	2.7%	3.7%	3.6%	0.1	0.1	0.1	6.1%	4.7%	5.2%
IS	1.1	1.2	1.3	10.2%	10.7%	10.2%	0.1	0.0	0.0	7.8%	3.7%	3.7%
IT	41.5	39.8	39.1	8.0%	7.5%	7.2%	9.3	6.6	5.3	22.5%	16.5%	13.5%
LI	0.0	0.0	0.0	0.8%	1.2%	1.2%	0.0	0.0	0.0	0.0%	0.5%	0.4%
LT	0.2	0.4	0.5	2.5%	3.7%	4.0%	0.0	0.0	0.0	10.3%	5.2%	5.6%
LU	3.8	4.6	4.6	3.7%	3.9%	3.8%	0.1	0.1	0.1	1.6%	1.1%	1.1%
LV	0.2	0.2	0.3	2.8%	3.6%	4.1%	0.0	0.0	0.0	3.2%	1.1%	2.0%
MT	0.3	0.2	0.2	4.3%	3.9%	3.6%	0.1	0.0	0.0	22.1%	9.5%	7.4%
NL	10.6	10.8	11.5	3.4%	3.4%	3.6%	0.6	0.5	0.5	5.3%	4.7%	4.2%
NO	5.4	7.2	14.3	7.6%	9.4%	10.6%	0.1	0.1	0.1	1.0%	0.7%	0.8%
PL	4.1	4.2	4.5	5.6%	5.4%	5.5%	0.2	0.2	0.3	5.9%	5.1%	5.6%
PT	6.7	6.4	6.5	10.0%	9.3%	9.4%	0.7	0.8	0.7	11.1%	11.8%	11.3%
RO	2.5	2.7	2.8	9.0%	8.7%	8.3%	0.3	0.2	0.2	10.3%	7.6%	7.0%
SE	5.6	5.4	6.9	2.4%	2.1%	2.7%	0.1	0.1	0.1	1.5%	1.1%	0.8%
SI	0.3	0.4	0.5	4.2%	4.1%	4.9%	0.0	0.0	0.0	7.6%	6.0%	4.8%
SK	1.3	1.4	1.5	5.6%	5.6%	5.7%	0.0	0.1	0.1	3.4%	3.6%	3.7%
EU/EEA	234.8	236.6	249.9	5.5%	5.3%	5.4%	22.0	17.2	15.8	9.4%	7.3%	6.3%
Memo Item: Non-EU/EEA countries	35.8	35.4	36.7	2.9%	2.7%	2.7%	3.0	2.7	2.9	8.3%	7.8%	8.0%

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

## Statistical Annex

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

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

	% of loans and advances at amortised cost																	
	Stage 1			Stage 2			Stage 3			Coverage ratio of stage 1 loans and advances			Coverage ratio of stage 2 loans and advances			Coverage ratio of stage 3 loans and advances		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	80.0%	81.0%	82.8%	17.4%	16.7%	14.9%	2.4%	2.2%	2.1%	0.2%	0.2%	0.2%	3.2%	3.4%	3.7%	51.2%	50.4%	50.6%
BE	87.0%	86.4%	86.1%	10.8%	11.7%	12.0%	2.1%	1.8%	1.7%	0.1%	0.1%	0.1%	2.9%	2.0%	1.8%	42.6%	46.4%	46.0%
BG	82.6%	82.4%	83.1%	9.6%	12.9%	12.5%	7.7%	4.6%	4.3%	0.5%	0.6%	0.7%	9.6%	9.0%	8.7%	51.1%	66.2%	65.9%
CY	66.0%	76.6%	76.6%	16.4%	15.1%	15.6%	14.0%	5.5%	5.1%	0.5%	0.3%	0.3%	2.8%	2.8%	2.5%	49.3%	36.7%	34.8%
CZ	93.3%	91.5%	92.7%	5.3%	7.1%	6.1%	1.4%	1.3%	1.2%	0.1%	0.1%	0.1%	6.7%	4.2%	4.5%	54.1%	53.7%	54.0%
DE	90.1%	89.2%	87.8%	8.4%	9.3%	10.8%	1.4%	1.3%	1.3%	0.1%	0.1%	0.1%	2.6%	2.5%	2.1%	38.7%	38.6%	37.8%
DK	88.8%	91.1%	90.4%	7.7%	6.1%	7.2%	2.3%	1.8%	1.6%	0.2%	0.2%	0.2%	6.2%	6.7%	5.9%	40.9%	38.6%	33.7%
EE	90.0%	86.5%	88.3%	8.4%	12.5%	10.7%	1.4%	0.9%	0.9%	0.1%	0.2%	0.2%	2.6%	1.7%	2.0%	28.1%	31.1%	30.6%
ES	89.2%	89.7%	90.2%	7.3%	7.0%	6.7%	3.3%	3.3%	3.0%	0.4%	0.4%	0.4%	7.0%	6.7%	6.5%	44.4%	44.6%	44.6%
FI	92.9%	92.9%	93.1%	5.5%	5.6%	5.6%	1.4%	1.3%	1.3%	0.1%	0.1%	0.1%	2.4%	2.2%	2.2%	37.5%	35.0%	33.6%
FR	89.0%	88.4%	87.4%	8.4%	9.3%	10.3%	2.6%	2.3%	2.3%	0.2%	0.2%	0.2%	4.2%	4.0%	3.7%	50.6%	49.9%	49.5%
GR	67.4%	77.1%	79.4%	12.8%	13.0%	12.7%	16.6%	8.2%	6.4%	0.6%	0.4%	0.4%	5.4%	4.6%	4.7%	46.4%	44.7%	42.5%
HR	84.4%	83.9%	82.5%	10.8%	12.0%	13.8%	4.7%	3.9%	3.6%	0.6%	0.5%	0.5%	7.9%	8.9%	7.7%	62.2%	63.5%	62.5%
HU	83.7%	84.3%	83.9%	12.1%	11.8%	12.0%	3.7%	3.4%	3.8%	0.8%	0.8%	0.9%	8.7%	8.3%	8.8%	64.7%	61.1%	65.4%
IE	79.0%	84.2%	85.1%	16.2%	11.7%	10.9%	4.7%	4.1%	3.9%	0.4%	0.3%	0.2%	5.6%	6.2%	5.4%	29.2%	31.7%	31.3%
IS	85.2%	91.5%	92.7%	12.2%	6.7%	5.6%	2.6%	1.8%	1.7%	0.3%	0.3%	0.3%	3.6%	3.4%	3.6%	26.2%	26.2%	24.7%
IT	81.9%	83.1%	83.2%	13.4%	13.1%	13.6%	4.5%	3.6%	3.0%	0.3%	0.2%	0.2%	3.5%	4.3%	4.3%	54.4%	55.7%	53.0%
LI*	n.a.	n.a.	98.2%	n.a.	n.a.	1.4%	n.a.	n.a.	0.5%	n.a.	n.a.	0.0%	n.a.	n.a.	0.3%	n.a.	n.a.	47.0%
LT	89.4%	85.2%	84.1%	9.0%	13.2%	14.5%	1.5%	1.5%	1.4%	0.2%	0.3%	0.2%	2.1%	1.3%	1.3%	29.4%	25.6%	25.9%
LU	92.6%	92.4%	92.3%	5.4%	5.7%	5.7%	2.0%	1.9%	2.0%	0.2%	0.2%	0.2%	2.4%	2.1%	3.1%	37.4%	39.3%	38.6%
LV	87.7%	87.7%	88.2%	9.8%	11.3%	11.0%	2.1%	0.8%	0.7%	0.5%	0.3%	0.3%	2.8%	1.8%	1.9%	34.5%	32.9%	35.7%
MT	85.4%	86.6%	87.5%	10.1%	9.1%	8.6%	4.5%	4.3%	3.9%	0.4%	0.3%	0.4%	4.3%	3.8%	4.8%	31.8%	34.5%	37.5%
NL	90.9%	90.9%	91.5%	7.0%	7.4%	6.8%	2.1%	1.7%	1.7%	0.1%	0.1%	0.1%	2.4%	2.8%	3.0%	27.1%	29.3%	28.9%
NO*	n.a.	n.a.	92.0%	n.a.	n.a.	6.5%	n.a.	n.a.	1.5%	n.a.	n.a.	0.0%	n.a.	n.a.	1.0%	n.a.	n.a.	26.0%
PL	82.0%	82.9%	83.3%	12.8%	12.6%	12.1%	4.9%	4.2%	4.2%	0.4%	0.4%	0.4%	5.7%	6.1%	7.0%	62.8%	65.0%	64.9%
PT	82.9%	82.8%	83.8%	11.9%	12.7%	11.9%	5.0%	4.3%	4.1%	0.4%	0.3%	0.3%	7.1%	7.4%	7.2%	58.8%	54.8%	54.1%
RO	75.5%	77.7%	78.6%	19.7%	18.4%	17.8%	4.2%	3.4%	3.2%	1.1%	1.2%	1.2%	10.4%	10.8%	10.6%	69.6%	72.0%	72.5%
SE	95.9%	96.5%	96.5%	3.7%	3.2%	3.2%	0.4%	0.3%	0.3%	0.0%	0.0%	0.0%	1.9%	1.6%	1.7%	42.5%	40.4%	39.7%
SI	88.6%	89.8%	90.1%	7.7%	7.2%	7.1%	3.4%	2.7%	2.6%	0.6%	0.6%	0.6%	5.3%	5.2%	5.3%	58.3%	54.7%	55.2%
SK	82.8%	85.7%	86.5%	14.9%	12.4%	11.6%	2.1%	1.8%	1.8%	0.2%	0.3%	0.3%	3.5%	3.5%	3.8%	61.5%	66.4%	66.1%
EU/EEA	88.2%	88.4%	88.2%	8.8%	9.1%	9.5%	2.8%	2.4%	2.2%	0.2%	0.2%	0.2%	4.1%	4.0%	3.8%	46.6%	46.7%	45.6%

### Fair valued financial assets

	Volumes bn EUR, % as share of fair value financial assets											
	Total fair valued financial assets			Level 1 financial assets			Level 2 financial assets			Level 3 financial assets		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	60.7	58.9	62.1	63.7%	59.4%	56.3%	28.2%	31.2%	35.1%	8.1%	9.4%	8.6%
BE	98.0	87.8	93.4	39.9%	37.5%	33.7%	50.8%	53.0%	58.8%	9.4%	9.5%	7.5%
BG	4.1	2.6	2.5	76.9%	71.5%	69.7%	21.7%	26.5%	28.6%	1.4%	2.0%	1.7%
CY	1.3	1.1	1.0	73.6%	70.0%	63.4%	1.0%	1.1%	4.6%	25.4%	29.0%	32.1%
CZ	8.5	12.6	14.1	42.2%	29.3%	26.7%	52.8%	67.2%	69.5%	5.0%	3.5%	3.8%
DE	986.6	1,027.3	1,080.8	21.7%	19.1%	16.3%	72.5%	74.8%	77.8%	5.8%	6.1%	5.9%
DK	511.1	493.8	488.9	14.2%	12.7%	11.9%	79.4%	79.9%	80.0%	6.4%	7.4%	8.0%
EE	2.8	3.1	2.7	22.2%	34.1%	22.1%	77.4%	65.6%	76.3%	0.4%	0.3%	1.6%
ES	504.2	487.7	506.7	48.5%	46.2%	42.5%	48.1%	50.7%	54.7%	3.4%	3.1%	2.8%
FI	224.4	224.8	222.5	24.7%	23.6%	23.4%	73.6%	74.7%	74.6%	1.6%	1.7%	2.0%
FR	2,156.0	2,173.6	2,192.5	35.5%	31.3%	28.1%	60.8%	64.6%	67.4%	3.7%	4.1%	4.5%
GR	29.1	20.5	21.1	59.2%	53.5%	47.1%	37.1%	40.6%	47.6%	3.7%	5.9%	5.3%
HR	5.0	4.8	4.5	46.0%	40.7%	39.1%	52.8%	57.4%	58.2%	1.2%	1.9%	2.8%
HU	14.8	16.6	16.7	41.4%	26.9%	27.8%	34.7%	43.1%	43.5%	23.9%	29.9%	28.7%
IE	44.1	50.5	72.2	66.5%	55.1%	43.2%	29.4%	41.1%	54.7%	4.2%	3.9%	2.2%
IS	3.7	3.8	3.6	86.7%	85.1%	85.9%	4.4%	4.3%	5.3%	8.9%	10.5%	8.8%
IT	394.2	376.8	374.3	66.2%	64.0%	60.1%	30.1%	30.8%	35.0%	3.7%	5.2%	4.9%
LI*	n.a.	n.a.	18.9	n.a.	n.a.	21.5%	n.a.	n.a.	49.5%	n.a.	n.a.	29.0%
LT	1.9	1.4	2.4	44.7%	30.6%	18.2%	54.4%	68.6%	80.7%	0.9%	0.7%	1.1%
LU	12.9	11.8	11.9	61.7%	53.0%	47.2%	29.9%	36.0%	42.1%	8.4%	11.0%	10.7%
LV	1.6	4.0	5.1	40.8%	26.3%	21.2%	58.8%	73.6%	78.1%	0.4%	0.0%	0.7%
MT	2.5	2.7	2.9	68.8%	71.1%	68.1%	30.3%	28.0%	31.2%	0.9%	0.8%	0.7%
NL	268.4	265.4	281.8	44.0%	40.0%	36.5%	52.9%	56.1%	59.7%	3.1%	3.9%	3.8%
NO*	n.a.	n.a.	76.5	n.a.	n.a.	7.8%	n.a.	n.a.	71.3%	n.a.	n.a.	20.9%
PL	43.2	40.1	38.7	63.6%	57.8%	56.1%	25.2%	34.8%	36.5%	11.2%	7.3%	7.4%
PT	44.0	32.9	28.7	69.7%	64.4%	58.7%	17.6%	21.8%	25.4%	12.7%	13.8%	15.9%
RO	14.4	14.9	9.4	95.5%	98.5%	95.7%	3.7%	0.5%	2.3%	0.8%	0.9%	2.0%
SE	132.5	130.4	143.8	43.8%	44.7%	38.8%	55.6%	54.8%	60.7%	0.6%	0.5%	0.5%
SI	5.5	5.5	5.1	63.0%	56.6%	54.6%	36.6%	42.8%	44.8%	0.4%	0.5%	0.6%
SK	2.0	2.3	2.2	64.4%	81.7%	74.8%	34.3%	16.7%	23.3%	1.3%	1.6%	1.9%
EU/EEA	5,458.3	5,437.9	5,658.3	35.9%	32.5%	29.1%	59.6%	62.6%	65.7%	4.5%	4.9%	5.3%

(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.

\* The EBA Risk Dashboard does not include data from Norwegian nor Liechtensteiner banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.

## Statistical Annex

### Sovereign exposures

Sovereign exposure																		
Volumes bn EUR, % of total sov exposure	Direct exposures towards General governments <sup>(1)</sup>																	
	Total gross carrying amount of which:					Total carrying amount (net of short positions) of which <sup>(2)</sup> :												
	to home country		to other EU/EEA countries			Financial assets held for trading		Fair value through P&L		Fair value through OCI		Amortised cost		Other financial assets				
	Dec-21	Jun-22	Dec-21	Jun-22	Dec-21	Jun-22	Dec-21	Jun-22	Dec-21	Jun-22	Dec-21	Jun-22	Dec-21	Jun-22	Dec-21	Jun-22		
AT	98.6	103.2	28%	26%	61%	62%	97.9	102.8	4%	3%	0%	0%	25%	23%	66%	69%	4%	4%
BE	165.1	170.2	40%	40%	45%	46%	163.4	168.5	2%	1%	0%	0%	11%	9%	85%	89%	1%	1%
BG	6.5	5.6	77%	78%	15%	15%	6.5	5.6	1%	1%	0%	0%	53%	40%	35%	43%	11%	16%
CY	2.8	2.7	87%	82%	5%	9%	2.8	2.7	0%	0%	0%	0%	27%	17%	73%	83%	0%	0%
CZ	32.5	35.7	96%	99%	3%	1%	32.5	35.7	1%	2%	14%	16%	9%	5%	76%	77%	0%	0%
DE	376.2	391.1	45%	42%	27%	30%	340.0	350.1	23%	26%	3%	3%	21%	19%	44%	44%	9%	8%
DK	37.5	39.0	57%	48%	39%	41%	37.4	38.8	48%	43%	0%	0%	4%	3%	27%	30%	22%	24%
EE	1.8	1.9	50%	37%	50%	63%	1.8	1.9	0%	0%	13%	10%	0%	0%	55%	69%	32%	21%
ES	463.5	500.7	53%	52%	17%	18%	458.8	483.6	10%	12%	0%	0%	29%	24%	61%	63%	0%	0%
FI	42.7	43.5	44%	46%	41%	38%	42.7	43.5	6%	10%	0%	2%	11%	10%	49%	46%	34%	32%
FR	995.7	1,097.0	54%	52%	20%	20%	886.3	980.6	18%	20%	0%	0%	17%	15%	64%	63%	1%	1%
GR	44.8	47.0	66%	65%	30%	29%	44.7	46.2	3%	2%	0%	0%	29%	18%	68%	80%	0%	0%
HR	10.9	11.0	85%	85%	10%	9%	10.8	11.0	1%	1%	0%	0%	40%	34%	59%	66%	0%	0%
HU	22.5	29.4	80%	81%	13%	10%	22.5	29.3	20%	37%	0%	0%	21%	14%	57%	49%	2%	0%
IE	38.1	41.9	36%	24%	47%	56%	32.4	28.9	22%	38%	0%	0%	50%	39%	25%	22%	3%	2%
IS	3.4	3.0	67%	85%	24%	11%	2.6	3.0	35%	31%	0%	0%	62%	34%	3%	35%	0%	0%
IT	499.1	497.0	59%	60%	27%	26%	484.3	486.5	9%	7%	0%	0%	29%	28%	60%	64%	1%	1%
LI*	n.a.	4.0	n.a.	1%	n.a.	17%	n.a.	4.0	n.a.	0%	n.a.	0%	n.a.	14%	n.a.	85%	n.a.	0%
LT	2.4	2.2	92%	88%	8%	12%	2.4	2.2	1%	0%	0%	0%	2%	2%	67%	63%	30%	34%
LU	17.8	16.6	17%	18%	63%	59%	17.8	16.6	0%	0%	0%	0%	33%	26%	66%	73%	1%	1%
LV	3.0	2.8	35%	38%	64%	61%	3.0	2.8	0%	0%	0%	0%	7%	6%	55%	59%	38%	35%
MT	3.6	4.2	62%	60%	35%	36%	3.6	4.2	0%	0%	0%	0%	32%	35%	68%	65%	0%	0%
NL	239.7	227.9	49%	45%	33%	35%	238.0	227.1	2%	3%	1%	1%	31%	31%	37%	41%	29%	24%
NO*	n.a.	19.9	n.a.	32%	n.a.	6%	n.a.	17.4	n.a.	17%	n.a.	27%	n.a.	44%	n.a.	7%	n.a.	6%
PL	49.4	45.7	100%	100%	0%	0%	49.4	45.3	0%	1%	0%	0%	50%	48%	49%	51%	0%	0%
PT	66.9	66.6	59%	62%	34%	31%	66.9	66.6	1%	4%	0%	0%	41%	32%	44%	48%	13%	17%
RO	18.0	17.5	95%	94%	5%	6%	18.0	17.5	45%	48%	0%	0%	31%	27%	24%	25%	0%	0%
SE	58.2	64.3	78%	79%	15%	13%	56.2	63.2	16%	15%	10%	11%	11%	10%	51%	55%	12%	9%
SI	6.1	6.9	27%	29%	37%	34%	6.1	6.9	0%	0%	0%	0%	64%	56%	36%	44%	0%	0%
SK	7.6	7.5	82%	80%	17%	20%	7.6	7.5	1%	0%	0%	0%	20%	17%	79%	83%	0%	0%
EU/EEA	3,144	3,335	53%	51%	26%	26%	2,966	3,129	13%	15%	1%	1%	23%	20%	58%	59%	5%	4%

(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										
% of total sov exposure	Total gross carrying amount by maturity									
	0 - 3M		3M - 1Y		1Y - 5Y		5Y - 10Y		10Y - more	
	Dec-21	Jun-22	Dec-21	Jun-22	Dec-21	Jun-22	Dec-21	Jun-22	Dec-21	Jun-22
AT	9%	8%	7%	7%	36%	40%	30%	30%	18%	15%
BE	3%	4%	4%	3%	27%	34%	32%	30%	34%	29%
BG	9%	2%	3%	9%	45%	50%	39%	37%	3%	3%
CY	2%	4%	29%	29%	54%	56%	11%	9%	4%	2%
CZ	0%	11%	7%	4%	26%	27%	46%	43%	21%	15%
DE	7%	10%	7%	8%	28%	28%	16%	13%	41%	40%
DK	31%	35%	15%	10%	33%	39%	12%	8%	8%	7%
EE	7%	1%	16%	9%	39%	43%	33%	42%	5%	5%
ES	10%	9%	8%	18%	40%	31%	25%	26%	16%	16%
FI	26%	25%	5%	9%	26%	26%	26%	25%	16%	15%
FR	17%	17%	7%	12%	30%	26%	19%	18%	27%	26%
GR	4%	11%	6%	5%	19%	21%	20%	21%	52%	41%
HR	9%	2%	20%	18%	36%	41%	28%	33%	7%	6%
HU	29%	16%	5%	7%	30%	46%	32%	28%	4%	4%
IE	21%	28%	5%	9%	35%	36%	29%	21%	10%	7%
IS	53%	62%	32%	23%	12%	11%	2%	2%	1%	2%
IT	4%	5%	9%	10%	43%	40%	28%	31%	16%	13%
LI*	n.a.	54%	n.a.	22%	n.a.	19%	n.a.	5%	n.a.	0%
LT	42%	22%	6%	16%	46%	55%	6%	7%	0%	0%
LU	4%	3%	9%	8%	48%	50%	33%	32%	7%	8%
LV	15%	12%	14%	20%	48%	43%	17%	20%	6%	5%
MT	9%	12%	10%	14%	43%	43%	33%	27%	5%	5%
NL	4%	6%	9%	8%	33%	33%	22%	24%	31%	29%
NO*	n.a.	19%	n.a.	22%	n.a.	35%	n.a.	15%	n.a.	9%
PL	7%	8%	11%	11%	50%	47%	27%	28%	5%	5%
PT	23%	28%	9%	7%	25%	26%	33%	30%	10%	9%
RO	6%	1%	13%	13%	48%	48%	23%	28%	9%	9%
SE	29%	36%	13%	13%	43%	37%	8%	8%	8%	6%
SI	10%	5%	11%	14%	46%	49%	24%	19%	10%	13%
SK	3%	5%	9%	7%	40%	40%	39%	41%	9%	6%
EU/EEA	11%	12%	8%	11%	34%	31%	23%	22%	24%	23%

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.

\* The EBA Risk Dashboard does not include data from Norwegian nor Liechtenstein banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRDS taking place only in Q2 2022.

## Statistical Annex

### Liability composition and volumes

Liabilities composition																			
% of total liabilities	Debt securities issued			Deposits from credit institutions			Customer deposits from HHs			Customer deposits from NFCs			Other customer deposits <sup>(1)</sup>			Other liabilities <sup>(2)</sup>			
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	
AT	11.0%	11.0%	10.4%	9.4%	8.6%	9.3%	40.3%	39.6%	39.2%	16.8%	17.4%	17.7%	8.5%	8.9%	9.3%	13.9%	14.5%	14.1%	
BE	13.4%	11.0%	11.0%	8.2%	8.8%	8.0%	36.6%	38.4%	39.1%	13.8%	14.4%	14.6%	11.4%	12.1%	12.5%	16.5%	15.4%	14.8%	
BG	0.4%	0.5%	0.5%	3.0%	6.4%	7.3%	64.0%	58.5%	58.3%	25.5%	26.3%	26.7%	5.2%	5.8%	5.2%	2.0%	2.4%	1.9%	
CY	2.0%	1.8%	1.8%	1.4%	1.8%	1.5%	57.6%	57.2%	57.0%	16.4%	17.0%	17.5%	7.1%	7.5%	7.9%	15.5%	14.7%	14.3%	
CZ	11.3%	11.9%	6.8%	9.3%	10.2%	13.5%	47.0%	42.6%	41.9%	16.4%	16.2%	16.0%	12.1%	14.8%	16.9%	3.9%	4.3%	4.9%	
DE	16.2%	15.5%	15.2%	12.4%	11.9%	12.2%	18.5%	17.7%	17.6%	11.8%	12.1%	11.5%	15.9%	17.9%	18.0%	25.2%	24.9%	25.7%	
DK	54.2%	54.3%	52.3%	2.3%	2.5%	2.5%	11.8%	10.8%	11.0%	10.5%	10.1%	9.7%	8.4%	8.1%	8.2%	12.7%	14.1%	16.3%	
EE	3.9%	4.1%	5.0%	2.3%	1.8%	1.4%	42.0%	38.3%	38.1%	31.8%	31.7%	32.0%	12.8%	17.2%	16.3%	7.3%	6.9%	7.1%	
ES	12.2%	11.6%	11.6%	4.5%	4.5%	4.8%	39.6%	39.4%	38.5%	15.5%	16.0%	15.7%	8.7%	9.1%	9.7%	19.5%	19.4%	19.8%	
FI	38.7%	37.9%	37.8%	2.7%	3.9%	2.8%	21.4%	19.4%	21.2%	15.3%	16.7%	15.9%	6.2%	6.8%	6.7%	15.8%	15.2%	15.7%	
FR	16.1%	14.8%	14.8%	5.1%	5.1%	4.8%	25.5%	24.6%	25.0%	16.9%	16.7%	16.4%	12.9%	13.6%	12.9%	23.5%	25.2%	26.1%	
GR	2.2%	2.8%	2.9%	2.0%	2.3%	2.0%	50.7%	50.1%	49.8%	16.3%	16.7%	17.5%	5.9%	5.7%	5.6%	22.8%	22.5%	22.3%	
HR	0.3%	1.2%	1.1%	6.2%	5.1%	5.1%	57.4%	57.9%	56.8%	21.8%	22.9%	23.4%	10.0%	9.1%	9.5%	4.3%	3.9%	4.1%	
HU	3.9%	3.1%	3.1%	4.2%	4.9%	4.6%	41.3%	40.1%	40.2%	27.4%	27.9%	28.4%	9.3%	10.1%	10.2%	13.9%	13.9%	13.3%	
IE	5.7%	6.4%	5.7%	5.1%	4.1%	3.9%	36.0%	35.8%	32.9%	29.6%	28.1%	27.4%	6.6%	6.6%	6.5%	16.9%	19.1%	23.6%	
IS	33.0%	33.9%	32.7%	1.2%	0.5%	0.5%	30.2%	30.1%	30.3%	18.5%	20.3%	20.9%	12.1%	10.4%	10.9%	4.9%	4.7%	4.7%	
IT	10.0%	9.2%	9.1%	5.1%	5.6%	5.3%	34.0%	35.0%	35.5%	16.4%	17.2%	17.6%	9.6%	9.2%	9.1%	24.9%	23.7%	23.4%	
LI*	n.a.	n.a.	5.4%	n.a.	n.a.	7.0%	n.a.	n.a.	37.5%	n.a.	n.a.	8.6%	n.a.	n.a.	35.9%	n.a.	n.a.	5.6%	
LT	0.1%	0.5%	0.5%	3.2%	2.4%	2.6%	57.6%	56.4%	57.9%	24.9%	19.1%	18.4%	7.9%	11.1%	10.0%	6.2%	10.5%	10.5%	
LU	4.3%	3.9%	3.7%	25.0%	22.6%	22.1%	16.0%	15.6%	15.5%	10.9%	10.4%	11.0%	38.3%	43.1%	43.5%	5.4%	4.4%	4.2%	
LV	0.4%	0.6%	0.6%	0.8%	1.2%	2.0%	52.7%	54.2%	54.9%	30.7%	26.9%	26.7%	6.1%	8.0%	7.0%	9.4%	9.0%	8.7%	
MT	4.1%	3.7%	3.6%	0.7%	1.1%	1.3%	66.5%	65.8%	65.4%	17.3%	17.9%	18.0%	6.9%	6.9%	7.0%	4.4%	4.6%	4.8%	
NL	20.0%	20.0%	19.0%	3.2%	3.3%	3.1%	38.3%	36.5%	37.3%	14.4%	15.0%	15.3%	9.9%	11.5%	11.2%	14.2%	13.7%	14.2%	
NO*	n.a.	n.a.	32.8%	n.a.	n.a.	5.2%	n.a.	n.a.	21.0%	n.a.	n.a.	23.4%	n.a.	n.a.	7.2%	n.a.	n.a.	10.4%	
PL	7.5%	5.7%	5.2%	1.9%	2.2%	2.2%	60.4%	55.9%	54.5%	18.1%	19.2%	18.9%	6.3%	8.0%	7.7%	5.8%	8.9%	11.5%	
PT	4.1%	4.2%	4.0%	2.0%	1.6%	1.5%	53.9%	54.3%	54.8%	19.0%	20.3%	20.1%	5.3%	4.8%	4.9%	15.8%	14.8%	14.7%	
RO	1.4%	1.8%	2.0%	3.1%	3.7%	4.6%	59.1%	55.1%	52.2%	27.0%	26.4%	26.5%	5.5%	5.8%	5.3%	3.9%	7.1%	9.4%	
SE	43.9%	41.9%	41.0%	3.3%	3.3%	3.7%	19.2%	18.4%	18.8%	18.2%	18.2%	17.6%	10.1%	10.0%	10.1%	5.4%	8.1%	8.8%	
SI	1.6%	2.2%	2.3%	1.5%	1.7%	1.7%	69.5%	65.1%	67.8%	17.4%	20.6%	20.3%	4.6%	5.0%	5.2%	5.3%	5.3%	2.8%	
SK	12.0%	11.5%	11.7%	2.2%	2.3%	2.4%	49.6%	47.3%	46.4%	18.6%	19.3%	18.8%	3.8%	3.9%	5.4%	13.8%	15.7%	15.4%	
EU/EEA	17.6%	16.6%	16.5%	5.8%	5.8%	5.7%	29.3%	28.7%	28.9%	15.5%	15.8%	15.7%	11.4%	12.2%	12.0%	20.4%	20.9%	21.3%	

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

(2) Also includes deposits from central banks.

Total liabilities	Volumes bn EUR		
	Jun-21	Mar-22	Jun-22
AT	691	712	738
BE	1,159	1,183	1,185
BG	33	30	31
CY	39	40	41
CZ	177	208	209
DE	3,664	3,848	3,930
DK	751	728	725
EE	31	39	39
ES	3,276	3,431	3,567
FI	675	716	707
FR	8,111	8,557	8,539
GR	270	286	292
HR	43	46	49
HU	108	120	117
IE	288	313	346
IS	25	27	28
IT	2,612	2,657	2,655
LI*	n.a.	n.a.	88
LT	27	19	19
LU	171	186	188
LV	16	44	44
MT	22	23	24
NL	2,169	2,243	2,221
NO*	n.a.	n.a.	321
PL	170	183	185
PT	270	278	284
RO	47	53	56
SE	973	992	1,017
SI	31	38	38
SK	57	61	63
EU/EEA	24,712	25,780	26,444

Share of secured funding	% of debt securities issued		
	Jun-21	Mar-22	Jun-22
AT	35.8%	33.9%	37.8%
BE	20.5%	21.1%	21.1%
BG	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%
CZ	23.6%	26.1%	25.3%
DE	30.4%	29.6%	29.4%
DK	90.7%	88.0%	87.0%
EE	41.5%	58.2%	66.4%
ES	35.4%	33.3%	32.0%
FI	47.4%	44.8%	42.6%
FR	22.5%	22.9%	23.2%
GR	28.7%	21.6%	20.5%
HR	0.0%	0.0%	0.0%
HU	65.7%	61.7%	58.6%
IE	23.9%	15.5%	10.8%
IS	67.9%	69.0%	70.2%
IT	30.1%	30.3%	31.1%
LI*	n.a.	n.a.	0.0%
LT	0.0%	0.0%	0.0%
LU	0.0%	0.0%	0.0%
LV	0.0%	0.0%	0.0%
MT	74.8%	73.8%	73.2%
NL	23.3%	22.1%	23.2%
NO*	n.a.	n.a.	42.5%
PL	41.4%	38.7%	32.7%
PT	45.3%	33.6%	23.0%
RO	0.0%	0.0%	0.0%
SE	43.8%	45.3%	41.8%
SI	0.0%	0.0%	0.0%
SK	85.8%	85.8%	86.5%
EU / EEA	35.4%	34.8%	34.4%

Contingent liabilities: loan commitments	Volumes bn EUR; % of total loan commitments										
	Loan commitments: volume			Share of loan commitments to HHs			Share of loan commitments to NFCs				
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22		
AT	131	142	147	23.5%	24.0%	23.6%	59.1%	59.3%	60.4%		
BE	162	168	169	19.6%	20.8%	20.2%	56.4%	56.5%	57.4%		
BG	5	5	5	13.9%	12.0%	11.9%	78.7%	79.7%	80.4%		
CY	3	3	3	34.5%	38.4%	36.7%	63.9%	59.5%	61.3%		
CZ	25	29	28	29.5%	32.1%	29.9%	52.7%	50.3%	51.6%		
DE	663	691	702	17.7%	17.7%	17.1%	60.9%	60.1%	60.7%		
DK	126	117	116	21.1%	20.9%	20.5%	60.6%	60.3%	60.3%		
EE	3	4	4	26.4%	24.3%	23.7%	69.5%	68.4%	68.6%		
ES	542	588	590	39.6%	39.5%	39.4%	49.5%	46.8%	47.4%		
FI	123	122	120	35.8%	34.0%	33.5%	52.1%	54.2%	55.0%		
FR	1,216	1,328	1,334	17.7%	16.7%	17.0%	57.9%	57.7%	57.2%		
GR	23	26	29	28.9%	25.8%	22.6%	69.0%	69.0%	72.0%		
HR	6	6	6	55.5%	54.5%	54.1%	39.0%	42.0%	40.2%		
HU	17	18	19	17.7%	17.0%	17.7%	66.2%	65.7%	67.5%		
IE	52	52	55	17.0%	18.7%	18.5%	76.6%	74.8%	75.2%		
IS	2	3	3	9.8%	11.5%	10.6%	81.9%	83.5%	84.4%		
IT	594	599	602	8.8%	8.7%	9.1%	68.7%	68.2%	69.2%		
LI*	n.a.	n.a.	34	n.a.	n.a.	49.9%	n.a.	n.a.	2.4%		
LT	2	2	2	20.4%	23.8%	21.2%	77.3%	72.9%	77.4%		
LU	18	18	18	27.7%	28.5%	27.1%	43.7%	46.0%	44.8%		
LV	1	4	4	30.4%	30.7%	29.9%	66.3%	64.4%	66.8%		
MT	3	3	3	38.9%	37.9%	40.9%	47.0%	47.8%	48.0%		
NL	371	383	395	18.6%	18.5%	18.3%	61.1%	62.3%	62.3%		
NO*	n.a.	n.a.	71	n.a.	n.a.	46.7%	n.a.	n.a.	48.5%		
PL	30	30	31	22.2%	21.3%	19.9%	69.8%	70.7%	72.2%		
PT	27	27	27	25.2%	26.0%	25.6%	68.7%	68.5%	67.8%		
RO	7	8	9	19.5%	17.6%	16.7%	67.5%	70.2%	71.8%		
SE	156	157	149	29.1%	26.9%	26.7%	61.5%	62.5%	62.6%		
SI	4	5	5	35.6%	28.5%	29.3%	56.6%	65.1%	64.7%		
SK	11	11	12	21.9%	23.1%	24.5%	63.6%	66.5%	65.2%		
EU / EEA	4,124	4,338	4,481	21.0%	20.6%	21.2%	59.4%	58.8%	58.5%		

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.

\* The EBA Risk Dashboard does not include data from Norwegian nor Liechtensteiner banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.



## Statistical Annex

### Liquidity

Volume and composition of liquid assets (after weighting)																		
bn EUR and %	Total			Cash and reserves			Central government assets (L1)			L1 securities			Extremely high quality covered bonds			L2A & L2B assets		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	176.1	170.1	166.7	64.2%	62.6%	62.7%	14.5%	15.1%	17.0%	19.1%	20.3%	18.3%	1.3%	1.1%	1.1%	0.8%	0.9%	0.9%
BE	297.7	277.1	276.1	69.8%	76.3%	71.1%	14.2%	9.5%	11.0%	12.3%	9.7%	12.9%	1.0%	1.8%	1.8%	2.6%	2.7%	3.1%
BG	11.2	11.4	10.6	49.8%	55.1%	31.3%	49.2%	44.1%	45.2%	0.2%	0.0%	22.5%	0.0%	0.0%	0.0%	0.8%	0.7%	1.0%
CY	17.3	18.7	18.4	91.1%	93.3%	92.8%	4.6%	1.5%	2.4%	1.9%	3.4%	1.7%	0.6%	0.5%	1.7%	1.8%	1.3%	1.3%
CZ	71.2	82.9	72.2	2.4%	21.7%	2.2%	30.8%	30.5%	31.7%	66.4%	47.5%	65.8%	0.1%	0.0%	0.0%	0.3%	0.2%	0.3%
DE	914.0	989.4	977.0	79.3%	77.8%	77.9%	7.2%	10.4%	9.8%	8.9%	7.6%	7.6%	1.3%	1.4%	1.3%	3.2%	2.8%	3.3%
DK	132.3	113.3	111.1	37.5%	34.6%	32.2%	12.7%	13.9%	13.1%	9.3%	7.1%	7.3%	37.4%	40.5%	43.8%	3.1%	3.8%	3.7%
EE	7.9	11.4	11.0	89.3%	87.7%	85.8%	10.4%	11.8%	13.5%	0.0%	0.2%	0.4%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%
ES	686.4	713.3	722.7	58.1%	64.3%	68.6%	31.2%	25.8%	22.7%	7.2%	7.1%	6.3%	0.4%	0.3%	0.2%	3.0%	2.5%	2.2%
FI	149.7	167.7	163.0	59.4%	64.7%	63.0%	11.8%	10.4%	7.8%	11.4%	10.1%	10.5%	15.1%	12.8%	15.6%	2.2%	2.0%	2.2%
FR	1,617.0	1,659.5	1,534.0	72.1%	76.5%	73.6%	15.1%	12.2%	14.6%	7.7%	7.1%	7.6%	0.8%	0.8%	0.8%	4.4%	3.5%	3.5%
GR	57.1	62.7	67.0	66.6%	81.3%	80.1%	26.9%	17.9%	17.2%	6.4%	0.6%	2.4%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
HR	12.4	15.3	15.6	65.9%	64.8%	60.5%	32.9%	34.3%	38.5%	0.4%	0.3%	0.3%	0.0%	0.0%	0.0%	0.8%	0.6%	0.6%
HU	25.3	23.5	21.7	19.8%	22.5%	20.3%	64.2%	68.3%	68.9%	15.3%	8.5%	10.2%	0.0%	0.0%	0.0%	0.7%	0.6%	0.6%
IE	150.8	159.4	171.9	82.3%	86.0%	85.4%	7.7%	6.0%	7.8%	7.4%	6.3%	5.4%	1.6%	0.7%	0.4%	0.9%	0.9%	1.0%
IS	4.0	3.6	3.7	25.3%	20.5%	16.6%	44.0%	52.1%	45.1%	22.9%	19.2%	28.0%	0.0%	0.0%	0.0%	7.8%	8.1%	10.3%
IT	599.2	594.2	585.1	66.3%	67.5%	65.0%	28.7%	27.5%	29.5%	2.3%	1.7%	2.2%	0.4%	0.3%	0.4%	2.3%	2.9%	3.0%
LI*	n.a.	n.a.	31.3	n.a.	n.a.	55.2%	n.a.	n.a.	10.4%	n.a.	n.a.	17.7%	n.a.	n.a.	2.0%	n.a.	n.a.	14.7%
LT	10.8	10.5	8.2	90.1%	93.6%	89.3%	9.5%	6.1%	10.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.4%
LU	93.9	68.2	71.7	62.7%	75.2%	76.0%	24.2%	8.4%	7.7%	7.6%	10.2%	10.0%	2.1%	2.1%	2.1%	3.4%	4.1%	4.2%
LV	5.6	1.9	1.7	69.5%	23.9%	21.3%	21.3%	54.2%	62.6%	8.3%	19.0%	12.9%	0.0%	0.0%	0.0%	0.9%	3.0%	3.2%
MT	7.5	9.6	9.5	58.3%	62.6%	58.4%	25.6%	25.2%	29.0%	10.7%	7.3%	8.5%	3.8%	4.1%	3.3%	1.5%	0.8%	0.8%
NL	476.3	537.7	514.5	71.4%	74.3%	71.5%	12.3%	10.0%	11.6%	11.9%	11.0%	12.5%	1.2%	1.3%	1.3%	3.2%	3.4%	3.2%
NO*	n.a.	n.a.	73.6	n.a.	n.a.	46.1%	n.a.	n.a.	14.6%	n.a.	n.a.	20.0%	n.a.	n.a.	14.9%	n.a.	n.a.	4.4%
PL	56.8	48.6	45.4	4.8%	7.1%	5.8%	86.6%	83.8%	85.8%	6.9%	7.3%	6.4%	0.0%	0.0%	0.0%	1.8%	1.8%	2.1%
PT	77.9	81.2	83.0	42.2%	53.2%	55.0%	51.8%	41.8%	39.9%	3.2%	2.4%	2.6%	0.1%	0.1%	0.1%	2.7%	2.6%	2.4%
RO	20.0	18.7	16.2	11.6%	17.4%	20.9%	78.9%	81.2%	75.0%	9.5%	0.9%	3.9%	0.0%	0.0%	0.0%	0.1%	0.5%	0.2%
SE	263.4	247.7	268.0	63.4%	64.6%	68.2%	6.0%	3.4%	3.2%	20.0%	22.1%	19.4%	9.2%	8.7%	8.0%	1.4%	1.2%	1.2%
SI	10.2	11.4	10.6	58.8%	59.0%	51.2%	28.2%	26.8%	33.0%	8.6%	10.2%	11.8%	3.5%	2.8%	2.7%	0.8%	1.2%	1.3%
SK	12.8	10.5	11.2	81.5%	77.7%	76.6%	16.6%	21.1%	21.2%	1.0%	0.2%	1.4%	0.3%	0.4%	0.3%	0.5%	0.6%	0.5%
EU/EEA	5,655.9	5,812.4	5,785.0	67.5%	71.0%	69.6%	17.9%	15.7%	16.1%	9.0%	8.2%	8.6%	2.5%	2.3%	2.6%	3.1%	2.8%	2.9%

Volume and composition of available stable funding (after weighting)																								
bn EUR and %	Total			Capital items and instruments			Retail deposits			Operational deposits			Other non-financial customers (excl. central banks)			(Other) financial customers and central banks			Liabilities provided from undetermined counterparties			Intra-group and other liabilities		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	509.6	606.0	600.7	10.9%	10.0%	10.7%	48.5%	46.5%	47.7%	0.7%	1.0%	0.7%	10.8%	12.3%	12.9%	13.7%	14.7%	12.1%	9.3%	9.8%	10.5%	6.1%	5.7%	5.3%
BE	785.4	822.3	783.6	10.4%	9.6%	10.1%	54.4%	55.3%	59.0%	1.5%	3.3%	2.8%	8.4%	8.8%	9.2%	24.1%	21.4%	17.9%	0.5%	0.5%	0.5%	0.8%	1.1%	0.6%
BG	30.3	27.0	27.1	16.1%	15.5%	14.5%	73.2%	72.6%	73.1%	0.1%	0.0%	0.0%	9.9%	10.3%	10.8%	0.2%	0.5%	0.4%	0.0%	0.6%	0.6%	0.5%	0.6%	0.6%
CY	37.5	32.6	37.6	10.5%	11.0%	9.5%	62.2%	73.2%	63.8%	0.0%	0.0%	0.0%	9.7%	11.2%	10.0%	15.9%	2.7%	14.9%	0.0%	0.0%	0.0%	1.7%	2.0%	1.7%
CZ	131.4	138.8	133.2	16.7%	10.9%	9.9%	61.1%	61.5%	63.3%	3.4%	5.2%	5.6%	14.4%	17.9%	16.6%	3.9%	3.7%	3.9%	0.2%	0.5%	0.4%	0.2%	0.3%	0.3%
DE	2,350.4	2,437.0	2,336.1	11.2%	12.3%	12.9%	29.0%	28.7%	30.2%	1.8%	3.1%	3.3%	13.8%	13.6%	13.6%	24.5%	23.1%	20.3%	17.6%	16.9%	17.5%	2.0%	2.2%	2.1%
DK	502.8	400.0	403.8	20.4%	20.8%	20.8%	45.7%	39.5%	40.0%	1.1%	1.4%	1.5%	16.8%	17.3%	17.3%	11.8%	13.4%	12.6%	0.0%	1.8%	1.7%	4.1%	5.8%	6.1%
EE	28.0	32.3	32.0	15.4%	13.6%	13.9%	53.9%	56.2%	56.9%	8.9%	9.1%	9.5%	9.3%	8.8%	9.2%	8.3%	8.7%	5.4%	3.9%	3.4%	4.9%	0.3%	0.2%	0.2%
ES	2,591.5	2,656.8	2,580.0	10.2%	10.3%	10.4%	52.1%	53.0%	55.4%	1.7%	1.8%	2.0%	9.1%	9.3%	10.0%	19.8%	16.0%	11.8%	5.5%	8.0%	8.8%	1.7%	1.7%	1.6%
FI	462.3	451.0	454.7	10.7%	11.0%	11.1%	31.1%	32.3%	32.6%	4.7%	5.3%	4.7%	8.3%	9.3%	8.9%	7.3%	3.8%	5.2%	37.8%	38.1%	37.5%	0.1%	0.1%	0.1%
FR	4,976.8	5,039.8	4,882.7	11.4%	11.6%	12.1%	39.9%	40.8%	42.6%	2.7%	3.1%	3.1%	12.9%	12.7%	13.0%	20.6%	19.5%	16.8%	9.5%	9.3%	9.6%	3.0%	3.0%	2.9%
GR	234.3	248.4	239.7	10.3%	9.9%	10.8%	59.7%	58.3%	61.5%	0.5%	0.6%	0.7%	9.3%	9.6%	10.6%	18.1%	20.0%	14.7%	0.6%	0.8%	0.8%	1.4%	0.7%	1.0%
HR	31.1	34.0	35.2	17.6%	16.4%	15.4%	64.4%	65.2%	65.0%	0.0%	0.0%	0.0%	14.9%	14.7%	16.0%	1.5%	1.3%	1.3%	0.4%	1.5%	1.4%	1.2%	0.9%	0.9%
HU	89.4	95.6	93.5	13.5%	13.1%	13.6%	55.0%	55.5%	55.3%	0.1%	0.1%	0.1%	15.2%	16.0%	16.0%	14.5%	13.9%	14.2%	1.2%	1.2%	0.7%	0.4%	0.1%	0.0%
IE	323.3	337.9	347.9	18.5%	18.7%	18.9%	40.8%	40.5%	39.5%	4.0%	4.8%	4.6%	12.8%	12.1%	12.8%	18.7%	18.4%	18.9%	4.7%	5.0%	4.9%	0.5%	0.4%	0.3%
IS	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
IT	2,047.5	2,054.2	1,953.1	10.5%	10.4%	10.8%	45.9%	47.6%	50.9%	1.7%	1.8%	1.9%	10.5%	10.8%	11.6%	24.0%	23.0%	18.3%	4.9%	4.6%	4.6%	2.6%	1.8%	1.9%
LI*	n.a.	n.a.	58.6	n.a.	n.a.	15.3%	n.a.	n.a.	52.9%	n.a.	n.a.	1.6%	n.a.	n.a.	19.7%	n.a.	n.a.	5.6%	n.a.	n.a.	4.4%	n.a.	n.a.	0.5%
LT	23.8	25.9	25.9	9.0%	8.6%	8.6%	70.0%	68.7%	69.2%	8.7%	8.2%	7.6%	4.4%	5.1%	4.7%	7.5%	8.8%	9.3%	0.0%	0.0%	0.0%	0.3%	0.5%	0.6%
LU	169.3	139.8	140.4	15.8%	14.5%	14.5%	31.6%	35.1%	35.1%	15.4%	8.0%	7.9%	16.0%	16.6%	18.1%	18.4%	22.6%	21.6%	0.6%	0.5%	0.5%	2.2%	2.7%	2.3%
LV	14.3	7.6	7.4	12.1%	11.2%	11.5%	65.8%	63.6%	66.4%	5.9%	7.1%	7.4%	6.1%	7.8%	7.8%	9.8%	7.5%	4.1%	0.0%	2.6%	2.7%	0.3%	0.2%	0.2%
MT	19.7	20.5	20.6	10.5%	9.5%	9.2%	73.4%	73.9%	74.4%	0.9%	1.0%	1.1%	8.5%	9.2%	9.1%	6.6%	6.2%	6.2%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
NL	1,755.2	1,752.2	1,695.9	9.1%	9.1%	9.6%	49.0%	48.2%	50.5%	0.7%	1.9%	1.7%	9.0%	8.6%	9.0%	13.6%	13.8%	10.7%	18.3%	18.2%	18.3%	0.3%	0.2%	0.3%
NO*	n.a.	n.a.	204.0	n.a.	n.a.	14.0%	n.a.	n.a.	31.8%	n.a.	n.a.	3.4%	n.a.	n.a.	20.5%	n.a.	n.a.	0.3%	n.a.	n.a.	27.8%	n.a.	n.a.	2.2%
PL	141.2	146.5	145.2	15.2%	13.8%	13.9%	69.9%	67.0%	67.0%	5.3%	5.0%	4.7%	7.9%	9.9%	10.1%	1.0%	0.5%	0.3%	0.7%	2.7%	2.6%	0.0%	1.2%	1.4%
PT	244.5	240.4	242.2	9.7%	9.6%	9.7%	63.4%	66.7%	67.8%	0.7%	1.9%	1.8%	8.4%	7.9%	8.1%	12.8%	10.2%	8.3%	1.0%	0.9%	1.0%	4.0%	2.9%	3.2%
RO	43.1	45.1	46.0	14.2%	12.4%	12.2%	70.7%	70.7%	69.9%	0.0%	0.0%	0.0%	12.0%	13.0%	13.3%	2.3%	2.5%	2.9%	0.8%	1.4%	1.7%	0.0%	0.0%	0.0%
SE	655.9	662.2	655.1	9.6%	9.7%	9.7%	31.9%	32.8%	33.4%	6.9%	10.1%	9.7%	7.4%	4.9%	5.8%	4.5%	3.8%	3.3%	33.4%	32.7%	32.4%	6.4%	6.1%	5.7%
SI	29.5	35.5	35.3	12.0%	12.0%	12.3%	75.7%	72.9%	75.1%	0.0%	0.0%	0.0%	7.5%	10.2%	10.0%	4.2%	3.3%	1.2%	0.4%	1.3%	1.4%	0.3%	0.3%	0.2%
SK	52.5	55.5	56.5	9.1%	9.0%	8.9%	56.3%	53.9%	53.1%	2.6%	2.6%	2.5%	6.2%	6.8%</										

## Statistical Annex

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

Composition of own funds (Tier 1 capital)																		
Volumes bn EUR; %	Own funds (Tier 1 capital) volume			Capital instruments eligible as CET1 Capital			Retained earnings			Accumulated other comprehensive income			Other CET1 components			Additional Tier 1 capital		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	50.7	51.2	54.8	37%	31%	29%	63%	66%	66%	-16%	-16%	-14%	6%	9%	9%	9%	10%	9%
BE	77.8	75.4	75.2	46%	48%	45%	64%	63%	67%	-2%	-3%	-4%	-13%	-14%	-14%	5%	6%	6%
BG	4.9	4.0	4.0	24%	24%	25%	35%	43%	45%	4%	3%	0%	34%	30%	30%	3%	0%	0%
CY	3.5	3.4	3.4	44%	46%	45%	34%	34%	35%	2%	3%	4%	9%	6%	6%	10%	10%	10%
CZ	13.2	12.7	12.2	18%	20%	20%	77%	78%	78%	0%	-2%	-3%	0%	2%	2%	5%	3%	3%
DE	205.8	222.8	224.7	53%	51%	51%	31%	33%	34%	-1%	-2%	-3%	9%	12%	11%	8%	7%	8%
DK	40.9	38.9	38.9	3%	3%	4%	78%	83%	83%	0%	0%	0%	9%	6%	6%	10%	7%	8%
EE	4.3	4.3	4.3	6%	9%	10%	61%	59%	58%	0%	0%	0%	33%	32%	31%	0%	1%	1%
ES	200.7	200.2	198.1	63%	61%	60%	59%	65%	66%	-25%	-26%	-27%	-8%	-12%	-10%	11%	12%	11%
FI	42.8	41.7	42.0	17%	18%	18%	82%	80%	78%	-2%	-1%	-1%	-3%	-5%	-3%	6%	8%	8%
FR	445.1	446.2	445.4	32%	32%	32%	34%	34%	41%	1%	0%	-1%	27%	28%	22%	6%	6%	6%
GR	20.0	18.6	20.0	281%	297%	244%	-246%	-261%	-236%	-2%	-4%	-6%	63%	65%	94%	3%	3%	3%
HR	6.3	6.1	6.2	35%	36%	36%	59%	60%	62%	2%	1%	-1%	4%	3%	3%	0%	0%	0%
HU	10.8	11.5	11.7	19%	18%	18%	82%	82%	77%	-1%	-4%	3%	0%	3%	2%	0%	0%	0%
IE	47.3	49.9	52.2	39%	38%	36%	66%	68%	67%	-5%	-5%	-5%	-6%	-7%	-3%	6%	6%	6%
IS	4.3	4.4	4.6	39%	37%	36%	56%	55%	56%	1%	0%	0%	2%	5%	5%	2%	4%	3%
IT	172.1	164.2	165.8	52%	53%	50%	36%	37%	39%	-2%	-3%	-4%	6%	4%	5%	8%	9%	9%
LI*	n.a.	n.a.	7.4	n.a.	n.a.	7%	n.a.	n.a.	93%	n.a.	n.a.	20%	n.a.	n.a.	-20%	n.a.	n.a.	0%
LT	2.1	2.2	2.1	47%	47%	48%	36%	32%	32%	0%	0%	0%	0%	21%	20%	0%	0%	0%
LU	21.6	17.9	18.3	49%	41%	40%	44%	49%	49%	5%	8%	8%	2%	0%	1%	1%	2%	2%
LV	1.6	4.5	4.4	54%	94%	95%	49%	8%	8%	0%	0%	0%	-3%	-2%	-3%	0%	0%	0%
MT	1.6	1.6	1.5	51%	51%	56%	42%	44%	45%	2%	1%	-1%	5%	4%	1%	0%	0%	0%
NL	129.8	131.8	134.2	36%	34%	33%	59%	62%	62%	-1%	-2%	-1%	-4%	-4%	-4%	10%	10%	11%
NO*	n.a.	n.a.	23.2	n.a.	n.a.	21%	n.a.	n.a.	82%	n.a.	n.a.	2%	n.a.	n.a.	-10%	n.a.	n.a.	5%
PL	19.1	17.6	17.6	23%	24%	24%	12%	19%	15%	3%	-18%	-22%	62%	75%	82%	0%	0%	0%
PT	21.5	19.4	19.8	54%	60%	58%	27%	30%	29%	-15%	-22%	-23%	27%	27%	31%	7%	5%	5%
RO	5.5	4.9	5.1	43%	50%	48%	36%	42%	44%	3%	-5%	-11%	18%	13%	19%	0%	0%	0%
SE	53.8	52.6	52.5	16%	15%	15%	69%	72%	68%	5%	6%	3%	3%	1%	3%	7%	7%	8%
SI	3.2	3.9	3.9	44%	36%	36%	55%	62%	66%	1%	-2%	-5%	-1%	3%	3%	0%	0%	0%
SK	4.4	4.7	4.7	23%	22%	22%	68%	68%	69%	1%	0%	0%	-1%	-1%	-1%	9%	10%	10%
EU/EEA	1,516.5	1,518.8	1,560.2	44%	43%	41%	43%	45%	48%	-4%	-5%	-5%	10%	10%	9%	7%	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		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	312.4	336.0	342.7	84.9%	83.2%	84.8%	0.4%	0.6%	0.6%	3.5%	3.7%	3.4%	9.7%	10.1%	9.4%	1.4%	2.5%	1.8%
BE	393.0	406.3	390.5	83.5%	84.3%	88.0%	0.8%	0.7%	0.7%	1.7%	1.6%	2.0%	8.1%	8.0%	8.3%	5.9%	5.4%	1.0%
BG	20.3	17.6	18.2	91.8%	92.1%	92.4%	0.0%	0.0%	0.0%	0.6%	0.6%	0.6%	7.6%	7.3%	7.0%	0.0%	0.0%	0.0%
CY	18.8	18.0	18.1	87.4%	87.8%	87.5%	0.9%	0.9%	0.9%	0.1%	0.4%	0.7%	11.4%	10.8%	10.8%	0.1%	0.1%	0.1%
CZ	55.2	61.3	62.8	84.3%	85.4%	85.8%	0.2%	0.1%	0.1%	2.5%	2.9%	2.9%	11.6%	10.8%	10.4%	1.5%	0.8%	0.8%
DE	1,216.1	1,355.5	1,375.6	78.3%	76.6%	75.9%	2.2%	2.0%	2.1%	6.1%	8.3%	9.3%	11.1%	10.2%	10.0%	2.3%	2.8%	2.8%
DK	198.1	200.6	199.3	83.3%	83.1%	82.2%	0.2%	0.2%	0.2%	6.4%	6.1%	6.9%	8.2%	7.9%	7.9%	1.9%	2.8%	2.8%
EE	14.7	17.1	17.6	89.7%	89.9%	90.1%	0.0%	0.0%	0.0%	0.5%	0.4%	0.3%	8.9%	8.8%	8.6%	0.9%	0.9%	1.0%
ES	1,368.0	1,385.8	1,409.2	86.7%	86.3%	86.2%	0.6%	0.7%	0.7%	2.7%	2.6%	2.7%	9.3%	9.6%	9.4%	0.7%	0.8%	0.9%
FI	216.4	220.9	221.9	81.8%	79.9%	79.1%	0.5%	0.4%	0.6%	2.7%	3.1%	3.7%	8.5%	8.8%	9.3%	6.5%	7.8%	7.3%
FR	2,646.9	2,740.2	2,747.6	85.6%	85.6%	85.6%	1.3%	1.3%	1.5%	2.6%	2.9%	2.9%	9.5%	9.3%	9.2%	0.9%	0.9%	0.8%
GR	153.0	141.9	144.3	87.9%	86.8%	87.0%	1.0%	1.8%	2.0%	3.2%	2.9%	2.7%	7.7%	8.2%	8.1%	0.2%	0.3%	0.3%
HR	25.9	24.8	25.8	89.8%	88.9%	88.2%	0.0%	0.0%	0.0%	1.1%	1.6%	2.1%	9.1%	9.4%	9.7%	0.1%	0.0%	0.0%
HU	65.6	67.7	70.2	87.8%	88.4%	88.8%	0.0%	0.0%	0.0%	2.0%	1.1%	1.2%	10.0%	10.3%	9.9%	0.2%	0.2%	0.2%
IE	231.0	247.0	261.3	84.5%	83.0%	80.9%	1.9%	2.4%	2.8%	3.2%	4.9%	5.2%	8.8%	8.1%	8.0%	1.6%	1.6%	3.2%
IS	19.1	21.0	21.7	88.6%	88.7%	89.3%	0.0%	0.0%	0.0%	1.5%	1.8%	1.7%	9.7%	9.3%	8.8%	0.2%	0.2%	0.2%
IT	1,017.3	1,017.6	1,009.3	84.0%	83.4%	83.3%	1.8%	1.9%	2.0%	3.3%	3.5%	3.5%	10.2%	10.1%	10.4%	0.7%	1.1%	0.8%
LI*	n.a.	n.a.	39.0	n.a.	n.a.	79.0%	n.a.	n.a.	0.0%	n.a.	n.a.	6.7%	n.a.	n.a.	13.1%	n.a.	n.a.	1.2%
LT	9.3	10.1	10.7	89.1%	90.4%	90.8%	0.0%	0.0%	0.5%	0.5%	0.4%	0.6%	8.1%	8.0%	7.6%	2.3%	1.1%	0.5%
LU	105.9	85.0	84.9	86.4%	85.4%	85.8%	2.1%	3.1%	3.1%	0.8%	1.3%	1.2%	8.5%	7.6%	7.3%	2.2%	2.7%	2.6%
LV	6.5	15.0	15.7	90.0%	88.6%	89.5%	0.0%	0.0%	0.0%	0.2%	0.2%	0.1%	9.6%	10.5%	10.0%	0.1%	0.8%	0.4%
MT	8.3	8.0	8.1	88.9%	88.6%	88.6%	1.2%	1.5%	1.5%	0.0%	0.0%	0.0%	9.9%	9.8%	9.7%	0.0%	0.1%	0.1%
NL	677.5	761.3	768.7	79.0%	74.9%	74.4%	0.9%	0.7%	0.8%	2.1%	2.9%	3.3%	12.3%	11.0%	11.0%	5.7%	10.4%	10.5%
NO*	n.a.	n.a.	125.7	n.a.	n.a.	88.7%	n.a.	n.a.	0.0%	n.a.	n.a.	0.9%	n.a.	n.a.	9.4%	n.a.	n.a.	1.0%
PL	108.2	109.3	109.7	88.6%	88.7%	88.0%	0.0%	0.1%	0.1%	1.4%	1.2%	0.9%	9.9%	9.7%	10.7%	0.2%	0.2%	0.2%
PT	135.0	128.0	129.1	85.4%	85.4%	85.1%	0.4%	0.6%	0.9%	4.3%	3.7%	3.9%	8.3%	8.7%	8.6%	1.6%	1.6%	1.5%
RO	25.7	26.6	27.5	72.9%	81.1%	82.7%	0.0%	0.0%	0.0%	11.7%	3.7%	2.4%	15.0%	14.8%	14.5%	0.4%	0.5%	0.5%
SE	249.9	263.9	261.0	60.3%	59.1%	59.8%	0.1%	0.1%	0.1%	2.7%	3.7%	3.6%	8.3%	7.9%	7.7%	28.7%	29.3%	28.8%
SI	20.3	25.9	26.5	85.9%	85.8%	85.7%	0.0%	0.0%	0.0%	6.1%	5.1%	5.2%	8.0%	8.9%	8.8%	0.0%	0.2%	0.3%
SK	23.6	26.0	27.0	90.6%	91.5%	91.6%	0.4%	0.4%	0.4%	0.6%	0.4%	0.7%	8.2%	7.4%	7.1%	0.2%	0.3%	0.2%
EU/EEA	8,876.9	9,246.7	9,480.8	83.2%	82.2%	82.1%	1.2%	1.2%	1.3%	3.3%	3.9%	4.1%	9.8%	9.6%	9.5%	2.5%	3.1%	3.0%

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.

\* The EBA Risk Dashboard does not include data from Norwegian nor Liechtenstein banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.

## Statistical Annex

### Profitability analysis: main drivers within RoE

Components of RoE: revenue side																
%	RoE (Return on Equity)			Net interest income / equity			Net fee & commission income / equity			Net trading income (incl. FV result) / equity			Other operating income / equity			
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	
AT	8.7%	6.6%	11.1%	18.4%	20.1%	20.9%	9.5%	11.4%	11.7%	-0.4%	0.6%	1.6%	1.9%	0.7%	-0.4%	
BE	7.0%	7.0%	9.6%	15.8%	16.0%	16.5%	6.1%	6.3%	6.4%	1.2%	2.2%	1.7%	-0.1%	2.0%	1.2%	
BG	10.8%	9.5%	11.2%	17.0%	16.2%	16.8%	8.0%	8.3%	8.8%	1.6%	2.1%	4.0%	1.5%	0.4%	-1.4%	
CY	0.3%	5.0%	6.9%	18.8%	17.9%	18.6%	7.9%	8.4%	8.9%	0.0%	-0.2%	-0.2%	1.5%	3.1%	3.9%	
CZ	9.8%	13.5%	16.1%	18.9%	24.6%	26.5%	5.9%	6.7%	7.0%	2.9%	4.7%	3.6%	-0.4%	-0.8%	-0.5%	
DE	4.1%	4.1%	5.4%	14.4%	14.1%	14.7%	10.9%	11.2%	10.7%	3.3%	4.1%	3.4%	1.0%	1.4%	1.0%	
DK	8.1%	7.9%	6.7%	13.5%	12.3%	13.7%	5.7%	5.3%	5.0%	2.0%	2.6%	0.4%	2.6%	3.1%	3.0%	
EE	7.9%	8.5%	8.7%	12.9%	15.3%	15.3%	4.4%	5.3%	5.4%	1.4%	1.0%	1.2%	0.4%	0.1%	-0.4%	
ES	11.9%	11.1%	10.3%	27.6%	29.3%	30.5%	10.4%	11.0%	11.5%	1.3%	4.7%	1.6%	1.8%	-2.6%	-0.1%	
FI	9.0%	4.2%	7.3%	13.3%	14.7%	14.8%	7.6%	8.2%	7.9%	2.9%	3.1%	4.5%	0.4%	-3.7%	-3.2%	
FR	7.3%	5.1%	6.2%	13.8%	13.4%	13.6%	10.5%	10.6%	10.6%	3.6%	4.2%	4.2%	2.2%	2.0%	2.2%	
GR	-32.7%	21.4%	19.4%	22.7%	20.3%	20.7%	5.4%	6.7%	6.7%	3.1%	11.0%	11.2%	-11.8%	7.7%	6.2%	
HR	8.3%	9.7%	10.1%	14.9%	13.8%	14.3%	6.8%	7.0%	7.7%	1.6%	2.1%	2.6%	0.9%	0.0%	-0.3%	
HU	15.4%	2.6%	5.1%	28.5%	32.0%	30.1%	14.9%	16.1%	14.6%	2.4%	4.7%	7.8%	1.2%	-0.4%	-4.7%	
IE	6.7%	4.1%	5.5%	13.1%	12.3%	12.3%	5.2%	5.1%	5.3%	0.9%	0.4%	0.6%	2.1%	3.5%	3.3%	
IS	11.8%	8.8%	9.9%	16.2%	18.0%	18.6%	5.4%	5.7%	6.2%	2.5%	-1.2%	-2.4%	1.1%	1.0%	1.4%	
IT	8.3%	5.9%	9.1%	14.9%	15.5%	16.1%	13.6%	13.8%	13.6%	1.7%	1.5%	2.0%	3.9%	4.4%	3.0%	
LI*	n.a.	n.a.	6.9%	n.a.	n.a.	6.0%	n.a.	n.a.	21.4%	n.a.	n.a.	2.7%	n.a.	n.a.	2.1%	
LT	11.1%	10.0%	10.5%	14.0%	18.0%	18.7%	8.4%	8.5%	8.6%	1.9%	1.0%	1.0%	0.5%	0.8%	0.1%	
LU	6.5%	4.0%	6.7%	12.6%	12.9%	13.5%	8.6%	8.4%	8.3%	-0.1%	1.9%	0.4%	4.1%	1.5%	4.4%	
LV	11.4%	10.3%	9.1%	16.3%	13.7%	13.9%	8.5%	7.2%	7.3%	2.0%	0.4%	0.6%	0.4%	2.0%	0.4%	
MT	3.5%	4.7%	-4.2%	16.7%	16.3%	18.3%	5.5%	5.6%	5.9%	0.5%	0.5%	0.5%	0.7%	0.5%	0.8%	
NL	8.5%	5.6%	7.4%	21.8%	21.8%	21.8%	5.5%	5.9%	5.8%	1.4%	-0.2%	1.1%	2.2%	4.8%	2.8%	
NO*	n.a.	n.a.	13.1%	n.a.	n.a.	18.9%	n.a.	n.a.	4.6%	n.a.	n.a.	1.9%	n.a.	n.a.	1.7%	
PL	7.8%	15.2%	11.5%	21.5%	33.8%	38.4%	9.4%	11.1%	11.5%	2.4%	3.1%	2.1%	0.1%	-1.9%	-5.5%	
PT	4.1%	9.8%	9.4%	16.1%	18.2%	18.8%	8.1%	9.1%	9.2%	1.3%	2.4%	2.4%	2.4%	0.7%	0.8%	
RO	15.3%	15.8%	19.5%	24.3%	30.1%	32.3%	7.8%	9.2%	9.9%	2.2%	2.6%	2.8%	4.0%	3.3%	3.5%	
SE	11.8%	11.9%	10.7%	17.4%	17.2%	17.1%	7.1%	7.2%	7.0%	1.5%	1.7%	1.2%	0.8%	0.9%	0.2%	
SI	11.6%	34.5%	21.9%	17.0%	16.4%	17.7%	9.8%	9.1%	9.7%	2.5%	0.9%	0.9%	0.9%	0.3%	0.4%	
SK	9.5%	7.3%	8.9%	20.2%	19.1%	19.7%	9.2%	9.4%	9.8%	0.4%	0.4%	0.4%	0.6%	1.1%	1.0%	
EU/EEA	7.4%	6.7%	7.9%	17.1%	17.4%	17.9%	9.8%	10.2%	10.1%	2.4%	3.2%	2.9%	1.7%	1.7%	1.5%	

Components of RoE: expenses, costs, provisions, impairments																		
%	Staff expenses / equity			Other admin. (incl. depreciation) expenses / equity			Provisions / equity			Impairments (credit risk losses) / equity			Contributions to DGS and resolution funds / equity			Other (incl. tax) / equity		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	9.3%	9.1%	9.2%	7.2%	7.5%	7.8%	0.7%	2.7%	0.3%	0.9%	2.2%	1.8%	1.6%	2.0%	2.1%	1.2%	2.8%	1.6%
BE	6.8%	7.0%	7.1%	6.6%	8.5%	7.4%	0.0%	1.5%	0.3%	0.2%	0.5%	0.5%	2.0%	3.5%	2.4%	0.4%	-1.5%	-1.7%
BG	5.7%	5.5%	5.6%	5.9%	5.4%	5.5%	-0.2%	0.6%	1.2%	3.4%	3.3%	2.2%	1.4%	2.3%	1.6%	1.1%	0.4%	0.9%
CY	10.8%	12.0%	11.5%	8.9%	9.0%	8.8%	0.7%	-0.5%	-0.2%	4.7%	0.4%	0.7%	1.4%	1.6%	1.5%	1.4%	1.8%	2.0%
CZ	7.2%	7.4%	7.9%	6.4%	6.4%	6.9%	0.0%	1.8%	0.3%	0.0%	0.3%	-0.4%	1.8%	2.5%	2.2%	2.2%	3.3%	3.6%
DE	10.3%	10.2%	10.2%	9.2%	8.6%	8.6%	1.4%	0.5%	0.2%	0.5%	1.7%	1.3%	1.9%	3.7%	2.2%	2.1%	2.1%	2.1%
DK	7.7%	7.3%	7.3%	5.9%	5.5%	5.6%	-0.1%	0.3%	0.9%	0.1%	-0.1%	-0.6%	0.3%	0.3%	0.4%	1.6%	2.0%	1.8%
EE	5.2%	5.6%	5.7%	5.2%	5.2%	5.2%	0.1%	0.5%	0.2%	0.5%	0.7%	0.5%	0.4%	0.5%	0.6%	-0.2%	0.6%	0.6%
ES	12.4%	10.7%	11.0%	9.1%	9.3%	9.6%	2.7%	1.1%	1.2%	6.4%	6.3%	6.5%	1.3%	0.6%	1.5%	-2.7%	3.4%	3.5%
FI	7.0%	7.3%	7.4%	4.7%	4.9%	5.0%	-0.1%	0.2%	0.0%	0.4%	1.2%	0.5%	1.3%	3.0%	1.7%	2.0%	1.5%	2.0%
FR	11.3%	11.1%	11.1%	8.1%	8.4%	8.2%	0.2%	1.1%	-0.3%	1.7%	1.8%	2.0%	1.3%	2.3%	1.7%	0.3%	0.2%	1.5%
GR	8.1%	6.9%	6.9%	7.1%	7.2%	7.1%	0.2%	2.1%	1.5%	34.1%	8.0%	9.0%	1.0%	1.1%	1.1%	1.6%	-1.1%	-0.3%
HR	5.8%	5.5%	5.7%	5.9%	5.7%	6.1%	0.5%	0.7%	1.0%	1.3%	-1.1%	-1.2%	0.7%	0.7%	0.8%	1.7%	1.7%	1.8%
HU	11.0%	10.6%	9.4%	15.8%	18.4%	19.5%	0.4%	0.5%	0.6%	0.6%	10.2%	6.4%	1.2%	2.6%	1.7%	2.5%	7.4%	5.2%
IE	7.1%	6.9%	6.9%	6.9%	6.0%	7.0%	0.3%	1.6%	0.6%	-1.3%	0.4%	-1.0%	0.7%	0.8%	0.8%	0.8%	1.4%	1.7%
IS	6.8%	6.6%	6.6%	4.6%	4.4%	4.5%	0.1%	0.1%	0.1%	-1.6%	-0.5%	-0.2%	0.3%	0.3%	0.2%	3.3%	3.8%	2.7%
IT	11.2%	10.8%	10.9%	8.8%	8.5%	8.6%	0.4%	0.4%	0.2%	3.5%	5.0%	3.7%	1.7%	2.9%	1.7%	0.1%	1.6%	0.5%
LI*	n.a.	n.a.	16.9%	n.a.	n.a.	7.3%	n.a.	n.a.	0.0%	n.a.	n.a.	0.1%	n.a.	n.a.	0.0%	n.a.	n.a.	1.0%
LT	6.0%	6.1%	6.1%	4.6%	7.9%	8.2%	-0.1%	0.4%	0.0%	-0.1%	0.7%	0.3%	0.8%	0.8%	1.0%	2.5%	2.4%	2.3%
LU	9.1%	7.7%	8.8%	6.9%	7.6%	7.0%	0.0%	1.0%	0.1%	0.7%	1.2%	1.7%	1.0%	1.3%	1.2%	1.0%	0.9%	1.1%
LV	8.2%	5.4%	5.5%	6.1%	5.5%	5.8%	0.4%	0.6%	0.2%	-0.2%	0.3%	0.3%	1.1%	0.5%	0.9%	0.3%	0.8%	0.6%
MT	7.9%	8.0%	8.6%	10.6%	9.0%	9.6%	0.0%	-0.2%	11.6%	-0.6%	-2.6%	-0.7%	1.5%	1.8%	2.1%	0.3%	2.1%	-1.5%
NL	10.4%	10.4%	10.5%	7.1%	6.7%	6.4%	0.4%	0.2%	0.4%	-0.5%	3.8%	1.9%	1.8%	3.2%	2.1%	3.1%	2.3%	2.6%
NO*	n.a.	n.a.	6.3%	n.a.	n.a.	4.3%	n.a.	n.a.	-0.4%	n.a.	n.a.	-0.2%	n.a.	n.a.	0.1%	n.a.	n.a.	3.8%
PL	7.0%	8.0%	8.5%	8.7%	10.1%	13.7%	2.4%	1.8%	1.8%	3.3%	3.3%	3.6%	1.1%	2.7%	2.5%	3.2%	4.9%	5.0%
PT	6.7%	7.7%	7.3%	4.9%	5.3%	5.2%	4.6%	1.1%	1.3%	3.5%	2.5%	1.2%	2.0%	1.2%	2.8%	2.1%	2.9%	4.2%
RO	9.3%	11.2%	12.0%	8.3%	9.7%	10.3%	-0.3%	-1.1%	-2.2%	1.8%	3.7%	3.6%	1.4%	3.0%	2.0%	2.5%	2.9%	3.2%
SE	7.5%	7.1%	6.9%	4.3%	4.5%	4.4%	-0.5%	0.6%	0.3%	0.2%	0.4%	0.4%	1.2%	0.5%	0.8%	2.3%	2.0%	2.0%
SI	9.7%	8.4%	9.1%	7.4%	6.8%	7.5%	0.3%	-0.3%	0.0%	-1.7%	0.3%	0.2%	1.9%	1.8%	1.8%	1.0%	-24.6%	-11.9%
SK	8.0%	7.8%	7.8%	6.7%	6.4%	6.7%	0.2%	0.6%	-0.1%	2.0%	3.2%	3.1%	1.5%	2.7%	1.6%	2.6%	2.1%	2.7%
EU/EEA	10.5%	10.1%	10.2%	8.0%	8.1%	8.0%	0.8%	0.9%	0.3%	2.4%	2.9%	2.5%	1.5%	2.3%	1.7%	0.7%	1.5%	1.9%

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.

\* The EBA Risk Dashboard does not include data from Norwegian nor Liechtenstein banks from June 2021 to March 2022 due to the implementation of the reporting framework based on CRR2/CRD5 taking place only in Q2 2022.

## Statistical Annex

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

Loans and advances outstanding with expired EBA-compliant moratoria																		
	Total			of which: Households			of which: NFCs			Stage 2			Non-performing			Coverage of NPLs		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	28.5	23.1	21.2	55.3%	57.7%	57.9%	43.5%	41.0%	40.8%	38.7%	37.4%	29.5%	5.0%	6.4%	6.7%	42.2%	41.9%	43.6%
BE	37.8	32.1	30.5	38.8%	38.4%	38.4%	58.2%	58.2%	58.2%	18.8%	18.5%	18.3%	3.1%	2.5%	2.5%	10.8%	16.0%	17.4%
BG	2.0	1.3	1.2	29.2%	32.8%	32.7%	69.7%	65.6%	65.7%	34.3%	42.5%	40.1%	8.9%	11.7%	11.7%	44.0%	51.6%	50.5%
CY	8.7	7.8	7.6	39.2%	40.5%	40.3%	57.9%	55.7%	55.0%	32.5%	29.1%	27.3%	6.5%	7.3%	8.4%	25.6%	33.5%	36.6%
CZ																		
DE	20.4	18.5	18.0	62.6%	62.0%	60.8%	36.2%	37.1%	38.3%	21.3%	18.6%	17.9%	4.9%	6.8%	7.1%	23.3%	24.4%	26.5%
DK				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
EE	0.7	0.7	0.7	61.5%	59.6%	60.5%	37.9%	39.8%	38.9%	19.4%	45.8%	26.4%	1.4%	2.5%	2.3%	22.3%	11.5%	13.2%
ES	147.4	147.5	139.5	84.4%	82.6%	83.7%	15.4%	17.3%	16.2%	22.7%	19.7%	19.0%	6.4%	8.6%	8.6%	32.0%	29.3%	30.7%
FI	0.0	6.8	6.3	0.1%	99.5%	99.5%	99.8%	0.5%	0.5%	0.0%	2.8%	2.8%	0.0%	0.3%	0.3%	0.0%	5.2%	6.3%
FR	223.7	180.9	173.5	13.0%	13.9%	14.6%	85.6%	85.3%	84.7%	18.8%	20.2%	20.9%	2.3%	3.2%	3.5%	29.1%	32.1%	33.1%
GR	24.1	21.2	20.4	47.3%	46.8%	47.5%	51.3%	52.3%	51.6%	39.7%	38.6%	39.2%	19.5%	16.2%	15.4%	25.6%	23.4%	23.3%
HR	2.9	3.5	3.3	31.0%	22.4%	22.3%	63.4%	45.8%	44.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
HU	13.5	-	-	57.5%	0.0%	0.0%	40.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-
IE	21.4	16.8	14.9	57.3%	61.5%	60.0%	42.4%	38.4%	39.9%	45.7%	36.9%	26.6%	13.5%	13.9%	14.1%	20.0%	20.2%	21.5%
IS	2.5	-	-	24.6%	0.0%	-	74.1%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
IT	123.2	136.5	129.2	40.4%	36.3%	37.0%	56.5%	60.4%	59.6%	30.1%	29.5%	28.1%	2.8%	4.5%	4.6%	35.3%	38.0%	37.0%
LT	0.3	0.2	0.2	58.7%	62.7%	64.5%	41.3%	37.2%	35.5%	27.4%	24.6%	24.2%	0.6%	1.1%	0.9%	8.2%	8.2%	6.5%
LU	2.7	2.3	2.1	12.0%	11.6%	12.6%	85.2%	85.9%	84.9%	4.1%	10.1%	12.4%	3.5%	2.4%	1.1%	4.6%	4.1%	9.6%
LV	0.3	0.7	0.6	62.4%	62.3%	63.3%	37.6%	37.7%	36.7%	30.0%	28.3%	27.3%	1.9%	1.0%	1.1%	32.6%	10.8%	13.8%
MT	1.1	1.0	1.0	39.7%	42.5%	43.5%	41.2%	40.5%	39.0%	26.5%	24.1%	24.4%	2.9%	6.8%	5.6%	17.7%	17.5%	16.2%
NL	43.7	37.7	35.9	22.7%	26.3%	26.0%	75.7%	71.6%	71.9%	22.9%	18.4%	18.5%	5.5%	5.2%	5.2%	15.2%	19.2%	19.8%
NO																		
PL	13.4	11.3	10.6	53.7%	56.1%	56.6%	45.2%	43.8%	43.3%	42.3%	45.9%	46.8%	5.7%	6.1%	5.9%	35.0%	42.4%	44.9%
PT	9.8	32.2	30.5	66.8%	46.7%	47.5%	32.8%	52.8%	52.0%	18.4%	29.1%	27.2%	4.2%	9.1%	9.6%	41.5%	46.0%	44.2%
RO	2.7	2.3	2.1	60.0%	63.4%	64.2%	38.6%	35.5%	35.2%	48.3%	38.5%	33.5%	12.4%	14.3%	14.9%	59.2%	62.9%	63.8%
SE	6.8	-	-	84.4%	0.0%	-	15.6%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-
SI	2.2	2.4	2.2	54.0%	45.6%	45.3%	45.5%	53.9%	54.2%	16.8%	18.8%	18.9%	5.9%	8.4%	8.3%	40.5%	39.7%	40.5%
SK	3.7	3.2	2.9	78.5%	74.0%	73.8%	21.5%	26.0%	26.2%	39.0%	32.6%	29.5%	2.8%	5.1%	5.8%	54.1%	58.8%	59.3%
EU/EEA	701.1	649.1	615.9	43.1%	43.9%	44.3%	55.5%	54.7%	54.4%	24.5%	24.5%	23.6%	4.7%	6.1%	6.2%	28.4%	30.9%	31.7%

Loans and advances outstanding subject to public guarantee schemes															
	Total			Public guarantee received			Loans subject to PGS classified as stage 2			Non-performing loans subject to PGS			Coverage of non-performing loans subject to PGS		
	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
AT	4.2	4.0	3.8	75.5%	74.9%	74.3%	46.7%	45.7%	41.0%	3.5%	5.6%	5.6%	20.5%	21.8%	23.0%
BE	1.4	1.3	1.3	77.0%	79.4%	78.6%	12.2%	33.4%	37.3%	3.1%	4.7%	5.2%	9.1%	11.6%	12.8%
BG	0.3	0.3	0.4	90.3%	83.6%	83.4%	11.5%	19.0%	17.8%	1.5%	1.7%	1.6%	47.6%	39.3%	41.0%
CY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CZ															
DE	12.3	12.2	11.5	78.3%	78.8%	78.0%	19.1%	20.4%	21.7%	1.6%	2.9%	2.9%	16.4%	20.7%	19.8%
DK	0.8	-	-	82.7%	-	-	21.1%	-	-	27.6%	-	-	19.4%	-	-
EE	0.0	0.0	0.0	83.4%	87.0%	85.8%	20.2%	23.7%	22.1%	17.6%	15.1%	16.5%	43.5%	63.8%	61.0%
ES	106.8	102.1	99.4	82.4%	78.9%	78.9%	17.6%	21.5%	21.8%	2.0%	4.6%	5.1%	13.7%	15.9%	15.8%
FI	1.4	1.6	1.5	68.5%	64.8%	63.4%	4.4%	9.7%	11.3%	6.5%	6.0%	6.6%	24.2%	28.1%	28.1%
FR	118.9	107.9	105.3	67.5%	66.8%	65.8%	24.4%	33.5%	35.6%	3.2%	5.3%	5.7%	8.7%	8.9%	9.8%
GR	5.6	5.2	5.1	64.5%	72.6%	72.7%	7.5%	14.0%	11.6%	0.9%	1.3%	1.3%	9.3%	9.9%	11.8%
HR	0.1	0.1	0.1	68.3%	75.8%	75.2%	70.2%	44.9%	37.4%	2.7%	2.5%	5.1%	50.7%	24.3%	13.1%
HU	1.8	-	-	76.0%	-	-	6.4%	-	-	1.0%	-	-	15.6%	-	-
IE	1.1	0.8	0.8	82.8%	79.1%	76.0%	31.5%	27.0%	21.9%	8.4%	10.1%	10.5%	3.6%	5.0%	6.8%
IS	0.1	-	-	89.5%	-	-	60.6%	-	-	8.1%	-	-	34.2%	-	-
IT	110.7	118.0	123.2	86.8%	85.6%	84.8%	12.7%	14.3%	15.8%	0.5%	1.0%	1.1%	21.5%	28.5%	28.3%
LT	0.0	0.0	0.0	16.2%	16.3%	16.3%	12.9%	13.6%	13.9%	24.7%	24.9%	26.2%	21.4%	21.0%	21.7%
LU	0.1	0.1	0.1	84.8%	88.0%	88.8%	21.5%	29.5%	29.2%	12.9%	14.1%	12.6%	11.8%	11.4%	11.9%
LV	0.0	0.0	0.0	80.0%	85.8%	86.6%	-	19.6%	18.0%	-	6.7%	9.3%	-	37.7%	31.4%
MT	0.3	0.3	0.3	49.4%	50.3%	50.2%	31.1%	34.9%	37.6%	5.9%	6.0%	6.2%	10.4%	13.3%	14.4%
NL	3.2	3.3	3.1	93.1%	95.0%	95.9%	26.5%	18.5%	13.5%	5.0%	5.2%	4.2%	12.8%	16.7%	17.7%
NO															
PL	3.5	4.6	4.8	69.7%	72.3%	73.0%	16.3%	17.3%	17.4%	1.6%	1.7%	1.8%	18.5%	27.3%	33.1%
PT	7.1	7.6	7.5	77.2%	78.8%	78.0%	11.5%	16.2%	15.2%	0.4%	1.1%	1.2%	27.8%	31.2%	33.2%
RO	1.0	1.6	1.9	30.2%	32.4%	31.7%	27.4%	32.9%	31.0%	0.3%	0.6%	0.6%	12.2%	26.9%	32.1%
SE	0.1	-	-	69.4%	-	-	36.4%	-	-	5.6%	-	-	23.4%	-	-
SI	0.1	0.4	0.3	43.8%	31.8%	31.6%	19.3%	14.7%	16.1%	0.4%	1.0%	1.3%	22.7%	41.7%	45.2%
SK	0.7	0.7	0.7	43.8%	46.5%	46.7%	53.5%	45.2%	40.6%	0.5%	1.7%	2.2%	32.5%	47.8%	48.6%
EU/EEA	376.6	366.7	365.1	78.2%	77.1%	76.6%	18.5%	22.7%	23.7%	2.0%	3.5%	3.7%	12.0%	14.2%	14.8%

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.

Credit institutions are expected to report and disclose COVID-19 related data, as per the EBA Guidelines on the reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis, unless instructed otherwise by their relevant competent authority. The compliance table to these guidelines are published in the EBA website (<https://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/guidelines-covid-19-measures-reporting-and-disclosure>). When analysing aggregate numbers, it needs to be taken into consideration that the sample changes over time due to the fact that a number of banks, in some countries, no longer report Covid-19 related data beyond December 2021.

[Compliance table on the Guidelines on Covid-19 measures reporting and disclosure](#)



## Methodological note

### Risk Indicators' (RIs) heatmap

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

For each of the RIs' quarterly data, the distribution across the three buckets is computed in respect of the sum of total assets for all banks that are included in the EBA's reporting sample in each reference date. From reference periods March 2020 onwards, the sum of total assets no longer includes UK banks.. Thus, if we observe any given bucket increasing its percentage, we immediately acknowledge that more assets are being assigned to that bucket. However, this does not necessarily mean that more banks are comprised within the bucket (the sum of total assets for all banks is fixed, as well as the total assets from each bank taken individually).

The traffic light of each RI can assume three colours (green, yellow and red) depending on the latest developments on the “worst” bucket of the RI comparing to the whole time series. If the “worst” bucket is progressing positively (i.e. in case fewer assets are being assigned to it), the traffic light should be moving away from red getting closer to green. The colour is computed considering the 33rd and the 67th percentile of the time series.

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

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 <sup>(1)</sup>			Data Point B <sup>(1)</sup>			Data Point C <sup>(1)</sup>			Data Point D <sup>(1)</sup>		
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	0015	0010	C 02.00	0010	0010						
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	0010	0010	C 02.00	0010	0010						
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	0020	0010	C 02.00	0010	0010						
4	SVC_29	CET 1 ratio (fully loaded)	Common equity TIER 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects	C 01.00(0020, c0010) - C 05.01(0010, c0010) - C 01.00(0440, c0010) + MIN ((C 01.00(0530, c0010) - C 01.00(0740, c0010) - C 05.01(0010, c0020) - C 01.00(0720, c0010) + MIN ((C 01.00(0750, c0010) - C 01.00(0970, c0010) - C 05.01(0010, c0030), 0), 0)) / (C 02.00(0010;0010) - (C 05.01;0010;c0040))											
5	SVC_13	Leverage ratio	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	C 47.00	0320	0010	C 47.00	0300	0010						
6	SVC_12	Leverage ratio (fully phased-in definition of Tier 1)	Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)	C 47.00	0310	0010	C 47.00	0290	0010						
7	AQT_3.2	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	010						
8	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060						
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBI)	Exposures with forbearance measures for loans and advances (A) / total instruments on BS (B)	F 19.00	0005, 0070, 0191, 0221	0010	F 18.00	0005, 0070, 0191, 0221	0010						
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	0330	0060	F 18.00	0330	0010						
11	PFT_21	Return on equity (numerator annualised, denominator as average) <sup>(2)</sup>	Profit or loss for the year (A) / Total equity (B)	F 02.00	0670	0010	F 01.03	0300	0010						
12	PFT_24	Return on assets (numerator annualised, denominator as average) <sup>(2)</sup>	Profit or loss for the year (A) / Total assets (B)	F 02.00	0670	0010	F 01.01	0380	0010						
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	0360, 0385, 0390	0010	F 02.00	0355	0010						
14	PFT_25	Net interest income to total net operating income	Net interest income (Interest income (A) - Interest expenses (B)) / Total net operating income (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 02.00	0355	0010			
15	PFT_26	Net fee and commission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	0200	0010	F 02.00	0210	0010	F 02.00	0355	0010			
16	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	0280, 0285, 0287, 0290, 0295	0010	F 02.00	0355	0010						
17	PFT_41	Net interest margin (numerator annualised, denominator as average) <sup>(2)</sup>	Interest income (A) - interest expenses (B) / Interest earning assets (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 01.01	0010, 0080, 0090, 0094, 0095, 0120, 0130, 0173, 0174, 0177, 0178, 0232, 0233, 0236, 0237, 0098, 0099, 0143, 0144, 0182, 0183	0010			
18	PFT_43	Cost of risk <sup>(3)</sup>	<sup>(3)</sup> Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecognition (net) + Changes due to update in the institution's methodology for estimation (net) + Other adjustments (annualised) (A) / Total gross loans and advances subject to impairment (B + C)	F 12.01	0080, 0250, 0430, 0670	0020, 0040, 0050, 0070, 0110, 0120, 0125	F 04.03.1	0110	0015, 0030, 0040, 0041	F 04.04.1	0070	0015, 0030, 0040, 0041			
19	FND_32	Loans and advances-to-deposits ratio for households and non financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)	F 05.01	0080	0050, 0060	F 04.01	0170, 0180	0010	F 08.01	0260, 0310	0010, 0020, 0030, 0034, 0035			
20	FND_33	Asset encumbrance ratio	<sup>(4)</sup> Total encumbered assets and collateral (A) / 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						
22	LIQ_20	Net Stable Funding Ratio	Available Stable Funding (A) / Required Stable Funding (B)	C 84.00	0120	0030	C 84.00	0010	0020						

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

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

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

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

**Risk Indicators in the Statistical Annex**

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A <sup>(1)</sup>			Data Point B <sup>(1)</sup>		
				Template	Row	Column	Template	Row	Column
Exposures towards counterparty	n/a	Equity instruments + Cash balances at central banks and other demand deposits + Debt securities + Loans and advances		F 20.04	0040, 0075, 0080, 0140	0010			
Cash balances at central banks and other demand deposits	n/a	Cash balances at central banks and other demand deposits		F 20.04	0075	0010			
Debt securities	n/a	Debt securities		F 20.04	0080	0010			
Debt securities: of which Central banks and general governments	n/a	Central banks and general governments		F 20.04	0090, 0100	0010			
Loans and advances	n/a	Loans and advances		F 20.04	0140	0010			
Loans and advances: of which Credit institutions and other financial corporations	n/a	Credit institutions and other financial corporations		F 20.04	0170, 0180	0010			
Loans and advances: of which Non-financial corporations	n/a	Non-financial corporations		F 20.04	0190	0010			
Loans and advances: of which Households	n/a	Households		F 20.04	0220	0010			
Deposits	n/a	Deposits		F 20.06	0070	0010			
Deposits: of which Central banks	n/a	Central banks		F 20.06	0080	0010			
Deposits: of which General governments	n/a	General governments		F 20.06	0090	0010			
Deposits: of which Credit institutions	n/a	Credit institutions		F 20.06	0100	0010			
Deposits: of which Other financial corporations	n/a	Other financial corporations		F 20.06	0110	0010			
Deposits: of which Non-financial corporations	n/a	Non-financial corporations		F 20.06	0120	0010			
Deposits: of which Households	n/a	Households		F 20.06	0130	0010			
Off balance sheet exposures: Loan commitments	n/a	Loan commitments given		F 20.05	0010	0010			
Off balance sheet exposures: Financial guarantees	n/a	Financial guarantees given		F 20.05	0020	0010			
Off balance sheet exposures: Other Commitments	n/a	Other Commitments given		F 20.05	0030	0010			
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	0020, 0030, 0040	0010	F 01.01	0380	0010

Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	0070, 0093, 0097, 0110, 0142, 0172, 0176, 0235, 0390	0010	F 01.01	0380	0010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	0080, 0094, 0098, 0120, 0173, 0143, 0177, 0182, 0232, 0236	0010	F 01.01	0380	0010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	0090, 0095, 0099, 0130, 0144, 0174, 0178, 0183, 0233, 0237	0010	F 01.01	0380	0010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	0060, 0092, 0240	0010	F 01.01	0380	0010
Other assets	RDB_6 <sup>(4)</sup>	Ratio	Other assets (A) / Total Assets (B)	F 01.01	0250, 0260, 0270, 0300, 0330, 0360, 0370, 0375	0010	F 01.01	0380	0010
Total assets	RDB_1	Denominator	Total assets	F 01.01	0380	0010			
Total financial assets	AQT_68.1 <sup>(4)</sup>	Denominator	Total financial instruments on the asset side	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 <sup>(4)</sup>	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 <sup>(4)</sup>	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 <sup>(3)</sup>	AQT_68.1 <sup>(4)</sup>	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	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	F 18.00	0150	0060
Coverage ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Accumulated impairment (A) / Non-performing (B)	F 18.00	0160	0150	F 18.00	0160	0060
Coverage ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Accumulated impairment (A) / Non-performing (B)	F 18.00	0120	0150	F 18.00	0120	0060
Coverage ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises Accumulated impairment (A) / Non-performing (B)	F 18.00	0130	0150	F 18.00	0130	0060
Coverage ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property Accumulated impairment (A) / Non-performing (B)	F 18.00	0140	0150	F 18.00	0140	0060
NFCs loans and advances - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0010	0010	F 06.01	0190	0010
NFCs loans and advances - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0020	0010	F 06.01	0190	0010
NFCs loans and advances - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0030	0010	F 06.01	0190	0010
NFCs loans and advances - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0040	0010	F 06.01	0190	0010
NFCs loans and advances - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0050	0010	F 06.01	0190	0010
NFCs loans and advances - F Construction	n/a	Ratio	NFCs loans and advances - F Construction (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0060	0010	F 06.01	0190	0010
NFCs loans and advances - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0070	0010	F 06.01	0190	0010
NFCs loans and advances - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0080	0010	F 06.01	0190	0010
NFCs loans and advances - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0090	0010	F 06.01	0190	0010
NFCs loans and advances - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0100	0010	F 06.01	0190	0010
NFCs loans and advances - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0105	0010	F 06.01	0190	0010
NFCs loans and advances - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0110	0010	F 06.01	0190	0010
NFCs loans and advances - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0120	0010	F 06.01	0190	0010
NFCs loans and advances - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0130	0010	F 06.01	0190	0010

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

Coverage ratio stage 1 of loans and advances	AQT_79.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	0070	0050	F 04.04.1	0070	0015
Coverage ratio stage 2 of loans and advances	AQT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	0070	0060	F 04.04.1	0070	0030
Coverage ratio stage 3 of loans and advances	AQT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	0070	0070	F 04.04.1	0070	0040
Total fair valued financial assets <sup>(3)</sup>	n/a	Calculation	(AQT_68.1 + AQT_68.2) * Total Financial Assets	n/a	n/a	n/a	n/a	n/a	n/a
Level 1 financial assets <sup>(3)</sup>	AQT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Level 2 financial assets <sup>(3)</sup>	AQT_80.2	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Level 3 financial assets <sup>(3)</sup>	AQT_80.3	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Sovereign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	0010	0010			
Sovereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	0010	0020			
Sovereign exposure - Financial assets held for trading	n/a	Ratio	Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0010	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Fair value through P&L	n/a	Ratio	Sovereign exposure treated as Fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0060	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Fair value through OCI	n/a	Ratio	Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0080	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Amortised cost	n/a	Ratio	Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0100	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Other	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 33.00	0010	0030, 0060, 0080, 0100	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure maturities 0 - 3M	n/a	Ratio	Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0170	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 3M - 1Y	n/a	Ratio	Sovereign exposure maturities 3M - 1Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0180	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 1Y - 5Y	n/a	Ratio	Sovereign exposure maturities 1Y - 5Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0190, 0200, 0210	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 5Y - 10Y	n/a	Ratio	Sovereign exposure maturities 5Y - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0220	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 10Y - more	n/a	Ratio	Sovereign exposure maturities 10Y - more (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0230	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010

Debt securities issued	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	0050, 0065, 0090, 0130, 0143	0010	F 01.02	0300	0010
Deposits from credit institutions	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	0160	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Customer deposits from HHs	n/a	Ratio	Deposits from HHs (A) / Total liabilities (B)	F 08.01	0310	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Customer deposits from NFCs	n/a	Ratio	Deposits from NFCs (A) / Total liabilities (B)	F 08.01	0260	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Other deposits	n/a	Ratio	Other deposits (A) / Total liabilities (B)	F 08.01	0110, 0210	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Other liabilities	n/a	Calculation	Residual Calculation: 1 - (A/B)	F 08.01	0110, 0210, 0260, 0310	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	0300	0010
			Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
Share of secured funding	FND_28	Numerator	Covered bonds (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B)	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
Loan commitments: volume	n/a		Gross carrying amount	F 18.00	0340	0010	n/a	n/a	n/a
Share of loan commitments to HHs	n/a	Ratio	Loan commitments to HHs (A) / Total loan commitments given (B)	F 18.00	0400	0010	F 18.00	0340	0010
Share of loan commitments to NFCs	n/a	Ratio	Loan commitments to NFCs (A) / Total loan commitments given (B)	F 18.00	0390	0010	F 18.00	0340	0010
Volume of liquid assets (after weighting)	n/a		Volume of liquid assets (A)	C 72.00	0040, 0050, 0070, 0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170, 0180, 0230, 0310	0040			
Cash and reserves	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0040, 0050	0040	C 72.00	0040, 0050, 0070, 0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170, 0180, 0230, 0310	0040
Central government assets (L1)	n/a	Ratio	Central government assets L1 (A) / Volume of liquid assets (B)	C 72.00	0070	0040	C 72.00	0040, 0050, 0070, 0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170, 0180, 0230, 0310	0040
L1 securities	n/a	Ratio	L1 Securities (A) / Volume of liquid assets (B)	C 72.00	0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170	0040	C 72.00	0040, 0050, 0070, 0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170, 0180, 0230, 0310	0040
Extremely high quality covered bonds	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0180	0040	C 72.00	0040, 0050, 0070, 0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170, 0180, 0230, 0310	0040

L2A & L2B assets	n/a	Ratio	L2A & L2B assets (A) / Volume of liquid assets (B)	C 72.00	0230, 0310	0040	C 72.00	0040, 0050, 0070, 0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170, 0180, 0230, 0310	0040
Volume of available stable funding (after weighting)	n/a		Volume of available stable funding (A)	C 84.00	0130, 0140, 0150, 0160, 0170, 0180, 0190, 0200, 0210	0030	C 84.00		0030
Capital items and instruments	n/a	Ratio	Capital items and instruments (A) / Volume of available stable funding (B)	C 84.00	0130	0030	C 84.00	0130, 0140, 0150, 0160, 0170, 0180, 0190, 0200, 0210	0030
Retail deposits	n/a	Ratio	Retail deposits (A) / Volume of available stable funding (B)	C 84.00	0140	0030	C 84.00	0130, 0140, 0150, 0160, 0170, 0180, 0190, 0200, 0210	0030
Operational deposits	n/a	Ratio	Operational deposits (A) / Volume of available stable funding (B)	C 84.00	0160	0030	C 84.00	0130, 0140, 0150, 0160, 0170, 0180, 0190, 0200, 0210	0030
Other non-financial customers (excl. central banks)	n/a	Ratio	Other non-financial customers (excl. central banks) (A) / Volume of available stable funding (B)	C 84.00	0150	0030	C 84.00	0130, 0140, 0150, 0160, 0170, 0180, 0190, 0200, 0210	0030
(Other) financial customers and central banks	n/a	Ratio	(Other) financial customers and central banks (A) / Volume of available stable funding (B)	C 84.00	0180	0030	C 84.00	0130, 0140, 0150, 0160, 0170, 0180, 0190, 0200, 0210	0030
Liabilities provided from undetermined counterparties	n/a	Ratio	Liabilities provided from undetermined counterparties (A) / Volume of available stable funding (B)	C 84.00	0190	0030	C 84.00	0130, 0140, 0150, 0160, 0170, 0180, 0190, 0200, 0210	0030
Intra-group and other liabilities	n/a	Ratio	Intra-group and other liabilities (A) / Volume of available stable funding (B)	C 84.00	0170, 0200, 0210	0030	C 84.00	0130, 0140, 0150, 0160, 0170, 0180, 0190, 0200, 0210	0030
Own funds (Tier 1 capital) volume	n/a		Tier 1 capital volume (A)	C 01.00	0015	0010	n/a	n/a	n/a
Capital instruments eligible as CET1 Capital	n/a	Ratio	Capital instruments eligible as CET1 Capital (A) / Tier 1 capital volume (B)	C 01.00	0030	0010	C 01.00	0015	0010
Retained earnings	n/a	Ratio	Retained earnings (A) / Tier 1 capital volume (B)	C 01.00	0130	0010	C 01.00	0015	0010
Accumulated other comprehensive income	n/a	Ratio	Accumulated other comprehensive income (A) / Tier 1 capital volume (B)	C 01.00	0180	0010	C 01.00	0015	0010
Other CET1 components	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 01.00	0030, 0130, 0180, 0530	0010	C 01.00	0015	0010
Additional Tier 1 capital	n/a	Ratio	Additional Tier 1 capital	C 01.00	0530	0010	C 01.00	0015	0010
RWA volume	n/a		RWA volume	C 02.00	0010	0010	n/a	n/a	n/a
			Calculated as SCV_4 - Securitisation risk exposure amounts of total credit risk exposure amounts	n/a	n/a	n/a	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	C 02.00	0040	0010	C 02.00	0010	0010
Securitisation capital requirements	n/a	Ratio	Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	C 02.00	0220, 0430, 0470	0010	C 02.00	0010	0010
Market risk capital requirements	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	0520	0010	C 02.00	0010	0010
Operational risk capital requirements	SCV_9	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	C 02.00	0590	0010	C 02.00	0010	0010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a

Net interest income on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	(Interest income - Interest expense) (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) <sup>(2)</sup>	n/a	Ratio	Fee & commission income - Fee & commission expense (A) / Equity (B)	F 02.00	0200, 0210	0010	F 01.03	0300	0010
Net trading income (incl. FV result) on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	Net Gains or (-) losses on financial assets and liabilities: held for trading, trading, non-trading financial assets mandatorily at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B)	F 02.00	0280, 0285, 0287, 0290	0010	F 01.03	0300	0010
Other operating income on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	Total net operating income - net interest income - Fee & commission income - net trading income (A) / Equity (B)	F 02.00	0010, 0090, 0200, 0210, 0280, 0285, 0287, 0290, 0355	0010	F 01.03	0300	0010
Staff expenses on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	Staff expenses (A) / Equity (B)	F 02.00	0370	0010	F 01.03	0300	0010
Other admin. (incl. depreciation) expenses on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	Other admin. (incl. depreciation) expenses (A) / Equity (B)	F 02.00	0380, 0390	0010	F 01.03	0300	0010
Provisions on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	Provisions (A) / Equity (B)	F 02.00	0430	0010	F 01.03	0300	0010
Impairments (credit risk losses) on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	Impairments (credit risk losses) (A) / Equity (B)	F 02.00	0460	0010	F 01.03	0300	0010
Contributions to DGS and resolution funds (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	Cash contributions to resolution funds and deposit guarantee schemes (A) / Equity (B)	F 02.00	0385	0010	F 01.03	0300	0010
Other (incl. tax) on equity (numerator annualised, denominator as average) <sup>(2)</sup>	n/a	Ratio	Profit or (-) loss for the year - Total operating income + Staff expenses + Other admin. Expenses + Cash contributions to resolution funds and deposit guarantee schemes + Provisions + Impairments (A) / Equity (B)	F 02.00	0670, 0355, 0370, 0380, 0385, 0390, 0430, 0460	0010	F 01.03	0300	0010
Loans and advances with expired EBA-compliant moratoria: Total outstanding	n/a	Ratio	Total Loans and advances outstanding with expired EBA-compliant moratoria	F 91.03	0010	0010			
Loans and advances with expired EBA-compliant moratoria: HHS	n/a	Ratio	Households (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0020	0010	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: NFCs	n/a	Ratio	NFCs (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0040	0010	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Stage 2	n/a	Ratio	Stage 2 (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0010	0040	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Non-performing	n/a	Ratio	Non-performing (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0010	0050	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Coverage of NPLs	n/a	Ratio	Coverage of NPLs (A) / Non-performing (B)	F 91.03	0010	0120	F 91.03	0010	0050
Loans and advances subject to PGS: Total outstanding	n/a		Total Loans and advances outstanding subject to public guarantee schemes	F 91.05	0010	0010			
Loans and advances subject to PGS: public guarantee received	n/a	Ratio	Guarantee received (A) / Total loans and advances subject to PGS (B)	F 91.05	0010	0150	F 91.05	0010	0010
Loans and advances subject to PGS: classified as stage 2	n/a	Ratio	Loans and advances subject to PGS classified as stage 2 (A) / Total loans and advances subject to PGS (B)	F 91.05	0010	0040	F 91.05	0010	0010
Loans and advances subject to PGS: non-performing loans	n/a	Ratio	Non-performing loans and advances subject to PGS (A) / Total loans and advances subject to PGS (B)	F 91.05	0010	0050	F 91.05	0010	0010
Loans and advances subject to PGS: coverage ratio of non-performing loans subject to PGS	n/a	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk of non-performing loans and advances subject to PGS (A) / Non-performing loans and advances subject to PGS (B)	F 91.05	0010	0120	F 91.05	0010	0050

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

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

(3) Applicable only to IFRS reporting banks.

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

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