



RISK DASHBOARD

DATA AS OF Q3 2022



EBA

EUROPEAN
BANKING
AUTHORITY

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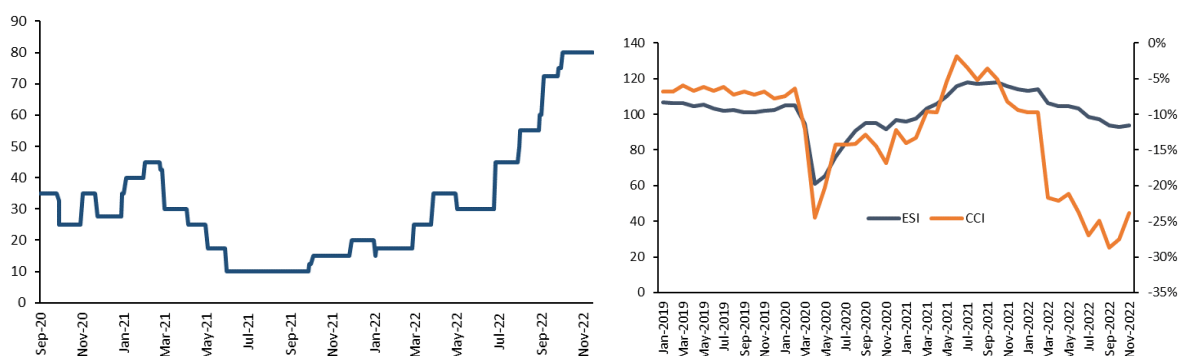
Overview of the main risks and vulnerabilities in the EU banking sector¹

This section summarises the trends observed in the main risk indicators as of Q3 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.

Macroeconomic outlook continues to worsen

The continuing Russian invasion of Ukraine, the energy crisis, inflationary pressures, and monetary policy tightening have affected business and consumer confidence and translated into an expected economic slowdown. For the European Union (EU), a recession is expected and might negatively affect credit risk and loan growth, while inflation increases banks' expenses.

Euro area recession probability (left) and Euro area consumer and business confidence indicators (right)



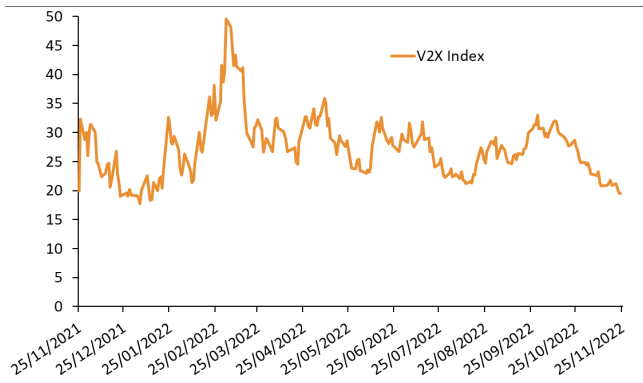
Source: Bloomberg

Source: European Commission

The uncertain macroeconomic outlook has also translated into elevated market volatility with bouts of heightened volatility throughout the first three quarters of 2022. These trends on capital markets not only affect banks' funding costs but also determine asset prices, affecting banks' profitability. More recently, volatility has receded, and bank equity prices have recovered some of the decline observed earlier this year. Debt capital markets have seen rising yields and widening spreads in the first 9 months of the year, despite some contractions recently.

¹ 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.

European volatility index VSTOXX

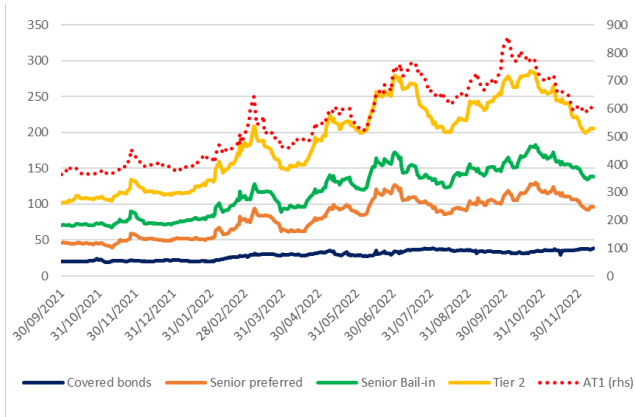


Source: Bloomberg

Banks currently have sufficient liquidity buffers, but face increased wholesale funding costs

After a quieter period earlier in the year, primary wholesale funding markets have been very active again, despite volatile market conditions and increasing macroeconomic uncertainty. Banks have concentrated their issuances on covered bonds and bail-in-able senior debt, albeit paying increased new issuance concessions. The recent and upcoming central banks’ interest rate increases and expectations about the economic trajectory are likely to further increase wholesale funding costs.

Selected iBoxx EUR indices for banks



Source: IHS Markit²

Banks reported robust liquidity ratios despite a slight worsening in some indicators. The loan to deposit ratio stood at 109.2% (110% in Q2 2022) due to a slightly higher increase in deposits than in loans to households and NFCs. The Liquidity Coverage Ratio (LCR) stood at 162.5% continuing its downwards trend during 2022 (from an all-time high of 174.8% in Q4 2021). Despite the decrease, even banks at the lowest end of the distribution showed an LCR well above the regulatory minimum (the LCR of the lowest 5th percentile was 133%). The Net

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Stable Funding Ratio (NSFR) remained at 126.9% in Q3 2022. The asset encumbrance ratio decreased to 28.0% in Q3 2022 (28.5% in Q2).

Going forward, the downward trend in liquidity ratios is expected to continue due to early repayments or maturing ECB's targeted longer-term refinancing operations (TLTRO). 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 higher funding costs, especially if they are perceived as more vulnerable. Banks opting to increase the share of deposit funding might also suffer rising interest expenses due to increasing competition for this source of funding.

Capital ratios remain robust for the majority of banks

Banks' capital ratios slightly decreased in Q3 2022. The CET1 fully loaded ratio declined to 14.8% (15.0% in Q2 2022), driven by increasing RWAs and a slight decline in CET1 capital sources. Dispersion in capital ratios increased compared to previous quarters with the ratio of the lowest 5th percentile at 11.9% (12.0% in Q2) and the highest 5th percentile at 36.8% (36.1% in Q2). The RWA increase was driven by credit risk, whose share in total RWA rose from 82.1% in Q2 to 82.4% in Q3.

The average leverage ratio (fully loaded) has slightly decreased to 5.1% in Q3 2022 (5.2% in Q2), continuing its downward trend observed throughout 2022. The latest decrease is attributable to a rise in exposures, the denominator of the ratio.

Despite some contraction in CET1 ratios, banks keep a sizeable capital headroom over regulatory requirements, which can act as an important safeguard for banks to continue lending to the real economy in times of economic difficulties.

The outlook is deteriorating but credit risk indicators remain benign

High inflation could have a substantial impact on more vulnerable firms and households. The volatility in energy and commodity prices might severely affect energy-intensive sectors. In case of a recession, debt sustainability concerns might be accentuated. National housing indices already show declines in some countries. Early detection of debtors and exposures in distress, adequate provisioning policies, and timely recognition of loan losses remain important and should be monitored closely.

Banks have increased their exposures in the third quarter of the year. Total loans increased by 1.9% in Q3 2022. Loans toward non-financial corporates, and in particular to larger corporates have been the main driver of the increase in loans (+1.8%). Mortgage loans remained mostly flat (-0.2%) on a quarterly basis. Banks increased further their exposures towards energy companies (electricity, gas, steam, and air condition supply) by more than EUR 24bn (around 8% since Q2), as a response to the energy crisis and the peak in gas prices reported at the end of Q3 2022.

Despite a deteriorating economic outlook, banks reported a small decrease in the non-performing loan (NPL) ratio which is established below 1.8% (versus above 1.8% in Q2), and a slight reduction in the volume of NPLs (-1% on a quarterly basis). The NPL ratio of the highest 5th percentile stood at 3.8% (3.9% in Q2). The NPL ratio for household exposures remained at 2.2% (same as in Q2) and for NFC exposures, the ratio declined to 3.3% (3.4% in Q2). For CRE exposures, the ratio declined to 4.1% (4.2% in Q2) and for SME exposures, the ratio remained at 4.4% (same as in Q2).

Yet the share of loans allocated to IFRS9 stage 2 has remained elevated (higher than pre-pandemic levels) at 9.5% of total loans at amortised cost (same as in Q2). The cost of risk (CoR) stood at 0.43%, the lowest point since data is available, and significantly below the peak of the pandemic (0.86% in Q2 2020). The ratio of forborne loans declined to 1.6% of total loans (1.7% in Q2 2022).

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

Operational risk continues to be, after Credit risk, the next largest contributor to banks’ total RWA (9.5%). Exposures to Russia continue to be a source of reputational risk, while sanctions may also increase legal risks. Reliance of banks on digital and remote solutions to perform their daily operations, to deliver their services to customers, and conduct business has resulted in enhanced exposure and vulnerability to increasingly sophisticated cyber-attacks and to fraud.

Moreover, banks are facing increased operational challenges since geopolitical tensions are playing an increasing role in the technological and digital space, with impacts felt across geographies. The Russian war of aggression against Ukraine has led to further heightened cyber risks, including threats to information security and business continuity.

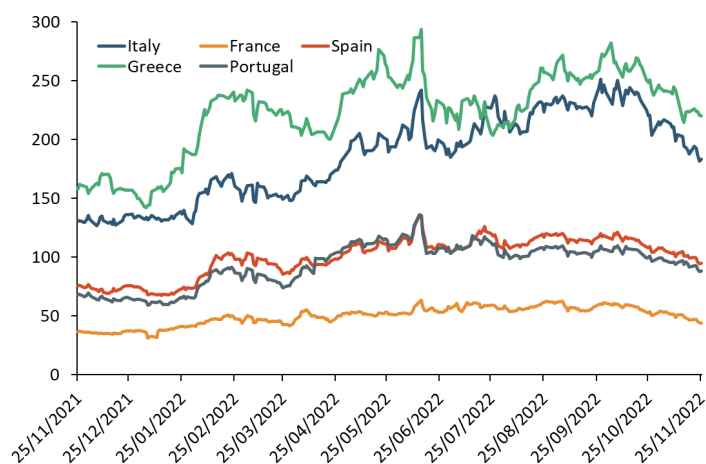
Market risk elevated due to market volatility amid rising rates

Market risk contribution to RWAs remains at a relative high level on a year-on-year basis at 4% compared to 3.2% in Q3 2021. Market risk is still a rather widely dispersed risk among banks as well as countries. For the latter, the share ranges from below 1% to more than 9%. The ratio of net trading income to equity continues to decline further to 2.5% from 2.9% in Q2 2022 and 3.2% in Q1, highlighting enduring volatility.

Although some positive trends were observed recently, yields remain at high levels. Monetary policy tightening may add to further repricing across asset classes, in particular riskier ones. Volatility could impair market liquidity and make fair price identification difficult for investors and issuers. Under these conditions, primary market activity might be reduced.

Raising FX funding or swapping currencies might prove challenging for some banks in periods of widening cross-currency swap basis like the ones observed in late September and October.

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



Source: Bloomberg

Sovereign spreads have been slightly tightening during the fourth quarter. Nevertheless, with recession fears building-up for most EU countries and the successive rates hikes of central banks, further widening of sovereign spreads might occur. This might negatively affect banks’ sovereign exposures measured at fair value.

Increasing NII drive profitability, impact from worsening economic conditions uncertain

The return on equity (RoE) was reported at 7.7% in Q3 2022 (7.9% in Q2 2022), albeit with high dispersion across banks. The main profitability driver was net interest income (NII), which increased by 2% QoQ. NII was positively affected by lending growth and the slight increase in net interest margin (NIM) (1.29% in Q3 2022 vs 1.28% in Q2 2022). Net fee and commission income (NFCI) fell by 0.7% QoQ. Despite high inflation, banks kept operating expenses under control and the average cost to income ratio decreased to 61.1% in Q3 2022 (61.4% in Q2).

Going forward, higher rates might result in a further repricing of assets and liabilities with further increases to NIM expected. The upside potential is limited for banks with a larger share of the loan book referenced at fixed rates or those in need of tapping more expensive wholesale funding markets to refinance TLTRO funds. Monetary tightening and an economic slowdown might negatively impact loan growth and therefore act as a counterweight to NIM increases. Rising rates and market volatility might also curb the growth in NFCI observed in previous years as customers reduce their investments in riskier products such as mutual or pension funds to safer and less fee-generating ones like term deposits. Payment related fee income can also be negatively affected in case of an economic downturn. Operating expenses are likely to increase in the medium term due to the effects of inflation on staff and other administrative expenses. Impairments might increase on the back of a worsening macroeconomic situation.

Climate-related risks are likely to increase

The 27th session of the Conference of the Parties (COP 27) of the United Nations Framework Convention on Climate Change (UNFCCC) concluded without material pledges to limit greenhouse gas emissions further. Current policies in place around the world are projected to result in about 2.7°C warming above pre-industrial levels, i.e., well above the targets set in the Paris Agreement in 2015.

Against this backdrop, physical risks are likely to increase as weather-related or weather-exacerbated events such as floods, wildfires and droughts become more frequent. Transition risks are also likely to increase as delays in climate action might result in more drastic measures going forward such as tighter policies to reduce emissions (e.g., through carbon taxes), technological changes (e.g., cheaper renewables making fossil fuel-based power generation less economical by comparison), or consumer pressures for sustainable products. Moreover, the immediate impact of the current energy crisis has sped up the transition toward renewable energy sources. Both physical and transition risks might result not only in economic losses but also in stranded assets and in rising uncertainty related to valuations.

Banks appear to face challenges in relation to climate data availability and modelling techniques. Failure to meet climate disclosure commitments might also translate into higher reputational and legal risks, especially regarding greenwashing practices.

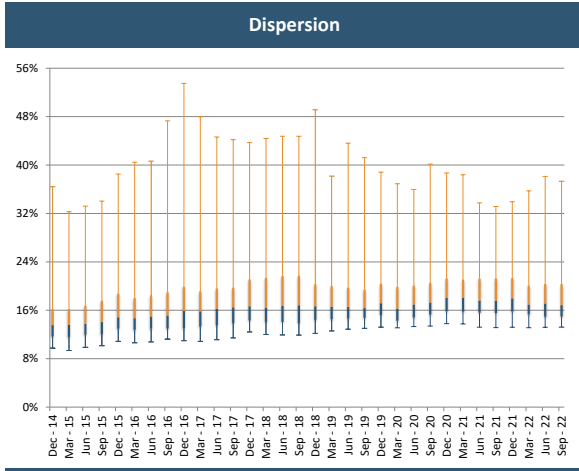
RIs heatmap

		Traffic light													
RI	Threshold	Current vs previous quarters for the worst bucket	201912	202003	202006	202009	202012	202103	202106	202109	202112	202203	202206	202209	
Solvency	Tier 1 capital ratio	> 15%	●	74.6%	53.8%	62.5%	72.9%	77.2%	76.0%	75.7%	77.6%	77.1%	63.4%	56.9%	65.6%
		[12% - 15%]	●	25.4%	45.6%	37.3%	26.9%	22.6%	23.8%	24.2%	21.5%	22.7%	35.7%	42.5%	33.7%
		< 12%	●	0.0%	0.6%	0.2%	0.2%	0.2%	0.2%	0.2%	0.9%	0.2%	0.9%	0.6%	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%	54.1%	53.6%
		[11% - 14%]	●	44.5%	55.0%	41.5%	38.3%	36.9%	36.7%	36.5%	35.3%	37.9%	43.6%	45.7%	45.8%
		< 11%	●	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%	0.5%	0.9%	0.2%	0.2%	0.2%	0.6%
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%	3.2%	
	[5% - 8%]	●	58.4%	46.0%	37.4%	54.2%	60.1%	54.4%	60.0%	57.3%	68.6%	59.8%	45.6%	38.0%	
	< 5%	●	36.1%	48.0%	58.0%	40.2%	33.9%	40.0%	33.3%	36.0%	25.2%	34.7%	50.1%	58.7%	
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%	93.6%
		[3% - 8%]	●	20.2%	26.2%	17.6%	19.2%	18.7%	19.0%	25.1%	15.1%	17.8%	11.0%	9.2%	6.4%
		> 8%	●	3.4%	4.1%	4.0%	2.1%	2.2%	2.0%	1.9%	0.9%	0.6%	0.6%	0.0%	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%	5.4%
		[40% - 55%]	●	36.3%	55.7%	53.3%	59.4%	61.5%	60.6%	46.6%	51.2%	60.2%	64.3%	53.1%	54.6%
		< 40%	●	45.8%	29.5%	31.8%	31.5%	29.9%	32.2%	38.1%	32.5%	35.0%	30.8%	40.8%	40.0%
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%	63.1%	
	[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%	32.4%	
	> 4%	●	6.1%	7.4%	7.3%	5.3%	8.2%	8.3%	8.8%	8.8%	8.5%	8.2%	4.1%	4.4%	
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%	21.1%
		[6% - 10%]	●	41.9%	10.4%	17.6%	18.8%	19.3%	51.8%	58.6%	53.8%	44.9%	29.4%	51.5%	52.6%
	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%	19.6%
		[50% - 60%]	●	20.3%	8.2%	16.6%	13.0%	11.4%	12.8%	17.8%	15.3%	9.9%	12.9%	20.0%	17.9%
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%	34.7%
		[100% - 150%]	●	51.2%	66.2%	57.5%	52.4%	47.4%	43.8%	43.5%	42.4%	49.1%	49.6%	50.1%	51.7%
		> 150%	●	15.8%	19.9%	18.8%	18.7%	18.2%	15.9%	14.8%	13.8%	14.5%	14.4%	14.1%	13.7%
	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%	74.8%
		[110% - 140%]	●	48.8%	44.4%	15.2%	7.8%	2.5%	10.6%	16.6%	21.3%	16.1%	23.2%	30.8%	25.2%
		< 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%

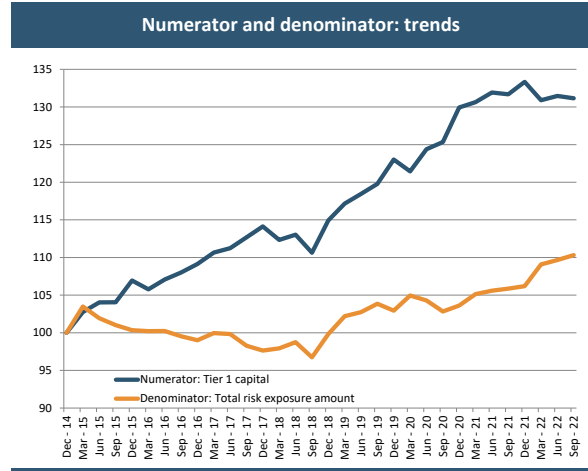
Note: Traffic lights provide the trend of the RI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".

Solvency

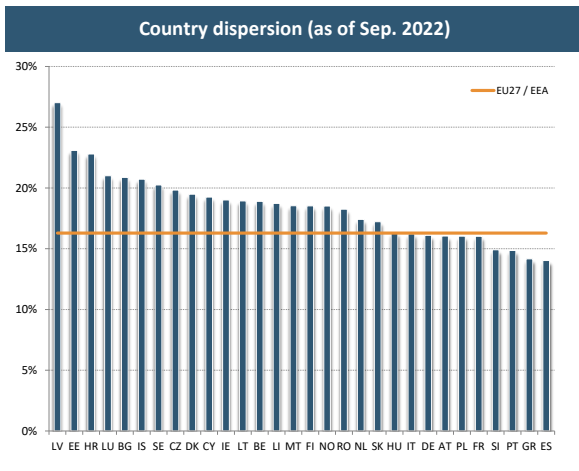
1 - Tier 1 capital ratio



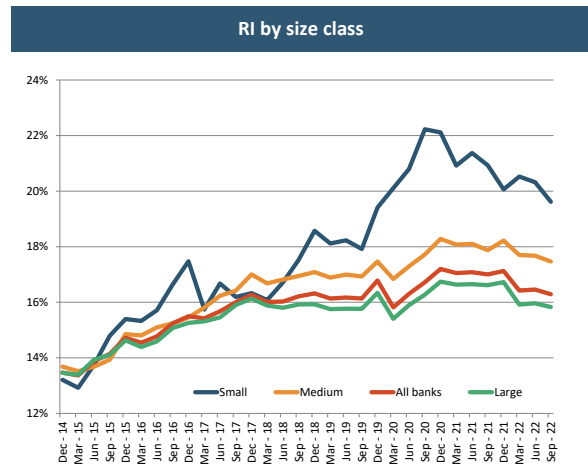
5th and 95th pct, interquartile range, and median.



Total numerator and denominator. Dec 2014 = 100.



Weighted Averages by country.



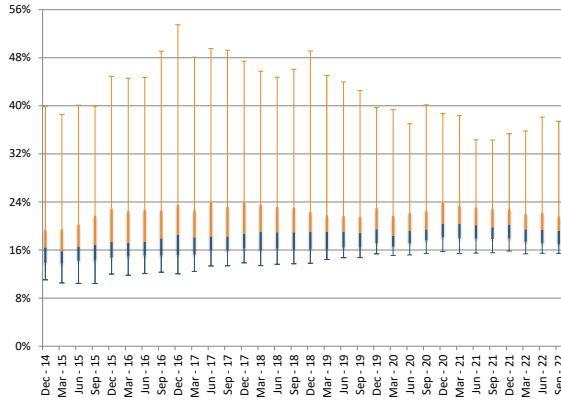
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022. Non-FINREP banks are assigned to the bucket of small banks.

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%	15.8%	18.0%	21.3%
Mar - 22	16.4%	15.3%	16.9%	20.1%
Jun - 22	16.5%	14.9%	17.1%	20.4%
Sep - 22	16.3%	15.0%	16.9%	20.3%

Solvency

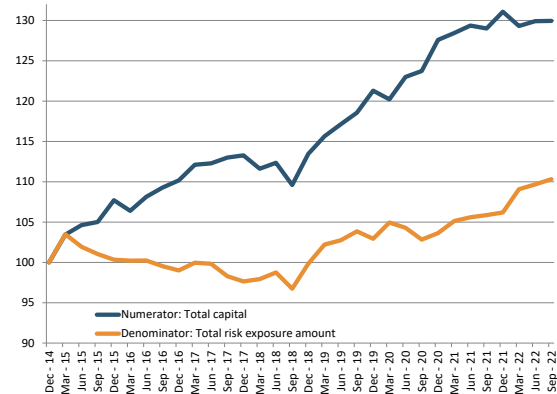
2 - Total capital ratio

Dispersion



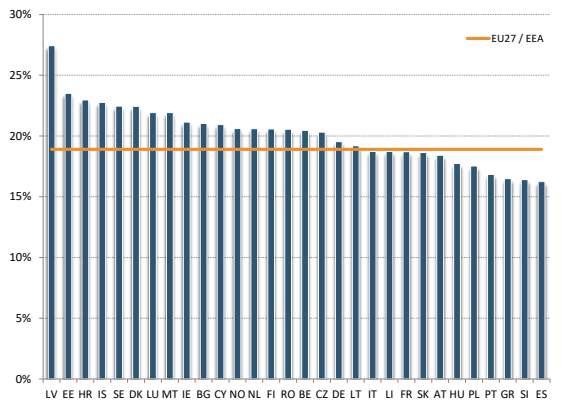
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



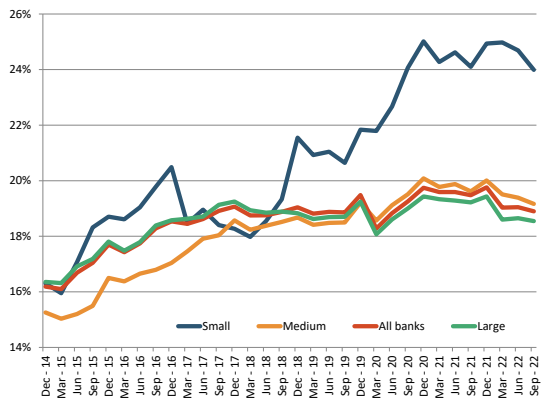
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Sep. 2022)



Weighted Averages by country.

RI by size class



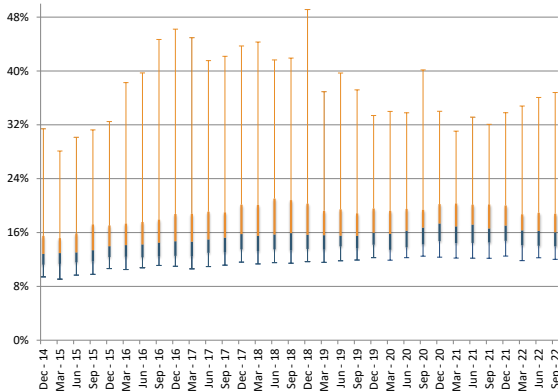
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022. Non-FINREP banks are assigned to the bucket of small banks.

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	19.8%	17.9%	20.3%	22.8%
Mar - 22	19.0%	17.4%	19.5%	22.0%
Jun - 22	19.0%	17.2%	19.4%	22.2%
Sep - 22	18.9%	16.9%	19.2%	21.6%

Solvency

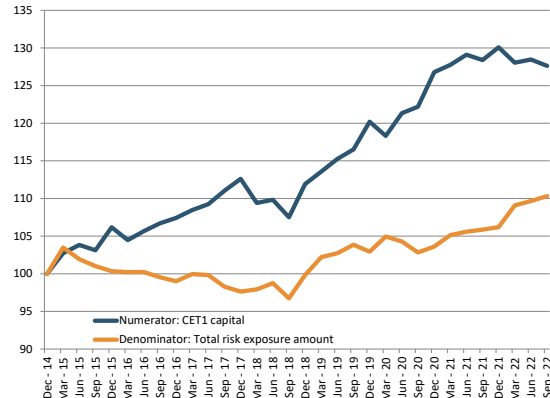
3 - CET1 ratio

Dispersion



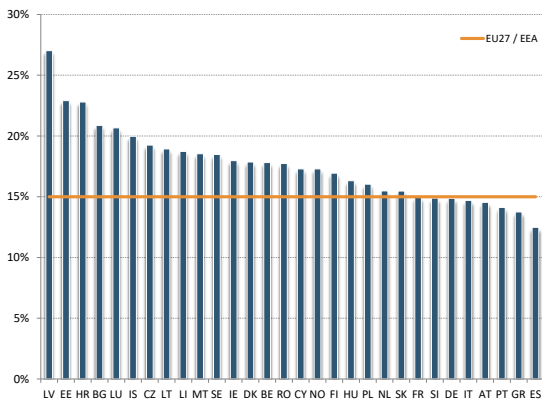
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



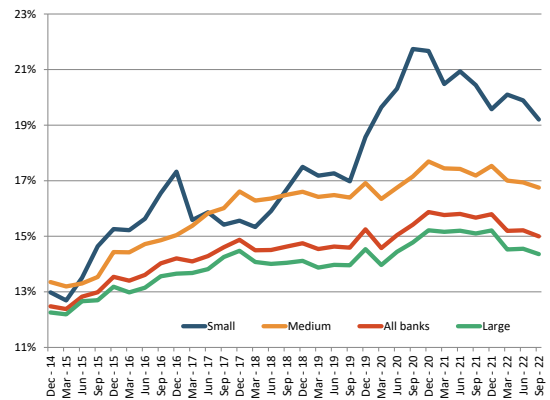
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Sep. 2022)



Weighted Averages by country.

RI by size class

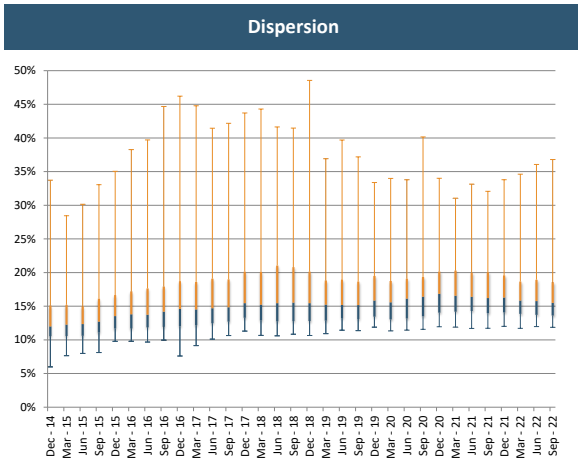


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022. Non-FINREP banks are assigned to the bucket of small banks.

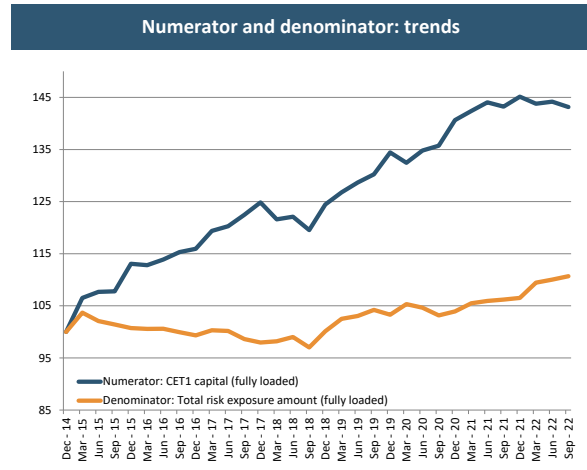
Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Jun - 15	12.8%	11.6%	13.0%	15.9%
Dec - 15	13.5%	12.3%	14.0%	17.1%
Jun - 16	13.6%	12.3%	14.2%	17.6%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Jun - 18	14.5%	13.5%	15.7%	21.0%
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%	14.8%	17.0%	20.0%
Mar - 22	15.2%	14.1%	16.3%	18.7%
Jun - 22	15.2%	14.0%	16.2%	18.9%
Sep - 22	15.0%	13.9%	16.0%	18.8%

Solvency

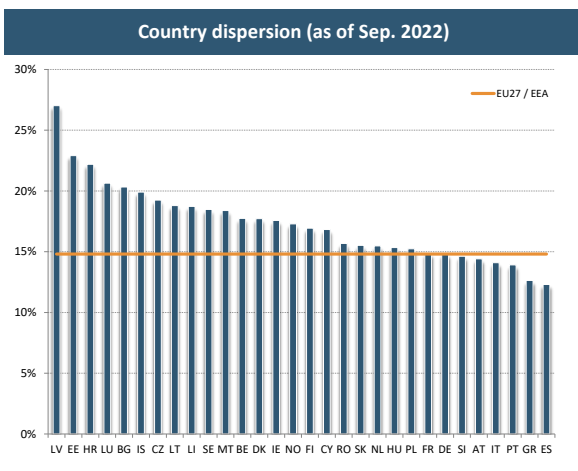
4 - CET1 ratio (fully loaded)



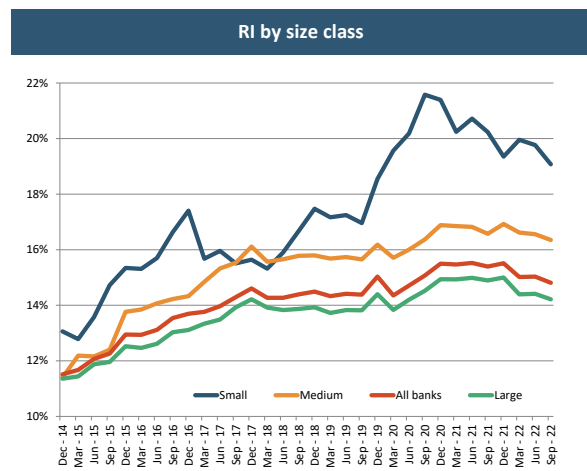
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Dec 2014 = 100.



Weighted Averages by country.



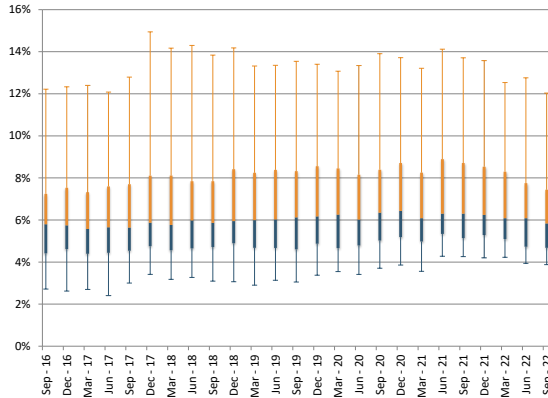
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022. Non-FINREP banks are assigned to the bucket of small banks.

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%
Sep - 22	14.8%	13.6%	15.5%	18.6%

Solvency

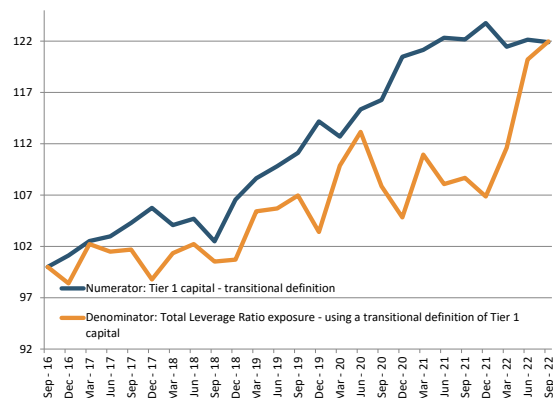
5 - Leverage ratio

Dispersion



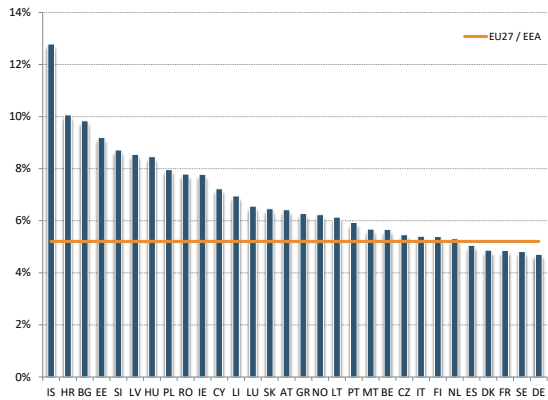
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



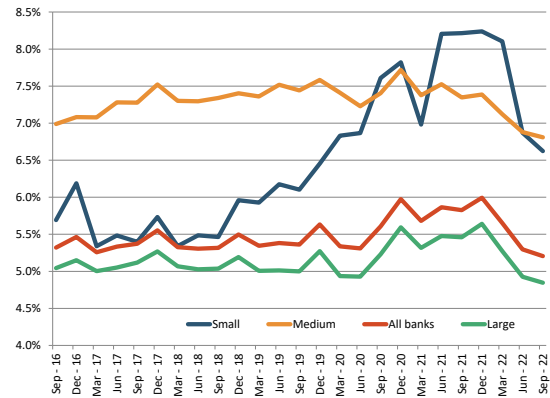
Total numerator and denominator.
Sep 2016=100.

Country dispersion (as of Sep. 2022)



Weighted Averages by country.

RI by size class



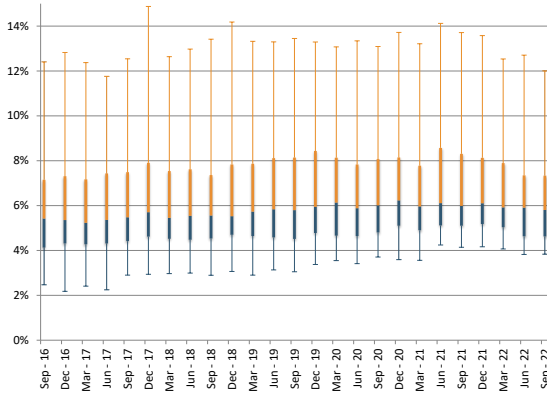
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

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%
Sep - 22	5.2%	4.7%	5.8%	7.4%

Solvency

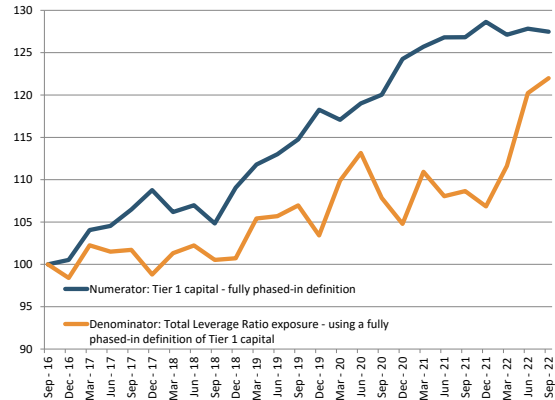
6 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



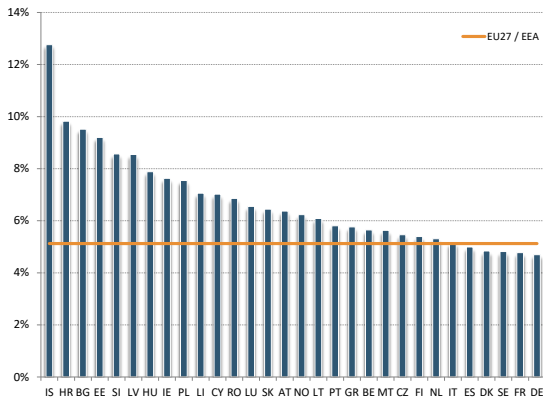
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



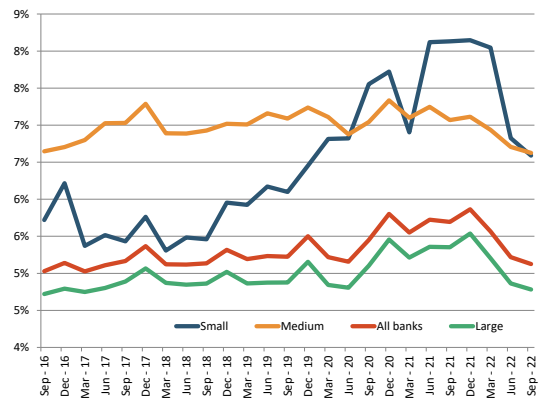
Total numerator and denominator. Sep 2016 =100.

Country dispersion (as of Sep. 2022)



Weighted Averages by country.

RI by size class



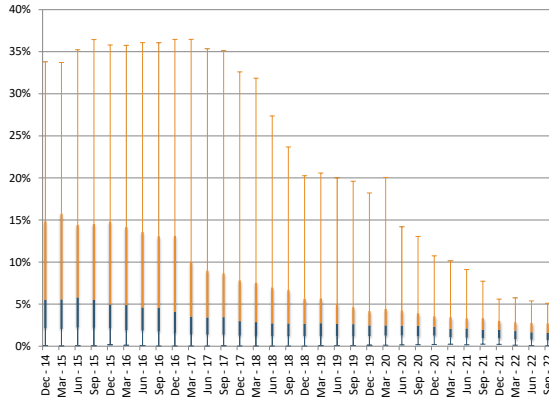
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

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%	7.9%
Jun - 22	5.2%	4.6%	5.9%	7.4%
Sep - 22	5.1%	4.6%	5.8%	7.3%

Credit Risk and Asset Quality

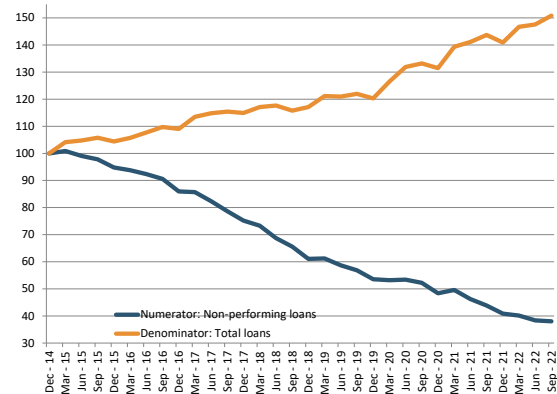
7 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



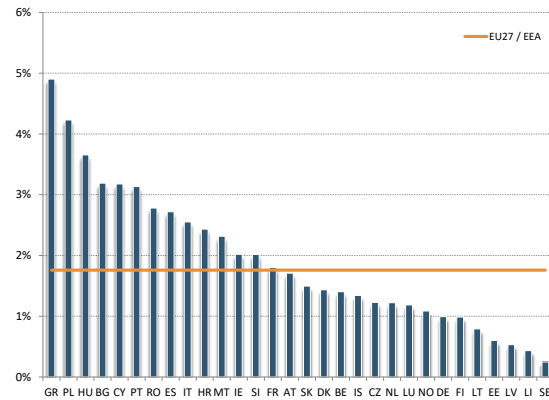
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



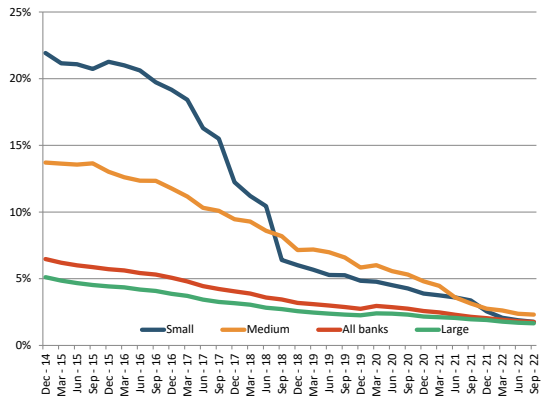
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Sep. 2022)



Weighted Averages by country.

RI by size class



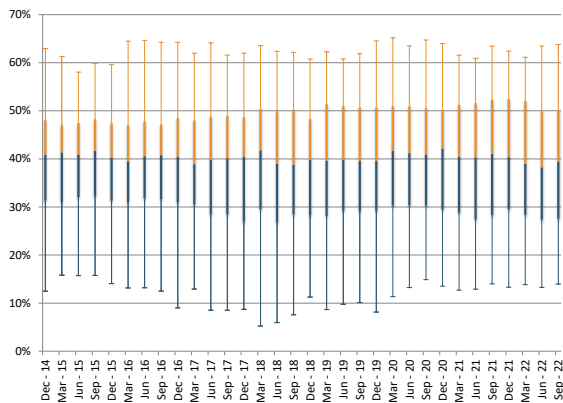
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

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%	7.0%
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%
Sep - 22	1.8%	0.8%	1.6%	2.7%

Credit Risk and Asset Quality

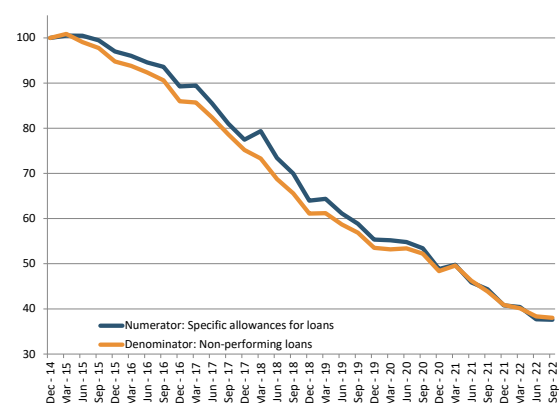
8 - Coverage ratio of non-performing loans and advances

Dispersion



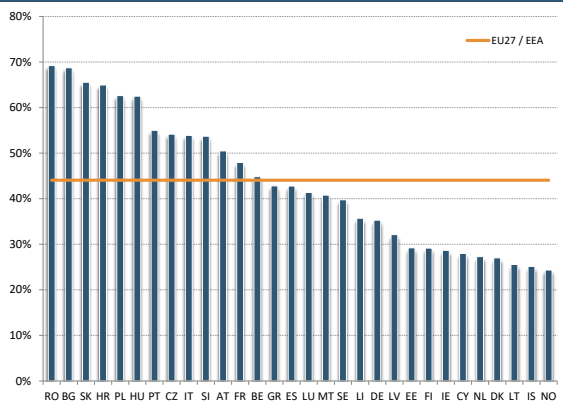
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



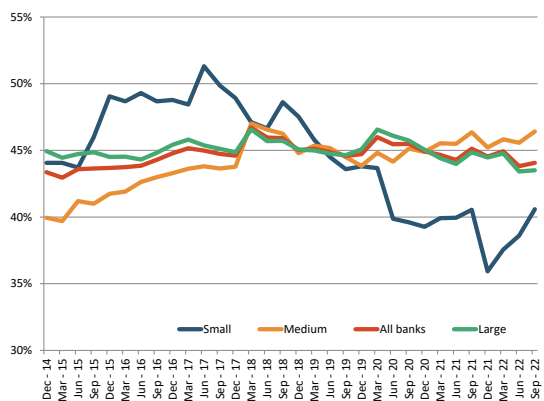
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Sep. 2022)



Weighted Averages by country.

RI by size class

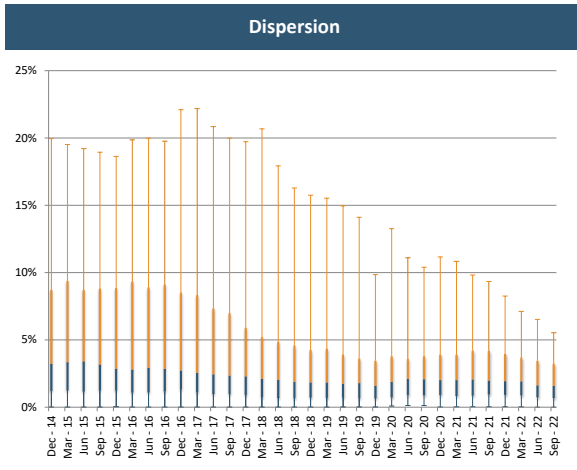


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

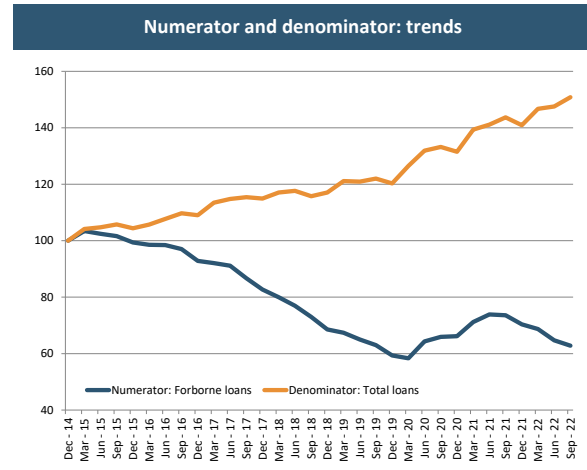
Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.3%	40.9%	48.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Dec - 16	44.8%	31.0%	40.4%	48.5%
Jun - 17	45.0%	28.5%	39.8%	48.8%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Jun - 18	46.0%	26.8%	39.0%	50.0%
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%
Sep - 22	44.1%	27.5%	39.4%	50.2%

Credit Risk and Asset Quality

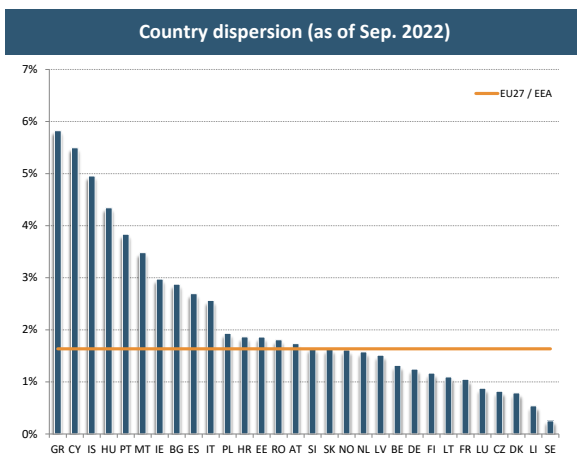
9 - Forbearance ratio for loans and advances



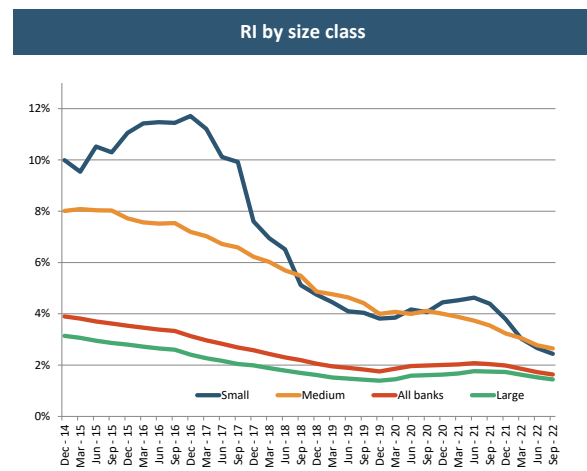
5th and 95th pct, interquartile range, and median.



Total numerator and denominator. Dec 2014 = 100.



Weighted Averages by country.



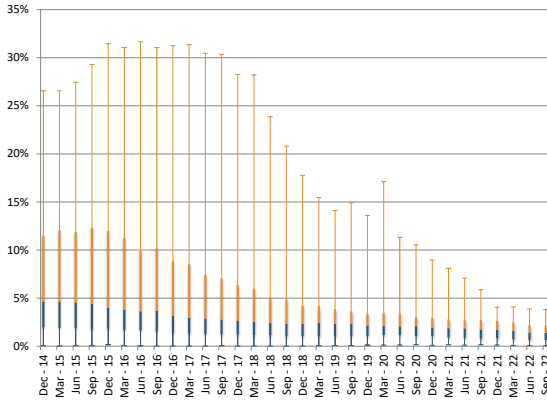
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

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%	2.0%	4.9%
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%
Sep - 22	1.6%	0.7%	1.6%	3.2%

Credit Risk and Asset Quality

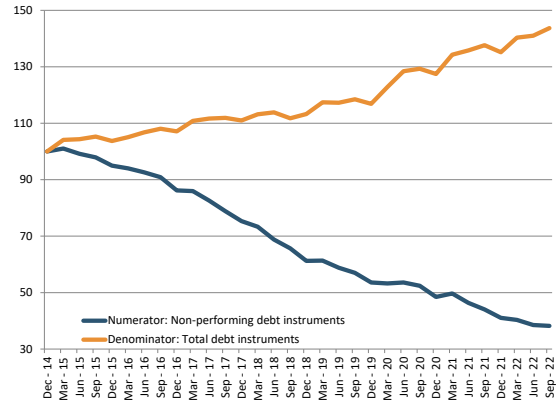
10 - Ratio of non-performing exposures (NPE ratio)

Dispersion



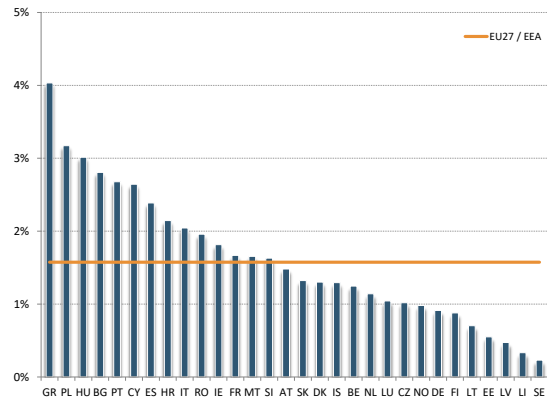
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



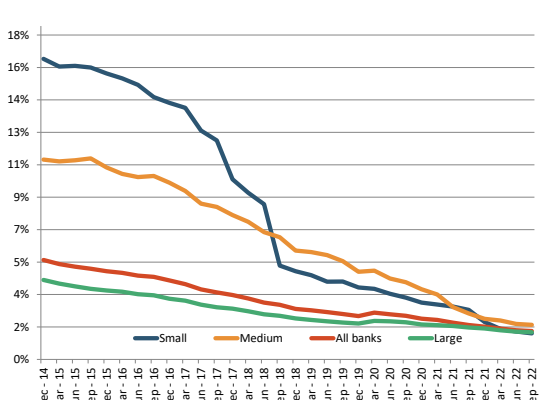
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Sep. 2022)



Weighted Averages by country.

RI by size class

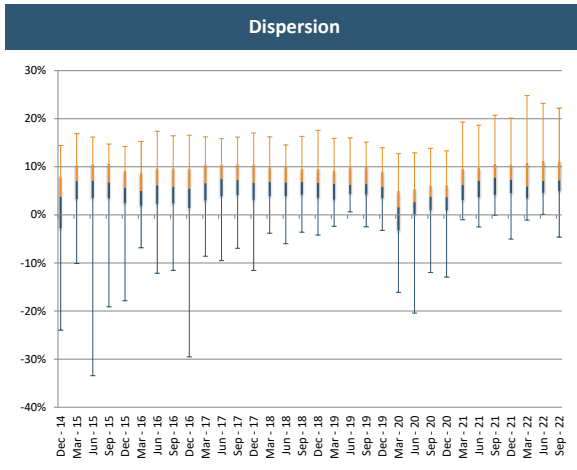


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

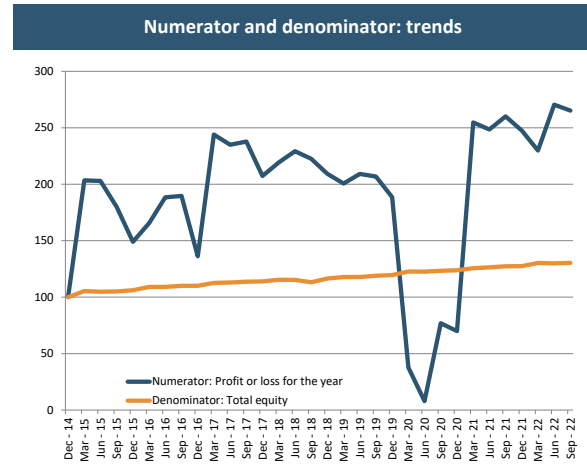
Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	11.5%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Dec - 16	4.4%	1.4%	3.2%	8.9%
Jun - 17	3.9%	1.3%	2.9%	7.4%
Dec - 17	3.6%	1.2%	2.6%	6.4%
Jun - 18	3.2%	1.1%	2.4%	5.1%
Dec - 18	2.8%	1.0%	2.3%	4.2%
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%
Sep - 22	1.6%	0.6%	1.4%	2.2%

Profitability

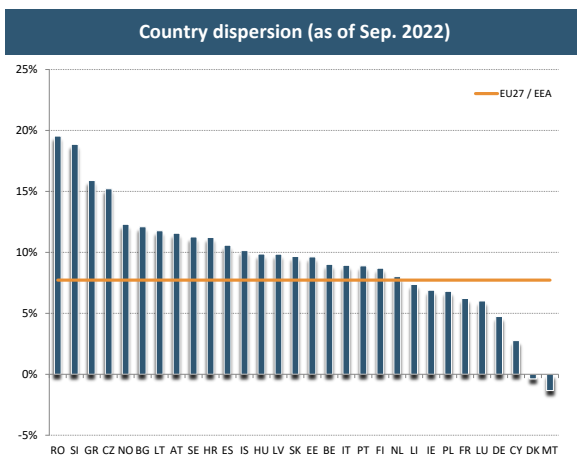
11 - Return on equity



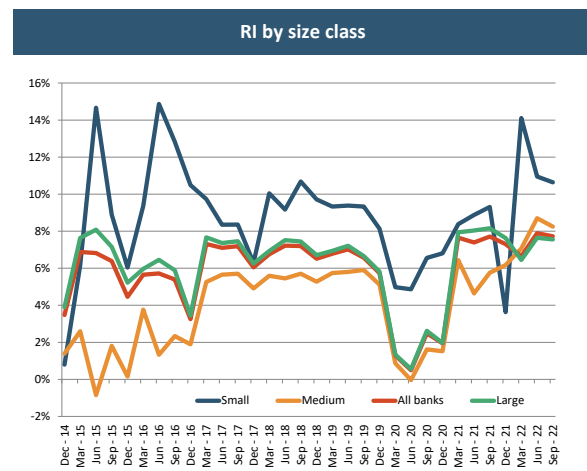
5th and 95th pct, interquartile range, and median.



Total numerator and denominator. Dec 2014 = 100.



Weighted Averages by country.



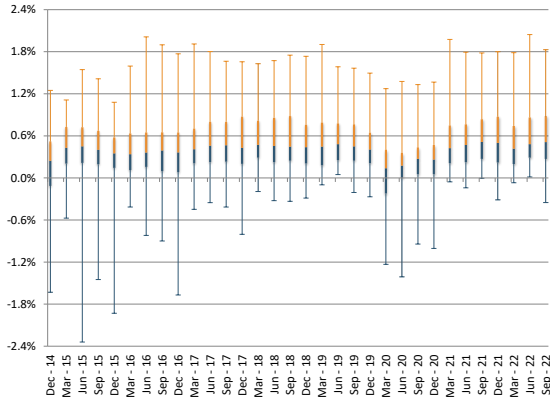
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

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%
Sep - 22	7.7%	5.0%	7.2%	11.1%

Profitability

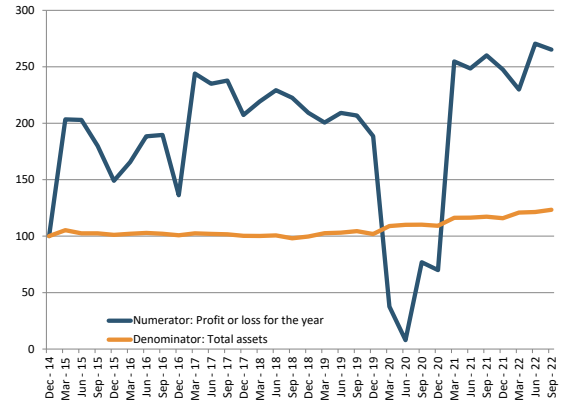
12 - Return on assets

Dispersion



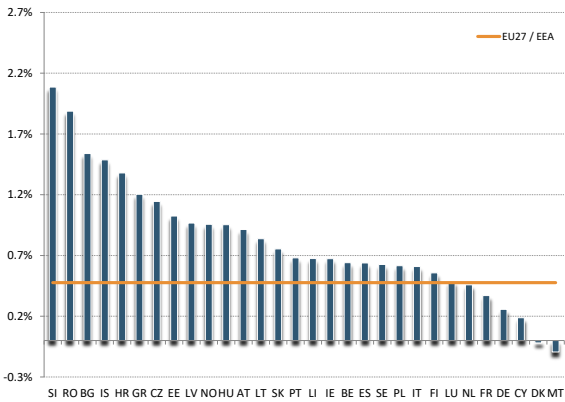
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



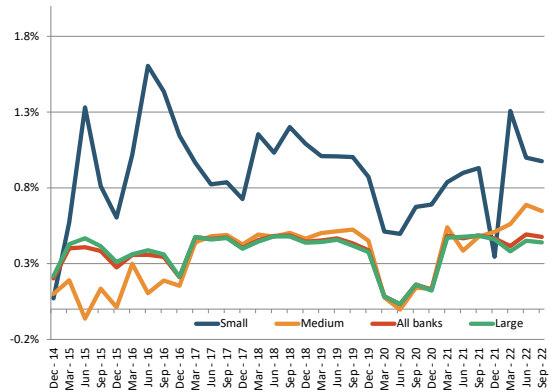
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Sep. 2022)



Weighted Averages by country.

RI by size class



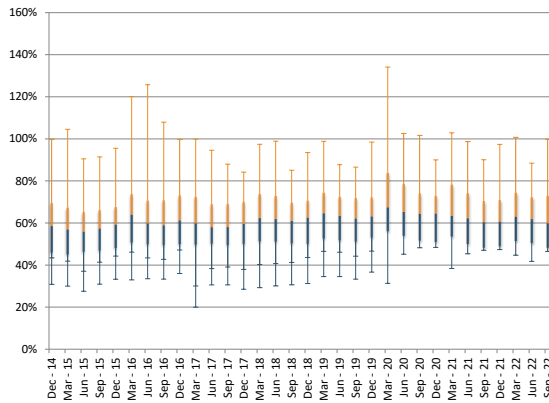
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

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%
Sep - 22	0.48%	0.27%	0.51%	0.88%

Profitability

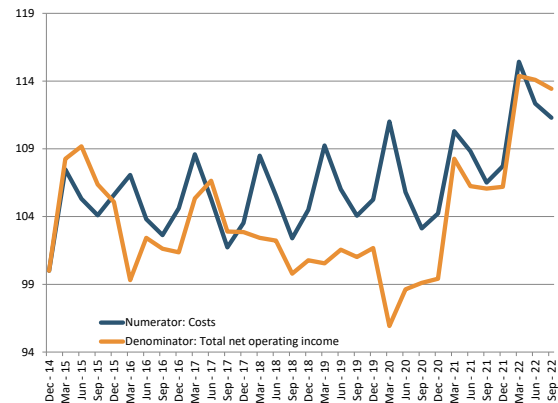
13 - Cost to income ratio

Dispersion



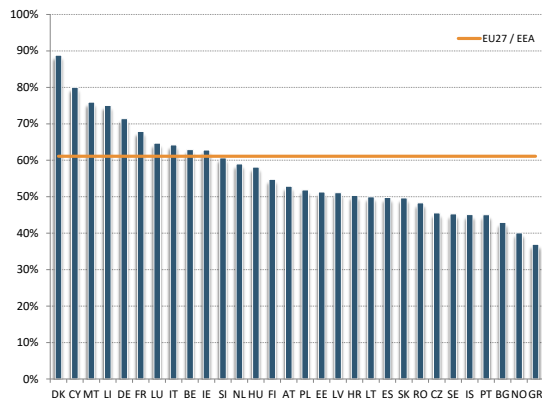
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



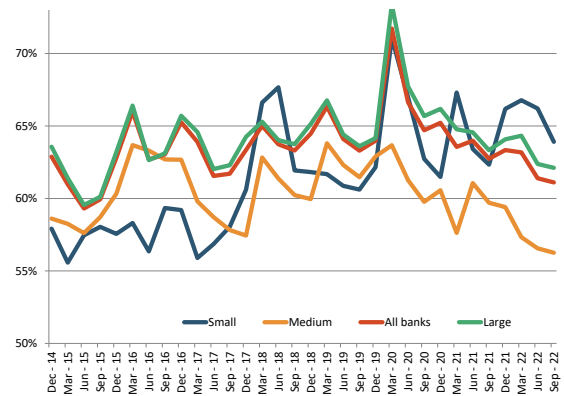
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Sep. 2022)



Weighted Averages by country.

RI by size class

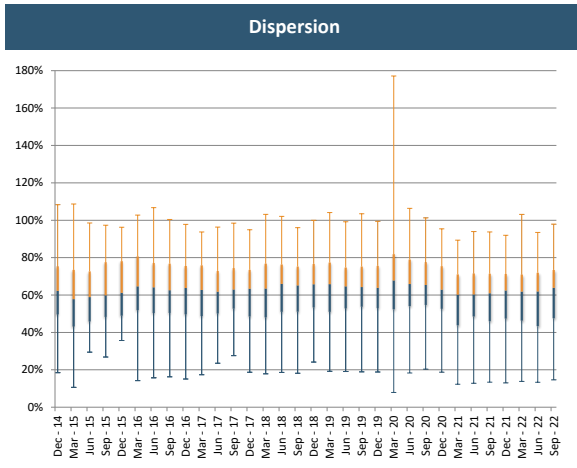


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

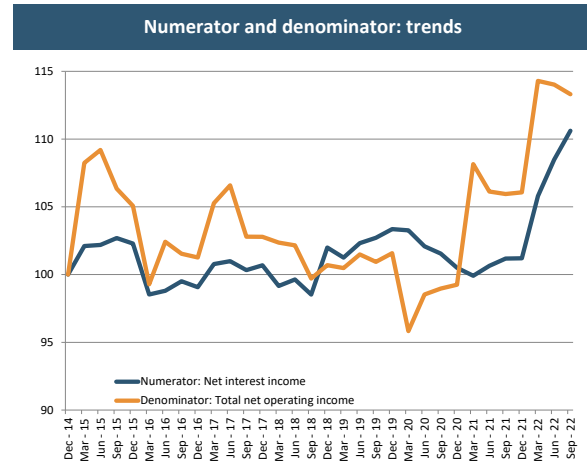
Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Jun - 18	63.7%	51.2%	61.8%	73.0%
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%
Sep - 22	61.1%	48.2%	59.8%	73.0%

Profitability

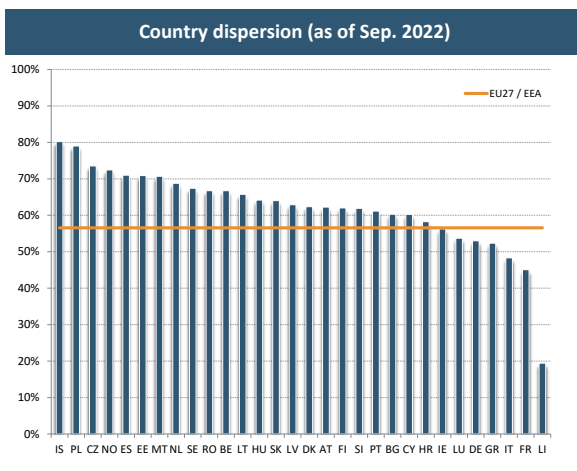
14 - Net interest income to total net operating income



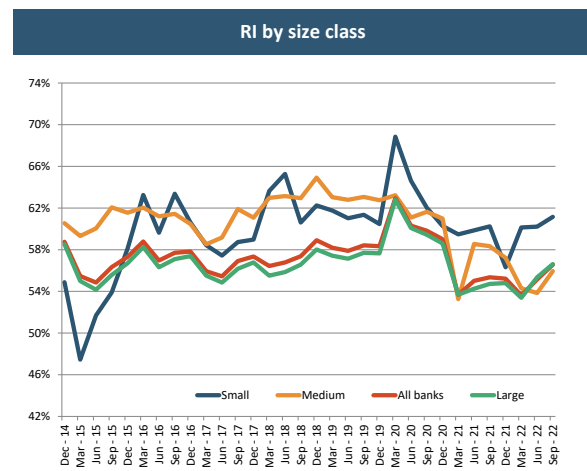
5th and 95th pct, interquartile range, and median.



Total numerator and denominator. Dec 2014 = 100.



Weighted Averages by country.

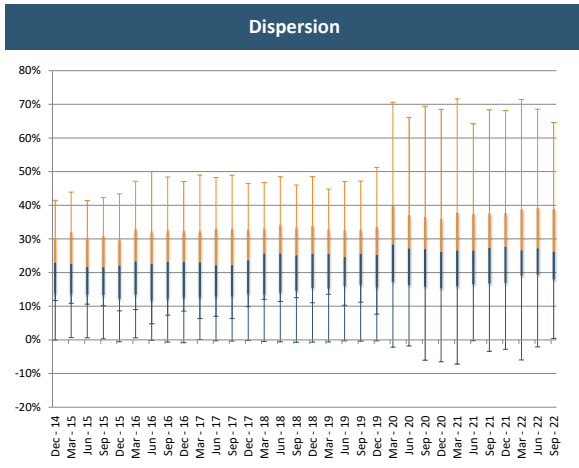


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

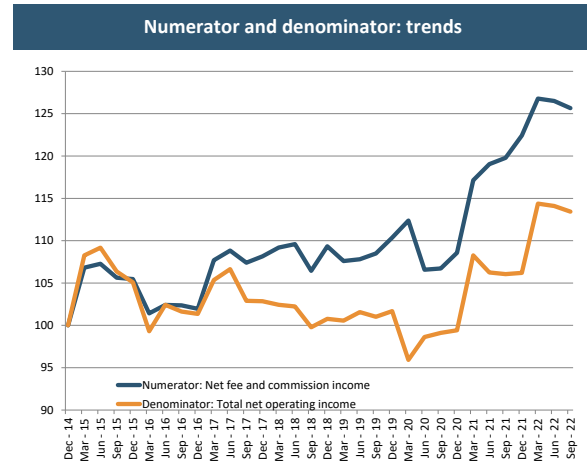
Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.2%	75.4%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Jun - 18	56.8%	51.0%	66.0%	76.3%
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%
Sep - 22	56.6%	47.5%	63.8%	73.4%

Profitability

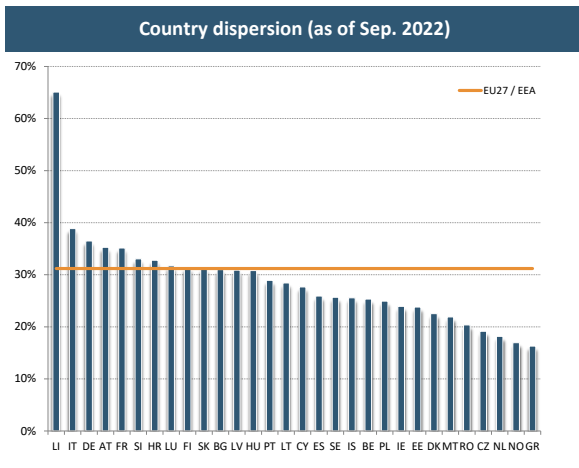
15 - Net fee and commission income to total net operating income



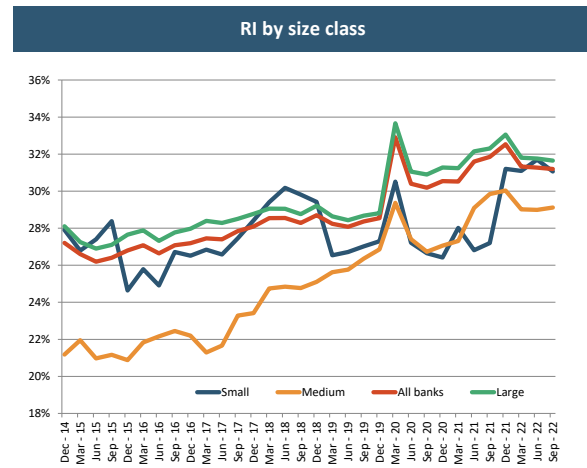
5th and 95th pct, interquartile range, and median.



Total numerator and denominator. Dec 2014 = 100.



Weighted Averages by country.

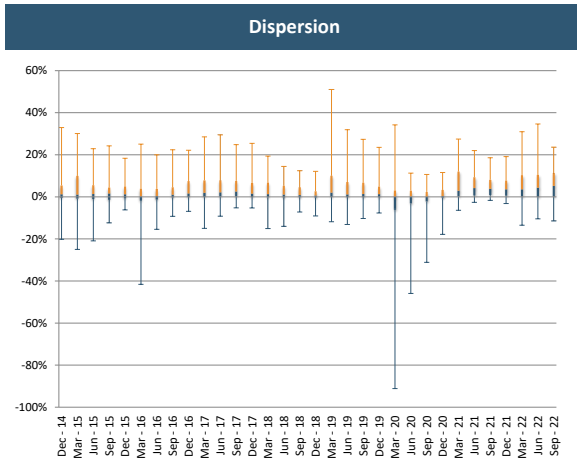


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

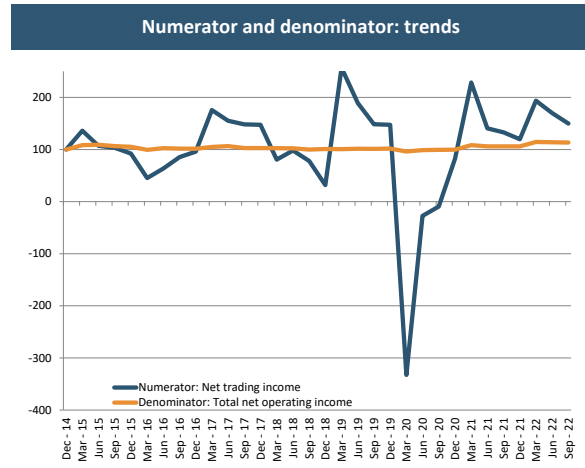
Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Jun - 18	28.6%	14.1%	25.7%	34.2%
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%
Sep - 22	31.2%	17.9%	26.2%	38.9%

Profitability

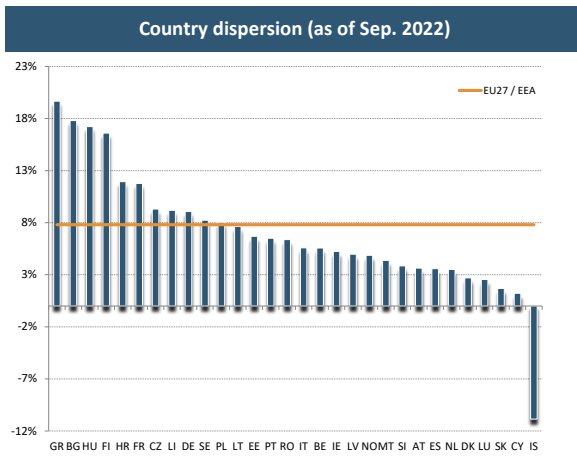
16 - Net trading income to total net operating income



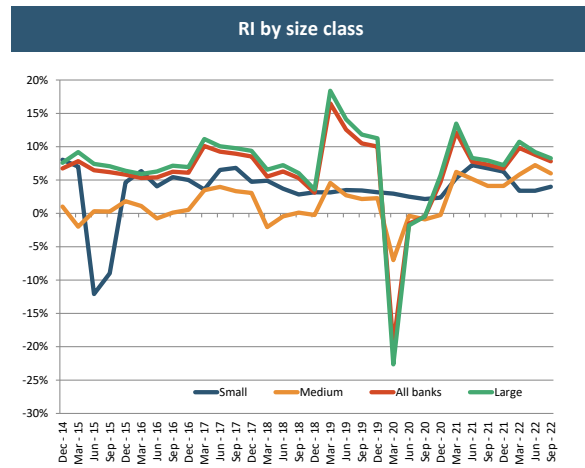
5th and 95th pct, interquartile range, and median.



Total numerator and denominator. Dec 2014 =100.



Weighted Averages by country.



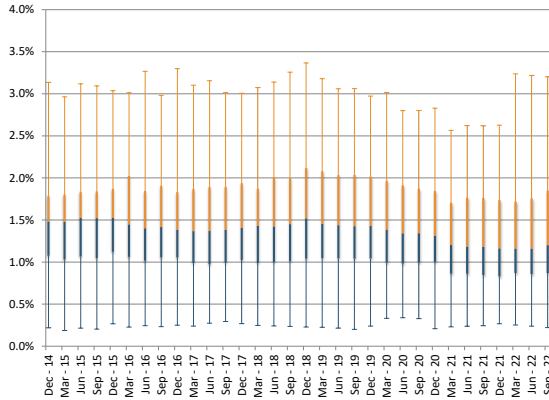
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

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%
Sep - 22	7.8%	0.1%	5.2%	11.3%

Profitability

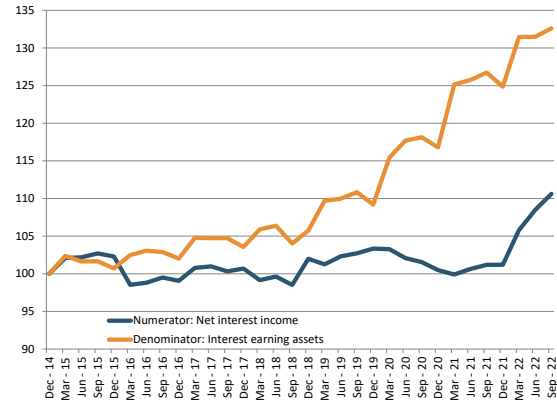
17 - Net interest margin

Dispersion



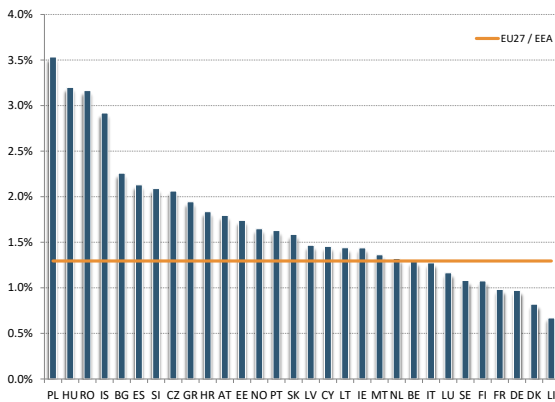
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



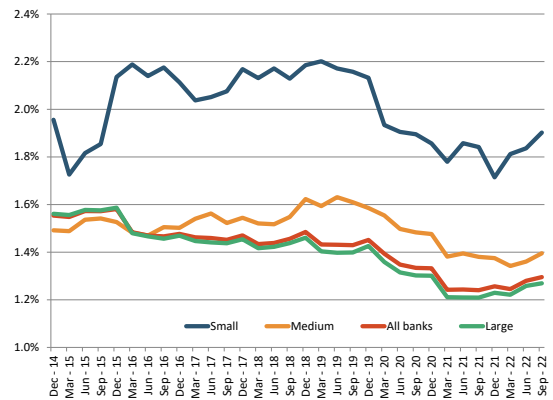
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Sep. 2022)



Weighted Averages by country.

RI by size class



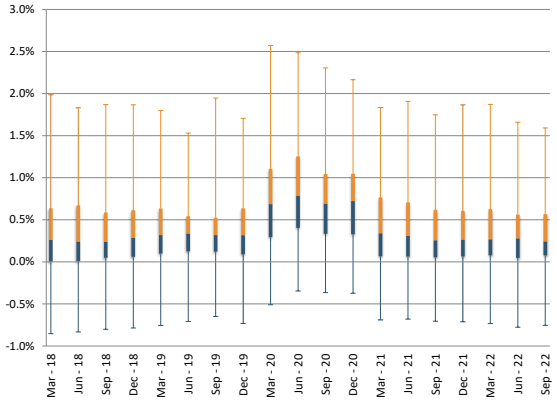
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

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	1.44%	1.00%	1.42%	2.01%
Dec - 18	1.48%	1.04%	1.52%	2.12%
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%
Sep - 22	1.29%	0.87%	1.20%	1.85%

Profitability

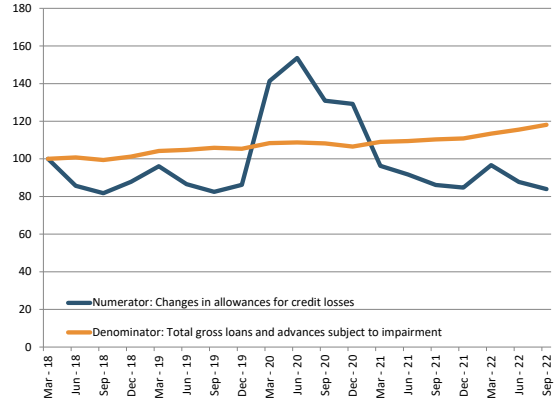
18 - Cost of Risk

Dispersion



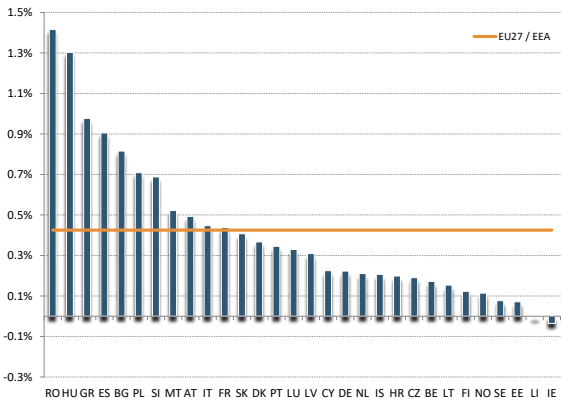
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



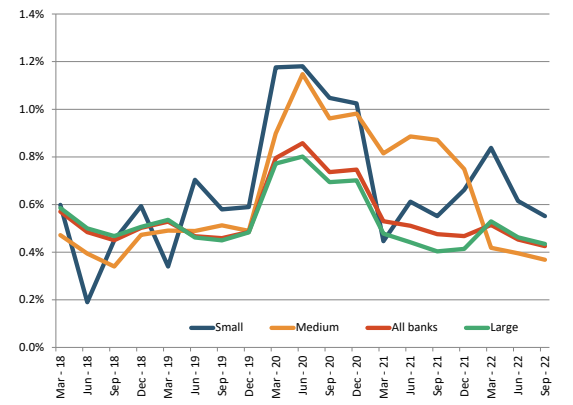
Total numerator and denominator. Mar 2018 = 100.

Country dispersion (as of Sep. 2022)



Weighted Averages by country.

RI by size class



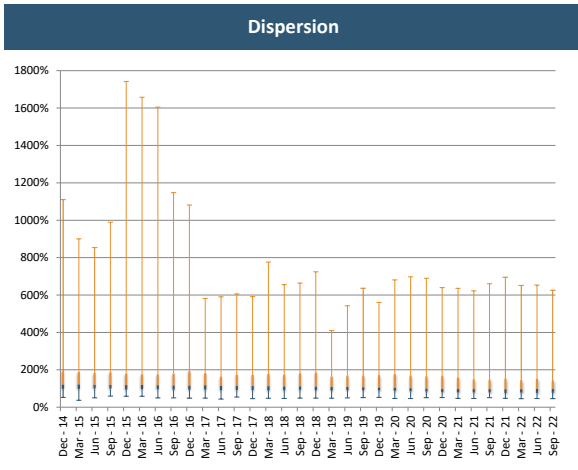
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

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%
Sep - 22	0.43%	0.08%	0.24%	0.57%

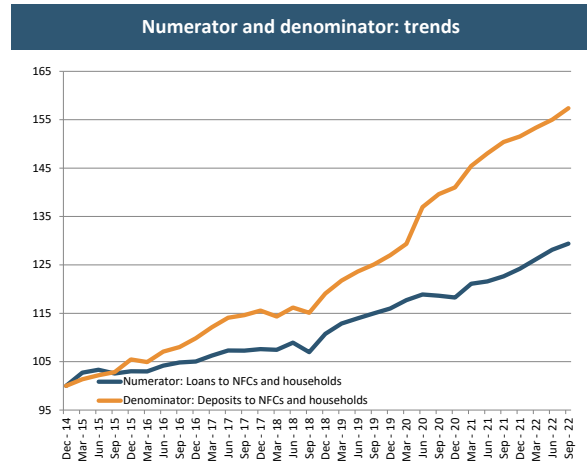
Data for Cost of Risk are shown here as a positive value, even though they are commonly expenses.

Funding and Liquidity

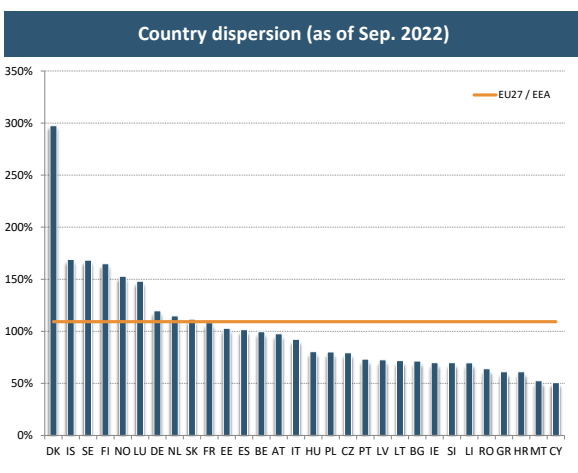
19 - Loan-to-deposit ratio for households and non-financial corporations



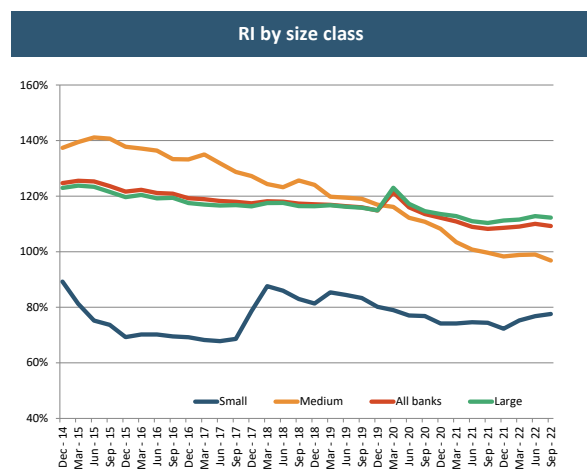
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Dec 2014 = 100.



Weighted Averages by country.



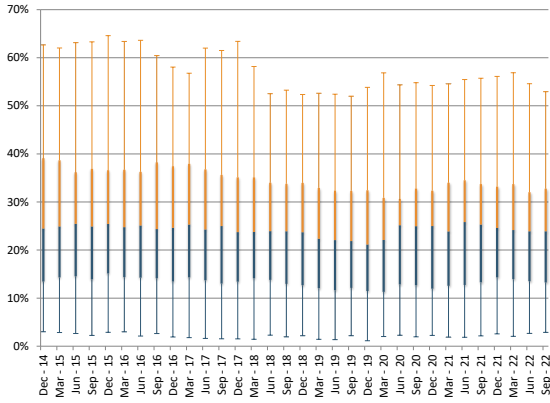
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

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	118.0%	89.7%	111.8%	175.0%
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%
Sep - 22	109.2%	77.4%	98.3%	144.5%

Funding and Liquidity

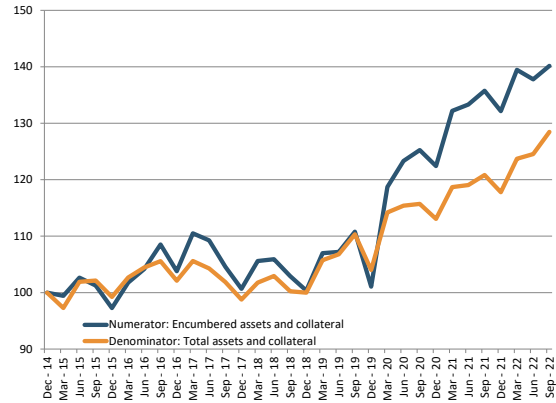
20 - Asset encumbrance ratio

Dispersion



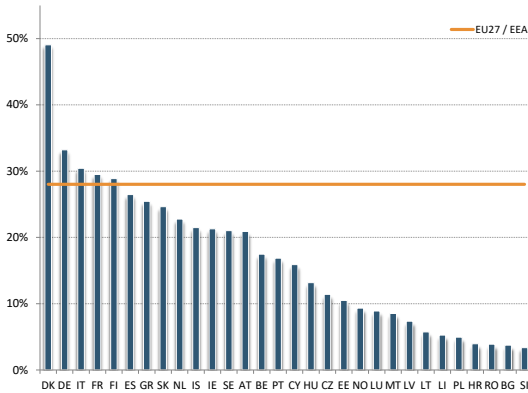
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



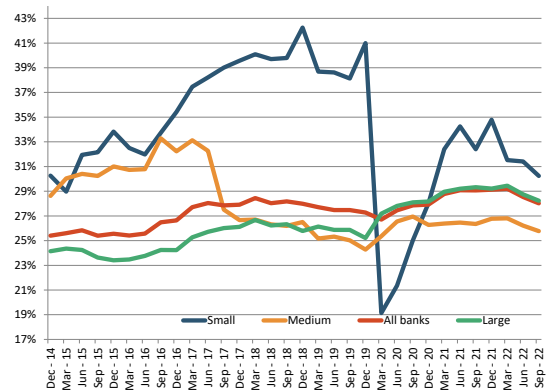
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Sep. 2022)



Weighted Averages by country.

RI by size class



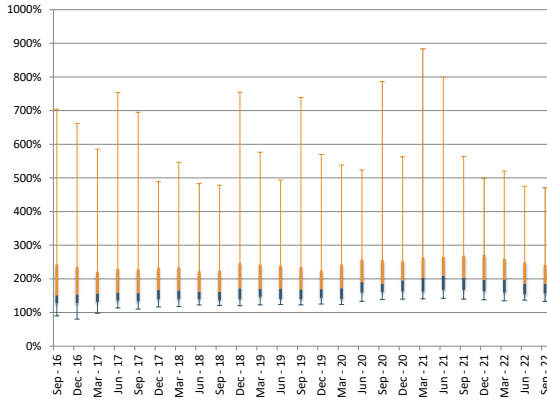
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

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%	23.9%	32.0%
Sep - 22	28.0%	13.3%	23.9%	32.8%

Funding and Liquidity

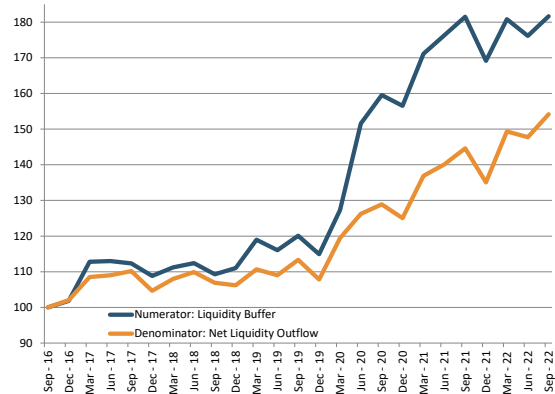
21 - Liquidity coverage ratio

Dispersion



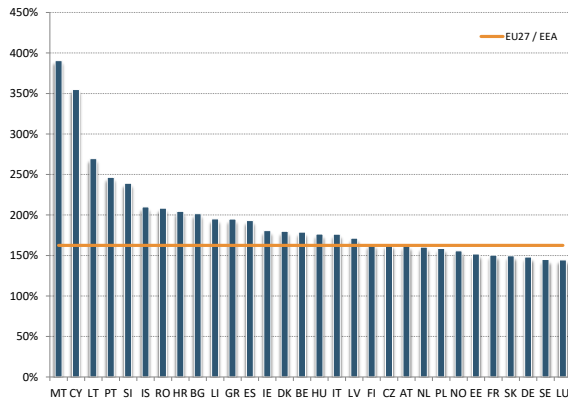
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



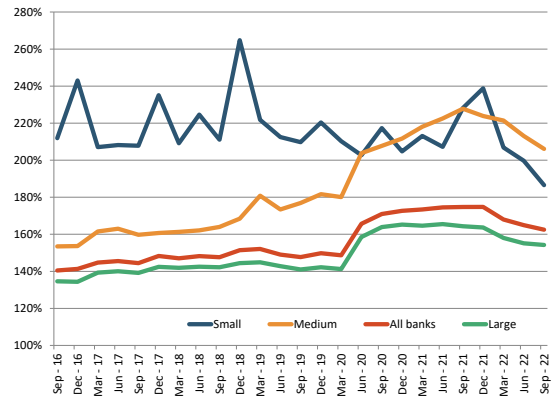
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Sep. 2022)



Weighted Averages by country.

RI by size class



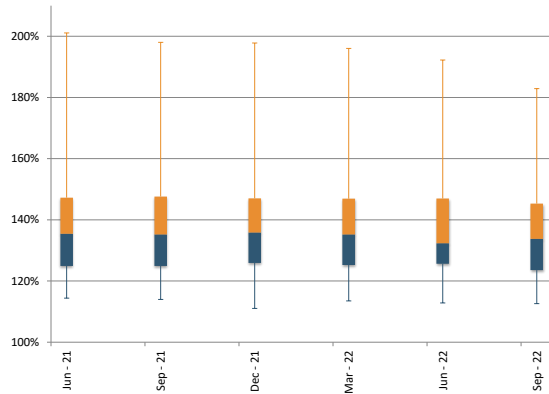
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2022.

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%
Sep - 22	162.5%	157.0%	184.8%	241.3%

Funding and Liquidity

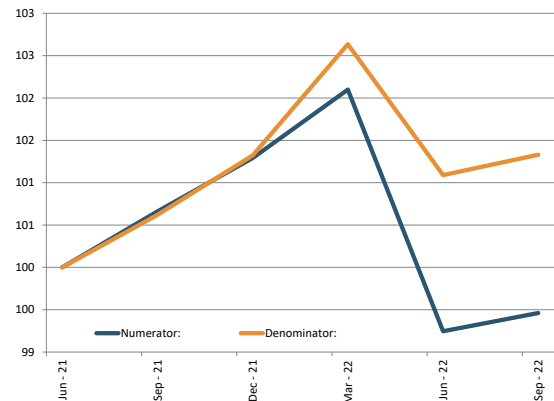
22 - Net stable funding ratio

Dispersion



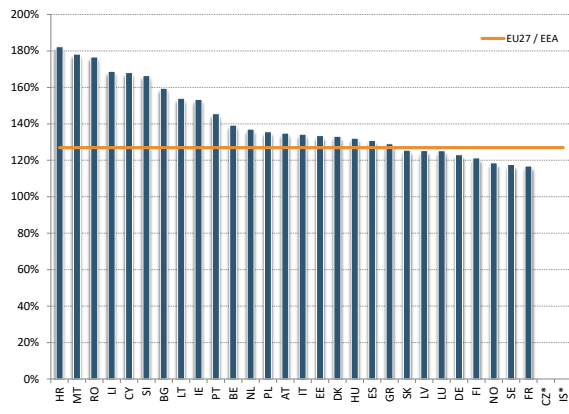
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



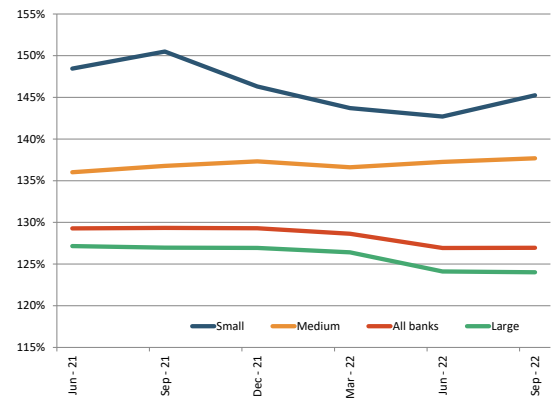
Total numerator and denominator.
Jun 2021 =100.

Country dispersion (as of Sep. 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 Sep. 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%	135.8%	147.0%
Mar - 22	128.6%	125.2%	135.2%	146.9%
Jun - 22	126.9%	125.7%	132.3%	147.0%
Sep - 22	126.9%	123.6%	133.8%	145.3%



STATISTICAL ANNEX

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Statistical Annex

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

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

Country of counterparty	Total exposures to Real Estate activities (NACE L)						Non-performing exposures to Real Estate activities (NACE L)					
	Gross carrying amount			As % of Total of exposures to Non-financial corporations			Gross carrying amount			NPL ratio		
	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22
AT	36.8	37.5	37.7	33.0%	30.2%	29.8%	0.3	0.3	0.3	0.8%	0.8%	0.8%
BE	30.2	33.4	34.6	16.7%	16.9%	17.2%	1.1	0.9	0.9	3.6%	2.7%	2.7%
BG	2.0	1.6	1.7	11.5%	10.8%	10.1%	0.3	0.3	0.3	16.1%	17.0%	14.7%
CY	2.2	2.1	2.1	16.6%	18.9%	19.4%	0.6	0.6	0.5	25.3%	27.6%	26.2%
CZ	14.3	15.0	15.9	27.0%	26.5%	26.4%	0.1	0.2	0.2	0.9%	1.1%	1.0%
DE	190.9	195.4	187.1	33.1%	31.2%	29.9%	0.8	1.0	0.9	0.4%	0.5%	0.5%
DK	68.8	64.2	63.4	49.6%	46.5%	46.9%	0.9	0.6	0.6	1.3%	1.0%	0.9%
EE	2.9	3.8	3.8	33.5%	35.1%	34.3%	0.0	0.0	0.0	1.1%	0.4%	0.6%
ES	43.5	45.0	45.5	11.0%	10.4%	10.5%	2.3	2.1	2.0	5.3%	4.7%	4.5%
FI	49.7	44.0	45.2	47.7%	40.9%	38.9%	0.6	0.5	0.5	1.1%	1.2%	1.2%
FR	331.5	355.6	367.9	32.2%	32.2%	32.2%	6.6	5.9	6.1	2.0%	1.7%	1.7%
GR	3.9	3.9	4.2	6.2%	5.9%	6.1%	0.6	0.4	0.3	14.5%	9.5%	7.9%
HR	1.3	1.3	1.4	10.3%	9.8%	10.1%	0.1	0.1	0.1	5.9%	6.2%	4.5%
HU	4.1	3.9	3.9	18.4%	17.1%	16.8%	0.0	0.0	0.0	1.2%	0.8%	0.8%
IE	11.7	11.1	12.0	20.1%	19.5%	18.7%	1.2	0.8	0.7	10.2%	7.2%	6.2%
IS	2.3	2.6	2.7	21.2%	20.8%	21.2%	0.1	0.1	0.1	2.9%	1.9%	2.0%
IT	53.9	53.6	52.9	10.5%	9.9%	9.6%	7.9	5.8	5.6	14.6%	10.8%	10.6%
LI	0.1	0.7	0.7	17.7%	41.8%	39.3%	0.0	0.0	0.0	6.0%	0.2%	0.0%
LT	2.5	2.9	3.0	25.7%	24.8%	23.6%	0.0	0.0	0.0	1.1%	1.0%	0.9%
LU	39.0	39.7	37.3	36.3%	32.7%	30.6%	0.6	0.5	0.5	1.4%	1.3%	1.4%
LV	1.5	1.5	1.5	24.4%	23.4%	22.2%	0.0	0.0	0.0	1.7%	0.4%	0.3%
MT	0.5	0.6	0.5	8.0%	8.6%	8.0%	0.0	0.0	0.0	8.4%	6.7%	7.5%
NL	96.8	98.2	95.7	32.1%	30.6%	29.9%	1.1	0.6	0.8	1.1%	0.6%	0.8%
NO	23.5	53.3	50.8	32.1%	39.6%	38.5%	0.2	0.2	0.2	0.8%	0.3%	0.3%
PL	14.8	15.5	14.4	20.1%	18.9%	17.8%	0.4	0.5	0.5	3.0%	3.1%	3.6%
PT	7.4	7.5	7.5	10.9%	10.8%	11.0%	0.5	0.4	0.4	7.1%	5.7%	5.5%
RO	3.3	3.6	3.7	11.5%	10.6%	10.6%	0.4	0.2	0.2	13.6%	4.7%	4.3%
SE	145.4	144.8	146.9	62.5%	56.4%	55.1%	0.2	0.2	0.2	0.1%	0.1%	0.1%
SI	0.7	0.9	0.9	8.7%	9.1%	9.1%	0.0	0.0	0.0	3.4%	1.9%	1.8%
SK	4.9	5.4	5.2	20.6%	20.1%	18.5%	0.0	0.0	0.0	0.7%	0.5%	0.5%
EU/EEA	1,190.5	1,248.6	1,250.3	28.0%	27.0%	26.6%	26.9	22.2	22.1	2.3%	1.8%	1.8%
Memo Item: Non-EU/EEA countries	154.9	171.0	180.6	12.6%	12.5%	12.9%	5.0	5.2	5.3	3.2%	3.1%	2.9%

By country of counterparty	Total exposures to Construction (NACE F)						Non-performing exposures to Construction (NACE F)					
	Gross carrying amount			As % of Total of exposures to Non-financial corporations			Gross carrying amount			NPL ratio		
	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22
AT	10.7	11.5	11.6	9.6%	9.3%	9.2%	0.3	0.3	0.3	2.7%	2.7%	2.7%
BE	20.3	21.2	21.4	11.2%	10.7%	10.7%	0.8	0.7	0.7	3.7%	3.2%	3.2%
BG	1.3	0.9	1.1	7.6%	6.1%	6.3%	0.2	0.1	0.1	17.2%	9.3%	7.6%
CY	1.7	1.0	0.9	13.2%	8.6%	8.9%	0.8	0.1	0.1	48.8%	8.7%	8.3%
CZ	2.1	2.3	2.3	4.0%	4.0%	3.8%	0.1	0.1	0.1	4.5%	2.9%	2.9%
DE	14.8	15.7	16.5	2.6%	2.5%	2.6%	0.5	0.4	0.4	3.2%	2.7%	2.7%
DK	3.2	3.2	3.3	2.3%	2.3%	2.4%	0.2	0.1	0.1	4.8%	4.4%	4.4%
EE	0.3	0.4	0.4	3.0%	3.9%	4.0%	0.0	0.0	0.0	2.1%	1.4%	1.1%
ES	36.2	35.5	35.8	9.1%	8.2%	8.2%	3.6	3.0	2.9	10.0%	8.5%	8.0%
FI	3.8	4.0	4.3	3.6%	3.7%	3.7%	0.2	0.2	0.2	4.5%	4.5%	4.0%
FR	49.9	52.4	53.6	4.8%	4.7%	4.7%	2.4	2.9	3.2	4.8%	5.5%	6.0%
GR	3.6	3.0	3.0	5.7%	4.4%	4.5%	0.8	0.3	0.3	21.0%	9.7%	9.1%
HR	1.1	1.3	1.1	8.8%	9.5%	7.5%	0.1	0.1	0.1	9.9%	9.4%	11.0%
HU	1.2	1.2	1.2	5.3%	5.2%	5.1%	0.0	0.0	0.0	2.1%	2.9%	3.0%
IE	1.7	2.0	1.8	2.9%	3.6%	2.8%	0.1	0.1	0.1	5.7%	5.2%	5.9%
IS	1.1	1.3	1.3	10.0%	10.2%	10.7%	0.1	0.0	0.0	7.6%	3.7%	1.5%
IT	41.3	39.1	38.5	8.0%	7.2%	7.0%	8.6	5.3	5.0	20.8%	13.5%	13.1%
LI	0.0	0.1	0.1	0.8%	4.4%	4.3%	0.0	0.0	0.0	0.0%	1.7%	1.6%
LT	0.3	0.5	0.5	3.2%	4.2%	4.2%	0.0	0.0	0.0	8.0%	5.5%	7.2%
LU	4.4	4.6	4.8	4.1%	3.8%	4.0%	0.1	0.1	0.1	1.3%	1.1%	1.1%
LV	0.2	0.3	0.3	3.0%	4.1%	3.9%	0.0	0.0	0.0	1.9%	2.0%	2.2%
MT	0.3	0.2	0.3	4.6%	3.6%	3.8%	0.0	0.0	0.0	11.0%	7.4%	8.9%
NL	10.2	11.5	11.6	3.4%	3.6%	3.6%	0.6	0.5	0.5	5.6%	4.2%	4.1%
NO	6.7	14.3	14.0	9.1%	10.6%	10.6%	0.1	0.1	0.1	0.9%	0.8%	0.8%
PL	4.0	4.5	4.5	5.4%	5.5%	5.6%	0.2	0.3	0.3	5.9%	5.6%	5.6%
PT	6.5	6.5	6.5	9.5%	9.4%	9.5%	0.7	0.7	0.7	10.7%	11.3%	10.3%
RO	2.6	2.8	3.0	9.0%	8.3%	8.5%	0.2	0.2	0.2	8.3%	7.0%	6.6%
SE	5.6	6.9	6.7	2.4%	2.7%	2.5%	0.1	0.1	0.1	1.4%	0.8%	0.9%
SI	0.4	0.5	0.6	4.4%	5.3%	5.5%	0.0	0.0	0.0	7.5%	4.3%	3.8%
SK	1.3	1.5	1.7	5.5%	5.7%	5.9%	0.1	0.1	0.1	3.9%	3.7%	3.4%
EU/EEA	236.4	250.2	252.7	5.6%	5.4%	5.4%	20.7	15.8	15.6	8.7%	6.3%	6.2%
Memo Item: Non-EU/EEA countries	35.7	37.3	36.7	2.9%	2.7%	2.6%	3.0	3.0	3.0	8.3%	7.9%	8.3%

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

Statistical Annex

IFRS 9 specific data ⁽¹⁾

Loans and advances at amortised cost: distribution among stages according to IFRS 9 ⁽²⁾																		
% of loans and advances at amortised cost	Stage 1			Stage 2			Stage 3			Coverage ratio of stage 1 loans and advances			Coverage ratio of stage 2 loans and advances			Coverage ratio of stage 3 loans and advances		
	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22
AT	81.5%	82.8%	81.5%	16.1%	14.9%	16.3%	2.3%	2.1%	2.1%	0.2%	0.2%	0.2%	3.3%	3.7%	3.5%	52.6%	50.6%	51.3%
BE	86.7%	86.1%	84.6%	11.2%	12.0%	13.6%	1.9%	1.7%	1.7%	0.1%	0.1%	0.1%	2.3%	1.8%	1.8%	45.8%	46.0%	46.5%
BG	82.8%	83.1%	84.5%	9.8%	12.5%	11.5%	7.3%	4.3%	3.9%	0.6%	0.7%	0.7%	9.4%	8.7%	8.9%	51.5%	65.9%	69.0%
CY	70.1%	76.6%	78.5%	16.1%	15.6%	14.1%	10.7%	5.1%	4.8%	0.4%	0.3%	0.3%	3.3%	2.5%	2.4%	48.0%	34.8%	33.2%
CZ	93.4%	92.7%	89.3%	5.2%	6.1%	9.4%	1.3%	1.2%	1.2%	0.1%	0.1%	0.1%	5.9%	4.5%	3.7%	55.9%	54.0%	54.8%
DE	90.4%	87.8%	88.3%	8.1%	10.8%	10.4%	1.4%	1.3%	1.3%	0.1%	0.1%	0.1%	2.6%	2.1%	2.0%	38.4%	37.8%	38.1%
DK	89.2%	90.4%	91.0%	7.4%	7.2%	6.7%	2.2%	1.6%	1.5%	0.2%	0.2%	0.2%	6.0%	5.9%	6.2%	40.1%	33.7%	31.3%
EE	90.0%	88.3%	88.4%	8.6%	10.7%	10.8%	1.2%	0.9%	0.8%	0.2%	0.2%	0.2%	2.4%	2.0%	2.0%	27.5%	30.6%	29.8%
ES	89.4%	90.2%	90.3%	7.2%	6.7%	6.6%	3.3%	3.0%	3.0%	0.4%	0.4%	0.4%	7.2%	6.5%	6.4%	45.3%	44.6%	45.6%
FI	92.9%	93.1%	93.2%	5.5%	5.6%	5.6%	1.4%	1.3%	1.2%	0.1%	0.1%	0.1%	2.3%	2.2%	2.1%	37.1%	33.6%	32.1%
FR	88.9%	87.4%	87.5%	8.5%	10.3%	10.3%	2.5%	2.3%	2.2%	0.2%	0.2%	0.2%	4.2%	3.7%	3.7%	51.4%	49.5%	48.9%
GR	72.5%	79.4%	80.2%	13.0%	12.7%	12.2%	12.3%	6.4%	6.2%	0.5%	0.4%	0.4%	4.9%	4.7%	4.8%	47.7%	42.5%	43.6%
HR	84.9%	82.5%	83.1%	10.8%	13.8%	13.9%	4.2%	3.6%	3.0%	0.5%	0.5%	0.4%	8.6%	7.7%	7.2%	63.2%	62.5%	64.6%
HU	83.7%	83.9%	82.1%	12.3%	12.0%	13.7%	3.5%	3.7%	3.8%	0.8%	0.9%	0.9%	8.5%	8.8%	7.8%	65.4%	65.4%	64.5%
IE	80.1%	85.1%	85.0%	15.4%	10.9%	11.6%	4.4%	3.9%	3.3%	0.4%	0.2%	0.3%	5.7%	5.4%	5.1%	29.4%	31.3%	29.5%
IS	87.1%	92.7%	92.9%	10.4%	5.6%	5.6%	2.4%	1.7%	1.5%	0.2%	0.3%	0.3%	3.7%	3.6%	2.6%	26.5%	24.7%	25.2%
IT	82.8%	83.2%	83.7%	12.5%	13.6%	13.1%	4.4%	3.0%	3.0%	0.3%	0.2%	0.2%	3.8%	4.3%	4.3%	54.6%	53.0%	54.2%
LI*	n.a.	98.2%	97.5%	n.a.	1.4%	2.0%	n.a.	0.5%	0.5%	n.a.	0.0%	0.0%	n.a.	0.3%	0.2%	n.a.	47.0%	40.2%
LT	90.3%	84.1%	85.4%	8.4%	14.5%	13.2%	1.3%	1.4%	1.3%	0.2%	0.2%	0.2%	2.1%	1.3%	1.5%	31.4%	25.9%	25.8%
LU	92.5%	92.3%	92.7%	5.6%	5.7%	5.5%	1.8%	2.0%	1.8%	0.2%	0.2%	0.2%	2.3%	3.1%	4.0%	39.8%	38.6%	41.5%
LV	87.6%	88.2%	88.1%	10.6%	11.0%	11.0%	1.4%	0.7%	0.8%	0.5%	0.3%	0.3%	2.9%	1.9%	2.0%	40.6%	35.7%	34.0%
MT	86.3%	87.5%	91.8%	9.4%	8.6%	5.8%	4.3%	3.9%	2.5%	0.4%	0.4%	0.3%	4.9%	4.8%	5.0%	30.8%	37.5%	40.9%
NL	91.3%	91.5%	91.0%	6.7%	6.8%	7.4%	2.0%	1.7%	1.6%	0.1%	0.1%	0.1%	2.2%	3.0%	2.8%	28.2%	28.9%	27.8%
NO*	n.a.	92.0%	91.9%	n.a.	6.5%	6.8%	n.a.	1.5%	1.3%	n.a.	0.0%	0.1%	n.a.	1.0%	1.0%	n.a.	26.0%	24.8%
PL	82.8%	83.3%	83.7%	12.2%	12.1%	11.8%	4.7%	4.2%	4.1%	0.4%	0.4%	0.5%	5.8%	7.0%	7.2%	65.0%	64.9%	65.1%
PT	82.9%	83.8%	86.7%	12.2%	11.9%	9.9%	4.6%	4.1%	3.2%	0.3%	0.3%	0.3%	7.7%	7.2%	8.0%	59.5%	54.1%	55.0%
RO	75.8%	78.6%	76.8%	19.6%	17.8%	19.8%	4.1%	3.2%	2.9%	1.2%	1.2%	1.2%	10.1%	10.6%	10.1%	70.1%	72.5%	72.5%
SE	95.9%	96.5%	95.9%	3.7%	3.2%	3.8%	0.4%	0.3%	0.3%	0.0%	0.0%	0.1%	1.9%	1.7%	1.5%	44.5%	39.7%	38.2%
SI	89.3%	90.1%	90.3%	7.3%	7.1%	7.1%	3.1%	2.6%	2.4%	0.6%	0.6%	0.5%	5.7%	5.3%	5.2%	58.0%	55.2%	57.7%
SK	83.9%	86.5%	86.7%	14.0%	11.6%	11.5%	2.0%	1.8%	1.6%	0.2%	0.3%	0.3%	3.3%	3.8%	4.0%	63.1%	66.1%	65.5%
EU/EEA	88.6%	88.2%	88.3%	8.7%	9.5%	9.5%	2.6%	2.2%	2.1%	0.2%	0.2%	0.2%	4.1%	3.8%	3.8%	47.3%	45.6%	45.8%

Fair valued financial assets													
Volumes bn EUR, % as share of fair value financial assets	Total fair valued financial assets			Level 1 financial assets			Level 2 financial assets			Level 3 financial assets			
	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	
AT	58.7	62.1	64.5	60.9%	56.3%	50.4%	30.0%	35.1%	41.4%	9.1%	8.6%	8.2%	
BE	92.7	93.4	105.3	39.4%	33.7%	28.3%	51.1%	58.8%	65.4%	9.6%	7.5%	6.3%	
BG	4.0	2.5	2.5	77.1%	69.7%	68.4%	21.5%	28.6%	30.2%	1.5%	1.7%	1.5%	
CY	1.3	1.0	0.9	72.7%	63.4%	62.6%	1.7%	4.6%	8.1%	25.6%	32.1%	29.4%	
CZ	8.6	14.1	14.4	39.8%	26.7%	25.8%	55.5%	69.5%	70.5%	4.6%	3.8%	3.7%	
DE	989.0	1,080.8	1,166.1	22.5%	16.3%	15.1%	71.5%	77.8%	79.8%	6.0%	5.9%	5.1%	
DK	507.4	488.9	493.4	15.5%	11.9%	11.4%	78.5%	80.0%	80.4%	6.1%	8.0%	8.1%	
EE	2.8	2.7	2.7	22.5%	22.1%	22.1%	77.2%	76.3%	76.4%	0.3%	1.6%	1.5%	
ES	498.5	506.7	526.2	46.8%	42.5%	38.5%	50.1%	54.7%	58.6%	3.2%	2.8%	2.9%	
FI	224.2	222.5	235.2	23.5%	23.4%	19.3%	74.5%	74.6%	78.8%	2.0%	2.0%	1.9%	
FR	2,163.5	2,192.5	2,388.0	35.2%	28.1%	24.4%	61.0%	67.4%	71.3%	3.8%	4.5%	4.3%	
GR	29.6	21.1	20.8	61.1%	47.1%	39.0%	35.7%	47.6%	53.8%	3.2%	5.3%	7.2%	
HR	4.9	4.5	4.5	43.0%	39.1%	39.4%	50.1%	58.2%	57.9%	6.9%	2.8%	2.7%	
HU	15.4	16.7	17.0	38.7%	27.8%	25.4%	37.0%	43.5%	46.4%	24.3%	28.7%	28.1%	
IE	46.2	72.2	85.2	62.1%	43.2%	39.2%	33.8%	54.7%	59.2%	4.1%	2.2%	1.6%	
IS	3.9	3.6	3.7	86.7%	85.9%	86.3%	4.3%	5.3%	6.0%	9.0%	8.8%	7.7%	
IT	390.5	374.3	370.8	65.3%	60.1%	53.8%	30.9%	35.0%	41.2%	3.8%	4.9%	5.0%	
LI*	n.a.	18.9	27.3	n.a.	21.5%	19.0%	n.a.	49.5%	59.9%	n.a.	29.0%	21.1%	
LT	1.8	2.4	1.4	44.9%	18.2%	29.3%	54.7%	80.7%	69.0%	0.4%	1.1%	1.7%	
LU	12.6	11.9	12.5	57.7%	47.2%	39.7%	32.0%	42.1%	50.2%	10.2%	10.7%	10.0%	
LV	1.6	5.1	4.1	45.0%	21.2%	25.4%	54.9%	78.1%	73.8%	0.1%	0.7%	0.8%	
MT	2.5	2.9	2.0	70.4%	68.1%	38.3%	28.6%	31.2%	60.5%	1.0%	0.7%	1.1%	
NL	269.0	281.8	309.7	43.2%	36.5%	32.1%	53.6%	59.7%	64.0%	3.2%	3.8%	3.9%	
NO*	n.a.	76.5	82.0	n.a.	7.8%	6.4%	n.a.	71.3%	72.8%	n.a.	20.9%	20.7%	
PL	42.0	38.7	36.8	61.4%	56.1%	54.0%	28.8%	36.5%	38.6%	9.8%	7.4%	7.4%	
PT	40.5	28.7	26.5	68.9%	58.7%	53.6%	18.5%	25.4%	29.3%	12.5%	15.9%	17.1%	
RO	14.7	9.4	9.4	96.0%	95.7%	94.0%	3.0%	2.3%	3.8%	1.0%	2.0%	2.2%	
SE	130.4	143.8	152.1	45.4%	38.8%	34.4%	53.9%	60.7%	65.1%	0.7%	0.5%	0.5%	
SI	5.4	5.1	4.8	63.2%	54.6%	52.2%	36.4%	44.8%	47.0%	0.4%	0.6%	0.7%	
SK	1.9	2.2	2.1	76.5%	74.8%	66.1%	21.5%	23.3%	32.0%	2.0%	1.9%	1.9%	
EU/EEA	5,448.5	5,658.3	6,037.2	35.7%	29.1%	25.7%	59.8%	65.7%	69.3%	4.5%	5.3%	5.0%	

(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.

* 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

Sovereign exposures

Sovereign exposure																		
Direct exposures towards General governments ⁽¹⁾																		
Volumes bn EUR, % of total sov exposure	Total gross carrying amount of which:						Total carrying amount (net of short positions) of which ⁽²⁾ :											
	to home country		to other EU/EEA countries				Financial assets held for trading		Fair value through P&L		Fair value through OCI		Amortised cost		Other financial assets			
	Dec-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	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	44.9	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%	33.3	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%	24%
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.	29%	n.a.	47%	n.a.	0%	n.a.	13%	n.a.	10%
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	61%	62%	33%	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%	2,967	3,129	13%	15%	1%	1%	23%	20%	58%	60%	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										
Total gross carrying amount by maturity										
% of total sov exposure	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%	38%	36%	30%	21%	6%	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%	10%	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/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			
	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	
AT	9.3%	11.1%	11.6%	18.5%	20.9%	21.5%	9.7%	11.7%	12.2%	0.3%	1.6%	1.3%	1.0%	-0.4%	-0.4%	
BE	8.2%	9.6%	9.0%	15.7%	16.5%	16.7%	6.0%	6.4%	6.3%	0.9%	1.7%	1.4%	0.5%	1.2%	0.6%	
BG	11.3%	11.2%	12.1%	17.0%	16.8%	17.2%	8.2%	8.8%	8.9%	1.6%	4.0%	5.1%	1.3%	-1.4%	-2.6%	
CY	1.4%	6.9%	2.8%	18.5%	18.6%	19.7%	7.9%	8.9%	9.1%	-0.3%	-0.2%	0.4%	2.0%	3.9%	3.6%	
CZ	11.0%	16.1%	15.2%	19.2%	26.5%	26.1%	5.9%	7.0%	6.8%	2.5%	3.6%	3.3%	0.1%	-0.5%	-0.7%	
DE	4.4%	5.4%	4.7%	14.1%	14.7%	15.1%	10.8%	10.7%	10.4%	2.9%	3.4%	2.7%	1.1%	1.0%	0.3%	
DK	8.1%	6.7%	-0.4%	13.4%	13.7%	14.0%	5.5%	5.0%	5.1%	1.8%	0.4%	0.6%	2.5%	3.0%	2.8%	
EE	8.0%	8.7%	9.6%	12.8%	15.3%	16.1%	4.5%	5.4%	5.4%	1.1%	1.2%	1.5%	0.3%	-0.4%	-0.3%	
ES	12.1%	10.3%	10.6%	28.2%	30.5%	31.5%	10.6%	11.5%	11.5%	1.4%	1.6%	1.6%	1.4%	-0.1%	-0.2%	
FI	9.0%	7.3%	8.7%	13.2%	14.8%	15.3%	7.5%	7.9%	7.7%	2.6%	4.5%	4.1%	0.3%	-3.2%	-2.5%	
FR	7.5%	6.2%	6.2%	13.8%	13.6%	13.3%	10.5%	10.6%	10.4%	3.5%	4.2%	3.5%	2.0%	2.2%	2.4%	
GR	-25.0%	19.4%	15.9%	22.0%	20.7%	21.4%	5.7%	6.7%	6.7%	1.8%	11.2%	8.1%	-7.4%	6.2%	4.8%	
HR	8.9%	10.1%	11.2%	14.7%	14.3%	14.5%	7.2%	7.7%	8.2%	1.8%	2.6%	3.0%	0.4%	-0.3%	-0.7%	
HU	15.9%	5.1%	9.9%	28.8%	30.1%	31.2%	15.3%	14.6%	15.0%	2.7%	7.8%	8.4%	1.1%	-4.7%	-5.9%	
IE	7.1%	5.5%	6.9%	12.9%	12.3%	12.9%	5.3%	5.3%	5.5%	0.7%	0.6%	1.2%	2.2%	3.3%	3.3%	
IS	12.5%	9.9%	10.1%	16.0%	18.6%	19.0%	5.5%	6.2%	6.1%	2.5%	-2.4%	-2.6%	1.3%	1.4%	1.2%	
IT	7.9%	9.1%	8.9%	14.8%	16.1%	16.8%	13.5%	13.6%	13.5%	1.4%	2.0%	1.9%	3.5%	3.0%	2.5%	
LI*	n.a.	6.9%	7.4%	n.a.	6.0%	6.4%	n.a.	21.4%	21.6%	n.a.	2.7%	3.0%	n.a.	2.1%	2.1%	
LT	11.5%	10.5%	11.8%	14.2%	18.7%	20.1%	8.6%	8.6%	8.7%	1.9%	1.0%	2.2%	0.7%	0.1%	-0.4%	
LU	6.3%	6.7%	6.0%	12.5%	13.5%	13.7%	8.5%	8.3%	8.1%	0.3%	0.4%	0.7%	3.5%	4.4%	3.1%	
LV	11.1%	9.1%	9.9%	16.2%	13.9%	14.8%	8.7%	7.3%	7.3%	1.8%	0.6%	1.2%	0.2%	0.4%	0.3%	
MT	3.6%	-4.2%	-1.3%	16.6%	18.3%	18.7%	5.6%	5.9%	5.8%	0.5%	0.5%	1.2%	0.8%	0.8%	0.8%	
NL	9.3%	7.4%	8.0%	21.6%	21.8%	21.7%	5.5%	5.8%	5.7%	1.3%	1.1%	1.1%	2.3%	2.8%	3.0%	
NO*	n.a.	13.1%	12.3%	n.a.	18.9%	18.7%	n.a.	4.6%	4.4%	n.a.	1.9%	1.3%	n.a.	1.7%	1.5%	
PL	8.6%	11.5%	6.8%	21.6%	38.4%	36.1%	9.6%	11.5%	11.4%	2.1%	2.1%	3.7%	0.1%	-5.5%	-5.5%	
PT	4.2%	9.4%	8.8%	16.0%	18.8%	19.7%	8.2%	9.2%	9.3%	1.1%	2.4%	2.1%	1.9%	0.8%	1.1%	
RO	16.3%	19.5%	19.5%	24.6%	32.3%	31.9%	8.2%	9.9%	9.8%	2.0%	2.8%	3.1%	3.9%	3.5%	3.1%	
SE	11.9%	10.7%	11.3%	17.2%	17.1%	17.7%	7.1%	7.0%	6.7%	1.6%	1.2%	2.2%	0.7%	0.2%	-0.3%	
SI	11.5%	21.9%	18.9%	17.0%	17.7%	18.3%	9.7%	9.7%	9.8%	2.0%	0.9%	1.1%	0.8%	0.4%	0.3%	
SK	10.3%	8.9%	9.7%	19.9%	19.7%	19.9%	9.4%	9.8%	9.7%	0.4%	0.4%	0.5%	0.6%	1.0%	1.0%	
EU/EEA	7.7%	7.9%	7.7%	17.1%	17.9%	18.2%	9.8%	10.1%	10.0%	2.3%	2.9%	2.5%	1.7%	1.5%	1.4%	

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		
	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22
AT	9.3%	9.2%	9.3%	7.2%	7.8%	7.5%	0.6%	0.3%	0.3%	0.7%	1.8%	2.5%	1.1%	2.1%	1.4%	1.2%	1.6%	1.9%
BE	6.9%	7.1%	7.2%	6.1%	7.4%	6.9%	0.1%	0.3%	0.2%	0.1%	0.5%	0.8%	1.3%	2.4%	1.6%	0.4%	-1.7%	-0.7%
BG	5.6%	5.6%	5.6%	5.8%	5.5%	5.5%	-0.2%	1.2%	1.1%	3.2%	2.2%	2.0%	1.1%	1.6%	1.2%	1.2%	0.9%	1.1%
CY	10.8%	11.5%	15.6%	9.2%	8.8%	9.1%	0.7%	-0.2%	0.0%	2.7%	0.7%	1.3%	1.3%	1.5%	1.6%	2.2%	2.0%	2.4%
CZ	7.2%	7.9%	7.8%	6.3%	6.9%	6.9%	-0.1%	0.3%	0.1%	-0.2%	-0.4%	0.6%	1.2%	2.2%	1.4%	2.5%	3.6%	3.4%
DE	10.2%	10.2%	10.1%	9.4%	8.6%	8.7%	1.1%	0.2%	0.1%	0.4%	1.3%	1.3%	1.4%	2.2%	1.6%	2.1%	2.1%	2.0%
DK	7.6%	7.3%	7.4%	6.0%	5.6%	12.2%	0.1%	0.9%	0.6%	-0.2%	-0.6%	-0.5%	0.3%	0.4%	0.4%	1.5%	1.8%	2.7%
EE	5.0%	5.7%	5.7%	5.1%	5.2%	5.4%	0.0%	0.2%	0.2%	0.2%	0.5%	0.5%	0.4%	0.6%	0.6%	-0.1%	0.6%	0.8%
ES	12.2%	11.0%	11.1%	9.3%	9.6%	9.7%	2.3%	1.2%	1.1%	6.4%	6.5%	6.8%	1.0%	1.5%	1.2%	-1.8%	3.5%	3.7%
FI	6.8%	7.4%	7.2%	4.6%	5.0%	5.0%	0.0%	0.0%	0.0%	0.4%	0.5%	0.3%	0.9%	1.7%	1.3%	1.9%	2.0%	2.1%
FR	11.1%	11.1%	10.9%	8.0%	8.2%	8.0%	0.1%	-0.3%	-0.1%	1.6%	2.0%	2.0%	0.9%	1.7%	1.1%	0.6%	1.5%	1.4%
GR	7.9%	6.9%	7.0%	7.1%	7.1%	7.0%	0.4%	1.5%	1.1%	29.4%	9.0%	7.9%	1.0%	1.1%	1.1%	1.4%	-0.3%	0.9%
HR	5.7%	5.7%	5.7%	5.8%	6.1%	6.1%	0.3%	1.0%	0.9%	1.1%	-1.2%	-1.9%	0.5%	0.8%	0.7%	1.8%	1.8%	2.1%
HU	11.0%	9.4%	9.5%	15.2%	19.5%	17.3%	0.8%	0.6%	0.2%	0.9%	6.4%	5.8%	1.1%	1.7%	1.4%	3.1%	5.2%	4.4%
IE	7.0%	6.9%	6.9%	6.7%	7.0%	6.9%	0.2%	0.6%	0.5%	-1.5%	-1.0%	-0.6%	0.5%	0.8%	0.6%	1.1%	1.7%	1.7%
IS	6.2%	6.6%	6.2%	4.4%	4.5%	4.4%	0.1%	0.1%	0.1%	-1.7%	-0.2%	-0.9%	0.3%	0.2%	0.1%	3.4%	2.7%	3.7%
IT	11.0%	10.9%	11.6%	8.6%	8.6%	8.9%	0.4%	0.2%	0.1%	3.3%	3.7%	3.4%	1.7%	1.7%	1.8%	0.4%	0.5%	0.1%
LI*	n.a.	16.9%	17.6%	n.a.	7.3%	7.2%	n.a.	0.0%	-0.3%	n.a.	0.1%	0.0%	n.a.	0.0%	0.0%	n.a.	1.0%	1.1%
LT	5.9%	6.1%	6.1%	5.0%	8.2%	8.1%	0.0%	0.0%	0.0%	-0.4%	0.3%	0.8%	0.9%	1.0%	1.0%	2.6%	2.3%	2.7%
LU	9.0%	8.8%	8.7%	6.9%	7.0%	7.0%	0.0%	0.1%	0.1%	0.7%	1.7%	1.8%	0.8%	1.2%	0.8%	1.3%	1.1%	1.2%
LV	8.1%	5.5%	5.5%	6.4%	5.8%	5.7%	0.5%	0.2%	0.2%	-0.4%	0.3%	0.6%	1.0%	0.9%	0.9%	0.3%	0.6%	0.8%
MT	8.2%	8.6%	8.9%	10.3%	9.6%	9.5%	0.0%	11.6%	7.7%	-0.7%	-0.7%	0.1%	1.3%	2.1%	1.7%	0.6%	-1.5%	-0.1%
NL	10.3%	10.5%	10.7%	6.8%	6.4%	6.4%	0.5%	0.4%	0.5%	-0.5%	1.9%	1.8%	1.4%	2.1%	1.5%	2.9%	2.6%	2.7%
NO*	n.a.	6.3%	6.1%	n.a.	4.3%	4.2%	n.a.	-0.4%	-0.2%	n.a.	-0.2%	-0.2%	n.a.	0.1%	0.1%	n.a.	3.8%	3.6%
PL	7.0%	8.5%	8.4%	8.6%	13.7%	13.6%	1.7%	1.8%	1.5%	3.2%	3.6%	3.8%	1.0%	2.5%	1.7%	3.3%	5.0%	9.9%
PT	6.7%	7.3%	7.2%	4.9%	5.2%	5.4%	4.0%	1.3%	1.6%	4.0%	1.2%	1.6%	1.4%	2.8%	1.9%	1.9%	4.2%	5.5%
RO	9.4%	12.0%	11.6%	8.4%	10.3%	10.0%	-0.4%	-2.2%	-1.7%	1.0%	3.6%	3.5%	0.9%	2.0%	1.5%	3.0%	3.2%	3.4%
SE	7.3%	6.9%	6.8%	4.2%	4.4%	4.3%	-0.2%	0.3%	0.3%	0.2%	0.4%	0.5%	0.9%	0.8%	0.7%	2.2%	2.0%	2.3%
SI	9.7%	9.1%	9.0%	7.2%	7.5%	7.5%	0.0%	0.0%	-0.1%	-1.3%	0.2%	0.0%	1.5%	1.8%	1.4%	0.9%	-11.9%	-7.2%
SK	8.1%	7.8%	7.9%	6.6%	6.7%	6.5%	0.6%	-0.1%	0.0%	1.0%	3.1%	3.3%	1.0%	1.6%	1.1%	2.8%	2.7%	2.7%
EU/EEA	10.3%	10.2%	10.2%	7.9%	8.0%	8.1%	0.6%	0.3%	0.3%	2.3%	2.5%	2.5%	1.1%	1.7%	1.3%	0.9%	1.9%	2.0%

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. 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																			
Country	Total			of which: Households			of which: NFCs			Stage 2			Non-performing			Coverage of NPLs			
	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	
AT	26.9	21.2	19.8	55.9%	57.9%	58.4%	42.9%	40.8%	40.2%	38.4%	29.5%	29.3%	5.2%	6.7%	6.6%	43.2%	43.6%	40.7%	
BE	35.2	30.5	28.9	36.3%	38.4%	39.1%	60.6%	58.2%	57.6%	20.3%	18.3%	19.5%	2.5%	2.5%	2.4%	11.4%	17.4%	16.8%	
BG	2.0	1.2	1.1	29.9%	32.7%	33.4%	68.8%	65.7%	65.0%	35.1%	40.1%	39.6%	10.4%	11.7%	12.1%	41.2%	50.5%	54.1%	
CY	8.4	7.6	7.3	39.4%	40.3%	40.8%	56.5%	55.0%	54.4%	33.3%	27.3%	25.8%	5.9%	8.4%	8.6%	27.0%	36.6%	36.1%	
CZ																			
DE	19.2	18.0	17.2	64.2%	60.8%	61.7%	34.9%	38.3%	37.4%	17.9%	17.9%	18.1%	5.4%	7.1%	6.6%	26.1%	26.5%	28.5%	
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	0.6	62.5%	60.5%	61.8%	36.8%	38.9%	37.6%	19.8%	26.4%	24.6%	2.1%	2.3%	1.8%	14.7%	13.2%	14.0%	
ES	150.4	139.5	133.9	83.0%	83.7%	83.8%	16.9%	16.2%	16.1%	21.6%	19.0%	18.2%	7.1%	8.6%	8.5%	30.6%	30.7%	31.4%	
FI	7.5	6.3	5.9	99.4%	99.5%	99.5%	0.6%	0.5%	0.5%	2.2%	2.8%	3.0%	0.2%	0.3%	0.3%	4.3%	6.3%	5.1%	
FR	214.5	173.5	162.1	13.2%	14.6%	14.8%	85.7%	84.7%	84.6%	18.9%	20.9%	20.8%	2.7%	3.5%	3.7%	29.4%	33.1%	33.8%	
GR	22.2	20.4	19.2	47.0%	47.5%	49.6%	52.1%	51.6%	49.5%	38.9%	39.2%	39.7%	18.2%	15.4%	16.1%	26.8%	23.3%	24.3%	
HR	3.3	3.3	3.0	26.0%	22.3%	23.2%	57.4%	44.1%	41.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
HU	13.6	-	-	57.6%	0.0%	0.0%	39.9%	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	
IE	19.7	14.9	14.4	59.1%	60.0%	57.9%	40.5%	39.9%	42.0%	44.9%	26.6%	26.4%	13.3%	14.1%	16.8%	20.2%	21.5%	24.6%	
IS	1.8	-	-	16.9%	0.0%	-	81.8%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	
IT	139.6	129.2	122.5	36.5%	37.0%	37.6%	60.3%	59.6%	59.1%	31.8%	28.1%	25.4%	3.6%	4.6%	4.9%	36.4%	37.0%	38.6%	
LT	0.3	0.2	0.2	60.7%	64.5%	65.9%	39.3%	35.5%	32.9%	24.8%	24.2%	24.8%	1.0%	0.9%	0.9%	10.6%	6.5%	11.1%	
LU	2.7	2.1	1.9	11.3%	12.6%	13.3%	86.0%	84.9%	83.9%	9.2%	12.4%	13.1%	3.2%	1.1%	1.3%	5.8%	9.6%	10.0%	
LV	0.3	0.6	0.6	63.9%	63.3%	65.3%	36.1%	36.7%	34.3%	32.0%	27.3%	28.2%	2.0%	1.1%	1.1%	32.1%	13.8%	17.4%	
MT	1.1	1.0	0.9	41.0%	43.5%	44.0%	39.9%	39.0%	37.2%	25.4%	24.4%	23.2%	5.3%	5.6%	5.9%	15.1%	16.2%	13.0%	
NL	42.0	35.9	33.9	25.8%	26.0%	26.1%	72.6%	71.9%	71.8%	21.2%	18.5%	19.1%	5.6%	5.2%	5.2%	15.2%	19.8%	20.9%	
NO																			
PL	12.7	10.6	9.8	53.7%	56.6%	57.0%	45.2%	43.3%	42.9%	42.6%	46.8%	39.9%	6.4%	5.9%	6.5%	36.4%	44.9%	44.8%	
PT	16.4	30.5	29.1	71.0%	47.5%	47.9%	28.4%	52.0%	51.6%	20.8%	27.2%	26.8%	5.2%	9.6%	9.7%	44.5%	44.2%	45.3%	
RO	2.5	2.1	1.9	62.4%	64.2%	68.8%	36.2%	35.2%	30.6%	47.9%	33.5%	36.8%	13.0%	14.9%	13.6%	59.6%	63.8%	57.1%	
SE	20.5	-	-	95.3%	0.0%	-	4.7%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	0.0%	0.0%	-	
SI	2.2	2.2	2.0	53.2%	45.3%	46.2%	46.3%	54.2%	53.2%	18.6%	18.9%	16.5%	6.5%	8.3%	8.5%	44.0%	40.5%	44.4%	
SK	3.6	2.9	2.8	77.5%	73.8%	73.3%	22.4%	26.2%	26.6%	34.3%	29.5%	26.9%	3.4%	5.8%	6.4%	55.6%	59.3%	58.5%	
EU/EEA	727.7	615.9	583.0	44.7%	44.3%	44.9%	54.0%	54.4%	53.8%	23.9%	23.6%	22.7%	4.9%	6.2%	6.4%	29.3%	31.7%	32.6%	

Loans and advances outstanding subject to public guarantee schemes															
Country	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		
	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22
AT	4.2	3.8	3.7	74.8%	74.3%	74.4%	43.5%	41.0%	44.2%	4.3%	5.6%	5.9%	21.2%	23.0%	23.2%
BE	1.4	1.3	1.2	78.5%	78.6%	78.4%	19.7%	37.3%	41.4%	3.8%	5.2%	5.1%	10.2%	12.8%	13.7%
BG	0.4	0.4	0.4	90.7%	83.4%	84.4%	9.0%	17.8%	13.1%	1.1%	1.6%	1.5%	31.7%	41.0%	39.0%
CY	-	-	0.0	-	-	-	-	-	1.7%	-	-	-	-	-	-
CZ															
DE	12.5	11.5	10.4	76.0%	78.0%	77.3%	18.2%	21.7%	20.9%	1.8%	2.9%	3.4%	15.9%	19.8%	21.5%
DK	0.8	-	-	81.8%	-	-	17.3%	-	-	28.9%	-	-	18.4%	-	-
EE	0.0	0.0	0.0	84.6%	85.8%	85.4%	26.7%	22.1%	16.9%	15.1%	16.5%	16.5%	66.8%	61.0%	59.8%
ES	106.2	98.5	93.9	83.1%	79.0%	78.7%	19.4%	22.0%	20.2%	2.6%	5.2%	5.9%	14.4%	15.8%	16.7%
FI	1.4	1.5	1.7	67.1%	63.4%	64.3%	10.2%	11.3%	11.6%	6.8%	6.6%	5.7%	22.0%	28.1%	20.5%
FR	114.0	105.3	98.9	67.7%	65.8%	66.2%	28.8%	35.6%	35.7%	3.8%	5.7%	6.4%	8.8%	9.8%	10.1%
GR	5.6	5.1	4.7	64.5%	72.7%	72.8%	7.1%	11.6%	11.9%	1.1%	1.3%	1.2%	11.4%	11.8%	18.7%
HR	0.1	0.1	0.1	66.9%	75.2%	75.4%	66.1%	37.4%	39.9%	3.1%	5.1%	3.6%	50.0%	13.1%	16.0%
HU	2.0	-	-	77.4%	-	-	8.1%	-	-	1.5%	-	-	21.6%	-	-
IE	1.2	0.8	0.8	83.7%	76.0%	76.0%	30.8%	21.9%	22.3%	8.7%	10.5%	13.1%	7.2%	6.8%	12.4%
IS	0.1	-	-	89.4%	-	-	46.4%	-	-	8.2%	-	-	33.4%	-	-
IT	116.5	123.2	120.7	87.9%	84.8%	84.4%	12.5%	15.8%	15.4%	0.6%	1.1%	1.4%	19.4%	28.3%	28.4%
LT	0.0	0.0	0.0	16.3%	16.3%	16.4%	14.3%	13.9%	14.8%	14.5%	26.2%	28.2%	22.2%	21.7%	22.0%
LU	0.1	0.1	0.1	52.9%	88.8%	89.6%	26.8%	29.2%	22.2%	13.5%	12.6%	22.9%	11.8%	11.9%	15.7%
LV	0.0	0.0	0.0	78.6%	86.6%	85.5%	-	18.0%	17.0%	-	9.3%	8.4%	-	31.4%	33.0%
MT	0.3	0.3	0.3	49.3%	50.2%	50.2%	34.2%	37.6%	36.6%	5.1%	6.2%	4.4%	11.0%	17.4%	12.5%
NL	3.3	3.1	3.1	93.4%	95.9%	96.5%	24.8%	13.5%	12.6%	5.2%	4.2%	3.5%	14.4%	17.7%	19.2%
NO															
PL	3.9	4.8	4.7	70.9%	73.0%	72.8%	13.6%	17.4%	19.1%	1.2%	1.8%	2.1%	29.7%	33.1%	35.8%
PT	7.4	7.5	7.2	77.8%	78.0%	77.5%	13.3%	15.2%	15.3%	0.4%	1.2%	1.4%	32.3%	33.2%	33.7%
RO	1.2	1.9	2.1	31.6%	31.7%	30.3%	26.0%	31.0%	28.8%	0.4%	0.6%	0.8%	19.5%	32.1%	34.7%
SE	0.1	-	-	76.5%	-	-	38.0%	-	-	2.6%	-	-	11.8%	-	-
SI	0.2	0.3	0.2	36.5%	31.6%	31.7%	14.1%	16.1%	14.0%	0.4%	1.3%	1.7%	32.2%	45.2%	38.2%
SK	0.7	0.7	0.6	45.2%	46.7%	47.1%	52.2%	40.6%	43.4%	0.8%	2.2%	2.3%	35.3%	48.6%	52.8%
EU/EEA	378.2	364.3	349.1	78.9%	76.6%	76.6%	20.1%	23.8%	23.1%	2.4%	3.8%	4.2%	12.4%	14.8%	15.5%

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.

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 ⁽¹⁾			Data Point B ⁽¹⁾			Data Point C ⁽¹⁾			Data Point D ⁽¹⁾			
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column	
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	0015	0010	C 02.00	0010	0010							
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	0010	0010	C 02.00	0010	0010							
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	0020	0010	C 02.00	0010	0010							
4	SVC_29	CET 1 ratio (fully loaded)	Common equity TIER 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects	C 01.00(r0020, c0010) - C 05.01(r0010, c0010) - C 01.00(r0440, c0010) + MIN ((C 01.00(r0530, c0010) - C 01.00(r0740, c0010) - C 05.01(r0010, c0020) - C 01.00(r0720, c0010) + MIN ((C 01.00(r0750, c0010) - C 01.00(r0970, c0010) - C 05.01(r0010, c0030)), 0)), 0) / ((C 02.00(r0010, c0010) - (C 05.01(r0010; c0040))												
5	SVC_13	Leverage ratio	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	C 47.00	0320	0010	C 47.00	0300	0010							
6	SVC_12	Leverage ratio (fully phased-in definition of Tier 1)	Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)	C 47.00	0310	0010	C 47.00	0290	0010							
7	AQT_3.2	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	010							
8	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060							
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FB)	Exposures with forbearance measures for loans and advances (A) / Total instruments on BS (B)	F 19.00	0005, 0070, 0191, 0221	0010	F 18.00	0005, 0070, 0191, 0221	0010							
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	0330	0060	F 18.00	0330	0010							
11	PFT_21	Return on equity (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total equity (B)	F 02.00	0670	0010	F 01.03	0300	0010							
12	PFT_24	Return on assets (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total assets (B)	F 02.00	0670	0010	F 01.01	0380	0010							
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	0360, 0385, 0390	0010	F 02.00	0355	0010							
14	PFT_25	Net interest income to total net operating income	Net interest income (Interest income (A) - Interest expenses (B)) / Total net operating income (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 02.00	0355	0010				
15	PFT_26	Net fee and commission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	0200	0010	F 02.00	0210	0010	F 02.00	0355	0010				
16	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	0280, 0285, 0287, 0290, 0295	0010	F 02.00	0355	0010							
17	PFT_41	Net interest margin (numerator annualised, denominator as average) ⁽²⁾	Interest income (A) - interest expenses (B) / Interest earning assets (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 01.01	0010, 0080, 0090, 0094, 0095, 0120, 0130, 0173, 0174, 0177, 0178, 0232, 0233, 0236, 0237, 0096, 0099, 0143, 0144, 0182, 0183	0010				
18	PFT_43	Cost of risk ⁽³⁾	⁽³⁾ Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecognition (net) + Changes due to update in the institution's methodology for estimation (net) + Other adjustments (annualised) (A) / Total gross loans and advances subject to impairment (B + C)	F 12.01	0080, 0250, 0430, 0670	0020, 0040, 0050, 0070, 0110, 0120, 0125	F 04.03.1	0110	0015, 0030, 0040, 0041	F 04.04.1	0070	0015, 0030, 0040, 0041				
19	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)	F 05.01	0080	0050, 0060	F 04.01	0170, 0180	0010	F 08.01	0260, 0310	0010, 0020, 0030, 0034, 0035				
20	FND_33	Asset encumbrance ratio	⁽⁴⁾ Total encumbered assets and collateral (A) / Total assets and collateral (B+C)	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040				
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	0010	0010	C 76.00	0020	0010							
22	LIQ_20	Net Stable Funding Ratio	Available Stable Funding (A) / Required Stable Funding (B)	C 84.00	0120	0030	C 84.00	0010	0020							

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

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

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

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

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾		
				Template	Row	Column	Template	Row	Column
Exposures towards counterparty	n/a	Equity instruments + Cash balances at central banks and other demand deposits + Debt securities + Loans and advances		F 20.04	0040, 0075, 0080, 0140	0010			
Cash balances at central banks and other demand deposits	n/a	Cash balances at central banks and other demand deposits		F 20.04	0075	0010			
Debt securities	n/a	Debt securities		F 20.04	0080	0010			
Debt securities: of which Central banks and general governments	n/a	Central banks and general governments		F 20.04	0090, 0100	0010			
Loans and advances	n/a	Loans and advances		F 20.04	0140	0010			
Loans and advances: of which Credit institutions and other financial corporations	n/a	Credit institutions and other financial corporations		F 20.04	0170, 0180	0010			
Loans and advances: of which Non-financial corporations	n/a	Non-financial corporations		F 20.04	0190	0010			
Loans and advances: of which Households	n/a	Households		F 20.04	0220	0010			
Deposits	n/a	Deposits		F 20.06	0070	0010			
Deposits: of which Central banks	n/a	Central banks		F 20.06	0080	0010			
Deposits: of which General governments	n/a	General governments		F 20.06	0090	0010			
Deposits: of which Credit institutions	n/a	Credit institutions		F 20.06	0100	0010			
Deposits: of which Other financial corporations	n/a	Other financial corporations		F 20.06	0110	0010			
Deposits: of which Non-financial corporations	n/a	Non-financial corporations		F 20.06	0120	0010			
Deposits: of which Households	n/a	Households		F 20.06	0130	0010			
Off balance sheet exposures: Loan commitments	n/a	Loan commitments given		F 20.05	0010	0010			
Off balance sheet exposures: Financial guarantees	n/a	Financial guarantees given		F 20.05	0020	0010			
Off balance sheet exposures: Other Commitments	n/a	Other Commitments given		F 20.05	0030	0010			
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	0020, 0030, 0040	0010	F 01.01	0380	0010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	0070, 0093, 0097, 0110, 0142, 0172, 0176, 0235, 0390	0010	F 01.01	0380	0010

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

NPL ratio: HHS	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Non-performing (A) / Gross carrying amount (B)	F 18.00	0150	0060	F 18.00	0150	0010
NPL ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	0160	0060	F 18.00	0160	0010
NPL ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Non-performing (A) / Gross carrying amount (B)	F 18.00	0120	0060	F 18.00	0120	0010
NPL ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Non-performing (A) / Gross carrying amount (B)	F 18.00	0130	0060	F 18.00	0130	0010
NPL ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	0140	0060	F 18.00	0140	0010
Coverage ratio of non-performing loans and advances	AQT_41.2	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060
Coverage ratio: HHS	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Accumulated impairment (A) / Non-performing (B)	F 18.00	0150	0150	F18.00	0150	0060
Coverage ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Accumulated impairment (A) / Non-performing (B)	F 18.00	0160	0150	F18.00	0160	0060
Coverage ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Accumulated impairment (A) / Non-performing (B)	F 18.00	0120	0150	F18.00	0120	0060
Coverage ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises Accumulated impairment (A) / Non-performing (B)	F 18.00	0130	0150	F18.00	0130	0060
Coverage ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property Accumulated impairment (A) / Non-performing (B)	F 18.00	0140	0150	F18.00	0140	0060
NFCs loans and advances - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0010	0010	F06.01	0190	0010
NFCs loans and advances - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0020	0010	F06.01	0190	0010
NFCs loans and advances - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0030	0010	F06.01	0190	0010
NFCs loans and advances - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0040	0010	F06.01	0190	0010
NFCs loans and advances - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0050	0010	F06.01	0190	0010
NFCs loans and advances - F Construction	n/a	Ratio	NFCs loans and advances - F Construction (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0060	0010	F06.01	0190	0010
NFCs loans and advances - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0070	0010	F06.01	0190	0010
NFCs loans and advances - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0080	0010	F06.01	0190	0010
NFCs loans and advances - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0090	0010	F06.01	0190	0010
NFCs loans and advances - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0100	0010	F06.01	0190	0010
NFCs loans and advances - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0105	0010	F06.01	0190	0010
NFCs loans and advances - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0110	0010	F06.01	0190	0010
NFCs loans and advances - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0120	0010	F06.01	0190	0010
NFCs loans and advances - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0130	0010	F06.01	0190	0010
NFCs loans and advances - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0140	0010	F06.01	0190	0010
NFCs loans and advances - P Education	n/a	Ratio	NFCs loans and advances - P Education (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0150	0010	F06.01	0190	0010
NFCs loans and advances - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0160	0010	F06.01	0190	0010

NFCs loans and advances - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0170	0010	F06.01	0190	0010
NFCs loans and advances - S Other services	n/a	Ratio	NFCs loans and advances - S Other services (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0180	0010	F06.01	0190	0010
NFCs NPLs - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing : Non-performing (A) /Loans and advances (B)	F 06.01	0010	0012	F06.01	0010	0010
NFCs NPLs - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying : Non-performing (A) /Loans and advances (B)	F 06.01	0020	0012	F06.01	0020	0010
NFCs NPLs - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing : Non-performing (A) /Loans and advances (B)	F 06.01	0030	0012	F06.01	0030	0010
NFCs NPLs - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply : Non-performing (A) /Loans and advances (B)	F 06.01	0040	0012	F06.01	0040	0010
NFCs NPLs - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply : Non-performing (A) /Loans and advances (B)	F 06.01	0050	0012	F06.01	0050	0010
NFCs NPLs - F Construction	n/a	Ratio	NFCs loans and advances - F Construction : Non-performing (A) /Loans and advances (B)	F 06.01	0060	0012	F06.01	0060	0010
NFCs NPLs - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade : Non-performing (A) /Loans and advances (B)	F 06.01	0070	0012	F06.01	0070	0010
NFCs NPLs - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage : Non-performing (A) /Loans and advances (B)	F 06.01	0080	0012	F06.01	0080	0010
NFCs NPLs - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0090	0012	F06.01	0090	0010
NFCs NPLs - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication : Non-performing (A) /Loans and advances (B)	F 06.01	0100	0012	F06.01	0100	0010
NFCs NPLs - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities : Non-performing (A) /Loans and advances (B)	F 06.01	0105	0012	F06.01	0105	0010
NFCs NPLs - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities : Non-performing (A) /Loans and advances (B)	F 06.01	0110	0012	F06.01	0110	0010
NFCs NPLs - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities : Non-performing (A) /Loans and advances (B)	F 06.01	0120	0012	F06.01	0120	0010
NFCs NPLs - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0130	0012	F06.01	0130	0010
NFCs NPLs - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security : Non-performing (A) /Loans and advances (B)	F 06.01	0140	0012	F06.01	0140	0010
NFCs NPLs - P Education	n/a	Ratio	NFCs loans and advances - P Education : Non-performing (A) /Loans and advances (B)	F 06.01	0150	0012	F06.01	0150	0010
NFCs NPLs - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities : Non-performing (A) /Loans and advances (B)	F 06.01	0160	0012	F06.01	0160	0010
NFCs NPLs - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation : Non-performing (A) /Loans and advances (B)	F 06.01	0170	0012	F06.01	0170	0010
NFCs NPLs - S Other services	n/a	Ratio	NFCs loans and advances - S Other services : Non-performing (A) /Loans and advances (B)	F 06.01	0180	0012	F06.01	0180	0010
Proportion of exposures to NACE L (Real Estate Activities)	n/a	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0110	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE L (Real Estate Activities)	n/a	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	0110	0012	F 20.07.1	0110	0010
Proportion of exposures to NACE F (Construction)	n/a	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0060	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE F (Construction)	n/a	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	0060	0012	F 20.07.1	0060	0010
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 ⁽³⁾	n/a	Calculation	(AQT_68.1 + AQT_68.2) * Total Financial Assets	n/a	n/a	n/a	n/a	n/a	n/a
Level 1 financial assets ⁽³⁾	AQT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030

Level 2 financial assets ⁽³⁾	AQT_80.2	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Level 3 financial assets ⁽³⁾	AQT_80.3	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Sovereign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	0010	0010			
Sovereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	0010	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	F01.02	0300	0010
Other liabilities	n/a	Calculation	Residual Calculation: 1 - (A/B)	F 08.01	0110, 0210, 0260, 0310	0010, 0020, 0030, 0034, 0035	F01.02	0300	0010
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	0300	0010
			Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
Share of secured funding	FND_28	Numerator	Covered bonds (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B)	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
Loan commitments: volume	n/a		Gross carrying amount	F 18.00	0340	0010	n/a	n/a	n/a
Share of loan commitments to HHs	n/a	Ratio	Loan commitments to HHs (A) / Total loan commitments given (B)	F 18.00	0400	0010	F 18.00	0340	0010
Share of loan commitments to NFCs	n/a	Ratio	Loan commitments to NFCs (A) / Total loan commitments given (B)	F 18.00	0390	0010	F 18.00	0340	0010
Volume of liquid assets (after weighting)	n/a		Volume of liquid assets	C 72.00	0010	0040			
Cash and reserves	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0040, 0050	0040	C 72.00	0010	0040
Central government assets (L1)	n/a	Ratio	Central government assets L1 (A) / Volume of liquid assets (B)	C 72.00	0070	0040	C 72.00	0010	0040
L1 securities	n/a	Ratio	L1 Securities (A) / Volume of liquid assets (B)	C 72.00	0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170	0040	C 72.00	0010	0040
Extremely high quality covered bonds	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0180	0040	C 72.00	0010	0040
L2A & L2B assets	n/a	Ratio	L2A & L2B assets (A) / Volume of liquid assets (B)	C 72.00	0230, 0310	0040	C 72.00	0010	0040
Volume of available stable funding (after weighting)	n/a		Volume of available stable funding	C 84.00	0120	0030			
Capital items and instruments	n/a	Ratio	Capital items and instruments (A) / Volume of available stable funding (B)	C 84.00	0130	0030	C 84.00	0120	0030
Retail deposits	n/a	Ratio	Retail deposits (A) / Volume of available stable funding (B)	C 84.00	0140	0030	C 84.00	0120	0030
Operational deposits	n/a	Ratio	Operational deposits (A) / Volume of available stable funding (B)	C 84.00	0160	0030	C 84.00	0120	0030
Other non-financial customers (excl. central banks)	n/a	Ratio	Other non-financial customers (excl. central banks) (A) / Volume of available stable funding (B)	C 84.00	0150	0030	C 84.00	0120	0030
(Other) financial customers and central banks	n/a	Ratio	(Other) financial customers and central banks (A) / Volume of available stable funding (B)	C 84.00	0180	0030	C 84.00	0120	0030
Liabilities provided from undetermined counterparties	n/a	Ratio	Liabilities provided from undetermined counterparties (A) / Volume of available stable funding (B)	C 84.00	0190	0030	C 84.00	0120	0030
Intra-group and other liabilities	n/a	Ratio	Intra-group and other liabilities (A) / Volume of available stable funding (B)	C 84.00	0170, 0200, 0210	0030	C 84.00	0120	0030
Own funds (Tier 1 capital) volume	n/a		Tier 1 capital volume (A)	C 01.00	0015	0010	n/a	n/a	n/a
Capital instruments eligible as CET1 Capital	n/a	Ratio	Capital instruments eligible as CET1 Capital (A) / Tier 1 capital volume (B)	C 01.00	0030	0010	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) ⁽²⁾	n/a	Ratio	(Interest income - Interest expense) / Equity (B)	F 02.00	0010, 0090	0010	F 01.03	0300	0010
Net fee & commission income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Fee & commission income - Fee & commission expense (A) / Equity (B)	F 02.00	0200, 0210	0010	F 01.03	0300	0010
Net trading income (incl. FV result) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Net Gains or (-) losses on financial assets and liabilities: held for trading, trading, non-trading financial assets mandatorily at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B)	F 02.00	0280, 0285, 0287, 0290	0010	F 01.03	0300	0010
Other operating income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Total net operating income - net interest income - Fee & commission income - net trading income (A) / Equity (B)	F 02.00	0010, 0090, 0200, 0210, 0280, 0285, 0287, 0290, 0355	0010	F 01.03	0300	0010
Staff expenses on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Staff expenses (A) / Equity (B)	F 02.00	0370	0010	F 01.03	0300	0010
Other admin. (incl. depreciation) expenses on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Other admin. (incl. depreciation) expenses (A) / Equity (B)	F 02.00	0380, 0390	0010	F 01.03	0300	0010
Provisions on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Provisions (A) / Equity (B)	F 02.00	0430	0010	F 01.03	0300	0010
Impairments (credit risk losses) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Impairments (credit risk losses) (A) / Equity (B)	F 02.00	0460	0010	F 01.03	0300	0010
Contributions to resolution funds and DGS (numerator annualised, denominator as average) ⁽²⁾	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) ⁽²⁾	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 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 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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