## 

RISK DASHBOARD

Q1 2024


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Heatmap: Risk indicator trends over time

|  |  |  | Traffic light |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | RI | Threshold | Current vs previous quarters for the worst bucket | 202012 | 202103 | 202106 | 202109 | 202112 | 202203 | 202206 | 202209 | 202212 | 202303 | 202306 | 202309 | 202312 | 202403 |
|  | Tier 1 capital ratio | > 15\% |  | 77.2\% | 76.1\% | 75.7\% | 77.7\% | 77.1\% | 63.4\% | 57.1\% | 65.6\% | 75.3\% | 78.1\% | 84.0\% | 84.3\% | 86.6\% | 77.8\% |
|  |  | [12\% - 15\%] | $\bigcirc$ | 22.6\% | 23.8\% | 24.1\% | 21.4\% | 22.6\% | 35.7\% | 42.2\% | 33.7\% | 24.6\% | 21.8\% | 15.8\% | 15.6\% | 13.4\% | 22.2\% |
|  |  | < 12\% |  | 0.2\% | 0.2\% | 0.2\% | 0.9\% | 0.2\% | 0.9\% | 0.6\% | 0.6\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% | 0.0\% | 0.0\% |
|  | CET1 ratio | > 14\% |  | 62.9\% | 63.2\% | 63.1\% | 63.9\% | 62.0\% | 56.2\% | 54.1\% | 53.6\% | 59.9\% | 59.7\% | 63.4\% | 62.2\% | 63.4\% | 62.8\% |
|  |  | [11\% - 14\%] | $\bigcirc$ | 36.9\% | 36.6\% | 36.4\% | 35.2\% | 37.8\% | 43.6\% | 45.4\% | 45.8\% | 39.9\% | 40.3\% | 36.6\% | 37.8\% | 36.6\% | 37.2\% |
|  |  | < 11\% |  | 0.2\% | 0.2\% | 0.5\% | 0.9\% | 0.2\% | 0.2\% | \| $0.5 \%$ | 0.6\% | 0.2\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% |
|  | Leverage ratio | > $8 \%$ |  | 5.9\% | 5.6\% | 6.6\% | 6.7\% | 6.2\% | 5.5\% | 4.2\% | 3.7\% | 5.4\% | 5.4\% | 7.1\% | 6.4\% | 7.6\% | 6.6\% |
|  |  | [5\%-8\%] | $\bigcirc$ | 60.1\% | 54.5\% | 60.1\% | 57.4\% | 68.7\% | 59.8\% | 45.6\% | 37.6\% | 55.7\% | 41.8\% | 49.7\% | 50.5\% | 60.4\% | 52.1\% |
|  |  | < $5 \%$ |  | 33.9\% | 39.9\% | 33.3\% | 35.9\% | 25.1\% | 34.7\% | 50.1\% | 58.7\% | 38.9\% | 52.7\% | 43.2\% | 43.2\% | 32.0\% | 41.3\% |
|  | Ratio of nonperforming loans and advances (NPL ratio) | <3\% |  | 79.1\% | 79.0\% | 73.1\% | 84.1\% | 81.7\% | 88.4\% | 90.8\% | 93.6\% | 93.8\% | 94.1\% | 94.1\% | 94.2\% | 91.1\% | 84.2\% |
|  |  | [3\%-8\%] | $\bigcirc$ | 18.7\% | 19.0\% | 25.0\% | 15.0\% | 17.7\% | 11.0\% | 9.2\% | 6.4\% | 6.2\% | 5.9\% | 5.9\% | 5.8\% | 8.9\% | 15.8\% |
|  |  | > 8\% |  | 2.2\% | 2.0\% | 1.9\% | 0.9\% | 0.6\% | 0.6\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% |
|  | Coverage ratio of nonperforming loans and advances | > 55\% |  | 8.6\% | 7.2\% | 15.3\% | 16.2\% | 4.8\% | 4.9\% | 6.1\% | 5.4\% | 6.1\% | 6.0\% | 5.2\% | 5.2\% | 4.3\% | 4.4\% |
|  |  | [40\%-55\%] | - | 61.5\% | 60.4\% | 46.5\% | 51.1\% | 60.0\% | 64.3\% | 53.1\% | 54.6\% | 53.4\% | 58.0\% | 54.9\% | 54.4\% | 49.5\% | 49.1\% |
|  |  | < $40 \%$ |  | 29.9\% | 32.4\% | 38.2\% | 32.7\% | 35.2\% | 30.8\% | 40.8\% | 40.0\% | 40.5\% | 36.0\% | 39.9\% | 40.3\% | 46.2\% | 46.5\% |
|  | Forbearance ratio for loans and advances | <1.5\% |  | 51.1\% | 42.1\% | 42.2\% | 44.5\% | 38.6\% | 45.7\% | 62.2\% | 63.1\% | 62.8\% | 64.9\% | 64.7\% | 63.3\% | 61.8\% | 58.6\% |
|  |  | [1.5\% - 4\%] | - | 40.7\% | 49.6\% | 49.1\% | 46.7\% | 53.0\% | 46.5\% | 34.1\% | 32.8\% | 34.4\% | 32.8\% | 33.6\% | 35.2\% | 36.6\% | 40.0\% |
|  |  | >4\% |  | 8.2\% | 8.2\% | 8.8\% | 8.8\% | 8.5\% | 7.8\% | \| $3.7 \%$ | \| $4.1 \%$ | \| $2.8 \%$ | 2.3\% | 1.8\% | 1.5\% | 1.6\% | 1.4\% |
|  | Return on equity | > 10\% |  | 2.0\% | 14.7\% | 13.6\% | 18.2\% | 23.1\% | 17.8\% | 21.5\% | 21.1\% | 26.7\% | 55.4\% | 58.9\% | 60.8\% | 45.5\% | 46.1\% |
|  |  | [6\% - 10\%] | $\bigcirc$ | 19.3\% | 51.7\% | 58.4\% | 53.7\% | 44.8\% | 29.4\% | 51.5\% | 52.8\% | 47.1\% | 15.2\% | 30.0\% | 23.6\% | 38.1\% | 33.8\% |
|  |  | <6\% |  | 78.8\% | 33.6\% | 27.9\% | 28.2\% | 32.1\% | 52.8\% | 27.0\% | 26.1\% | 26.2\% | 29.4\% | 11.0\% | 15.6\% | 16.4\% | 20.2\% |
|  | Cost to income ratio | < $50 \%$ |  | 16.5\% | 17.6\% | 15.9\% | 16.0\% | 19.7\% | 17.0\% | 17.6\% | 19.8\% | 19.8\% | 22.5\% | 33.9\% | 36.5\% | 28.8\% | 31.8\% |
|  |  | [50\% - 60\%] | O | 11.4\% | 12.8\% | 17.8\% | 15.3\% | 9.8\% | 12.9\% | 20.0\% | 17.9\% | 21.1\% | 24.3\% | 18.0\% | 18.9\% | 26.5\% | 24.2\% |
|  |  | > 60\% |  | 72.1\% | 69.6\% | 66.3\% | 68.7\% | 70.5\% | 70.0\% | 62.5\% | 62.2\% | 59.1\% | 53.2\% | 48.1\% | 44.6\% | 44.7\% | 43.9\% |
| Funding \& Liquidity | Loan-to-deposit ratio for households and non-financial corporations | < 100\% |  | 34.4\% | 40.5\% | 41.8\% | 43.9\% | 36.6\% | 36.0\% | 35.8\% | 34.7\% | 34.5\% | 34.4\% | 38.7\% | 38.5\% | 39.6\% | 39.2\% |
|  |  | [100\% - 150\%] | $\bigcirc$ | 47.4\% | 43.7\% | 43.4\% | 42.3\% | 48.9\% | 49.6\% | 50.1\% | 51.7\% | 50.5\% | 50.5\% | 44.7\% | 45.7\% | 44.0\% | 45.2\% |
|  |  | > 150\% |  | 18.2\% | 15.9\% | 14.8\% | 13.7\% | 14.5\% | 14.4\% | 14.1\% | 13.7\% | 14.9\% | 15.1\% | 16.6\% | 15.7\% | 16.4\% | 15.6\% |
|  | Liquidity coverage ratio (\%) | > 140\% |  | 97.5\% | 89.1\% | 83.4\% | 78.7\% | 84.0\% | 76.8\% | 69.2\% | 74.8\% | 84.6\% | 79.6\% | 84.9\% | 75.9\% | 93.0\% | 78.8\% |
|  |  | [110\% - 140\%] | $\bigcirc$ | 2.5\% | 10.9\% | 16.6\% | 21.3\% | 16.0\% | 23.2\% | 30.8\% | 25.2\% | 15.4\% | 20.4\% | 15.1\% | 24.1\% | 7.0\% | 21.2\% |
|  |  | < 110\% |  | 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\% |

## Solvency

1 - Tier 1 capital ratio


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


Weighted Averages by country

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 13.5\% | 11.7\% | 13.6\% | 16.2\% |
| Jun - 15 | 13.9\% | 12.0\% | 13.7\% | 16.8\% |
| Dec - 15 | 14.7\% | 13.0\% | 14.9\% | 18.8\% |
| Jun - 16 | 14.8\% | 13.0\% | 15.0\% | 18.5\% |
| Dec - 16 | 15.5\% | 13.0\% | 15.9\% | 19.9\% |
| Jun - 17 | 15.7\% | 13.6\% | 16.2\% | 19.6\% |
| Dec - 17 | 16.3\% | 14.3\% | 16.7\% | 21.1\% |
| Jun - 18 | 16.0\% | 14.1\% | 16.7\% | 21.7\% |
| Dec - 18 | 16.3\% | 14.4\% | 16.7\% | 20.3\% |
| Jun - 19 | 16.2\% | 14.6\% | 16.5\% | 19.7\% |
| Dec - 19 | 16.8\% | 15.2\% | 17.2\% | 20.4\% |
| Mar - 20 | 15.8\% | 14.3\% | 16.3\% | 19.9\% |
| Jun - 20 | 16.3\% | 14.8\% | 17.0\% | 20.1\% |
| Sep-20 | 16.7\% | 15.3\% | 17.3\% | 20.5\% |
| Dec-20 | 17.2\% | 15.8\% | 18.1\% | 21.3\% |
| Mar-21 | 17.1\% | 15.8\% | 18.1\% | 21.1\% |
| Jun - 21 | 17.1\% | 15.6\% | 17.6\% | 21.3\% |
| Sep-21 | 17.0\% | 15.6\% | 17.7\% | 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\% | 15.0\% | 17.1\% | 20.4\% |
| Sep - 22 | 16.3\% | 15.0\% | 16.8\% | 20.3\% |
| Dec - 22 | 16.9\% | 15.8\% | 18.1\% | 20.6\% |
| Mar-23 | 17.2\% | 15.5\% | 18.1\% | 20.7\% |
| Jun - 23 | 17.4\% | 15.9\% | 18.5\% | 21.0\% |
| Sep-23 | 17.3\% | 16.0\% | 18.3\% | 21.3\% |
| Dec-23 | 17.4\% | 16.4\% | 18.7\% | 21.3\% |
| Mar-24 | 17.4\% | 16.4\% | 18.1\% | 21.4\% |



Total numerator and denominato
Dec $2014=100$




Weighted average. Banks are classified in the size class according to their average total assets
between Dec. 2014 and Mar. 2024. Non-FINREP banks are assigned to the bucket of small banks.

## Solvency

2 - Total capital ratio


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec-14 | 16.2\% | 13.9\% | 16.4\% | 19.4\% |
| Jun - 15 | 16.7\% | 14.2\% | 16.6\% | 20.3\% |
| Dec - 15 | 17.7\% | 14.8\% | 17.3\% | 22.9\% |
| Jun - 16 | 17.7\% | 15.1\% | 17.3\% | 22.7\% |
| Dec-16 | 18.5\% | 15.2\% | 18.5\% | 23.5\% |
| Jun-17 | 18.6\% | 16.0\% | 18.3\% | 23.9\% |
| Dec - 17 | 19.1\% | 16.3\% | 18.7\% | 23.9\% |
| Jun - 18 | 18.8\% | 16.3\% | 19.0\% | 23.2\% |
| Dec-18 | 19.0\% | 16.2\% | 19.1\% | 22.4\% |
| Jun - 19 | 18.9\% | 16.4\% | 19.0\% | 21.7\% |
| Dec-19 | 19.5\% | 17.1\% | 19.5\% | 23.0\% |
| Mar-20 | 18.3\% | 16.6\% | 18.4\% | 21.7\% |
| Jun - 20 | 18.8\% | 17.0\% | 19.2\% | 22.2\% |
| Sep-20 | 19.3\% | 17.6\% | 19.4\% | 22.5\% |
| Dec-20 | 19.7\% | 18.1\% | 20.4\% | 23.9\% |
| Mar-21 | 19.6\% | 18.0\% | 20.4\% | 23.1\% |
| Jun-21 | 19.6\% | 17.9\% | 20.2\% | 23.1\% |
| Sep-21 | 19.5\% | 17.9\% | 19.8\% | 22.6\% |
| Dec-21 | 19.7\% | 18.0\% | 20.4\% | 22.8\% |
| Mar-22 | 19.0\% | 17.4\% | 19.5\% | 22.0\% |
| Jun-22 | 19.0\% | 17.2\% | 19.4\% | 22.2\% |
| Sep-22 | 18.9\% | 16.9\% | 19.2\% | 21.6\% |
| Dec-22 | 19.6\% | 18.0\% | 20.2\% | 22.4\% |
| Mar-23 | 19.8\% | 18.0\% | 20.1\% | 23.1\% |
| Jun-23 | 20.0\% | 18.3\% | 20.4\% | 23.5\% |
| Sep-23 | 19.9\% | 18.6\% | 20.4\% | 23.5\% |
| Dec-23 | 20.0\% | 18.7\% | 21.0\% | 23.7\% |
| Mar - 2 | 20.0\% | 18.9 | 20.7\% | 23.4\% |

## Solvency

3 - CET1 ratio


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


Weighted Averages by country

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 12.5\% | 11.2\% | 12.8\% | 15.5\% |
| Jun-15 | 12.8\% | 11.6\% | 13.0\% | 15.9\% |
| Dec-15 | 13.5\% | 12.3\% | 14.0\% | 17.1\% |
| Jun-16 | 13.6\% | 12.3\% | 14.2\% | 17.6\% |
| Dec-16 | 14.2\% | 12.5\% | 14.7\% | 18.8\% |
| Jun - 17 | 14.3\% | 13.0\% | 15.0\% | 19.1\% |
| Dec-17 | 14.9\% | 13.5\% | 15.8\% | 20.1\% |
| Jun - 18 | 14.5\% | 13.5\% | 15.7\% | 21.0\% |
| Dec-18 | 14.7\% | 13.6\% | 15.7\% | 20.3\% |
| Jun-19 | 14.6\% | 13.9\% | 15.5\% | 19.4\% |
| Dec-19 | 15.2\% | 14.2\% | 16.0\% | 19.6\% |
| Mar - 20 | 14.6\% | 13.4\% | 15.8\% | 19.2\% |
| Jun-20 | 15.0\% | 13.8\% | 16.2\% | 19.5\% |
| Sep - 20 | 15.4\% | 14.2\% | 16.7\% | 19.4\% |
| Dec-20 | 15.9\% | 14.7\% | 17.4\% | 20.2\% |
| Mar - 21 | 15.8\% | 14.4\% | 16.9\% | 20.4\% |
| Jun-21 | 15.8\% | 14.5\% | 17.2\% | 20.2\% |
| Sep-21 | 15.7\% | 14.6\% | 16.7\% | 20.2\% |
| Dec-21 | 15.8\% | 14.8\% | 17.0\% | 20.4\% |
| Mar - 22 | 15.2\% | 14.1\% | 16.3\% | 18.7\% |
| Jun-22 | 15.2\% | 14.0\% | 16.3\% | 18.9\% |
| Sep-22 | 15.0\% | 13.9\% | 16.0\% | 18.8\% |
| Dec-22 | 15.6\% | 15.1\% | 16.7\% | 19.3\% |
| Mar - 23 | 15.8\% | 14.5\% | 17.2\% | 19.6\% |
| Jun 23 | 16.0\% | 14.9\% | 17.4\% | 20.3\% |
| Sep-23 | 15.9\% | 14.8\% | 17.4\% | 20.4\% |
| Dec-23 | 16.1\% | 15.3\% | 17.8\% | 20.5\% |
| Mar - 24 | 16.0\% | 15.1\% | 17.8\% | 20.1\% |

## Solvency

4 - CET1 ratio (fully loaded)


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 11.5\% | 10.5\% | 12.0\% | 15.1\% |
| Jun-15 | 12.1\% | 10.6\% | 12.3\% | 15.0\% |
| Dec - 15 | 12.9\% | 11.7\% | 13.5\% | 16.7\% |
| Jun-16 | 13.1\% | 11.9\% | 13.7\% | 17.6\% |
| Dec - 16 | 13.7\% | 12.0\% | 14.6\% | 18.7\% |
| Jun - 17 | 14.0\% | 12.5\% | 14.7\% | 19.1\% |
| Dec - 17 | 14.6\% | 13.3\% | 15.5\% | 20.1\% |
| Jun-18 | 14.3\% | 12.8\% | 15.5\% | 21.0\% |
| Dec - 18 | 14.5\% | 12.8\% | 15.4\% | 20.1\% |
| Jun - 19 | 14.4\% | 13.2\% | 15.2\% | 18.9\% |
| Dec - 19 | 15.0\% | 13.5\% | 15.9\% | 19.5\% |
| Mar - 20 | 14.4\% | 13.0\% | 15.6\% | 18.7\% |
| Jun-20 | 14.7\% | 13.2\% | 16.1\% | 19.1\% |
| Sep-20 | 15.1\% | 13.5\% | 16.4\% | 19.3\% |
| Dec-20 | 15.5\% | 14.1\% | 16.8\% | 20.2\% |
| Mar - 21 | 15.5\% | 14.2\% | 16.5\% | 20.3\% |
| Jun-21 | 15.5\% | 14.3\% | 16.5\% | 20.1\% |
| Sep-21 | 15.4\% | 14.1\% | 16.2\% | 20.2\% |
| Dec-21 | 15.5\% | 14.1\% | 16.3\% | 19.7\% |
| Mar - 22 | 15.0\% | 13.9\% | 15.8\% | 18.5\% |
| Jun-22 | 15.0\% | 13.7\% | 15.8\% | 18.9\% |
| Sep-22 | 14.8\% | 13.6\% | 15.4\% | 18.6\% |
| Dec-22 | 15.4\% | 14.5\% | 16.3\% | 19.3\% |
| Mar - 23 | 15.7\% | 14.4\% | 16.8\% | 19.6\% |
| Jun-23 | 15.9\% | 14.9\% | 17.3\% | 20.3\% |
| Sep-23 | 15.8\% | 14.7\% | 17.2\% | 20.4\% |
| Dec-23 | 16.0\% | 15.1\% | 17.6\% | 20.5\% |
| Mar - 24 | 16.0\% | 15.1\% | 17.7\% | 20.1\% |

## Solvency



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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec-16 | 5.5\% | 4.6\% | 5.7\% | 7.5\% |
| Jun-17 | 5.3\% | 4.4\% | 5.7\% | 7.6\% |
| Dec-17 | 5.6\% | 4.8\% | 5.9\% | 8.1\% |
| Jun - 18 | 5.3\% | 4.7\% | 6.0\% | 7.8\% |
| Dec-18 | 5.5\% | 4.9\% | 6.0\% | 8.4\% |
| Jun - 19 | 5.4\% | 4.6\% | 6.0\% | 8.4\% |
| Dec-19 | 5.6\% | 4.9\% | 6.2\% | 8.6\% |
| Mar-20 | 5.3\% | 4.7\% | 6.3\% | 8.5\% |
| Jun - 20 | 5.3\% | 4.8\% | 6.0\% | 8.2\% |
| Sep-20 | 5.6\% | 5.0\% | 6.3\% | 8.4\% |
| Dec-20 | 6.0\% | 5.2\% | 6.4\% | 8.7\% |
| Mar-21 | 5.7\% | 5.0\% | 6.1\% | 8.3\% |
| Jun-21 | 5.9\% | 5.3\% | 6.4\% | 9.0\% |
| Sep-21 | 5.8\% | 5.2\% | 6.3\% | 8.7\% |
| Dec-21 | 6.0\% | 5.3\% | 6.3\% | 8.5\% |
| Mar-22 | 5.7\% | 5.1\% | 6.1\% | 8.3\% |
| Jun - 22 | 5.3\% | 4.7\% | 6.0\% | 7.8\% |
| Sep-22 | 5.2\% | 4.7\% | 5.8\% | 7.5\% |
| Dec-22 | 5.6\% | 5.1\% | 6.3\% | 8.0\% |
| Mar-23 | 5.6\% | 5.0\% | 6.3\% | 7.9\% |
| Jun-23 | 5.7\% | 5.1\% | 6.5\% | 8.1\% |
| Sep-23 | 5.7\% | 5.2\% | 6.3\% | 8.1\% |
| Dec-23 | 5.8\% | 5.2\% | 6.8\% | 8.6\% |
| Mar-24 | 5.8\% | 5.2\% | 6.6\% | 8.2\% |

# ebal ${ }^{\text {European }}$ zanking <br> Authority 

## Credit Risk and Asset Quality

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


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 6.5\% | 2.1\% | 5.5\% | 14.9\% |
| Jun - 15 | 6.0\% | 2.2\% | 5.8\% | 14.4\% |
| Dec - 15 | 5.7\% | 2.2\% | 5.0\% | 14.8\% |
| Jun - 16 | 5.4\% | 1.9\% | 4.6\% | 13.6\% |
| Dec - 16 | 5.1\% | 1.6\% | 4.1\% | 13.1\% |
| Jun-17 | 4.4\% | 1.4\% | 3.4\% | 9.0\% |
| Dec - 17 | 4.1\% | 1.3\% | 3.0\% | 7.8\% |
| Jun - 18 | 3.6\% | 1.2\% | 2.7\% | 7.0\% |
| Dec - 18 | 3.2\% | 1.2\% | 2.7\% | 5.7\% |
| Jun - 19 | 3.0\% | 1.2\% | 2.6\% | 5.2\% |
| Dec - 19 | 2.7\% | 1.2\% | 2.5\% | 4.2\% |
| Mar-20 | 3.0\% | 1.3\% | 2.5\% | 4.5\% |
| Jun - 20 | 2.9\% | 1.3\% | 2.4\% | 4.3\% |
| Sep - 20 | 2.8\% | 1.1\% | 2.4\% | 4.1\% |
| Dec-20 | 2.6\% | 1.3\% | 2.3\% | 3.6\% |
| Mar-21 | 2.5\% | 1.0\% | 2.1\% | 3.4\% |
| Jun - 21 | 2.3\% | 1.0\% | 2.1\% | 3.2\% |
| Sep - 21 | 2.1\% | 1.0\% | 1.9\% | 3.2\% |
| Dec-21 | 2.0\% | 1.0\% | 1.9\% | 3.0\% |
| Mar - 22 | 1.9\% | 0.8\% | 1.8\% | 2.9\% |
| Jun - 22 | 1.8\% | 0.8\% | 1.6\% | 2.8\% |
| Sep - 22 | 1.8\% | 0.8\% | 1.6\% | 2.7\% |
| Dec-22 | 1.8\% | 0.8\% | 1.6\% | 2.5\% |
| Mar-23 | 1.8\% | 0.8\% | 1.6\% | 2.7\% |
| Jun - 23 | 1.8\% | 0.8\% | 1.6\% | 2.6\% |
| Sep-23 | 1.8\% | 0.9\% | 1.6\% | 2.7\% |
| Dec-23 | 1.8\% | 0.9\% | 1.7\% | 2.6\% |
| Mar-24 | 1.9\% | 0.9\% | 1.8\% | 2.6\% |

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## Credit Risk and Asset Quality

8 - Coverage ratio of non-performing loans and advances


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


Weighted Averages by country

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 43.4\% | 31.3\% | 40.9\% | 48.2\% |
| Jun - 15 | 43.6\% | 32.1\% | 40.9\% | 47.5\% |
| Dec - 15 | 43.7\% | 31.3\% | 40.3\% | 47.5\% |
| Jun - 16 | 43.9\% | 31.8\% | 40.6\% | 47.9\% |
| Dec - 16 | 44.8\% | 31.0\% | 40.4\% | 48.5\% |
| Jun - 17 | 45.0\% | 28.5\% | 39.8\% | 48.8\% |
| Dec - 17 | 44.6\% | 26.9\% | 40.4\% | 48.7\% |
| Jun-18 | 46.0\% | 26.8\% | 39.0\% | 50.0\% |
| Dec-18 | 45.0\% | 28.2\% | 39.8\% | 48.3\% |
| Jun - 19 | 44.9\% | 30.0\% | 40.0\% | 51.0\% |
| Dec-19 | 44.7\% | 29.2\% | 39.5\% | 50.7\% |
| Mar - 20 | 46.0\% | 30.2\% | 41.7\% | 51.0\% |
| Jun - 20 | 45.5\% | 30.3\% | 41.2\% | 51.0\% |
| Sep-20 | 45.5\% | 29.7\% | 40.8\% | 50.3\% |
| Dec-20 | 44.9\% | 29.4\% | 42.1\% | 50.2\% |
| Mar-21 | 44.7\% | 28.6\% | 40.3\% | 51.1\% |
| Jun - 21 | 44.3\% | 27.1\% | 40.3\% | 51.6\% |
| Sep-21 | 45.1\% | 27.5\% | 40.8\% | 52.2\% |
| Dec-21 | 44.5\% | 28.4\% | 40.1\% | 52.4\% |
| Mar-22 | 44.9\% | 28.4\% | 38.9\% | 52.1\% |
| Jun - 22 | 43.8\% | 27.3\% | 38.2\% | 50.1\% |
| Sep-22 | 44.1\% | 27.5\% | 39.4\% | 50.2\% |
| Dec-22 | 43.5\% | 27.7\% | 39.2\% | 48.7\% |
| Mar-23 | 43.6\% | 28.9\% | 40.6\% | 49.5\% |
| Jun - 23 | 42.9\% | 25.6\% | 39.5\% | 48.7\% |
| Sep-23 | 42.6\% | 25.7\% | 38.6\% | 49.1\% |
| Dec-23 | 42.3\% | 26.5\% | 38.2\% | 49.3\% |
| Mar-24 | 41.8\% | 26.0\% | 38.7\% | 48.7\% |

## Credit Risk and Asset Quality

9 - Forbearance ratio for loans and advances


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 3.9\% | 1.2\% | 3.2\% | 8.7\% |
| Jun - 15 | 3.7\% | 1.2\% | 3.4\% | 8.7\% |
| Dec-15 | 3.5\% | 1.2\% | 2.9\% | 8.9\% |
| Jun - 16 | 3.4\% | 1.1\% | 2.9\% | 8.9\% |
| Dec-16 | 3.1\% | 1.3\% | 2.7\% | 8.5\% |
| Jun - 17 | 2.8\% | 1.0\% | 2.4\% | 7.3\% |
| Dec-17 | 2.6\% | 0.9\% | 2.3\% | 5.9\% |
| Jun - 18 | 2.3\% | 0.7\% | 2.0\% | 4.9\% |
| Dec-18 | 2.1\% | 0.7\% | 1.8\% | 4.3\% |
| Jun - 19 | 1.9\% | 0.7\% | 1.8\% | 3.9\% |
| Dec-19 | 1.8\% | 0.7\% | 1.6\% | 3.4\% |
| Mar-20 | 1.9\% | 0.7\% | 1.9\% | 3.8\% |
| Jun - 20 | 2.0\% | 0.9\% | 2.1\% | 3.6\% |
| Sep-20 | 2.0\% | 0.9\% | 2.0\% | 3.8\% |
| Dec-20 | 2.0\% | 0.9\% | 2.0\% | 3.9\% |
| Mar-21 | 2.0\% | 0.8\% | 2.0\% | 3.9\% |
| Jun - 21 | 2.1\% | 0.9\% | 2.1\% | 4.1\% |
| Sep-21 | 2.0\% | 0.9\% | 2.0\% | 4.1\% |
| Dec-21 | 2.0\% | 0.9\% | 1.9\% | 3.9\% |
| Mar-22 | 1.8\% | 0.9\% | 1.9\% | 3.7\% |
| Jun - 22 | 1.7\% | 0.7\% | 1.6\% | 3.4\% |
| Sep-22 | 1.6\% | 0.7\% | 1.6\% | 3.2\% |
| Dec-22 | 1.6\% | 0.7\% | 1.5\% | 3.0\% |
| Mar-23 | 1.5\% | 0.6\% | 1.4\% | 2.7\% |
| Jun-23 | 1.5\% | 0.6\% | 1.4\% | 2.6\% |
| Sep-23 | 1.4\% | 0.6\% | 1.5\% | 2.6\% |
| Dec-23 | 1.4\% | 0.7\% | 1.6\% | 2.5\% |
| Mar - 24 | 1.4\% | 0.8\% | 1.5\% | 2.4\% |

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## Credit Risk and Asset Quality

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


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


Weighted Averages by country.

| 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\% | 2.7\% |
| Sep-21 | 1.9\% | 0.8\% | 1.7\% | 2.7\% |
| Dec-21 | 1.8\% | 0.9\% | 1.7\% | 2.6\% |
| Mar-22 | 1.7\% | 0.7\% | 1.6\% | 2.5\% |
| Jun - 22 | 1.6\% | 0.7\% | 1.4\% | 2.2\% |
| Sep-22 | 1.6\% | 0.6\% | 1.4\% | 2.2\% |
| Dec-22 | 1.6\% | 0.7\% | 1.4\% | 2.0\% |
| Mar-23 | 1.6\% | 0.7\% | 1.4\% | 2.1\% |
| Jun-23 | 1.6\% | 0.7\% | 1.4\% | 2.2\% |
| Sep-23 | 1.6\% | 0.7\% | 1.4\% | 2.0\% |
| Dec-23 | 1.6\% | 0.8\% | 1.4\% | 2.0\% |
| Mar - 24 | 1.6\% | 0.8\% | 1.5\% | 2.1\% |

## Profitability

11 - Return on equity


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 3.5\% | -2.8\% | 3.8\% | 8.0\% |
| Jun - 15 | 6.8\% | 3.5\% | 7.1\% | 10.5\% |
| Dec-15 | 4.5\% | 2.5\% | 5.7\% | 9.1\% |
| Jun - 16 | 5.7\% | 2.3\% | 6.2\% | 9.7\% |
| Dec-16 | 3.3\% | 1.4\% | 5.5\% | 9.6\% |
| Jun - 17 | 7.1\% | 3.9\% | 7.5\% | 10.4\% |
| Dec-17 | 6.0\% | 3.1\% | 6.6\% | 10.5\% |
| Jun - 18 | 7.2\% | 3.9\% | 6.8\% | 10.1\% |
| Dec-18 | 6.5\% | 3.5\% | 6.7\% | 9.5\% |
| Jun - 19 | 7.0\% | 4.3\% | 6.3\% | 10.0\% |
| Dec - 19 | 5.7\% | 3.5\% | 5.8\% | 9.0\% |
| Mar-20 | 1.3\% | -3.2\% | 1.6\% | 5.0\% |
| Jun - 20 | 0.5\% | 0.0\% | 2.7\% | 5.4\% |
| Sep-20 | 2.5\% | 0.9\% | 3.8\% | 6.2\% |
| Dec-20 | 1.9\% | 0.9\% | 3.7\% | 6.2\% |
| Mar-21 | 7.6\% | 3.1\% | 6.2\% | 10.0\% |
| Jun - 21 | 7.4\% | 3.6\% | 7.1\% | 9.9\% |
| Sep-21 | 7.7\% | 4.2\% | 7.8\% | 10.6\% |
| Dec-21 | 7.3\% | 4.5\% | 7.4\% | 10.3\% |
| Mar-22 | 6.7\% | 3.5\% | 5.9\% | 10.8\% |
| Jun - 22 | 7.9\% | 4.6\% | 7.1\% | 11.3\% |
| Sep-22 | 7.8\% | 5.0\% | 7.3\% | 11.1\% |
| Dec-22 | 8.1\% | 5.3\% | 7.6\% | 10.9\% |
| Mar-23 | 10.4\% | 6.2\% | 11.4\% | 14.9\% |
| Jun-23 | 11.0\% | 7.4\% | 11.8\% | 15.3\% |
| Sep-23 | 11.1\% | 7.7\% | 12.3\% | 15.7\% |
| Dec-23 | 10.4\% | 6.8\% | 11.3\% | 15.2\% |
| Mar - 24 | 10.6\% | 6.9\% | 10.9\% | 15.3\% |

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## Profitability

12 - Return on assets


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 0.20\% | -0.11\% | 0.24\% | 0.52\% |
| Jun - 15 | 0.41\% | 0.21\% | 0.45\% | 0.72\% |
| Dec - 15 | 0.28\% | 0.14\% | 0.35\% | 0.58\% |
| Jun - 16 | 0.36\% | 0.16\% | 0.36\% | 0.65\% |
| Dec - 16 | 0.21\% | 0.08\% | 0.36\% | 0.65\% |
| Jun - 17 | 0.46\% | 0.23\% | 0.46\% | 0.80\% |
| Dec - 17 | 0.40\% | 0.20\% | 0.43\% | 0.87\% |
| Jun - 18 | 0.48\% | 0.23\% | 0.46\% | 0.86\% |
| Dec - 18 | 0.44\% | 0.21\% | 0.44\% | 0.76\% |
| Jun - 19 | 0.47\% | 0.25\% | 0.47\% | 0.78\% |
| Dec - 19 | 0.39\% | 0.21\% | 0.41\% | 0.64\% |
| Mar-20 | 0.08\% | -0.22\% | 0.14\% | 0.40\% |
| Jun - 20 | 0.03\% | 0.00\% | 0.17\% | 0.36\% |
| Sep - 20 | 0.16\% | 0.05\% | 0.27\% | 0.44\% |
| Dec-20 | 0.13\% | 0.05\% | 0.26\% | 0.47\% |
| Mar-21 | 0.48\% | 0.20\% | 0.42\% | 0.75\% |
| Jun-21 | 0.47\% | 0.23\% | 0.47\% | 0.77\% |
| Sep-21 | 0.49\% | 0.27\% | 0.51\% | 0.84\% |
| Dec-21 | 0.47\% | 0.23\% | 0.50\% | 0.87\% |
| Mar-22 | 0.42\% | 0.20\% | 0.42\% | 0.74\% |
| Jun-22 | 0.49\% | 0.29\% | 0.48\% | 0.86\% |
| Sep - 22 | 0.48\% | 0.28\% | 0.51\% | 0.88\% |
| Dec-22 | 0.52\% | 0.30\% | 0.53\% | 0.92\% |
| Mar-23 | 0.67\% | 0.42\% | 0.75\% | 1.21\% |
| Jun-23 | 0.71\% | 0.46\% | 0.80\% | 1.28\% |
| Sep-23 | 0.72\% | 0.52\% | 0.92\% | 1.33\% |
| Dec-23 | 0.69\% | 0.45\% | 0.86\% | 1.27\% |
| Mar-24 | 0.72\% | 0.50\% | 0.86\% | 1.28\% |

## Profitability



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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 62.9\% | 45.9\% | 58.5\% | 69.7\% |
| Jun - 15 | 59.3\% | 46.3\% | 55.9\% | 65.3\% |
| Dec-15 | 62.8\% | 48.2\% | 59.2\% | 67.7\% |
| Jun - 16 | 62.7\% | 49.9\% | 59.8\% | 70.7\% |
| Dec-16 | 65.3\% | 50.0\% | 61.2\% | 73.2\% |
| Jun - 17 | 61.6\% | 50.2\% | 58.0\% | 69.0\% |
| Dec-17 | 63.4\% | 50.1\% | 59.5\% | 70.2\% |
| Jun - 18 | 63.7\% | 51.2\% | 61.8\% | 73.0\% |
| Dec-18 | 64.5\% | 50.1\% | 62.5\% | 70.7\% |
| Jun - 19 | 64.1\% | 51.5\% | 63.2\% | 72.5\% |
| Dec - 19 | 64.0\% | 53.1\% | 63.0\% | 72.2\% |
| Mar-20 | 71.7\% | 56.1\% | 67.4\% | 83.9\% |
| Jun - 20 | 66.6\% | 53.9\% | 65.2\% | 78.6\% |
| Sep-20 | 64.7\% | 51.6\% | 64.3\% | 74.4\% |
| Dec-20 | 65.2\% | 51.0\% | 64.5\% | 73.0\% |
| Mar-21 | 63.6\% | 52.0\% | 63.4\% | 77.0\% |
| Jun-21 | 64.0\% | 49.3\% | 62.2\% | 74.0\% |
| Sep-21 | 62.7\% | 48.2\% | 60.3\% | 70.3\% |
| Dec-21 | 63.3\% | 49.1\% | 60.7\% | 71.1\% |
| Mar-22 | 63.2\% | 51.4\% | 62.9\% | 74.5\% |
| Jun - 22 | 61.4\% | 50.5\% | 61.8\% | 72.3\% |
| Sep-22 | 61.0\% | 47.6\% | 59.6\% | 72.8\% |
| Dec-22 | 60.6\% | 47.7\% | 58.4\% | 68.7\% |
| Mar-23 | 59.2\% | 44.8\% | 53.6\% | 68.1\% |
| Jun-23 | 56.1\% | 42.4\% | 50.6\% | 60.9\% |
| Sep-23 | 54.7\% | 41.7\% | 49.6\% | 58.3\% |
| Dec-23 | 55.6\% | 42.1\% | 50.5\% | 59.6\% |
| Mar - 24 | 54.6\% | 43.1\% | 50.7\% | 60.3\% |

## Profitability

14 - Net interest income to total net operating income


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


Weighted Averages by country

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 58.8\% | 49.6\% | 62.2\% | 75.4\% |
| Jun - 15 | 54.9\% | 45.9\% | 58.9\% | 72.7\% |
| Dec - 15 | 57.3\% | 48.9\% | 61.1\% | 78.1\% |
| Jun - 16 | 57.0\% | 50.4\% | 64.1\% | 77.1\% |
| Dec - 16 | 57.8\% | 49.7\% | 63.8\% | 75.5\% |
| Jun - 17 | 55.4\% | 50.1\% | 61.8\% | 72.9\% |
| Dec-17 | 57.3\% | 48.5\% | 63.4\% | 73.5\% |
| Jun - 18 | 56.8\% | 51.0\% | 66.0\% | 76.3\% |
| Dec-18 | 58.9\% | 53.4\% | 65.8\% | 76.6\% |
| Jun - 19 | 57.9\% | 52.4\% | 64.4\% | 74.8\% |
| Dec-19 | 58.3\% | 53.0\% | 63.9\% | 75.6\% |
| Mar-20 | 62.9\% | 52.3\% | 67.8\% | 81.9\% |
| Jun - 20 | 60.3\% | 54.0\% | 65.9\% | 79.0\% |
| Sep-20 | 59.8\% | 54.5\% | 64.6\% | 77.3\% |
| Dec-20 | 59.0\% | 52.6\% | 62.8\% | 75.4\% |
| Mar-21 | 53.6\% | 43.5\% | 60.2\% | 70.9\% |
| Jun-21 | 55.0\% | 48.5\% | 60.1\% | 71.1\% |
| Sep-21 | 55.3\% | 46.0\% | 60.9\% | 71.1\% |
| Dec-21 | 55.2\% | 47.4\% | 61.2\% | 70.8\% |
| Mar-22 | 53.6\% | 46.3\% | 61.9\% | 70.9\% |
| Jun - 22 | 55.1\% | 43.3\% | 61.9\% | 71.9\% |
| Sep-22 | 56.5\% | 47.5\% | 63.8\% | 72.9\% |
| Dec-22 | 57.9\% | 50.4\% | 64.5\% | 74.0\% |
| Mar-23 | 60.4\% | 56.3\% | 69.7\% | 79.7\% |
| Jun-23 | 61.1\% | 55.7\% | 71.3\% | 78.9\% |
| Sep-23 | 62.0\% | 58.9\% | 73.5\% | 80.0\% |
| Dec-23 | 62.5\% | 59.2\% | 73.3\% | 79.9\% |
| Mar-24 | 62.3\% | 59.6\% | 73.8\% | 81.7\% |

## Profitability

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


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 27.2\% | 13.7\% | 22.9\% | 30.3\% |
| Jun - 15 | 26.2\% | 13.5\% | 21.7\% | 30.4\% |
| Dec-15 | 26.8\% | 12.2\% | 22.1\% | 29.9\% |
| Jun - 16 | 26.6\% | 11.8\% | 22.5\% | 32.3\% |
| Dec-16 | 27.2\% | 12.6\% | 23.1\% | 32.5\% |
| Jun - 17 | 27.4\% | 13.0\% | 22.1\% | 33.1\% |
| Dec-17 | 28.1\% | 13.7\% | 23.6\% | 32.7\% |
| Jun - 18 | 28.6\% | 14.1\% | 25.7\% | 34.2\% |
| Dec-18 | 28.7\% | 15.5\% | 25.5\% | 34.1\% |
| Jun - 19 | 28.1\% | 15.3\% | 24.7\% | 32.9\% |
| Dec - 19 | 28.5\% | 15.7\% | 25.3\% | 33.6\% |
| Mar-20 | 32.9\% | 17.3\% | 28.3\% | 40.1\% |
| Jun - 20 | 30.4\% | 16.3\% | 27.1\% | 37.2\% |
| Sep-20 | 30.2\% | 15.5\% | 27.0\% | 36.8\% |
| Dec-20 | 30.5\% | 15.3\% | 26.1\% | 35.9\% |
| Mar-21 | 30.6\% | 16.2\% | 26.6\% | 38.2\% |
| Jun-21 | 31.7\% | 16.6\% | 26.5\% | 37.8\% |
| Sep-21 | 31.9\% | 17.1\% | 27.3\% | 37.6\% |
| Dec-21 | 32.6\% | 17.6\% | 27.6\% | 37.7\% |
| Mar-22 | 31.3\% | 19.1\% | 26.6\% | 38.8\% |
| Jun - 22 | 31.3\% | 19.4\% | 27.2\% | 39.3\% |
| Sep-22 | 31.1\% | 17.9\% | 26.2\% | 38.9\% |
| Dec-22 | 30.6\% | 18.1\% | 25.9\% | 37.7\% |
| Mar-23 | 28.1\% | 14.7\% | 22.0\% | 33.8\% |
| Jun-23 | 27.6\% | 15.3\% | 21.8\% | 32.1\% |
| Sep-23 | 27.3\% | 14.0\% | 20.8\% | 31.2\% |
| Dec-23 | 27.4\% | 13.9\% | 20.6\% | 31.1\% |
| Mar - 24 | 27.9\% | 13.6\% | 21.2\% | 30.8\% |

## Profitability

16 - Net trading income to total net operating income


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


Weighted Averages by country.

| 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\% | 0.6\% | 4.1\% | 9.4\% |
| Sep-21 | 7.3\% | 0.9\% | 3.9\% | 8.1\% |
| Dec-21 | 6.7\% | 0.6\% | 3.6\% | 7.8\% |
| Mar-22 | 9.8\% | 0.1\% | 3.6\% | 10.3\% |
| Jun-22 | 8.8\% | -0.1\% | 4.4\% | 10.4\% |
| Sep-22 | 7.8\% | 0.1\% | 5.2\% | 11.3\% |
| Dec-22 | 7.2\% | 0.4\% | 3.8\% | 6.9\% |
| Mar-23 | 8.3\% | 0.1\% | 2.3\% | 7.8\% |
| Jun-23 | 6.8\% | 0.0\% | 2.1\% | 7.9\% |
| Sep-23 | 6.6\% | -0.2\% | 1.7\% | 6.1\% |
| Dec-23 | 6.4\% | -0.2\% | 1.9\% | 5.6\% |
| Mar-24 | 9.0\% | 0.0\% | 2.5\% | 9.2\% |

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## Profitability



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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 1.55\% | 1.07\% | 1.48\% | 1.79\% |
| Jun - 15 | 1.57\% | 1.06\% | 1.53\% | 1.84\% |
| Dec-15 | 1.58\% | 1.12\% | 1.53\% | 1.87\% |
| Jun - 16 | 1.47\% | 1.02\% | 1.40\% | 1.85\% |
| Dec-16 | 1.48\% | 1.05\% | 1.38\% | 1.83\% |
| Jun - 17 | 1.46\% | 0.97\% | 1.37\% | 1.90\% |
| Dec-17 | 1.47\% | 1.03\% | 1.41\% | 1.94\% |
| Jun - 18 | 1.44\% | 1.00\% | 1.42\% | 2.01\% |
| Dec-18 | 1.48\% | 1.04\% | 1.52\% | 2.12\% |
| Jun - 19 | 1.43\% | 1.04\% | 1.43\% | 2.02\% |
| Dec-19 | 1.45\% | 1.04\% | 1.43\% | 2.02\% |
| Mar - 20 | 1.39\% | 0.99\% | 1.39\% | 1.97\% |
| Jun - 20 | 1.35\% | 0.98\% | 1.34\% | 1.91\% |
| Sep-20 | 1.33\% | 0.99\% | 1.34\% | 1.87\% |
| Dec-20 | 1.33\% | 1.00\% | 1.31\% | 1.85\% |
| Mar-21 | 1.24\% | 0.85\% | 1.20\% | 1.71\% |
| Jun - 21 | 1.24\% | 0.85\% | 1.18\% | 1.78\% |
| Sep-21 | 1.24\% | 0.85\% | 1.18\% | 1.76\% |
| Dec-21 | 1.25\% | 0.83\% | 1.16\% | 1.74\% |
| Mar-22 | 1.25\% | 0.87\% | 1.16\% | 1.72\% |
| Jun - 22 | 1.28\% | 0.86\% | 1.16\% | 1.76\% |
| Sep-22 | 1.29\% | 0.87\% | 1.20\% | 1.85\% |
| Dec-22 | 1.39\% | 0.94\% | 1.30\% | 1.97\% |
| Mar-23 | 1.55\% | 1.21\% | 1.73\% | 2.61\% |
| Jun-23 | 1.60\% | 1.29\% | 1.81\% | 2.69\% |
| Sep-23 | 1.63\% | 1.30\% | 1.86\% | 2.75\% |
| Dec-23 | 1.66\% | 1.29\% | 1.94\% | 2.80\% |
| Mar-24 | 1.69\% | 1.23\% | 2.08\% | 2.96\% |

## Profitability

18 - Cost of Risk


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Jun - 18 | 0.48\% | 0.01\% | 0.24\% | 0.67\% |
| Dec - 18 | 0.50\% | 0.06\% | 0.29\% | 0.61\% |
| Jun - 19 | 0.47\% | 0.12\% | 0.35\% | 0.55\% |
| Dec - 19 | 0.48\% | 0.09\% | 0.32\% | 0.64\% |
| Mar - 20 | 0.79\% | 0.29\% | 0.69\% | 1.11\% |
| Jun - 20 | 0.86\% | 0.40\% | 0.78\% | 1.25\% |
| Sep-20 | 0.74\% | 0.32\% | 0.69\% | 1.05\% |
| Dec - 20 | 0.75\% | 0.33\% | 0.72\% | 1.05\% |
| Mar-21 | 0.53\% | 0.06\% | 0.34\% | 0.77\% |
| Jun - 21 | 0.51\% | 0.06\% | 0.31\% | 0.70\% |
| Sep-21 | 0.48\% | 0.04\% | 0.24\% | 0.61\% |
| Dec-21 | 0.47\% | 0.07\% | 0.26\% | 0.59\% |
| Mar-22 | 0.51\% | 0.08\% | 0.27\% | 0.63\% |
| Jun - 22 | 0.45\% | 0.05\% | 0.28\% | 0.56\% |
| Sep - 22 | 0.43\% | 0.08\% | 0.25\% | 0.57\% |
| Dec-22 | 0.46\% | 0.10\% | 0.27\% | 0.59\% |
| Mar - 23 | 0.46\% | 0.08\% | 0.24\% | 0.61\% |
| Jun - 23 | 0.45\% | 0.08\% | 0.29\% | 0.59\% |
| Sep-23 | 0.44\% | 0.11\% | 0.29\% | 0.61\% |
| Dec-23 | 0.48\% | 0.14\% | 0.39\% | 0.60\% |
| Mar - 24 | 0.56\% | 0.13\% | 0.33\% | 0.64\% |

[^0]

Total numerator and denominator
Mar $2018=100$.


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2024

## Funding and Liquidity

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


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 124.7\% | 98.5\% | 121.2\% | 191.8\% |
| Jun - 15 | 125.3\% | 100.1\% | 120.6\% | 183.0\% |
| Dec-15 | 121.6\% | 94.0\% | 118.3\% | 179.4\% |
| Jun - 16 | 121.1\% | 96.4\% | 117.9\% | 176.0\% |
| Dec-16 | 119.3\% | 93.5\% | 116.1\% | 192.5\% |
| Jun - 17 | 118.2\% | 91.2\% | 114.9\% | 163.9\% |
| Dec-17 | 117.4\% | 90.3\% | 114.1\% | 174.7\% |
| Jun - 18 | 118.0\% | 89.7\% | 111.8\% | 175.0\% |
| Dec-18 | 117.1\% | 90.9\% | 111.2\% | 186.1\% |
| Jun - 19 | 116.3\% | 90.5\% | 108.7\% | 173.4\% |
| Dec - 19 | 114.8\% | 89.4\% | 105.7\% | 171.7\% |
| Mar-20 | 121.4\% | 88.4\% | 104.6\% | 176.7\% |
| Jun - 20 | 116.0\% | 85.2\% | 102.2\% | 170.3\% |
| Sep-20 | 113.5\% | 84.4\% | 100.2\% | 163.8\% |
| Dec-20 | 112.2\% | 81.2\% | 97.6\% | 167.6\% |
| Mar-21 | 110.8\% | 78.2\% | 97.0\% | 158.8\% |
| Jun - 21 | 108.9\% | 75.0\% | 96.3\% | 147.1\% |
| Sep-21 | 108.2\% | 75.5\% | 95.6\% | 145.7\% |
| Dec-21 | 108.6\% | 76.0\% | 95.6\% | 142.3\% |
| Mar-22 | 109.1\% | 78.2\% | 96.2\% | 144.5\% |
| Jun - 22 | 110.1\% | 76.3\% | 98.6\% | 152.3\% |
| Sep-22 | 109.2\% | 77.4\% | 98.3\% | 144.5\% |
| Dec-22 | 108.1\% | 74.6\% | 95.9\% | 161.5\% |
| Mar-23 | 109.4\% | 76.7\% | 97.7\% | 156.3\% |
| Jun-23 | 109.3\% | 77.1\% | 97.6\% | 161.4\% |
| Sep-23 | 108.6\% | 74.1\% | 98.4\% | 157.3\% |
| Dec-23 | 107.1\% | 74.5\% | 97.0\% | 153.7\% |
| Mar-24 | 107.1\% | 74.7\% | 96.2\% | 153.2\% |

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## Funding and Liquidity



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

Country dispersion (as of Mar. 2024)


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 14 | 25.4\% | 13.5\% | 24.5\% | 39.1\% |
| Jun - 15 | 25.8\% | 14.5\% | 25.4\% | 36.2\% |
| Dec - 15 | 25.6\% | 15.2\% | 25.4\% | 36.6\% |
| Jun - 16 | 25.6\% | 14.2\% | 25.1\% | 36.3\% |
| Dec - 16 | 26.6\% | 13.5\% | 24.6\% | 37.4\% |
| Jun - 17 | 28.0\% | 13.7\% | 24.3\% | 36.8\% |
| Dec - 17 | 27.9\% | 13.4\% | 23.7\% | 35.1\% |
| Jun - 18 | 28.0\% | 13.8\% | 23.9\% | 34.0\% |
| Dec-18 | 28.0\% | 12.7\% | 23.7\% | 34.0\% |
| Jun - 19 | 27.5\% | 11.9\% | 22.3\% | 32.4\% |
| Dec - 19 | 27.3\% | 11.5\% | 21.2\% | 32.4\% |
| Mar - 20 | 26.7\% | 11.3\% | 22.1\% | 30.9\% |
| Jun - 20 | 27.4\% | 12.8\% | 25.2\% | 30.6\% |
| Sep-20 | 27.9\% | 12.8\% | 25.0\% | 32.9\% |
| Dec-20 | 28.0\% | 12.2\% | 25.2\% | 32.5\% |
| Mar-21 | 28.9\% | 13.0\% | 24.6\% | 34.1\% |
| Jun - 21 | 29.2\% | 12.9\% | 25.8\% | 35.0\% |
| Sep-21 | 29.2\% | 13.4\% | 25.5\% | 34.1\% |
| Dec-21 | 29.2\% | 14.7\% | 24.7\% | 33.4\% |
| Mar-22 | 29.2\% | 13.9\% | 24.2\% | 33.7\% |
| Jun - 22 | 28.6\% | 13.5\% | 23.9\% | 32.0\% |
| Sep - 22 | 28.0\% | 13.3\% | 23.9\% | 32.8\% |
| Dec - 22 | 25.8\% | 10.7\% | 20.9\% | 31.5\% |
| Mar-23 | 26.5\% | 11.7\% | 21.6\% | 33.0\% |
| Jun - 23 | 25.4\% | 9.9\% | 19.8\% | 30.7\% |
| Sep-23 | 25.6\% | 10.8\% | 19.4\% | 30.4\% |
| Dec-23 | 24.7\% | 11.1\% | 18.7\% | 30.3\% |
| Mar-24 | 24.5\% | 11.5\% | 17.8\% | 31.4\% |

Funding and Liquidity
21 - Liquidity coverage ratio


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


Weighted Averages by country.

| Period | Weighted average | 25th | 50th | 75th |
| :---: | :---: | :---: | :---: | :---: |
| Dec - 16 | 141.3\% | 128.4\% | 153.7\% | 236.9\% |
| Jun-17 | 145.5\% | 135.8\% | 159.0\% | 230.8\% |
| Dec-17 | 148.3\% | 139.7\% | 166.8\% | 233.7\% |
| Jun - 18 | 148.2\% | 139.8\% | 161.9\% | 222.8\% |
| Dec-18 | 151.4\% | 140.4\% | 171.6\% | 247.5\% |
| Jun - 19 | 149.0\% | 140.6\% | 171.5\% | 240.0\% |
| Dec - 19 | 149.8\% | 143.8\% | 169.3\% | 225.3\% |
| Mar-20 | 148.7\% | 140.8\% | 172.1\% | 243.4\% |
| Jun - 20 | 165.7\% | 159.3\% | 190.2\% | 257.8\% |
| Sep-20 | 171.0\% | 161.0\% | 185.4\% | 256.0\% |
| Dec-20 | 172.6\% | 163.1\% | 194.7\% | 253.5\% |
| Mar-21 | 173.2\% | 161.7\% | 202.8\% | 263.1\% |
| Jun-21 | 174.4\% | 167.5\% | 208.7\% | 266.3\% |
| Sep-21 | 174.5\% | 167.6\% | 202.1\% | 270.6\% |
| Dec-21 | 174.7\% | 163.6\% | 197.1\% | 271.2\% |
| Mar-22 | 167.9\% | 159.4\% | 195.3\% | 257.7\% |
| Jun - 22 | 164.9\% | 154.3\% | 184.4\% | 249.3\% |
| Sep-22 | 162.5\% | 157.1\% | 184.6\% | 241.3\% |
| Dec-22 | 164.0\% | 156.0\% | 188.6\% | 233.5\% |
| Mar-23 | 163.1\% | 156.5\% | 187.7\% | 242.0\% |
| Jun-23 | 160.5\% | 154.7\% | 185.6\% | 244.8\% |
| Sep-23 | 161.7\% | 159.5\% | 187.5\% | 246.8\% |
| Dec-23 | 168.3\% | 163.3\% | 195.5\% | 254.1\% |
| Mar-24 | 161.4\% | 155.4\% | 191.8\% | 251.2\% |

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Funding and Liquidity
22 - Net stable funding ratio







Statistical annex
®



# aba ${ }^{\text {Earorpean }}$ zanking Authority 


(1) Institutions that are subsidiaries of a large institution with the Head Office in another EU/EEA country. They contribute to country aggregates but not to EU/EEA averages. For example, at country level the sub
(2) Individual institutions that do not belong to a banking group and report only on individual basis. These institutions are not required to submit FINREP data on solo basis to the EBA and therefore they are not included in FINREP-based risk indicators in this Risk Dashboard.
(3) Institutions that are subsidiaries of an EU large institution. They contribute nether to country aggregates nor to EU/EEA averages because data for these institutions are included in the figures reported at consolidated basis by their parent companies.
信 aggregates nor to EU/EEA averages because data for these institutions are included in the figures reported at consolidated basis by their parent companies.

|  | EU Banking Population |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Banking groups |  | Institutions by type |  | by size | Branches |  |
|  | Total | of which: Subgroups ${ }^{(1)}$ | Independent credit institutions ${ }^{(2)}$ | Institutions belonging to an EU banking group | Small non-complex credit institutions | Branches of EU/EEA credit institutions | Branches of non EU/EEA credit institutions |
| AT | 34 | 3 | 301 | 91 | 345 | 18 |  |
| BE | 13 | 3 | 9 | 20 | 12 | 44 | 8 |
| BG | 12 | 3 | 4 | 13 |  | 5 | 1 |
| Cr | 5 | 1 | 3 | 7 |  | 4 | 11 |
| cz | 11 | 5 | 9 | 19 | 7 | 22 | 2 |
| DE | 76 | 6 | 1108 | 100 | 965 | 80 | 33 |
| DK | 19 | 2 | 39 | 20 | 5 | 24 |  |
| EE | 9 | 2 |  | 9 | 2 | 4 |  |
| es | 39 | 5 | 33 | 49 | 39 | 74 | 4 |
| FI | 14 | 3 |  | 165 | 3 | 34 |  |
| FR | 40 | 3 | 50 | 137 | 42 | 69 | 20 |
| GR | 9 |  | 4 | 9 | 2 | 19 | 2 |
| HR | 5 | 5 | 12 | 8 | 13 | 1 |  |
| HU | 9 | 5 | 4 | 22 | 17 | 9 | 1 |
| IE | 7 | 1 | 7 | 11 | 1 | 31 | 2 |
| Is | 4 |  | 7 | 4 | 7 |  |  |
| IT | 52 | 7 | 84 | 271 | 74 | 69 | 8 |
| LI | 6 |  | 6 | 7 |  |  |  |
| LT | 12 | 4 | 4 | 10 | 11 | 5 |  |
| Lu | 18 | 8 | 37 | 35 | 7 | 30 | 13 |
| Lv | 7 | 2 | 1 | 8 | 1 | 4 |  |
| mт | 5 | 1 | 12 | 5 | 2 | 2 | 2 |
| NL | 20 | 1 | 9 | 24 | 3 | 45 | 2 |
| No | 92 | 1 | 20 | 111 | 112 | 39 |  |
| PL | 14 | 7 | 496 | 23 | 402 | 31 | 1 |
| PT | 17 | 4 | 13 | 95 | 13 | 33 | 1 |
| Ro | 9 | 6 | 7 | 17 | 4 | 10 |  |
| SE | 25 |  | 80 | 40 | 91 | 31 |  |
| sı | 9 | 5 | 2 | 10 | 4 | 2 |  |
| SK | 6 | 5 | 3 | 7 | 1 | 14 |  |
| EU/EEA | 598 | 98 | 2364 | 1347 | 2185 | 753 | 111 |

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

## Statistical Annex

Asset composition and volumes

| Asset composition |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% of total assets | Cash balances |  |  | Equity instruments |  |  | Debt securities |  |  | Loans and advances |  |  | Derivatives |  |  | Other Assets |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 17.9\% | 14.7\% | 15.1\% | 0.6\% | 0.6\% | 0.6\% | 13.9\% | 15.9\% | 16.2\% | 63.2\% | 64.3\% | 63.3\% | 2.0\% | 1.7\% | 1.5\% | 2.4\% | 2.8\% | 3.2\% |
| BE | 22.0\% | 20.5\% | 22.6\% | 0.3\% | 0.3\% | 0.3\% | 12.3\% | 13.0\% | 10.6\% | 60.1\% | 60.6\% | 61.5\% | 2.6\% | 2.3\% | 2.0\% | 2.7\% | 3.4\% | 3.1\% |
| BG | 18.1\% | 20.9\% | 15.4\% | 0.1\% | 0.1\% | 0.1\% | 13.6\% | 14.5\% | 15.5\% | 65.8\% | 62.5\% | 67.2\% | 0.5\% | 0.3\% | 0.2\% | 2.0\% | 1.7\% | 1.7\% |
| Cr | 40.2\% | 40.1\% | 35.2\% | 0.1\% | 0.1\% | 0.1\% | 16.8\% | 18.5\% | 20.3\% | 37.1\% | 36.1\% | 39.0\% | 0.1\% | 0.1\% | 0.1\% | 5.7\% | 5.1\% | 5.2\% |
| CZ | 1.9\% | 1.3\% | 1.8\% | 0.0\% | 0.0\% | 0.0\% | 17.2\% | 17.6\% | 16.5\% | 75.7\% | 77.2\% | 78.0\% | 3.9\% | 2.4\% | 2.1\% | 1.3\% | 1.5\% | 1.5\% |
| DE | 17.8\% | 15.6\% | 16.1\% | 0.5\% | 0.5\% | 0.6\% | 11.7\% | 12.6\% | 13.0\% | 58.0\% | 58.7\% | 59.0\% | 10.0\% | 10.1\% | 9.0\% | 2.1\% | 2.5\% | 2.3\% |
| DK | 7.5\% | 7.1\% | 5.9\% | 0.4\% | 0.6\% | 0.8\% | 11.7\% | 11.5\% | 11.3\% | 70.7\% | 69.8\% | 71.9\% | 7.3\% | 6.8\% | 5.7\% | 2.3\% | 4.3\% | 4.3\% |
| EE | 23.5\% | 24.1\% | 26.2\% | 0.0\% | 0.0\% | 0.0\% | 4.7\% | 4.6\% | 4.5\% | 70.4\% | 69.9\% | 67.9\% | 0.4\% | 0.3\% | 0.3\% | 1.0\% | 1.1\% | 1.1\% |
| Es | 10.9\% | 10.7\% | 9.6\% | 0.8\% | 0.8\% | 1.0\% | 13.8\% | 14.3\% | 14.8\% | 64.8\% | 65.0\% | 65.5\% | 3.9\% | 3.3\% | 3.4\% | 5.7\% | 5.8\% | 5.7\% |
| FI | 12.4\% | 11.3\% | 9.5\% | 1.4\% | 1.4\% | 2.7\% | 11.4\% | 11.0\% | 11.9\% | 68.1\% | 70.2\% | 69.8\% | 5.2\% | 4.6\% | 4.3\% | 1.5\% | 1.6\% | 1.7\% |
| FR | 13.8\% | 12.7\% | 11.3\% | 2.9\% | 2.9\% | 3.9\% | 9.2\% | 9.4\% | 10.3\% | 60.9\% | 61.1\% | 60.9\% | 7.5\% | 7.3\% | 7.1\% | 5.7\% | 6.6\% | 6.4\% |
| GR | 14.4\% | 12.2\% | 12.1\% | 0.4\% | 0.4\% | 0.5\% | 18.0\% | 20.1\% | 20.6\% | 50.4\% | 51.1\% | 51.1\% | 2.3\% | 1.6\% | 1.6\% | 14.5\% | 14.6\% | 14.2\% |
| HR | 22.3\% | 23.5\% | 17.6\% | 0.1\% | 0.1\% | 0.1\% | 12.0\% | 12.3\% | 14.3\% | 63.2\% | 61.7\% | 65.7\% | 0.5\% | 0.5\% | 0.3\% | 1.9\% | 2.0\% | 2.1\% |
| HU | 15.9\% | 17.1\% | 14.9\% | 0.2\% | 0.3\% | 0.3\% | 23.0\% | 21.1\% | 23.5\% | 55.9\% | 54.3\% | 54.3\% | 2.1\% | 1.2\% | 1.1\% | 2.9\% | 6.0\% | 5.9\% |
| IE | 26.4\% | 27.2\% | 25.7\% | 0.2\% | 0.2\% | 0.2\% | 11.9\% | 12.0\% | 12.9\% | 48.7\% | 47.6\% | 47.0\% | 7.0\% | 8.1\% | 7.2\% | 5.9\% | 4.9\% | 6.9\% |
| Is | 8.3\% | 7.2\% | 7.8\% | 1.5\% | 1.4\% | 1.7\% | 8.0\% | 9.3\% | 8.0\% | 79.7\% | 80.2\% | 80.4\% | 0.3\% | 0.4\% | 0.3\% | 2.1\% | 1.6\% | 1.8\% |
| $1 T$ | 12.0\% | 9.2\% | 7.5\% | 1.0\% | 1.3\% | 1.4\% | 20.5\% | 22.0\% | 22.6\% | 57.4\% | 57.9\% | 58.8\% | 3.4\% | 3.0\% | 3.0\% | 5.5\% | 6.6\% | 6.7\% |
| 4 | 14.2\% | 13.7\% | 13.3\% | 5.4\% | 5.0\% | 5.3\% | 17.7\% | 18.3\% | 17.1\% | 57.4\% | 57.2\% | 58.0\% | 1.4\% | 1.7\% | 2.0\% | 3.9\% | 4.1\% | 4.3\% |
| LT | 49.7\% | 39.7\% | 38.7\% | 0.0\% | 0.0\% | 0.0\% | 12.2\% | 12.6\% | 12.6\% | 36.5\% | 45.4\% | 46.1\% | 0.1\% | 0.1\% | 0.3\% | 1.5\% | 2.3\% | 2.3\% |
| เu | 27.5\% | 26.6\% | 22.9\% | 0.7\% | 0.6\% | 0.6\% | 13.6\% | 13.7\% | 14.7\% | 53.5\% | 55.1\% | 58.1\% | 1.7\% | 1.3\% | 0.9\% | 3.0\% | 2.8\% | 2.7\% |
| Lv | 29.2\% | 26.3\% | 24.7\% | 0.0\% | 0.0\% | 0.0\% | 6.9\% | 5.4\% | 5.4\% | 62.7\% | 67.2\% | 68.9\% | 0.2\% | 0.1\% | 0.1\% | 1.0\% | 1.0\% | 0.9\% |
| MT | 18.1\% | 18.3\% | 15.1\% | 0.2\% | 0.2\% | 0.2\% | 29.3\% | 31.6\% | 33.0\% | 49.2\% | 47.4\% | 49.3\% | 1.5\% | 0.9\% | 0.9\% | 1.7\% | 1.6\% | 1.6\% |
| NL | 17.0\% | 11.5\% | 12.8\% | 0.7\% | 0.9\% | 1.1\% | 7.3\% | 8.4\% | 8.8\% | 71.3\% | 75.1\% | 73.1\% | 2.8\% | 2.7\% | 2.8\% | 0.8\% | 1.3\% | 1.4\% |
| no | 14.8\% | 8.5\% | 19.8\% | 0.3\% | 0.3\% | 0.3\% | 10.5\% | 13.2\% | 9.9\% | 66.6\% | 70.4\% | 63.1\% | 5.2\% | 5.3\% | 4.5\% | 2.6\% | 2.3\% | 2.5\% |
| PL | 5.0\% | 4.0\% | 3.9\% | 0.1\% | 0.1\% | 0.1\% | 29.6\% | 34.6\% | 35.0\% | 58.9\% | 55.6\% | 55.7\% | 3.2\% | 2.7\% | 2.3\% | 3.2\% | 3.0\% | 3.1\% |
| PT | 12.4\% | 14.1\% | 13.2\% | 0.9\% | 0.8\% | 0.8\% | 21.8\% | 22.9\% | 25.1\% | 59.0\% | 56.6\% | 55.3\% | 0.9\% | 1.1\% | 1.1\% | 4.9\% | 4.4\% | 4.5\% |
| Ro | 13.1\% | 15.1\% | 13.6\% | 0.2\% | 0.2\% | 0.1\% | 30.0\% | 27.7\% | 31.5\% | 54.0\% | 54.7\% | 52.7\% | 0.2\% | 0.1\% | 0.1\% | 2.6\% | 2.3\% | 2.0\% |
| SE | 11.8\% | 10.9\% | 14.0\% | 0.7\% | 0.8\% | 1.4\% | 11.8\% | 8.8\% | 9.8\% | 70.6\% | 74.0\% | 69.8\% | 2.4\% | 2.6\% | 2.3\% | 2.8\% | 2.9\% | 2.8\% |
| SI | 21.5\% | 22.7\% | 18.1\% | 0.5\% | 0.4\% | 0.5\% | 18.3\% | 18.5\% | 21.7\% | 57.4\% | 56.1\% | 57.3\% | 0.2\% | 0.2\% | 0.2\% | 2.1\% | 2.1\% | 2.2\% |
| SK | 12.9\% | 13.9\% | 8.5\% | 0.0\% | 0.0\% | 0.0\% | 12.7\% | 12.8\% | 14.9\% | 72.1\% | 71.4\% | 74.6\% | 0.8\% | 0.5\% | 0.5\% | 1.5\% | 1.3\% | 1.4\% |
| EU/EEA | 14.4\% | 12.8\% | 12.4\% | 1.4\% | 1.5\% | 1.9\% | 12.2\% | 12.8\% | 13.3\% | 61.9\% | 62.6\% | 62.4\% | 5.8\% | 5.6\% | 5.3\% | 4.3\% | 4.7\% | 4.7\% |


| Assets |  |  |  |  |  |  | Financial Assets |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR | Total Assets |  |  | Total Financial Assets |  |  | \% of total financial assets | Share of financial assets valued at (amortised) cost |  |  | Share of financial assets at fair value through OCI |  |  | Share of financial assets at fair value through profit\&loss |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 806.7 | 770.8 | 831.3 | 787.2 | 749.2 | 804.6 | AT | 92.1\% | 91.5\% | 91.9\% | 4.1\% | 4.5\% | 4.2\% | 3.8\% | 4.0\% | 4.0\% |
| BE | 1,201.2 | 1,201.1 | 1,170.4 | 1,169.1 | 1,160.9 | 1,134.6 | BE | 92.9\% | 92.8\% | 93.5\% | 3.3\% | 3.9\% | 3.4\% | 3.7\% | 3.3\% | 3.1\% |
| BG | 40.4 | 50.9 | 51.9 | 39.6 | 50.0 | 51.1 | BG | 94.7\% | 95.8\% | 96.1\% | 4.7\% | 3.8\% | 3.6\% | 0.6\% | 0.4\% | 0.3\% |
| Cr | 45.2 | 46.3 | 44.2 | 42.7 | 43.9 | 41.9 | CY | 98.1\% | 98.3\% | 98.3\% | 1.2\% | 1.2\% | 1.2\% | 0.7\% | 0.5\% | 0.6\% |
| cz | 223.3 | 209.6 | 220.9 | 220.4 | 206.5 | 217.6 | cz | 93.4\% | 95.4\% | 95.4\% | 1.9\% | 1.7\% | 1.6\% | 4.7\% | 2.9\% | 3.0\% |
| DE | 4,021.2 | 3,902.6 | 4,043.6 | 3,937.9 | 3,806.3 | 3,950.6 | DE | 75.4\% | 74.1\% | 74.3\% | 4.9\% | 5.4\% | 5.4\% | 19.7\% | 20.5\% | 20.3\% |
| DK | 767.1 | 771.2 | 757.5 | 749.1 | 738.0 | 725.1 | DK | 36.6\% | 34.2\% | 33.3\% | 2.0\% | 2.0\% | 1.9\% | 61.4\% | 63.9\% | 64.7\% |
| EE | 43.9 | 45.8 | 46.6 | 43.5 | 45.3 | 46.1 | EE | 98.0\% | 98.6\% | 98.6\% | 0.0\% | 0.0\% | 0.0\% | 2.0\% | 1.4\% | 1.4\% |
| ES | 3,704.9 | 3,750.9 | 3,783.7 | 3,492.6 | 3,535.0 | 3,568.1 | ES | 85.8\% | 85.7\% | 84.9\% | 4.2\% | 3.8\% | 3.8\% | 10.0\% | 10.5\% | 11.3\% |
| FI | 721.6 | 700.6 | 713.1 | 710.7 | 689.2 | 700.7 | FI | 69.9\% | 71.2\% | 68.0\% | 6.6\% | 7.0\% | 6.9\% | 23.5\% | 21.8\% | 25.1\% |
| FR | 9,027.1 | 9,005.1 | 9,161.5 | 8,508.9 | 8,414.4 | 8,573.0 | FR | 74.1\% | 74.6\% | 72.5\% | 3.0\% | 3.3\% | 3.4\% | 22.9\% | 22.1\% | 24.1\% |
| GR | 304.8 | 303.5 | 302.4 | 260.5 | 259.3 | 259.5 | GR | 92.5\% | 93.0\% | 93.3\% | 3.6\% | 3.6\% | 3.3\% | 3.9\% | 3.4\% | 3.4\% |
| HR | 56.8 | 61.0 | 60.6 | 55.8 | 59.8 | 59.4 | HR | 92.8\% | 93.2\% | 91.9\% | 6.4\% | 6.0\% | 7.4\% | 0.8\% | 0.8\% | 0.7\% |
| HU | 137.6 | 148.0 | 150.3 | 133.6 | 139.2 | 141.4 | Hu | 88.5\% | 89.3\% | 89.5\% | 5.2\% | 5.0\% | 4.9\% | 6.3\% | 5.7\% | 5.6\% |
| IE | 391.0 | 409.5 | 421.6 | 368.0 | 389.5 | 392.4 | IE | 79.8\% | 80.7\% | 80.3\% | 6.6\% | 8.2\% | 8.9\% | 13.6\% | 11.1\% | 10.8\% |
| Is | 33.5 | 33.7 | 34.7 | 32.8 | 33.2 | 34.1 | Is | 89.6\% | 88.4\% | 89.4\% | 2.5\% | 2.6\% | 3.6\% | 7.9\% | 9.0\% | 6.9\% |
| $1{ }^{1}$ | 2,693.3 | 2,574.2 | 2,554.2 | 2,544.3 | 2,404.5 | 2,382.1 | 17 | 86.8\% | 85.9\% | 85.2\% | 6.5\% | 7.7\% | 8.3\% | 6.7\% | 6.4\% | 6.5\% |
| u | 97.9 | 102.9 | 100.8 | 94.1 | 98.7 | 96.5 | 4 | 84.3\% | 84.7\% | 83.8\% | 12.2\% | 11.1\% | 11.7\% | 3.5\% | 4.1\% | 4.5\% |
| LT | 31.2 | 35.2 | 36.3 | 30.7 | 34.4 | 35.5 | LT | 95.4\% | 96.2\% | 96.1\% | 0.2\% | 0.2\% | 0.2\% | 4.3\% | 3.6\% | 3.7\% |
| เu | 191.0 | 190.2 | 176.1 | 185.4 | 184.9 | 171.3 | เu | 93.5\% | 94.9\% | 95.1\% | 3.9\% | 3.3\% | 3.5\% | 2.6\% | 1.8\% | 1.4\% |
| Lv | 50.9 | 53.0 | 54.1 | 50.4 | 52.5 | 53.6 | Lv | 95.7\% | 96.3\% | 96.3\% | 0.3\% | 0.3\% | 0.3\% | 4.0\% | 3.4\% | 3.5\% |
| MT | 25.8 | 26.5 | 26.4 | 25.4 | 26.1 | 26.0 | MT | 94.1\% | 95.1\% | 95.0\% | 3.9\% | 3.6\% | 3.7\% | 2.0\% | 1.3\% | 1.3\% |
| NL | 2,337.1 | 2,188.0 | 2,353.4 | 2,317.9 | 2,158.5 | 2,320.8 | NL | 87.8\% | 87.3\% | 86.0\% | 4.2\% | 5.1\% | 5.3\% | 8.0\% | 7.7\% | 8.8\% |
| No | 342.6 | 339.5 | 366.3 | 333.7 | 331.8 | 357.3 | No | 79.9\% | 76.7\% | 81.4\% | 7.0\% | 8.2\% | 7.9\% | 13.1\% | 15.1\% | 10.7\% |
| PL | 212.7 | 249.1 | 253.0 | 205.8 | 241.5 | 245.3 | PL | 82.5\% | 79.9\% | 82.4\% | 13.4\% | 16.6\% | 14.4\% | 4.1\% | 3.5\% | 3.2\% |
| PT | 287.7 | 291.9 | 299.8 | 273.4 | 278.9 | 286.2 | PT | 91.0\% | 91.4\% | 90.1\% | 6.3\% | 6.2\% | 7.2\% | 2.7\% | 2.4\% | 2.7\% |
| RO | 64.9 | 72.8 | 92.4 | 63.2 | 71.1 | 90.6 | RO | 76.1\% | 80.5\% | 78.7\% | 22.6\% | 18.1\% | 20.0\% | 1.2\% | 1.3\% | 1.3\% |
| SE | 992.0 | 962.3 | 1,007.6 | 964.6 | 934.1 | 979.5 | SE | 84.8\% | 85.5\% | 84.0\% | 1.6\% | 1.6\% | 1.7\% | 13.6\% | 12.9\% | 14.3\% |
| SI | 44.4 | 50.2 | 49.2 | 43.5 | 49.1 | 48.1 | SI | 90.4\% | 92.3\% | 91.6\% | 9.2\% | 7.3\% | 8.0\% | 0.5\% | 0.3\% | 0.4\% |
| SK | 69.4 | 73.1 | 70.0 | 68.4 | 72.1 | 69.0 | SK | 96.7\% | 97.5\% | 97.1\% | 2.4\% | 1.9\% | 2.1\% | 0.9\% | 0.6\% | 0.8\% |
| EU/EEA | 27,664.9 | 27,309.5 | 27,887.9 | 26,487.6 | 26,015.6 | 26,580.3 | EU/EEA | 79.4\% | 79.1\% | 78.1\% | 4.2\% | 4.5\% | 4.7\% | 16.5\% | 16.3\% | 17.2\% |

[^1]
## Statistical Annex

Loans: composition and asset quality

|  |  |  |  | of which: loans and advances at amortised cost - by segment (volumes) ${ }^{(2)}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR | Loans and advances ${ }^{(1)}$ |  |  | HHs |  |  | ...of which mortgages |  |  | NFCs |  |  | ...of which SMEs |  |  | ...of which CRE |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 655.7 | 611.2 | 654.7 | 192.2 | 191.0 | 193.0 | 139.2 | 139.0 | 140.6 | 224.0 | 224.8 | 235.7 | 79.5 | 84.2 | 89.9 | 66.4 | 68.9 | 73.4 |
| BE | 987.7 | 976.9 | 986.0 | 304.9 | 310.5 | 311.0 | 263.8 | 268.1 | 268.0 | 256.0 | 256.7 | 255.5 | 128.7 | 128.9 | 130.3 | 69.7 | 74.7 | 76.0 |
| BG | 34.3 | 42.5 | 43.0 | 10.4 | 14.0 | 14.7 | 5.1 | 7.3 | 7.7 | 11.4 | 14.6 | 14.9 | 6.3 | 7.7 | 7.9 | 5.1 | 6.5 | 6.8 |
| Cr | 35.2 | 35.4 | 32.9 | 8.4 | 8.3 | 8.3 | 6.5 | 6.5 | 6.5 | 7.7 | 7.5 | 7.6 | 5.4 | 5.0 | 5.0 | 5.5 | 5.1 | 5.3 |
| cz | 172.8 | 165.1 | 176.2 | 66.2 | 66.1 | 65.2 | 52.7 | 52.3 | 51.6 | 37.8 | 38.8 | 38.4 | 16.1 | 20.2 | 21.0 | 15.2 | 16.6 | 16.6 |
| DE | 3,023.7 | 2,875.8 | 3,011.9 | 552.3 | 548.4 | 548.2 | 397.7 | 401.6 | 402.0 | 868.5 | 862.1 | 870.3 | 213.6 | 230.4 | 230.3 | 275.2 | 283.2 | 283.8 |
| DK | 602.7 | 595.2 | 592.2 | 69.8 | 53.0 | 52.1 | 52.4 | 40.8 | 40.4 | 90.2 | 88.0 | 87.9 | 37.5 | 37.1 | 36.4 | 22.9 | 19.0 | 18.8 |
| EE | 41.2 | 43.0 | 43.8 | 16.0 | 16.5 | 16.5 | 13.5 | 13.9 | 14.0 | 12.7 | 13.1 | 13.0 | 8.9 | 8.9 | 9.0 | 7.7 | 7.9 | 8.0 |
| Es | 2,740.7 | 2,751.1 | 2,737.3 | 1,214.7 | 1,217.1 | 1,223.3 | 835.8 | 823.1 | 823.1 | 797.7 | 796.4 | 797.0 | 313.9 | 302.0 | 301.2 | 120.1 | 118.2 | 120.2 |
| FI | 549.2 | 543.4 | 528.2 | 198.7 | 202.3 | 198.2 | 168.1 | 169.1 | 165.5 | 167.7 | 169.8 | 168.8 | 64.8 | 63.2 | 62.7 | 34.4 | 34.9 | 33.5 |
| FR | 6,077.1 | 6,035.8 | 5,954.9 | 2,054.8 | 2,072.8 | 2,053.4 | 645.1 | 635.7 | 631.1 | 1,903.2 | 1,924.4 | 1,905.9 | 869.0 | 903.1 | 889.0 | 281.1 | 287.2 | 297.0 |
| GR | 201.1 | 193.7 | 192.8 | 44.5 | 41.7 | 42.1 | 32.3 | 29.6 | 29.6 | 82.0 | 84.5 | 85.0 | 34.7 | 34.3 | 34.5 | 23.1 | 22.8 | 22.2 |
| HR | 47.8 | 51.3 | 50.2 | 14.9 | 16.4 | 16.8 | 6.6 | 7.3 | 7.4 | 12.4 | 13.0 | 13.1 | 5.9 | 6.2 | 6.4 | 4.7 | 4.5 | 4.8 |
| Hu | 100.2 | 107.1 | 105.5 | 30.5 | 31.9 | 33.8 | 14.7 | 15.5 | 17.1 | 33.9 | 34.3 | 33.8 | 17.2 | 16.4 | 16.6 | 11.9 | 11.8 | 12.0 |
| IE | 294.9 | 307.9 | 308.4 | 88.7 | 96.2 | 96.5 | 75.9 | 82.1 | 82.9 | 69.3 | 72.1 | 72.2 | 26.7 | 25.8 | 25.5 | 18.5 | 18.0 | 18.0 |
| Is | 29.6 | 29.6 | 30.8 | 13.3 | 13.5 | 13.7 | 11.9 | 12.1 | 12.3 | 12.3 | 12.3 | 12.7 | 5.4 | 5.7 | 6.0 | 5.3 | 5.5 | 5.6 |
| $1 T$ | 1,890.1 | 1,743.3 | 1,707.9 | 578.3 | 573.0 | 568.8 | 414.7 | 413.2 | 413.1 | 705.7 | 665.1 | 655.8 | 317.6 | 287.9 | 279.5 | 139.1 | 130.2 | 129.4 |
| u | 70.1 | 73.0 | 71.9 | 21.2 | 21.2 | 20.6 | 12.3 | 13.2 | 12.6 | 8.1 | 9.7 | 9.6 | 4.9 | 5.9 | 5.7 | 2.6 | 3.0 | 2.9 |
| LT | 26.8 | 29.9 | 30.7 | 6.6 | 7.3 | 7.5 | 5.1 | 5.3 | 5.4 | 4.2 | 4.7 | 4.9 | 3.1 | 3.4 | 3.4 | 2.5 | 3.0 | 3.2 |
| Lu | 155.6 | 156.3 | 143.7 | 22.8 | 22.6 | 20.0 | 16.5 | 16.0 | 15.0 | 47.6 | 46.1 | 44.8 | 24.5 | 23.8 | 23.0 | 5.5 | 5.7 | 5.4 |
| ıv | 46.6 | 49.4 | 50.5 | 15.4 | 16.1 | 16.2 | 12.2 | 12.7 | 12.8 | 11.7 | 12.4 | 12.4 | 7.7 | 8.0 | 8.1 | 6.2 | 6.8 | 7.0 |
| mt | 17.5 | 17.5 | 17.1 | 7.6 | 8.0 | 8.2 | 7.0 | 7.4 | 7.6 | 3.6 | 3.7 | 3.8 | 2.4 | 2.6 | 2.7 | 1.6 | 1.7 | 1.7 |
| NL | 2,059.5 | 1,888.8 | 2,009.9 | 777.2 | 786.3 | 789.9 | 716.5 | 725.9 | 731.3 | 574.9 | 573.9 | 583.0 | 174.4 | 175.8 | 172.4 | 175.1 | 175.0 | 174.8 |
| no | 279.9 | 268.7 | 304.4 | 111.0 | 114.1 | 109.2 | 93.0 | 101.4 | 97.1 | 89.5 | 91.1 | 89.9 | 32.7 | 32.8 | 31.8 | 28.1 | 29.5 | 28.2 |
| PL | 139.0 | 151.8 | 154.5 | 67.0 | 75.1 | 77.2 | 44.6 | 48.2 | 49.1 | 50.7 | 55.2 | 56.6 | 24.5 | 30.8 | 33.2 | 14.1 | 14.7 | 15.2 |
| PT | 209.6 | 209.8 | 208.9 | 101.1 | 101.5 | 102.2 | 85.9 | 85.7 | 86.0 | 58.4 | 55.1 | 54.8 | 39.0 | 36.2 | 36.1 | 15.3 | 14.3 | 14.4 |
| RO | 43.3 | 50.6 | 61.5 | 17.1 | 17.7 | 20.0 | 10.9 | 11.1 | 12.5 | 14.2 | 16.1 | 20.3 | 7.9 | 9.1 | 12.7 | 4.0 | 4.2 | 6.5 |
| SE | 802.5 | 794.2 | 816.0 | 340.8 | 346.2 | 335.6 | 309.3 | 312.3 | 302.3 | 272.0 | 272.0 | 265.1 | 131.9 | 133.0 | 127.5 | 65.6 | 69.4 | 68.1 |
| SI | 34.8 | 39.3 | 37.0 | 12.1 | 13.3 | 13.5 | 5.2 | 5.4 | 5.5 | 11.3 | 12.2 | 12.1 | 6.3 | 6.8 | 6.8 | 3.9 | 4.3 | 4.2 |
| SK | 59.3 | 62.5 | 58.3 | 31.6 | 32.3 | 32.4 | 25.9 | 26.4 | 26.6 | 17.1 | 18.0 | 18.1 | 6.9 | 6.6 | 8.0 | 5.6 | 5.8 | 6.1 |
| EU/EEA | 20,352.9 | 19,850.0 | 20,042.0 | 6,651.8 | 6,686.4 | 6,658.8 | 4,222.4 | 4,225.6 | 4,213.6 | 6,110.9 | 6,104.1 | 6,098.9 | 2,465.2 | 2,483.5 | 2,462.5 | 1,339.9 | 1,351.3 | 1,365.7 |


| Volumes bn EUR | Non-performing loans and advances ${ }^{(1)}$ |  |  | of which: non-performing loans and advances at amortised cost by segment (volumes) ${ }^{(2)}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | HHs |  |  | ...of which mortgages |  |  | NFCs |  |  | ...of which SMEs |  |  | ...of which CRE |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 11.4 | 13.4 | 14.2 | 4.2 | 4.4 | 4.6 | 1.8 | 1.9 | 1.9 | 6.3 | 7.9 | 8.7 | 3.2 | 4.2 | 4.9 | 2.1 | 3.2 | 3.7 |
| BE | 11.4 | 11.7 | 12.0 | 2.7 | 2.8 | 2.9 | 1.4 | 1.5 | 1.5 | 7.1 | 7.3 | 7.7 | 3.7 | 3.9 | 4.3 | 1.8 | 2.1 | 2.3 |
| BG | 0.8 | 0.8 | 0.8 | 0.4 | 0.4 | 0.4 | 0.1 | 0.1 | 0.1 | 0.4 | 0.4 | 0.4 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 |
| CY | 1.0 | 0.9 | 0.8 | 0.7 | 0.6 | 0.6 | 0.5 | 0.4 | 0.4 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 |
| cz | 2.1 | 1.9 | 2.0 | 0.8 | 0.9 | 0.9 | 0.3 | 0.3 | 0.3 | 1.2 | 1.0 | 1.0 | 0.6 | 0.7 | 0.7 | 0.4 | 0.4 | 0.4 |
| DE | 31.8 | 38.0 | 39.8 | 7.6 | 7.6 | 8.3 | 2.7 | 2.8 | 3.1 | 19.9 | 26.8 | 27.8 | 5.1 | 8.2 | 8.6 | 6.2 | 13.7 | 14.2 |
| DK | 7.9 | 7.6 | 7.5 | 1.3 | 1.2 | 1.2 | 0.7 | 0.7 | 0.7 | 2.4 | 2.4 | 2.4 | 1.3 | 1.3 | 1.4 | 0.5 | 0.5 | 0.6 |
| EE | 0.2 | 0.3 | 0.3 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Es | 75.4 | 77.4 | 78.2 | 43.0 | 46.2 | 47.3 | 21.1 | 22.3 | 22.6 | 31.8 | 30.5 | 30.1 | 20.3 | 19.0 | 19.6 | 9.3 | 7.8 | 7.6 |
| FI | 5.4 | 6.2 | 6.2 | 2.6 | 3.0 | 3.2 | 1.6 | 1.8 | 1.9 | 2.2 | 2.6 | 2.5 | 1.4 | 1.5 | 1.5 | 0.6 | 0.6 | 0.6 |
| FR | 112.1 | 117.2 | 118.9 | 42.0 | 42.7 | 42.8 | 13.2 | 12.2 | 12.1 | 66.0 | 69.9 | 71.4 | 35.0 | 39.5 | 40.0 | 8.1 | 9.1 | 9.7 |
| GR | 9.4 | 6.4 | 7.3 | 4.3 | 2.7 | 3.4 | 2.8 | 1.8 | 2.2 | 4.9 | 3.6 | 3.7 | 3.5 | 2.4 | 2.6 | 2.6 | 2.0 | 1.9 |
| HR | 1.1 | 0.9 | 0.9 | 0.6 | 0.5 | 0.5 | 0.1 | 0.1 | 0.1 | 0.5 | 0.4 | 0.4 | 0.4 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 |
| Hu | 3.4 | 3.1 | 3.0 | 1.9 | 1.5 | 1.5 | 0.6 | 0.4 | 0.4 | 1.3 | 1.4 | 1.4 | 0.8 | 0.8 | 0.7 | 0.4 | 0.6 | 0.5 |
| IE | 5.1 | 4.8 | 4.9 | 2.0 | 2.1 | 2.2 | 1.4 | 1.6 | 1.6 | 2.9 | 2.6 | 2.7 | 1.7 | 1.6 | 1.7 | 1.2 | 1.2 | 1.3 |
| Is | 0.4 | 0.4 | 0.5 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.3 | 0.1 | 0.1 | 0.1 |
| $1{ }^{\text {I }}$ | 46.0 | 41.0 | 41.6 | 13.5 | 12.6 | 12.8 | 6.6 | 6.2 | 6.2 | 29.5 | 25.7 | 26.2 | 18.5 | 16.2 | 16.0 | 10.7 | 8.4 | 8.1 |
| 4 | 0.3 | 0.3 | 0.3 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 |
| LT | 0.1 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| เu | 2.0 | 2.2 | 2.2 | 0.3 | 0.5 | 0.4 | 0.2 | 0.3 | 0.2 | 1.5 | 1.5 | 1.6 | 1.0 | 1.0 | 1.0 | 0.2 | 0.2 | 0.3 |
| Lv | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| mт | 0.4 | 0.4 | 0.4 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 |
| NL | 26.8 | 26.5 | 27.3 | 7.8 | 8.4 | 8.5 | 5.5 | 6.0 | 6.2 | 18.0 | 17.0 | 17.6 | 6.2 | 6.4 | 6.7 | 5.2 | 6.4 | 6.7 |
| no | 2.7 | 2.8 | 2.6 | 0.5 | 0.6 | 0.7 | 0.3 | 0.3 | 0.4 | 2.1 | 2.1 | 1.8 | 0.6 | 0.7 | 0.7 | 0.2 | 0.5 | 0.3 |
| PL | 6.1 | 6.5 | 6.4 | 3.1 | 3.5 | 3.5 | 1.2 | 1.3 | 1.2 | 2.8 | 2.8 | 2.7 | 1.8 | 1.9 | 2.2 | 1.0 | 1.0 | 0.9 |
| PT | 6.4 | 5.2 | 5.2 | 2.2 | 1.9 | 2.0 | 1.0 | 1.0 | 1.1 | 4.1 | 2.9 | 2.9 | 2.9 | 2.2 | 2.2 | 1.8 | 1.3 | 1.2 |
| Ro | 1.2 | 1.2 | 1.7 | 0.6 | 0.6 | 0.7 | 0.2 | 0.2 | 0.3 | 0.5 | 0.5 | 0.9 | 0.4 | 0.4 | 0.7 | 0.2 | 0.2 | 0.4 |
| SE | 1.9 | 2.4 | 2.6 | 1.0 | 1.3 | 1.5 | 0.5 | 0.7 | 0.9 | 0.9 | 1.1 | 1.1 | 0.3 | 0.4 | 0.6 | 0.2 | 0.2 | 0.2 |
| SI | 0.6 | 0.6 | 0.7 | 0.2 | 0.3 | 0.3 | 0.1 | 0.1 | 0.1 | 0.3 | 0.3 | 0.4 | 0.2 | 0.2 | 0.3 | 0.2 | 0.2 | 0.2 |
| Sk | 0.9 | 1.0 | 1.0 | 0.6 | 0.6 | 0.6 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.3 | 0.1 | 0.1 | 0.1 |
| EU/EEA | 357.1 | 364.7 | 372.3 | 138.4 | 141.2 | 144.8 | 62.0 | 62.4 | 63.7 | 197.9 | 203.3 | 207.2 | 104.9 | 108.6 | 111.9 | 51.4 | 57.7 | 59.1 |
|  <br>  accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| (1) Gross carrying amounts, other than trading exposures. <br> (2) Gross carrying amounts, loans and advances at amortised cost (excluding at fair value through OCI and through P\&L, excluding trading exposures). |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

## Statistical Annex

Loans: NPL and coverage ratios

| \% | Loans and advances:$\text { NPL ratio }{ }^{(1)}$ |  |  | HHs |  |  | of wh <br> ...of wh | ch: loa <br> ch mort | ns and <br> ages | advanc | at an <br> NFCs | ortise | cost: <br> ...of | PL rati <br> hich SN | (2) | ... | which CF |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 1.7\% | 2.2\% | 2.2\% | 2.2\% | 2.3\% | 2.4\% | 1.3\% | 1.4\% | 1.4\% | 2.8\% | 3.5\% | 3.7\% | 4.0\% | 5.0\% | 5.4\% | 3.2\% | 4.7\% | 5.0\% |
| BE | 1.2\% | 1.2\% | 1.2\% | 0.9\% | 0.9\% | 0.9\% | 0.5\% | 0.6\% | 0.6\% | 2.8\% | 2.8\% | 3.0\% | 2.8\% | 3.0\% | 3.3\% | 2.6\% | 2.8\% | 3.1\% |
| BG | 2.2\% | 2.0\% | 1.9\% | 3.5\% | 2.6\% | 2.5\% | 2.1\% | 1.4\% | 1.3\% | 3.4\% | 3.0\% | 2.9\% | 5.2\% | 4.3\% | 4.3\% | 4.3\% | 3.7\% | 3.5\% |
| CY | 2.9\% | 2.4\% | 2.5\% | 8.6\% | 7.1\% | 6.8\% | 8.1\% | 6.9\% | 6.6\% | 4.1\% | 3.6\% | 3.4\% | 4.5\% | 4.6\% | 4.4\% | 4.0\% | 3.9\% | 3.6\% |
| cz | 1.2\% | 1.2\% | 1.1\% | 1.3\% | 1.3\% | 1.4\% | 0.6\% | 0.6\% | 0.6\% | 3.2\% | 2.5\% | 2.6\% | 3.6\% | 3.4\% | 3.3\% | 2.7\% | 2.2\% | 2.1\% |
| DE | 1.1\% | 1.3\% | 1.3\% | 1.4\% | 1.4\% | 1.5\% | 0.7\% | 0.7\% | 0.8\% | 2.3\% | 3.1\% | 3.2\% | 2.4\% | 3.6\% | 3.7\% | 2.2\% | 4.8\% | 5.0\% |
| DK | 1.3\% | 1.3\% | 1.3\% | 1.9\% | 2.3\% | 2.3\% | 1.3\% | 1.7\% | 1.7\% | 2.6\% | 2.8\% | 2.8\% | 3.3\% | 3.5\% | 3.9\% | 2.0\% | 2.9\% | 3.2\% |
| EE | 0.5\% | 0.7\% | 0.7\% | 0.5\% | 0.7\% | 0.7\% | 0.5\% | 0.7\% | 0.7\% | 1.1\% | 1.1\% | 1.1\% | 1.1\% | 1.1\% | 1.2\% | 1.4\% | 1.0\% | 1.0\% |
| ES | 2.8\% | 2.8\% | 2.9\% | 3.5\% | 3.8\% | 3.9\% | 2.5\% | 2.7\% | 2.7\% | 4.0\% | 3.8\% | 3.8\% | 6.5\% | 6.3\% | 6.5\% | 7.8\% | 6.6\% | 6.4\% |
| FI | 1.0\% | 1.1\% | 1.2\% | 1.3\% | 1.5\% | 1.6\% | 0.9\% | 1.1\% | 1.2\% | 1.3\% | 1.6\% | 1.5\% | 2.2\% | 2.4\% | 2.5\% | 1.7\% | 1.7\% | 1.7\% |
| FR | 1.8\% | 1.9\% | 2.0\% | 2.0\% | 2.1\% | 2.1\% | 2.0\% | 1.9\% | 1.9\% | 3.5\% | 3.6\% | 3.7\% | 4.0\% | 4.4\% | 4.5\% | 2.9\% | 3.2\% | 3.3\% |
| GR | 4.7\% | 3.3\% | 3.8\% | 9.6\% | 6.5\% | 8.1\% | 8.8\% | 6.2\% | 7.4\% | 5.9\% | 4.3\% | 4.4\% | 10.2\% | 7.1\% | 7.4\% | 11.3\% | 8.7\% | 8.5\% |
| HR | 2.2\% | 1.8\% | 1.8\% | 3.8\% | 3.2\% | 3.1\% | 2.2\% | 1.7\% | 1.6\% | 4.0\% | 3.2\% | 3.0\% | 6.1\% | 5.4\% | 4.9\% | 4.9\% | 4.1\% | 3.9\% |
| HU | 3.4\% | 2.9\% | 2.8\% | 6.4\% | 4.8\% | 4.3\% | 4.2\% | 2.8\% | 2.3\% | 3.7\% | 4.1\% | 4.0\% | 4.9\% | 5.1\% | 4.2\% | 3.6\% | 4.7\% | 4.4\% |
| IE | 1.7\% | 1.6\% | 1.6\% | 2.2\% | 2.2\% | 2.2\% | 1.8\% | 1.9\% | 2.0\% | 4.2\% | 3.7\% | 3.7\% | 6.5\% | 6.3\% | 6.5\% | 6.7\% | 6.5\% | 7.0\% |
| Is | 1.2\% | 1.5\% | 1.5\% | 0.8\% | 1.0\% | 1.0\% | 0.6\% | 0.8\% | 0.9\% | 2.2\% | 2.4\% | 2.5\% | 4.0\% | 4.1\% | 4.7\% | 2.2\% | 1.9\% | 2.5\% |
| $1 T$ | 2.4\% | 2.4\% | 2.4\% | 2.3\% | 2.2\% | 2.2\% | 1.6\% | 1.5\% | 1.5\% | 4.2\% | 3.9\% | 4.0\% | 5.8\% | 5.6\% | 5.7\% | 7.7\% | 6.5\% | 6.3\% |
| Li* | 0.4\% | 0.4\% | 0.4\% | 0.6\% | 0.6\% | 0.8\% | 0.5\% | 0.6\% | 0.9\% | 1.2\% | 1.1\% | 1.1\% | 1.5\% | 1.2\% | 1.4\% | 1.2\% | 0.7\% | 0.7\% |
| LT | 0.5\% | 0.6\% | 0.6\% | 1.1\% | 1.4\% | 1.5\% | 0.6\% | 0.7\% | 0.7\% | 1.6\% | 1.5\% | 1.4\% | 2.1\% | 1.3\% | 1.2\% | 1.8\% | 1.4\% | 1.3\% |
| เบ | 1.3\% | 1.4\% | 1.5\% | 1.3\% | 2.2\% | 2.1\% | 1.3\% | 1.7\% | 1.6\% | 3.2\% | 3.3\% | 3.6\% | 4.0\% | 4.3\% | 4.4\% | 3.1\% | 3.6\% | 5.9\% |
| Lv | 0.5\% | 0.4\% | 0.4\% | 0.6\% | 0.6\% | 0.7\% | 0.5\% | 0.5\% | 0.6\% | 1.2\% | 0.8\% | 0.8\% | 1.4\% | 0.7\% | 0.8\% | 1.6\% | 0.8\% | 0.8\% |
| MT | 2.4\% | 2.2\% | 2.2\% | 1.7\% | 1.3\% | 1.3\% | 1.5\% | 1.2\% | 1.2\% | 7.1\% | 5.9\% | 5.9\% | 9.6\% | 7.7\% | 8.0\% | 9.0\% | 8.1\% | 7.2\% |
| NL | 1.3\% | 1.4\% | 1.4\% | 1.0\% | 1.1\% | 1.1\% | 0.8\% | 0.8\% | 0.8\% | 3.1\% | 3.0\% | 3.0\% | 3.5\% | 3.6\% | 3.9\% | 2.9\% | 3.7\% | 3.8\% |
| No | 1.0\% | 1.0\% | 0.8\% | 0.5\% | 0.5\% | 0.6\% | 0.3\% | 0.3\% | 0.4\% | 2.4\% | 2.4\% | 2.0\% | 2.0\% | 2.2\% | 2.3\% | 0.7\% | 1.7\% | 1.2\% |
| PL | 4.4\% | 4.3\% | 4.1\% | 4.7\% | 4.6\% | 4.5\% | 2.6\% | 2.8\% | 2.5\% | 5.4\% | 5.0\% | 4.8\% | 7.5\% | 6.1\% | 6.6\% | 7.0\% | 6.5\% | 5.9\% |
| PT | 3.1\% | 2.5\% | 2.5\% | 2.1\% | 1.9\% | 2.0\% | 1.1\% | 1.2\% | 1.2\% | 7.0\% | 5.3\% | 5.3\% | 7.5\% | 6.2\% | 6.2\% | 11.9\% | 8.9\% | 8.4\% |
| RO | 2.7\% | 2.3\% | 2.7\% | 3.7\% | 3.5\% | 3.6\% | 2.0\% | 2.0\% | 2.0\% | 3.8\% | 3.4\% | 4.6\% | 4.5\% | 4.0\% | 5.5\% | 5.0\% | 4.5\% | 6.6\% |
| SE | 0.2\% | 0.3\% | 0.3\% | 0.3\% | 0.4\% | 0.4\% | 0.1\% | 0.2\% | 0.3\% | 0.3\% | 0.4\% | 0.4\% | 0.2\% | 0.3\% | 0.4\% | 0.3\% | 0.3\% | 0.3\% |
| SI | 1.6\% | 1.6\% | 1.9\% | 2.0\% | 2.4\% | 2.4\% | 1.6\% | 1.7\% | 1.7\% | 2.5\% | 2.6\% | 3.0\% | 3.8\% | 3.5\% | 3.7\% | 4.9\% | 5.0\% | 4.9\% |
| SK | 1.4\% | 1.6\% | 1.8\% | 1.8\% | 1.9\% | 1.9\% | 1.1\% | 1.1\% | 1.1\% | 1.6\% | 1.8\% | 1.9\% | 3.3\% | 3.6\% | 3.4\% | 1.5\% | 2.3\% | 2.4\% |
| EU/EEA | 1.8\% | 1.8\% | 1.9\% | 2.1\% | 2.1\% | 2.2\% | 1.5\% | 1.5\% | 1.5\% | 3.2\% | 3.3\% | 3.4\% | 4.3\% | 4.4\% | 4.5\% | 3.8\% | 4.3\% | 4.3\% |


| \% | Non-performing loans and advances: coverage ratio ${ }^{(1)}$ |  |  | HHs |  |  | ...of which mortgages |  |  | NFCs |  |  | ...of which SMEs |  |  | ...of which CRE |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 48.6\% | 43.3\% | 41.7\% | 53.8\% | 50.8\% | 50.6\% | 31.9\% | 30.9\% | 29.6\% | 49.5\% | 42.3\% | 39.9\% | 47.1\% | 42.4\% | 37.9\% | 37.3\% | 30.1\% | 28.0\% |
| BE | 48.1\% | 47.1\% | 46.3\% | 33.0\% | 31.3\% | 32.2\% | 13.4\% | 13.1\% | 13.0\% | 52.8\% | 51.7\% | 49.5\% | 47.3\% | 45.9\% | 42.7\% | 27.5\% | 25.6\% | 22.3\% |
| BG | 65.2\% | 61.5\% | 62.7\% | 64.5\% | 63.6\% | 63.1\% | 53.9\% | 52.2\% | 51.0\% | 65.6\% | 59.6\% | 62.3\% | 68.4\% | 60.2\% | 62.4\% | 64.0\% | 57.4\% | 61.4\% |
| CY | 31.8\% | 31.4\% | 35.9\% | 27.2\% | 28.6\% | 33.8\% | 20.3\% | 23.7\% | 29.1\% | 41.7\% | 37.7\% | 40.6\% | 37.1\% | 36.4\% | 38.5\% | 39.1\% | 35.6\% | 37.8\% |
| cz | 53.5\% | 51.6\% | 49.8\% | 54.7\% | 52.3\% | 52.7\% | 26.2\% | 25.5\% | 25.5\% | 54.7\% | 53.4\% | 49.5\% | 52.7\% | 52.7\% | 50.8\% | 54.0\% | 47.1\% | 45.2\% |
| DE | 35.1\% | 32.5\% | 32.0\% | 37.9\% | 41.3\% | 39.0\% | 17.9\% | 19.1\% | 18.2\% | 38.4\% | 31.9\% | 31.9\% | 36.1\% | 27.4\% | 27.4\% | 29.1\% | 23.5\% | 23.5\% |
| DK | 28.3\% | 28.9\% | 29.0\% | 40.2\% | 38.6\% | 37.8\% | 26.3\% | 22.9\% | 21.8\% | 27.9\% | 29.8\% | 30.0\% | 39.1\% | 38.1\% | 36.1\% | 21.6\% | 18.2\% | 17.7\% |
| EE | 31.0\% | 30.7\% | 29.4\% | 23.4\% | 24.4\% | 24.2\% | 19.9\% | 21.8\% | 20.9\% | 35.3\% | 44.0\% | 42.1\% | 36.5\% | 41.8\% | 38.5\% | 32.2\% | 47.1\% | 41.8\% |
| Es | 42.7\% | 43.1\% | 43.1\% | 40.3\% | 40.8\% | 40.6\% | 26.5\% | 26.8\% | 26.7\% | 46.1\% | 46.6\% | 47.0\% | 46.0\% | 46.9\% | 46.5\% | 40.0\% | 40.5\% | 39.8\% |
| FI | 30.0\% | 26.6\% | 26.9\% | 20.2\% | 19.6\% | 19.4\% | 9.8\% | 11.1\% | 11.9\% | 45.2\% | 36.7\% | 38.2\% | 42.1\% | 38.0\% | 36.4\% | 21.6\% | 21.4\% | 24.3\% |
| FR | 46.7\% | 45.2\% | 44.5\% | 47.8\% | 46.3\% | 45.6\% | 31.6\% | 31.2\% | 30.4\% | 45.4\% | 43.9\% | 43.1\% | 45.6\% | 44.1\% | 43.5\% | 35.4\% | 33.1\% | 29.8\% |
| GR | 44.2\% | 43.6\% | 37.3\% | 35.1\% | 34.2\% | 25.4\% | 22.6\% | 24.2\% | 18.5\% | 51.3\% | 49.3\% | 46.6\% | 48.0\% | 46.3\% | 41.9\% | 38.7\% | 42.0\% | 42.4\% |
| HR | 66.7\% | 71.4\% | 71.0\% | 64.9\% | 71.3\% | 71.0\% | 56.1\% | 59.7\% | 59.8\% | 68.6\% | 71.3\% | 70.7\% | 69.7\% | 71.1\% | 70.7\% | 61.8\% | 59.8\% | 61.5\% |
| HU | 58.4\% | 58.8\% | 59.7\% | 62.0\% | 65.2\% | 67.0\% | 40.1\% | 45.5\% | 48.5\% | 55.1\% | 53.4\% | 53.2\% | 49.2\% | 51.5\% | 54.5\% | 55.9\% | 46.5\% | 48.7\% |
| IE | 30.8\% | 29.0\% | 31.0\% | 30.0\% | 28.6\% | 29.8\% | 21.9\% | 22.5\% | 22.8\% | 33.0\% | 29.0\% | 31.6\% | 34.8\% | 28.8\% | 30.4\% | 26.9\% | 21.2\% | 23.3\% |
| Is | 20.4\% | 21.5\% | 22.2\% | 16.2\% | 13.9\% | 14.9\% | 4.6\% | 4.2\% | 4.6\% | 22.1\% | 25.1\% | 25.3\% | 19.2\% | 22.8\% | 23.2\% | 14.1\% | 14.8\% | 14.9\% |
| $1 T$ | 54.4\% | 53.7\% | 53.4\% | 52.1\% | 53.0\% | 53.7\% | 39.4\% | 41.2\% | 41.9\% | 57.8\% | 55.9\% | 55.0\% | 57.2\% | 56.4\% | 55.7\% | 54.3\% | 55.4\% | 54.6\% |
| u | 38.7\% | 38.4\% | 34.2\% | 31.2\% | 35.9\% | 28.8\% | 14.6\% | 14.6\% | 11.4\% | 44.7\% | 40.4\% | 39.1\% | 47.6\% | 56.4\% | 44.9\% | 15.9\% | 20.1\% | 20.9\% |
| LT | 38.2\% | 42.2\% | 39.1\% | 48.7\% | 53.6\% | 47.6\% | 18.9\% | 17.8\% | 17.3\% | 27.1\% | 25.8\% | 25.1\% | 24.7\% | 30.3\% | 32.6\% | 16.2\% | 17.8\% | 18.5\% |
| เบ | 42.4\% | 37.6\% | 34.2\% | 27.3\% | 26.0\% | 23.9\% | 12.9\% | 15.1\% | 12.7\% | 43.2\% | 38.7\% | 35.6\% | 50.1\% | 43.9\% | 45.5\% | 33.9\% | 19.0\% | 12.3\% |
| Lv | 34.8\% | 40.5\% | 40.1\% | 37.8\% | 38.5\% | 36.6\% | 22.4\% | 25.9\% | 24.6\% | 32.9\% | 41.3\% | 43.9\% | 33.2\% | 41.7\% | 45.0\% | 31.5\% | 38.9\% | 40.2\% |
| MT | 32.2\% | 28.0\% | 29.2\% | 41.4\% | 35.6\% | 36.5\% | 35.9\% | 29.6\% | 30.2\% | 30.6\% | 26.9\% | 27.4\% | 31.4\% | 26.3\% | 26.3\% | 22.2\% | 13.4\% | 12.4\% |
| NL | 25.9\% | 26.2\% | 26.3\% | 20.3\% | 20.2\% | 20.4\% | 11.6\% | 12.6\% | 11.2\% | 28.9\% | 29.3\% | 29.5\% | 24.6\% | 23.3\% | 22.5\% | 19.1\% | 17.9\% | 17.5\% |
| No | 26.1\% | 23.2\% | 25.2\% | 16.7\% | 16.4\% | 14.2\% | 6.1\% | 6.6\% | 6.2\% | 28.9\% | 26.0\% | 30.8\% | 36.8\% | 28.7\% | 33.1\% | 22.5\% | 13.0\% | 23.0\% |
| PL | 62.8\% | 62.1\% | 61.3\% | 68.8\% | 68.2\% | 68.1\% | 68.5\% | 66.1\% | 63.7\% | 58.1\% | 55.9\% | 53.9\% | 52.9\% | 52.4\% | 53.5\% | 44.2\% | 46.4\% | 43.8\% |
| PT | 58.1\% | 57.4\% | 58.1\% | 54.9\% | 51.2\% | 51.0\% | 40.5\% | 41.3\% | 40.2\% | 60.1\% | 64.1\% | 64.4\% | 61.0\% | 65.7\% | 65.8\% | 49.6\% | 57.6\% | 59.3\% |
| Ro | 69.0\% | 67.2\% | 66.0\% | 75.0\% | 75.8\% | 74.1\% | 55.5\% | 54.2\% | 53.6\% | 62.0\% | 57.4\% | 60.2\% | 63.1\% | 58.7\% | 57.8\% | 54.3\% | 47.4\% | 61.3\% |
| SE | 37.3\% | 29.3\% | 28.2\% | 28.6\% | 24.9\% | 23.0\% | 9.9\% | 9.8\% | 9.1\% | 47.6\% | 34.0\% | 34.9\% | 25.2\% | 23.1\% | 20.2\% | 26.3\% | 24.4\% | 21.2\% |
| 51 | 56.5\% | 54.5\% | 53.9\% | 60.0\% | 57.0\% | 60.1\% | 45.1\% | 46.3\% | 48.4\% | 52.7\% | 51.7\% | 47.9\% | 55.4\% | 58.3\% | 55.9\% | 49.6\% | 46.7\% | 47.8\% |
| SK | 62.3\% | 54.0\% | 55.1\% | 62.4\% | 59.8\% | 60.1\% | 45.4\% | 44.9\% | 44.7\% | 62.5\% | 54.0\% | 54.3\% | 65.1\% | 60.5\% | 58.3\% | 44.2\% | 36.8\% | 38.0\% |
| EU/EEA | 43.6\% | 42.3\% | 41.8\% | 42.8\% | 42.5\% | 41.8\% | 27.4\% | 27.4\% | 26.7\% | 45.4\% | 42.9\% | 42.5\% | 46.1\% | 43.8\% | 43.0\% | 38.0\% | 33.4\% | 32.3\% |

## Statistical Annex

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

| Distribution of NFC loans and advances by NACE code (other than trading exposures) (1/2) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 |
| AT | 1.6\% | 1.5\% | 0.5\% | 0.5\% | 18.0\% | 17.6\% | 4.0\% | 3.7\% | 1.0\% | 1.0\% | 8.0\% | 7.9\% | 13.6\% | 13.4\% | 4.4\% | 4.3\% | 3.4\% | 3.3\% | 2.3\% | 2.2\% |
| BE | 4.8\% | 4.9\% | 0.5\% | 0.5\% | 14.1\% | 14.5\% | 4.1\% | 4.3\% | 1.4\% | 1.3\% | 10.2\% | 10.3\% | 14.0\% | 14.1\% | 6.0\% | 5.8\% | 1.4\% | 1.6\% | 2.7\% | 2.7\% |
| BG | 7.1\% | 7.1\% | 0.2\% | 0.7\% | 23.1\% | 23.3\% | 10.6\% | 9.8\% | 0.8\% | 0.7\% | 5.0\% | 5.4\% | 26.9\% | 26.6\% | 7.0\% | 6.8\% | 3.0\% | 3.0\% | 1.9\% | 1.9\% |
| Cr | 1.1\% | 1.0\% | 0.2\% | 0.2\% | 10.3\% | 10.0\% | 2.2\% | 2.2\% | 0.7\% | 0.8\% | 8.7\% | 8.5\% | 18.3\% | 18.7\% | 7.9\% | 7.6\% | 22.9\% | 23.5\% | 1.4\% | 1.4\% |
| cz | 4.4\% | 4.4\% | 0.2\% | 0.2\% | 20.6\% | 20.6\% | 5.0\% | 4.6\% | 1.2\% | 1.3\% | 4.7\% | 4.6\% | 17.9\% | 17.8\% | 5.7\% | 6.2\% | 1.3\% | 1.4\% | 1.9\% | 1.9\% |
| DE | 0.6\% | 0.6\% | 0.7\% | 0.6\% | 12.6\% | 12.6\% | 8.5\% | 8.5\% | 2.1\% | 2.1\% | 2.2\% | 2.2\% | 8.2\% | 8.0\% | 4.0\% | 4.0\% | 0.8\% | 0.8\% | 2.9\% | 2.9\% |
| DK | 2.9\% | 2.8\% | 0.2\% | 0.2\% | 8.5\% | 8.8\% | 3.2\% | 3.3\% | 0.5\% | 0.5\% | 2.8\% | 2.8\% | 6.2\% | 6.6\% | 3.2\% | 3.1\% | 0.8\% | 0.8\% | 2.5\% | 2.4\% |
| EE | 8.8\% | 8.8\% | 0.2\% | 0.3\% | 11.1\% | 11.2\% | 7.3\% | 6.3\% | 1.3\% | 1.2\% | 4.1\% | 4.1\% | 13.4\% | 13.0\% | 6.9\% | 6.8\% | 1.4\% | 1.5\% | 0.8\% | 0.8\% |
| Es | 2.6\% | 2.6\% | 2.0\% | 2.0\% | 18.6\% | 18.6\% | 6.3\% | 6.5\% | 0.7\% | 0.7\% | 6.2\% | 6.3\% | 19.2\% | 18.9\% | 6.1\% | 6.1\% | 4.6\% | 4.6\% | 4.2\% | 4.0\% |
| FI | 4.6\% | 4.8\% | 0.3\% | 0.3\% | 9.4\% | 9.7\% | 5.4\% | 5.0\% | 1.2\% | 1.3\% | 4.9\% | 4.8\% | 7.1\% | 7.3\% | 4.6\% | 4.8\% | 1.0\% | 0.9\% | 2.3\% | 2.3\% |
| FR | 3.8\% | 3.8\% | 1.4\% | 1.4\% | 13.1\% | 12.5\% | 4.6\% | 4.7\% | 0.6\% | 0.6\% | 4.5\% | 4.5\% | 12.8\% | 12.7\% | 5.5\% | 5.4\% | 2.5\% | 2.5\% | 3.3\% | 3.2\% |
| GR | 1.7\% | 1.6\% | 0.3\% | 0.3\% | 18.3\% | 17.2\% | 12.3\% | 12.9\% | 0.2\% | 0.2\% | 4.3\% | 4.2\% | 16.3\% | 16.6\% | 19.3\% | 19.4\% | 11.5\% | 11.7\% | 1.7\% | 1.9\% |
| HR | 3.9\% | 3.9\% | 0.5\% | 0.5\% | 16.0\% | 16.5\% | 16.0\% | 13.5\% | 2.1\% | 2.1\% | 6.6\% | 7.1\% | 17.5\% | 18.6\% | 9.3\% | 9.2\% | 9.5\% | 10.0\% | 1.7\% | 1.6\% |
| Hu | 6.7\% | 6.6\% | 0.6\% | 0.6\% | 20.2\% | 20.3\% | 7.3\% | 7.3\% | 0.6\% | 0.7\% | 6.9\% | 7.0\% | 18.7\% | 19.5\% | 5.8\% | 5.8\% | 3.6\% | 3.7\% | 2.4\% | 2.3\% |
| IE | 3.4\% | 3.5\% | 0.4\% | 0.5\% | 19.3\% | 19.8\% | 5.9\% | 6.4\% | 0.5\% | 0.6\% | 2.2\% | 2.6\% | 9.0\% | 9.4\% | 3.9\% | 3.9\% | 5.4\% | 5.5\% | 5.5\% | 5.3\% |
| Is | 9.7\% | 9.3\% | 0.4\% | 0.3\% | 16.2\% | 16.2\% | 0.8\% | 0.9\% | 0.8\% | 0.7\% | 15.4\% | 16.0\% | 8.7\% | 9.1\% | 3.3\% | 3.3\% | 7.5\% | 7.4\% | 3.3\% | 3.4\% |
| $1{ }^{1}$ | 2.5\% | 2.5\% | 0.7\% | 0.7\% | 27.8\% | 27.6\% | 4.3\% | 4.2\% | 1.3\% | 1.3\% | 7.5\% | 7.6\% | 17.3\% | 17.3\% | 4.7\% | 4.7\% | 3.5\% | 3.5\% | 3.2\% | 3.1\% |
| u | 0.3\% | 0.3\% | 0.1\% | 0.1\% | 5.2\% | 4.9\% | 2.3\% | 2.3\% | 0.9\% | 1.1\% | 6.1\% | 5.9\% | 4.3\% | 4.4\% | 1.2\% | 1.1\% | 1.4\% | 1.3\% | 1.0\% | 1.0\% |
| LT | 2.1\% | 2.1\% | 0.2\% | 0.2\% | 15.1\% | 14.4\% | 10.6\% | 10.2\% | 0.9\% | 0.9\% | 4.9\% | 5.6\% | 15.6\% | 14.1\% | 6.1\% | 5.7\% | 2.5\% | 2.4\% | 2.2\% | 2.2\% |
| Lu | 15.9\% | 16.5\% | 1.1\% | 1.1\% | 8.8\% | 9.1\% | 1.4\% | 1.3\% | 0.6\% | 0.7\% | 13.6\% | 13.7\% | 9.4\% | 9.9\% | 6.4\% | 6.7\% | 1.6\% | 1.4\% | 1.7\% | 1.8\% |
| เv | 9.9\% | 9.8\% | 0.1\% | 0.1\% | 12.8\% | 12.3\% | 10.6\% | 9.8\% | 0.9\% | 1.0\% | 3.1\% | 3.4\% | 13.4\% | 13.1\% | 7.8\% | 7.5\% | 2.4\% | 2.4\% | 1.6\% | 1.6\% |
| mт | 1.5\% | 1.6\% | 0.2\% | 0.2\% | 6.6\% | 5.2\% | 6.0\% | 7.1\% | 0.8\% | 0.3\% | 7.6\% | 8.2\% | 15.6\% | 15.6\% | 6.9\% | 6.8\% | 13.6\% | 13.9\% | 2.5\% | 2.4\% |
| NL | 14.0\% | 13.7\% | 1.7\% | 1.6\% | 15.2\% | 15.5\% | 5.1\% | 5.3\% | 0.8\% | 0.8\% | 3.7\% | 3.7\% | 14.0\% | 14.0\% | 7.1\% | 7.2\% | 1.4\% | 1.4\% | 3.7\% | 3.8\% |
| No | 6.6\% | 6.4\% | 2.3\% | 2.3\% | 8.0\% | 8.2\% | 6.0\% | 5.9\% | 0.4\% | 0.4\% | 11.1\% | 11.0\% | 6.2\% | 6.5\% | 9.3\% | 9.3\% | 1.1\% | 1.1\% | 3.1\% | 3.2\% |
| PL | 1.5\% | 1.5\% | 2.1\% | 1.8\% | 23.9\% | 23.4\% | 4.9\% | 5.5\% | 1.2\% | 1.3\% | 4.3\% | 5.0\% | 19.7\% | 19.6\% | 8.9\% | 9.1\% | 2.4\% | 2.4\% | 4.7\% | 4.9\% |
| PT | 2.5\% | 2.5\% | 0.6\% | 0.6\% | 18.3\% | 18.1\% | 2.1\% | 2.3\% | 1.2\% | 1.3\% | 9.8\% | 9.7\% | 16.5\% | 16.5\% | 7.1\% | 7.0\% | 8.1\% | 8.0\% | 1.6\% | 1.5\% |
| RO | 8.1\% | 9.7\% | 0.9\% | 0.9\% | 16.8\% | 19.1\% | 6.9\% | 4.9\% | 1.4\% | 1.2\% | 8.9\% | 10.7\% | 25.3\% | 24.1\% | 10.1\% | 8.5\% | 2.5\% | 3.1\% | 1.5\% | 1.6\% |
| SE | 1.5\% | 1.5\% | 0.3\% | 0.2\% | 5.5\% | 5.7\% | 4.4\% | 4.2\% | 0.9\% | 0.9\% | 2.6\% | 2.6\% | 5.0\% | 5.1\% | 3.5\% | 3.5\% | 1.2\% | 1.2\% | 2.3\% | 2.3\% |
| si | 1.4\% | 1.6\% | 1.0\% | 1.3\% | 25.9\% | 26.4\% | 7.5\% | 7.0\% | 1.0\% | 1.0\% | 8.9\% | 8.7\% | 19.9\% | 20.7\% | 8.2\% | 8.1\% | 3.4\% | 3.5\% | 5.0\% | 4.5\% |
| SK | 4.3\% | 4.3\% | 0.2\% | 0.4\% | 17.2\% | 17.7\% | 7.8\% | 6.9\% | 1.6\% | 1.6\% | 6.9\% | 7.3\% | 15.9\% | 15.9\% | 7.9\% | 7.9\% | 1.0\% | 1.0\% | 4.3\% | 4.4\% |
| EU/EEA | 3.8\% | 3.8\% | 1.1\% | 1.1\% | 15.2\% | 15.1\% | 5.4\% | 5.5\% | 1.0\% | 1.0\% | 4.9\% | 4.9\% | 12.9\% | 12.9\% | 5.5\% | 5.4\% | 2.6\% | 2.6\% | 3.2\% | 3.2\% |


| Distribution of NFC loans and advances by NACE code (other than trading exposures) (2/2) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 |
| At | 1.5\% | 1.4\% | 29.1\% | 30.7\% | 7.4\% | 7.6\% | 2.0\% | 2.0\% | 0.4\% | 0.4\% | 0.1\% | 0.1\% | 1.0\% | 1.0\% | 0.7\% | 0.7\% | 0.8\% | 0.7\% |
| BE | 3.4\% | 3.3\% | 14.2\% | 14.1\% | 6.7\% | 6.7\% | 8.6\% | 8.2\% | 0.4\% | 0.2\% | 0.3\% | 0.3\% | 5.0\% | 4.9\% | 0.7\% | 0.8\% | 1.7\% | 1.7\% |
| BG | 0.9\% | 0.9\% | 8.7\% | 8.8\% | 2.1\% | 2.1\% | 1.6\% | 1.9\% | 0.0\% | 0.0\% | 0.1\% | 0.1\% | 0.5\% | 0.5\% | 0.2\% | 0.2\% | 0.3\% | 0.3\% |
| Cr | 0.0\% | 0.0\% | 16.6\% | 15.9\% | 4.3\% | 4.6\% | 1.2\% | 1.4\% | 0.0\% | 0.0\% | 1.2\% | 1.1\% | 2.0\% | 1.9\% | 0.5\% | 0.5\% | 0.5\% | 0.6\% |
| cz | 0.1\% | 0.1\% | 27.0\% | 26.6\% | 4.2\% | 4.5\% | 2.8\% | 2.7\% | 0.1\% | 0.1\% | 0.1\% | 0.1\% | 0.8\% | 0.8\% | 0.9\% | 0.9\% | 1.1\% | 1.2\% |
| DE | 4.4\% | 4.7\% | 39.8\% | 39.4\% | 4.1\% | 4.1\% | 4.4\% | 4.3\% | 0.3\% | 0.4\% | 0.2\% | 0.2\% | 1.6\% | 1.6\% | 0.3\% | 0.3\% | 2.3\% | 2.5\% |
| DK | 1.8\% | 1.4\% | 60.5\% | 60.4\% | 2.9\% | 3.0\% | 1.9\% | 1.8\% | 0.3\% | 0.1\% | 0.5\% | 0.5\% | 0.8\% | 0.7\% | 0.2\% | 0.2\% | 0.5\% | 0.5\% |
| EE | 0.0\% | 0.0\% | 34.7\% | 36.1\% | 3.3\% | 3.4\% | 4.4\% | 4.2\% | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 1.1\% | 1.2\% | 0.6\% | 0.7\% | 0.3\% | 0.4\% |
| Es | 4.3\% | 4.3\% | 10.9\% | 11.0\% | 4.6\% | 4.6\% | 3.5\% | 3.7\% | 0.6\% | 0.5\% | 0.5\% | 0.5\% | 1.3\% | 1.3\% | 0.6\% | 0.5\% | 3.3\% | 3.2\% |
| FI | 6.2\% | 6.8\% | 43.0\% | 41.4\% | 6.3\% | 6.8\% | 1.9\% | 1.8\% | 0.1\% | 0.1\% | 0.2\% | 0.2\% | 0.9\% | 0.9\% | 0.5\% | 0.5\% | 0.3\% | 0.4\% |
| FR | 6.4\% | 6.6\% | 23.3\% | 23.6\% | 6.0\% | 6.0\% | 5.3\% | 5.4\% | 0.2\% | 0.2\% | 0.4\% | 0.3\% | 2.0\% | 2.0\% | 0.5\% | 0.5\% | 4.1\% | 4.0\% |
| GR | 0.1\% | 0.1\% | 7.2\% | 7.3\% | 1.7\% | 1.7\% | 1.6\% | 1.6\% | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 1.3\% | 1.2\% | 0.7\% | 0.7\% | 1.3\% | 1.2\% |
| HR | 0.6\% | 0.6\% | 8.5\% | 8.4\% | 2.8\% | 2.9\% | 2.5\% | 2.7\% | 0.7\% | 0.6\% | 0.2\% | 0.2\% | 0.6\% | 0.6\% | 0.8\% | 0.7\% | 0.3\% | 0.3\% |
| HU | 3.6\% | 1.7\% | 12.0\% | 12.4\% | 4.7\% | 5.0\% | 3.1\% | 3.2\% | 0.0\% | 0.0\% | 0.1\% | 0.1\% | 0.7\% | 0.7\% | 0.3\% | 0.4\% | 2.6\% | 2.7\% |
| IE | 3.1\% | 3.1\% | 22.6\% | 21.8\% | 3.9\% | 2.9\% | 6.2\% | 6.0\% | 0.0\% | 0.0\% | 0.9\% | 0.9\% | 4.3\% | 4.1\% | 1.1\% | 1.1\% | 2.4\% | 2.4\% |
| Is | 1.5\% | 1.7\% | 23.5\% | 23.3\% | 0.9\% | 0.8\% | 6.0\% | 5.9\% | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 0.4\% | 0.3\% | 0.6\% | 0.6\% | 0.6\% | 0.5\% |
| $1{ }^{1}$ | 2.1\% | 2.1\% | 12.6\% | 12.6\% | 6.4\% | 6.7\% | 2.6\% | 2.7\% | 0.2\% | 0.1\% | 0.2\% | 0.2\% | 1.5\% | 1.5\% | 0.6\% | 0.6\% | 1.2\% | 1.0\% |
| u | 1.4\% | 1.7\% | 55.8\% | 54.8\% | 5.4\% | 5.4\% | 0.8\% | 0.8\% | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 1.6\% | 1.6\% | 0.5\% | 0.5\% | 11.5\% | 12.7\% |
| LT | 2.0\% | 1.0\% | 26.6\% | 27.8\% | 4.3\% | 5.4\% | 4.4\% | 4.0\% | 0.0\% | 0.1\% | 0.1\% | 0.1\% | 1.0\% | 1.3\% | 0.2\% | 0.2\% | 1.4\% | 2.2\% |
| เu | 2.4\% | 2.3\% | 11.2\% | 10.2\% | 3.7\% | 3.8\% | 12.7\% | 12.1\% | 0.0\% | 0.1\% | 0.3\% | 0.2\% | 1.9\% | 1.9\% | 0.3\% | 0.3\% | 6.9\% | 7.0\% |
| Lv | 0.7\% | 0.4\% | 28.0\% | 29.3\% | 3.4\% | 3.9\% | 3.1\% | 3.0\% | 0.1\% | 0.1\% | 0.1\% | 0.1\% | 0.8\% | 0.8\% | 0.3\% | 0.3\% | 0.7\% | 1.1\% |
| mт | 10.7\% | 10.8\% | 14.6\% | 14.9\% | 4.4\% | 4.1\% | 1.7\% | 1.8\% | 0.0\% | 0.0\% | 0.6\% | 0.6\% | 3.5\% | 3.4\% | 2.5\% | 2.5\% | 0.6\% | 0.5\% |
| NL | 3.1\% | 3.1\% | 18.7\% | 18.6\% | 3.2\% | 3.0\% | 4.0\% | 4.1\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% | 3.0\% | 3.0\% | 0.4\% | 0.4\% | 0.5\% | 0.4\% |
| No | 0.8\% | 0.8\% | 30.2\% | 29.7\% | 8.7\% | 9.0\% | 3.7\% | 3.6\% | 0.0\% | 0.0\% | 0.3\% | 0.3\% | 1.7\% | 1.7\% | 0.4\% | 0.4\% | 0.2\% | 0.2\% |
| PL | 1.1\% | 0.7\% | 12.8\% | 12.0\% | 5.2\% | 5.6\% | 3.7\% | 3.7\% | 0.0\% | 0.0\% | 0.3\% | 0.3\% | 1.5\% | 1.5\% | 0.5\% | 0.5\% | 1.4\% | 1.4\% |
| PT | 2.1\% | 2.0\% | 13.4\% | 13.6\% | 6.1\% | 5.9\% | 2.7\% | 2.8\% | 0.0\% | 0.0\% | 0.6\% | 0.6\% | 2.0\% | 2.0\% | 0.9\% | 0.9\% | 4.5\% | 4.7\% |
| Ro | 0.6\% | 0.6\% | 7.5\% | 6.9\% | 1.8\% | 2.0\% | 1.9\% | 1.6\% | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 3.6\% | 3.2\% | 0.7\% | 0.7\% | 1.3\% | 0.9\% |
| SE | 5.2\% | 5.5\% | 60.2\% | 60.0\% | 4.3\% | 3.9\% | 1.5\% | 1.5\% | 0.1\% | 0.1\% | 0.2\% | 0.2\% | 0.4\% | 0.5\% | 0.4\% | 0.3\% | 0.7\% | 0.6\% |
| SI | 1.3\% | 1.3\% | 8.0\% | 7.5\% | 4.4\% | 4.5\% | 1.8\% | 1.8\% | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 0.9\% | 0.9\% | 0.6\% | 0.7\% | 0.6\% | 0.3\% |
| SK | 2.0\% | 2.3\% | 19.8\% | 19.3\% | 3.9\% | 3.9\% | 2.6\% | 2.7\% | 0.0\% | 0.0\% | 0.1\% | 0.1\% | 1.2\% | 1.2\% | 0.7\% | 0.7\% | 2.3\% | 2.3\% |
| EU/EEA | 4.4\% | 4.5\% | 25.6\% | 25.6\% | 5.1\% | 5.2\% | 3.9\% | 3.9\% | 0.2\% | 0.2\% | 0.3\% | 0.3\% | 1.8\% | 1.8\% | 0.5\% | 0.5\% | 2.4\% | 2.4\% |

[^2]| NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (1/2) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 |
| AT | 6.8\% | 6.6\% | 6.9\% | 5.4\% | 3.4\% | 3.4\% | 1.4\% | 1.4\% | 1.0\% | 1.1\% | 4.5\% | 4.8\% | 3.3\% | 3.4\% | 3.0\% | 3.0\% | 6.9\% | 7.5\% | 2.5\% | 1.8\% |
| BE | 2.7\% | 2.8\% | 2.1\% | 2.2\% | 3.7\% | 3.7\% | 1.4\% | 0.9\% | 0.9\% | 1.3\% | 4.2\% | 5.2\% | 3.8\% | 3.9\% | 2.3\% | 2.3\% | 6.6\% | 6.0\% | 1.5\% | 2.0\% |
| BG | 1.8\% | 1.9\% | 1.2\% | 0.3\% | 2.9\% | 2.7\% | 0.1\% | 0.1\% | 1.8\% | 2.1\% | 4.1\% | 3.5\% | 2.3\% | 2.5\% | 3.7\% | 3.8\% | 9.9\% | 9.8\% | 4.1\% | 3.7\% |
| CY | 7.7\% | 7.7\% | 0.5\% | 0.6\% | 2.1\% | 2.2\% | 2.5\% | 2.5\% | 0.1\% | 0.2\% | 7.0\% | 7.0\% | 5.1\% | 4.8\% | 0.1\% | 0.1\% | 1.6\% | 1.4\% | 0.9\% | 0.6\% |
| cz | 2.6\% | 5.2\% | 2.7\% | 2.7\% | 4.2\% | 4.0\% | 0.7\% | 0.8\% | 0.6\% | 0.6\% | 3.6\% | 4.2\% | 3.0\% | 3.0\% | 2.7\% | 3.2\% | 5.0\% | 4.6\% | 1.7\% | 2.3\% |
| DE | 2.4\% | 2.1\% | 5.2\% | 2.7\% | 4.5\% | 4.5\% | 1.1\% | 1.1\% | 0.3\% | 0.3\% | 5.6\% | 5.6\% | 3.1\% | 3.0\% | 2.3\% | 2.3\% | 2.6\% | 2.6\% | 1.1\% | 2.3\% |
| DK | 2.0\% | 1.8\% | 1.2\% | 6.4\% | 1.8\% | 1.9\% | 0.1\% | 0.0\% | 1.7\% | 1.4\% | 4.1\% | 4.8\% | 3.7\% | 3.8\% | 5.5\% | 3.6\% | 4.7\% | 5.0\% | 2.2\% | 0.8\% |
| EE | 2.0\% | 2.3\% | 0.3\% | 0.5\% | 3.1\% | 3.4\% | 0.1\% | 0.0\% | 0.0\% | 0.0\% | 2.3\% | 0.9\% | 0.4\% | 1.1\% | 1.8\% | 1.9\% | 0.4\% | 0.5\% | 0.3\% | 0.3\% |
| Es | 5.3\% | 5.6\% | 0.7\% | 0.7\% | 3.2\% | 3.1\% | 1.9\% | 1.8\% | 1.5\% | 1.5\% | 6.2\% | 6.0\% | 4.6\% | 4.7\% | 4.4\% | 3.7\% | 7.0\% | 6.9\% | 1.7\% | 1.9\% |
| FI | 3.0\% | 3.0\% | 1.3\% | 1.5\% | 2.6\% | 2.3\% | 0.2\% | 0.1\% | 0.3\% | 0.3\% | 3.5\% | 3.5\% | 2.5\% | 2.7\% | 1.3\% | 1.3\% | 2.8\% | 3.2\% | 2.1\% | 0.8\% |
| FR | 3.7\% | 3.9\% | 4.0\% | 4.2\% | 3.9\% | 4.3\% | 1.9\% | 1.9\% | 2.7\% | 2.2\% | 7.7\% | 8.1\% | 4.2\% | 4.3\% | 3.1\% | 3.1\% | 8.8\% | 8.5\% | 3.1\% | 3.8\% |
| GR | 17.8\% | 20.0\% | 6.2\% | 6.3\% | 5.6\% | 6.7\% | 0.3\% | 0.3\% | 1.1\% | 1.0\% | 5.4\% | 5.6\% | 7.2\% | 7.1\% | 1.2\% | 1.2\% | 4.1\% | 4.1\% | 3.8\% | 3.4\% |
| HR | 2.1\% | 2.1\% | 0.6\% | 0.6\% | 5.5\% | 5.4\% | 0.4\% | 0.4\% | 0.6\% | 0.5\% | 7.4\% | 6.9\% | 2.6\% | 2.4\% | 2.7\% | 2.8\% | 4.5\% | 3.9\% | 0.9\% | 0.9\% |
| ни | 6.0\% | 6.4\% | 1.4\% | 1.5\% | 6.9\% | 7.0\% | 0.2\% | 0.2\% | 1.0\% | 0.9\% | 5.5\% | 5.8\% | 3.9\% | 3.8\% | 3.6\% | 3.5\% | 3.8\% | 3.1\% | 2.0\% | 1.7\% |
| IE | 5.5\% | 5.1\% | 0.7\% | 0.5\% | 2.3\% | 2.2\% | 0.0\% | 0.0\% | 5.4\% | 5.4\% | 6.0\% | 5.2\% | 2.0\% | 2.0\% | 3.8\% | 3.6\% | 6.7\% | 6.7\% | 3.0\% | 1.6\% |
| 15 | 0.9\% | 0.8\% | 37.4\% | 37.1\% | 3.5\% | 3.4\% | 0.0\% | 0.0\% | 1.5\% | 21.1\% | 1.1\% | 2.1\% | 1.0\% | 0.9\% | 1.3\% | 0.9\% | 4.8\% | 4.8\% | 0.5\% | 0.6\% |
| $1 T$ | 4.1\% | 4.1\% | 4.2\% | 4.5\% | 3.4\% | 3.7\% | 1.7\% | 1.7\% | 1.8\% | 1.8\% | 7.7\% | 7.6\% | 3.7\% | 3.9\% | 2.6\% | 2.6\% | 7.2\% | 7.2\% | 2.5\% | 3.3\% |
| L | 2.9\% | 2.9\% | 1.7\% | 1.7\% | 3.7\% | 3.7\% | 0.1\% | 0.1\% | 0.1\% | 0.1\% | 1.3\% | 1.3\% | 3.6\% | 3.3\% | 1.1\% | 2.2\% | 1.2\% | 1.1\% | 2.9\% | 1.5\% |
| LT | 1.6\% | 1.5\% | 0.0\% | 0.0\% | 3.4\% | 3.4\% | 0.3\% | 0.1\% | 2.0\% | 4.0\% | 3.7\% | 3.5\% | 0.7\% | 0.6\% | 1.6\% | 1.2\% | 0.1\% | 0.1\% | 0.1\% | 0.1\% |
| เu | 2.8\% | 2.9\% | 0.3\% | 0.3\% | 3.5\% | 3.5\% | 2.7\% | 2.8\% | 3.9\% | 3.5\% | 4.1\% | 5.7\% | 3.3\% | 3.3\% | 3.2\% | 3.3\% | 3.3\% | 4.6\% | 2.0\% | 1.8\% |
| Lv | 0.4\% | 0.4\% | 2.7\% | 2.4\% | 2.0\% | 2.1\% | 0.2\% | 0.2\% | 0.2\% | 0.2\% | 2.3\% | 2.3\% | 0.4\% | 0.6\% | 1.5\% | 1.3\% | 0.7\% | 0.8\% | 0.3\% | 0.3\% |
| mт | 0.0\% | 0.0\% | 0.0\% | 0.0\% | 6.7\% | 8.2\% | 1.8\% | 0.9\% | 0.1\% | 2.1\% | 6.1\% | 6.5\% | 5.1\% | 5.2\% | 7.3\% | 7.1\% | 8.7\% | 8.9\% | 3.2\% | 3.6\% |
| NL | 4.3\% | 4.3\% | 4.1\% | 5.2\% | 3.2\% | 3.0\% | 2.4\% | 2.1\% | 1.3\% | 3.7\% | 4.6\% | 4.2\% | 3.4\% | 3.5\% | 2.1\% | 2.1\% | 6.6\% | 6.2\% | 2.6\% | 3.5\% |
| No | 1.0\% | 1.3\% | 15.9\% | 11.9\% | 0.9\% | 0.9\% | 2.3\% | 2.5\% | 5.0\% | 4.8\% | 2.0\% | 2.2\% | 2.3\% | 2.1\% | 5.0\% | 3.9\% | 1.4\% | 1.5\% | 5.7\% | 2.5\% |
| PL | 5.4\% | 5.6\% | 0.3\% | 0.3\% | 5.4\% | 5.3\% | 0.5\% | 0.4\% | 2.6\% | 1.7\% | 11.8\% | 9.2\% | 5.4\% | 5.3\% | 5.6\% | 5.7\% | 18.8\% | 17.0\% | 1.1\% | 1.0\% |
| PT | 4.1\% | 5.1\% | 10.9\% | 10.4\% | 5.2\% | 5.3\% | 0.1\% | 0.1\% | 1.1\% | 1.0\% | 6.6\% | 6.7\% | 3.9\% | 4.0\% | 5.9\% | 5.1\% | 7.5\% | 7.5\% | 3.1\% | 3.6\% |
| Ro | 2.6\% | 4.4\% | 1.7\% | 17.2\% | 4.6\% | 4.5\% | 0.7\% | 0.2\% | 2.1\% | 6.4\% | 6.4\% | 8.5\% | 2.2\% | 2.9\% | 5.2\% | 5.3\% | 5.2\% | 11.6\% | 2.1\% | 3.6\% |
| SE | 0.4\% | 0.4\% | 6.2\% | 8.5\% | 1.0\% | 1.0\% | 0.2\% | 0.2\% | 0.0\% | 0.0\% | 0.7\% | 0.9\% | 0.7\% | 0.8\% | 0.3\% | 0.4\% | 0.7\% | 0.7\% | 2.3\% | 0.9\% |
| SI | 2.8\% | 3.4\% | 0.2\% | 0.1\% | 3.2\% | 3.5\% | 0.1\% | 0.1\% | 1.7\% | 1.2\% | 3.2\% | 3.4\% | 2.4\% | 2.2\% | 2.0\% | 4.7\% | 12.7\% | 11.7\% | 0.8\% | 1.9\% |
| SK | 3.9\% | 4.0\% | 3.5\% | 2.2\% | 2.1\% | 2.0\% | 0.3\% | 0.2\% | 0.8\% | 0.8\% | 3.5\% | 3.4\% | 2.7\% | 3.3\% | 1.5\% | 1.5\% | 4.7\% | 3.7\% | 0.9\% | 0.7\% |
| EU/EEA | 4.0\% | 4.1\% | 3.7\% | 3.7\% | 3.6\% | 3.7\% | 1.5\% | 1.4\% | 1.3\% | 1.4\% | 6.2\% | 6.3\% | 3.9\% | 4.0\% | 3.0\% | 2.8\% | 6.9\% | 6.8\% | 2.4\% | 2.8\% |


| NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (2/2) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 | Dec-23 | Mar-24 |
| AT | 6.2\% | 7.0\% | 3.5\% | 3.9\% | 3.0\% | 2.9\% | 2.9\% | 2.7\% | 0.0\% | 0.0\% | 2.7\% | 3.4\% | 1.6\% | 1.4\% | 4.1\% | 3.9\% | 1.5\% | 2.7\% |
| BE | 3.9\% | 2.2\% | 2.7\% | 3.1\% | 2.4\% | 2.9\% | 1.0\% | 1.1\% | 4.3\% | 1.6\% | 1.3\% | 1.6\% | 0.9\% | 0.9\% | 2.5\% | 2.2\% | 2.3\% | 2.1\% |
| BG | 11.6\% | 12.7\% | 4.7\% | 4.5\% | 5.7\% | 6.3\% | 2.3\% | 2.1\% | 1.4\% | 1.1\% | 0.3\% | 0.4\% | 3.3\% | 3.1\% | 1.5\% | 1.5\% | 5.5\% | 6.0\% |
| CY | 0.0\% | 0.0\% | 3.8\% | 3.8\% | 9.0\% | 8.1\% | 4.2\% | 3.4\% | 0.0\% | 0.0\% | 5.4\% | 5.9\% | 0.3\% | 0.3\% | 5.8\% | 3.8\% | 7.7\% | 5.6\% |
| cz | 0.7\% | 0.6\% | 0.8\% | 0.9\% | 2.6\% | 2.5\% | 2.3\% | 2.1\% | 0.0\% | 0.0\% | 1.3\% | 1.2\% | 3.9\% | 1.1\% | 0.5\% | 0.6\% | 4.5\% | 3.5\% |
| DE | 2.2\% | 2.5\% | 3.8\% | 4.0\% | 1.6\% | 1.6\% | 3.5\% | 3.5\% | 1.3\% | 0.9\% | 1.5\% | 1.5\% | 1.0\% | 1.1\% | 1.6\% | 1.6\% | 2.1\% | 2.1\% |
| DK | 1.6\% | 1.9\% | 1.1\% | 1.1\% | 1.7\% | 1.8\% | 2.7\% | 3.2\% | 0.0\% | 0.0\% | 0.6\% | 0.5\% | 1.7\% | 1.8\% | 5.8\% | 5.2\% | 1.1\% | 1.3\% |
| EE | 0.0\% | 0.0\% | 0.4\% | 0.3\% | 2.6\% | 2.6\% | 0.4\% | 0.7\% | 0.0\% | 0.0\% | 0.5\% | 0.5\% | 0.0\% | 0.1\% | 0.0\% | 0.1\% | 1.3\% | 0.8\% |
| Es | 2.2\% | 2.4\% | 3.3\% | 3.3\% | 4.4\% | 3.9\% | 3.3\% | 3.5\% | 0.4\% | 0.4\% | 4.7\% | 5.1\% | 4.3\% | 3.9\% | 9.1\% | 8.9\% | 3.6\% | 3.7\% |
| FI | 0.3\% | 1.2\% | 0.9\% | 0.9\% | 2.5\% | 0.8\% | 1.3\% | 1.3\% | 1.6\% | 1.6\% | 0.6\% | 0.7\% | 2.2\% | 2.4\% | 3.9\% | 3.9\% | 0.6\% | 0.5\% |
| FR | 2.7\% | 2.2\% | 2.4\% | 2.5\% | 4.6\% | 5.3\% | 2.2\% | 2.3\% | 2.6\% | 2.2\% | 4.5\% | 4.7\% | 9.0\% | 9.1\% | 5.8\% | 5.7\% | 2.7\% | 2.0\% |
| GR | 1.2\% | 1.1\% | 3.4\% | 3.2\% | 7.4\% | 6.7\% | 2.5\% | 2.8\% | 0.4\% | 0.2\% | 6.2\% | 4.4\% | 3.4\% | 3.2\% | 3.6\% | 3.2\% | 14.1\% | 15.6\% |
| HR | 0.4\% | 0.4\% | 2.8\% | 1.9\% | 2.5\% | 2.4\% | 4.8\% | 3.0\% | 0.0\% | 0.0\% | 4.4\% | 4.1\% | 4.3\% | 4.0\% | 3.6\% | 3.8\% | 3.9\% | 3.4\% |
| нu | 0.1\% | 0.4\% | 2.0\% | 1.8\% | 2.0\% | 1.6\% | 1.9\% | 2.0\% | 1.1\% | 0.7\% | 1.6\% | 1.3\% | 1.5\% | 1.7\% | 3.5\% | 2.7\% | 11.5\% | 9.8\% |
| IE | 0.3\% | 0.3\% | 5.8\% | 6.4\% | 1.4\% | 2.3\% | 2.5\% | 2.5\% | 0.0\% | 0.0\% | 0.8\% | 0.9\% | 7.8\% | 7.6\% | 2.4\% | 2.2\% | 3.4\% | 4.8\% |
| Is | 4.2\% | 0.3\% | 2.2\% | 2.1\% | 3.4\% | 3.5\% | 3.5\% | 3.5\% | 0.0\% | 0.0\% | 0.2\% | 5.6\% | 0.2\% | 0.3\% | 6.4\% | 7.5\% | 1.6\% | 1.9\% |
| IT | 1.9\% | 1.8\% | 4.9\% | 5.0\% | 2.1\% | 2.1\% | 4.5\% | 4.3\% | 0.0\% | 0.0\% | 3.4\% | 3.4\% | 5.0\% | 5.3\% | 7.3\% | 6.6\% | 3.5\% | 3.9\% |
| u | 0.0\% | 0.0\% | 0.7\% | 0.7\% | 0.1\% | 0.1\% | 4.5\% | 4.3\% | 0.0\% | 0.0\% | 1.0\% | 0.8\% | 2.9\% | 2.8\% | 0.1\% | 0.1\% | 1.7\% | 1.5\% |
| LT | 0.0\% | 0.0\% | 1.4\% | 1.2\% | 0.7\% | 0.6\% | 1.3\% | 1.6\% | 0.1\% | 0.0\% | 0.7\% | 0.7\% | 4.5\% | 3.1\% | 0.0\% | 0.0\% | 0.7\% | 0.5\% |
| เu | 0.9\% | 1.0\% | 7.2\% | 7.4\% | 3.6\% | 3.4\% | 0.7\% | 0.9\% | 0.0\% | 0.2\% | 2.6\% | 3.0\% | 2.0\% | 2.0\% | 3.6\% | 4.6\% | 3.7\% | 3.5\% |
| Lv | 0.0\% | 0.0\% | 0.3\% | 0.2\% | 2.6\% | 2.3\% | 0.2\% | 0.1\% | 0.0\% | 0.0\% | 0.7\% | 0.7\% | 0.5\% | 0.6\% | 0.1\% | 0.2\% | 0.2\% | 0.1\% |
| мт | 2.1\% | 2.9\% | 5.7\% | 5.4\% | 1.5\% | 1.6\% | 8.9\% | 6.2\% | 0.0\% | 0.0\% | 8.6\% | 8.8\% | 19.7\% | 20.3\% | 0.4\% | 0.4\% | 32.0\% | 37.6\% |
| NL | 3.5\% | 3.9\% | 1.3\% | 1.4\% | 3.5\% | 3.5\% | 2.4\% | 2.4\% | 0.0\% | 0.0\% | 2.0\% | 1.5\% | 3.3\% | 3.5\% | 5.3\% | 4.6\% | 2.3\% | 2.4\% |
| No | 0.8\% | 1.0\% | 1.5\% | 1.0\% | 1.4\% | 1.8\% | 0.8\% | 1.2\% | 0.0\% | 0.0\% | 4.1\% | 4.1\% | 0.2\% | 0.2\% | 1.2\% | 1.1\% | 4.8\% | 5.7\% |
| PL | 2.8\% | 4.9\% | 4.1\% | 3.8\% | 3.7\% | 3.2\% | 2.8\% | 3.0\% | 0.0\% | 0.1\% | 6.8\% | 6.2\% | 2.5\% | 2.3\% | 3.6\% | 3.6\% | 4.8\% | 3.9\% |
| PT | 3.9\% | 4.0\% | 4.6\% | 4.3\% | 10.4\% | 10.2\% | 5.6\% | 5.2\% | 0.0\% | 0.0\% | 3.8\% | 4.0\% | 4.2\% | 4.2\% | 16.5\% | 15.2\% | 3.8\% | 3.7\% |
| Ro | 0.5\% | 0.7\% | 2.9\% | 3.4\% | 4.4\% | 7.5\% | 2.9\% | 3.4\% | 25.6\% | 3.8\% | 3.1\% | 2.9\% | 1.4\% | 1.3\% | 3.7\% | 4.6\% | 2.4\% | 2.9\% |
| SE | 0.6\% | 0.7\% | 0.1\% | 0.2\% | 0.9\% | 0.4\% | 0.2\% | 0.3\% | 0.0\% | 0.3\% | 1.0\% | 0.9\% | 0.5\% | 0.5\% | 1.1\% | 0.6\% | 0.8\% | 0.8\% |
| SI | 0.1\% | 0.1\% | 1.0\% | 1.1\% | 2.7\% | 2.6\% | 2.7\% | 2.7\% | 0.3\% | 0.3\% | 10.4\% | 7.8\% | 1.3\% | 1.1\% | 5.5\% | 4.9\% | 3.2\% | 6.7\% |
| SK | 0.7\% | 0.0\% | 1.0\% | 1.0\% | 1.2\% | 1.4\% | 1.5\% | 2.0\% | 0.0\% | 0.0\% | 1.7\% | 3.7\% | 0.2\% | 0.3\% | 2.9\% | 2.9\% | 0.3\% | 0.5\% |
| EU/EEA | 2.3\% | 2.2\% | 2.5\% | 2.6\% | 3.4\% | 3.5\% | 2.7\% | 2.8\% | 1.2\% | 0.9\% | 3.5\% | 3.6\% | 5.0\% | 4.9\% | 5.4\% | 5.1\% | 2.9\% | 2.6\% |

[^3]Exposures to Real Estate activities and Construction - by country of counterparty
with the Recommendation ESRB/2016/14 on closing real estate data gaps, the EBA is disclosing aggregated information
towards non-financial corporations under Real Estate activities (NACE code $L$ ) and Construction Sector (NACE code $F$ ) ${ }^{\text {(1) }}$ )

| Total exposures to Real Estate activities (NACE L) |  |  |  |  |  |  | Non-performing exposures to Real Estate activities (NACE L) |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Country of counterparty | Gross carrying amount |  |  | As \% of Total of exposures to Non-financial corporations |  |  | Gross carrying amount |  |  | NPL ratio |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 38.7 | 39.7 | 45.7 | 30.5\% | 31.1\% | 33.1\% | 0.4 | 1.3 | 1.6 | 0.9\% | 3.3\% | 3.6\% |
| BE | 37.0 | 38.7 | 39.3 | 18.1\% | 18.5\% | 18.8\% | 1.0 | 1.1 | 1.2 | 2.7\% | 2.7\% | 3.1\% |
| BG | 1.7 | 1.8 | 1.9 | 9.9\% | 9.6\% | 10.2\% | 0.2 | 0.1 | 0.1 | 12.7\% | 6.0\% | 5.7\% |
| CY | 2.2 | 1.9 | 1.9 | 21.5\% | 18.1\% | 18.0\% | 0.6 | 0.3 | 0.3 | 26.0\% | 17.8\% | 17.5\% |
| cz | 16.7 | 18.7 | 18.6 | 26.7\% | 29.0\% | 29.0\% | 0.1 | 0.1 | 0.1 | 0.9\% | 0.6\% | 0.6\% |
| de | 198.7 | 198.8 | 199.1 | 30.3\% | 30.6\% | 30.7\% | 1.2 | 4.4 | 4.7 | 0.6\% | 2.2\% | 2.4\% |
| DK | 68.4 | 68.5 | 68.5 | 48.7\% | 47.2\% | 43.9\% | 0.5 | 0.5 | 0.5 | 0.7\% | 0.8\% | 0.8\% |
| EE | 3.3 | 3.3 | 3.4 | 34.1\% | 32.2\% | 33.4\% | 0.0 | 0.0 | 0.0 | 0.5\% | 0.4\% | 0.3\% |
| es | 44.9 | 46.0 | 45.8 | 10.6\% | 11.2\% | 11.2\% | 1.8 | 1.5 | 1.5 | 4.1\% | 3.3\% | 3.3\% |
| F1 | 45.1 | 33.0 | 31.5 | 42.3\% | 35.7\% | 35.5\% | 0.4 | 0.6 | 0.7 | 1.0\% | 1.8\% | 2.2\% |
| FR | 376.1 | 389.1 | 388.4 | 32.2\% | 32.9\% | 32.9\% | 6.5 | 8.9 | 9.2 | 1.7\% | 2.3\% | 2.4\% |
| GR | 4.3 | 4.3 | 4.4 | 6.2\% | 6.1\% | 6.2\% | 0.3 | 0.2 | 0.2 | 5.9\% | 4.1\% | 3.8\% |
| HR | 1.4 | 1.5 | 1.5 | 9.6\% | 9.7\% | 9.7\% | 0.0 | 0.1 | 0.0 | 3.0\% | 3.5\% | 3.0\% |
| ни | 4.3 | 4.3 | 4.5 | 16.3\% | 15.5\% | 16.5\% | 0.0 | 0.0 | 0.0 | 0.5\% | 0.7\% | 0.6\% |
| IE | 12.3 | 11.8 | 11.2 | 19.6\% | 18.6\% | 17.4\% | 0.4 | 0.6 | 0.6 | 3.0\% | 5.2\% | 5.6\% |
| Is | 2.6 | 2.9 | 3.0 | 20.4\% | 22.3\% | 22.0\% | 0.0 | 0.1 | 0.1 | 1.9\% | 2.2\% | 2.1\% |
| $1{ }^{17}$ | 46.7 | 41.9 | 40.2 | 9.0\% | 8.4\% | 8.3\% | 4.5 | 3.3 | 3.3 | 9.7\% | 8.0\% | 8.1\% |
| u | 0.7 | 0.8 | 0.7 | 38.6\% | 37.3\% | 37.3\% | 0.0 | 0.0 | 0.0 | 0.0\% | 0.0\% | 0.0\% |
| LT | 3.0 | 3.1 | 3.2 | 24.6\% | 23.8\% | 24.5\% | 0.0 | 0.0 | 0.0 | 1.0\% | 0.8\% | 0.7\% |
| เu | 40.8 | 41.3 | 41.5 | 32.2\% | 33.5\% | 33.2\% | 0.4 | 2.1 | 2.3 | 1.0\% | 5.1\% | 5.6\% |
| เv | 1.6 | 1.7 | 1.7 | 24.5\% | 25.5\% | 25.5\% | 0.0 | 0.0 | 0.0 | 0.2\% | 0.1\% | 0.1\% |
| mt | 0.5 | 0.6 | 0.6 | 8.5\% | 9.0\% | 8.9\% | 0.0 | 0.0 | 0.0 | 6.8\% | 6.0\% | 5.0\% |
| NL | 52.4 | 53.2 | 53.4 | 19.6\% | 20.2\% | 20.0\% | 0.6 | 0.6 | 0.6 | 1.1\% | 1.1\% | 1.1\% |
| no | 47.2 | 51.6 | 48.2 | 37.9\% | 39.2\% | 37.7\% | 0.2 | 0.3 | 0.3 | 0.4\% | 0.6\% | 0.5\% |
| PL | 16.1 | 17.3 | 17.7 | 19.8\% | 19.3\% | 19.4\% | 0.5 | 0.4 | 0.5 | 2.8\% | 2.6\% | 2.8\% |
| PT | 8.1 | 8.1 | 8.2 | 12.1\% | 12.3\% | 12.6\% | 0.4 | 0.3 | 0.3 | 4.4\% | 3.6\% | 3.2\% |
| Rо | 4.0 | 3.9 | 3.9 | 11.3\% | 11.3\% | 11.5\% | 0.1 | 0.0 | 0.0 | 1.5\% | 1.0\% | 0.9\% |
| SE | 146.5 | 150.1 | 145.1 | 57.0\% | 59.3\% | 59.5\% | 0.2 | 0.6 | 0.5 | 0.1\% | 0.4\% | 0.3\% |
| SI | 1.0 | 1.0 | 0.9 | 10.0\% | 10.2\% | 9.8\% | 0.0 | 0.0 | 0.0 | 1.6\% | 0.3\% | 0.3\% |
| SK | 5.7 | 5.5 | 5.7 | 19.5\% | 19.2\% | 19.6\% | 0.0 | 0.0 | 0.0 | 0.7\% | 0.8\% | 0.9\% |
| EU/EEA | 1,231.8 | 1,244.3 | 1,239.7 | 26.4\% | 26.8\% | 26.8\% | 20.4 | 27.7 | 28.8 | 1.7\% | 2.2\% | 2.3\% |
| Memo item: Non-EU/EEA countries | 176.7 | 178.8 | 181.3 | 13.5\% | 13.7\% | 13.7\% | 4.9 | 9.1 | 10.1 | 2.8\% | 5.1\% | 5.6\% |


| Total exposures to Construction (NACE F) |  |  |  |  |  |  | Non-performing exposures to Construction (NACE F) |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| By country of counterparty | Gross carrying amount |  |  | As \% of Total of exposures to Non-financial corporations |  |  | Gross carrying amount |  |  | NPL ratio |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 11.9 | 12.5 | 13.1 | 9.4\% | 9.8\% | 9.5\% | 0.3 | 0.6 | 0.7 | 2.6\% | 4.5\% | 5.0\% |
| BE | 21.6 | 22.8 | 23.3 | 10.6\% | 10.9\% | 11.2\% | 0.7 | 0.8 | 0.9 | 3.3\% | 3.5\% | 3.9\% |
| BG | 1.0 | 1.0 | 1.0 | 5.7\% | 5.7\% | 5.5\% | 0.1 | 0.0 | 0.0 | 7.0\% | 3.5\% | 3.1\% |
| cr | 0.9 | 0.9 | 0.9 | 9.1\% | 8.2\% | 8.1\% | 0.1 | 0.1 | 0.1 | 7.8\% | 8.7\% | 8.7\% |
| cz | 2.4 | 2.4 | 2.3 | 3.9\% | 3.8\% | 3.6\% | 0.1 | 0.1 | 0.1 | 3.6\% | 3.5\% | 4.1\% |
| DE | 17.8 | 17.4 | 17.2 | 2.7\% | 2.7\% | 2.7\% | 0.5 | 1.0 | 1.0 | 2.8\% | 5.6\% | 5.9\% |
| DK | 3.6 | 3.9 | 4.2 | 2.6\% | 2.7\% | 2.7\% | 0.1 | 0.1 | 0.1 | 3.5\% | 2.5\% | 3.0\% |
| EE | 0.3 | 0.3 | 0.3 | 3.5\% | 2.7\% | 2.7\% | 0.0 | 0.0 | 0.0 | 1.4\% | 1.3\% | 1.1\% |
| es | 34.2 | 32.4 | 31.6 | 8.1\% | 7.9\% | 7.8\% | 2.5 | 2.2 | 2.2 | 7.4\% | 6.8\% | 7.0\% |
| ${ }^{\text {FI }}$ | 4.0 | 3.8 | 3.6 | 3.7\% | 4.1\% | 4.1\% | 0.1 | 0.2 | 0.3 | 3.7\% | 6.4\% | 7.6\% |
| fr | 55.7 | 55.4 | 54.2 | 4.8\% | 4.7\% | 4.6\% | 3.3 | 3.9 | 3.9 | 5.9\% | 7.0\% | 7.3\% |
| GR | 3.0 | 3.1 | 3.1 | 4.4\% | 4.4\% | 4.3\% | 0.2 | 0.2 | 0.2 | 7.8\% | 5.3\% | 5.6\% |
| HR | 1.3 | 1.2 | 1.2 | 8.9\% | 7.7\% | 7.9\% | 0.1 | 0.1 | 0.1 | 8.9\% | 8.9\% | 6.5\% |
| ни | 1.3 | 1.3 | 1.3 | 4.7\% | 4.8\% | 4.8\% | 0.0 | 0.1 | 0.0 | 3.8\% | 3.9\% | 3.8\% |
| IE | 1.5 | 1.6 | 1.9 | 2.4\% | 2.6\% | 3.0\% | 0.1 | 0.1 | 0.1 | 6.1\% | 3.4\% | 3.1\% |
| 15 | 1.6 | 1.9 | 2.1 | 12.7\% | 14.6\% | 15.1\% | 0.0 | 0.0 | 0.0 | 1.5\% | 1.1\% | 2.1\% |
| \% | 36.3 | 32.9 | 33.1 | 7.0\% | 6.6\% | 6.8\% | 4.2 | 2.9 | 3.0 | 11.7\% | 8.9\% | 9.1\% |
| u | 0.1 | 0.1 | 0.1 | 4.1\% | 4.1\% | 4.0\% | 0.0 | 0.0 | 0.0 | 1.7\% | 1.6\% | 1.5\% |
| เт | 0.5 | 0.7 | 0.7 | 4.5\% | 5.1\% | 5.4\% | 0.0 | 0.0 | 0.0 | 6.0\% | 2.9\% | 1.9\% |
| เง | 5.1 | 5.6 | 5.5 | 4.1\% | 4.5\% | 4.4\% | 0.1 | 0.3 | 0.4 | 1.8\% | 4.6\% | 7.5\% |
| ıv | 0.2 | 0.2 | 0.2 | 3.0\% | 2.9\% | 2.6\% | 0.0 | 0.0 | 0.0 | 3.1\% | 6.4\% | 6.0\% |
| mт | 0.3 | 0.3 | 0.3 | 4.4\% | 4.4\% | 4.7\% | 0.0 | 0.0 | 0.0 | 6.2\% | 5.9\% | 6.1\% |
| NL | 11.1 | 10.6 | 11.2 | 4.2\% | 4.0\% | 4.2\% | 0.4 | 0.4 | 0.4 | 3.6\% | 3.9\% | 3.4\% |
| no | 13.6 | 14.3 | 13.6 | 11.0\% | 10.8\% | 10.6\% | 0.1 | 0.2 | 0.2 | 0.8\% | 1.7\% | 1.7\% |
| PL | 4.1 | 4.1 | 4.4 | 5.1\% | 4.6\% | 4.8\% | 0.3 | 0.3 | 0.2 | 6.3\% | 6.7\% | 5.6\% |
| PT | 6.3 | 6.1 | 6.0 | 9.4\% | 9.3\% | 9.3\% | 0.6 | 0.4 | 0.4 | 9.5\% | 6.2\% | 6.3\% |
| Ro | 3.0 | 3.0 | 3.0 | 8.5\% | 8.5\% | 8.8\% | 0.2 | 0.1 | 0.2 | 6.2\% | 5.0\% | 5.0\% |
| SE | 6.7 | 6.2 | 6.2 | 2.6\% | 2.5\% | 2.5\% | 0.0 | 0.2 | 0.2 | 0.7\% | 2.7\% | 2.7\% |
| SI | 0.6 | 0.6 | 0.5 | 6.0\% | 5.9\% | 5.3\% | 0.0 | 0.0 | 0.0 | 2.4\% | 2.5\% | 2.9\% |
| sk | 1.8 | 1.8 | 1.9 | 6.3\% | 6.4\% | 6.6\% | 0.1 | 0.1 | 0.1 | 3.5\% | 4.4\% | 4.3\% |
| EU/EEA | 252.0 | 248.4 | 248.0 | 5.4\% | 5.4\% | 5.4\% | 14.5 | 14.3 | 14.9 | 5.7\% | 5.8\% | 6.0\% |
| Memoitem: Non-EU/EEA countries | 34.5 | 33.9 | 34.2 | 2.6\% | 2.6\% | 2.6\% | 2.6 | 2.8 | 2.6 | 7.5\% | 8.3\% | 7.6\% |

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

## 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 |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 81.5\% | 80.9\% | 81.9\% | 16.2\% | 16.4\% | 15.4\% | 2.1\% | 2.5\% | 2.6\% | 0.2\% | 0.2\% | 0.2\% | 3.8\% | 3.8\% | 3.8\% | 49.7\% | 43.9\% | 42.2\% |
| BE | 86.3\% | 87.5\% | 89.2\% | 12.1\% | 10.9\% | 9.1\% | 1.5\% | 1.5\% | 1.6\% | 0.1\% | 0.1\% | 0.1\% | 1.9\% | 1.7\% | 1.9\% | 49.7\% | 48.1\% | 47.0\% |
| BG | 85.1\% | 83.3\% | 83.5\% | 12.1\% | 14.2\% | 14.1\% | 2.7\% | 2.5\% | 2.3\% | 0.6\% | 0.5\% | 0.4\% | 8.4\% | 6.3\% | 5.7\% | 65.1\% | 61.4\% | 62.6\% |
| CY | 80.1\% | 84.3\% | 85.5\% | 12.7\% | 9.6\% | 8.7\% | 4.5\% | 3.8\% | 3.5\% | 0.3\% | 0.3\% | 0.2\% | 2.7\% | 3.2\% | 3.3\% | 37.8\% | 34.7\% | 39.2\% |
| cz | 88.7\% | 88.7\% | 89.6\% | 10.0\% | 10.1\% | 9.3\% | 1.2\% | 1.1\% | 1.1\% | 0.1\% | 0.1\% | 0.1\% | 3.8\% | 3.5\% | 3.5\% | 54.0\% | 52.3\% | 50.5\% |
| DE | 88.9\% | 86.5\% | 86.7\% | 9.6\% | 11.7\% | 11.5\% | 1.3\% | 1.7\% | 1.7\% | 0.1\% | 0.1\% | 0.1\% | 2.1\% | 2.0\% | 2.0\% | 38.1\% | 34.0\% | 33.5\% |
| DK | 89.2\% | 88.7\% | 88.4\% | 8.5\% | 8.9\% | 9.1\% | 1.4\% | 1.7\% | 1.8\% | 0.2\% | 0.2\% | 0.3\% | 6.4\% | 6.6\% | 6.5\% | 38.6\% | 37.1\% | 35.0\% |
| EE | 88.8\% | 89.5\% | 89.2\% | 10.4\% | 9.5\% | 9.7\% | 0.7\% | 0.9\% | 1.0\% | 0.2\% | 0.2\% | 0.2\% | 2.3\% | 2.4\% | 2.3\% | 32.0\% | 31.1\% | 29.9\% |
| Es | 90.2\% | 89.7\% | 89.7\% | 6.9\% | 7.2\% | 7.2\% | 2.9\% | 3.0\% | 3.0\% | 0.4\% | 0.4\% | 0.4\% | 6.1\% | 5.5\% | 5.5\% | 45.3\% | 45.4\% | 45.3\% |
| F1 | 92.8\% | 90.5\% | 89.7\% | 6.0\% | 8.1\% | 8.9\% | 1.1\% | 1.3\% | 1.3\% | 0.1\% | 0.1\% | 0.1\% | 2.1\% | 2.0\% | 1.8\% | 33.0\% | 28.1\% | 28.4\% |
| FR | 88.3\% | 88.2\% | 88.1\% | 9.4\% | 9.4\% | 9.5\% | 2.3\% | 2.3\% | 2.4\% | 0.2\% | 0.2\% | 0.2\% | 4.0\% | 3.8\% | 3.7\% | 47.3\% | 45.8\% | 45.0\% |
| GR | 82.1\% | 85.6\% | 85.1\% | 11.2\% | 9.6\% | 9.5\% | 5.3\% | 3.7\% | 4.3\% | 0.4\% | 0.4\% | 0.3\% | 5.2\% | 5.2\% | 5.4\% | 45.5\% | 44.2\% | 37.1\% |
| HR | 83.1\% | 81.9\% | 84.6\% | 13.9\% | 15.6\% | 13.2\% | 2.8\% | 2.4\% | 2.2\% | 0.5\% | 0.4\% | 0.4\% | 7.8\% | 7.3\% | 7.7\% | 66.8\% | 71.4\% | 70.8\% |
| HU | 81.4\% | 82.2\% | 83.0\% | 14.2\% | 13.9\% | 13.3\% | 3.9\% | 3.4\% | 3.2\% | 1.0\% | 1.0\% | 0.9\% | 7.9\% | 9.0\% | 9.2\% | 61.0\% | 61.4\% | 62.1\% |
| IE | 84.8\% | 85.8\% | 86.2\% | 12.5\% | 11.7\% | 11.4\% | 2.5\% | 2.3\% | 2.4\% | 0.3\% | 0.3\% | 0.3\% | 4.5\% | 4.9\% | 4.8\% | 32.9\% | 30.2\% | 32.0\% |
| Is | 93.9\% | 93.1\% | 92.9\% | 4.7\% | 5.3\% | 5.4\% | 1.4\% | 1.6\% | 1.6\% | 0.3\% | 0.3\% | 0.2\% | 3.2\% | 3.2\% | 4.6\% | 20.3\% | 21.5\% | 22.1\% |
| $1 T$ | 85.7\% | 85.8\% | 86.9\% | 11.3\% | 11.5\% | 10.3\% | 2.8\% | 2.6\% | 2.6\% | 0.3\% | 0.2\% | 0.2\% | 4.7\% | 4.8\% | 5.2\% | 55.1\% | 53.9\% | 53.5\% |
| u | 98.8\% | 98.9\% | 99.0\% | 0.8\% | 0.7\% | 0.6\% | 0.4\% | 0.4\% | 0.5\% | 0.0\% | 0.0\% | 0.0\% | 0.4\% | 0.4\% | 0.3\% | 45.4\% | 43.7\% | 39.4\% |
| LT | 88.4\% | 90.4\% | 90.4\% | 10.3\% | 8.5\% | 8.6\% | 1.2\% | 1.1\% | 1.0\% | 0.3\% | 0.4\% | 0.4\% | 2.5\% | 3.0\% | 3.3\% | 38.8\% | 42.7\% | 40.9\% |
| เu | 91.6\% | 92.7\% | 92.5\% | 6.5\% | 5.2\% | 5.4\% | 1.9\% | 2.1\% | 2.1\% | 0.2\% | 0.2\% | 0.2\% | 3.8\% | 2.6\% | 2.5\% | 42.6\% | 37.7\% | 34.3\% |
| Lv | 89.7\% | 90.7\% | 90.7\% | 9.6\% | 8.7\% | 8.8\% | 0.7\% | 0.5\% | 0.5\% | 0.3\% | 0.3\% | 0.3\% | 2.6\% | 2.5\% | 2.5\% | 36.2\% | 42.5\% | 41.8\% |
| mT | 90.1\% | 91.9\% | 91.1\% | 6.6\% | 5.1\% | 6.1\% | 3.3\% | 3.0\% | 2.9\% | 0.3\% | 0.3\% | 0.2\% | 3.9\% | 5.0\% | 4.2\% | 32.2\% | 28.0\% | 29.2\% |
| NL | 90.7\% | 90.0\% | 90.3\% | 7.7\% | 8.3\% | 8.0\% | 1.6\% | 1.6\% | 1.6\% | 0.1\% | 0.1\% | 0.1\% | 2.1\% | 1.9\% | 1.7\% | 26.6\% | 26.4\% | 26.6\% |
| No | 91.7\% | 91.5\% | 90.8\% | 7.1\% | 7.3\% | 8.1\% | 1.2\% | 1.2\% | 1.1\% | 0.1\% | 0.1\% | 0.1\% | 0.8\% | 0.9\% | 0.8\% | 26.5\% | 23.7\% | 26.0\% |
| PL | 85.1\% | 84.8\% | 85.1\% | 10.3\% | 10.7\% | 10.5\% | 4.2\% | 4.1\% | 3.9\% | 0.5\% | 0.5\% | 0.5\% | 9.1\% | 8.4\% | 9.0\% | 64.8\% | 63.4\% | 62.8\% |
| PT | 84.5\% | 84.9\% | 85.1\% | 11.8\% | 12.0\% | 11.8\% | 3.5\% | 3.0\% | 3.0\% | 0.4\% | 0.5\% | 0.5\% | 7.3\% | 8.4\% | 8.3\% | 57.7\% | 57.7\% | 58.3\% |
| Ro | 78.1\% | 81.3\% | 82.1\% | 18.5\% | 15.8\% | 14.5\% | 3.0\% | 2.6\% | 3.1\% | 1.3\% | 1.3\% | 1.1\% | 10.8\% | 11.1\% | 11.3\% | 71.4\% | 70.7\% | 67.5\% |
| SE | 95.0\% | 93.6\% | 93.8\% | 4.7\% | 6.0\% | 5.8\% | 0.2\% | 0.3\% | 0.3\% | 0.1\% | 0.1\% | 0.1\% | 1.6\% | 1.5\% | 1.5\% | 36.4\% | 29.6\% | 28.6\% |
| SI | 90.9\% | 89.7\% | 89.2\% | 6.9\% | 8.0\% | 8.4\% | 2.0\% | 1.9\% | 2.1\% | 0.6\% | 0.5\% | 0.5\% | 5.1\% | 4.9\% | 4.8\% | 61.0\% | 58.6\% | 56.0\% |
| SK | 85.5\% | 88.4\% | 88.6\% | 12.6\% | 9.6\% | 9.3\% | 1.6\% | 1.8\% | 1.9\% | 0.3\% | 0.3\% | 0.3\% | 4.4\% | 5.7\% | 5.5\% | 62.3\% | 53.8\% | 55.0\% |
| EU/EEA | 88.7\% | 88.1\% | 88.3\% | 9.1\% | 9.6\% | 9.4\% | 2.1\% | 2.2\% | 2.2\% | 0.2\% | 0.2\% | 0.2\% | 3.9\% | 3.6\% | 3.7\% | 45.4\% | 43.6\% | 43.0\% |


| 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 |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 61.9 | 63.4 | 65.6 | 53.3\% | 56.5\% | 62.1\% | 37.9\% | 34.7\% | 29.1\% | 8.8\% | 8.9\% | 8.8\% |
| BE | 82.4 | 83.7 | 73.8 | 35.0\% | 45.1\% | 55.5\% | 55.9\% | 45.8\% | 38.4\% | 9.1\% | 9.1\% | 6.2\% |
| BG | 2.1 | 2.1 | 2.0 | 64.2\% | 68.4\% | 68.9\% | 33.6\% | 29.3\% | 28.6\% | 2.1\% | 2.3\% | 2.5\% |
| cr | 0.8 | 0.7 | 0.7 | 61.1\% | 66.4\% | 64.6\% | 6.8\% | 7.8\% | 9.7\% | 32.0\% | 25.8\% | 25.7\% |
| cz | 14.6 | 9.5 | 10.0 | 29.0\% | 40.8\% | 40.8\% | 68.1\% | 55.7\% | 56.5\% | 2.9\% | 3.5\% | 2.8\% |
| DE | 966.2 | 985.5 | 1,015.7 | 19.9\% | 22.2\% | 24.1\% | 75.5\% | 73.6\% | 71.9\% | 4.5\% | 4.2\% | 4.0\% |
| DK | 475.0 | 485.8 | 483.4 | 10.2\% | 10.2\% | 10.3\% | 82.5\% | 82.2\% | 80.5\% | 7.3\% | 7.6\% | 9.1\% |
| EE | 0.9 | 0.7 | 0.7 | 72.1\% | 73.0\% | 75.5\% | 23.2\% | 26.0\% | 23.4\% | 4.7\% | 1.0\% | 1.1\% |
| Es | 494.4 | 504.3 | 539.1 | 39.9\% | 39.4\% | 40.5\% | 57.1\% | 57.4\% | 56.4\% | 3.0\% | 3.1\% | 3.2\% |
| FI | 214.0 | 198.4 | 224.5 | 21.0\% | 16.4\% | 22.0\% | 75.8\% | 79.7\% | 74.3\% | 3.2\% | 4.0\% | 3.6\% |
| FR | 2,200.7 | 2,135.4 | 2,360.8 | 29.6\% | 30.6\% | 34.6\% | 65.8\% | 64.7\% | 61.3\% | 4.6\% | 4.7\% | 4.1\% |
| GR | 19.6 | 18.1 | 17.4 | 42.3\% | 50.3\% | 51.4\% | 50.8\% | 39.7\% | 37.6\% | 6.9\% | 9.9\% | 11.0\% |
| HR | 4.0 | 4.0 | 4.8 | 46.0\% | 60.3\% | 67.3\% | 51.7\% | 39.2\% | 31.3\% | 2.3\% | 0.5\% | 1.4\% |
| HU | 15.4 | 14.9 | 14.8 | 23.2\% | 26.4\% | 26.6\% | 41.5\% | 32.1\% | 32.0\% | 35.3\% | 41.6\% | 41.4\% |
| IE | 74.3 | 75.3 | 77.3 | 48.9\% | 40.2\% | 42.4\% | 48.8\% | 57.9\% | 55.8\% | 2.3\% | 1.9\% | 1.8\% |
| Is | 3.4 | 3.8 | 3.6 | 86.9\% | 89.0\% | 87.8\% | 5.8\% | 5.4\% | 5.3\% | 7.3\% | 5.6\% | 6.9\% |
| IT | 336.2 | 340.2 | 352.1 | 59.3\% | 64.8\% | 66.5\% | 35.3\% | 30.0\% | 28.5\% | 5.3\% | 5.2\% | 5.0\% |
| 4 | 14.8 | 15.1 | 15.6 | 0.5 | 55.7\% | 48.7\% | 0.1 | 44.3\% | 20.8\% | 0.4 | 0.0\% | 30.5\% |
| LT | 1.4 | 1.3 | 1.4 | 27.3\% | 23.6\% | 21.4\% | 70.9\% | 74.7\% | 76.7\% | 1.8\% | 1.8\% | 1.9\% |
| เu | 12.1 | 9.4 | 8.4 | 50.0\% | 55.0\% | 63.5\% | 38.6\% | 31.3\% | 22.1\% | 11.4\% | 13.7\% | 14.5\% |
| Lv | 2.2 | 1.9 | 2.0 | 47.1\% | 43.2\% | 46.3\% | 51.3\% | 56.7\% | 53.7\% | 1.6\% | 0.1\% | 0.1\% |
| MT | 1.5 | 1.3 | 1.3 | 48.9\% | 63.6\% | 67.8\% | 49.5\% | 34.4\% | 30.1\% | 1.6\% | 2.1\% | 2.1\% |
| NL | 283.5 | 274.8 | 326.1 | 39.0\% | 47.2\% | 45.3\% | 56.4\% | 47.7\% | 50.5\% | 4.6\% | 5.1\% | 4.1\% |
| No | 67.1 | 77.3 | 66.5 | 6.7\% | 5.9\% | 5.1\% | 71.5\% | 74.3\% | 73.1\% | 21.8\% | 19.7\% | 21.8\% |
| PL | 36.1 | 48.4 | 43.2 | 65.6\% | 66.1\% | 68.2\% | 26.2\% | 22.6\% | 19.8\% | 8.2\% | 11.3\% | 12.0\% |
| PT | 24.5 | 24.0 | 28.4 | 52.1\% | 48.9\% | 56.7\% | 27.9\% | 28.2\% | 31.8\% | 20.0\% | 22.9\% | 11.5\% |
| RO | 15.1 | 13.9 | 19.3 | 96.1\% | 95.8\% | 96.5\% | 2.3\% | 2.8\% | 2.6\% | 1.6\% | 1.4\% | 0.9\% |
| SE | 146.4 | 135.4 | 156.6 | 50.7\% | 45.9\% | 45.7\% | 48.7\% | 53.6\% | 53.8\% | 0.5\% | 0.5\% | 0.5\% |
| SI | 4.2 | 3.8 | 4.0 | 53.3\% | 49.2\% | 57.0\% | 46.0\% | 50.3\% | 42.2\% | 0.6\% | 0.6\% | 0.8\% |
| SK | 2.3 | 1.8 | 2.0 | 70.8\% | 72.4\% | 76.1\% | 27.3\% | 23.5\% | 19.9\% | 1.9\% | 4.2\% | 3.9\% |
| EU/EEA | 5,467.4 | 5,431.5 | 5,816.1 | 30.5\% | 31.7\% | 34.4\% | 64.4\% | 63.2\% | 60.7\% | 5.1\% | 5.1\% | 4.8\% |

# eba <br> European <br> Banking <br> Authority 

## Statistical Annex

| Volumes bn EUR, \% of total sov exposure | Sovereign exposure |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Direct exposures towards General governments ${ }^{(2)}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 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 <br> held for trading |  | Fair value through P\&L |  | Fair value through OCl |  | Amortised cost |  | Other financial assets |  |
|  | Jun-23 | Dec-23 | Jun-23 | Dec-23 | Jun-23 | Dec-23 | Jun-23 | Dec-23 | Jun-23 | Dec-23 | Jun-23 | Dec-23 | Jun-23 | Dec-23 | Jun-23 | Dec-23 | Jun-23 | Dec-23 |
| At | 107.6 | 108.3 | 23\% | 23\% | 65\% | 64\% | 107.0 | 107.5 | 3\% | 3\% | 0\% | 0\% | 22\% | 21\% | 75\% | 76\% | 0\% | 0\% |
| BE | 159.1 | 157.7 | 35\% | 37\% | 48\% | 44\% | 157.7 | 156.1 | 2\% | 2\% | 0\% | 0\% | 16\% | 19\% | 81\% | 78\% | 1\% | 1\% |
| BG | 6.4 | 7.2 | 80\% | 81\% | 13\% | 12\% | 6.4 | 7.2 | 1\% | 1\% | 0\% | 0\% | 29\% | 26\% | 71\% | 74\% | 0\% | 0\% |
| Cr | 4.0 | 4.0 | 60\% | 47\% | 19\% | 24\% | 4.0 | 4.0 | 0\% | 0\% | 0\% | 0\% | 20\% | 18\% | 80\% | 82\% | 0\% | 0\% |
| cz | 39.2 | 37.1 | 98\% | 97\% | 2\% | 2\% | 39.2 | 37.1 | 1\% | 2\% | 18\% | 1\% | 6\% | 22\% | 75\% | 75\% | 0\% | 0\% |
| DE | 407.2 | 396.7 | 40\% | 39\% | 31\% | 31\% | 355.8 | 362.4 | 32\% | 32\% | 2\% | 2\% | 17\% | 19\% | 41\% | 41\% | 7\% | 6\% |
| DK | 36.4 | 37.5 | 43\% | 45\% | 44\% | 42\% | 36.0 | 36.9 | 35\% | 32\% | 0\% | 0\% | 4\% | 5\% | 36\% | 36\% | 26\% | 27\% |
| EE | 2.7 | 2.9 | 38\% | 42\% | 60\% | 58\% | 2.7 | 2.9 | 1\% | 0\% | 6\% | 5\% | 0\% | 0\% | 82\% | 84\% | 12\% | 10\% |
| es | 529.6 | 536.0 | 50\% | 49\% | 18\% | 18\% | 505.2 | 519.2 | 14\% | 14\% | 0\% | 0\% | 19\% | 18\% | 67\% | 68\% | 0\% | 0\% |
| F1 | 41.8 | 40.6 | 47\% | 52\% | 39\% | 33\% | 41.8 | 40.6 | 9\% | 5\% | 0\% | 0\% | 9\% | 8\% | 49\% | 55\% | 33\% | 31\% |
| FR | 1,096.9 | 1,109.5 | 52\% | 53\% | 19\% | 19\% | 1,002.8 | 1,017.4 | 23\% | 21\% | 0\% | 0\% | 13\% | 15\% | 63\% | 64\% | 1\% | 1\% |
| GR | 51.8 | 53.6 | 63\% | 63\% | 30\% | 31\% | 51.6 | 53.4 | 4\% | 2\% | 0\% | 0\% | 14\% | 14\% | 82\% | 84\% | 0\% | 0\% |
| HR | 11.8 | 12.0 | 81\% | 79\% | 13\% | 14\% | 11.8 | 12.0 | 1\% | 0\% | 0\% | 0\% | 29\% | 28\% | 71\% | 71\% | 0\% | 1\% |
| HU | 30.2 | 28.8 | 73\% | 70\% | 17\% | 19\% | 30.0 | 28.7 | 1\% | 0\% | 0\% | 0\% | 19\% | 18\% | 80\% | 81\% | 0\% | 0\% |
| IE | 51.6 | 52.5 | 16\% | 17\% | 64\% | 61\% | 41.3 | 40.6 | 50\% | 42\% | 0\% | 0\% | 30\% | 36\% | 20\% | 21\% | 0\% | 1\% |
| Is | 3.0 | 4.0 | 89\% | 61\% | 10\% | 33\% | 3.0 | 4.0 | 57\% | 3\% | 0\% | 0\% | 0\% | 32\% | 43\% | 65\% | 0\% | 0\% |
| $1 T$ | 483.2 | 479.9 | 57\% | 54\% | 29\% | 31\% | 476.9 | 475.3 | 7\% | 5\% | 0\% | 0\% | 26\% | 28\% | 67\% | 66\% | 0\% | 0\% |
| 4 | 2.4 | 3.9 | 0\% | 0\% | 28\% | 25\% | 2.4 | 3.9 | 0\% | 0\% | 0\% | 0\% | 19\% | 10\% | 80\% | 89\% | 1\% | 0\% |
| เт | 1.9 | 2.2 | 88\% | 92\% | 12\% | 8\% | 1.9 | 2.2 | 1\% | 1\% | 0\% | 0\% | 3\% | 2\% | 65\% | 71\% | 32\% | 25\% |
| เu | 29.5 | 17.7 | 50\% | 40\% | $33 \%$ | 32\% | 29.5 | 23.5 | 0\% | 0\% | 0\% | 0\% | 13\% | 22\% | 86\% | 78\% | 0\% | 0\% |
| ıv | 2.3 | 2.3 | 40\% | 38\% | 58\% | 60\% | 2.3 | 2.3 | 1\% | 1\% | 0\% | 2\% | 6\% | 5\% | 62\% | 63\% | 31\% | 30\% |
| mт | 4.3 | 5.6 | 50\% | 45\% | 44\% | 46\% | 4.3 | 5.6 | 0\% | 0\% | 0\% | 0\% | 20\% | 11\% | 80\% | 89\% | 0\% | 0\% |
| NL | 231.2 | 230.4 | 41\% | 43\% | 39\% | 38\% | 229.0 | 229.7 | 6\% | 2\% | 1\% | 1\% | $31 \%$ | 33\% | 40\% | 41\% | 22\% | 24\% |
| No | 19.8 | 16.3 | 17\% | 25\% | 7\% | 7\% | 17.6 | 13.5 | 7\% | 12\% | 32\% | 21\% | 57\% | 53\% | 3\% | 4\% | 0\% | 9\% |
| PL | 55.9 | 68.2 | 97\% | 97\% | 2\% | 3\% | 55.9 | 68.2 | 1\% | 1\% | 0\% | 0\% | 48\% | 44\% | 50\% | 55\% | 0\% | 0\% |
| PT | 64.0 | 66.4 | 51\% | 45\% | 42\% | 47\% | 64.0 | 66.3 | 2\% | 1\% | 0\% | 0\% | 30\% | 29\% | 57\% | 62\% | 11\% | 9\% |
| RO | 19.1 | 20.3 | 93\% | 92\% | 6\% | 6\% | 19.1 | 20.3 | 47\% | 47\% | 0\% | 0\% | 26\% | 23\% | 27\% | 30\% | 0\% | 0\% |
| SE | 59.6 | 56.7 | 75\% | 76\% | 15\% | 14\% | 57.4 | 55.7 | 13\% | 7\% | 13\% | 14\% | 12\% | 15\% | 50\% | 54\% | 13\% | 10\% |
| sı | 6.8 | 7.6 | 25\% | 25\% | 41\% | 43\% | 6.8 | 7.6 | 0\% | 0\% | 0\% | 0\% | 45\% | 40\% | 54\% | 60\% | 0\% | 0\% |
| SK | 8.4 | 8.4 | 84\% | 84\% | 16\% | 16\% | 8.4 | 8.4 | 0\% | 0\% | 0\% | 0\% | 15\% | 10\% | 85\% | 90\% | 0\% | 0\% |
| EU/EEA | 3,408 | 3,400 | 49\% | 49\% | 28\% | 27\% | 3,212 | 3,238 | 17\% | 15\% | 1\% | 1\% | 19\% | 20\% | 60\% | 61\% | 4\% | 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.

| \% of total sov exposure | Sovereign exposure |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total gross carrying amount by maturity |  |  |  |  |  |  |  |  |  |
|  | 0-3M |  | 3M-1Y |  | 1Y-5Y |  | 5Y-10Y |  | 10Y - more |  |
|  | Jun-23 | Dec-23 | Jun-23 | Dec-23 | Jun-23 | Dec-23 | Jun-23 | Dec-23 | Jun-23 | Dec-23 |
| AT | 6\% | 4\% | 11\% | 8\% | 33\% | 35\% | 34\% | 38\% | 16\% | 16\% |
| BE | 11\% | 9\% | 5\% | 5\% | 25\% | 24\% | 33\% | 32\% | 26\% | 29\% |
| BG | 3\% | 2\% | 6\% | 10\% | 50\% | 41\% | 36\% | 41\% | 5\% | 7\% |
| CY | 10\% | 5\% | 23\% | 13\% | 45\% | 48\% | 20\% | 32\% | 2\% | 2\% |
| cz | 3\% | 0\% | 6\% | 4\% | 22\% | 30\% | 53\% | 53\% | 16\% | 13\% |
| DE | 10\% | 8\% | 9\% | 7\% | 26\% | 27\% | 23\% | 24\% | 32\% | 34\% |
| DK | 36\% | 40\% | 17\% | 12\% | 32\% | 30\% | 7\% | 10\% | 7\% | 8\% |
| EE | 5\% | 5\% | 16\% | 14\% | 42\% | 43\% | 34\% | 34\% | 3\% | 4\% |
| Es | 6\% | 8\% | 15\% | 11\% | 38\% | 38\% | 28\% | 27\% | 13\% | 16\% |
| FI | 20\% | 30\% | 6\% | 5\% | 30\% | 21\% | 26\% | 25\% | 18\% | 19\% |
| FR | 22\% | 23\% | 8\% | 6\% | 25\% | 25\% | 19\% | 19\% | 26\% | 27\% |
| GR | 10\% | 5\% | 5\% | 4\% | 23\% | 23\% | 29\% | 28\% | 33\% | 40\% |
| HR | 1\% | 4\% | 20\% | 14\% | 38\% | 39\% | 36\% | 27\% | 5\% | 15\% |
| нu | 4\% | 4\% | 15\% | 10\% | 50\% | 55\% | 28\% | 28\% | 3\% | 3\% |
| IE | 9\% | 9\% | 8\% | 8\% | 41\% | 39\% | 29\% | 31\% | 13\% | 13\% |
| Is | 68\% | 65\% | 17\% | 19\% | 10\% | 11\% | 2\% | 2\% | 3\% | 3\% |
| $1{ }^{17}$ | 5\% | 5\% | 10\% | 9\% | 36\% | 37\% | 33\% | 33\% | 16\% | 16\% |
| 4 | 33\% | 40\% | 29\% | 23\% | 34\% | 32\% | 4\% | 5\% | 0\% | 0\% |
| LT | 26\% | 32\% | 26\% | 21\% | 41\% | 39\% | 8\% | 8\% | 0\% | 0\% |
| เu | 46\% | 46\% | 7\% | 11\% | 23\% | 21\% | 18\% | 15\% | 5\% | 6\% |
| Lv | 5\% | 1\% | 19\% | 18\% | 45\% | 46\% | 24\% | 28\% | 6\% | 7\% |
| mт | 9\% | 4\% | 12\% | 14\% | 51\% | 55\% | 24\% | 24\% | 4\% | 3\% |
| NL | 5\% | 4\% | 8\% | 8\% | 30\% | 29\% | 26\% | 27\% | 31\% | 32\% |
| no | 16\% | 17\% | 11\% | 10\% | 51\% | 51\% | 15\% | 14\% | 7\% | 8\% |
| PL | 13\% | 17\% | 14\% | 15\% | 45\% | 41\% | 23\% | 22\% | 5\% | 5\% |
| PT | 22\% | 18\% | 10\% | 8\% | 27\% | 34\% | 36\% | 36\% | 6\% | 5\% |
| Ro | 4\% | 1\% | 16\% | 12\% | 44\% | 50\% | 25\% | 25\% | 10\% | 11\% |
| SE | 30\% | 29\% | 15\% | 11\% | 39\% | 43\% | 7\% | 9\% | 9\% | 8\% |
| Sı | 8\% | 11\% | 15\% | 9\% | 47\% | 45\% | 18\% | 23\% | 12\% | 11\% |
| Sk | 1\% | 2\% | 10\% | 6\% | 34\% | 34\% | 44\% | 45\% | 10\% | 13\% |
| EU/EEA | 13\% | 13\% | 10\% | 8\% | 30\% | 31\% | 25\% | 25\% | 21\% | 23\% |

[^4]
## Statistical Annex

Liability composition and volumes

| Liabilities composition |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% of total liabilities | Debt securities issued |  |  | Deposits from credit institutions |  |  | Customer deposits from HHs |  |  | Customer deposits from NFCs |  |  | Other customer deposits(1) |  |  | Other liabilities ${ }^{(2)}$ |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 13.2\% | 15.4\% | 16.4\% | 10.3\% | 8.7\% | 12.2\% | 38.9\% | 41.1\% | 38.8\% | 17.9\% | 17.8\% | 17.1\% | 9.9\% | 10.0\% | 9.9\% | 9.9\% | 7.0\% | 5.7\% |
| BE | 11.6\% | 13.8\% | 11.4\% | 9.5\% | 9.2\% | 11.6\% | 36.3\% | 34.9\% | 35.7\% | 13.4\% | 13.5\% | 13.6\% | 10.7\% | 11.1\% | 8.9\% | 18.4\% | 17.5\% | 18.8\% |
| BG | 1.1\% | 1.6\% | 1.6\% | 8.0\% | 8.5\% | 9.1\% | 54.9\% | 55.9\% | 56.0\% | 27.6\% | 28.2\% | 26.6\% | 5.5\% | 4.0\% | 4.2\% | 2.9\% | 1.7\% | 2.5\% |
| CY | 2.5\% | 3.4\% | 3.6\% | 1.5\% | 1.4\% | 1.2\% | 58.4\% | 57.2\% | 59.6\% | 17.9\% | 18.0\% | 18.9\% | 7.7\% | 7.8\% | 8.0\% | 11.9\% | 12.3\% | 8.6\% |
| cz | 7.2\% | 4.8\% | 3.8\% | 9.5\% | 11.5\% | 13.6\% | 44.2\% | 45.6\% | 42.4\% | 17.7\% | 17.6\% | 17.4\% | 16.2\% | 16.3\% | 18.9\% | 5.2\% | 4.1\% | 3.9\% |
| DE | 16.2\% | 17.2\% | 17.4\% | 12.8\% | 13.7\% | 14.5\% | 18.0\% | 19.9\% | 19.5\% | 13.0\% | 13.9\% | 13.6\% | 18.4\% | 16.3\% | 16.6\% | 21.6\% | 19.1\% | 18.4\% |
| DK | 53.3\% | 54.8\% | 55.7\% | 2.8\% | 2.6\% | 2.6\% | 11.1\% | 11.0\% | 11.2\% | 10.8\% | 10.1\% | 9.7\% | 7.7\% | 7.3\% | 7.0\% | 14.3\% | 14.2\% | 13.8\% |
| EE | 6.9\% | 6.4\% | 6.3\% | 3.7\% | 4.4\% | 6.1\% | 38.5\% | 40.0\% | 39.9\% | 34.8\% | 32.9\% | 31.5\% | 13.7\% | 14.0\% | 14.1\% | 2.4\% | 2.2\% | 2.2\% |
| Es | 12.8\% | 14.1\% | 14.3\% | 7.2\% | 6.9\% | 6.5\% | 39.3\% | 39.8\% | 39.8\% | 16.2\% | 17.1\% | 16.8\% | 10.2\% | 10.9\% | 11.6\% | 14.3\% | 11.3\% | 11.0\% |
| FI | 40.0\% | 41.2\% | 41.2\% | 3.6\% | 3.4\% | 4.1\% | 21.6\% | 22.8\% | 22.2\% | 15.6\% | 15.5\% | 15.3\% | 7.1\% | 6.8\% | 7.3\% | 12.2\% | 10.3\% | 10.0\% |
| FR | 16.9\% | 18.9\% | 19.7\% | 5.4\% | 5.5\% | 6.1\% | 26.0\% | 26.3\% | 26.1\% | 17.1\% | 18.2\% | 17.3\% | 13.2\% | 12.8\% | 13.3\% | 21.4\% | 18.4\% | 17.5\% |
| GR | 3.6\% | 4.7\% | 5.1\% | 2.5\% | 2.8\% | 4.2\% | 53.8\% | 56.5\% | 56.5\% | 18.6\% | 19.8\% | 18.9\% | 5.8\% | 5.2\% | 5.4\% | 15.7\% | 11.0\% | 9.9\% |
| HR | 1.3\% | 1.3\% | 2.6\% | 4.2\% | 3.7\% | 3.8\% | 58.1\% | 55.5\% | 55.2\% | 24.2\% | 26.2\% | 25.1\% | 8.2\% | 9.3\% | 9.4\% | 4.0\% | 4.0\% | 3.9\% |
| HU | 4.7\% | 6.8\% | 6.8\% | 4.4\% | 3.6\% | 3.7\% | 43.0\% | 40.5\% | 41.1\% | 26.1\% | 27.6\% | 26.4\% | 10.2\% | 10.4\% | 11.0\% | 11.6\% | 11.1\% | 11.0\% |
| IE | 5.3\% | 5.6\% | 6.0\% | 3.1\% | 3.6\% | 3.4\% | 35.1\% | 36.1\% | 35.7\% | 30.0\% | 28.7\% | 26.9\% | 7.2\% | 7.7\% | 8.5\% | 19.3\% | 18.3\% | 19.5\% |
| Is | 33.6\% | 32.7\% | 33.6\% | 1.4\% | 1.1\% | 0.5\% | 29.9\% | 32.3\% | 32.4\% | 19.6\% | 20.3\% | 18.1\% | 10.4\% | 9.4\% | 11.3\% | 5.1\% | 4.2\% | 4.0\% |
| 1 | 10.7\% | 13.5\% | 14.0\% | 6.1\% | 6.1\% | 7.5\% | 36.8\% | 37.6\% | 37.5\% | 17.6\% | 19.6\% | 19.3\% | 10.2\% | 10.5\% | 11.7\% | 18.7\% | 12.7\% | 10.1\% |
| 4 | 5.8\% | 6.3\% | 6.4\% | 6.7\% | 5.9\% | 6.0\% | 40.1\% | 40.8\% | 40.8\% | 9.1\% | 10.0\% | 9.9\% | 34.5\% | 31.4\% | 32.5\% | 3.9\% | 5.5\% | 4.3\% |
| LT | 0.6\% | 0.8\% | 0.8\% | 1.9\% | 4.9\% | 4.7\% | 63.7\% | 63.2\% | 62.5\% | 17.3\% | 17.4\% | 17.5\% | 9.4\% | 8.9\% | 8.8\% | 7.1\% | 4.7\% | 5.7\% |
| เบ | 3.8\% | 3.9\% | 4.3\% | 21.7\% | 26.1\% | 26.1\% | 16.7\% | 16.4\% | 15.0\% | 10.6\% | 10.9\% | 11.0\% | 43.5\% | 39.0\% | 40.2\% | 3.6\% | 3.7\% | 3.5\% |
| Lv | 0.6\% | 0.6\% | 0.5\% | 3.7\% | 5.8\% | 7.8\% | 54.4\% | 55.0\% | 53.9\% | 28.2\% | 27.8\% | 26.9\% | 8.4\% | 8.4\% | 8.2\% | 4.8\% | 2.5\% | 2.7\% |
| MT | 6.4\% | 6.1\% | 6.2\% | 2.1\% | 2.5\% | 2.0\% | 65.4\% | 64.6\% | 65.5\% | 16.5\% | 16.9\% | 16.3\% | 6.9\% | 7.3\% | 7.8\% | 2.6\% | 2.6\% | 2.2\% |
| NL | 21.2\% | 22.8\% | 23.8\% | 3.4\% | 2.6\% | 3.1\% | 38.2\% | 42.3\% | 39.8\% | 16.1\% | 17.3\% | 15.9\% | 12.8\% | 9.5\% | 11.5\% | 8.3\% | 5.5\% | 5.8\% |
| No | 33.6\% | 35.7\% | 33.1\% | 6.5\% | 4.6\% | 10.0\% | 18.8\% | 19.7\% | 16.6\% | 24.7\% | 23.3\% | 21.9\% | 7.9\% | 7.5\% | 9.0\% | 8.5\% | 9.2\% | 9.4\% |
| PL | 4.7\% | 4.6\% | 5.1\% | 1.3\% | 1.1\% | 1.0\% | 58.7\% | 58.9\% | 59.8\% | 21.3\% | 20.8\% | 19.3\% | 5.8\% | 6.4\% | 7.2\% | 8.2\% | 8.1\% | 7.5\% |
| PT | 4.9\% | 5.5\% | 6.2\% | 2.9\% | 4.0\% | 4.1\% | 58.0\% | 59.1\% | 58.6\% | 21.4\% | 20.8\% | 20.5\% | 4.9\% | 4.7\% | 5.1\% | 8.0\% | 5.8\% | 5.5\% |
| RO | 2.5\% | 5.9\% | 5.2\% | 4.8\% | 4.5\% | 4.2\% | 53.9\% | 52.2\% | 51.4\% | 28.3\% | 27.2\% | 29.6\% | 6.8\% | 5.5\% | 5.7\% | 3.7\% | 4.6\% | 3.9\% |
| SE | 44.0\% | 45.5\% | 45.3\% | 3.8\% | 2.4\% | 2.8\% | 19.5\% | 20.8\% | 19.4\% | 17.0\% | 17.2\% | 16.3\% | 9.0\% | 7.5\% | 10.1\% | 6.7\% | 6.5\% | 6.1\% |
| SI | 3.5\% | 5.4\% | 5.1\% | 2.0\% | 2.9\% | 2.7\% | 67.1\% | 63.5\% | 65.0\% | 20.6\% | 22.0\% | 20.7\% | 4.3\% | 3.9\% | 3.9\% | 2.3\% | 2.2\% | 2.6\% |
| SK | 14.4\% | 16.6\% | 16.9\% | 2.1\% | 2.2\% | 2.4\% | 45.0\% | 44.0\% | 46.1\% | 23.3\% | 24.4\% | 25.1\% | 6.7\% | 5.5\% | 6.1\% | 8.5\% | 7.3\% | 3.4\% |
| EU/EEA | 18.1\% | 19.7\% | 20.1\% | 6.4\% | 6.3\% | 7.0\% | 29.7\% | 30.7\% | 30.2\% | 16.3\% | 17.2\% | 16.6\% | 12.4\% | 11.7\% | 12.3\% | 17.1\% | 14.4\% | 13.7\% |

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

| Total liabilities |  |  |  |
| :---: | :---: | :---: | :---: |
| Volumes bn EUR |  |  |  |
|  | Mar-23 | Dec-23 | Mar-24 |
| AT | 740 | 699 | 754 |
| BE | 1,115 | 1,109 | 1,087 |
| BG | 36 | 45 | 46 |
| Cr | 42 | 42 | 40 |
| cz | 207 | 194 | 205 |
| DE | 3,785 | 3,660 | 3,799 |
| DK | 727 | 728 | 714 |
| EE | 39 | 40 | 41 |
| Es | 3,478 | 3,511 | 3,544 |
| FI | 678 | 653 | 667 |
| FR | 8,456 | 8,427 | 8,574 |
| GR | 277 | 273 | 271 |
| HR | 50 | 54 | 53 |
| HU | 125 | 132 | 134 |
| IE | 351 | 364 | 375 |
| Is | 29 | 29 | 30 |
| $1 T$ | 2,496 | 2,366 | 2,339 |
| 4 | 89 | 93 | 91 |
| LT | 29 | 33 | 34 |
| เu | 174 | 173 | 159 |
| Lv | 46 | 47 | 48 |
| mт | 24 | 24 | 24 |
| NL | 2,200 | 2,049 | 2,207 |
| no | 314 | 310 | 337 |
| PL | 192 | 224 | 227 |
| PT | 264 | 266 | 273 |
| RO | 59 | 66 | 84 |
| SE | 937 | 901 | 951 |
| SI | 39 | 44 | 43 |
| SK | 64 | 67 | 64 |
| EU/EEA | 25,875 | 25,437 | 25,998 |


| Share of secured funding |  |  |  |
| :---: | :---: | :---: | :---: |
| \% of debt securities issued |  |  |  |
|  | Mar-23 | Dec-23 | Mar-24 |
| AT | 37.8\% | 40.0\% | 42.8\% |
| BE | 17.1\% | 16.5\% | 21.0\% |
| BG | 0.0\% | 0.0\% | 0.0\% |
| CY | 0.0\% | 0.0\% | 0.0\% |
| cz | 13.9\% | 31.8\% | 6.6\% |
| DE | 29.9\% | 30.7\% | 29.6\% |
| DK | 85.8\% | 86.2\% | 86.2\% |
| EE | 43.9\% | 46.8\% | 46.3\% |
| ES | 29.7\% | 27.4\% | 27.3\% |
| FI | 44.3\% | 46.9\% | 48.0\% |
| FR | 21.5\% | 20.1\% | 19.8\% |
| GR | 7.5\% | 4.3\% | 4.0\% |
| HR | 0.0\% | 0.0\% | 0.0\% |
| HU | 30.2\% | 22.5\% | 20.6\% |
| IE | 5.5\% | 6.8\% | 7.0\% |
| Is | 70.7\% | 67.1\% | 66.4\% |
| $\pi$ | 30.7\% | 31.6\% | 30.3\% |
| 4 | 0.0\% | 0.0\% | 0.0\% |
| LT | 0.0\% | 0.0\% | 0.0\% |
| เu | 5.0\% | 3.2\% | 2.6\% |
| ıv | 0.0\% | 0.0\% | 0.0\% |
| mt | 61.9\% | 61.2\% | 60.9\% |
| NL | 21.4\% | 21.6\% | 19.5\% |
| No | 37.3\% | 34.7\% | 36.9\% |
| PL | 33.0\% | 29.8\% | 24.0\% |
| PT | 25.2\% | 33.8\% | 38.9\% |
| RO | 0.0\% | 0.0\% | 0.0\% |
| SE | 40.2\% | 42.2\% | 39.2\% |
| SI | 0.0\% | 0.0\% | 0.0\% |
| SK | 77.7\% | 76.7\% | 75.3\% |
| EU / EEA | 32.6\% | 32.1\% | 31.3\% |


| Contingent liabilities: loan commitments |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR; \% total loan comt. | Loan commitments: volume |  |  | Share of loan commitments to HHs |  |  | Share of loan commitments to NFCs |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 139 | 144 | 148 | 22.2\% | 19.7\% | 19.2\% | 60.7\% | 61.6\% | 61.8\% |
| BE | 143 | 143 | 142 | 22.5\% | 19.8\% | 20.9\% | 56.9\% | 60.1\% | 59.7\% |
| BG | 6 | 7 | 7 | 10.3\% | 11.3\% | 11.8\% | 80.8\% | 80.6\% | 78.9\% |
| Cr | 3 | 3 | 3 | 33.8\% | 31.6\% | 32.0\% | 64.0\% | 66.7\% | 65.9\% |
| cz | 28 | 26 | 26 | 22.8\% | 18.7\% | 17.1\% | 58.5\% | 62.1\% | 64.4\% |
| DE | 707 | 696 | 702 | 15.1\% | 13.6\% | 13.3\% | 60.7\% | 61.8\% | 62.0\% |
| DK | 112 | 113 | 114 | 16.2\% | 15.1\% | 15.1\% | 63.3\% | 63.1\% | 63.8\% |
| EE | 4 | 4 | 4 | 16.6\% | 14.7\% | 15.9\% | 76.7\% | 78.8\% | 76.5\% |
| Es | 617 | 625 | 650 | 39.0\% | 39.5\% | 40.4\% | 46.7\% | 47.2\% | 46.3\% |
| FI | 114 | 111 | 109 | 28.7\% | 28.4\% | 28.3\% | 58.2\% | 55.5\% | 55.2\% |
| FR | 1,376 | 1,341 | 1,346 | 14.7\% | 13.1\% | 12.8\% | 56.5\% | 58.8\% | 58.2\% |
| GR | 34 | 34 | 36 | 19.9\% | 20.1\% | 20.6\% | 73.4\% | 73.4\% | 74.1\% |
| HR | 7 | 7 | 7 | 49.0\% | 45.0\% | 44.7\% | 48.2\% | 48.5\% | 46.1\% |
| HU | 17 | 18 | 19 | 19.8\% | 19.0\% | 18.3\% | 64.2\% | 63.5\% | 61.7\% |
| IE | 58 | 69 | 68 | 17.8\% | 17.1\% | 18.0\% | 75.7\% | 76.2\% | 74.7\% |
| Is | 3 | 3 | 3 | 10.5\% | 10.5\% | 12.5\% | 81.2\% | 82.9\% | 80.5\% |
| $1 T$ | 622 | 634 | 665 | 8.1\% | 7.5\% | 7.1\% | 69.6\% | 70.4\% | 67.2\% |
| u | 32 | 35 | 35 | 45.7\% | 49.8\% | 49.9\% | 3.4\% | 3.1\% | 3.2\% |
| LT | 2 | 2 | 2 | 22.8\% | 21.9\% | 23.8\% | 65.6\% | 69.5\% | 67.5\% |
| Lu | 17 | 15 | 12 | 29.0\% | 30.7\% | 22.0\% | 34.8\% | 31.0\% | 37.9\% |
| ıv | 4 | 5 | 5 | 24.6\% | 21.5\% | 22.0\% | 70.3\% | 72.5\% | 72.0\% |
| MT | 3 | 3 | 3 | 38.6\% | 37.9\% | 37.8\% | 54.1\% | 58.6\% | 58.4\% |
| NL | 401 | 419 | 430 | 15.2\% | 14.0\% | 13.8\% | 65.9\% | 66.6\% | 67.4\% |
| No | 64 | 66 | 64 | 44.1\% | 37.9\% | 39.6\% | 51.2\% | 56.3\% | 54.4\% |
| PL | 36 | 40 | 42 | 15.6\% | 18.0\% | 17.6\% | 74.7\% | 72.6\% | 71.1\% |
| PT | 28 | 29 | 29 | 24.6\% | 23.6\% | 22.5\% | 69.1\% | 69.5\% | 68.8\% |
| RO | 9 | 11 | 12 | 16.6\% | 14.7\% | 14.9\% | 72.6\% | 72.7\% | 72.9\% |
| SE | 140 | 137 | 136 | 20.3\% | 19.3\% | 20.6\% | 66.8\% | 68.0\% | 67.1\% |
| SI | 5 | 5 | 5 | 26.6\% | 26.9\% | 27.2\% | 67.8\% | 67.4\% | 66.9\% |
| SK | 12 | 11 | 12 | 19.5\% | 16.9\% | 16.3\% | 69.8\% | 73.7\% | 75.2\% |
| EU / EEA | 4,545 | 4,565 | 4,645 | 19.0\% | 17.9\% | 17.9\% | 59.0\% | 60.4\% | 59.7\% |

# eba <br> European <br> Banking <br> Authority 

| Volume and composition of liquid assets (after weighting) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Voumes bn EUR and \% | Total |  |  | Cash and reserves |  |  | Central government assets (L1) |  |  | L1 securities |  |  | Extremely high quality covered bonds |  |  | L2A \& L2B assets |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 180.8 | 174.9 | 182.9 | 42.4\% | 47.6\% | 48.9\% | 20.1\% | 28.2\% | 23.3\% | 32.2\% | 15.9\% | 20.6\% | 3.8\% | 6.6\% | 5.8\% | 1.6\% | 1.7\% | 1.4\% |
| BE | 332.6 | 330.4 | 337.1 | 66.9\% | 61.7\% | 68.2\% | 16.2\% | 20.4\% | 17.8\% | 11.1\% | 11.4\% | 8.3\% | 3.0\% | 3.7\% | 4.0\% | 2.8\% | 2.9\% | 1.7\% |
| BG | 14.3 | 17.4 | 17. | 49.1\% | 58.0\% | 43.0\% | 49.4\% | 38.4\% | 51.2\% | 1.1\% | 1.4\% | 2.5\% | 0.0\% | 0.5\% | 1.7\% | 0.4\% | 1.7\% | 1.6\% |
| Cr | 24.3 | 25.9 | 23.5 | 85.0\% | 79.0\% | 75.1\% | 9.3\% | 11.9\% | 11.9\% | 2.8\% | 4.4\% | 7.1\% | 0.7\% | 1.5\% | 2.7\% | 2.1\% | 3.1\% | 3.2\% |
| cz | 68.0 | 55.4 | 53.3 | 2.3\% | 2.5\% | 2.0\% | 40.2\% | 33.9\% | 36.2\% | 57.1\% | 63.2\% | 61.3\% | 0.0\% | 0.1\% | 0.1\% | 0.3\% | 0.3\% | 0.4\% |
| DE | 994.8 | 941.9 | 1,012.1 | 73.9\% | 64.6\% | 65.9\% | 10.2\% | 12.7\% | 13.4\% | 8.8\% | 11.4\% | 9.7\% | 3.6\% | 6.3\% | 5.4\% | 3.5\% | 4.9\% | 5.6\% |
| DK | 116.2 | 118.2 | 109.2 | 42.2\% | 38.6\% | 33.3\% | 10.1\% | 10.0\% | 8.9\% | 6.2\% | 5.9\% | 7.4\% | 37.7\% | 41.9\% | 47.0\% | 3.7\% | 3.6\% | 3.4\% |
| EE | 11.0 | 12.3 | 13.2 | 84.0\% | 84.7\% | 86.5\% | 15.1\% | 14.1\% | 12.4\% | 0.6\% | 0.6\% | 0.5\% | 0.4\% | 0.7\% | 0.6\% | 0.0\% | 0.0\% | 0.0\% |
| es | 637.9 | 69.8 | 682.2 | 38.8\% | 48.1\% | 43.2\% | 29.0\% | 33.1\% | 36.8\% | 28.4\% | 14.5\% | 15.0\% | 1.4\% | 2.1\% | 2.2\% | 2.4\% | 2.3\% | 2.9\% |
| ${ }^{\text {F1 }}$ | 155.8 | 142.0 | 142.0 | 51.9\% | 49.1\% | 40.9\% | 7.9\% | 9.3\% | 10.4\% | 15.8\% | 14.5\% | 18.7\% | 20.7\% | 24.2\% | 27.0\% | 3.7\% | 2.9\% | 3.0\% |
| FR | 1,545.0 | 1,515.0 | 1,476.3 | 71.7\% | 65.2\% | 59.1\% | 13.1\% | 14.7\% | 18.1\% | 9.2\% | 12.9\% | 13.9\% | 1.3\% | 2.0\% | 2.5\% | 4.6\% | 5.2\% | 6.4\% |
| GR | 73.1 | 77.3 | 74.7 | 29.5\% | 23.7\% | 22.1\% | 49.1\% | 57.7\% | 56.9\% | 21.1\% | 17.3\% | 19.2\% | 0.0\% | 0.9\% | 1.2\% | 0.2\% | 0.4\% | 0.7\% |
| HR | 16.9 | 18.6 | 16.6 | 66.8\% | 62.1\% | 49.8\% | 32.3\% | 36.8\% | 45.3\% | 0.4\% | 0.8\% | 2.3\% | 0.0\% | 0.0\% | 2.0\% | 0.5\% | 0.3\% | 0.6\% |
| ни | 35.8 | 42.9 | 44.1 | 34.8\% | 50.0\% | 41.5\% | 43.3\% | 42.2\% | 40.6\% | 21.1\% | 6.9\% | 17.4\% | 0.1\% | 0.1\% | 0.1\% | 0.6\% | 0.8\% | 0.4\% |
| IE | 167.3 | 187.4 | 188.4 | 78.8\% | 77.1\% | 74.6\% | 10.7\% | 13.2\% | 14.5\% | 6.0\% | 5.8\% | 6.8\% | 2.6\% | 2.3\% | 2.5\% | 2.0\% | 1.5\% | 1.6\% |
| 15 | 4.3 | 4.8 | 4.4 | 14.5\% | 9.8\% | 11.5\% | 51.4\% | 59.0\% | 51.1\% | 23.1\% | 27.1\% | 31.2\% | 0.0\% | 0.0\% | 0.1\% | 11.1\% | 4.1\% | 6.1\% |
| $1{ }^{17}$ | 542.1 | 516.7 | 474.7 | 49.4\% | 37.7\% | 31.8\% | 39.5\% | 47.2\% | 49.8\% | 6.1\% | 6.5\% | 7.1\% | 1.9\% | 4.6\% | 5.2\% | 3.1\% | 4.0\% | 6.1\% |
| $u$ | 38.5 | 40.4 | 38.3 | 30.4\% | 29.3\% | 28.8\% | 3.4\% | 4.9\% | 3.3\% | 54.6\% | 51.0\% | 51.7\% | 3.0\% | 6.3\% | 6.8\% | 8.7\% | 8.5\% | 9.4\% |
| เт | 18.8 | 19.5 | 19.1 | 92.5\% | 88.7\% | 87.2\% | 6.1\% | 7.7\% | 8.5\% | 1.3\% | 1.7\% | 1.9\% | 0.0\% | 0.0\% | 0.0\% | 0.2\% | 1.9\% | 2.4\% |
| เu | 74.3 | 65.9 | 56.8 | 70.4\% | 65.9\% | 57.8\% | 8.7\% | 8.1\% | 9.9\% | 12.6\% | 14.5\% | 19.0\% | 2.6\% | 4.1\% | 5.2\% | 5.8\% | 7.3\% | 8.1\% |
| ıv | 2.6 | 2.6 | 2.4 | 39.3\% | 40.1\% | 38.1\% | 45.5\% | 37.3\% | 43.2\% | 12.3\% | 20.7\% | 16.8\% | 0.7\% | 0.5\% | 0.4\% | 2.2\% | 1.4\% | 1.4\% |
| мт | 9.4 | 9.5 | 9.3 | 44.1\% | 40.2\% | 35.8\% | 37.4\% | 42.9\% | 46.5\% | 15.8\% | 13.0\% | 13.9\% | 2.0\% | 3.2\% | 3.1\% | 0.7\% | 0.7\% | 0.8\% |
| NL | 534.9 | 409.4 | 472.9 | 68.0\% | 53.2\% | 57.7\% | 13.8\% | 21.4\% | 18.2\% | 13.7\% | 17.5\% | 16.1\% | 1.9\% | 3.7\% | 3.6\% | 2.6\% | 4.1\% | 4.4\% |
| No | 88.4 | 80.1 | 108.4 | 54.6\% | 33.8\% | 63.9\% | 6.6\% | 10.3\% | 2.1\% | 18.5\% | 34.9\% | 18.9\% | 15.4\% | 16.0\% | 11.1\% | 4.9\% | 4.9\% | 4.0\% |
| PL | 58.3 | 81.3 | 81.2 | 5.2\% | 4.3\% | 3.6\% | 74.8\% | 72.9\% | 76.5\% | 16.9\% | 21.2\% | 18.0\% | 1.6\% | 0.1\% | 0.0\% | 1.6\% | 1.4\% | 1.9\% |
| PT | 70.9 | 82.1 | 87.1 | 33.6\% | 43.1\% | 38.6\% | 48.2\% | 48.9\% | 51.5\% | 15.4\% | 5.7\% | 7.1\% | 0.1\% | 0.1\% | 0.4\% | 2.7\% | 2.2\% | 2.4\% |
| Ro | 20.5 | 23.1 | 31.6 | 11.4\% | 13.9\% | 10.2\% | 82.5\% | 80.5\% | 83.0\% | 5.9\% | 5.4\% | 6.6\% | 0.0\% | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 0.2\% |
| SE | 235.9 | 204.0 | 258.2 | 49.6\% | 52.9\% | 54.1\% | 3.3\% | 3.6\% | 3.9\% | 35.5\% | 28.2\% | 25.3\% | 9.9\% | 13.9\% | 15.2\% | 1.6\% | 1.3\% | $1.5 \%$ |
| sı | 12.5 | 14.3 | 13.3 | 58.4\% | 58.6\% | 45.7\% | 28.7\% | 30.3\% | 39.9\% | 10.4\% | 9.1\% | 12.3\% | 1.5\% | 1.2\% | 1.2\% | 1.1\% | 0.8\% | 0.9\% |
| SK | 14.3 | 16.3 | 15.2 | 19.0\% | 58.9\% | 34.6\% | 35.0\% | 31.9\% | 53.7\% | 43.6\% | 5.8\% | 7.3\% | 0.6\% | 1.0\% | 1.4\% | 1.8\% | 2.4\% | 3.0\% |
| EU/EEA | 5,801.4 | 5,648.8 | 5,772.2 | 60.5\% | 55.4\% | 53.6\% | 18.2\% | 22.0\% | 22.6\% | 14.1\% | 13.5\% | 13.7\% | 3.8\% | 5.3\% | 5.6\% | 3.4\% | 3.9\% | 4.5 |


| Volume and composition of available stable funding (after weighting) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Umes bn EUR and \% | Total |  |  | Capital items and instruments |  |  | Retail deposits |  |  | Operational deposits |  |  | Other non-financial customers (excl. central banks) |  |  | (Other) financial customers and central banks |  |  | Liabilities provided from undetermined counterparties |  |  | Intra-group and other liabilities |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 588.5 | 589.4 | 618.1 | 11.4\% | 12.3\% | 12.4\% | 48.4\% | 48.8\% | 47.3\% | 0.7\% | 0.7\% | 1.0\% | 13.1\% | 12.2\% | 12.5\% | 7.0\% | 4.8\% | 4.7\% | 14.1\% | 15.6\% | 16.8\% | 5.2\% | 5.6\% | 5.4\% |
| BE | 658.4 | 645.0 | 626.5 | 11.1\% | 11.6\% | 11.5\% | 61.8\% | 61.7\% | 65.0\% | 2.9\% | 3.0\% | 1.5\% | 8.4\% | 8.2\% | 8.9\% | 13.0\% | 12.7\% | 10.2\% | 1.5\% | 2.0\% | 2.2\% | 1.3\% | 0.7\% | 0.8\% |
| ${ }^{\text {BG }}$ | 31.1 | 40.2 | 40.7 | 13.5\% | 14.1\% | 14.8\% | 69.8\% | 69.6\% | 69.7\% | 0.0\% | 0.0\% | 0.0\% | 11.9\% | 10.8\% | 10.4\% | 2.3\% | 3.2\% | 3.2\% | 1.3\% | 1.8\% | 1.5\% | 1.2\% | 0.5\% | 0.4\% |
| Cr | 41.3 | 39.9 | 39.5 | 9.2\% | 12.3\% | 12.5\% | 66.1\% | 68.6\% | 68.2\% | 1.1\% | 1.1\% | 1.1\% | 12.8\% | 14.3\% | 14.3\% | 9.0\% | 1.0\% | 1.1\% | 0.0\% | 0.0\% | 0.0\% | 1.8\% | 2.7\% | 2.9\% |
| cz | 137.9 | 133.2 | 137.5 | 10.8\% | 10.5\% | 10.2\% | 64.0\% | 64.2\% | 60.7\% | 5.1\% | 4.9\% | 3.7\% | 14.1\% | 12.3\% | 16.8\% | 4.8\% | 5.9\% | 6.0\% | 0.9\% | 1.8\% | 2.2\% | 0.3\% | 0.3\% | 0.4\% |
| DE | 2,315.0 | 2,351.8 | 2,384.2 | 13.9\% | 14.2\% | 14.1\% | 31.5\% | 33.9\% | 33.7\% | 4.7\% | 4.2\% | 4.1\% | 15.2\% | 15.0\% | 15.4\% | 12.8\% | 10.6\% | 10.4\% | 19.3\% | 19.0\% | 19.3\% | 2.6\% | 3.0\% | 3.0\% |
| DK | 235.9 | 237.3 | 236.1 | 19.5\% | 19.2\% | 20.2\% | 38.5\% | 39.6\% | 39.6\% | 8.7\% | 8.6\% | 7.9\% | 13.3\% | 11.8\% | 10.8\% | 15.0\% | 16.1\% | 16.5\% | 4.4\% | 4.6\% | 4.8\% | 0.7\% | 0.1\% | 0.2\% |
| ${ }_{\text {ex }}$ | 32.3 | 34.1 | 34.9 | 14.1\% | 13.5\% | 13.9\% | 56.9\% | 57.0\% | 56.0\% | 8.7\% | 7.2\% | 7.0\% | 10.4\% | 10.9\% | 11.2\% | 4.5\% | 5.5\% | 7.3\% | 5.2\% | 5.6\% | 4.4\% | 0.2\% | 0.3\% | 0.1\% |
| es | 2,473.6 | 2,513.4 | 2,563.7 | 11.1\% | 11.2\% | 11.4\% | 57.8\% | 58.0\% | 57.3\% | 2.4\% | 2.7\% | 2.7\% | 10.1\% | 10.2\% | 10.8\% | 6.9\% | 5.4\% | 5.3\% | 10.4\% | 10.6\% | 10.8\% | 1.5\% | 1.9\% | 1.8\% |
| F1 | 451.6 | 458.6 | 464.9 | 10.6\% | 10.7\% | 10.8\% | 33.1\% | 33.1\% | 32.3\% | 3.3\% | 3.3\% | 3.0\% | 10.0\% | 9.7\% | 9.8\% | 1.8\% | 1.0\% | 1.1\% | 40.3\% | 41.4\% | 42.1\% | 0.9\% | 0.9\% | 0.8\% |
| FR | 4,787.8 | 4,848.8 | 4,941.7 | 12.9\% | 12.9\% | 12.8\% | 43.4\% | 43.2\% | 42.3\% | 4.5\% | 4.4\% | 4.3\% | 12.9\% | 13.8\% | 13.3\% | 11.8\% | 10.8\% | 11.3\% | 11.2\% | 12.0\% | 12.8\% | 3.2\% | 3.0\% | 3.2\% |
| GR | 232.1 | 233.9 | 232.5 | 13.3\% | 14.5\% | 15.4\% | 65.6\% | 68.0\% | 67.7\% | 0.7\% | 0.6\% | 0.6\% | 10.9\% | 11.1\% | 10.6\% | 7.0\% | 3.1\% | 2.6\% | 1.3\% | 1.4\% | 1.8\% | 1.3\% | 1.3\% | 1.3\% |
| HR | 36.9 | 38.8 | 38.6 | 14.9\% | 14.1\% | 14.6\% | 65.1\% | 63.8\% | 62.2\% | 0.0\% | 0.0\% | 0.0\% | 15.7\% | 18.1\% | 17.6\% | 1.2\% | 1.1\% | 0.9\% | 1.7\% | 1.8\% | 3.5\% | 1.4\% | 1.2\% | 1.1\% |
| ни | 99.5 | 111.8 | 112.6 | 13.3\% | 14.2\% | 14.0\% | 58.2\% | 53.8\% | 53.9\% | 0.0\% | 1.1\% | 1.0\% | 15.0\% | 15.2\% | 15.1\% | 12.1\% | 14.5\% | 14.7\% | 1.0\% | 1.2\% | 1.3\% | 0.3\% | 0.0\% | 0.0\% |
| IE | 329.0 | 362.9 | 365.7 | 20.7\% | 20.1\% | 19.9\% | 41.4\% | 39.8\% | 40.1\% | 6.0\% | 6.3\% | 6.2\% | 13.2\% | 12.7\% | 12.5\% | 12.7\% | 15.4\% | 15.3\% | 5.8\% | 5.6\% | 5.8\% | 0.2\% | 0.2\% | 0.2\% |
| 15 | 26.1 | 26.5 | 27.5 | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| ${ }^{17}$ | 1,777.1 | 1,739.0 | 1,721.8 | 12.2\% | 12.7\% | 12.8\% | 55.3\% | 56.5\% | 56.4\% | 2.1\% | 2.0\% | 1.9\% | 12.0\% | 12.4\% | 12.6\% | 11.0\% | 8.6\% | 8.2\% | 5.4\% | 6.0\% | 6.3\% | 2.1\% | 1.8\% | 1.8\% |
| 4 | 59.9 | 61.5 | 62.4 | 15.4\% | 15.8\% | 15.3\% | 54.1\% | 57.3\% | 55.1\% | 1.4\% | 1.0\% | 1.0\% | 19.8\% | 16.0\% | 18.8\% | 3.9\% | 4.2\% | 4.1\% | 4.9\% | 5.3\% | 5.3\% | 0.5\% | 0.4\% | 0.4\% |
| ${ }^{\text {LT }}$ | 36.0 | 39.2 | 39.8 | 8.0\% | 8.5\% | 8.9\% | 73.0\% | 74.5\% | 74.8\% | 7.2\% | 6.4\% | 6.3\% | 4.7\% | 5.2\% | 5.3\% | 6.5\% | 4.9\% | 4.2\% | 0.0\% | 0.0\% | 0.0\% | 0.6\% | 0.6\% | 0.5\% |
| เu | 135.0 | 133.5 | 127.1 | 15.7\% | 15.6\% | 16.0\% | 37.1\% | 37.5\% | 36.8\% | 7.7\% | 7.5\% | 7.4\% | 18.9\% | 18.0\% | 17.2\% | 17.3\% | 17.4\% | 18.7\% | 0.8\% | 0.6\% | 0.6\% | 2.5\% | 3.4\% | 3.2\% |
| ıv | 7.7 | 7.8 | 8.0 | 11.7\% | 12.2\% | 12.8\% | 65.0\% | 62.6\% | 60.8\% | 8.3\% | 6.9\% | 7.0\% | 10.6\% | 11.7\% | 11.5\% | 1.7\% | 3.8\% | 5.3\% | 2.6\% | 2.5\% | 2.5\% | 0.1\% | 0.1\% | 0.1\% |
| mt | 20.8 | 21.4 | 21.4 | 11.5\% | 12.0\% | 12.2\% | 73.6\% | 73.2\% | 73.8\% | 1.0\% | 1.2\% | 1.1\% | 8.7\% | 8.9\% | 8.1\% | 5.1\% | 4.7\% | 4.7\% | 0.0\% | 0.0\% | 0.0\% | 0.1\% | 0.0\% | 0.0\% |
| NL | 1,606.4 | 1,597.1 | 1,643.3 | 10.0\% | 10.1\% | 10.2\% | 54.0\% | 55.0\% | 54.1\% | 3.7\% | 3.4\% | 2.8\% | 8.0\% | 7.9\% | 8.2\% | 4.5\% | 2.9\% | 3.3\% | 19.5\% | 20.5\% | 21.1\% | 0.3\% | 0.2\% | 0.3\% |
| no | 193.9 | 196.0 | 387.4 | 14.2\% | 14.7\% | 15.0\% | 29.9\% | 30.2\% | 34.8\% | 4.1\% | 3.2\% | 6.3\% | 20.7\% | 19.2\% | 14.8\% | 0.6\% | 0.8\% | 0.5\% | 28.0\% | 29.6\% | 15.0\% | 2.3\% | 2.3\% | 13.6\% |
| PL | 161.1 | 188.0 | 191.4 | 13.6\% | 12.9\% | 12.5\% | 67.9\% | 68.1\% | 68.9\% | 3.5\% | 4.4\% | 3.7\% | 10.9\% | 10.3\% | 10.2\% | 0.6\% | 0.6\% | 0.5\% | 2.5\% | 2.4\% | 2.8\% | 1.1\% | 1.3\% | 1.3\% |
| PT | 226.6 | 232.0 | 237.5 | 10.0\% | 10.3\% | 10.2\% | 72.0\% | 70.9\% | 70.3\% | 1.9\% | 2.0\% | 2.0\% | 8.3\% | 7.8\% | 8.2\% | 2.6\% | 2.4\% | 2.6\% | 1.5\% | 1.9\% | 1.9\% | 3.7\% | 4.6\% | 4.8\% |
| Ro | 50.3 | 57.9 | 71.2 | 12.4\% | 12.7\% | 12.2\% | 67.8\% | 64.7\% | 63.9\% | 0.0\% | 0.0\% | 0.0\% | 14.6\% | 13.0\% | 16.0\% | 3.4\% | 6.5\% | 5.2\% | 1.7\% | 3.0\% | 2.4\% | 0.0\% | 0.0\% | 0.2\% |
| SE | 625.4 | 647.5 | 650.2 | 9.9\% | 10.1\% | 10.2\% | 33.0\% | 32.5\% | 31.4\% | 9.1\% | 7.7\% | 7.4\% | 5.2\% | 4.9\% | 5.3\% | 3.5\% | 3.7\% | 3.8\% | 39.0\% | 40.8\% | 41.7\% | 0.3\% | 0.2\% | 0.2\% |
| sı | 37.2 | 41.7 | 41.1 | 13.3\% | 14.0\% | 14.4\% | 73.0\% | 69.8\% | 70.6\% | 0.0\% | 0.0\% | 0.0\% | 9.4\% | 10.2\% | 9.5\% | 2.6\% | 4.3\% | 3.8\% | 1.3\% | 1.4\% | 1.5\% | 0.3\% | 0.3\% | 0.3\% |
| SK | 56.1 | 55.7 | 55.7 | 9.9\% | 10.5\% | 10.6\% | 55.1\% | 55.8\% | 54.9\% | 2.0\% | 2.2\% | 1.7\% | 9.6\% | 10.6\% | 11.4\% | 7.8\% | 2.2\% | 2.1\% | 13.5\% | 16.3\% | 17.3\% | 2.0\% | 2.5\% | 2.1\% |
| EU/EEA | 16,701.0 | 16,911.1 | 17,335.1 | 12.4\% | 12.6\% | 12.7\% | 47.1\% | 47.6\% | 47.0\% | 3.8\% | 3.7\% | 3.5\% | 11.8\% | 11.9\% | 12.1\% | 9.4\% | 8.1\% | 8.0\% | 13.5\% | 14.0\% | 14.4\% | 2.1\% | 2.1\% | 2.4\% |


| Composition of own funds (Tier 1 capital) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR and \% | Own funds (Tier 1 capital) volume |  |  | Capital instruments eligible as CET1 Capital |  |  | Retained earnings |  |  | Accumulated other comprehensive income |  |  | Other CET1 components |  |  | Additional Tier 1 capital |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 57.0 | 61.1 | 63.1 | 28.0\% | 26.1\% | 26.9\% | 70.4\% | 72.4\% | 74.4\% | -15.6\% | -15.5\% | -16.5\% | 8.2\% | 8.3\% | 7.3\% | 9.0\% | 8.7\% | 8.0\% |
| BE | 69.9 | 70.3 | 65.8 | 46.2\% | 45.2\% | 35.3\% | 71.2\% | 71.1\% | 59.1\% | -5.4\% | -4.6\% | -4.6\% | -16.2\% | -16.3\% | 5.2\% | 4.3\% | 4.6\% | 5.0\% |
| BG | 4.1 | 5.1 | 5.2 | 23.9\% | 25.4\% | 27.6\% | 43.3\% | 41.7\% | 40.5\% | 0.1\% | 0.4\% | 0.7\% | 32.7\% | 31.4\% | 30.0\% | 0.0\% | 1.1\% | 1.1\% |
| CY | 3.5 | 4.4 | 4.4 | 47.9\% | 38.1\% | 38.1\% | 39.4\% | 51.2\% | 51.1\% | 0.2\% | 0.6\% | 0.6\% | 2.5\% | 2.1\% | 2.1\% | 10.1\% | 8.0\% | 8.0\% |
| cz | 13.0 | 12.7 | 12.4 | 19.7\% | 19.3\% | 19.3\% | 78.1\% | 76.9\% | 77.0\% | -1.8\% | 0.3\% | 0.2\% | 1.0\% | 0.6\% | 0.6\% | 3.0\% | 2.9\% | 2.9\% |
| DE | 237.3 | 249.2 | 251.6 | 49.8\% | 46.8\% | 46.1\% | 36.9\% | 37.3\% | 37.9\% | -3.5\% | -1.9\% | -1.8\% | 9.1\% | 10.3\% | 10.3\% | 7.7\% | 7.6\% | 7.6\% |
| DK | 39.1 | 40.7 | 39.7 | 3.4\% | 3.1\% | 1.7\% | 83.8\% | 80.4\% | 83.1\% | 0.1\% | 0.1\% | 0.1\% | 5.2\% | 9.3\% | 8.9\% | 7.6\% | 7.1\% | 6.3\% |
| EE | 4.3 | 4.4 | 4.5 | 9.6\% | 9.4\% | 9.3\% | 59.0\% | 60.0\% | 60.4\% | 0.0\% | 0.0\% | 0.0\% | 30.1\% | 29.3\% | 29.1\% | 1.3\% | 1.2\% | 1.2\% |
| ES | 205.7 | 209.8 | 213.7 | 56.6\% | 53.0\% | 51.0\% | 68.6\% | 73.9\% | 73.4\% | -26.0\% | -25.4\% | -24.8\% | -10.4\% | -12.7\% | -10.3\% | 11.2\% | 11.2\% | 10.7\% |
| FI | 40.3 | 42.5 | 42.9 | 18.7\% | 17.5\% | 17.4\% | 79.0\% | 79.3\% | 78.5\% | -1.9\% | -2.0\% | -1.6\% | -3.9\% | -2.4\% | -2.0\% | 8.0\% | 7.5\% | 7.6\% |
| FR | 478.9 | 486.6 | 493.7 | 31.5\% | 30.4\% | 29.8\% | 38.7\% | 40.4\% | 39.3\% | -0.9\% | -0.8\% | -0.6\% | 23.6\% | 23.3\% | 24.5\% | 7.2\% | 6.7\% | 7.1\% |
| GR | 21.1 | 23.6 | 23.7 | 81.2\% | 68.5\% | 68.3\% | 20.4\% | 32.9\% | 33.0\% | -4.2\% | -2.7\% | -2.8\% | -2.1\% | -2.9\% | -2.7\% | 4.8\% | 4.2\% | 4.2\% |
| HR | 5.8 | 6.0 | 6.1 | 37.9\% | 36.6\% | 36.3\% | 60.8\% | 60.5\% | 61.9\% | -1.2\% | 0.0\% | 0.0\% | 2.5\% | 2.9\% | 1.8\% | 0.0\% | 0.0\% | 0.0\% |
| HU | 11.5 | 14.1 | 14.1 | 19.2\% | 16.2\% | 14.7\% | 88.0\% | 83.7\% | 84.9\% | -2.2\% | -0.1\% | 1.6\% | -5.0\% | 0.2\% | -1.2\% | 0.0\% | 0.0\% | 0.0\% |
| IE | 53.2 | 57.0 | 56.5 | 28.4\% | 28.7\% | 29.0\% | 77.4\% | 75.3\% | 74.8\% | -7.7\% | -5.1\% | -5.4\% | -3.5\% | -4.0\% | -3.5\% | 5.4\% | 5.1\% | 5.1\% |
| Is | 4.5 | 4.6 | 4.6 | 33.4\% | 31.7\% | 32.0\% | 60.0\% | 62.7\% | 62.2\% | 0.0\% | 0.0\% | 0.0\% | 3.1\% | 2.3\% | 2.4\% | 3.4\% | 3.4\% | 3.4\% |
| IT | 163.7 | 167.4 | 167.3 | 47.8\% | 47.9\% | 46.5\% | 43.8\% | 48.2\% | 46.8\% | -5.4\% | -4.8\% | -4.8\% | 4.5\% | -0.1\% | 2.4\% | 9.4\% | 8.8\% | 9.1\% |
| 4 | 7.8 | 8.1 | 8.2 | 7.1\% | 6.9\% | 6.5\% | 93.1\% | 99.8\% | 98.0\% | 17.4\% | 12.1\% | 13.3\% | -17.6\% | -18.8\% | -17.7\% | 0.0\% | 0.0\% | 0.0\% |
| LT | 2.8 | 3.0 | 3.3 | 102.8\% | 46.6\% | 44.4\% | -18.8\% | 38.5\% | 40.0\% | -0.3\% | -0.2\% | -0.1\% | 16.3\% | 15.1\% | 15.8\% | 0.0\% | 0.0\% | 0.0\% |
| เu | 18.5 | 18.2 | 18.1 | 40.1\% | 40.7\% | 36.1\% | 50.9\% | 50.9\% | 55.1\% | 7.3\% | 7.0\% | 7.3\% | 0.2\% | -0.3\% | 0.6\% | 1.6\% | 1.6\% | 1.0\% |
| Lv | 4.6 | 5.5 | 5.5 | 91.1\% | 76.8\% | 75.9\% | 10.8\% | 24.6\% | 24.8\% | -0.2\% | -0.1\% | -0.1\% | -1.7\% | -1.3\% | -0.7\% | 0.0\% | 0.0\% | 0.0\% |
| mт | 1.6 | 1.8 | 1.8 | 50.9\% | 45.2\% | 45.4\% | 47.6\% | 52.7\% | 52.7\% | 0.6\% | 0.8\% | 0.9\% | 0.9\% | 1.3\% | 1.1\% | 0.0\% | 0.0\% | 0.0\% |
| NL | 134.4 | 136.5 | 139.9 | 32.7\% | 30.1\% | 30.5\% | 62.8\% | 65.0\% | 64.2\% | -3.0\% | -2.5\% | -2.1\% | -3.9\% | -4.1\% | -4.5\% | 11.4\% | 11.5\% | 12.0\% |
| No | 22.9 | 24.3 | 24.3 | 17.7\% | 19.0\% | 18.3\% | 81.7\% | 79.0\% | 77.5\% | 2.2\% | 1.8\% | 2.6\% | -9.6\% | -9.2\% | -8.6\% | 8.0\% | 9.4\% | 10.1\% |
| PL | 19.2 | 20.8 | 20.9 | 21.9\% | 21.8\% | 21.8\% | 20.6\% | 17.1\% | 17.1\% | -11.0\% | -5.1\% | -5.1\% | 68.5\% | 66.2\% | 66.2\% | 0.0\% | 0.0\% | 0.0\% |
| PT | 19.5 | 21.2 | 21.4 | 53.8\% | 49.6\% | 49.2\% | 28.9\% | 31.6\% | 31.3\% | -26.2\% | -21.4\% | -21.3\% | 38.4\% | 35.6\% | 36.2\% | 5.1\% | 4.6\% | 4.6\% |
| Ro | 5.2 | 6.0 | 7.0 | 50.4\% | 46.4\% | 47.1\% | 51.0\% | 45.5\% | 42.0\% | -7.4\% | -3.5\% | -7.5\% | 3.1\% | 9.1\% | 16.3\% | 2.9\% | 2.5\% | 2.1\% |
| SE | 52.9 | 55.2 | 55.1 | 14.0\% | 13.2\% | 12.7\% | 72.0\% | 71.6\% | 71.0\% | 5.2\% | 4.8\% | 5.7\% | 0.0\% | 2.0\% | 1.5\% | 8.8\% | 8.4\% | 9.1\% |
| SI | 4.3 | 5.1 | 5.1 | 33.7\% | 29.4\% | 29.2\% | 66.0\% | 70.1\% | 69.6\% | -4.9\% | -2.3\% | -1.7\% | 3.1\% | 1.0\% | 1.2\% | 2.0\% | 1.7\% | 1.7\% |
| SK | 5.0 | 5.3 | 5.4 | 21.7\% | 20.6\% | 20.3\% | 70.6\% | 69.4\% | 69.3\% | -0.1\% | 0.0\% | 0.0\% | -1.8\% | -0.9\% | -0.3\% | 9.5\% | 10.9\% | 10.7\% |
| EU/EEA | 1,619.0 | 1,671.3 | 1,686.8 | 37.9\% | 35.9\% | 34.8\% | 52.2\% | 54.3\% | 53.4\% | -5.8\% | -5.1\% | -5.0\% | 7.6\% | 7.1\% | 8.9\% | 8.1\% | 7.8\% | 7.9\% |


| RWA composition |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Volumes bn EUR and \% | RWA volume |  |  | ```Credit risk capital requirements (excl. securitisation)``` |  |  | Securitisation capital requirements |  |  | Market risk capital requirements |  |  | Operational risk capital requirements |  |  | Other capital requirements |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 343.2 | 337.3 | 355.8 | 83.2\% | 81.6\% | 81.3\% | 0.7\% | 1.0\% | 1.0\% | 4.0\% | 4.5\% | 4.7\% | 10.4\% | 11.3\% | 11.3\% | 1.7\% | 1.7\% | 1.7\% |
| BE | 355.6 | 364.6 | 350.8 | 86.4\% | 84.5\% | 86.6\% | 0.5\% | 0.6\% | 0.3\% | 2.1\% | 2.0\% | 1.7\% | 9.5\% | 10.3\% | 10.1\% | 1.5\% | 2.7\% | 1.3\% |
| BG | 18.8 | 24.5 | 25.6 | 92.7\% | 93.3\% | 93.2\% | 0.4\% | 0.2\% | 0.1\% | 0.1\% | 0.1\% | 0.1\% | 6.7\% | 6.4\% | 6.6\% | 0.0\% | 0.0\% | 0.0\% |
| Cr | 18.3 | 19.0 | 19.3 | 87.2\% | 84.3\% | 84.6\% | 1.9\% | 1.9\% | 1.8\% | 0.0\% | 0.0\% | 0.0\% | 10.8\% | 13.7\% | 13.5\% | 0.0\% | 0.1\% | 0.1\% |
| cz | 67.0 | 68.7 | 68.8 | 85.1\% | 85.3\% | 85.2\% | 0.1\% | 0.0\% | 0.0\% | 3.1\% | 3.8\% | 3.8\% | 10.8\% | 10.4\% | 10.5\% | 0.9\% | 0.5\% | 0.5\% |
| DE | 1,367.2 | 1,376.7 | 1,409.4 | 76.2\% | 76.4\% | 75.9\% | 2.1\% | 2.6\% | 2.4\% | 8.2\% | 7.8\% | 8.7\% | 10.4\% | 10.5\% | 10.6\% | 3.1\% | 2.7\% | 2.5\% |
| DK | 198.4 | 199.5 | 197.9 | 82.0\% | 82.3\% | 82.2\% | 0.2\% | 0.2\% | 0.2\% | 5.8\% | 5.1\% | 4.8\% | 8.1\% | 8.5\% | 9.0\% | 4.0\% | 4.0\% | 3.8\% |
| EE | 19.0 | 19.8 | 19.9 | 89.1\% | 85.7\% | 85.1\% | 0.0\% | 0.0\% | 0.0\% | 0.2\% | 0.2\% | 0.2\% | 8.6\% | 10.8\% | 11.4\% | 2.1\% | 3.2\% | 3.3\% |
| es | 1,436.8 | 1,471.4 | 1,508.0 | 86.1\% | 86.7\% | 86.9\% | 0.8\% | 0.9\% | 0.9\% | 2.2\% | 2.3\% | 2.3\% | 9.1\% | 9.7\% | 9.4\% | 1.8\% | 0.5\% | 0.6\% |
| FI | 216.6 | 213.7 | 213.3 | 79.9\% | 79.6\% | 78.9\% | 0.7\% | 1.0\% | 1.3\% | 2.7\% | 2.7\% | 2.9\% | 9.6\% | 9.7\% | 10.9\% | 7.1\% | 7.0\% | 6.0\% |
| FR | 2,772.2 | 2,844.6 | 2,883.7 | 85.4\% | 84.7\% | 85.2\% | 1.4\% | 1.4\% | 1.5\% | 3.0\% | 3.1\% | 3.1\% | 9.3\% | 9.3\% | 9.3\% | 0.9\% | 1.4\% | 0.9\% |
| GR | 144.6 | 145.9 | 146.6 | 86.3\% | 85.6\% | 85.5\% | 2.3\% | 2.5\% | 2.5\% | 2.4\% | 2.0\% | 2.2\% | 8.7\% | 9.5\% | 9.5\% | 0.3\% | 0.4\% | 0.4\% |
| HR | 26.2 | 27.1 | 28.1 | 89.5\% | 89.0\% | 89.3\% | 0.0\% | 0.0\% | 0.0\% | 1.1\% | 1.3\% | 1.3\% | 9.4\% | 9.8\% | 9.4\% | 0.0\% | 0.0\% | 0.0\% |
| Hu | 75.9 | 82.4 | 83.7 | 88.4\% | 87.0\% | 87.3\% | 0.0\% | 0.0\% | 0.0\% | 1.2\% | 1.2\% | 1.3\% | 10.3\% | 11.7\% | 11.3\% | 0.1\% | 0.1\% | 0.1\% |
| IE | 260.8 | 272.3 | 272.3 | 79.3\% | 77.9\% | 78.3\% | 2.7\% | 3.3\% | 3.2\% | 7.2\% | 6.2\% | 5.9\% | 8.0\% | 9.4\% | 9.3\% | 2.8\% | 3.1\% | 3.2\% |
| Is | 21.1 | 21.0 | 21.7 | 89.7\% | 88.5\% | 88.8\% | 0.0\% | 0.0\% | 0.0\% | 1.1\% | 1.4\% | 1.4\% | 8.8\% | 9.9\% | 9.6\% | 0.3\% | 0.2\% | 0.2\% |
| $1 T$ | 960.6 | 960.5 | 954.8 | 83.5\% | 81.7\% | 81.8\% | 2.1\% | 2.2\% | 2.1\% | 2.7\% | 3.2\% | 3.4\% | 10.9\% | 11.8\% | 11.9\% | 0.8\% | 1.2\% | 0.9\% |
| u | 37.6 | 40.0 | 40.3 | 77.4\% | 75.7\% | 75.9\% | 0.0\% | 0.0\% | 0.0\% | 7.2\% | 7.3\% | 7.8\% | 14.5\% | 16.1\% | 15.2\% | 0.0 | 0.9\% | 1.2\% |
| เT | 14.1 | 16.3 | 16.9 | 82.0\% | 79.7\% | 79.6\% | 0.4\% | 0.8\% | 1.3\% | 0.6\% | 0.6\% | 1.0\% | 12.2\% | 13.6\% | 13.1\% | 4.8\% | 5.3\% | 5.1\% |
| Lu | 82.3 | 82.0 | 79.3 | 84.9\% | 84.1\% | 84.7\% | 4.1\% | 4.2\% | 4.3\% | 0.6\% | 0.7\% | 0.7\% | 7.7\% | 8.5\% | 7.8\% | 2.6\% | 2.5\% | 2.5\% |
| Lv | 19.7 | 22.8 | 23.4 | 85.5\% | 82.0\% | 82.6\% | 0.0\% | 0.0\% | 0.1\% | 0.1\% | 0.1\% | 0.1\% | 8.7\% | 11.4\% | 11.2\% | 5.6\% | 6.5\% | 6.0\% |
| mт | 8.3 | 8.4 | 8.6 | 88.1\% | 86.3\% | 86.6\% | 1.5\% | 1.4\% | 1.4\% | 0.1\% | 0.0\% | 0.0\% | 9.9\% | 12.1\% | 11.9\% | 0.5\% | 0.1\% | 0.1\% |
| NL | 753.3 | 759.1 | 792.9 | 78.5\% | 78.5\% | 79.2\% | 0.8\% | 0.7\% | 0.7\% | 2.7\% | 2.5\% | 2.6\% | 11.2\% | 11.6\% | 11.3\% | 6.8\% | 6.6\% | 6.2\% |
| no | 116.4 | 121.1 | 116.1 | 89.1\% | 88.1\% | 88.2\% | 0.0\% | 0.0\% | 0.0\% | 0.7\% | 0.7\% | 0.6\% | 9.6\% | 10.7\% | 10.8\% | 0.6\% | 0.5\% | 0.4\% |
| PL | 105.8 | 121.9 | 125.8 | 87.4\% | 86.4\% | 84.9\% | 0.1\% | 0.1\% | 0.1\% | 1.1\% | 0.9\% | 1.0\% | 11.1\% | 12.4\% | 13.8\% | 0.3\% | 0.2\% | 0.2\% |
| PT | 122.9 | 119.2 | 120.6 | 86.2\% | 84.2\% | 84.5\% | 1.1\% | 1.2\% | 1.3\% | 2.3\% | 2.0\% | 2.1\% | 9.3\% | 11.3\% | 11.2\% | 1.2\% | 1.2\% | 0.8\% |
| Ro | 29.8 | 32.1 | 37.7 | 82.9\% | 83.9\% | 83.3\% | 0.0\% | 0.0\% | 0.2\% | 2.5\% | 1.8\% | 1.8\% | 14.3\% | 14.0\% | 14.5\% | 0.4\% | 0.2\% | 0.2\% |
| SE | 256.6 | 268.4 | 265.7 | 60.6\% | 61.9\% | 62.2\% | 0.1\% | 0.1\% | 0.1\% | 3.7\% | 2.2\% | 2.6\% | 7.7\% | 8.2\% | 8.4\% | 27.8\% | 27.5\% | 26.7\% |
| SI | 26.4 | 29.0 | 29.2 | 84.8\% | 83.6\% | 83.8\% | 0.0\% | 0.0\% | 0.0\% | 5.3\% | 5.2\% | 5.1\% | 9.5\% | 11.1\% | 11.0\% | 0.4\% | 0.1\% | 0.1\% |
| SK | 29.2 | 29.5 | 29.1 | 92.6\% | 92.5\% | 91.7\% | 0.4\% | 0.3\% | 0.2\% | 0.3\% | 0.2\% | 0.6\% | 6.7\% | 7.0\% | 7.4\% | 0.1\% | 0.1\% | 0.1\% |
| EU/EEA | 9,423.1 | 9,584.6 | 9,721.5 | 82.3\% | 81.8\% | 82.1\% | 1.3\% | 1.4\% | 1.4\% | 3.7\% | 3.7\% | 3.8\% | 9.8\% | 10.2\% | 10.2\% | 2.9\% | 2.8\% | 2.5\% |

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 ca
might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA agregate and subsidiaries of UK banks in EU member states are used instead.

# คค $\begin{aligned} & \text { European } \\ & \text { Banking }\end{aligned}$ <br> Authority 

## Statistical Annex

Profitability analysis: main drivers within RoE

| Components of RoE: revenue side |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% | RoE (Return on Equity) |  |  | Net interest income / equity |  |  | Net fee \& commission income / equity |  |  | Net trading income (incl. FV result) / equity |  |  | Other operating income / equity |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| AT | 13.2\% | 13.5\% | 13.0\% | 25.0\% | 25.2\% | 23.3\% | 12.4\% | 10.7\% | 9.7\% | -1.7\% | -0.8\% | 5.1\% | 2.2\% | 1.9\% | -3.9\% |
| BE | 10.3\% | 14.4\% | 11.4\% | 20.7\% | 22.8\% | 26.7\% | 7.5\% | 7.5\% | 7.6\% | 1.5\% | 0.4\% | 2.0\% | -0.3\% | 1.3\% | -1.6\% |
| BG | 16.8\% | 22.0\% | 16.6\% | 24.3\% | 26.9\% | 25.6\% | 8.7\% | 8.9\% | 7.9\% | -3.4\% | -0.3\% | 3.3\% | 6.9\% | 3.2\% | -0.8\% |
| CY | 26.7\% | 25.9\% | 22.2\% | 35.1\% | 39.1\% | 37.0\% | 8.5\% | 7.8\% | 6.4\% | 0.5\% | 0.3\% | 0.2\% | 8.9\% | 5.3\% | 2.0\% |
| cz | 11.6\% | 13.2\% | 12.8\% | 23.6\% | 23.4\% | 23.6\% | 7.3\% | 7.5\% | 7.6\% | 4.3\% | 0.2\% | -0.4\% | -1.7\% | 1.9\% | 2.7\% |
| DE | 6.6\% | 6.5\% | 7.5\% | 17.0\% | 17.7\% | 16.7\% | 9.5\% | 9.2\% | 9.7\% | 4.0\% | 2.6\% | 4.0\% | 1.4\% | 1.2\% | 1.2\% |
| DK | 12.3\% | 12.2\% | 13.0\% | 17.3\% | 17.4\% | 17.9\% | 4.8\% | 4.6\% | 5.1\% | 4.5\% | 5.0\% | 2.7\% | 3.2\% | 2.1\% | 2.5\% |
| EE | 20.3\% | 20.1\% | 18.0\% | 30.4\% | 32.0\% | 32.1\% | 5.3\% | 5.1\% | 5.0\% | 0.0\% | 0.9\% | 1.9\% | 1.9\% | 0.8\% | -0.1\% |
| es | 11.4\% | 12.7\% | 12.4\% | 37.0\% | 38.0\% | 40.8\% | 11.7\% | 11.5\% | 12.0\% | 1.9\% | 1.9\% | 2.0\% | -2.7\% | -1.1\% | -4.5\% |
| FI | 14.3\% | 13.7\% | 15.4\% | 21.7\% | 22.6\% | 24.0\% | 7.8\% | 7.1\% | 7.1\% | 5.3\% | 3.4\% | 6.2\% | -0.4\% | -0.7\% | -3.4\% |
| FR | 7.8\% | 6.3\% | 6.3\% | 11.8\% | 12.1\% | 11.4\% | 10.1\% | 10.1\% | 10.2\% | 5.0\% | 3.1\% | 4.1\% | 1.1\% | 2.2\% | 1.9\% |
| GR | 11.6\% | 12.9\% | 14.2\% | 28.0\% | 28.8\% | 27.5\% | 5.8\% | 5.9\% | 5.6\% | 0.0\% | 0.3\% | 0.6\% | 1.8\% | 1.7\% | 1.1\% |
| HR | 21.7\% | 17.7\% | 18.3\% | 22.0\% | 25.0\% | 25.2\% | 7.5\% | 7.7\% | 7.2\% | 0.5\% | 1.0\% | 0.2\% | 7.6\% | 1.5\% | 1.2\% |
| HU | 19.5\% | 24.3\% | 20.4\% | 42.7\% | 40.2\% | 38.7\% | 17.1\% | 17.4\% | 14.9\% | -4.6\% | 0.7\% | 3.6\% | 6.9\% | 2.7\% | -2.6\% |
| IE | 12.2\% | 12.7\% | 11.7\% | 20.7\% | 22.1\% | 22.0\% | 5.6\% | 5.4\% | 5.3\% | 1.7\% | 1.6\% | 1.2\% | 2.6\% | 2.2\% | 1.9\% |
| Is | 12.1\% | 11.8\% | 9.4\% | 21.8\% | 21.4\% | 20.9\% | 6.5\% | 5.9\% | 5.2\% | 2.5\% | 1.0\% | 1.4\% | 0.6\% | 0.7\% | 0.9\% |
| $1{ }^{1}$ | 13.2\% | 14.1\% | 15.0\% | 22.9\% | 24.6\% | 24.6\% | 13.2\% | 12.6\% | 13.0\% | 0.9\% | 1.0\% | 1.3\% | 3.7\% | 2.3\% | 2.6\% |
| u | 8.0\% | 6.6\% | 5.8\% | 9.4\% | 9.3\% | 7.0\% | 19.5\% | 21.2\% | 20.7\% | 4.8\% | 5.4\% | 5.4\% | 2.6\% | 3.2\% | 1.9\% |
| LT | 24.9\% | 23.1\% | 22.1\% | 44.1\% | 50.7\% | 53.6\% | 28.4\% | 30.7\% | 37.4\% | 2.6\% | 2.7\% | 2.7\% | -24.5\% | -29.0\% | -38.9\% |
| เu | 6.3\% | 9.1\% | 6.9\% | 16.2\% | 17.1\% | 16.7\% | 8.0\% | 7.6\% | 5.8\% | 2.0\% | -0.4\% | 0.5\% | 1.0\% | 3.8\% | 0.8\% |
| Lv | 25.3\% | 23.2\% | 20.9\% | 32.8\% | 34.9\% | 34.2\% | 7.1\% | 6.7\% | 6.1\% | 0.7\% | 1.0\% | 1.7\% | 1.1\% | 0.6\% | -0.2\% |
| mт | 10.3\% | 13.5\% | 12.1\% | 28.4\% | 32.3\% | 33.5\% | 4.9\% | 5.2\% | 4.9\% | 0.6\% | 0.6\% | 0.5\% | 0.9\% | 0.4\% | 0.0\% |
| NL | 11.2\% | 11.4\% | 11.7\% | 26.8\% | 26.1\% | 25.1\% | 5.6\% | 5.6\% | 6.0\% | 1.6\% | 2.9\% | 4.1\% | 2.8\% | 1.8\% | 0.6\% |
| No | 14.3\% | 14.4\% | 13.9\% | 22.3\% | 23.3\% | 22.8\% | 4.1\% | 4.3\% | 4.1\% | 2.2\% | 1.8\% | 1.4\% | 0.9\% | 1.2\% | 0.7\% |
| PL | 17.8\% | 17.8\% | 18.5\% | 42.7\% | 44.4\% | 42.0\% | 10.6\% | 10.7\% | 9.7\% | -0.2\% | -0.1\% | 1.5\% | -3.8\% | -5.9\% | -5.1\% |
| PT | 15.6\% | 16.9\% | 17.4\% | 31.3\% | 34.5\% | 32.9\% | 9.4\% | 8.7\% | 8.2\% | 0.2\% | 0.2\% | 0.4\% | 4.2\% | 3.2\% | 0.0\% |
| Ro | 24.2\% | 22.2\% | 22.2\% | 38.8\% | 36.5\% | 36.4\% | 9.5\% | 9.7\% | 8.5\% | 1.8\% | 2.2\% | 2.3\% | 5.5\% | 5.5\% | 4.1\% |
| SE | 15.5\% | 15.9\% | 14.8\% | 24.5\% | 24.6\% | 22.6\% | 6.2\% | 6.4\% | 6.4\% | 1.2\% | 1.8\% | 3.2\% | 0.8\% | 0.5\% | 0.0\% |
| SI | 13.6\% | 18.7\% | 16.4\% | 26.9\% | 28.5\% | 29.8\% | 8.8\% | 8.5\% | 8.2\% | 0.7\% | 0.9\% | 0.4\% | -2.0\% | -0.3\% | 0.9\% |
| SK | 11.9\% | 13.8\% | 11.8\% | 24.1\% | 24.6\% | 26.2\% | 9.4\% | 9.4\% | 9.5\% | 0.6\% | 0.7\% | 0.7\% | 0.6\% | 0.5\% | 0.4\% |
| EU/EEA | 10.4\% | 10.4\% | 10.6\% | 21.1\% | 22.0\% | 21.9\% | 9.9\% | 9.6\% | 9.8\% | 2.9\% | 2.2\% | 3.2\% | 1.1\% | 1.3\% | 0.3\% |


|  | Staff expenses / equity |  |  | Components of RoE: expenses, costs, provisions, impairments |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| \% |  |  |  | Other admin. (incl. depreciation) expenses / equity |  |  | Provisions / equity |  |  | Impairments (credit risk losses) / equity |  |  | Contributions to DGS and resolution funds / equity |  |  | Other (incl. tax) / equity |  |  |
|  | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Dec-23 | Mar-24 |
| At | 9.6\% | 10.0\% | 8.8\% | 7.9\% | 7.6\% | 7.4\% | 0.6\% | 1.2\% | 0.4\% | 2.0\% | 1.5\% | 0.8\% | 3.1\% | 0.8\% | 1.0\% | 1.4\% | 2.4\% | 3.0\% |
| BE | 7.5\% | 7.5\% | 7.8\% | 9.1\% | 7.4\% | 9.8\% | 0.3\% | -0.1\% | 0.4\% | 0.2\% | 0.5\% | 0.9\% | 3.0\% | 1.0\% | 2.3\% | -1.0\% | 1.3\% | 2.0\% |
| BG | 6.0\% | 6.3\% | 5.7\% | 6.4\% | 6.6\% | 5.8\% | -0.3\% | 0.0\% | -0.5\% | 0.5\% | 0.2\% | 1.4\% | 5.3\% | 1.1\% | 4.3\% | 1.9\% | 2.5\% | 2.8\% |
| Cr | 9.9\% | 9.1\% | 8.2\% | 8.4\% | 8.3\% | 6.8\% | 0.9\% | 0.8\% | 1.5\% | 3.6\% | 2.8\% | 1.5\% | 1.8\% | 1.3\% | 1.1\% | 1.9\% | 4.2\% | 4.3\% |
| cz | 8.3\% | 8.3\% | 7.9\% | 7.5\% | 7.4\% | 7.1\% | 0.9\% | -0.1\% | 0.6\% | 0.0\% | 0.0\% | 0.8\% | 2.8\% | 1.0\% | 1.6\% | 2.4\% | 3.3\% | 2.6\% |
| DE | 9.9\% | 10.1\% | 10.0\% | 8.7\% | 8.9\% | 8.3\% | 0.2\% | 0.3\% | 0.6\% | 1.2\% | 2.1\% | 1.7\% | 3.1\% | 0.9\% | 0.8\% | 2.2\% | 2.1\% | 2.7\% |
| DK | 7.7\% | 7.5\% | 7.5\% | 5.8\% | 5.7\% | 4.0\% | 0.3\% | 0.2\% | -0.5\% | -0.1\% | -0.1\% | 0.3\% | 0.4\% | 0.4\% | 0.3\% | 3.4\% | 3.2\% | 3.5\% |
| EE | 6.5\% | 6.2\% | 6.7\% | 7.5\% | 7.6\% | 7.9\% | 0.4\% | 0.3\% | -0.3\% | -0.2\% | 0.7\% | 0.4\% | 0.6\% | 0.9\% | 0.4\% | 2.6\% | 3.0\% | 5.8\% |
| Es | 11.9\% | 12.1\% | 12.3\% | 10.2\% | 10.0\% | 10.0\% | 1.4\% | 1.5\% | 1.6\% | 8.6\% | 8.6\% | 8.6\% | 0.7\% | 1.6\% | 0.7\% | 3.7\% | 3.9\% | 4.7\% |
| FI | 7.9\% | 7.7\% | 8.1\% | 5.6\% | 5.3\% | 5.7\% | 0.2\% | 0.2\% | 0.1\% | 0.4\% | 1.0\% | 0.5\% | 3.0\% | 1.0\% | 0.7\% | 3.0\% | 3.4\% | 3.4\% |
| FR | 10.9\% | 11.0\% | 11.1\% | 8.2\% | 7.9\% | 8.2\% | 0.9\% | 0.2\% | 0.1\% | 1.5\% | 1.8\% | 1.9\% | 1.9\% | 0.7\% | 0.2\% | -3.2\% | -0.3\% | -0.1\% |
| GR | 6.8\% | 6.3\% | 5.7\% | 6.1\% | 6.1\% | 5.4\% | -0.3\% | 0.7\% | 2.0\% | 5.6\% | 5.8\% | 3.3\% | 0.9\% | 0.3\% | 0.1\% | 4.9\% | 4.5\% | 4.2\% |
| HR | 6.1\% | 6.3\% | 6.1\% | 6.5\% | 6.7\% | 6.6\% | 0.2\% | 0.9\% | 0.2\% | -2.4\% | -0.7\% | -1.9\% | 1.1\% | 0.6\% | 0.4\% | 4.5\% | 3.7\% | 4.1\% |
| Hu | 12.3\% | 12.2\% | 10.2\% | 31.9\% | 18.0\% | 18.8\% | 0.1\% | 0.1\% | 0.0\% | 1.4\% | 2.9\% | -0.4\% | 2.3\% | 1.0\% | 1.5\% | -5.4\% | 2.5\% | 4.1\% |
| IE | 7.4\% | 7.4\% | 7.3\% | 6.4\% | 6.7\% | 7.5\% | 1.0\% | 0.3\% | 0.4\% | 0.5\% | 1.5\% | 0.6\% | 1.0\% | 0.6\% | 0.7\% | 2.1\% | 2.2\% | 2.2\% |
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| \% | 10.9\% | 11.7\% | 10.4\% | 8.9\% | 8.9\% | 8.5\% | 0.4\% | 0.1\% | 0.0\% | 1.8\% | 2.2\% | 1.5\% | 2.5\% | 1.2\% | 2.0\% | 3.1\% | 2.3\% | 4.0\% |
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| LT | 6.4\% | 6.4\% | 6.8\% | 9.3\% | 15.6\% | 17.6\% | 0.1\% | 0.0\% | 0.0\% | 2.2\% | 2.9\% | 2.2\% | 1.0\% | 1.1\% | 0.9\% | 6.7\% | 6.0\% | 5.2\% |
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| NL | 11.4\% | 11.9\% | 11.5\% | 6.6\% | 6.9\% | 6.7\% | 0.1\% | 0.2\% | 0.2\% | 0.4\% | 0.9\% | 0.9\% | 3.0\% | 0.9\% | 0.6\% | 4.2\% | 4.3\% | 4.1\% |
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| PL | 9.0\% | 9.5\% | 8.6\% | 11.1\% | 10.8\% | 9.7\% | 1.4\% | 1.5\% | 1.5\% | 3.2\% | 3.0\% | 2.5\% | 2.0\% | 0.7\% | 1.6\% | 4.8\% | 5.7\% | 5.8\% |
| PT | 7.9\% | 7.5\% | 7.7\% | 5.9\% | 5.8\% | 5.5\% | 4.2\% | 5.5\% | 2.5\% | 3.1\% | 3.1\% | 1.4\% | 0.9\% | 1.5\% | 0.4\% | 7.4\% | 6.4\% | 6.7\% |
| RO | 13.4\% | 12.4\% | 11.8\% | 10.7\% | 10.8\% | 10.9\% | -0.1\% | 0.4\% | -0.6\% | 0.8\% | 1.9\% | 2.6\% | 2.3\% | 0.7\% | 1.6\% | 4.4\% | 5.4\% | 2.8\% |
| SE | 7.3\% | 7.1\% | 7.5\% | 4.7\% | 5.1\% | 5.2\% | 0.5\% | 0.1\% | 0.4\% | 0.8\% | 0.5\% | 0.3\% | 0.6\% | 1.0\% | 0.6\% | 3.4\% | 3.5\% | 3.3\% |
| SI | 8.8\% | 8.7\% | 8.8\% | 7.1\% | 7.6\% | 8.6\% | 0.3\% | 0.8\% | 0.0\% | -0.4\% | 0.5\% | 1.1\% | 3.2\% | 1.1\% | 2.1\% | 1.7\% | 0.2\% | 2.2\% |
| SK | 8.2\% | 8.1\% | 8.3\% | 6.6\% | 6.7\% | 6.6\% | -0.3\% | -0.1\% | -0.2\% | 2.6\% | 2.1\% | 1.9\% | 2.3\% | 0.4\% | 0.5\% | 3.5\% | 4.1\% | 7.8\% |
| EU/EEA | 10.4\% | 10.5\% | 10.4\% | 8.3\% | 8.1\% | 8.1\% | 0.6\% | 0.5\% | 0.5\% | 2.2\% | 2.6\% | 2.4\% | 2.1\% | 0.9\% | 0.8\% | 1.1\% | 2.1\% | 2.6\% |

## Methodological note

## Risk Indicators' (RIs) heatmap

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

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

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

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


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

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

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


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|  | N/ | ${ }_{\text {Ratio }}$ |  | ${ }_{\text {f0601 }}$ | 060 | 0010 | ${ }^{6601}$ | 030 | ${ }^{0010}$ |
|  | ${ }^{\text {n/s }}$ | ${ }_{\text {Raio }}$ |  | ${ }^{60601}$ | ${ }^{017}$ | ${ }^{0010}$ | ${ }^{\text {F6801 }}$ | ${ }^{0190}$ | ${ }^{090}$ |
|  | \%/ | Satio |  | F609 | ${ }^{\text {a }}$ 80 | omo | \%609 | 030 | 000 |
|  | N/ | satio |  | F6009 | 000 | 0012 | mosen | $\infty 00$ | 0000 |
|  | ma | faio |  | F6601 | 0020 | 0012 | ${ }^{1680} 1$ | $\infty$ | 000 |
| Nesesmes. CMamatacume | n/ | ${ }^{\text {Batio }}$ |  | f600 | ${ }^{0030}$ | 0012 | F60\% | -aso | 000 |

民2』 $\begin{aligned} & \text { European } \\ & \text { Banking } \\ & \text { Authority }\end{aligned}$

|  | /1/ | Satio |  | ${ }_{\text {fr601 }}$ | oaso | Oor2 | ${ }_{\text {resor }}$ | ${ }^{2000}$ | 000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Wescoses. Eveses sepy | n/a | Satio |  | F609 | Oss | 0012 | 6609 | aso | 0000 |
| NuEs mas. ECosatation | ma | 8ato |  | F609 | \%60 | 0012 | 6809 | 060 | 000 |
|  | ma | Batio |  | fo601 | 000 | 0012 | F609 | $\infty$ | 000 |
|  | mos | satio |  | F609 | Omse | OM2 | 16809 | meso | 0000 |
|  | N/ | Batio |  | f600 | 0000 | 0012 | ${ }^{6060}$ | maso | 000 |
|  | n/ | fatio |  | F609 | 000 | 0012 | 6609 | 0 | 000 |
|  | m/ | Batio |  | f609 | 0005 | 0012 | f6090 | 0.05 | 0000 |
|  | ma | 8atio |  | fo60 | ${ }^{010}$ | 0012 | F609 | ${ }^{010}$ | 0000 |
|  | n/ | ${ }_{\text {satio }}$ |  | ${ }_{\text {f6601 }}$ | ${ }^{020}$ | OO12 | ${ }_{\text {mo601 }}$ | ${ }^{020}$ | ${ }^{0010}$ |
|  | n/s | Batio |  | F6601 | ${ }^{\text {aro }}$ | 0012 | F609 | ${ }^{038}$ | 0000 |
|  | n/a | ${ }_{\text {satio }}$ |  | ${ }_{\text {f6001 }}$ | ${ }^{\text {ona }}$ | Oo12 | ${ }^{\text {mo601 }}$ | ${ }^{0.100}$ | ${ }^{0010}$ |
| wics mis. Pbetasamen | m/e | Batio |  | F600 | 0.50 | 0012 | F600 | 0.50 | 000 |
|  | n/a | Ratio |  | ${ }_{\text {fo601 }}$ | ${ }_{0} 96$ | 0012 | ${ }_{\text {foba }}$ | ${ }_{0} 0.60$ | 000 |
|  | n/ | Batio |  | ${ }_{\text {f606 }}$ | 0170 | 0012 | ${ }_{\text {froar }}$ | 0.170 | 000 |
|  | n/ | Patio |  | F609 | ${ }^{0.88}$ | oniz | 68090 | O280 | 000 |
|  | ma | Satio | Eposurs omact | F2007 | ${ }^{010}$ | ono | F20071 | O390 | 0000 |
|  | N/ | Pato |  | $\mathrm{F}_{20071}$ | ${ }^{010}$ | one | ${ }^{\text {F20071 }}$ | 010 | 000 |
|  | n/ | Patio |  | $\mathrm{F}_{520071}$ | \%so | 000 | F20071 | 039 | 000 |
|  | N/ | ${ }^{\text {Patio }}$ |  | ${ }^{200071}$ | 060 |  | ${ }_{\text {F20071 }}$ | ase | 000 |
|  | ${ }^{\text {arats } 51}$ | ${ }_{\text {saio }}$ |  | ${ }^{\text {Fa0.041 }}$ | ${ }^{0070}$ | ${ }^{0015}$ | ${ }^{\text {fabasel }}$ | ${ }^{070}$ | Oons osasionae, |
|  | Aar_G5 |  |  | ${ }_{\text {faxasal }}$ | ${ }^{007}$ | oso | ${ }_{\text {foasata }}$ | $\infty$ | Oons omasione |
|  | nartss | ${ }_{\text {satio }}$ |  | ${ }_{\text {Fa0asa }}$ | ${ }^{0070}$ | oaso | ${ }_{\text {Foaseat }}$ | 000 |  |
|  | natr 79 | Satio |  | Fa, $0^{\text {a }}$ | moro | Osso | Fanat | $\infty$ | oms |
|  | natr92 | Smio |  | Fowar | moro | 060 | fanat | $\infty$ | 030 |
| Cowese | natr 23 | Pato |  | Fa,0at | 0070 | 000 | Foasal | $\infty$ | \%aso |
|  | mis | Catasaton |  | $\mathrm{m} /$ | $\mathrm{n} / \mathrm{s}$ | n/8 | N/ | No | N/ |
|  | narsan | ${ }^{\text {natio }}$ | 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) | ${ }^{\text {fana }}$ |  | 0010 | ${ }^{14.400}$ | coin one | O10, 0020, 030 |
|  | A0rsan | ${ }^{\text {nato }}$ | 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) | ${ }_{\text {F1a00 }}$ |  | 0010 | ${ }^{\text {faneo }}$ |  | Oono,002, oe |
|  | nartas | Rato | 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) | ${ }_{\text {faso }}$ |  | 0010 | ${ }^{51400}$ | coin one | Ono, |
|  | n/ |  | Toateses sampes mount | c330 | 000 | ono |  |  |  |
|  | mis |  |  | ${ }^{\text {c3300 }}$ | 000 | 0020 |  |  |  |
|  | No | ${ }^{\text {anato }}$ | Stice | ${ }^{\text {c3300 }}$ | 0010 | 0010 | c330 | 0010 | $\begin{gathered} 0030,0040,0050, \\ 0060,0070,0080, \\ 0090,0100,0110, \\ 0120 \end{gathered}$ |
| ustosal | n/ | ${ }_{\text {satio }}$ | Some | ${ }^{\text {c3300 }}$ | ${ }^{0010}$ | oso | ${ }^{\text {c3300 }}$ | 0010 |  |
|  | n/ |  |  | ${ }^{\text {c3300 }}$ | 0010 | oso | ${ }^{\text {c330 }}$ | 0010 | $\begin{gathered} 0030,0040,0050, \\ 0060,070,0000, \\ 0090,0100,0110, \\ 0120 \end{gathered}$ |
| Soweeseneposuse Amontised sost | N/ | ${ }_{\text {faio }}$ |  | ${ }^{\text {c3300 }}$ | ${ }^{0010}$ | ${ }^{100}$ | ${ }^{\text {c3, }}$, | 0010 | $0030,0040,0050$, <br> $0060,0070,0080$, <br> $0090,0100,0110$, <br> 0120 |
| Somesesenposueve onome |  |  |  | ${ }^{\text {c3300 }}$ | 0010 | Some | ${ }^{\text {c3300 }}$ | 010 | $\begin{array}{\|c} 0030,0040,0050, \\ 0060,0070,0080, \\ 0090,0100,0110, \\ 0120 \end{array}$ |
|  | ${ }^{\text {n/ }}$ |  |  | ${ }^{\text {c3300 }}$ | 010 | 0010 | ${ }^{\text {c330 }}$ | $\begin{gathered} 0170,0180,0190, \\ 0200,0210,0220, \\ 0230 \end{gathered}$ | 0010 |
|  | ${ }^{\text {Na/ }}$ |  |  | ${ }^{\text {c3300 }}$ | ${ }^{1880}$ | 0010 | ${ }^{\text {c33 }}$ ¢ |  | 000 |
|  | n/3 | ${ }^{\text {satio }}$ |  | ${ }^{\text {c3300 }}$ | 0190,0200,020 | ${ }^{0010}$ | ${ }^{\text {c3a }}$ |  | ${ }^{0010}$ |

eba ${ }^{\text {Enamen }}$
Banking

|  | N/a | Ratio |  | ${ }^{\text {c3soo }}$ | ${ }_{020}$ | оп0 | ${ }_{\text {c3, }}{ }^{\text {com }}$ | $\begin{gathered} 0170,0180,0190 \\ 0200,0210,0220, \\ 0230 \end{gathered}$ | ${ }^{000}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | n/ | ${ }_{\text {Ratio }}$ |  | ${ }^{\text {c3300 }}$ | ${ }^{03}{ }^{3}$ | Ono | ${ }^{13300}$ | $\begin{gathered} 0170,0180,0190 \\ 0200,0210,0220 \\ 0230 \end{gathered}$ | 000 |
| Denseamites ssued | fno. 9 | Ratio |  | ${ }^{\text {f0102 }}$ |  | ${ }^{0010}$ | ${ }^{\text {f0102 }}$ | ${ }^{030} 0$ | ${ }^{000}$ |
| ${ }^{\text {Dopesistomen ceatisistatioses }}$ | ${ }_{\text {avo } 10}$ | ${ }^{\text {Ratio }}$ |  | ${ }_{\text {foso }}$ | ${ }_{0} 160$ |  | F0102 | ${ }_{0} 30$ | ${ }^{0010}$ |
| Cusiones deomist fom Hes | n/8 | Saio |  | ${ }_{\text {F080 }}$ | ${ }_{0} 180$ |  | ${ }^{20102}$ | ${ }^{330} 0$ | ${ }^{000}$ |
| Cusomesesemisis fom nes | n/a | satio |  | ${ }_{\text {F6091 }}$ | ${ }^{086}$ |  | ${ }^{0102}$ | Ono | ${ }^{000}$ |
| Othese deasts | n/ | satio |  | ${ }_{\text {F6801 }}$ | ${ }^{0110,020}$ |  | ${ }^{0102}$ | O30 | ${ }^{000}$ |
| Onterabibilies | n/a | Catasaion |  | ${ }_{\text {froser }}$ |  |  | ${ }^{20} 102$ | озso | ${ }^{0010}$ |
| Toublibule | *N0 18 | Depenimater | Total deposits other than from banks (A) / Total liabilities (B) m (numerator FND_28 and FND_29) / numerator FND_9 | $m_{n / 2}$ | nim | m/8 | ${ }_{\text {Folen }}$ | \%3000 | 0000 |
| Strees secuedet indies | ${ }_{\text {H02 } 28}$ | ${ }^{\text {Numeatar }}$ | Couesed bonss (A)/ Toand | ${ }_{\text {fosen }}$ | ${ }_{30}$ |  | n/a | N/a | n/a |
|  | H0229 | Nonesater |  | ${ }_{\text {fosor }}$ | ${ }_{30}$ |  | n/ | n/ | n/a |
| Loan commitments: volume |  |  | Gross carrying amount |  | 630 | O0, | nos | nom | mos |


| Smare | w/a | 8aio |  | ${ }^{\text {fisoo }}$ | 0000 | 00.0 | Fisoo | O30 | 000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | ma | 8atio |  | ${ }_{\text {Fisoo }}$ | ${ }^{039}$ | omo | Fisoo | ${ }^{\circ 36}$ | 000 |
|  | N/ |  | Voume ofluad dasate | cr200 | 000 | ome |  |  |  |
| Cannond deemes | ma | ${ }^{\text {arato }}$ |  | cr200 | mano.050 | oase | c220 | 010 | Oaso |
| Canarasemment seses (1) | n/ | ${ }_{\text {satio }}$ |  | cr200 | oro | oase | ${ }^{\text {c200 }}$ | 000 | Oaso |
| us seames | n/ | Rato |  | ${ }^{\text {cr200 }}$ | $0060,0080,0090$, $0100,0110,0120$, $0130,0140,0150$, 0160,0170 | ${ }^{0} 0$ | c2200 | 0010 | oaso |
|  | n/ | Batio |  | cr200 | a,so | ome | c200 | $\infty$ | omo |
| 12488888 seses | n/a | Batio |  | cr200 | 0230.030 | oase | C200 | $0 \times 10$ | Oaso |
|  | mos |  |  | Csaso | 0120 | Oso |  |  |  |
| Cometamem medistatemens | m/a | 8atio |  | C8400 | ${ }^{\text {ars }}$ | 030 | Csam | 0280 | 0030 |
| Reatideasis | n/ | Ratio |  | casao | ${ }^{\text {a,a }}$ | Oose | ${ }^{\text {csame }}$ | 0280 | 030 |
| Oneataiond deporis | mo | Raio |  | Csato | 9.60 | Osa | Caseo | 0020 | 0000 |
|  | m/a | 8atio |  | C8400 | aso | Osio | Csam | 020 | ${ }^{0080}$ |
|  | n/a | fatio |  | C8400 | 088 | Osio | Csame | 020 | ${ }^{0080}$ |
|  | n/a | Batio |  | C8400 | ${ }^{190}$ | Ono | Csace | 0230 | 0008 |
|  | na | Batio |  | C8400 | 0070.02000 .220 | Osio | Csam | 0230 | 0080 |
|  | n/a |  | Tere comat oumeme | conoe | 0015 | 000 | ma | n/a | m/a |
|  | n/0 | 8atio |  | conoo | ${ }^{\text {moso }}$ | ono | ${ }^{\text {comeo }}$ | 015 | ${ }^{000}$ |
| Retinetemins | ma | Batio |  | Cotio | ${ }^{133}$ | omo | cone | 0015 | 0000 |
|  | n/ | Batio |  | corom | ${ }^{\text {arso }}$ | 000 | 01010 | Ons | 000 |
| Othe crici cmomenes | n/a | Calastion | Restual catuato : 1.1 (1) | conoe |  | 000 | conte | 0015 | 000 |
|  | n/ | Batio | Aatitioal itere mopial | cotio | ${ }^{\text {os30 }}$ | ono | conte | 0015 | 6000 |
| Ravaoume | n/8 |  | pmavolume | co200 | 000 | ono | ma | Na | n/a |
|  |  |  |  | Nos | n/ | n/a | ma | $\cdots$ | n/2 |
|  | sv, 4 |  |  | ${ }^{\text {co200 }}$ | O900 | ${ }^{0010}$ | ${ }^{\text {c220 }}$ | ${ }^{0010}$ | ${ }^{0010}$ |
|  | n/8 | ${ }_{\text {saio }}$ |  | ${ }^{\text {c2200 }}$ | 2020,0330,080 | ${ }^{0010}$ | ${ }^{\text {co20 }}$ | ${ }^{0010}$ | ${ }^{000}$ |
|  | sus | Satio |  | Co220 | 0.520 | -0, | C220 | $\infty$ | ${ }^{0000}$ |
| Operationalistapatal Eaxiemens | su9 | 8atio |  | ${ }^{\text {co200 }}$ | 0.50 | 000 | ${ }^{\text {co20 }}$ | 0010 | 000 |
| Othe conta emitemes | w/ | Batio |  | $\mathrm{m} /$ | m/ | r/a | nam | n/a | \%/a |
|  | mm | 8atio |  | ${ }^{6} 2200$ | Onio.000 | 000 | ${ }^{\text {cola }}$ | 0380 | ${ }^{0000}$ |
| Net fee $\&$ commission income on equity (numerator annualised, denominator as average) | na | Rato |  | ${ }_{\text {f2020 }}$ | 0200,020 | 000 | ${ }_{\text {folos }}$ | оso | ${ }^{000}$ |
|  | n/ | satio |  | ${ }_{\text {f2020 }}$ |  | 0010 | ${ }_{\text {f00, }}$ | 030 | 00 |
| Other operating income on equity (numerator annualised, denominator as average) | no | Rato |  | ${ }^{5220}$ | $0010,0090,0200$, <br> $0210,0280,0285$, <br> $0287,0290,0355$ | 0010 | ${ }^{20103}$ | 0300 | 0010 |
|  | ma | 8atio | Satemenese (A) / Ewivis) | F6200 | 0370 | -0,00 | f01.3 | Osa0 | 000 |
| Other admin. (incl. depreciation) expenses on equity (numerator annualised denominator as average) ${ }^{12}$ | ${ }^{\text {m/a }}$ | ${ }_{\text {saio }}$ |  | ${ }_{\text {f2020 }}$ | O380,030 | 0010 | ${ }_{\text {foios }}$ | 0300 | ${ }^{0010}$ |
|  | n/8 |  |  | ${ }^{\text {f2200 }}$ | ${ }^{\text {asa }}$ | ${ }^{0010}$ | ${ }^{\text {f0103 }}$ | ${ }^{030}$ | ${ }^{0010}$ |
| Impairments (credit risk losses) on equity (numerator annualised, denominator | n/3 |  |  | ${ }^{\text {f2200 }}$ | ${ }^{0.60}$ | ${ }^{0010}$ | ${ }^{\text {f0103 }}$ | ${ }^{030}$ | ${ }^{2010}$ |
| Contributions to resolution funds and DGS (numerator annualised, denominator as average) ${ }^{(2)}$ | n/ | ${ }^{\text {Patio }}$ |  | ${ }^{62200}$ | ${ }_{0} 3_{5}$ | 000 | ${ }^{\text {f01. }} 3$ | 0300 | ${ }^{0010}$ |
|  | n/a | ${ }^{\text {amoto }}$ |  | ${ }^{\text {F2020 }}$ | $0670,0355,0370$, $0380,0385,0390$, 0430,0460 | 0010 | ${ }^{\text {f01.3 }}$ | 0300 | ${ }^{000}$ |




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## 5he Banking Authority


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[^0]:    Data for Cost of Risk are shown here as a positive value, even though they are commonly expenses.

[^1]:    aggregate, only the consolidated entity domiciled in country is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead

[^2]:    The data is based on gross carrying amounts, other than held for trading.
    Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country $X$ of a bank domicied in country Yis included both in data for countries $X$ and $Y$ (for the atter 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 elative 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

[^3]:    The data is based on gross carrying amounts, other than held for trading.
    aggregate, only the consolidated entity domiciled in country $Y$ is considered. The sample eof banks, is counbalanced and reviewsed annually Being an 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 $E$ EU affect quarterly changes in absolute and relative figures. As of Q1. 2020 onwards UK banks are removed from the EU/EEA agregate and subsidiaries of UK banks in EU member states are used instead.

[^4]:    Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country $Y$ is included both in data for countries X and $Y$ (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. 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.

[^5]:    
    
    

