
RISK DASHBOARD

Q4 2025



Contents

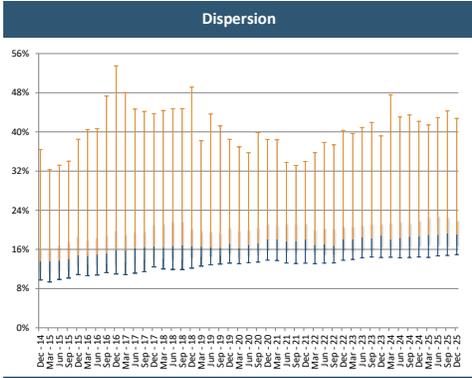
Heatmap		3
Risk Indicators (RIs)		
Solvency	Tier 1 capital ratio	4
	Total capital ratio	5
	CET1 ratio	6
	Leverage ratio	7
Credit Risk and Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	8
	Coverage ratio for non-performing loans and advances	9
	Forbearance ratio for loans and advances	10
	Ratio of non-performing exposures (NPE ratio)	11
Profitability	Return on equity	12
	Return on assets	13
	Cost to income ratio	14
	Net interest income to total net operating income	15
	Net fee and commission income to total net operating income	16
	Net trading income to total net operating income	17
	Net interest margin	18
	Cost of Risk	19
Funding and Liquidity	Loan-to-deposit ratio (for households and non-financial corporations)	20
	Asset encumbrance ratio	21
	Liquidity coverage ratio	22
	Net stable funding ratio	23
Annex 1: Statistical Annex	Coverage EU banking sample	25
	Exposures and deposits to/from counterparties in Gulf Cooperation Council (GCC) and other Middle East countries (Iran, Iraq, Israel, Jordan, Lebanon)	26
	Exposures and deposits of European banks, broken down by Gulf Cooperation Council (GCC) and other Middle East countries (Iran, Iraq, Israel, Jordan, Lebanon)	27
	Asset composition and volumes	28
	Loans: composition and asset quality	29
	Loans: NPL and coverage ratios	30
	Distribution of NFC loans and advances by NACE code	31
	NPL ratios of NFC loans and advances by NACE code	32
	Exposures to Real Estate activities and Construction	33
	IFRS9 specific data	34
	Sovereign exposures	35
	Liability composition and volumes	36
	Liquidity	37
	Composition of own funds and risk-weighted assets	38
	Profitability analysis: main drivers within RoE	39
Annex 2: Methodological note on the RIs heatmap		40
Annex 3: The RI and Annex database		41

Heatmap: Risk indicator trends over time

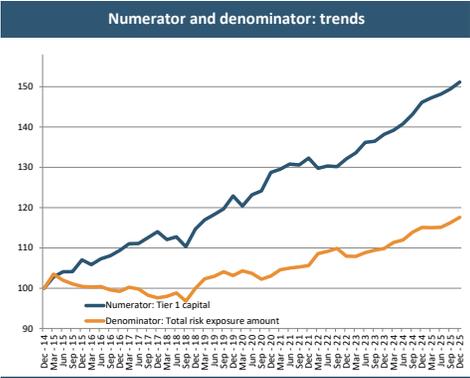
RI		Threshold	Current vs previous quarters for the worst bucket	2023Q3	2023Q6	2023Q9	202312	2024Q3	2024Q6	2024Q9	202412	2025Q3	2025Q6	2025Q9	202512
Solvency	Tier 1 capital ratio	> 15%	●	78.1%	84.0%	84.3%	86.5%	77.7%	87.0%	78.9%	78.8%	77.8%	78.8%	79.0%	79.0%
		[12% - 15%]	●	21.8%	15.8%	15.6%	13.5%	22.3%	13.0%	21.1%	21.2%	22.2%	21.2%	21.0%	21.0%
	< 12%	●	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	CET1 ratio	> 14%	●	59.7%	63.4%	62.2%	63.3%	62.7%	59.7%	63.3%	61.7%	61.5%	66.9%	67.0%	66.9%
		[11% - 14%]	●	40.3%	36.6%	37.8%	36.7%	37.3%	40.3%	36.7%	38.3%	38.5%	33.1%	33.0%	33.1%
	< 11%	●	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%
Leverage ratio	> 8%	●	5.4%	7.1%	6.4%	7.6%	6.6%	7.9%	7.3%	8.6%	7.3%	8.2%	8.0%	10.0%	
	[5% - 8%]	●	41.8%	49.7%	50.5%	60.4%	52.1%	50.6%	53.1%	56.1%	50.9%	49.9%	54.1%	53.7%	
< 5%	●	52.7%	43.2%	43.2%	32.0%	41.3%	41.4%	39.6%	35.3%	41.8%	41.9%	37.9%	36.4%		
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%	●	94.1%	94.1%	94.2%	91.1%	84.2%	91.4%	85.3%	96.7%	90.3%	96.7%	97.5%	97.7%
		[3% - 8%]	●	5.9%	5.9%	5.8%	8.9%	15.8%	8.6%	14.7%	3.3%	9.7%	3.3%	2.5%	2.3%
	> 8%	●	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	Coverage ratio of non-performing loans and advances	> 55%	●	6.0%	5.2%	5.2%	4.3%	4.4%	3.5%	3.7%	3.5%	4.8%	3.9%	4.5%	9.1%
		[40% - 55%]	●	58.0%	54.9%	54.4%	49.5%	49.1%	51.3%	50.4%	50.6%	49.1%	50.0%	50.2%	45.4%
	< 40%	●	36.0%	39.9%	40.3%	46.2%	46.5%	45.3%	45.9%	45.9%	46.1%	46.1%	45.3%	45.5%	
Forbearance ratio for loans and advances	< 1.5%	●	64.9%	64.7%	63.3%	61.8%	58.4%	54.7%	55.4%	55.5%	58.3%	64.8%	64.8%	67.6%	
	[1.5% - 4%]	●	32.8%	33.6%	35.2%	36.6%	40.2%	44.0%	43.3%	43.2%	40.3%	34.2%	34.5%	31.7%	
> 4%	●	2.3%	1.8%	1.5%	1.6%	1.4%	1.3%	1.4%	1.2%	1.4%	0.9%	0.7%	0.7%		
Profitability	Return on equity	> 10%	●	55.4%	58.9%	60.8%	45.5%	46.1%	57.0%	57.4%	46.0%	49.3%	42.0%	46.4%	43.0%
		[6% - 10%]	●	15.2%	30.0%	23.6%	38.1%	33.8%	18.6%	25.9%	33.0%	34.3%	41.8%	38.5%	41.6%
	< 6%	●	29.4%	11.0%	15.6%	16.4%	20.2%	24.4%	16.7%	21.0%	16.4%	16.2%	15.1%	15.5%	
	Cost to income ratio	< 50%	●	41.5%	43.7%	45.1%	39.5%	39.3%	43.9%	43.1%	36.3%	38.7%	38.0%	40.8%	37.9%
[50% - 60%]		●	15.4%	17.1%	19.1%	22.2%	20.5%	17.1%	17.8%	23.8%	18.9%	19.9%	17.4%	18.2%	
> 60%	●	43.2%	39.2%	35.8%	38.4%	40.2%	39.0%	39.1%	39.9%	42.3%	42.1%	41.8%	43.8%		
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	< 100%	●	34.4%	38.7%	38.5%	39.6%	39.2%	45.0%	52.7%	52.9%	49.9%	50.3%	50.4%	51.8%
		[100% - 150%]	●	50.5%	44.7%	45.7%	44.0%	45.2%	40.5%	31.0%	32.5%	34.8%	34.7%	35.3%	34.1%
	> 150%	●	15.1%	16.6%	15.7%	16.4%	15.6%	14.4%	16.2%	14.6%	15.2%	15.0%	14.2%	14.1%	
	Liquidity coverage ratio (%)	> 140%	●	79.6%	84.9%	75.9%	93.0%	78.8%	81.2%	77.8%	67.0%	75.7%	68.4%	64.6%	81.7%
[110% - 140%]		●	20.4%	15.1%	24.1%	7.0%	21.2%	18.8%	22.2%	33.0%	24.3%	31.6%	35.4%	18.3%	
< 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%		

Note: Traffic lights provide the trend of the RI risk indicator given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket". Further explanations on the calculation of the heatmap can be found in the "methodological note" in the Annex of this Risk Dashboard.

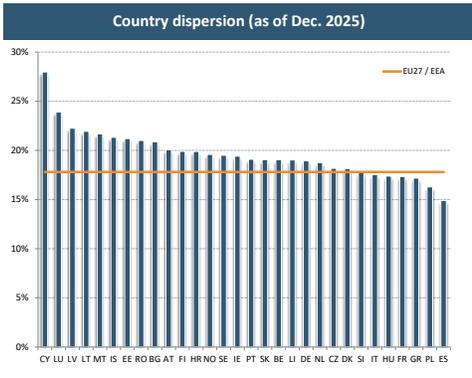
Solvency
1 - Tier 1 capital ratio*



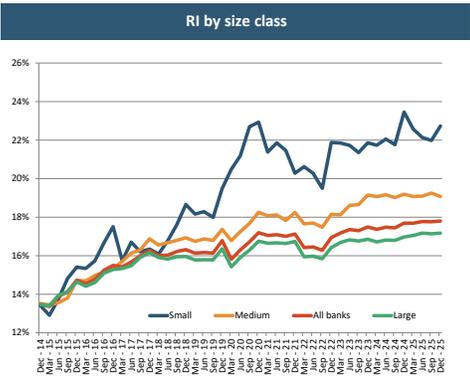
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.

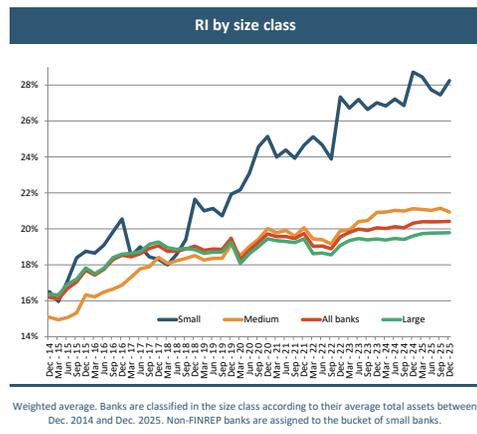
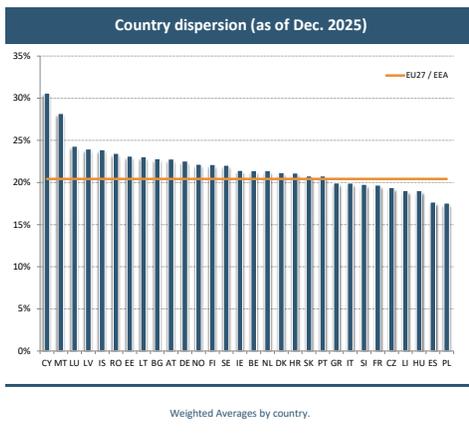
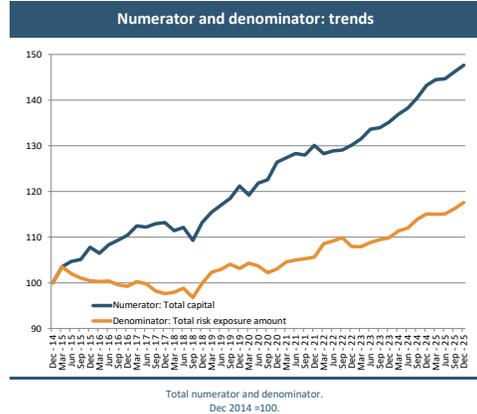
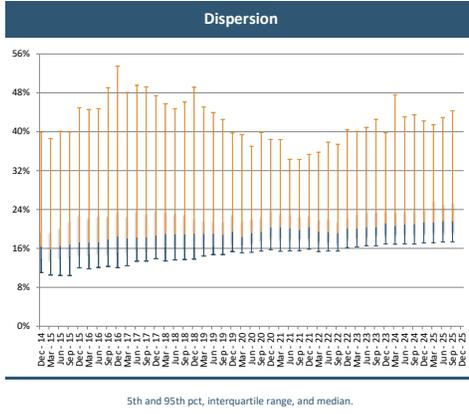


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.7%	16.8%
Dec - 15	14.7%	13.0%	14.9%	18.8%
Jun - 16	14.8%	13.0%	15.0%	18.5%
Dec - 16	15.5%	13.0%	15.9%	19.9%
Jun - 17	15.7%	13.6%	16.2%	19.6%
Dec - 17	16.3%	14.3%	16.7%	21.1%
Jun - 18	16.0%	14.1%	16.7%	21.7%
Dec - 18	16.3%	14.4%	16.7%	20.3%
Jun - 19	16.2%	14.6%	16.5%	19.7%
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	17.5%	16.4%	18.8%	21.3%
Mar - 24	17.4%	16.4%	18.1%	21.4%
Jun - 24	17.5%	16.3%	18.4%	21.7%
Sep - 24	17.4%	16.5%	18.6%	21.4%
Dec - 24	17.7%	16.6%	18.7%	21.9%
Mar - 25	17.7%	17.0%	19.0%	22.6%
Jun - 25	17.8%	16.9%	19.0%	22.8%
Sep - 25	17.8%	16.7%	19.3%	22.6%
Dec - 25	17.8%	16.7%	19.0%	22.0%

*The Tier 1 capital ratio is reported taken into consideration all the applicable transitional arrangements specified in the Capital Requirements Regulation.

Solvency
2 - Total capital ratio*

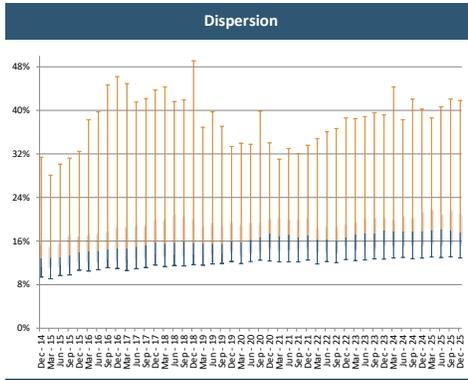


Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.9%	16.4%	19.4%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Dec - 15	17.7%	14.8%	17.3%	22.9%
Jun - 16	17.7%	15.1%	17.3%	22.7%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Dec - 17	19.1%	16.3%	18.7%	23.9%
Jun - 18	18.8%	16.3%	19.0%	23.2%
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	20.1%	18.7%	21.2%	23.7%
Mar - 24	20.0%	18.9%	20.6%	23.4%
Jun - 24	20.1%	18.9%	21.0%	23.5%
Sep - 24	20.1%	19.0%	21.0%	23.7%
Dec - 24	20.3%	19.0%	21.4%	24.0%
Mar - 25	20.4%	19.3%	21.4%	25.9%
Jun - 25	20.4%	19.2%	21.7%	25.0%
Sep - 25	20.4%	19.1%	21.7%	25.4%
Dec - 25	20.4%	19.1%	21.6%	24.1%

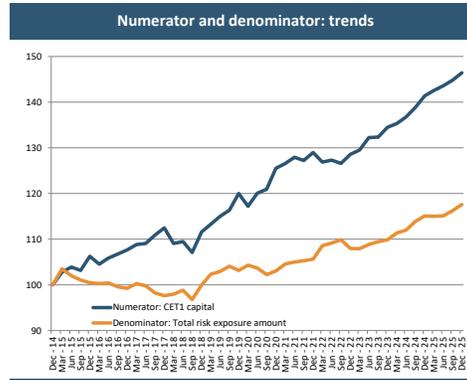
*The Total capital ratio is reported taken into consideration all the applicable transitional arrangements specified in the Capital Requirements Regulation.

Solvency

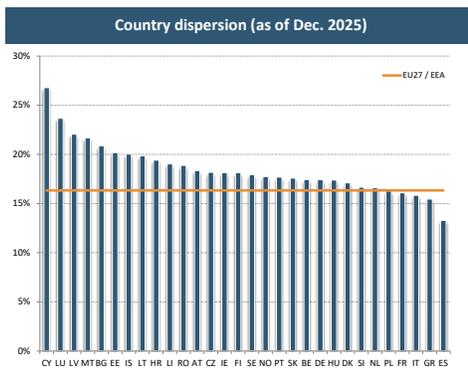
3 - CET1 ratio*



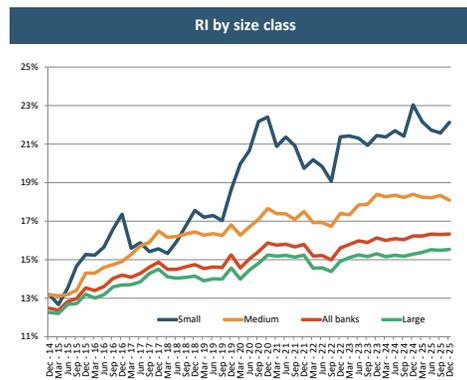
5th and 95th pct, interquartile range, and median.



Total numerator and denominator. Dec 2014 =100.



Weighted Averages by country.



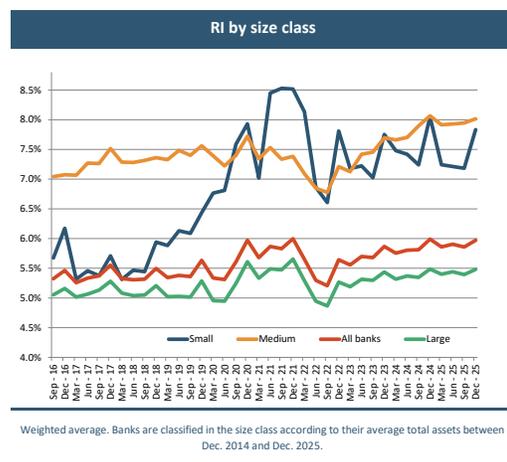
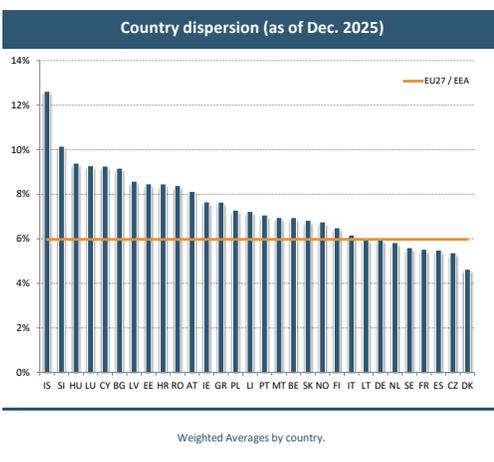
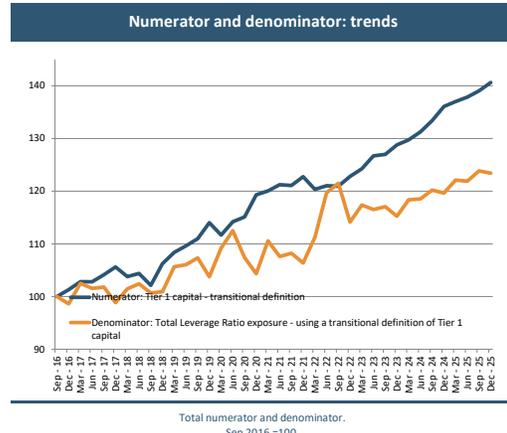
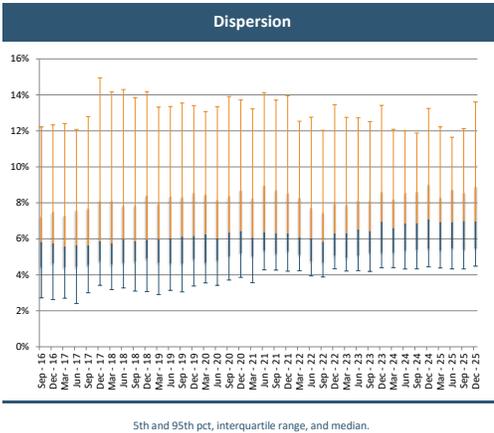
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Jun - 15	12.8%	11.6%	13.0%	15.9%
Dec - 15	13.5%	12.3%	14.0%	17.1%
Jun - 16	13.6%	12.3%	14.2%	17.6%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Jun - 18	14.5%	13.5%	15.7%	21.0%
Dec - 18	14.7%	13.6%	15.7%	20.3%
Jun - 19	14.6%	13.9%	15.5%	19.4%
Dec - 19	15.2%	14.2%	16.0%	19.6%
Mar - 20	14.6%	13.4%	15.8%	19.2%
Jun - 20	15.0%	13.8%	16.2%	19.5%
Sep - 20	15.4%	14.2%	16.7%	19.4%
Dec - 20	15.9%	14.7%	17.4%	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%	14.2%	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%	14.7%	17.4%	20.4%
Dec - 23	16.1%	15.3%	18.0%	20.5%
Mar - 24	16.0%	15.1%	17.8%	20.1%
Jun - 24	16.1%	15.2%	17.8%	20.7%
Sep - 24	16.0%	15.4%	17.8%	20.4%
Dec - 24	16.2%	15.4%	17.8%	21.5%
Mar - 25	16.2%	15.6%	18.0%	21.9%
Jun - 25	16.3%	15.4%	18.2%	21.1%
Sep - 25	16.3%	15.4%	18.0%	21.9%
Dec - 25	16.3%	15.4%	17.6%	21.2%

*The CET1 capital ratio is reported taken into consideration all the applicable transitional arrangements specified in the Capital Requirements Regulation.

Solvency

5 - Leverage ratio*

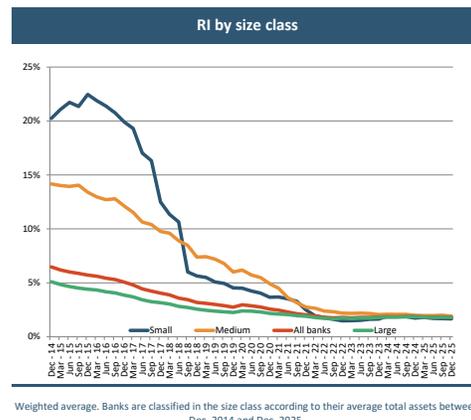
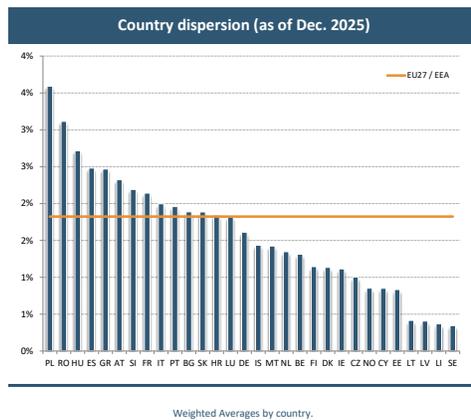
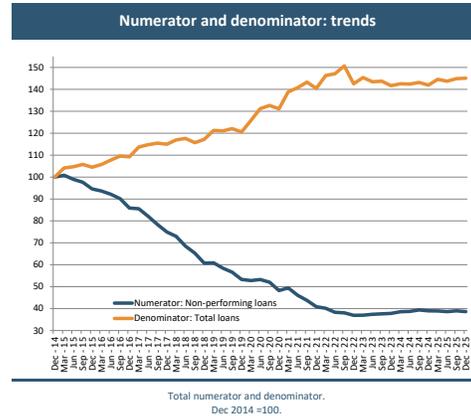
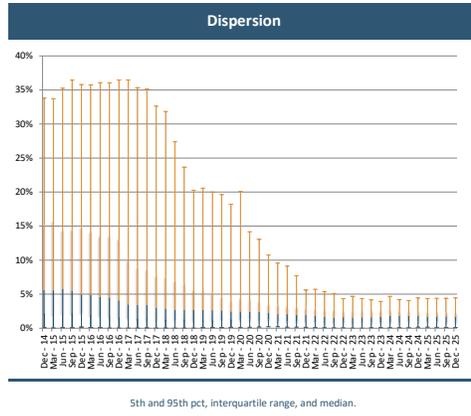


Period	Weighted average	25th	50th	75th
Dec - 16	5.5%	4.6%	5.7%	7.5%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Dec - 17	5.6%	4.8%	5.9%	8.1%
Jun - 18	5.3%	4.7%	6.0%	7.8%
Dec - 18	5.5%	4.9%	6.0%	8.4%
Jun - 19	5.4%	4.6%	6.0%	8.4%
Dec - 19	5.6%	4.9%	6.2%	8.6%
Mar - 20	5.3%	4.7%	6.3%	8.5%
Jun - 20	5.3%	4.8%	6.0%	8.2%
Sep - 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%	6.4%	8.1%
Dec - 23	5.9%	5.2%	7.0%	8.6%
Mar - 24	5.8%	5.2%	6.6%	8.2%
Jun - 24	5.8%	5.3%	6.9%	8.6%
Sep - 24	5.8%	5.4%	6.9%	8.6%
Dec - 24	6.0%	5.4%	7.1%	9.0%
Mar - 25	5.9%	5.3%	6.9%	8.3%
Jun - 25	5.9%	5.5%	6.9%	8.7%
Sep - 25	5.9%	5.4%	7.0%	8.6%
Dec - 25	6.0%	5.5%	7.0%	8.9%

*The Leverage ratio is reported taken into consideration all the applicable transitional arrangements specified in the Capital Requirements Regulation.

Credit Risk and Asset Quality

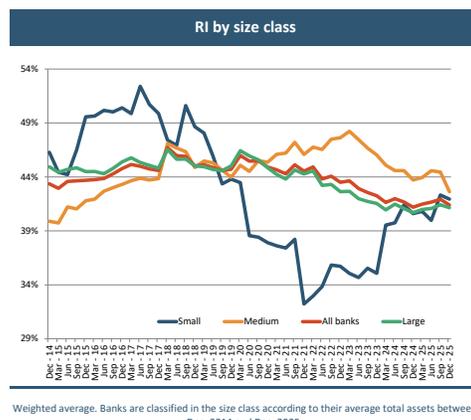
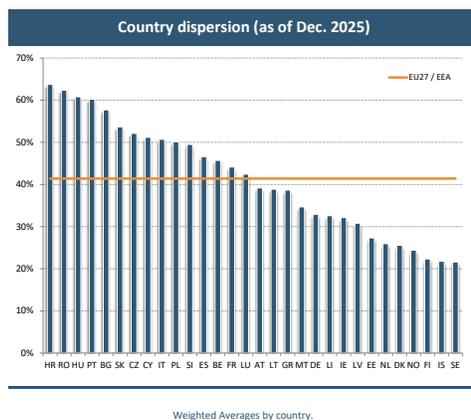
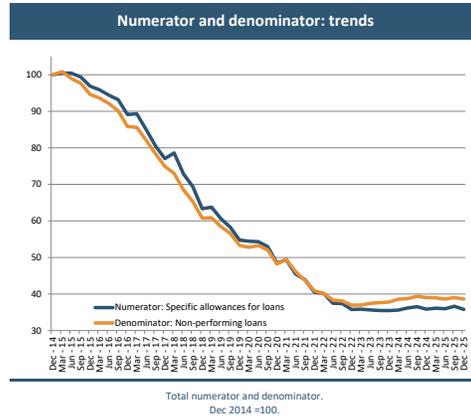
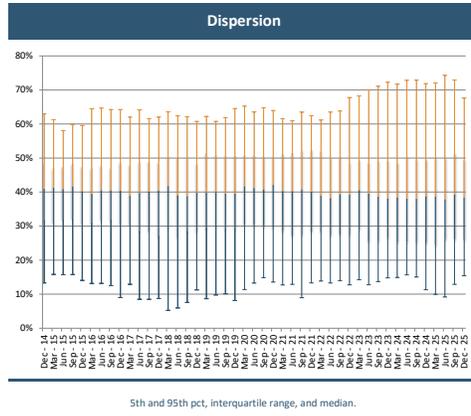
7 - Ratio of non-performing loans and advances (NPL ratio)



Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.2%	5.6%	15.1%
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%
Jun - 24	1.9%	0.9%	1.8%	2.6%
Sep - 24	1.9%	1.0%	1.8%	2.5%
Dec - 24	1.9%	1.0%	1.8%	2.5%
Mar - 25	1.8%	1.1%	1.7%	2.4%
Jun - 25	1.8%	1.0%	1.7%	2.4%
Sep - 25	1.8%	0.9%	1.7%	2.4%
Dec - 25	1.8%	1.0%	1.7%	2.3%

Credit Risk and Asset Quality

8 - Coverage ratio of non-performing loans and advances

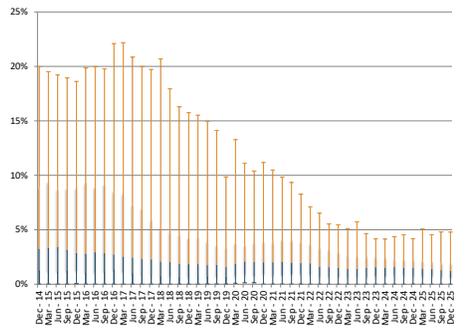


Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.8%	41.0%	48.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Dec - 16	44.8%	31.0%	40.4%	48.5%
Jun - 17	45.0%	28.5%	39.8%	48.8%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Jun - 18	46.0%	26.8%	39.0%	50.0%
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	41.6%	25.4%	38.4%	48.7%
Jun - 24	42.0%	25.3%	38.1%	50.3%
Sep - 24	41.7%	25.4%	38.0%	49.7%
Dec - 24	41.2%	25.2%	38.8%	49.5%
Mar - 25	41.5%	24.5%	38.7%	50.0%
Jun - 25	41.7%	26.2%	37.9%	50.0%
Sep - 25	41.9%	26.1%	39.2%	51.3%
Dec - 25	41.4%	26.0%	38.4%	49.5%

Credit Risk and Asset Quality

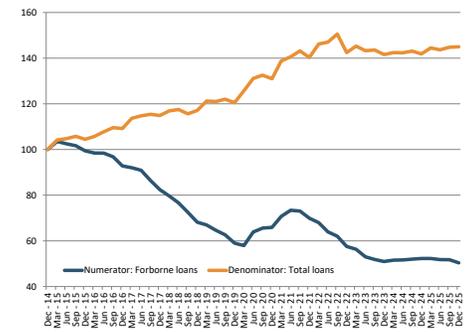
9 - Forbearance ratio for loans and advances

Dispersion



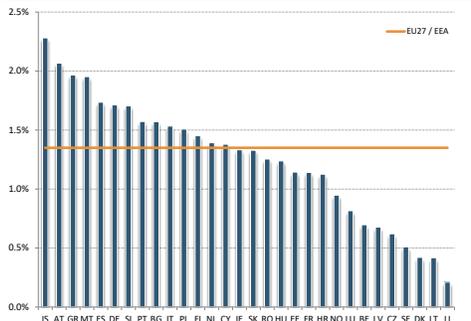
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2025)



Weighted Averages by country.

RI by size class



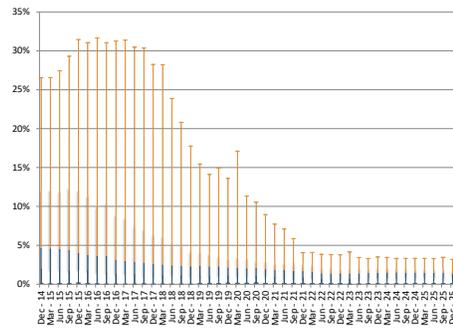
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.2%	3.2%	8.8%
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%
Jun - 24	1.4%	0.8%	1.6%	2.3%
Sep - 24	1.4%	0.8%	1.5%	2.3%
Dec - 24	1.4%	0.7%	1.5%	2.3%
Mar - 25	1.4%	0.7%	1.4%	2.2%
Jun - 25	1.4%	0.7%	1.4%	2.1%
Sep - 25	1.4%	0.7%	1.3%	2.0%
Dec - 25	1.3%	0.7%	1.2%	2.0%

Credit Risk and Asset Quality

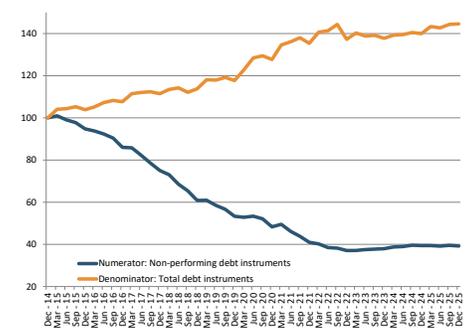
10 - Ratio of non-performing exposures (NPE ratio)

Dispersion



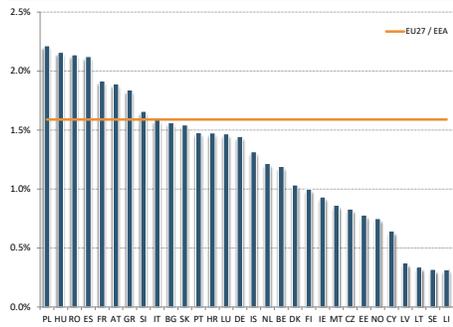
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



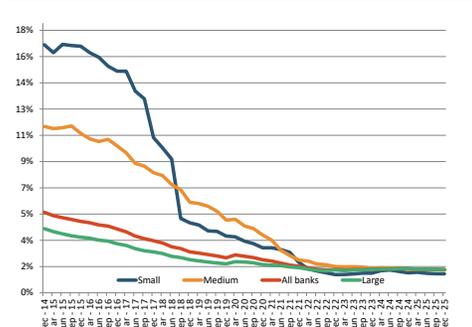
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2025)



Weighted Averages by country.

RI by size class



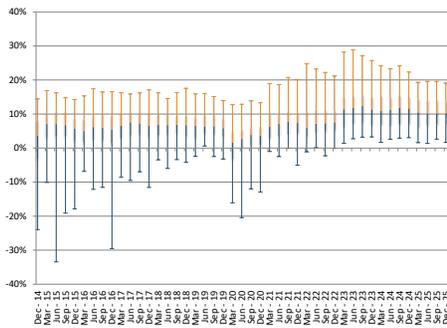
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	12.0%
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%	1.2%	2.4%	5.3%
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%
Jun - 24	1.6%	0.8%	1.5%	2.1%
Sep - 24	1.7%	0.8%	1.5%	2.1%
Dec - 24	1.7%	0.8%	1.5%	2.0%
Mar - 25	1.6%	1.0%	1.5%	2.0%
Jun - 25	1.6%	0.9%	1.5%	2.0%
Sep - 25	1.6%	0.8%	1.5%	2.0%
Dec - 25	1.6%	0.8%	1.4%	1.9%

Profitability

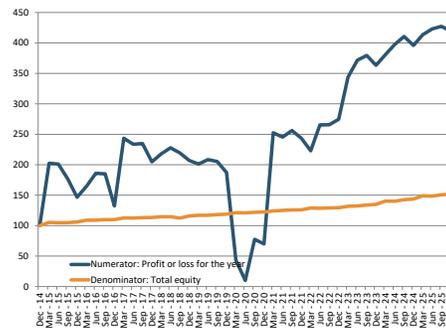
11 - Return on equity

Dispersion



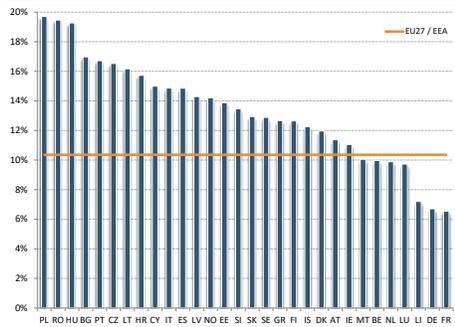
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



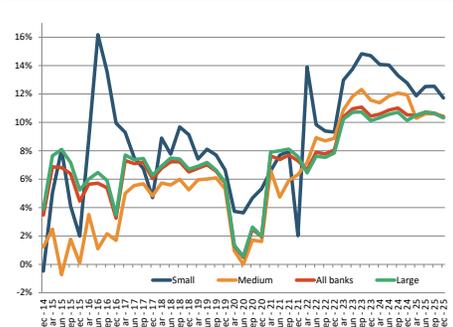
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2025)



Weighted Averages by country.

RI by size class



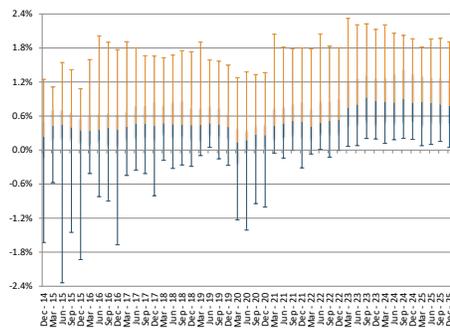
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-3.3%	3.6%	8.1%
Jun - 15	6.8%	3.5%	7.1%	10.5%
Dec - 15	4.5%	2.5%	5.7%	8.9%
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%	4.0%	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%
Jun - 24	10.9%	6.8%	11.2%	15.2%
Sep - 24	11.0%	7.1%	11.8%	15.5%
Dec - 24	10.5%	7.1%	11.7%	15.0%
Mar - 25	10.5%	6.3%	10.5%	14.5%
Jun - 25	10.7%	6.7%	10.0%	14.2%
Sep - 25	10.7%	7.0%	10.1%	14.2%
Dec - 25	10.4%	6.9%	10.2%	13.9%

Profitability

12 - Return on assets

Dispersion



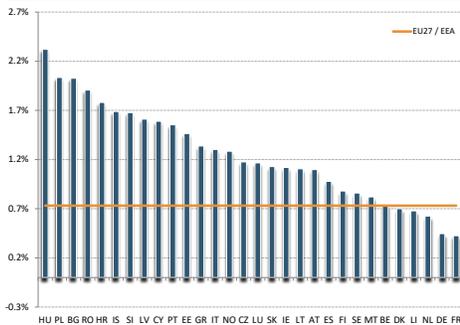
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



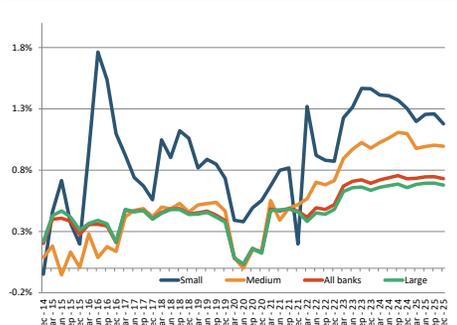
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2025)



Weighted Averages by country.

RI by size class



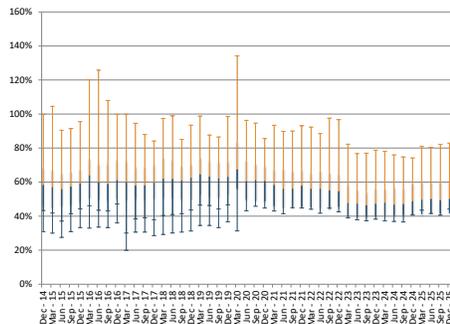
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.13%	0.24%	0.53%
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%
Jun - 24	0.74%	0.48%	0.84%	1.35%
Sep - 24	0.76%	0.49%	0.90%	1.43%
Dec - 24	0.73%	0.51%	0.83%	1.35%
Mar - 25	0.73%	0.43%	0.85%	1.31%
Jun - 25	0.75%	0.49%	0.83%	1.29%
Sep - 25	0.75%	0.48%	0.81%	1.26%
Dec - 25	0.73%	0.48%	0.78%	1.26%

Profitability

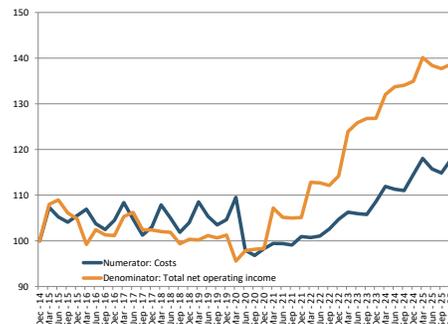
13 - Cost to income ratio

Dispersion



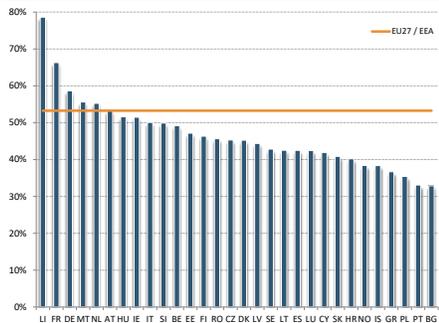
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



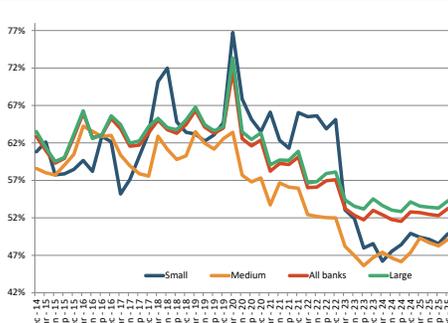
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2025)



Weighted Averages by country.

RI by size class



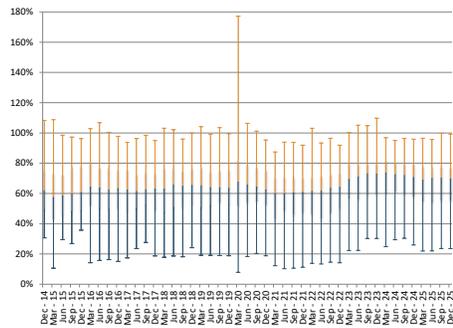
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.8%	58.3%	68.7%
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	63.8%	51.0%	61.8%	73.4%
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	62.6%	49.7%	60.5%	72.8%
Sep - 20	61.6%	49.2%	61.2%	70.7%
Dec - 20	62.4%	48.8%	60.6%	69.5%
Mar - 21	58.2%	46.0%	58.3%	67.6%
Jun - 21	59.3%	45.0%	56.0%	67.9%
Sep - 21	59.1%	45.8%	56.1%	66.8%
Dec - 21	60.1%	45.5%	57.8%	67.6%
Mar - 22	56.0%	45.3%	56.0%	65.7%
Jun - 22	56.1%	44.8%	56.1%	66.8%
Sep - 22	57.0%	44.2%	55.1%	65.6%
Dec - 22	57.1%	45.5%	54.6%	65.2%
Mar - 23	53.3%	39.4%	47.6%	58.5%
Jun - 23	52.3%	39.7%	47.3%	55.8%
Sep - 23	51.7%	39.5%	46.4%	54.5%
Dec - 23	53.0%	40.1%	47.3%	56.5%
Mar - 24	52.4%	40.4%	47.8%	56.4%
Jun - 24	51.8%	40.5%	46.7%	57.2%
Sep - 24	51.5%	40.7%	47.1%	56.6%
Dec - 24	52.8%	41.1%	48.7%	59.3%
Mar - 25	52.7%	41.1%	49.6%	60.4%
Jun - 25	52.5%	42.1%	50.1%	60.3%
Sep - 25	52.3%	41.6%	49.3%	60.4%
Dec - 25	53.3%	41.8%	50.1%	61.0%

Profitability

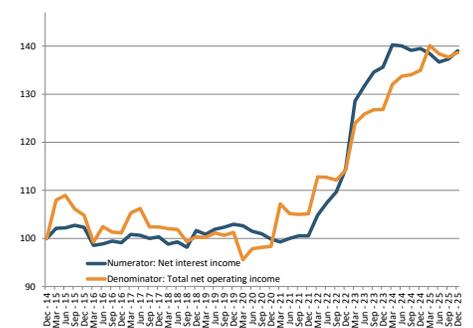
14 - Net interest income to total net operating income

Dispersion



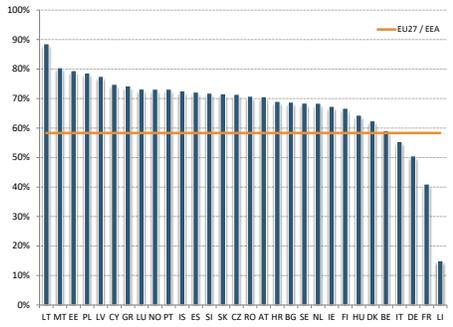
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



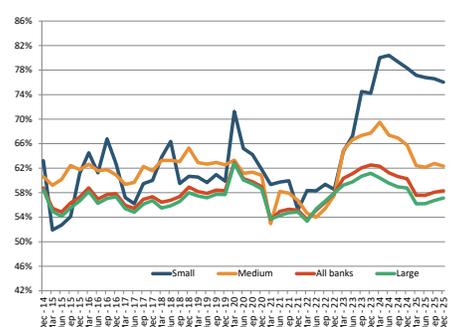
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2025)



Weighted Averages by country.

RI by size class

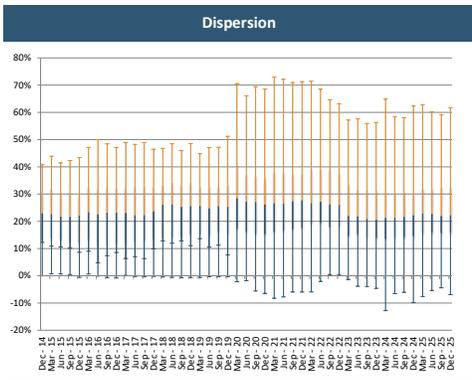


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

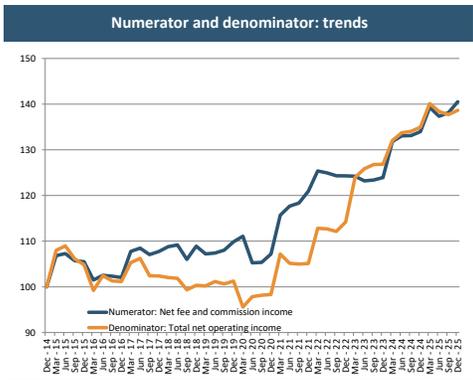
Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.8%	62.3%	75.4%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Jun - 18	56.8%	51.0%	66.0%	76.3%
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	62.1%	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%
Jun - 24	61.2%	60.9%	72.9%	80.4%
Sep - 24	60.6%	59.6%	72.3%	79.7%
Dec - 24	60.3%	57.7%	70.9%	79.4%
Mar - 25	57.6%	54.5%	69.2%	77.8%
Jun - 25	57.6%	54.1%	70.4%	77.6%
Sep - 25	58.1%	55.1%	70.4%	78.0%
Dec - 25	58.3%	55.3%	70.1%	77.3%

Profitability

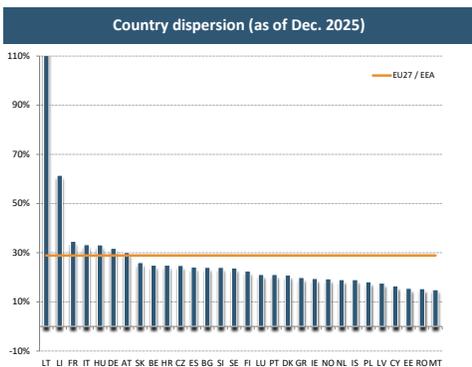
15 - Net fee and commission income to total net operating income



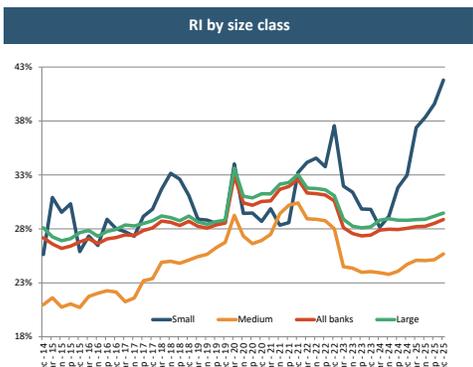
5th and 95th pct, interquartile range, and median.



Total numerator and denominator. Dec 2014 =100.



Weighted Averages by country.

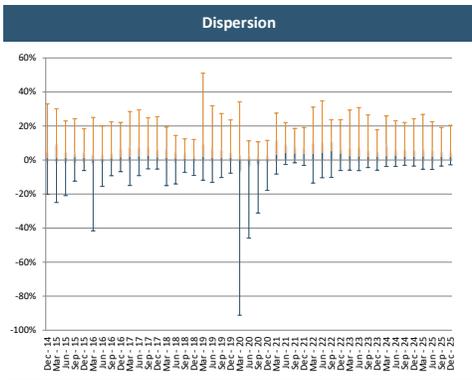


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

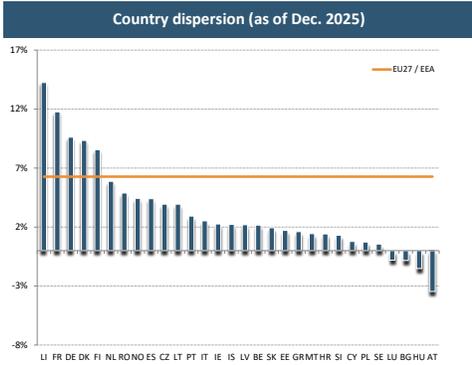
Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.5%	22.9%	30.2%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Jun - 18	28.6%	14.3%	26.1%	34.3%
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	27.4%	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%
Jun - 24	28.0%	14.2%	21.2%	30.5%
Sep - 24	27.9%	14.2%	21.6%	30.5%
Dec - 24	28.1%	14.6%	22.2%	30.3%
Mar - 25	28.2%	15.7%	22.8%	32.3%
Jun - 25	28.2%	16.1%	22.6%	32.2%
Sep - 25	28.5%	15.8%	21.9%	32.7%
Dec - 25	28.9%	15.9%	22.1%	32.6%

Profitability

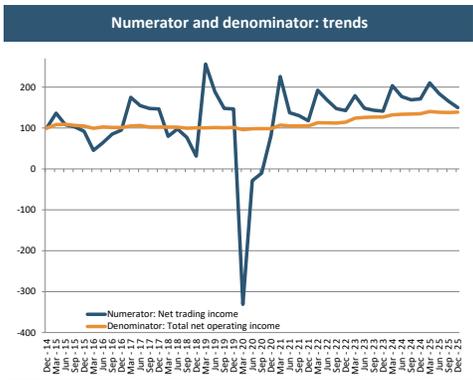
16 - Net trading income to total net operating income



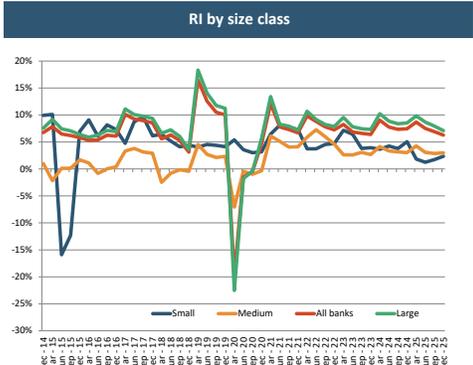
5th and 95th pct, interquartile range, and median.



Weighted Averages by country.



Total numerator and denominator. Dec 2014 =100.



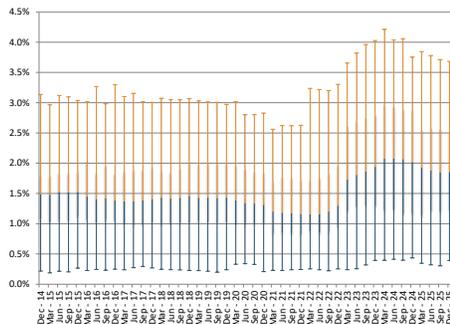
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.3%
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%	1.0%	5.4%
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%	0.3%	2.3%	9.2%
Jun - 24	7.8%	0.1%	2.6%	6.3%
Sep - 24	7.4%	0.3%	1.9%	6.6%
Dec - 24	7.4%	0.0%	2.0%	6.6%
Mar - 25	8.7%	0.2%	2.2%	6.8%
Jun - 25	7.5%	0.0%	2.0%	6.6%
Sep - 25	6.9%	0.1%	2.0%	5.6%
Dec - 25	6.3%	0.3%	1.7%	5.2%

Profitability

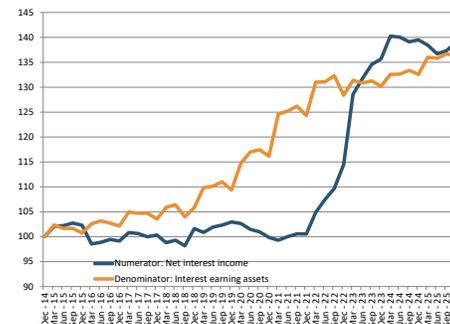
17 - Net interest margin

Dispersion



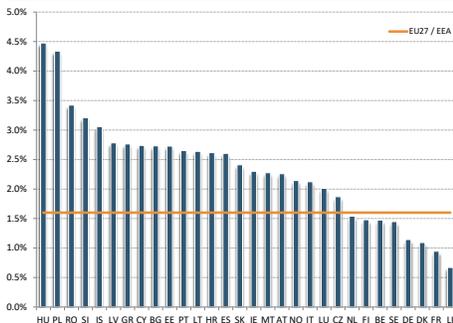
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



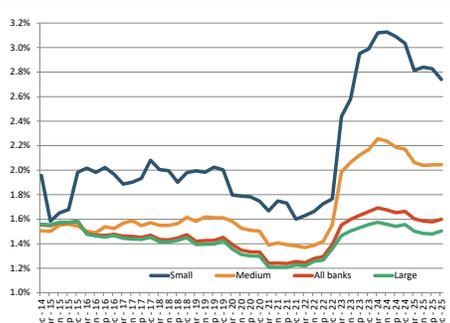
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2025)



Weighted Averages by country.

RI by size class



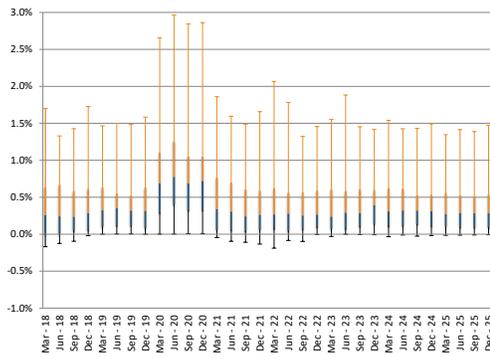
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.08%	1.48%	1.80%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Dec - 15	1.58%	1.12%	1.53%	1.87%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Dec - 16	1.48%	1.05%	1.38%	1.83%
Jun - 17	1.46%	0.97%	1.37%	1.90%
Dec - 17	1.47%	1.03%	1.41%	1.94%
Jun - 18	1.43%	1.00%	1.42%	1.85%
Dec - 18	1.47%	1.04%	1.46%	2.03%
Jun - 19	1.43%	1.04%	1.43%	2.01%
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%
Jun - 24	1.68%	1.23%	2.08%	2.94%
Sep - 24	1.65%	1.16%	2.07%	2.90%
Dec - 24	1.66%	1.17%	2.02%	2.87%
Mar - 25	1.60%	1.13%	1.93%	2.55%
Jun - 25	1.58%	1.22%	1.88%	2.58%
Sep - 25	1.58%	1.20%	1.85%	2.56%
Dec - 25	1.60%	1.21%	1.85%	2.52%

Profitability

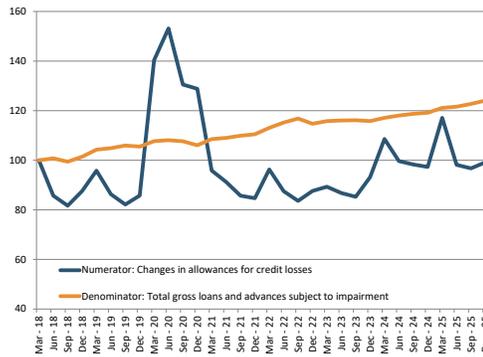
18 - Cost of Risk

Dispersion



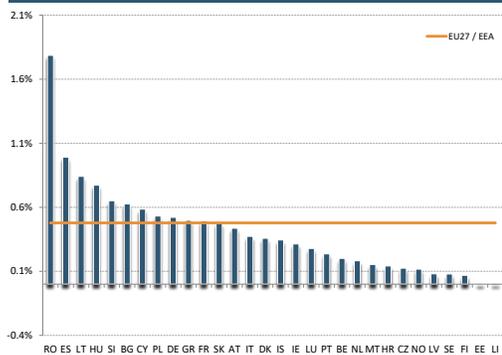
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



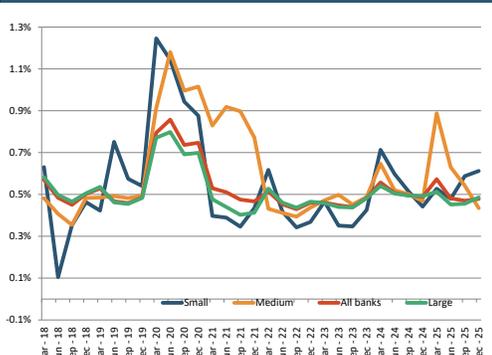
Total numerator and denominator. Mar 2018 =100.

Country dispersion (as of Dec. 2025)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

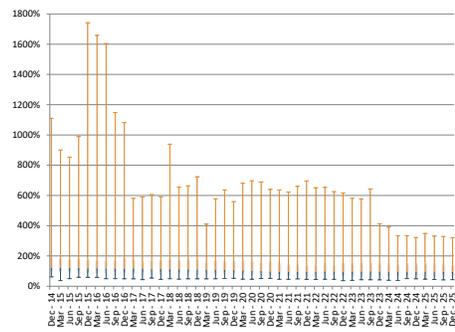
Period	Weighted average	25th	50th	75th
Jun - 18	0.48%	0.01%	0.24%	0.67%
Dec - 18	0.50%	0.06%	0.29%	0.61%
Jun - 19	0.47%	0.12%	0.35%	0.55%
Dec - 19	0.48%	0.09%	0.32%	0.64%
Mar - 20	0.79%	0.29%	0.69%	1.11%
Jun - 20	0.86%	0.40%	0.78%	1.25%
Sep - 20	0.74%	0.32%	0.69%	1.05%
Dec - 20	0.75%	0.33%	0.72%	1.05%
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%	0.11%	0.31%	0.62%
Jun - 24	0.51%	0.12%	0.32%	0.62%
Sep - 24	0.50%	0.14%	0.32%	0.53%
Dec - 24	0.49%	0.12%	0.31%	0.54%
Mar - 25	0.57%	0.11%	0.27%	0.56%
Jun - 25	0.48%	0.10%	0.29%	0.53%
Sep - 25	0.47%	0.10%	0.28%	0.52%
Dec - 25	0.48%	0.09%	0.29%	0.54%

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

Funding and Liquidity

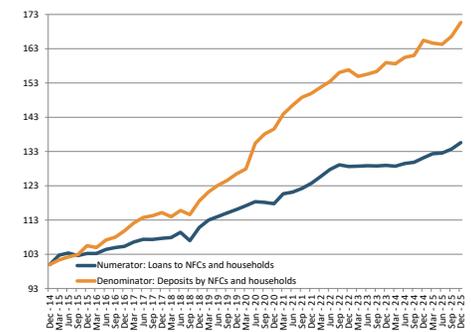
19 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



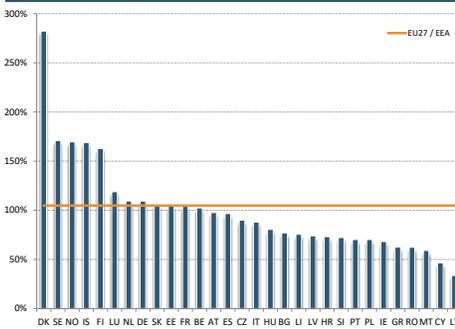
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2025)



Weighted Averages by country.

RI by size class

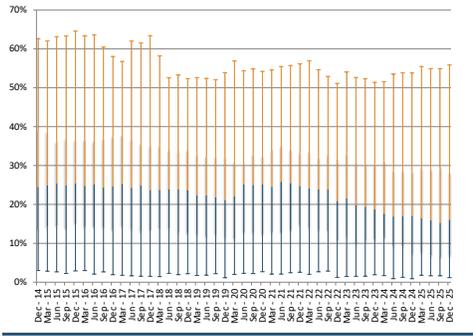


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

Period	Weighted average	25th	50th	75th
Dec - 14	124.7%	98.6%	121.6%	194.1%
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	118.2%	90.3%	112.1%	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	108.7%	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%
Jun - 24	106.4%	74.2%	96.2%	148.0%
Sep - 24	106.6%	74.4%	97.1%	154.2%
Dec - 24	104.8%	73.3%	95.1%	151.7%
Mar - 25	106.2%	76.0%	96.2%	153.9%
Jun - 25	106.5%	76.3%	96.9%	157.0%
Sep - 25	105.8%	75.6%	95.9%	145.9%
Dec - 25	104.8%	75.6%	95.3%	143.7%

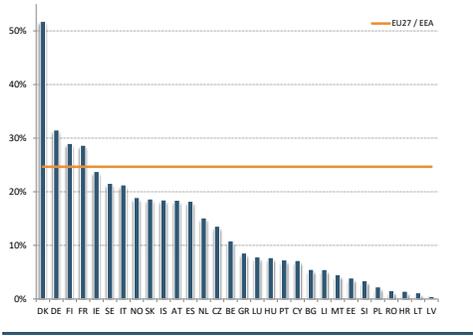
Funding and Liquidity
20 - Asset encumbrance ratio

Dispersion



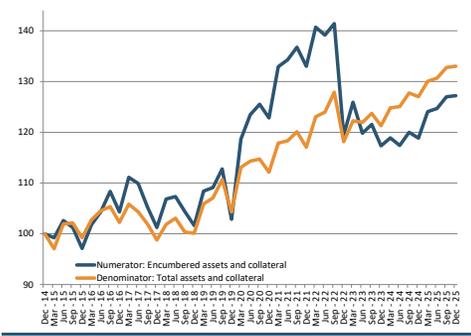
5th and 95th pct, interquartile range, and median.

Country dispersion (as of Dec. 2025)



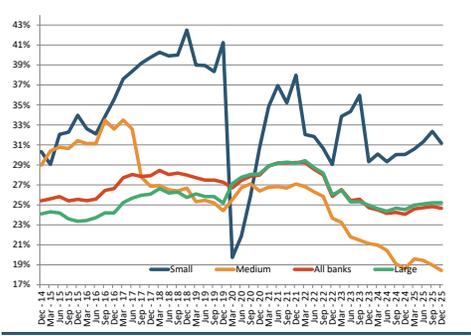
Weighted Averages by country.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 =100.

RI by size class

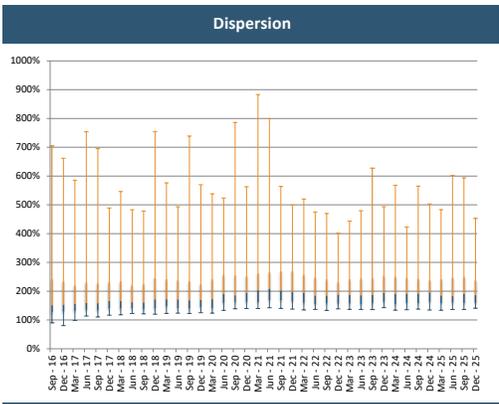


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

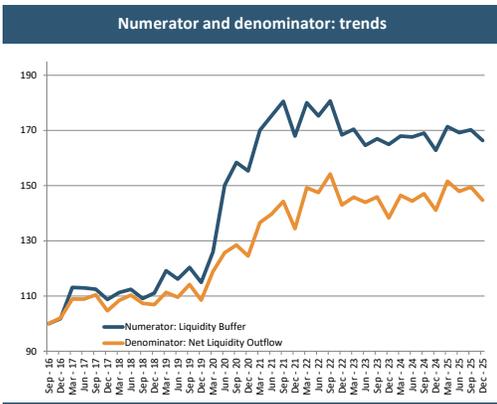
Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.5%	24.5%	39.1%
Jun - 15	25.8%	14.5%	25.4%	36.2%
Dec - 15	25.6%	15.2%	25.4%	36.6%
Jun - 16	25.6%	14.2%	25.1%	36.3%
Dec - 16	26.6%	13.5%	24.6%	37.4%
Jun - 17	28.0%	13.7%	24.3%	36.8%
Dec - 17	27.9%	13.4%	23.7%	35.1%
Jun - 18	28.0%	13.8%	23.9%	34.0%
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%	17.6%	31.0%
Jun - 24	24.2%	9.2%	16.9%	28.8%
Sep - 24	24.2%	9.2%	16.9%	28.7%
Dec - 24	24.1%	7.3%	17.1%	28.5%
Mar - 25	24.6%	7.7%	16.5%	29.4%
Jun - 25	24.7%	6.8%	16.0%	29.1%
Sep - 25	24.8%	6.5%	15.3%	29.7%
Dec - 25	24.7%	6.8%	16.1%	28.3%

Funding and Liquidity

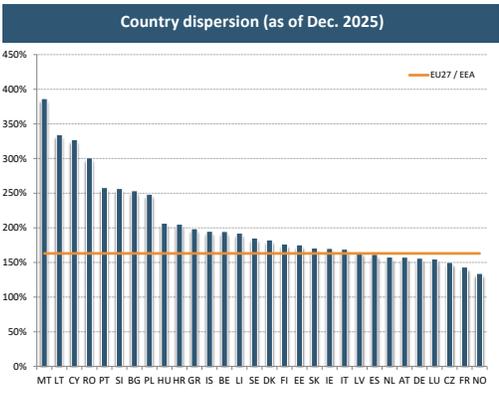
21 - Liquidity coverage ratio (%)



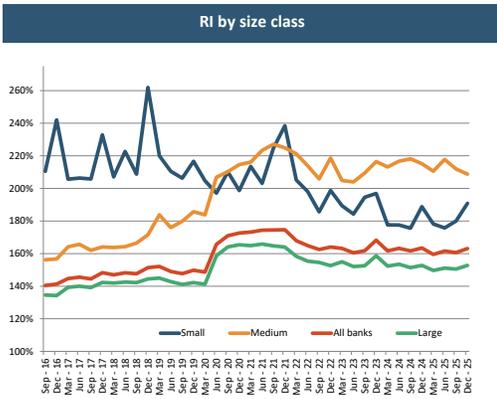
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Sep 2016 =100.



Weighted Averages by country.



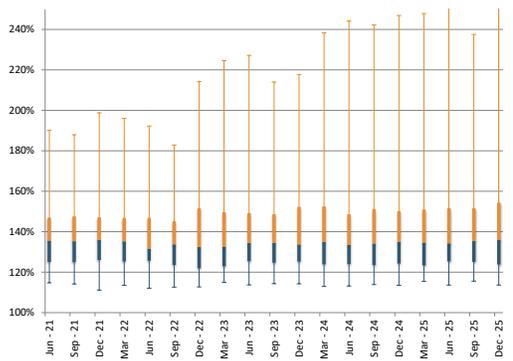
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

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	168.2%	163.3%	194.6%	254.1%
Mar - 24	161.6%	155.4%	191.0%	251.2%
Jun - 24	163.2%	159.2%	191.5%	247.2%
Sep - 24	161.6%	158.3%	191.7%	243.7%
Dec - 24	163.4%	163.1%	195.7%	239.4%
Mar - 25	159.5%	158.6%	185.2%	243.4%
Jun - 25	161.5%	159.8%	182.7%	247.9%
Sep - 25	160.7%	158.2%	190.6%	250.5%
Dec - 25	163.1%	159.3%	186.0%	238.9%

Funding and Liquidity

22 - Net stable funding ratio

Dispersion



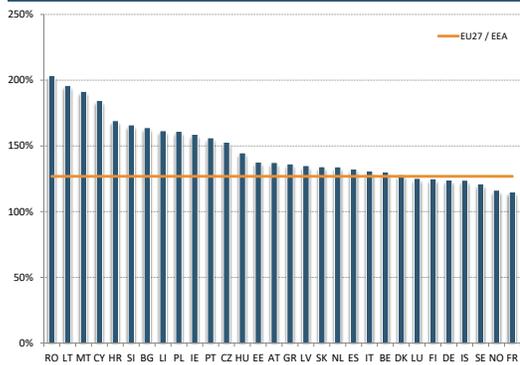
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



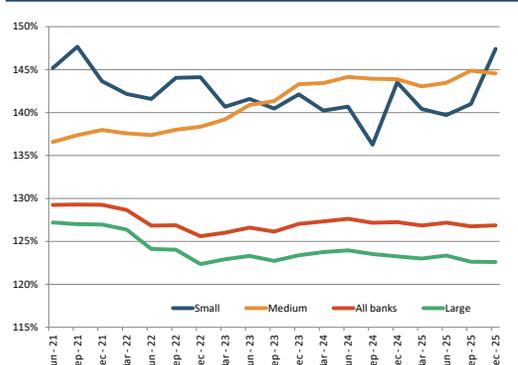
Total numerator and denominator.
Jun 2021 =100.

Country dispersion (as of Dec. 2025)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2025.

Period	Weighted average	25th	50th	75th
Jun - 21	129.2%	125.0%	135.6%	147.1%
Sep - 21	129.3%	124.9%	135.3%	147.6%
Dec - 21	129.3%	126.0%	135.9%	147.2%
Mar - 22	128.7%	125.2%	135.2%	146.9%
Jun - 22	126.8%	125.7%	131.6%	147.0%
Sep - 22	126.9%	123.6%	133.8%	145.3%
Dec - 22	125.6%	121.9%	132.4%	151.6%
Mar - 23	126.0%	122.9%	132.6%	149.6%
Jun - 23	126.6%	125.4%	134.4%	149.3%
Sep - 23	126.1%	124.7%	134.4%	148.7%
Dec - 23	127.0%	125.2%	133.7%	152.3%
Mar - 24	127.3%	123.9%	135.0%	152.6%
Jun - 24	127.6%	124.0%	133.6%	148.7%
Sep - 24	127.2%	123.5%	134.1%	151.2%
Dec - 24	127.2%	124.2%	135.0%	150.3%
Mar - 25	126.8%	123.3%	134.6%	151.0%
Jun - 25	127.2%	125.3%	134.2%	151.7%
Sep - 25	126.7%	125.1%	135.3%	151.8%
Dec - 25	126.9%	123.7%	136.0%	154.4%

Statistical annex

Statistical Annex

Number of Institutions that contribute to the EBA's Risk Dashboard and EU Banking population

Institutions that contribute to the EBA Risk Dashboard (EBA's Largest reporting institutions)							
	Total	Highest level of consolidation in EU/EEA	Highest level of consolidation in MS (Subsidiaries of other largest institutions) ⁽¹⁾	Banking Groups	Largest independent credit institutions ⁽²⁾	Institutions belonging to a largest group ⁽³⁾	Branches of largest institutions ⁽⁴⁾
AT	7	6	1	7		62	6
BE	7	6	1	6	1	15	10
BG	3		3	3		4	2
CY	4	3	1	4		6	
CZ	3		3	3		10	7
DE	23	23		17	6	38	25
DK	3	3		3		6	7
EE	4	2	2	4		4	2
ES	10	10		10		16	20
FI	3	3		3		68	9
FR	13	13		11	2	106	23
GR	4	4		4		5	8
HR	3		3	3		5	
HU	3	2	1	3		19	3
IE	5	5		3	2	6	14
IS	3	3		3		3	
IT	10	10		10		214	21
LI	3	3		3		3	
LT	4	2	2	3		4	1
LU	5	2	3	4	1	24	16
LV	3	1	2	3		3	
MT	3	2	1	3		3	
NL	8	7	1	7	1	9	20
NO	3	3		3		7	9
PL	3	2	1	3		15	15
PT	4	3	1	4		14	13
RO	4	2	2	4		12	3
SE	7	7		6	1	18	14
SI	3	2	1	3		6	1
SK	3		3	3		4	3
EU/EEA	161	129	32	146	14	709	252

(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 subsidiary in country X of a largest 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.

(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 neither 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.

(4) Number of branches of the largest institutions authorised in each country. The largest institutions have their Head Office in another EU/EEA country and they have the right to passport their activities. They do contribute neither 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.

EU Banking Population							
	Banking groups		Institutions by type		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	31	2	280	87	322	15	
BE	13	6	8	19	10	42	7
BG	12	3	4	12		5	1
CY	4	1	2	6		3	4
CZ	14	6	3	21	5	21	2
DE	72	7	1041	92	884	80	30
DK	12		32	16	6	23	
EE	8	2		8	1	5	
ES	39	3	33	44	47	77	4
FI	12	1		113	3	31	
FR	37	1	48	131	39	64	20
GR	8		5	8	2	19	2
HR	6	5	11	9	13	1	
HU	9	5	3	23	17	10	1
IE	7		7	9	1	36	
IS	4		6	4	6		
IT	47	5	79	259	67	70	6
LI	6		4	6			
LT	9	1	5	10	11	6	
LU	19	7	31	35	6	34	14
LV	8	2	1	9	2	4	
MT	7	1	9	7	3	2	
NL	19	1	10	20	5	47	2
NO	80	1	18	96	96	38	
PL	14	7	494	23	484	34	1
PT	17	4	13	95	13	33	
RO	8	5	7	15	4	10	
SE	26		85	39	96	31	
SI	6	2	2	9	3	2	
SK	6	5	3	7	1	12	
EU/EEA	560	83	2244	1232	2147	755	94

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

(2) Individual institutions that do not belong to an EU/EEA banking group and report only on an individual basis. These institutions are not required to submit FINREP data on a solo basis to the EBA and therefore they are not included in FINREP-based risk indicators in this Risk Dashboard.

Statistical Annex

Exposures and deposits to/from counterparties in Gulf Cooperation Council (GCC) and other Middle East countries (Iran, Iraq, Israel, Jordan, Lebanon)

Breakdown of exposures towards GCC and other Middle East country counterparties																
(million EUR)	Exposures towards counterparties		Cash balances at central banks and other demand deposits		Debt securities				Loans and advances		of which:					
					of which: Central banks and general governments		Credit institutions and other financial corporations				Non-financial corporations		Households			
	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25
AT	1,640	1,440	612	610	31	31	0	0	987	786	461	202	403	371	58	55
BE	2,716	2,365	240	87	170	144	144	144	2,305	2,133	363	345	1,426	1,294	202	200
BG	72	72	0	0	68	67	68	67	4	4	0	0	1	1	3	3
CY	108	162	5	0	82	140	68	125	21	22	1	0	0	0	19	22
CZ	28	36	0	0	0	0	0	0	28	36	2	3	3	16	23	17
DE	16,749	18,954	426	401	2,405	1,768	2,250	1,517	13,901	16,768	6,767	9,147	4,989	5,125	1,039	1,374
DK	77	80	25	17	n.a.	n.a.	n.a.	n.a.	52	63	34	45	0	0	17	18
EE	6	7	0	0	0	0	0	0	6	7	0	0	0	0	6	7
ES	13,930	18,563	135	139	78	163	38	101	13,710	18,244	4,701	6,376	4,442	7,018	695	734
FI	95	82	11	3	n.a.	n.a.	n.a.	n.a.	84	80	11	7	0	0	73	73
FR	60,660	60,825	981	1,041	2,729	2,991	2,503	2,709	55,976	55,716	19,172	18,385	13,709	13,829	2,908	2,954
GR	395	562	0	0	295	395	280	381	100	166	0	3	0	9	14	19
HR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HU	81	79	0	0	72	72	72	72	8	7	5	2	0	0	3	4
IE	881	191	15	18	0	0	0	0	866	172	658	18	170	117	37	37
IS	2	2	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	2	2	n.a.	n.a.	n.a.	n.a.	2	2
IT	12,884	13,696	225	260	2,693	2,976	2,385	2,535	9,955	10,447	2,482	2,690	3,515	3,462	172	204
LT	1	1	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1	1	n.a.	n.a.	n.a.	n.a.	1	1
LU	1,744	2,298	4	0	29	30	29	30	1,712	2,267	131	194	426	764	374	367
LV	5	6	n.a.	n.a.	0	0	n.a.	n.a.	5	6	n.a.	n.a.	n.a.	n.a.	5	6
MT	22	18	0	0	18	15	0	0	4	4	0	0	0	0	4	4
NL	10,880	12,581	75	66	506	509	327	302	10,260	11,945	8,355	8,999	1,782	2,597	105	119
NO	410	303	8	3	n.a.	n.a.	n.a.	n.a.	402	300	375	246	12	39	15	15
PL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PT	478	583	0	0	27	0	n.a.	n.a.	451	583	147	188	53	105	250	290
RO	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1
SE	2,299	2,253	24	61	n.a.	n.a.	n.a.	n.a.	2,275	2,192	151	163	83	20	92	103
SI	22	23	n.a.	n.a.	21	21	21	21	1	2	0	0	0	0	1	2
SK	226	175	0	0	0	0	0	0	226	175	0	0	222	172	4	3
EU/EEA	123,363	132,118	2,783	2,703	9,133	9,244	8,087	7,924	110,389	118,971	43,472	46,894	29,012	32,525	6,838	7,246

Breakdown of deposits from GCC and other Middle East country counterparties														
(million EUR)	Deposits		of which:											
			Central banks		General governments		Credit institutions		Other financial corporations		Non-financial corporations		Households	
	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25
AT	2,031	1,206	11	8	12	19	1,121	550	20	13	486	304	380	313
BE	10,092	9,226	1,076	786	11	11	7,813	7,290	130	92	190	154	873	894
BG	40	41	0	0	3	3	0	0	0	0	0	1	36	38
CY	371	479	n.a.	n.a.	2	1	15	2	45	72	26	58	284	346
CZ	555	87	0	0	2	2	402	5	0	0	112	58	39	21
DE	19,654	15,588	4,873	1,921	1,479	1,597	7,491	6,308	2,126	2,395	1,574	1,223	2,111	2,144
DK	707	320	581	85	3	2	81	185	n.a.	n.a.	8	11	34	36
EE	20	32	0	0	0	0	0	0	0	0	0	0	20	32
ES	13,549	16,638	7,966	12,443	42	268	3,575	2,189	580	445	360	287	1,027	1,005
FI	119	141	0	0	0	0	47	62	0	0	2	1	69	77
FR	46,167	39,321	15,064	10,940	4,115	2,491	8,512	7,093	1,232	602	10,381	10,975	6,862	7,220
GR	617	791	0	0	0	0	0	0	85	86	63	79	469	625
HR	8	10	0	0	1	2	0	0	0	0	0	0	7	9
HU	103	101	0	0	2	2	0	1	0	0	46	32	56	66
IE	295	507	0	0	4	7	110	155	23	160	122	154	37	31
IS	1	1	n.a.	n.a.	0	0	0	0	0	0	0	0	1	1
IT	8,523	8,574	4,137	5,070	37	26	2,903	1,982	173	209	587	786	685	501
LT	13	8	0	0	0	0	0	0	0	0	5	1	8	7
LU	1,436	1,761	0	0	0	0	50	100	41	41	161	403	1,183	1,217
LV	23	22	n.a.	n.a.	1	0	n.a.	n.a.	0	0	0	0	23	21
MT	12	6	0	0	0	0	0	0	1	1	3	0	7	5
NL	8,989	5,105	3,870	2,815	1	88	1,499	712	2,662	464	515	555	442	471
NO	2,023	1,132	1,083	723	0	0	806	275	0	0	20	16	115	118
PL	7	9	0	0	0	0	0	2	0	0	0	0	7	7
PT	387	407	n.a.	n.a.	2	2	0	0	n.a.	n.a.	8	31	377	374
RO	13	12	0	0	0	0	0	0	0	0	3	0	10	12
SE	3,016	214	1,874	0	632	9	352	50	0	0	3	2	155	153
SI	12	13	n.a.	n.a.	2	2	n.a.	n.a.	n.a.	n.a.	0	0	10	11
SK	4	4	0	0	0	0	0	0	0	0	1	1	3	3
EU/EEA	115,702	99,155	39,969	34,006	6,333	4,517	32,975	26,191	7,169	4,643	14,230	14,474	15,026	15,322

Off balance sheet exposures towards GCC and other Middle East country counterparties						
(million EUR)	Loan commitments		Financial guarantees		Other Commitments	
	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25
AT	592	819	68	39	467	385
BE	236	268	133	119	14	4
BG	0	0	0	1	8	8
CY	2	3	5	5	0	0
CZ	2	2	0	0	1	0
DE	1,480	2,588	782	939	2,162	2,393
DK	245	284	52	27	13	27
EE	0	1	0	0	38	38
ES	1,533	4,716	210	199	581	449
FI	9	12	29	33	11	6
FR	10,160	10,897	57,557	62,338	1,126	1,031
GR	2	77	0	4	0	17
HR	0	0	0	0	0	0
HU	1	1	0	0	1	1
IE	44	177	114	115	40	34
IS	0	0	0	0	0	0
IT	3,743	5,146	54	60	4,653	4,896
LT	0	0	n.a.	n.a.	0	0
LU	455	722	3	3	0	0
LV	0	0	n.a.	n.a.	0	0
MT	1	1	10	10	0	0
NL	587	888	21	17	669	1,023
NO	42	13	0	0	123	224
PL	0	0	0	0	0	0
PT	8	8	0	2	43	47
RO	0	0	0	0	0	0
SE	19	14	3	2	127	120
SI	0	0	n.a.	n.a.	0	0
SK	88	95	0	0	0	0
EU	20,413	27,627	59,016	63,887	9,978	10,654

Statistical Annex

Exposures and deposits of European banks, broken down by Gulf Cooperation Council (GCC) and other Middle East countries (Iran, Iraq, Israel, Jordan, Lebanon)

Breakdown of exposures of European banks by GCC and other Middle East counterparties

(million EUR)	Exposures towards counterparties		Cash balances at central banks and other demand deposits		Debt securities				Loans and advances		of which:					
					of which:		Central banks and general governments	Credit institutions and other financial corporations			Non-financial corporations	Households				
	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25			Jun-25	Dec-25			Jun-25	Dec-25	Jun-25	Dec-25
United Arab Emirates	51,459	54,586	1,802	1,818	2,008	2,183	1,211	1,293	47,534	50,449	14,550	16,692	16,009	16,983	4,090	4,697
Qatar	27,385	29,407	120	232	1,088	1,271	1,036	1,182	26,135	27,856	12,463	13,295	1,921	2,574	535	513
Saudi Arabia	19,080	23,196	406	294	1,171	1,316	1,055	1,171	17,091	21,168	5,321	6,601	5,270	6,980	1,121	772
Bahrain	8,081	8,282	70	62	139	205	132	200	7,872	8,014	6,257	6,449	1,350	1,236	123	148
Israel	9,628	8,052	195	149	4,572	3,853	4,515	3,745	4,423	3,509	2,530	1,206	1,146	1,371	523	616
Kuwait	3,841	3,948	134	101	26	197	19	153	3,643	3,606	1,923	1,957	1,596	1,521	110	113
Oman	2,939	3,590	41	34	44	136	34	98	2,854	3,420	281	512	1,594	1,744	91	103
Iraq	408	451	4	0	2	1	2	1	402	449	17	24	60	51	5	5
Lebanon	265	310	10	9	63	70	63	70	192	229	2	4	22	28	168	198
Jordan	235	259	2	3	21	11	21	11	213	245	115	143	41	36	57	66
Iran	42	38	0	0	0	0	0	0	31	25	12	10	3	1	15	14
Total	123,363	132,118	2,783	2,703	9,133	9,244	8,087	7,924	110,389	118,971	43,472	46,894	29,012	32,525	6,838	7,246

Breakdown of deposits of European banks by GCC and other Middle East counterparties

(million EUR)	Deposits		of which:											
			Central banks		General governments		Credit institutions		Other financial corporations		Non-financial corporations		Households	
	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25
Saudi Arabia	28,774	31,482	17,119	20,490	2,131	735	6,050	4,859	252	250	844	2,790	2,377	2,359
United Arab Emirates	40,594	28,415	12,951	4,358	823	1,563	7,963	5,326	4,571	2,467	6,908	7,031	7,378	7,670
Kuwait	9,665	8,200	6,867	6,076	831	250	450	615	1,074	814	209	211	234	234
Bahrain	8,407	8,062	422	16	22	25	6,535	6,665	157	151	936	926	336	279
Qatar	11,675	7,334	533	593	2,474	1,895	3,754	1,644	128	171	4,407	2,656	379	376
Israel	6,252	5,269	24	6	9	7	3,549	2,666	159	189	231	156	2,280	2,245
Lebanon	3,997	4,138	839	850	3	3	1,194	1,121	126	146	210	370	1,624	1,649
Iraq	3,517	2,612	9	5	7	4	2,730	2,039	635	432	93	94	43	38
Jordan	1,352	2,116	572	993	1	0	522	827	42	7	25	28	191	260
Oman	1,247	1,327	627	614	8	9	167	385	24	16	345	193	76	109
Iran	222	200	5	5	24	26	62	43	0	0	21	20	110	105
Total	115,702	99,155	39,969	34,006	6,333	4,517	32,975	26,191	7,169	4,643	14,230	14,474	15,026	15,322

Off balance sheet exposures of European banks, broken down by GCC and other Middle East counterparties

(million EUR)	of which:					
	Loan commitments		Financial guarantees		Other Commitments	
	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25
United Arab Emirates	9,592	13,425	2,808	3,099	3,868	4,085
Saudi Arabia	7,684	8,473	54,131	58,692	1,853	2,063
Qatar	770	3,368	395	571	637	694
Israel	585	818	818	687	1,036	1,328
Oman	619	515	91	93	386	346
Bahrain	426	427	135	122	210	187
Iraq	423	312	10	20	563	390
Kuwait	159	155	446	441	992	1,028
Jordan	64	74	152	126	385	473
Lebanon	87	60	31	34	48	59
Iran	1	1	0	0	0	0
Total	20,413	27,627	59,016	63,887	9,978	10,654

Statistical Annex

Asset composition and volumes

Asset composition																		
% of total assets	Cash balances			Equity instruments			Debt securities			Loans and advances			Derivatives			Other Assets		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	12.3%	11.3%	12.0%	0.6%	0.6%	0.6%	17.5%	18.6%	18.8%	64.8%	64.9%	63.9%	1.5%	1.3%	1.3%	3.3%	3.3%	3.3%
BE	21.1%	21.1%	20.9%	0.4%	0.4%	0.4%	10.9%	11.3%	11.7%	59.5%	59.7%	59.5%	1.8%	1.5%	1.6%	6.4%	6.0%	5.9%
BG	16.9%	15.6%	12.9%	0.1%	0.1%	0.1%	17.5%	17.8%	16.9%	63.7%	64.6%	68.4%	0.2%	0.2%	0.2%	1.6%	1.7%	1.6%
CY	31.7%	30.1%	30.5%	0.1%	0.2%	0.2%	22.3%	22.8%	23.2%	41.0%	42.9%	42.3%	0.3%	0.2%	0.2%	4.6%	3.9%	3.6%
CZ	2.7%	3.6%	2.9%	0.0%	0.0%	0.0%	17.4%	16.3%	17.0%	76.6%	77.1%	77.1%	1.7%	1.4%	1.3%	1.5%	1.5%	1.6%
DE	12.6%	12.0%	11.6%	0.7%	0.8%	0.9%	13.3%	15.0%	14.8%	59.1%	59.8%	60.2%	10.4%	8.4%	8.6%	3.9%	4.1%	4.1%
DK	3.9%	3.4%	4.6%	1.9%	1.3%	1.4%	11.2%	12.1%	11.8%	75.3%	76.2%	75.4%	5.2%	3.9%	3.7%	2.5%	3.1%	3.0%
EE	25.5%	21.5%	21.8%	0.0%	0.0%	0.0%	4.8%	6.5%	6.5%	68.4%	70.6%	70.3%	0.3%	0.2%	0.2%	1.0%	1.1%	1.1%
ES	9.2%	8.3%	7.6%	1.0%	1.0%	1.2%	15.5%	15.8%	16.1%	65.2%	63.7%	64.1%	3.4%	3.0%	2.9%	5.6%	8.2%	8.1%
FI	10.1%	8.4%	8.0%	2.4%	2.6%	2.5%	11.9%	13.0%	13.2%	69.7%	71.1%	71.8%	4.1%	2.8%	2.8%	1.8%	2.1%	1.7%
FR	10.3%	9.8%	9.6%	3.9%	4.2%	4.6%	10.7%	12.2%	11.8%	60.0%	60.1%	60.3%	8.0%	6.9%	7.1%	7.2%	6.7%	6.6%
GR	10.1%	9.1%	9.5%	0.4%	0.5%	0.5%	23.1%	23.4%	23.1%	53.7%	54.7%	54.8%	1.2%	1.2%	1.1%	11.5%	11.1%	11.0%
HR	18.3%	15.7%	14.2%	0.1%	0.1%	0.1%	13.6%	18.8%	19.3%	65.6%	63.3%	64.3%	0.3%	0.3%	0.4%	2.1%	1.8%	1.8%
HU	13.2%	13.3%	10.7%	0.3%	0.3%	0.3%	25.4%	25.2%	25.1%	56.8%	56.9%	59.5%	1.0%	0.8%	0.7%	3.4%	3.5%	3.7%
IE	26.2%	23.3%	23.0%	0.1%	0.1%	0.1%	13.5%	18.5%	18.6%	46.2%	43.5%	45.6%	9.6%	7.5%	8.0%	4.4%	7.2%	4.6%
IS	7.3%	7.6%	7.3%	1.8%	1.4%	1.5%	8.2%	9.4%	8.9%	80.8%	79.3%	80.1%	0.4%	0.4%	0.3%	1.5%	2.0%	1.8%
IT	6.1%	5.7%	5.2%	1.8%	1.7%	1.8%	23.2%	24.2%	24.2%	59.1%	58.8%	58.6%	2.9%	2.8%	3.1%	7.0%	6.9%	7.1%
LI	12.6%	13.2%	12.8%	5.5%	4.6%	3.1%	17.2%	14.0%	14.4%	57.8%	62.4%	63.1%	2.7%	1.3%	1.5%	4.2%	4.5%	5.0%
LT	42.7%	33.8%	35.8%	0.0%	0.0%	0.0%	11.8%	16.8%	18.0%	43.3%	46.7%	43.7%	0.1%	0.1%	0.1%	2.0%	2.6%	2.4%
LU	21.0%	14.5%	15.9%	0.6%	0.3%	0.3%	16.2%	18.3%	18.9%	56.7%	63.6%	61.6%	0.8%	0.6%	0.7%	4.7%	2.7%	2.6%
LV	30.5%	21.4%	24.2%	0.0%	0.0%	0.0%	3.1%	8.2%	7.9%	65.3%	69.3%	66.9%	0.1%	0.1%	0.1%	1.0%	1.0%	0.9%
MT	10.9%	9.6%	10.0%	0.2%	0.2%	0.2%	37.8%	38.4%	38.5%	48.5%	49.3%	49.1%	0.7%	0.7%	0.7%	1.9%	1.9%	1.6%
NL	9.9%	9.7%	7.8%	1.2%	1.3%	1.2%	9.0%	9.8%	9.7%	75.9%	76.5%	78.6%	3.4%	2.5%	2.7%	0.6%	0.2%	0.1%
NO	4.0%	5.3%	2.9%	0.3%	0.3%	0.3%	12.8%	11.3%	12.0%	76.1%	77.1%	78.9%	4.5%	2.9%	2.9%	2.3%	3.1%	2.9%
PL	4.3%	4.3%	4.0%	0.1%	0.2%	0.2%	36.0%	34.8%	37.4%	55.2%	54.0%	53.8%	1.4%	1.6%	1.7%	3.0%	5.0%	2.9%
PT	9.9%	6.6%	6.8%	0.6%	0.6%	0.5%	29.0%	31.8%	31.3%	55.4%	56.2%	57.0%	1.1%	0.8%	0.6%	4.1%	4.0%	3.8%
RO	10.4%	11.1%	10.9%	0.1%	0.1%	0.1%	32.5%	33.0%	32.2%	55.0%	53.8%	54.9%	0.1%	0.1%	0.1%	2.0%	1.9%	1.8%
SE	10.6%	11.8%	9.2%	1.1%	1.5%	1.2%	8.6%	10.1%	8.3%	74.8%	73.0%	77.3%	2.6%	1.4%	1.6%	2.3%	2.2%	2.4%
SI	15.0%	12.4%	13.1%	0.6%	0.6%	0.6%	23.4%	24.3%	24.0%	58.6%	60.4%	60.1%	0.3%	0.2%	0.2%	2.2%	2.1%	2.0%
SK	6.9%	3.3%	5.6%	0.0%	0.0%	0.0%	15.9%	19.2%	18.0%	75.1%	75.7%	74.6%	0.4%	0.3%	0.3%	1.6%	1.4%	1.5%
EU/EEA	10.7%	10.1%	9.6%	2.0%	2.1%	2.3%	13.7%	14.9%	14.8%	62.7%	62.7%	63.2%	5.8%	4.8%	4.9%	5.0%	5.3%	5.2%

Assets						
Volumes bn EUR	Total Assets			Total Financial Assets		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	845.6	871.6	877.9	817.6	843.2	848.7
BE	1,218.4	1,265.5	1,272.2	1,140.7	1,190.1	1,197.3
BG	55.8	61.6	65.9	54.9	60.6	64.9
CY	44.3	55.5	57.0	42.3	53.3	55.0
CZ	217.8	245.1	244.3	214.5	241.4	240.4
DE	4,161.4	4,232.7	4,251.5	4,001.1	4,061.1	4,077.2
DK	764.2	784.4	800.5	745.3	759.8	776.2
EE	49.4	49.8	51.6	48.9	49.2	51.0
ES	3,830.9	3,917.9	3,995.5	3,616.9	3,598.2	3,670.8
FI	728.4	749.4	751.7	715.3	733.8	738.8
FR	9,291.6	9,518.6	9,466.2	8,625.4	8,883.0	8,836.8
GR	327.3	335.9	350.7	289.8	298.6	312.0
HR	65.4	70.8	70.7	64.0	69.5	69.4
HU	151.5	163.5	168.5	146.4	157.8	162.2
IE	449.5	478.8	465.0	429.8	444.5	443.5
IS	37.6	40.5	39.5	37.0	39.7	38.7
IT	2,531.2	2,634.8	2,633.0	2,355.2	2,453.4	2,447.3
LI	105.9	103.0	102.4	101.5	98.3	97.3
LT	44.7	56.5	63.1	43.8	55.1	61.6
LU	159.7	247.5	254.0	152.1	240.8	247.5
LV	58.2	59.0	61.6	57.7	58.4	61.0
MT	27.2	28.4	29.3	26.7	27.9	28.8
NL	2,290.8	2,427.9	2,346.7	2,277.8	2,422.2	2,344.2
NO	351.3	369.2	354.5	343.3	357.6	344.1
PL	271.6	282.9	294.0	263.4	268.6	285.5
PT	306.9	318.7	323.3	294.4	305.9	311.1
RO	103.7	105.1	110.4	101.7	103.1	108.4
SE	950.1	1,046.8	985.4	928.6	1,024.0	961.9
SI	51.9	55.4	57.1	50.7	54.3	55.9
SK	72.5	74.8	77.4	71.4	73.7	76.3
EU/EEA	28,193.8	29,112.2	29,071.9	26,771.4	27,576.7	27,548.3

Financial Assets									
% of total financial assets	Share of financial assets valued at (amortised) cost			Share of financial assets at fair value through OCI			Share of financial assets at fair value through profit&loss		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	91.5%	92.1%	91.9%	4.4%	4.3%	4.3%	4.1%	3.6%	3.8%
BE	93.1%	93.1%	92.6%	3.8%	4.1%	4.4%	3.1%	2.8%	3.0%
BG	95.4%	95.7%	95.9%	4.2%	4.1%	3.8%	0.4%	0.3%	0.3%
CY	98.3%	98.3%	98.8%	1.0%	1.1%	0.9%	0.7%	0.6%	0.3%
CZ	96.0%	95.9%	95.9%	1.8%	1.9%	2.3%	2.2%	2.1%	1.8%
DE	71.7%	72.4%	72.3%	5.9%	6.1%	6.1%	22.4%	21.5%	21.6%
DK	31.6%	32.9%	34.7%	1.9%	2.0%	2.1%	66.5%	65.0%	63.2%
EE	98.5%	98.8%	98.8%	0.0%	0.0%	0.0%	1.5%	1.2%	1.2%
ES	85.4%	85.2%	85.1%	3.9%	3.5%	3.4%	10.8%	11.3%	11.5%
FI	69.3%	67.8%	69.3%	7.4%	8.4%	7.9%	23.3%	23.8%	22.7%
FR	72.2%	71.0%	71.3%	3.9%	4.1%	4.1%	23.9%	24.9%	24.6%
GR	94.0%	93.5%	93.8%	3.3%	3.8%	3.5%	2.7%	2.8%	2.7%
HR	92.8%	91.4%	90.9%	6.6%	8.0%	8.4%	0.6%	0.6%	0.7%
HU	88.2%	89.6%	88.6%	5.6%	4.6%	5.1%	6.2%	5.8%	6.3%
IE	77.0%	76.3%	76.5%	8.5%	9.2%	8.8%	14.5%	14.5%	14.8%
IS	88.7%	87.6%	88.2%	4.5%	5.3%	4.7%	6.8%	7.1%	7.0%
IT	84.5%	83.7%	83.6%	8.9%	9.0%	9.1%	6.7%	7.3%	7.3%
LI	83.6%	85.6%	86.3%	11.7%	10.9%	10.0%	4.7%	3.5%	3.8%
LT	99.6%	99.2%	98.9%	0.1%	0.1%	0.4%	0.3%	0.7%	0.6%
LU	94.4%	91.8%	90.8%	4.2%	7.2%	8.0%	1.3%	1.0%	1.1%
LV	98.4%	98.0%	98.0%	0.2%	0.1%	0.1%	1.4%	1.8%	1.9%
MT	93.1%	93.6%	93.2%	5.8%	5.4%	5.9%	1.1%	1.0%	1.0%
NL	85.6%	85.2%	85.6%	5.6%	6.4%	6.5%	8.8%	8.5%	8.0%
NO	77.6%	80.9%	80.1%	9.6%	9.6%	10.1%	12.8%	9.5%	9.7%
PL	84.0%	84.8%	82.9%	13.9%	12.6%	14.3%	2.1%	2.6%	2.8%
PT	88.5%	88.0%	88.8%	9.0%	10.0%	9.6%	2.5%	2.1%	1.6%
RO	78.7%	79.1%	80.5%	20.0%	19.6%	17.6%	1.3%	1.4%	1.9%
SE	84.3%	82.9%	85.0%	1.6%	1.7%	1.6%	14.1%	15.4%	13.4%
SI	92.0%	92.4%	92.6%	7.5%	7.2%	7.0%	0.5%	0.4%	0.4%
SK	97.1%	97.2%	97.5%	2.2%	2.2%	2.0%	0.7%	0.6%	0.6%
EU/EEA	77.4%	77.1%	77.3%	5.0%	5.2%	5.2%	17.5%	17.7%	17.5%

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

Statistical Annex

Loans: composition and asset quality

Volumes in EUR	of which: loans and advances at amortised cost - by segment (volumes) ⁽²⁾																	
	Loans and advances ⁽¹⁾			HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	655.1	667.8	668.8	211.2	224.0	226.8	154.1	159.7	161.2	231.2	236.8	239.6	90.1	96.7	96.6	74.8	76.4	77.5
BE	984.1	1,024.8	1,026.2	324.1	336.1	339.6	274.0	282.9	286.2	252.7	261.9	263.8	136.3	147.8	148.3	90.6	94.7	97.8
BG	45.2	49.6	53.2	17.1	19.9	20.9	9.3	11.5	12.3	15.5	16.3	17.1	7.8	8.4	8.6	7.1	8.4	8.9
CY	32.3	40.5	41.6	8.3	8.8	8.9	6.5	7.0	7.1	7.4	9.9	10.1	4.8	6.4	6.5	5.0	6.1	6.3
CZ	173.2	198.0	196.1	68.6	74.9	76.8	53.9	58.7	59.8	40.6	44.4	45.4	19.9	21.4	20.5	19.6	20.7	20.6
DE	2,955.9	3,004.9	3,020.4	572.6	572.2	595.1	402.7	404.6	413.4	899.5	920.4	894.0	243.8	250.8	250.0	293.2	281.2	270.7
DK	607.4	626.7	642.8	52.7	59.9	61.8	41.0	45.4	46.6	90.8	102.4	103.0	37.3	43.0	43.6	18.0	20.1	20.4
EE	46.3	45.8	47.4	17.4	18.5	18.9	14.7	15.7	16.1	14.1	14.8	15.3	9.5	10.3	10.6	8.8	9.5	9.9
ES	2,773.1	2,727.3	2,766.5	1,236.7	1,180.7	1,198.9	823.9	770.8	782.7	813.5	808.3	838.7	302.9	289.6	298.7	122.8	108.7	110.0
FI	546.8	548.6	558.2	208.1	217.4	220.4	178.5	182.7	184.3	169.2	174.8	177.8	62.0	65.0	66.9	33.0	35.7	36.0
FR	5,933.0	5,973.9	5,969.0	2,075.0	2,090.1	2,097.2	624.2	621.9	619.4	1,913.5	1,917.1	1,955.9	897.1	900.8	918.6	307.1	319.5	323.6
GR	209.8	215.6	226.1	47.4	47.8	48.4	31.3	31.7	32.1	97.0	103.5	108.5	36.8	37.4	39.9	23.7	24.2	24.7
HR	54.5	55.5	54.8	18.4	20.1	20.7	8.2	9.0	9.5	14.1	15.3	15.9	6.8	7.4	7.7	5.2	6.0	6.3
HU	107.1	116.6	119.6	37.1	42.7	44.3	18.7	20.9	21.6	34.7	37.0	38.4	16.3	18.2	18.5	13.4	14.1	14.1
IE	326.5	321.4	320.1	100.8	101.4	102.1	87.7	88.8	89.8	72.1	71.8	71.2	24.2	21.6	19.1	15.0	14.6	14.3
IS	33.3	35.3	34.6	15.0	15.4	14.9	13.6	13.9	13.4	14.0	15.0	15.1	6.2	7.0	6.8	5.3	6.9	6.8
IT	1,656.0	1,694.9	1,678.1	585.6	597.1	603.4	425.1	434.9	439.1	635.6	633.0	639.4	266.4	255.2	255.7	120.9	121.1	119.8
LI	74.6	77.9	77.8	22.8	24.0	24.4	13.4	13.7	14.0	10.9	10.8	11.2	6.3	5.8	5.8	3.1	3.2	3.2
LT	38.4	45.5	50.1	8.5	10.3	10.8	5.8	6.5	6.7	5.5	6.2	6.4	3.8	4.1	4.3	3.7	4.1	4.3
LU	125.1	194.3	197.6	21.9	44.1	44.6	14.5	29.3	29.5	38.9	56.7	57.7	18.3	23.6	23.6	5.3	8.3	8.4
LV	55.5	53.3	55.8	17.1	18.4	18.9	13.3	14.3	14.7	13.6	14.7	15.2	8.9	9.6	9.8	7.6	8.6	8.9
MT	16.2	16.8	17.3	8.6	9.1	9.4	7.8	8.3	8.5	3.9	3.7	3.9	2.8	2.7	2.8	1.8	2.1	2.1
NL	1,952.9	2,087.4	2,023.9	810.8	845.9	857.6	750.6	785.8	799.1	612.0	618.6	631.2	174.3	192.2	212.9	177.0	174.4	175.0
NO	282.1	305.0	290.9	118.1	123.2	122.9	104.4	101.6	109.2	95.7	97.3	99.9	33.2	42.5	43.2	29.4	30.8	30.6
PL	164.2	167.8	172.2	81.4	83.0	85.5	52.0	55.1	56.1	59.7	60.9	62.8	34.5	35.6	36.7	16.4	18.2	18.1
PT	203.2	202.8	208.7	106.3	111.6	114.2	89.7	94.7	96.9	53.7	54.4	55.4	34.9	35.3	35.8	14.4	13.2	13.4
RO	67.7	68.4	72.3	22.9	24.5	25.0	13.7	14.0	14.2	23.3	24.0	23.6	15.2	16.1	15.7	7.6	8.3	8.3
SE	782.2	849.0	820.4	341.7	356.5	366.9	308.6	322.8	331.6	265.7	277.3	278.8	130.6	137.6	139.2	70.2	75.0	76.6
SI	37.9	40.1	41.5	15.2	16.8	17.2	5.9	6.7	7.0	13.0	14.2	14.3	7.7	8.6	8.6	4.5	5.4	5.5
SK	59.6	59.3	62.2	33.6	35.5	36.2	27.5	29.1	29.7	18.9	19.1	19.3	7.1	8.9	8.8	6.8	6.8	7.1
EU/EEA	19,931.0	20,324.8	20,318.9	6,831.1	6,918.4	7,013.8	4,300.3	4,339.4	4,403.7	6,179.5	6,258.1	6,340.1	2,487.2	2,532.6	2,586.3	1,399.7	1,405.7	1,406.0

Volumes in EUR	of which: non-performing loans and advances at amortised cost by segment (volumes) ⁽²⁾																	
	Non-performing loans and advances ⁽¹⁾			HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	15.8	15.4	15.5	4.6	4.9	4.8	2.0	2.0	2.0	10.1	9.6	9.9	5.4	6.0	5.9	3.9	3.8	3.7
BE	12.9	13.3	13.5	3.3	3.5	3.6	1.7	1.7	1.8	8.2	8.4	8.6	4.7	5.3	5.5	2.8	2.9	3.0
BG	0.9	0.9	1.0	0.4	0.4	0.4	0.1	0.1	0.1	0.4	0.5	0.6	0.3	0.4	0.4	0.2	0.2	0.3
CY	0.6	0.4	0.4	0.4	0.2	0.2	0.3	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1
CZ	2.0	2.0	2.0	0.9	1.0	1.0	0.3	0.4	0.4	1.0	0.9	0.9	0.7	0.7	0.7	0.4	0.4	0.4
DE	46.8	46.9	48.7	9.5	9.3	10.1	3.7	3.6	4.0	33.3	33.7	34.6	9.5	10.9	11.4	17.5	18.4	18.7
DK	7.6	7.5	7.3	1.3	1.3	1.2	0.7	0.7	0.7	2.4	2.4	2.4	1.4	1.5	1.4	0.5	0.5	0.5
EE	0.3	0.4	0.4	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
ES	74.4	69.0	68.7	46.1	42.4	42.5	20.6	16.7	16.3	27.4	25.7	25.5	18.2	16.6	16.7	6.6	5.0	4.7
FI	6.6	6.4	6.4	3.3	3.1	2.9	2.0	1.9	1.8	2.8	2.6	2.9	1.6	1.5	1.7	0.4	0.5	0.5
FR	120.2	126.9	127.8	45.0	47.1	46.9	11.9	12.1	11.9	71.2	75.3	76.2	42.4	45.9	46.3	10.4	12.2	12.1
GR	6.0	5.7	5.6	3.1	3.1	3.3	1.8	1.7	1.9	2.7	2.6	2.2	1.8	1.7	1.6	1.4	1.3	1.1
HR	1.0	1.0	1.0	0.6	0.6	0.6	0.1	0.1	0.1	0.4	0.4	0.4	0.4	0.3	0.4	0.2	0.2	0.2
HU	2.8	3.0	3.3	1.3	1.5	1.6	0.4	0.3	0.3	1.3	1.2	1.4	0.7	0.6	0.6	0.5	0.5	0.5
IE	4.1	4.2	3.6	2.2	2.0	1.6	1.7	1.6	1.2	1.9	2.1	1.9	1.2	1.1	0.8	0.8	0.7	0.5
IS	0.6	0.6	0.5	0.2	0.2	0.2	0.1	0.1	0.1	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2
IT	38.2	37.7	33.5	12.1	11.7	10.2	5.7	5.5	4.8	23.8	24.2	22.0	14.7	14.9	12.6	6.9	6.5	5.2
LI	0.3	0.3	0.3	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1
LT	0.2	0.2	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.0
LU	2.4	3.5	3.6	0.5	1.1	1.1	0.3	0.5	0.5	1.7	2.2	2.3	1.0	1.3	1.3	0.4	0.5	0.5
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	0.0	0.1	0.1
MT	0.3	0.3	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1
NL	29.4	27.8	27.3	9.7	9.1	9.2	7.5	6.8	6.8	18.7	17.6	17.1	6.6	6.7	6.8	7.0	6.0	5.5
NO	2.6	2.6	2.5	0.7	0.6	0.6	0.4	0.4	0.4	1.7	1.8	1.7	0.8	1.1	1.1	0.5	0.5	0.4
PL	6.2	6.2	6.2	2.5	2.3	2.2	0.8	0.8	0.7	3.6	3.7	3.7	2.0	2.1	2.0	1.1	1.2	1.2
PT	4.6	4.2	4.1	2.0	1.9	1.8	1.1	1.0	0.9	2.4	2.1	2.1	1.8	1.6	1.6	1.0	0.6	0.6
RO	1.9	2.3	2.3	0.8	0.8	0.8	0.3	0.2	0.2	1.2	1.5	1.5	1.0	1.2	1.2	0.4	0.5	0.6
SE	3.1	2.9	2.8	1.6	1.5	1.4	1.0	1.0	0.9	1.3	1.3	1.4	0.6	0.7	0.6	0.3	0.3	0.3
SI	0.7	0.7	0.9	0.3	0.3	0.3	0.1	0.1	0.1	0.4	0.4	0.6	0.3	0.3	0.3	0.2	0.2	0.2
SK	1.1	1.2	1.2	0.6	0.8	0.7	0.3	0.3	0.3	0.4	0.4	0.4	0.2	0.3	0.3	0.2	0.1	0.1
EU/EEA	375.2	373.8	370.5	146.3	143.5	141.8	62.3	57.0	56.0	209.2	210.8	209.9	111.9	116.2	114.7	60.5	60.2	57.8

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

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

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

Statistical Annex

Loans: NPL and coverage ratios

%	Loans and advances:									of which: loans and advances at amortised cost: NPL ratio ⁽²⁾								
	NPL ratio ⁽¹⁾			HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	2.4%	2.3%	2.3%	2.2%	2.2%	2.1%	1.3%	1.2%	1.2%	4.4%	4.0%	4.1%	6.0%	6.2%	6.1%	5.3%	4.9%	4.7%
BE	1.3%	1.3%	1.3%	1.0%	1.0%	1.1%	0.6%	0.6%	0.6%	3.3%	3.2%	3.3%	3.5%	3.6%	3.7%	3.1%	3.0%	3.0%
BG	1.9%	1.8%	1.9%	2.2%	2.0%	2.0%	0.9%	0.7%	0.6%	2.8%	2.8%	3.2%	4.4%	4.3%	4.4%	3.3%	2.8%	3.4%
CY	1.9%	0.9%	0.8%	5.3%	2.2%	2.0%	5.1%	2.1%	1.9%	2.5%	1.7%	1.6%	3.3%	2.4%	2.2%	2.7%	2.0%	1.8%
CZ	1.1%	1.0%	1.0%	1.4%	1.3%	1.3%	0.6%	0.6%	0.6%	2.4%	2.1%	2.0%	3.7%	3.4%	3.5%	2.3%	2.0%	1.9%
DE	1.6%	1.6%	1.6%	1.7%	1.6%	1.7%	0.9%	0.9%	1.0%	3.7%	3.7%	3.9%	3.9%	4.3%	4.6%	6.0%	6.6%	6.9%
DK	1.2%	1.2%	1.1%	2.4%	2.1%	1.9%	1.7%	1.5%	1.4%	2.7%	2.3%	2.4%	3.9%	3.4%	3.3%	2.7%	2.4%	2.4%
EE	0.7%	0.8%	0.8%	0.6%	0.5%	0.6%	0.6%	0.5%	0.6%	0.9%	1.3%	1.4%	1.2%	1.3%	1.2%	0.8%	1.3%	1.4%
ES	2.7%	2.5%	2.5%	3.7%	3.6%	3.5%	2.5%	2.2%	2.1%	3.4%	3.2%	3.0%	6.0%	5.7%	5.6%	5.4%	4.6%	4.3%
FI	1.2%	1.2%	1.1%	1.6%	1.4%	1.3%	1.1%	1.0%	1.0%	1.6%	1.5%	1.6%	2.6%	2.3%	2.6%	1.4%	1.3%	1.3%
FR	2.0%	2.1%	2.1%	2.2%	2.3%	2.2%	1.9%	1.9%	1.9%	3.7%	3.9%	3.9%	4.7%	5.1%	5.0%	3.4%	3.8%	3.7%
GR	2.9%	2.7%	2.5%	6.6%	6.4%	6.8%	5.7%	5.5%	6.1%	2.8%	2.5%	2.0%	4.9%	4.5%	4.0%	5.8%	5.2%	4.4%
HR	1.8%	1.8%	1.8%	3.1%	2.9%	2.7%	1.5%	1.4%	1.3%	3.0%	2.7%	2.8%	5.1%	4.5%	4.8%	4.0%	2.9%	2.8%
HU	2.6%	2.6%	2.7%	3.6%	3.5%	3.5%	1.9%	1.6%	1.6%	3.8%	3.3%	3.5%	4.0%	3.4%	3.4%	4.0%	3.8%	3.6%
IE	1.2%	1.3%	1.1%	2.1%	2.0%	1.5%	1.9%	1.8%	1.4%	2.6%	3.0%	2.7%	5.1%	5.2%	4.1%	5.0%	5.0%	3.6%
IS	1.9%	1.7%	1.4%	1.1%	1.1%	1.1%	0.9%	1.0%	1.0%	2.7%	2.2%	2.2%	5.0%	3.5%	3.6%	2.9%	2.6%	2.7%
IT	2.3%	2.2%	2.0%	2.1%	2.0%	1.7%	1.4%	1.3%	1.1%	3.7%	3.8%	3.4%	5.5%	5.8%	4.9%	5.7%	5.4%	4.3%
LI*	0.4%	0.4%	0.4%	0.7%	0.6%	0.4%	0.8%	0.7%	0.5%	1.1%	1.1%	1.2%	1.5%	1.6%	1.7%	1.0%	1.5%	1.6%
LT	0.4%	0.4%	0.4%	1.2%	1.3%	1.3%	0.7%	0.8%	0.7%	1.1%	0.9%	1.1%	0.9%	1.1%	1.5%	1.0%	0.8%	1.1%
LU	1.9%	1.8%	1.8%	2.4%	2.5%	2.5%	1.8%	1.7%	1.8%	4.4%	3.8%	3.9%	5.2%	5.3%	5.5%	6.9%	6.2%	5.8%
LV	0.4%	0.5%	0.4%	0.7%	0.6%	0.5%	0.6%	0.5%	0.5%	0.8%	0.9%	0.9%	1.2%	1.0%	1.0%	0.6%	0.9%	0.9%
MT	2.1%	1.6%	1.4%	1.2%	1.2%	1.1%	1.0%	1.0%	1.0%	5.0%	3.6%	3.3%	5.6%	5.0%	4.4%	4.4%	3.4%	2.7%
NL	1.5%	1.3%	1.3%	1.2%	1.1%	1.1%	1.0%	0.9%	0.9%	3.1%	2.8%	2.7%	3.8%	3.5%	3.2%	3.9%	3.4%	3.1%
NO	0.9%	0.9%	0.9%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%	1.8%	1.8%	1.7%	2.3%	2.5%	2.5%	1.8%	1.8%	1.4%
PL	3.8%	3.7%	3.6%	3.1%	2.7%	2.6%	1.5%	1.4%	1.3%	6.0%	6.1%	5.9%	5.8%	5.8%	5.3%	6.6%	6.4%	6.4%
PT	2.3%	2.0%	2.0%	1.9%	1.7%	1.6%	1.2%	1.0%	0.9%	4.5%	3.8%	3.7%	5.3%	4.6%	4.4%	6.7%	4.8%	4.2%
RO	2.9%	3.4%	3.1%	3.3%	3.3%	3.1%	1.9%	1.7%	1.6%	5.0%	6.1%	6.2%	6.3%	7.4%	7.5%	5.4%	6.4%	7.0%
SE	0.4%	0.3%	0.3%	0.5%	0.4%	0.4%	0.3%	0.3%	0.3%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
SI	1.8%	1.8%	2.2%	2.0%	1.9%	1.9%	1.3%	1.2%	1.1%	2.7%	2.8%	4.1%	3.8%	3.3%	3.0%	3.9%	3.5%	4.0%
SK	1.8%	1.9%	1.9%	1.9%	2.1%	2.1%	1.1%	1.2%	1.2%	2.0%	1.9%	2.0%	3.5%	3.1%	3.3%	2.3%	2.0%	2.1%
EU/EEA	1.9%	1.8%	1.8%	2.1%	2.1%	2.0%	1.4%	1.3%	1.3%	3.4%	3.4%	3.3%	4.5%	4.6%	4.4%	4.3%	4.3%	4.1%

%	Non-performing loans and advances: coverage ratio ⁽¹⁾									of which: non-performing loans and advances at amortised cost: coverage ratio ⁽²⁾								
	Non-performing loans and advances: coverage ratio ⁽¹⁾			HHs			...of which mortgages			NFCs			...of which SMEs			...of which CRE		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	41.0%	41.0%	39.2%	48.0%	48.4%	46.6%	27.9%	26.2%	24.9%	39.9%	39.4%	37.5%	38.4%	39.3%	38.6%	28.5%	32.1%	31.2%
BE	45.6%	45.8%	45.7%	32.2%	32.0%	31.2%	12.2%	11.9%	11.3%	48.5%	49.1%	49.6%	42.2%	42.8%	43.1%	24.6%	25.0%	25.1%
BG	62.2%	59.6%	57.7%	63.2%	62.3%	63.5%	45.4%	37.4%	39.0%	59.5%	55.8%	52.7%	58.6%	52.2%	47.7%	55.9%	51.0%	49.2%
CY	37.5%	51.9%	51.2%	36.5%	46.8%	47.4%	31.6%	39.7%	39.1%	39.7%	55.8%	53.8%	35.9%	54.2%	51.5%	38.4%	56.0%	53.1%
CZ	50.2%	51.0%	52.1%	50.2%	49.4%	50.1%	22.3%	21.7%	21.7%	52.1%	54.5%	54.6%	49.8%	51.8%	52.2%	42.8%	43.3%	44.4%
DE	32.8%	34.4%	32.9%	38.9%	41.6%	37.6%	17.4%	19.9%	18.9%	32.5%	33.5%	32.4%	25.4%	29.2%	28.5%	24.3%	26.6%	26.8%
DK	23.6%	25.9%	25.6%	36.0%	36.8%	31.8%	20.7%	21.2%	18.9%	34.5%	39.9%	40.3%	38.7%	43.9%	42.3%	25.1%	26.7%	21.9%
EE	30.1%	27.1%	27.3%	22.7%	20.0%	17.5%	18.1%	15.7%	13.6%	39.5%	32.7%	32.9%	39.6%	30.7%	30.1%	38.5%	31.2%	31.1%
ES	44.2%	46.3%	46.6%	41.4%	43.7%	43.8%	26.8%	28.0%	28.2%	48.9%	50.7%	51.2%	50.3%	51.6%	52.1%	44.8%	43.5%	42.5%
FI	24.0%	22.7%	22.3%	15.5%	16.6%	18.0%	9.5%	9.2%	8.6%	36.5%	30.0%	29.1%	32.8%	28.7%	25.4%	24.1%	23.0%	21.3%
FR	44.9%	44.3%	44.1%	45.2%	44.3%	43.4%	28.6%	26.2%	25.5%	43.5%	43.3%	43.4%	42.6%	42.5%	42.8%	28.6%	28.0%	28.8%
GR	39.5%	42.1%	38.7%	30.2%	34.8%	31.1%	19.2%	19.7%	18.5%	48.2%	48.9%	47.5%	43.0%	43.6%	45.7%	43.3%	45.3%	43.3%
HR	67.3%	65.3%	63.7%	68.0%	63.2%	63.5%	55.7%	52.3%	52.0%	66.2%	67.9%	64.3%	64.6%	67.8%	63.4%	59.2%	57.7%	57.8%
HU	60.2%	61.2%	60.8%	66.2%	69.7%	71.5%	48.5%	48.7%	50.9%	54.2%	54.1%	50.7%	57.5%	57.5%	54.6%	46.3%	46.5%	45.7%
IE	30.7%	31.3%	32.1%	25.6%	25.8%	26.3%	19.0%	20.2%	20.5%	36.6%	36.6%	36.7%	32.8%	33.2%	34.0%	29.6%	28.9%	27.8%
IS	21.1%	21.6%	21.8%	14.2%	13.8%	14.2%	4.0%	4.1%	3.8%	21.9%	23.1%	25.8%	21.9%	23.6%	24.8%	15.5%	14.2%	19.3%
IT	52.5%	52.6%	50.7%	52.1%	51.8%	49.9%	40.6%	40.3%	39.4%	54.3%	53.8%	51.5%	54.9%	54.9%	53.8%	54.0%	52.8%	52.0%
LI	31.7%	30.1%	32.6%	29.5%	27.0%	30.9%	12.7%	15.6%	22.2%	32.7%	30.7%	31.1%	32.8%	29.8%	31.4%	19.7%	17.6%	18.4%
LU	36.1%	38.4%	38.9%	40.9%	44.1%	47.8%	14.5%	11.9%	14.3%	28.2%	24.6%	22.3%	27.1%	16.8%	17.5%	21.0%	14.5%	15.1%
LT	35.4%	42.3%	42.5%	30.8%	44.4%	42.2%	12.5%	23.2%	21.9%	36.7%	42.3%	43.4%	44.3%	47.6%	49.0%	13.2%	23.9%	26.1%
LV	36.4%	34.2%	30.8%	37.2%	38.3%	29.5%	23.7%	24.6%	24.1%	35.7%	31.0%	31.7%	35.9%	41.0%	42.0%	42.7%	29.1%	28.0%
MT	28.3%	34.1%	34.7%	35.3%	27.3%	26.2%	32.1%	22.8%	20.0%	25.2%	42.0%	42.6%	27.4%	42.1%	42.6%	17.5%	19.6%	21.2%
NL	24.2%	25.2%	26.0%	16.5%	18.1%	17.1%	8.3%	9.8%	8.6%	28.4%	29.4%	31.1%	23.5%	26.1%	28.3%	16.7%	17.8%	18.5%
NO	22.7%	22.1%	24.4%	16.0%	18.3%	19.5%	6.4%	10.2%	7.4%	26.8%	25.4%	28.3%	26.9%	26.2%	26.4%	14.4%	19.6%	21.5%
PL	49.1%	50.0%	50.2%	61.3%	59.0%	59.2%	52.5%	53.2%	51.3%	41.9%	44.9%	45.6%	47.3%	47.1%	47.6%	43.6%	43.5%	45.5%
PT	59.1%	60.5%	60.2%	50.2%	54.7%	54.0%	36.8%	38.6%	38.3%	67.1%	66.3%	66.6%	66.6%	65.3%	66.5%	62.3%	59.7%	59.5%
RO	64.5%	66.3%	62.3%	73.4%	77.2%	70.6%	51.9%	53.3%	43.9%	58.5%	60.1%	57.8%	56.8%	58.7%	57.4%	58.0%	54.8%	51.1%
SE	25.1%	24.9%	21.6%	20.1%	18.8%	12.0%	8.6%	7.7%	8.0%	31.5%	30.5%	30.3%	18.5%	17.3%	17.2%	15.2%	13.9%	12.8%
SI	56.9%	58.5%	49.5%	61.7%	66.4%	64.2%	47.2%	50.4%	50.1%	52.5%	51.8%	41.3%	57.0%	58.1%	53.3%	50.1%	47.4%	44.6%
SK	52.2%	54.1%	53.7%	55.5%	56.4%	55.4%	38.5%	36.5%	34.7%	52.8%	53.7%	53.5%	60.6%	62.5%	61.8%	44.1%	42.0%	45.3%
EU/EEA	41.2%	41.9%	41.4%	40.9%	42.0%	41.0%	24.6%	24.7%	23.9%	42.1%	42.6%	42.1%	42.7%	43.0%	42.8%	31.7%	31.8%	31.4%

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.

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

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

Statistical Annex

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

%	Distribution of NFC loans and advances by NACE code (other than trading exposures) (1/2)																			
	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication	
	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25
AT	1.6%	1.6%	0.4%	0.4%	18.1%	17.6%	4.6%	4.6%	1.0%	1.0%	7.9%	7.8%	12.2%	12.2%	4.5%	4.5%	3.3%	3.4%	2.1%	2.3%
BE	4.1%	3.9%	0.5%	0.5%	15.1%	14.6%	4.6%	4.5%	1.4%	1.4%	10.6%	10.5%	14.3%	14.1%	6.3%	6.2%	1.9%	1.8%	3.0%	2.9%
BG	6.2%	5.8%	0.3%	0.3%	24.1%	24.4%	9.9%	11.9%	0.5%	0.5%	7.8%	7.3%	26.3%	26.2%	6.2%	5.9%	2.8%	2.6%	1.9%	1.4%
CY	0.9%	0.9%	0.2%	0.2%	9.9%	9.7%	2.7%	3.9%	0.6%	0.4%	7.2%	7.4%	15.5%	15.0%	10.8%	11.2%	20.8%	21.2%	1.7%	0.9%
CZ	4.2%	4.2%	0.1%	0.1%	19.1%	18.6%	7.0%	5.6%	1.0%	1.0%	4.8%	4.5%	16.0%	15.6%	5.7%	6.4%	1.9%	1.7%	2.3%	2.5%
DE	0.6%	0.6%	0.5%	0.5%	11.7%	11.9%	9.1%	9.7%	2.1%	2.3%	2.3%	2.2%	8.9%	9.4%	3.7%	3.9%	0.9%	0.9%	3.3%	3.3%
DK	3.0%	3.0%	0.2%	0.2%	9.4%	9.0%	3.6%	3.9%	0.6%	0.6%	2.0%	1.5%	6.2%	5.9%	3.4%	3.3%	0.7%	0.7%	2.4%	2.5%
EE	8.0%	7.7%	0.3%	0.3%	10.9%	10.3%	7.8%	9.2%	1.4%	1.3%	4.0%	3.2%	11.2%	10.8%	6.0%	5.8%	1.4%	1.7%	1.1%	0.8%
ES	2.6%	2.5%	2.0%	1.9%	18.2%	17.7%	6.3%	6.2%	0.7%	0.7%	6.5%	6.4%	18.1%	18.5%	6.4%	6.3%	4.6%	4.6%	3.9%	4.4%
FI	4.6%	4.7%	0.4%	0.4%	11.5%	11.4%	4.9%	5.1%	1.5%	1.5%	3.7%	3.8%	8.9%	6.7%	4.7%	4.9%	1.0%	1.0%	2.7%	2.9%
FR	3.9%	3.8%	1.0%	1.0%	12.7%	12.3%	5.0%	5.0%	0.7%	0.7%	4.4%	4.3%	12.8%	13.1%	5.6%	5.6%	2.4%	2.4%	3.9%	4.0%
GR	1.1%	1.0%	0.7%	0.7%	16.4%	16.1%	14.5%	14.4%	0.2%	0.2%	4.5%	5.3%	14.1%	13.7%	19.9%	19.8%	10.6%	11.1%	2.1%	2.0%
HR	3.2%	3.2%	0.4%	0.3%	16.7%	16.4%	11.0%	9.6%	1.8%	1.8%	8.5%	8.3%	18.6%	21.2%	8.7%	8.3%	11.4%	11.8%	1.2%	1.1%
HU	6.2%	5.9%	0.8%	0.7%	19.3%	18.6%	7.8%	8.4%	0.6%	0.5%	7.3%	7.3%	20.0%	19.8%	6.2%	6.4%	3.8%	3.6%	2.3%	2.3%
IE	3.4%	3.4%	0.7%	0.6%	19.6%	18.9%	9.0%	9.2%	0.5%	1.3%	2.5%	2.1%	9.3%	9.8%	4.1%	4.3%	5.1%	5.1%	5.7%	5.9%
IS	10.3%	10.9%	0.4%	0.4%	13.5%	13.5%	1.2%	1.2%	0.9%	1.0%	16.8%	17.7%	7.5%	7.1%	3.8%	3.8%	6.5%	6.3%	3.9%	4.5%
IT	2.5%	2.5%	0.6%	0.6%	26.9%	26.4%	4.6%	4.8%	1.4%	1.4%	7.2%	6.9%	17.0%	17.2%	4.9%	5.0%	3.4%	3.4%	3.7%	4.0%
LI	0.3%	0.3%	0.1%	0.1%	4.1%	4.1%	2.0%	1.8%	0.5%	0.5%	5.3%	5.3%	3.7%	3.9%	1.2%	1.3%	1.2%	1.2%	0.5%	0.5%
LT	2.6%	2.6%	0.1%	0.1%	14.0%	13.8%	13.0%	12.3%	0.6%	0.6%	4.6%	4.4%	14.1%	14.9%	5.3%	4.9%	2.3%	2.3%	1.7%	1.9%
LU	10.8%	10.0%	2.4%	2.4%	13.9%	13.6%	4.8%	5.4%	0.7%	0.6%	12.4%	12.3%	12.7%	12.7%	7.9%	7.9%	1.7%	1.9%	3.4%	3.2%
LV	9.3%	8.8%	0.1%	0.1%	11.1%	10.8%	12.0%	11.8%	1.0%	1.2%	3.3%	3.3%	13.4%	13.3%	6.3%	6.0%	1.8%	1.9%	1.6%	1.3%
MT	1.4%	1.4%	0.1%	0.1%	4.2%	3.8%	5.7%	6.0%	0.4%	0.3%	9.9%	9.7%	16.1%	15.9%	5.7%	5.4%	17.1%	16.8%	3.0%	3.3%
NL	12.8%	12.5%	1.3%	1.2%	15.0%	15.3%	5.7%	5.9%	1.0%	1.0%	3.1%	3.0%	12.7%	13.2%	6.3%	6.3%	1.4%	1.5%	4.3%	4.3%
NO	6.2%	6.3%	2.5%	2.6%	8.1%	8.3%	6.4%	6.3%	0.6%	0.6%	3.7%	3.5%	5.4%	5.1%	9.8%	10.2%	2.7%	2.4%	6.5%	3.6%
PL	1.6%	1.6%	1.6%	1.3%	25.3%	24.5%	4.4%	4.9%	1.3%	1.2%	5.7%	5.5%	19.6%	19.5%	7.2%	7.0%	2.2%	2.2%	4.7%	4.9%
PT	2.6%	2.6%	0.6%	0.6%	18.7%	18.5%	3.7%	4.0%	1.2%	1.1%	9.5%	9.3%	17.6%	17.8%	6.7%	6.2%	7.5%	7.6%	1.8%	1.9%
RO	9.5%	8.8%	0.9%	0.9%	18.1%	17.4%	6.5%	6.6%	1.0%	1.2%	8.9%	8.3%	21.9%	21.7%	8.5%	9.1%	3.1%	3.3%	1.2%	1.2%
SE	1.5%	1.5%	0.2%	0.2%	6.5%	6.3%	4.5%	4.5%	1.0%	1.1%	2.3%	2.7%	4.8%	4.7%	3.1%	3.0%	1.0%	1.1%	2.1%	1.9%
SI	1.7%	2.1%	1.3%	1.2%	26.4%	26.4%	6.2%	6.5%	1.1%	1.0%	10.3%	10.5%	20.8%	20.9%	7.4%	6.9%	3.8%	3.8%	3.7%	3.3%
SK	5.2%	4.3%	0.7%	0.7%	17.5%	16.7%	5.5%	6.5%	2.0%	1.9%	7.2%	6.9%	15.3%	14.9%	7.2%	7.3%	1.1%	1.2%	3.8%	5.0%
EU/EEA	3.8%	3.7%	0.9%	0.9%	14.9%	14.7%	5.9%	6.0%	1.1%	1.1%	4.7%	4.6%	12.7%	12.9%	5.5%	5.5%	2.6%	2.6%	3.6%	3.7%

%	Distribution of NFC loans and advances by NACE code (other than trading exposures) (2/2)																			
	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health and social work activities		R Arts, entertainment and recreation		S Other services			
	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25		
AT	1.5%	4.1%	30.5%	28.3%	6.9%	6.9%	2.1%	2.1%	0.3%	0.3%	0.1%	0.1%	1.1%	1.1%	0.8%	0.8%	0.9%	0.9%		
BE	4.4%	4.5%	14.5%	14.9%	7.5%	7.6%	3.7%	3.9%	0.2%	0.2%	0.3%	0.3%	4.9%	4.9%	0.8%	0.9%	2.0%	2.5%		
BG	0.1%	0.1%	8.7%	8.5%	2.3%	2.4%	1.7%	1.7%	0.0%	0.0%	0.1%	0.1%	0.5%	0.5%	0.2%	0.2%	0.4%	0.3%		
CY	0.0%	0.0%	19.3%	18.9%	4.6%	4.6%	1.5%	1.4%	0.0%	0.0%	0.9%	0.9%	2.0%	2.0%	1.0%	1.0%	0.4%	0.4%		
CZ	0.3%	0.4%	24.8%	25.9%	5.2%	5.3%	3.0%	4.0%	0.1%	0.1%	0.1%	0.1%	0.9%	0.9%	1.0%	0.9%	2.2%	2.2%		
DE	6.0%	5.2%	36.7%	36.7%	4.4%	4.2%	3.7%	3.9%	0.1%	0.0%	0.2%	0.2%	1.5%	1.3%	0.3%	0.3%	4.0%	3.6%		
DK	1.7%	1.6%	59.3%	60.0%	3.7%	4.0%	1.7%	1.7%	0.2%	0.1%	0.5%	0.5%	0.8%	0.8%	0.3%	0.2%	0.5%	0.5%		
EE	0.0%	0.0%	37.5%	38.1%	3.9%	4.0%	4.4%	4.3%	0.0%	0.0%	0.1%	0.1%	1.0%	0.9%	0.6%	0.6%	0.5%	0.9%		
ES	5.2%	5.1%	10.4%	10.4%	4.8%	4.7%	3.7%	3.5%	0.4%	0.7%	0.5%	0.4%	1.2%	1.2%	0.5%	0.5%	4.1%	4.4%		
FI	5.2%	5.5%	44.1%	45.1%	2.5%	2.8%	2.1%	2.2%	0.2%	0.2%	0.2%	0.2%	0.9%	0.9%	0.5%	0.5%	0.3%	0.2%		
FR	6.4%	6.7%	24.1%	23.9%	6.6%	6.5%	4.0%	4.0%	0.2%	0.2%	0.4%	0.4%	1.9%	1.9%	0.5%	0.5%	3.5%	3.7%		
GR	1.8%	1.8%	7.4%	7.1%	1.7%	1.7%	1.5%	1.6%	0.0%	0.0%	0.2%	0.2%	1.4%	1.5%	0.9%	1.0%	1.0%	0.8%		
HR	0.4%	0.2%	9.7%	9.5%	3.5%	3.6%	2.8%	2.4%	0.4%	0.5%	0.1%	0.1%	0.5%	0.5%	0.6%	0.6%	0.4%	0.3%		
HU	2.4%	2.8%	10.9%	10.8%	5.8%	6.3%	2.9%	2.9%	0.5%	0.4%	0.1%	0.1%	0.5%	0.5%	0.4%	0.4%	2.1%	2.2%		
IE	2.3%	2.2%	20.9%	20.4%	3.6%	3.5%	7.0%	6.9%	0.0%	0.0%	0.9%	0.9%	3.3%	3.6%	1.0%	1.0%	1.2%	1.2%		
IS	1.9%	1.6%	24.8%	23.4%	0.9%	1.0%	6.0%	6.0%	0.0%	0.0%	0.2%	0.2%	0.3%	0.3%	0.5%	0.5%	0.5%	0.5%		
IT	1.8%	1.9%	12.1%	12.1%	8.0%	8.0%	2.8%	2.9%	0.2%	0.2%	0.2%	0.2%	1.2%	1.1%	0.6%	0.5%	1.1%	1.1%		
LI	1.8%	1.7%	63.1%	63.6%	4.1%	3.9%	0.8%	0.9%	0.0%	0.0%	0.0%	0.0%	0.9%	1.0%	0.5%	0.5%	9.8%	9.6%		
LT	1.3%	1.8%	25.8%	25.5%	7.7%	8.6%	4.2%	4.1%	0.0%	0.0%	0.1%	0.1%	1.4%	0.6%	0.3%	0.3%	0.8%	1.1%		
LU	3.5%	4.0%	10.5%	10.1%	4.8%	5.2%	4.5%	4.4%	0.0%	0.1%	0.3%	0.4%	1.6%	1.7%	0.3%	0.3%	3.7%	3.7%		
LV	0.7%	0.6%	28.7%	28.9%	5.6%	6.9%	3.1%	3.0%	0.1%	0.1%	0.1%	0.1%	0.8%	0.7%	0.3%	0.3%	0.5%	0.7%		
MT	6.8%	7.8%	19.1%	18.8%	4.0%	4.7%	1.6%	1.6%	0.0%	0.0%	0.8%	0.8%	2.5%	2.4%	1.2%	0.9%	0.3%	0.2%		
NL	2.8%	2.6%	19.5%	19.3%	3.0%	2.9%	6.7%	6.6%	0.2%	0.2%	0.2%	0.2%	3.1%	3.1%	0.4%	0.4%	0.5%	0.5%		
NO	0.7%	0.9%	32.9%	35.3%	8.1%	9.4%	3.6%	3.0%	0.0%	0.0%	0.3%	0.3%	1.4%	1.3%	0.4%	0.4%	0.6%	0.5%		
PL	0.6%	0.5%	11.3%	12.1%	6.1%	6.0%	5.0%	5.3%	0.0%	0.0%	0.3%	0.3%	1.7%	1.6%	0.7%	0.8%	0.7%	0.7%		
PT	1.9%	1.9%	13.7%	14.3%	5.4%	5.4%	3.2%	3.2%	0.0%	0.0%	0.7%	0.7%	1.9%	1.9%	0.9%	0.9%	2.3%	2.1%		
RO	1.7%	2.0%	3.9%	4.1%	6.6%	7.5%	2.1%	2.1%	1.2%	1.3%	0.1%	0.1%	1.5%	1.2%	2.1%	2.0%	1.1%	1.2%		
SE	4.4%	4.9%	58.3%	60.6%	3.9%	4.0%	1.6%	1.6%	0.2%	0.2%	0.2%	0.2%	0.5%	0.6%	0.3%	0.3%	3.6%	0.8%		
SI	1.1%	1.2%	7.2%	7.0%	5.0%	5.1%	2.1%	2.1%	0.0%	0.0%	0.2%	0.2%	0.7%	0.7%	0.7%	0.7%	0.4%	0.4%		
SK	1.5%	1.4%	19.4%	19.7%	5.2%	5.4%	3.2%	3.3%	0.0%	0.0%	0.2%	0.2%	1.9%	2.0%	1.0%	1.0%	2.0%	1.6%		
EU/EEA	4.6%	4.7%	25.6%	25.5%	5.4%	5.4%	3.5%	3.5%	0.2%	0.2%	0.3%	0.3%	1.8%	1.7%	0.5%	0.5%	2.6%	2.6%		

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

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

Statistical Annex

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

%	NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (1/2)																			
	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication	
	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25
AT	4.2%	4.0%	2.3%	1.7%	2.9%	3.6%	1.4%	1.2%	1.8%	3.5%	7.0%	7.4%	5.1%	4.8%	2.3%	2.5%	6.5%	5.9%	1.5%	3.8%
BE	2.8%	3.1%	2.1%	2.0%	3.5%	3.9%	0.5%	0.5%	1.5%	1.8%	5.0%	5.0%	4.5%	4.4%	2.1%	2.1%	5.2%	4.9%	1.9%	1.9%
BG	2.1%	3.0%	0.5%	1.3%	3.0%	3.5%	0.1%	0.1%	2.9%	2.6%	1.4%	1.3%	2.4%	3.8%	5.0%	4.8%	7.7%	7.5%	2.8%	3.1%
CY	7.6%	7.2%	0.1%	0.1%	0.9%	0.7%	0.0%	0.0%	0.4%	0.6%	2.7%	2.6%	2.8%	2.5%	0.0%	0.0%	0.8%	0.7%	9.0%	15.6%
CZ	3.8%	3.8%	2.0%	3.8%	3.3%	3.5%	0.4%	0.5%	0.5%	0.5%	4.1%	4.2%	2.7%	2.8%	3.0%	2.4%	2.4%	2.2%	1.5%	0.9%
DE	2.5%	2.2%	2.8%	3.3%	4.2%	4.3%	1.3%	1.3%	0.3%	0.2%	6.9%	6.8%	4.1%	4.3%	2.1%	2.1%	2.9%	3.1%	2.2%	4.2%
DK	1.6%	1.7%	0.5%	0.4%	2.0%	2.2%	2.3%	3.8%	1.9%	2.2%	4.1%	4.5%	3.4%	3.6%	2.3%	1.3%	4.4%	4.7%	1.3%	2.5%
EE	1.2%	1.5%	0.1%	0.1%	5.3%	6.4%	0.0%	0.0%	0.2%	0.4%	1.9%	1.0%	0.9%	1.7%	0.9%	0.8%	2.0%	1.7%	0.4%	0.5%
ES	4.8%	4.5%	1.4%	1.4%	2.9%	2.9%	1.6%	1.4%	1.7%	1.8%	4.8%	4.5%	4.3%	3.9%	3.0%	3.0%	3.9%	3.6%	1.8%	1.5%
FI	3.6%	3.4%	1.2%	1.1%	1.6%	1.8%	0.7%	0.8%	0.6%	1.2%	4.8%	4.3%	2.5%	3.0%	0.9%	0.8%	4.5%	3.5%	2.6%	3.9%
FR	4.3%	4.4%	3.4%	2.7%	4.0%	4.0%	1.5%	1.4%	2.4%	2.6%	9.0%	8.9%	4.9%	4.9%	2.8%	2.6%	8.6%	8.3%	3.8%	4.1%
GR	20.6%	5.9%	1.3%	1.4%	3.7%	3.3%	0.3%	0.3%	1.7%	1.7%	3.3%	2.4%	4.6%	4.3%	0.6%	0.3%	2.3%	2.1%	2.7%	2.6%
HR	3.7%	3.6%	0.5%	0.5%	5.3%	5.1%	0.0%	0.0%	2.4%	2.0%	3.9%	3.5%	1.9%	1.7%	2.5%	2.5%	3.7%	4.3%	1.2%	1.1%
HU	4.8%	4.7%	0.7%	0.8%	6.8%	7.9%	0.1%	0.1%	1.0%	0.7%	3.5%	3.2%	2.6%	2.6%	2.6%	2.2%	1.6%	1.4%	1.6%	1.3%
IE	4.2%	3.9%	3.6%	0.2%	2.1%	2.7%	0.3%	1.0%	0.0%	0.0%	3.3%	3.5%	1.9%	1.8%	4.6%	2.1%	1.7%	1.4%	4.0%	5.4%
IS	1.0%	0.9%	0.0%	0.0%	2.6%	1.8%	0.0%	0.0%	23.6%	21.8%	2.8%	2.3%	1.5%	2.2%	1.0%	0.7%	2.8%	3.3%	0.3%	2.8%
IT	4.3%	4.1%	3.3%	3.5%	4.2%	4.1%	0.9%	0.8%	1.6%	1.8%	6.9%	5.8%	4.8%	4.2%	2.0%	1.7%	6.0%	4.9%	2.1%	1.7%
LI	3.3%	11.3%	3.1%	0.0%	1.8%	1.8%	0.0%	0.0%	0.0%	0.0%	0.6%	0.5%	2.6%	3.8%	0.8%	0.8%	1.0%	0.9%	2.4%	2.2%
LT	0.5%	1.5%	0.0%	0.0%	0.7%	1.7%	0.5%	0.5%	3.0%	2.9%	1.5%	2.0%	0.6%	0.7%	0.3%	0.3%	0.3%	0.1%	0.5%	0.3%
LU	3.3%	3.5%	0.2%	2.0%	4.1%	5.6%	0.6%	0.5%	5.8%	5.5%	7.4%	7.1%	3.7%	3.2%	3.0%	2.9%	5.2%	5.0%	1.6%	1.5%
LV	2.5%	2.6%	0.3%	0.3%	3.8%	3.7%	0.0%	0.0%	0.3%	0.6%	1.4%	1.5%	0.6%	0.6%	0.5%	0.6%	0.2%	0.2%	0.1%	0.2%
MT	0.5%	0.0%	0.0%	0.0%	7.7%	7.7%	0.5%	0.5%	0.6%	0.7%	6.7%	6.3%	5.2%	4.9%	0.1%	0.1%	4.5%	4.3%	3.0%	2.8%
NL	4.3%	3.7%	3.8%	3.3%	3.8%	3.6%	2.2%	2.0%	2.1%	1.1%	4.3%	3.9%	3.3%	3.1%	2.1%	2.2%	5.2%	4.3%	2.6%	3.0%
NO	1.3%	1.3%	6.1%	0.9%	0.9%	2.3%	3.1%	3.1%	0.6%	0.6%	3.0%	2.3%	2.1%	3.3%	0.7%	0.6%	0.5%	0.7%	1.1%	0.3%
PL	4.8%	4.8%	6.7%	16.1%	10.4%	10.7%	0.4%	0.3%	2.7%	2.9%	8.1%	8.1%	4.1%	3.8%	11.3%	11.3%	10.4%	9.5%	3.1%	2.7%
PT	4.8%	4.9%	5.5%	5.2%	5.7%	5.6%	0.1%	0.1%	0.9%	0.8%	4.3%	4.2%	3.6%	3.5%	4.7%	6.3%	2.4%	2.1%	2.4%	2.2%
RO	7.8%	11.0%	16.6%	15.9%	5.4%	6.0%	0.4%	0.4%	12.3%	14.8%	10.4%	9.8%	7.4%	6.8%	6.1%	5.8%	10.0%	9.5%	2.2%	2.1%
SE	0.4%	0.5%	1.8%	1.8%	1.2%	1.3%	0.0%	0.0%	0.0%	0.1%	0.9%	0.6%	1.6%	1.3%	0.1%	0.1%	0.8%	0.6%	2.9%	4.5%
SI	3.8%	3.0%	0.5%	0.5%	4.4%	9.8%	0.3%	0.3%	0.5%	6.8%	2.1%	1.5%	2.0%	1.4%	4.1%	4.2%	5.4%	3.1%	0.7%	0.7%
SK	2.3%	2.5%	0.7%	0.7%	2.5%	3.6%	0.1%	0.1%	0.7%	0.7%	3.5%	3.1%	3.9%	3.7%	1.9%	1.7%	4.1%	3.8%	0.7%	0.5%
EU/EEA	4.1%	3.8%	2.9%	2.6%	3.7%	3.8%	1.3%	1.3%	1.4%	1.4%	6.4%	6.1%	4.3%	4.1%	2.4%	2.3%	5.3%	5.0%	2.7%	3.2%

%	NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (2/2)																	
	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services	
	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25	Sep-25	Dec-25
AT	2.1%	3.7%	5.0%	4.7%	2.7%	2.9%	5.8%	5.4%	0.0%	0.0%	5.6%	13.4%	0.4%	0.4%	1.4%	1.1%	1.5%	1.6%
BE	3.2%	3.3%	3.1%	3.0%	3.2%	3.2%	2.3%	2.6%	0.0%	0.1%	1.3%	1.3%	1.5%	1.7%	1.3%	1.1%	3.4%	2.4%
BG	0.6%	0.4%	2.8%	2.6%	13.6%	13.1%	1.8%	1.4%	0.0%	0.0%	0.1%	0.0%	1.0%	0.9%	1.8%	1.4%	2.5%	2.3%
CY	0.0%	0.0%	1.4%	1.6%	4.7%	4.8%	1.4%	1.2%	0.0%	0.0%	2.9%	3.1%	0.2%	0.2%	1.8%	1.7%	6.7%	6.0%
CZ	0.0%	0.1%	0.9%	0.9%	1.6%	1.4%	1.6%	1.0%	0.0%	0.0%	1.3%	1.2%	0.7%	0.6%	0.3%	0.3%	0.9%	0.9%
DE	1.8%	2.1%	5.1%	5.3%	2.2%	2.5%	3.9%	4.0%	0.0%	0.0%	1.8%	1.5%	2.5%	2.6%	1.5%	2.3%	2.2%	2.3%
DK	3.9%	4.1%	0.8%	0.7%	2.5%	2.2%	4.1%	3.4%	0.0%	0.0%	0.2%	0.3%	1.6%	1.6%	3.3%	3.5%	1.7%	1.8%
EE	0.0%	0.0%	0.7%	0.6%	0.3%	0.3%	1.3%	1.3%	0.0%	0.0%	1.0%	1.1%	0.2%	0.3%	0.1%	0.1%	0.7%	0.4%
ES	0.5%	0.7%	2.5%	2.2%	3.5%	3.7%	3.4%	3.2%	0.3%	0.2%	5.2%	5.1%	4.4%	4.4%	5.1%	4.6%	3.3%	3.8%
FI	0.2%	0.2%	0.8%	1.0%	2.6%	2.6%	1.6%	1.3%	0.0%	0.0%	0.7%	1.1%	0.8%	0.8%	3.3%	3.1%	1.0%	1.2%
FR	2.6%	2.4%	3.1%	3.1%	4.7%	4.8%	3.3%	3.2%	0.7%	0.9%	5.4%	5.4%	3.0%	2.7%	5.4%	5.4%	3.1%	3.1%
GR	0.1%	0.1%	1.6%	1.4%	2.5%	3.2%	1.3%	0.9%	1.2%	1.2%	6.2%	5.7%	2.6%	1.9%	0.9%	0.5%	11.1%	11.9%
HR	0.4%	0.9%	1.8%	1.9%	2.3%	2.1%	2.5%	0.9%	0.0%	0.0%	3.3%	3.5%	0.5%	0.7%	0.4%	0.4%	1.4%	1.6%
HU	0.3%	0.7%	2.4%	3.1%	1.3%	1.8%	1.6%	1.8%	1.4%	1.7%	8.2%	8.6%	2.4%	2.6%	2.8%	2.3%	12.1%	10.7%
IE	0.7%	0.7%	5.4%	4.2%	1.9%	0.9%	3.8%	3.3%	0.0%	0.0%	0.6%	0.1%	1.5%	1.3%	1.6%	1.0%	4.5%	7.3%
IS	0.2%	0.3%	4.5%	1.9%	2.4%	1.6%	1.4%	1.3%	0.0%	0.0%	1.8%	2.4%	0.9%	0.9%	8.1%	3.8%	8.9%	9.9%
IT	1.2%	1.4%	4.0%	3.1%	2.0%	2.2%	2.3%	2.4%	0.4%	0.4%	6.2%	4.9%	3.8%	3.5%	4.6%	4.0%	3.9%	3.4%
LI	0.1%	0.1%	1.0%	1.1%	0.0%	0.0%	3.7%	3.2%	0.0%	0.0%	1.1%	1.1%	1.9%	0.6%	0.0%	0.0%	1.9%	1.7%
LT	0.0%	0.0%	0.7%	1.0%	3.5%	3.1%	1.3%	1.3%	45.1%	31.7%	0.4%	0.6%	2.0%	1.1%	0.1%	0.5%	0.6%	0.3%
LU	0.6%	0.5%	5.2%	5.2%	3.0%	2.7%	2.7%	2.7%	0.2%	0.7%	3.5%	2.9%	4.7%	4.4%	3.4%	2.6%	3.8%	3.9%
LV	0.0%	0.0%	0.2%	0.2%	0.1%	0.1%	0.4%	0.6%	0.0%	0.0%	0.6%	0.9%	0.4%	0.5%	0.2%	0.6%	0.1%	0.1%
MT	2.1%	1.6%	2.5%	1.9%	1.5%	0.9%	1.9%	1.9%	0.0%	0.0%	2.2%	2.2%	2.6%	2.7%	0.8%	0.5%	15.0%	14.8%
NL	3.1%	4.1%	1.3%	1.3%	3.7%	3.8%	1.4%	1.4%	0.0%	0.0%	3.2%	2.5%	2.2%	2.1%	2.4%	2.1%	2.2%	1.7%
NO	1.9%	1.8%	2.1%	1.5%	1.7%	1.9%	1.7%	2.7%	1.1%	0.0%	1.1%	1.0%	2.7%	2.8%	3.9%	3.7%	1.2%	1.4%
PL	10.2%	11.7%	2.6%	2.3%	2.9%	1.7%	3.1%	2.6%	0.2%	0.6%	4.0%	3.7%	1.7%	1.5%	1.9%	1.9%	6.0%	6.1%
PT	1.8%	0.9%	3.6%	3.0%	4.2%	5.5%	2.4%	2.4%	0.4%	0.3%	3.0%	2.9%	1.7%	1.5%	4.8%	4.7%	3.8%	3.8%
RO	8.8%	7.7%	2.1%	2.0%	2.9%	2.7%	4.7%	4.4%	4.2%	4.0%	4.0%	5.1%	0.6%	0.7%	1.8%	1.9%	4.9%	4.2%
SE	0.3%	0.6%	0.2%	0.2%	0.6%	0.4%	0.4%	0.3%	0.0%	0.0%	0.1%	0.2%	0.3%	0.2%	3.4%	3.3%	0.1%	0.2%
SI	0.2%	0.3%	1.8%	0.8%	3.2%	6.0%	1.7%	1.9%	0.1%	0.1%	7.3%	8.0%	0.3%	0.4%	2.1%	0.6%	3.5%	3.4%
SK	0.1%	0.1%	0.7%	0.7%	1.0%	1.0%	1.5%	1.9%	0.0%	0.0%	2.8%	2.5%	0.2%	0.2%	2.3%	2.1%	0.3%	1.0%
EU/EEA	1.9%	2.1%	2.9%	2.8%	3.4%	3.5%	3.1%	3.1%	0.4%	0.4%	4.0%	4.0%	2.6%	2.4%	3.8%	3.6%	2.8%	3.1%

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

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

Statistical Annex

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

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

Country of counterparty	Total exposures to Real Estate activities (NACE L)						Non-performing exposures to Real Estate activities (NACE L)					
	Gross carrying amount			As % of Total of exposures to Non-financial corporations			Gross carrying amount			NPL ratio		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	47.5	47.3	43.2	34.5%	34.0%	31.0%	2.3	2.5	2.3	4.8%	5.2%	5.4%
BE	39.8	42.9	44.0	18.0%	18.8%	19.0%	1.2	1.4	1.4	3.0%	3.2%	3.3%
BG	2.1	2.3	2.4	10.3%	10.7%	10.4%	0.1	0.1	0.0	2.9%	2.4%	1.7%
CY	1.5	2.0	1.7	14.8%	18.5%	14.5%	0.1	0.1	0.0	4.4%	3.2%	2.6%
CZ	18.6	18.5	19.1	28.4%	25.9%	26.9%	0.1	0.1	0.1	0.7%	0.8%	0.7%
DE	194.7	191.9	188.8	30.4%	29.1%	29.2%	5.7	5.8	5.6	2.9%	3.0%	3.0%
DK	70.4	74.0	74.7	44.4%	47.6%	48.0%	0.5	0.5	0.5	0.8%	0.7%	0.6%
EE	3.4	4.7	4.8	32.0%	35.4%	36.0%	0.0	0.0	0.0	0.3%	0.8%	0.7%
ES	46.9	50.3	50.6	11.4%	12.0%	11.8%	1.3	1.0	0.9	2.7%	2.0%	1.7%
FI	34.3	34.6	54.3	37.7%	38.1%	48.8%	0.4	0.3	0.9	1.1%	0.8%	1.6%
FR	388.8	399.4	403.8	33.3%	33.8%	34.0%	10.3	12.0	12.5	2.7%	3.0%	3.1%
GR	3.8	3.8	4.0	5.0%	4.8%	4.8%	0.1	0.1	0.1	2.9%	1.7%	1.4%
HR	1.6	1.9	1.9	10.0%	10.4%	10.5%	0.1	0.0	0.0	3.2%	2.4%	2.3%
HU	4.4	4.3	4.5	16.0%	15.1%	14.7%	0.1	0.1	0.1	1.6%	1.6%	1.5%
IE	10.5	10.6	10.5	16.0%	16.5%	16.2%	0.6	0.7	0.4	6.0%	6.9%	4.1%
IS	3.6	3.8	3.6	23.8%	23.8%	22.5%	0.2	0.2	0.1	4.5%	4.5%	1.9%
IT	38.5	37.0	35.9	8.2%	8.0%	7.7%	2.4	2.0	1.4	6.2%	5.3%	3.9%
LI	0.8	0.8	0.8	37.2%	32.4%	31.4%	0.0	0.0	0.0	0.0%	0.0%	0.0%
LT	3.3	3.5	3.7	23.8%	23.1%	22.9%	0.0	0.0	0.0	0.5%	0.3%	0.5%
LU	44.4	44.1	42.5	35.1%	35.6%	33.4%	2.7	2.9	3.0	6.0%	6.5%	7.1%
LV	1.7	1.8	1.9	24.9%	24.2%	25.0%	0.0	0.0	0.0	0.2%	0.1%	0.1%
MT	0.7	0.7	0.7	10.4%	11.3%	11.6%	0.0	0.0	0.0	2.7%	2.1%	1.7%
NL	54.7	54.8	56.6	20.4%	19.8%	20.3%	0.5	0.3	0.3	1.0%	0.6%	0.5%
NO	47.2	49.0	54.3	38.0%	38.2%	42.4%	0.3	0.6	0.5	0.7%	1.2%	0.9%
PL	18.4	16.1	16.8	19.2%	18.8%	19.0%	0.5	0.4	0.4	2.9%	2.7%	2.7%
PT	8.8	8.7	8.9	12.9%	12.7%	12.9%	0.3	0.2	0.2	2.9%	2.5%	2.1%
RO	4.6	4.3	4.5	11.0%	12.2%	12.6%	0.0	0.0	0.0	0.9%	0.5%	0.5%
SE	142.5	152.1	156.3	59.4%	58.1%	58.7%	0.3	0.4	0.4	0.2%	0.3%	0.3%
SI	0.9	0.9	1.0	9.5%	9.0%	9.4%	0.0	0.0	0.0	0.4%	0.3%	0.3%
SK	5.6	6.0	5.8	20.6%	20.8%	20.4%	0.0	0.0	0.0	0.8%	0.6%	0.6%
EU/EEA	1,244.1	1,272.3	1,301.4	26.8%	27.0%	27.3%	30.2	31.8	31.2	2.4%	2.5%	2.4%
Memo Item: Non-EU/EEA countries	183.3	172.1	172.1	13.3%	12.5%	12.1%	12.1	12.2	12.0	6.6%	7.1%	7.0%

By country of counterparty	Total exposures to Construction (NACE F)						Non-performing exposures to Construction (NACE F)					
	Gross carrying amount			As % of Total of exposures to Non-financial corporations			Gross carrying amount			NPL ratio		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	13.0	13.2	13.0	9.5%	9.5%	9.3%	1.0	1.0	1.1	7.5%	7.8%	8.1%
BE	24.9	24.1	24.0	11.2%	10.5%	10.4%	1.1	1.1	1.2	4.4%	4.8%	4.8%
BG	1.3	1.7	1.7	6.7%	7.9%	7.3%	0.0	0.0	0.0	2.1%	1.3%	1.3%
CY	0.8	0.8	0.9	8.2%	7.3%	7.4%	0.0	0.0	0.0	4.7%	5.9%	3.6%
CZ	2.3	3.0	2.9	3.5%	4.1%	4.0%	0.1	0.1	0.1	4.0%	3.8%	3.9%
DE	16.8	16.4	15.1	2.6%	2.5%	2.3%	1.4	1.4	1.2	8.2%	8.3%	8.1%
DK	3.9	2.3	2.1	2.5%	1.5%	1.3%	0.1	0.1	0.1	2.6%	3.3%	3.1%
EE	0.3	0.4	0.4	2.9%	3.2%	2.9%	0.0	0.0	0.0	1.3%	1.0%	1.0%
ES	32.5	31.8	31.7	7.9%	7.6%	7.4%	2.1	1.8	1.8	6.3%	5.7%	5.5%
FI	3.1	3.0	3.0	3.4%	3.3%	2.7%	0.3	0.2	0.2	9.0%	7.1%	6.4%
FR	52.6	52.2	52.5	4.5%	4.4%	4.4%	4.3	4.6	4.6	8.3%	8.7%	8.7%
GR	3.2	3.8	4.8	4.2%	4.7%	5.7%	0.1	0.1	0.1	4.2%	2.8%	1.8%
HR	1.5	1.6	1.7	9.1%	9.1%	9.0%	0.1	0.1	0.1	5.3%	3.9%	3.8%
HU	1.3	1.3	1.3	4.6%	4.7%	4.3%	0.0	0.0	0.0	3.7%	3.5%	3.8%
IE	1.8	1.9	1.4	2.7%	3.0%	2.2%	0.0	0.0	0.0	2.7%	1.8%	1.7%
IS	2.2	2.6	2.7	15.0%	16.1%	17.0%	0.1	0.1	0.1	3.7%	2.8%	2.3%
IT	30.4	29.9	28.7	6.4%	6.5%	6.1%	2.9	2.6	2.1	9.6%	8.9%	7.4%
LI	0.1	0.1	0.1	4.1%	4.4%	4.2%	0.0	0.0	0.0	1.6%	0.9%	0.8%
LT	0.7	0.7	0.6	5.3%	4.6%	3.9%	0.0	0.0	0.0	0.9%	1.8%	1.3%
LU	5.2	5.0	5.1	4.1%	4.0%	4.0%	0.5	0.6	0.7	10.4%	13.0%	13.6%
LV	0.2	0.2	0.2	2.2%	2.5%	2.5%	0.0	0.0	0.0	3.5%	2.9%	2.9%
MT	0.3	0.4	0.4	4.8%	5.8%	5.7%	0.0	0.0	0.0	5.2%	6.7%	6.4%
NL	12.0	12.4	12.9	4.5%	4.5%	4.6%	0.4	0.4	0.3	3.4%	3.3%	2.5%
NO	12.7	7.1	8.0	10.2%	5.5%	6.2%	0.3	0.2	0.2	2.2%	3.4%	2.7%
PL	4.6	4.8	4.7	4.7%	5.6%	5.3%	0.3	0.3	0.3	6.3%	5.7%	5.5%
PT	6.1	6.2	6.2	9.0%	9.1%	9.1%	0.3	0.2	0.2	5.6%	3.9%	3.7%
RO	4.0	2.7	2.6	9.7%	7.7%	7.4%	0.2	0.1	0.1	5.0%	4.5%	4.6%
SE	6.4	7.2	6.9	2.7%	2.8%	2.6%	0.2	0.2	0.1	2.6%	2.3%	1.9%
SI	0.6	0.7	0.7	6.4%	6.7%	6.7%	0.0	0.0	0.0	3.4%	5.4%	4.0%
SK	1.6	1.9	1.8	6.0%	6.6%	6.4%	0.1	0.1	0.1	4.8%	4.1%	3.9%
EU/EEA	246.3	239.5	237.9	5.3%	5.1%	5.0%	16.0	15.6	14.7	6.5%	6.5%	6.2%
Memo Item: Non-EU/EEA countries	36.0	38.2	38.5	2.6%	2.8%	2.7%	1.7	2.2	2.1	4.7%	5.9%	5.6%

(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 identified as those referred to as both the NACE codes "F" and "L", although strictly speaking some sub-categories would need to be excluded following the Commercial Real Estate (CRE) definition adopted in the ESRB Recommendation.

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

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

Statistical Annex

IFRS 9 specific data ⁽¹⁾

Loans and advances at amortised cost: distribution among stages according to IFRS 9 ⁽²⁾

% of loans and advances at amortised cost	Stage 1			Stage 2			Stage 3			Coverage ratio of stage 1 loans and advances			Coverage ratio of stage 2 loans and advances			Coverage ratio of stage 3 loans and advances		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	83.4%	84.0%	85.0%	13.8%	13.3%	12.2%	2.7%	2.6%	2.6%	0.2%	0.2%	0.2%	3.4%	3.5%	3.4%	41.5%	41.8%	39.8%
BE	90.8%	90.9%	90.8%	7.4%	7.3%	7.4%	1.7%	1.7%	1.7%	0.1%	0.1%	0.1%	2.0%	1.9%	1.8%	45.9%	46.4%	46.2%
BG	86.3%	89.1%	90.0%	11.4%	8.7%	7.8%	2.3%	2.2%	2.2%	0.4%	0.4%	0.3%	8.0%	8.0%	7.9%	62.0%	59.4%	57.6%
CY	90.2%	93.0%	93.1%	5.7%	5.0%	5.0%	2.4%	1.4%	1.3%	0.1%	0.2%	0.2%	4.9%	5.2%	5.9%	41.4%	50.9%	51.9%
CZ	90.8%	93.3%	93.7%	8.0%	5.6%	5.2%	1.1%	1.0%	1.0%	0.1%	0.1%	0.1%	3.6%	4.1%	4.4%	50.7%	51.8%	52.5%
DE	82.1%	83.2%	82.4%	15.9%	14.8%	15.5%	2.0%	1.9%	1.9%	0.1%	0.1%	0.1%	1.6%	1.8%	1.5%	34.0%	35.6%	34.1%
DK	88.6%	89.3%	90.2%	9.1%	8.7%	7.9%	1.7%	1.6%	1.5%	0.2%	0.2%	0.2%	5.7%	5.8%	5.9%	36.7%	41.6%	42.0%
EE	89.7%	91.0%	91.4%	9.4%	8.0%	7.5%	0.9%	1.0%	1.1%	0.1%	0.1%	0.1%	2.2%	1.8%	1.6%	30.6%	27.5%	27.7%
ES	90.4%	91.1%	91.1%	6.8%	6.2%	6.3%	2.8%	2.6%	2.6%	0.3%	0.3%	0.3%	5.3%	5.6%	5.4%	46.3%	48.9%	49.2%
FI	91.2%	91.9%	92.3%	7.3%	6.7%	6.4%	1.4%	1.3%	1.3%	0.1%	0.1%	0.0%	1.9%	1.6%	1.6%	25.4%	23.6%	23.3%
FR	88.2%	87.8%	88.3%	9.4%	9.7%	9.1%	2.4%	2.5%	2.5%	0.2%	0.2%	0.2%	3.7%	3.5%	3.7%	45.3%	44.7%	44.5%
GR	88.5%	89.7%	90.0%	7.4%	6.6%	6.6%	3.0%	2.8%	2.6%	0.3%	0.4%	0.4%	5.4%	6.9%	7.3%	40.9%	42.7%	39.5%
HR	86.1%	87.4%	90.3%	11.6%	10.4%	7.5%	2.2%	2.1%	2.1%	0.5%	0.4%	0.5%	7.0%	6.8%	7.9%	67.0%	65.1%	63.4%
HU	82.9%	83.8%	85.9%	13.8%	12.9%	10.7%	2.9%	3.0%	3.1%	0.8%	0.8%	0.8%	9.6%	8.8%	8.7%	62.3%	62.8%	62.0%
IE	87.5%	88.1%	89.2%	10.5%	9.9%	9.1%	1.9%	1.9%	1.6%	0.2%	0.2%	0.2%	4.4%	4.8%	4.9%	32.7%	33.2%	33.5%
IS	93.1%	94.4%	93.4%	5.1%	4.0%	5.1%	1.7%	1.6%	1.6%	0.2%	0.2%	0.2%	2.2%	2.4%	1.9%	19.7%	19.8%	21.7%
IT	88.3%	89.0%	89.4%	9.2%	8.5%	8.4%	2.4%	2.3%	2.1%	0.2%	0.2%	0.2%	5.3%	5.0%	4.9%	52.7%	52.6%	51.2%
LI	98.8%	98.9%	98.9%	0.8%	0.6%	0.7%	0.4%	0.4%	0.4%	0.0%	0.0%	0.0%	0.3%	0.2%	0.3%	40.2%	33.9%	36.2%
LT	90.8%	91.6%	90.5%	8.3%	7.7%	8.8%	0.8%	0.7%	0.7%	0.3%	0.2%	0.2%	2.8%	3.0%	3.2%	36.5%	38.7%	39.1%
LU	92.3%	91.4%	91.4%	5.1%	6.4%	6.4%	2.6%	2.2%	2.3%	0.1%	0.2%	0.2%	1.9%	4.0%	3.9%	35.4%	42.3%	42.5%
LV	89.3%	90.4%	89.8%	10.1%	9.1%	9.8%	0.6%	0.5%	0.4%	0.2%	0.2%	0.2%	1.8%	1.6%	1.6%	37.3%	40.5%	36.8%
MT	93.1%	93.8%	92.8%	4.4%	4.4%	5.5%	2.5%	1.8%	1.7%	0.2%	0.2%	0.2%	3.6%	3.7%	2.7%	28.3%	34.1%	34.7%
NL	88.1%	89.6%	89.6%	10.1%	8.9%	8.9%	1.7%	1.5%	1.5%	0.1%	0.1%	0.1%	1.1%	1.2%	1.2%	24.4%	25.4%	26.3%
NO	93.1%	93.5%	93.9%	5.9%	5.6%	5.2%	1.0%	0.9%	0.9%	0.0%	0.0%	0.0%	1.0%	1.0%	1.1%	23.6%	23.2%	25.2%
PL	84.4%	85.8%	86.1%	11.5%	10.3%	10.0%	3.8%	3.6%	3.5%	0.4%	0.4%	0.4%	7.1%	7.4%	7.5%	51.5%	52.4%	52.2%
PT	86.7%	88.3%	89.4%	10.5%	9.3%	8.4%	2.6%	2.3%	2.1%	0.5%	0.4%	0.4%	7.7%	7.0%	7.1%	58.8%	60.3%	60.5%
RO	85.1%	85.4%	85.7%	11.6%	10.7%	10.6%	3.0%	3.7%	3.4%	1.1%	1.2%	1.1%	11.1%	11.5%	11.0%	67.8%	68.6%	64.9%
SE	94.8%	95.1%	95.3%	4.8%	4.5%	4.3%	0.4%	0.4%	0.3%	0.0%	0.0%	0.0%	1.4%	1.2%	1.2%	25.7%	26.5%	24.6%
SI	88.4%	89.4%	89.9%	9.3%	8.4%	7.5%	1.9%	2.0%	2.5%	0.5%	0.5%	0.5%	5.4%	5.2%	5.0%	59.6%	59.4%	49.3%
SK	88.5%	87.7%	89.4%	9.4%	10.1%	8.5%	1.9%	1.9%	2.0%	0.2%	0.2%	0.2%	5.2%	4.7%	4.9%	51.9%	54.3%	53.4%
EU/EEA	88.0%	88.5%	88.7%	9.7%	9.3%	9.1%	2.2%	2.1%	2.1%	0.2%	0.2%	0.2%	3.3%	3.3%	3.3%	42.4%	43.2%	42.8%

Fair valued financial assets

Volumes in EUR, % as share of fair value financial assets	Total fair valued financial assets			Level 1 financial assets			Level 2 financial assets			Level 3 financial assets		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	69.6	66.7	68.8	57.8%	63.5%	61.3%	33.5%	27.7%	29.7%	8.8%	8.7%	9.0%
BE	79.0	82.4	88.9	57.6%	62.1%	62.0%	35.9%	31.6%	31.0%	6.4%	6.3%	7.0%
BG	2.5	2.6	2.7	70.7%	76.6%	77.0%	27.5%	21.7%	21.1%	1.8%	1.7%	1.9%
CY	0.7	0.9	0.7	56.7%	63.3%	68.2%	16.5%	14.1%	20.0%	26.8%	22.6%	11.8%
CZ	8.6	9.8	9.9	50.2%	54.6%	62.3%	44.8%	42.1%	34.5%	4.9%	3.4%	3.2%
DE	1,132.3	1,120.9	1,128.1	21.9%	28.7%	26.9%	73.8%	67.4%	69.0%	4.3%	3.9%	4.2%
DK	509.8	509.5	506.8	11.6%	12.2%	12.2%	77.9%	77.6%	78.2%	10.5%	10.2%	9.6%
EE	0.7	0.6	0.6	76.6%	81.6%	81.3%	22.8%	17.6%	18.0%	0.7%	0.7%	0.7%
ES	529.6	533.0	547.5	43.2%	42.4%	43.7%	52.7%	53.0%	51.5%	4.1%	4.6%	4.8%
FI	219.7	236.3	226.5	20.4%	24.3%	24.0%	76.3%	72.7%	72.9%	3.2%	3.0%	3.1%
FR	2,398.7	2,577.7	2,535.7	33.5%	38.2%	38.6%	62.1%	57.8%	56.9%	4.4%	4.0%	4.5%
GR	17.3	19.6	19.5	57.4%	57.5%	57.6%	32.8%	33.6%	33.3%	9.8%	8.9%	9.2%
HR	4.6	6.0	6.3	64.4%	67.4%	71.4%	34.7%	30.6%	28.4%	0.9%	2.0%	0.2%
HU	17.3	16.5	18.5	35.6%	34.3%	35.5%	26.4%	20.4%	18.3%	38.0%	45.3%	46.2%
IE	98.7	105.4	104.4	38.8%	52.7%	49.7%	59.3%	46.4%	49.2%	1.9%	0.9%	1.0%
IS	4.2	4.9	4.6	84.1%	84.2%	82.9%	5.4%	4.5%	5.0%	10.6%	11.3%	12.1%
IT	365.9	399.4	402.4	68.0%	67.7%	66.4%	26.9%	27.9%	29.1%	5.1%	4.5%	4.5%
LI	16.6	14.2	13.4	0.5	59.9%	68.1%	36.6%	38.4%	21.5%	13.5%	1.8%	10.4%
LT	0.2	0.4	0.7	35.7%	74.6%	69.4%	53.9%	21.9%	29.1%	10.5%	3.6%	1.6%
LU	8.4	19.8	22.7	70.3%	84.2%	85.1%	15.5%	10.6%	10.3%	14.2%	5.3%	4.6%
LV	0.9	1.1	1.2	87.9%	91.9%	93.2%	12.0%	7.9%	6.7%	0.1%	0.1%	0.1%
MT	1.8	1.8	2.0	71.6%	70.1%	63.5%	26.5%	27.9%	34.7%	1.9%	2.0%	1.8%
NL	327.4	359.3	338.3	47.0%	51.7%	52.4%	48.2%	43.7%	42.5%	4.9%	4.6%	5.1%
NO	77.0	68.2	68.4	3.8%	4.3%	6.2%	75.7%	72.3%	71.0%	20.6%	23.4%	22.8%
PL	42.3	40.7	48.8	61.2%	65.7%	60.5%	26.4%	25.1%	32.0%	12.4%	9.2%	7.5%
PT	34.0	36.7	34.9	65.8%	68.6%	69.2%	26.0%	24.1%	24.7%	8.2%	7.3%	6.1%
RO	21.7	21.6	21.1	89.7%	91.5%	94.6%	9.9%	8.2%	4.3%	0.4%	0.4%	1.1%
SE	145.6	175.1	144.8	41.4%	50.3%	47.2%	58.0%	49.2%	52.3%	0.6%	0.4%	0.5%
SI	4.0	4.1	4.2	65.1%	70.3%	70.7%	34.2%	28.6%	28.2%	0.7%	1.0%	1.1%
SK	2.1	2.1	1.9	79.9%	83.0%	82.3%	17.5%	13.4%	13.5%	2.6%	3.6%	4.2%
EU/EEA	6,035.7	6,319.1	6,250.5	33.6%	38.1%	37.9%	61.2%	57.0%	57.0%	5.2%	4.9%	5.1%

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

Statistical Annex

Sovereign exposures

Sovereign exposure																			
Direct exposures towards General governments ⁽¹⁾																			
Total gross carrying amount of which:										Total carrying amount (net of short positions) of which ⁽²⁾ :									
Volumes bn EUR, % of total sov exposure		to home country				to other EU/EEA countries				Financial assets held for trading		Fair value through P&L		Fair value through OCI		Amortised cost		Other financial assets	
	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	
AT	141.4	148.0	24%	25%	64%	64%	140.2	146.9	5%	4%	0%	0%	18%	17%	74%	75%	3%	3%	
BE	161.0	163.2	43%	41%	38%	37%	160.0	162.0	3%	3%	0%	0%	28%	31%	69%	66%	0%	0%	
BG	10.0	11.2	74%	74%	20%	20%	10.0	11.2	0%	0%	0%	0%	24%	22%	76%	78%	0%	0%	
CY	6.1	6.7	40%	33%	39%	47%	6.1	6.7	0%	0%	0%	0%	7%	5%	93%	95%	0%	0%	
CZ	44.1	83.0	98%	99%	2%	1%	44.1	83.0	3%	2%	1%	0%	24%	14%	73%	84%	0%	0%	
DE	513.7	511.5	37%	38%	35%	34%	460.3	454.2	34%	30%	1%	1%	20%	21%	39%	42%	5%	6%	
DK	36.6	32.7	28%	26%	49%	50%	36.0	31.4	52%	43%	3%	3%	7%	7%	31%	38%	8%	9%	
EE	3.6	3.7	45%	46%	55%	54%	3.6	3.7	0%	0%	3%	2%	0%	0%	87%	87%	10%	10%	
ES	602.1	658.2	50%	48%	20%	23%	582.8	640.5	16%	16%	0%	0%	14%	13%	70%	71%	0%	0%	
FI	49.4	95.7	50%	49%	38%	35%	49.4	95.7	10%	0%	0%	0%	10%	6%	45%	94%	35%	0%	
FR	1,281.1	1,286.5	47%	48%	21%	21%	1,180.4	1,194.7	24%	24%	0%	0%	17%	17%	57%	58%	1%	1%	
GR	63.1	68.0	53%	50%	42%	44%	63.0	67.9	2%	3%	0%	0%	13%	13%	84%	84%	0%	0%	
HR	15.8	17.2	65%	63%	23%	23%	15.8	17.2	0%	0%	0%	0%	33%	31%	66%	68%	1%	1%	
HU	36.0	39.3	67%	68%	24%	24%	36.0	39.3	1%	1%	0%	0%	16%	19%	83%	79%	0%	0%	
IE	100.0	100.8	10%	10%	73%	71%	78.7	84.4	53%	49%	0%	0%	27%	27%	20%	23%	0%	0%	
IS*	n.a.	4.4	n.a.	67%	n.a.	32%	n.a.	4.4	n.a.	5%	n.a.	0%	n.a.	39%	n.a.	56%	n.a.	0%	
IT	530.5	539.0	50%	50%	35%	36%	526.6	535.6	6%	4%	0%	0%	29%	29%	65%	66%	0%	0%	
LI	5.0	18.2	0%	9%	37%	4%	5.0	1.5	0%	0%	0%	0%	5%	1%	26%	7%	69%	92%	
LT	6.6	9.6	31%	19%	61%	63%	6.6	9.6	1%	0%	0%	0%	0%	3%	89%	90%	10%	7%	
LU	25.9	28.3	13%	10%	62%	65%	33.0	35.0	1%	1%	0%	0%	46%	44%	54%	56%	0%	0%	
LV	2.4	2.5	33%	29%	65%	70%	2.4	2.5	2%	1%	8%	8%	3%	3%	63%	55%	26%	33%	
MT	8.1	8.7	39%	38%	48%	51%	8.1	8.7	0%	0%	0%	0%	17%	16%	83%	84%	0%	0%	
NL	262.7	275.5	40%	38%	43%	44%	261.9	274.2	2%	1%	0%	0%	38%	32%	38%	46%	22%	21%	
NO	20.4	20.6	12%	11%	9%	5%	18.0	20.3	5%	7%	17%	7%	65%	75%	6%	5%	7%	7%	
PL	84.5	94.8	100%	100%	0%	0%	84.5	94.8	2%	2%	0%	0%	32%	33%	66%	65%	0%	0%	
PT	82.3	83.2	29%	24%	60%	64%	82.3	83.1	2%	2%	0%	0%	29%	26%	66%	71%	2%	1%	
RO	38.8	42.2	91%	88%	7%	11%	38.7	42.2	36%	31%	0%	0%	24%	23%	16%	24%	24%	23%	
SE	74.9	75.1	78%	79%	12%	12%	74.3	74.4	15%	12%	15%	16%	11%	12%	49%	45%	11%	14%	
SI	10.9	11.6	23%	21%	52%	53%	10.9	11.5	0%	0%	0%	0%	28%	25%	72%	75%	0%	0%	
SK	12.8	13.1	74%	71%	24%	27%	12.8	13.1	1%	1%	0%	0%	11%	10%	88%	89%	0%	0%	
EU/EEA	4,007	4,183	45%	45%	31%	31%	3,809	3,980	18%	17%	1%	1%	21%	20%	57%	59%	3%	3%	

(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.

* Due to delays in the implementation of CRR3/CRO6, Icelandic banks have not yet submit reports for Q2 2025.

Sovereign exposure											
Total gross carrying amount by maturity											
% of total sov exposure	0 - 3M		3M - 1Y		1Y - 5Y		5Y - 10Y		10Y - more		
	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	Jun-25	Dec-25	
AT	4%	6%	10%	8%	33%	35%	38%	37%	14%	14%	
BE	12%	11%	6%	5%	28%	30%	37%	37%	17%	17%	
BG	2%	7%	9%	4%	40%	40%	46%	46%	3%	3%	
CY	2%	5%	13%	4%	43%	41%	41%	48%	0%	1%	
CZ	10%	50%	7%	3%	29%	18%	46%	23%	8%	5%	
DE	9%	8%	8%	7%	25%	27%	27%	29%	30%	29%	
DK	11%	17%	18%	15%	42%	40%	20%	19%	8%	8%	
EE	9%	1%	6%	16%	47%	42%	36%	38%	3%	2%	
ES	9%	8%	12%	12%	34%	36%	29%	32%	16%	13%	
FI	24%	45%	7%	6%	29%	27%	21%	13%	18%	9%	
FR	21%	27%	7%	7%	26%	26%	22%	21%	23%	19%	
GR	2%	3%	4%	3%	22%	21%	35%	36%	38%	37%	
HR	3%	4%	8%	8%	41%	39%	34%	34%	14%	14%	
HU	3%	3%	17%	13%	43%	41%	33%	40%	5%	2%	
IE	5%	5%	10%	11%	40%	41%	28%	31%	16%	12%	
IS*	n.a.	57%	n.a.	26%	n.a.	13%	n.a.	2%	n.a.	2%	
IT	4%	3%	8%	7%	32%	36%	38%	37%	19%	17%	
LI	32%	78%	24%	11%	38%	10%	5%	1%	0%	0%	
LT	12%	8%	5%	25%	57%	65%	3%	2%	23%	0%	
LU	4%	5%	11%	6%	37%	38%	37%	39%	12%	12%	
LV	8%	4%	7%	13%	56%	56%	23%	23%	5%	5%	
MT	7%	4%	9%	13%	52%	47%	30%	34%	3%	2%	
NL	5%	5%	7%	5%	28%	28%	24%	27%	36%	36%	
NO	14%	10%	26%	18%	52%	61%	6%	11%	3%	0%	
PL	7%	9%	11%	10%	55%	56%	23%	20%	4%	5%	
PT	7%	6%	15%	13%	47%	52%	27%	24%	4%	5%	
RO	15%	14%	14%	24%	48%	41%	19%	17%	4%	4%	
SE	22%	14%	12%	18%	50%	49%	8%	9%	7%	9%	
SI	6%	11%	13%	10%	31%	33%	36%	37%	13%	10%	
SK	3%	4%	14%	8%	22%	30%	55%	52%	6%	6%	
EU/EEA	12%	14%	9%	8%	31%	32%	27%	27%	21%	18%	

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

* Due to delays in the implementation of CRR3/CRO6, Icelandic banks have not yet submit reports for Q2 2025.

Statistical Annex

Liability composition and volumes

% of total liabilities	Liabilities composition																	
	Debt securities issued			Deposits from credit institutions			Customer deposits from HHS			Customer deposits from NFCs			Other customer deposits ⁽¹⁾			Other liabilities ⁽²⁾		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	17.5%	17.6%	17.5%	10.6%	10.8%	9.0%	41.4%	41.5%	42.5%	16.8%	16.5%	17.2%	9.0%	9.0%	9.7%	4.7%	4.6%	4.1%
BE	11.8%	11.7%	11.9%	10.9%	12.3%	9.4%	36.4%	35.7%	36.0%	13.7%	13.4%	13.7%	8.1%	7.7%	9.7%	19.1%	19.3%	19.3%
BG	1.8%	2.3%	2.2%	10.0%	11.3%	11.7%	57.2%	55.5%	57.7%	26.1%	26.2%	24.9%	3.4%	3.4%	2.5%	1.5%	1.3%	1.2%
CY	4.1%	3.2%	3.1%	1.4%	1.3%	1.6%	61.2%	55.8%	55.8%	21.3%	23.6%	23.7%	10.0%	13.9%	13.9%	2.0%	2.1%	1.8%
CZ	8.6%	7.9%	9.8%	9.3%	12.4%	8.7%	44.6%	41.4%	42.1%	17.4%	16.2%	16.8%	17.0%	19.3%	20.1%	3.1%	2.8%	2.6%
DE	18.0%	18.6%	18.3%	13.4%	13.9%	13.5%	20.0%	19.9%	20.8%	14.0%	13.6%	13.5%	15.6%	15.9%	15.8%	19.0%	18.1%	18.1%
DK	57.1%	56.0%	56.3%	2.6%	3.4%	3.5%	11.6%	13.4%	13.4%	10.6%	9.8%	10.4%	5.6%	7.0%	6.4%	12.4%	10.3%	10.1%
EE	7.5%	7.7%	7.4%	6.3%	6.6%	6.6%	40.8%	42.3%	42.2%	29.6%	27.8%	28.2%	14.3%	14.0%	14.3%	1.5%	1.6%	1.3%
ES	14.4%	13.7%	13.8%	6.1%	5.5%	5.9%	40.7%	38.3%	38.6%	17.5%	16.6%	17.1%	11.1%	13.3%	12.1%	10.2%	12.6%	12.6%
FI	40.6%	40.2%	40.7%	3.5%	5.9%	3.9%	22.6%	23.1%	23.1%	17.4%	15.0%	15.7%	7.3%	7.0%	8.9%	8.6%	8.8%	7.7%
FR	20.1%	19.8%	19.7%	5.8%	6.9%	5.8%	26.1%	25.9%	26.0%	18.0%	17.3%	18.1%	13.1%	13.8%	14.4%	16.9%	16.4%	16.0%
GR	6.3%	6.4%	6.7%	3.6%	4.0%	4.4%	58.1%	57.4%	56.8%	21.1%	21.8%	21.6%	5.9%	5.8%	6.0%	4.9%	4.5%	4.5%
HR	2.7%	3.5%	3.6%	4.6%	6.1%	6.7%	54.1%	52.3%	53.4%	24.8%	23.5%	23.7%	10.3%	10.8%	9.9%	3.5%	3.7%	2.7%
HU	6.9%	7.7%	7.7%	4.2%	4.4%	4.5%	43.3%	44.6%	45.9%	28.0%	27.5%	27.7%	9.7%	10.5%	9.6%	7.8%	5.4%	4.5%
IE	5.4%	4.2%	4.7%	4.2%	4.7%	5.0%	34.2%	31.7%	33.0%	26.6%	25.5%	26.9%	8.9%	10.7%	9.6%	20.7%	23.3%	20.8%
IS	30.8%	31.8%	32.7%	0.7%	0.8%	0.9%	35.1%	35.1%	35.3%	18.4%	17.2%	16.9%	11.3%	11.3%	10.3%	3.8%	3.8%	3.9%
IT	14.6%	14.4%	14.3%	7.0%	8.7%	6.1%	39.4%	38.3%	38.9%	19.8%	18.8%	19.7%	10.8%	11.3%	12.8%	8.4%	8.5%	8.3%
LI	6.7%	7.6%	7.6%	4.9%	4.5%	4.0%	40.8%	41.4%	42.0%	9.0%	8.7%	8.6%	33.3%	33.4%	33.4%	5.4%	4.4%	4.3%
LT	1.1%	1.4%	1.8%	3.3%	3.1%	2.9%	67.6%	68.3%	68.6%	17.2%	17.1%	17.1%	7.0%	5.6%	5.4%	3.8%	4.5%	4.3%
LU	4.5%	10.8%	10.9%	25.1%	20.3%	20.5%	15.7%	22.3%	22.0%	12.5%	15.2%	15.9%	36.6%	27.8%	27.4%	5.6%	3.7%	3.4%
LV	0.6%	0.9%	0.7%	6.7%	7.3%	7.0%	56.0%	56.8%	56.9%	26.6%	25.4%	26.3%	8.4%	8.0%	7.8%	1.6%	1.5%	1.3%
MT	5.3%	5.6%	5.8%	0.7%	1.5%	1.2%	66.5%	66.7%	66.5%	17.8%	16.0%	16.2%	7.9%	8.4%	8.6%	1.9%	1.9%	1.6%
NL	23.3%	22.2%	22.2%	2.7%	3.1%	2.6%	42.5%	41.5%	43.7%	17.5%	17.2%	18.1%	8.8%	10.5%	8.9%	5.3%	5.5%	4.4%
NO	37.1%	34.4%	34.5%	5.7%	8.2%	7.6%	19.5%	20.0%	20.8%	23.3%	21.6%	22.8%	7.1%	8.0%	7.7%	7.2%	7.7%	6.7%
PL	5.9%	6.3%	7.0%	1.0%	0.9%	0.7%	58.9%	58.2%	57.9%	20.3%	19.0%	20.5%	7.9%	7.6%	7.8%	6.0%	8.0%	6.0%
PT	6.4%	7.0%	7.1%	2.6%	2.7%	3.3%	61.2%	59.9%	60.4%	20.2%	19.7%	19.9%	4.6%	6.2%	5.2%	5.0%	4.5%	4.0%
RO	5.5%	5.9%	6.3%	3.9%	4.6%	3.8%	52.3%	51.8%	51.5%	23.2%	23.0%	23.1%	12.1%	11.6%	12.3%	2.9%	3.2%	2.9%
SE	46.1%	44.0%	45.4%	2.3%	3.3%	1.7%	21.6%	20.7%	22.7%	17.7%	16.2%	17.6%	7.2%	9.6%	7.6%	5.0%	6.1%	5.0%
SI	5.8%	6.2%	6.2%	2.1%	2.1%	2.1%	64.8%	64.6%	64.4%	21.3%	20.6%	21.1%	4.0%	4.5%	4.3%	2.1%	2.0%	2.0%
SK	17.4%	18.4%	17.9%	2.5%	3.3%	2.8%	46.6%	47.2%	46.7%	26.2%	23.3%	25.8%	5.4%	5.8%	5.2%	2.0%	2.0%	1.6%
EU/EEA	20.3%	20.1%	20.0%	6.5%	7.1%	6.4%	31.1%	30.5%	31.2%	17.3%	16.6%	17.2%	11.6%	12.5%	12.4%	13.1%	13.2%	12.8%

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

(2) Also includes deposits from central banks.

Total liabilities				
Volumes bn EUR	%			
	Dec-24	Sep-25	Dec-25	
AT	767	787	791	
BE	1,130	1,172	1,176	
BG	49	54	58	
CY	40	49	51	
CZ	202	229	227	
DE	3,883	3,952	3,969	
DK	720	738	754	
EE	44	45	46	
ES	3,579	3,659	3,733	
FI	678	698	699	
FR	8,690	8,908	8,849	
GR	294	299	313	
HR	58	63	63	
HU	134	144	148	
IE	402	434	420	
IS	32	35	34	
IT	2,314	2,397	2,396	
LI	96	93	93	
LT	42	53	59	
LU	144	217	223	
LV	51	53	55	
MT	25	26	27	
NL	2,144	2,282	2,200	
NO	320	338	322	
PL	244	254	263	
PT	278	290	293	
RO	94	95	99	
SE	887	984	919	
SI	45	49	50	
SK	66	68	71	
EU/EEA	26,215	27,075	27,007	

Share of secured funding				
% of debt securities issued	%			
	Dec-24	Sep-25	Dec-25	
AT	41.7%	41.2%	36.7%	
BE	19.9%	19.1%	17.5%	
BG	0.0%	0.0%	0.0%	
CY	0.0%	0.0%	0.0%	
CZ	3.0%	2.9%	5.7%	
DE	28.2%	27.2%	27.2%	
DK	86.3%	87.0%	86.0%	
EE	45.2%	45.5%	45.4%	
ES	28.8%	27.6%	27.3%	
FI	48.2%	46.8%	46.4%	
FR	19.5%	20.0%	20.4%	
GR	3.5%	4.1%	4.8%	
HR	0.0%	0.0%	0.0%	
HU	15.0%	22.7%	23.4%	
IE	7.2%	2.2%	2.0%	
IS	70.6%	66.6%	65.1%	
IT	31.8%	32.0%	31.8%	
LI	0.0%	0.0%	0.0%	
LT	0.0%	0.0%	0.0%	
LU	1.5%	17.3%	16.4%	
LV	0.0%	0.0%	0.0%	
MT	48.5%	41.1%	38.6%	
NL	21.5%	21.6%	22.5%	
NO	37.7%	42.0%	41.3%	
PL	17.5%	13.4%	12.0%	
PT	34.9%	39.3%	40.6%	
RO	0.0%	0.0%	0.0%	
SE	40.8%	41.3%	42.3%	
SI	0.0%	0.0%	0.0%	
SK	74.4%	79.2%	79.2%	
EU/EEA	31.6%	31.7%	31.8%	

Contingent liabilities: loan commitments												
Volumes bn EUR; % total loan cont.	Loan commitments: volume			Share of loan commitments to HHS			Share of loan commitments to NFCs					
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25			
AT	153	167	171	19.1%	24.2%	24.4%	61.1%	56.4%	57.0%			
BE	147	147	149	22.1%	25.8%	25.4%	59.2%	55.6%	55.6%			
BG	7	8	9	12.6%	12.9%	14.0%	77.1%	76.6%	79.0%			
CY	3	4	4	30.6%	26.9%	27.0%	64.9%	66.7%	66.9%			
CZ	28	31	33	16.3%	18.7%	18.6%	64.2%	61.9%	63.7%			
DE	731	720	755	12.0%	11.2%	12.3%	62.3%	63.4%	62.6%			
DK	116	122	124	12.4%	14.3%	13.8%	67.1%	65.2%	66.0%			
EE	4	4	5	16.8%	19.6%	18.3%	77.1%	71.9%	74.5%			
ES	695	743	759	40.5%	40.1%	39.9%	46.8%	45.1%	46.2%			
FI	116	124	125	29.6%	31.3%	29.6%	55.7%	53.3%	55.2%			
FR	1,364	1,359	1,372	12.4%	13.0%	13.0%	60.5%	59.6%	61.8%			
GR	44	50	53	18.0%	16.6%	16.4%	76.7%	76.9%	77.4%			
HR	9	12	11	36.2%	35.4%	35.3%	53.9%	56.9%	57.5%			
HU	20	23	25	18.2%	17.6%	18.0%	62.3%	63.2%	61.5%			
IE	81	79	75	15.4%	15.2%	15.1%	77.3%	77.1%	77.7%			
IS	3	3	3	10.3%	9.8%	9.5%	82.9%	79.0%	80.4%			
IT	653	697	663	7.4%	7.5%	8.2%	69.3%	65.7%	70.0%			
LI	37	39	40	50.9%	46.4%	48.4%	3.4%	6.0%	5.6%			
LT	2	3	3	28.4%	33.3%	33.1%	60.1%	58.0%	59.8%			
LU	16	32	32	17.5%	16.6%	16.7%	34.1%	45.9%	46.8%			
LV	4	5	5	24.7%	25.2%	23.7%	67.5%	68.1%	71.3%			
MT	4	5	5	32.4%	35.2%	35.3%	61.1%	52.7%	54.1%			
NL	446	452	467	14.0%	15.1%	14.9%	67.1%	67.0%	66.6%			
NO	69	74	71	41.5%	42.7%	41.0%	52.3%	51.2%	53.5%			
PL	45	46	50	16.2%	16.5%	15.7%	72.3%	75.2%	75.9%			
PT	31	32	34	22.1%	22.5%	21.2%	67.1%	65.2%	65.6%			
RO	14	14	16	14.5%	14.6%	13.7%	73.8%	74.5%	75.7%			
SE	139	154	147	21.4%	19.8%	21.0%	66.9%	62.4%	68.4%			
SI	6	6	7	25.0%	25.0%	24.6%	71.4%	68.6%	70.4%			
SK	13	14	14	14.0%	15.4%	15.9%	77.4%	75.3%	75.7%			
EU/EEA	4,792	4,940	4,989	17.9%	18.4%	18.6%	60.8%	59.5%	61.0%			

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

Statistical Annex

Liquidity and Funding

Volume and composition of liquid assets (after weighting)																		
Volumes bn EUR and %	Total			Cash and reserves			Central government assets (L1)			L1 securities			Extremely high quality covered bonds			L2A & L2B assets		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	190.2	186.6	197.9	38.7%	33.0%	35.2%	30.3%	38.3%	37.9%	20.7%	18.2%	16.9%	8.6%	7.6%	8.2%	1.7%	2.9%	1.8%
BE	366.4	397.3	403.8	63.5%	61.5%	60.1%	18.0%	20.7%	21.6%	11.3%	11.3%	11.3%	4.6%	4.5%	5.1%	2.6%	2.0%	1.9%
BG	18.7	19.4	20.2	42.0%	43.2%	34.6%	48.1%	49.8%	56.2%	6.8%	4.9%	6.9%	1.5%	1.7%	1.8%	1.5%	0.4%	0.4%
CY	26.2	26.3	27.7	61.8%	58.3%	58.1%	18.8%	22.1%	22.9%	9.2%	9.1%	8.6%	5.8%	5.6%	6.0%	4.4%	4.9%	4.5%
CZ	60.3	64.5	63.1	6.1%	5.3%	6.0%	44.2%	40.6%	45.4%	49.0%	53.4%	47.8%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%
DE	987.5	1,032.9	1,044.6	55.0%	51.3%	47.1%	17.8%	20.0%	22.2%	12.9%	14.0%	15.2%	8.4%	9.2%	10.0%	5.9%	5.5%	5.5%
DK	106.6	105.8	114.5	19.3%	18.2%	22.9%	14.1%	18.8%	14.9%	10.5%	8.9%	12.2%	51.7%	49.3%	46.5%	4.4%	4.8%	3.5%
EE	14.0	11.9	13.0	85.6%	79.7%	80.4%	13.0%	17.8%	17.1%	0.5%	0.6%	0.5%	0.8%	1.8%	1.8%	0.1%	0.2%	0.2%
ES	673.1	673.2	683.0	46.7%	42.7%	39.5%	43.7%	44.3%	45.3%	7.1%	8.7%	10.5%	1.8%	2.2%	2.5%	0.7%	2.2%	2.2%
FI	148.7	145.3	151.5	44.3%	35.4%	37.3%	10.9%	11.5%	11.6%	16.5%	19.5%	17.2%	24.6%	28.8%	28.5%	3.8%	4.8%	5.3%
FR	1,466.5	1,499.9	1,484.0	54.5%	51.3%	47.0%	20.3%	23.4%	23.5%	15.7%	15.3%	18.8%	2.8%	3.0%	3.4%	6.8%	7.0%	7.4%
GR	81.9	82.0	84.0	25.3%	21.8%	22.1%	60.4%	63.3%	62.7%	11.8%	12.3%	12.9%	1.7%	2.1%	1.7%	0.7%	0.6%	0.6%
HR	20.3	21.4	20.3	46.8%	41.6%	39.5%	48.0%	47.1%	45.3%	3.3%	9.1%	11.3%	1.7%	0.6%	1.4%	0.3%	1.5%	2.5%
HU	43.9	47.4	45.2	32.6%	31.2%	30.4%	51.4%	56.5%	60.9%	15.4%	11.9%	8.3%	0.1%	0.1%	0.1%	0.4%	0.3%	0.3%
IE	201.2	215.8	220.2	72.7%	65.1%	60.6%	20.2%	25.4%	27.7%	2.9%	5.4%	6.9%	2.5%	2.7%	3.0%	1.7%	1.3%	1.8%
IS	5.1	5.7	5.5	14.1%	12.2%	13.8%	49.5%	51.3%	47.6%	28.9%	28.5%	30.1%	1.2%	1.6%	1.9%	6.3%	6.3%	6.7%
IT	485.0	506.5	494.7	24.3%	22.4%	20.7%	52.3%	55.3%	54.9%	10.4%	10.5%	11.1%	7.2%	5.8%	7.0%	5.9%	6.0%	6.2%
LI	38.1	35.8	34.2	27.4%	29.6%	29.5%	6.9%	4.4%	6.1%	50.3%	48.4%	48.5%	6.0%	7.8%	6.4%	9.3%	9.8%	9.5%
LT	25.6	26.0	33.2	87.2%	78.7%	79.2%	11.1%	12.7%	11.4%	1.1%	8.1%	9.0%	0.0%	0.0%	0.0%	0.5%	0.4%	0.3%
LU	55.0	55.9	57.8	53.3%	45.9%	49.7%	9.4%	12.9%	11.7%	23.2%	27.1%	25.4%	5.0%	5.5%	5.3%	9.1%	8.6%	7.9%
LV	2.9	2.2	3.0	42.9%	26.0%	46.7%	42.8%	51.9%	35.9%	13.0%	21.2%	16.4%	0.6%	0.1%	0.1%	0.8%	0.9%	0.9%
MT	10.5	11.5	11.8	18.9%	16.9%	16.6%	57.7%	55.8%	57.8%	18.6%	20.0%	18.7%	3.3%	3.0%	3.0%	1.5%	4.3%	3.9%
NL	419.1	470.4	403.9	47.3%	44.6%	38.1%	25.5%	26.3%	31.4%	18.2%	20.1%	19.7%	4.2%	4.3%	5.9%	4.8%	4.7%	5.0%
NO	79.4	84.1	69.0	15.3%	18.7%	11.8%	25.5%	36.6%	28.3%	34.5%	27.7%	34.3%	20.4%	14.6%	22.2%	4.3%	2.5%	3.5%
PL	91.6	94.4	106.4	4.2%	3.4%	3.0%	76.9%	84.3%	79.6%	17.1%	10.6%	14.6%	0.2%	0.1%	0.4%	1.6%	1.6%	2.4%
PT	93.0	91.6	93.3	25.9%	17.2%	17.9%	60.1%	62.8%	61.3%	11.0%	15.2%	15.0%	0.7%	2.1%	2.8%	2.3%	2.7%	3.0%
RO	35.3	36.8	37.2	8.0%	10.5%	10.6%	90.0%	86.5%	88.7%	1.7%	2.7%	0.3%	0.0%	0.1%	0.2%	0.2%	0.2%	0.2%
SE	199.5	249.5	194.9	49.1%	48.5%	45.7%	6.2%	7.7%	8.5%	24.2%	24.0%	24.4%	19.3%	18.6%	20.1%	1.2%	1.3%	1.4%
SI	13.1	13.2	13.8	36.1%	29.3%	31.7%	45.6%	49.5%	48.0%	16.4%	19.0%	18.2%	1.3%	1.7%	1.6%	0.6%	0.6%	0.5%
SK	15.1	14.2	16.1	29.5%	13.5%	23.5%	59.6%	77.2%	67.0%	8.0%	6.9%	7.3%	1.6%	1.6%	1.4%	1.4%	0.8%	0.7%
EU/EEA	5,688.7	5,938.2	5,849.3	47.7%	44.2%	41.3%	27.3%	29.9%	30.9%	14.0%	14.5%	15.7%	6.6%	6.8%	7.4%	4.5%	4.6%	4.7%

Volume and composition of available stable funding (after weighting)																								
Volumes 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		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	643.2	657.6	670.3	12.6%	13.1%	13.2%	48.8%	49.2%	49.7%	1.2%	1.8%	1.9%	11.9%	11.0%	11.1%	4.6%	4.3%	4.4%	16.3%	16.1%	15.7%	4.6%	4.5%	4.0%
BE	675.0	683.4	696.1	12.6%	12.6%	12.6%	64.2%	63.7%	63.5%	3.4%	3.1%	3.2%	8.2%	8.7%	9.2%	9.1%	9.5%	9.3%	1.8%	1.8%	1.6%	0.6%	0.6%	0.7%
BG	44.4	48.6	52.0	15.0%	15.3%	14.1%	70.1%	68.4%	70.9%	0.4%	0.7%	0.5%	9.3%	9.4%	8.8%	3.2%	3.9%	3.7%	1.7%	2.0%	1.7%	0.3%	0.3%	0.3%
CY	41.8	43.4	44.3	13.6%	13.6%	13.6%	66.1%	66.9%	67.1%	0.9%	0.2%	0.1%	14.5%	14.7%	15.0%	1.7%	1.3%	1.2%	0.0%	0.0%	0.0%	3.2%	3.3%	2.9%
CZ	140.3	156.4	160.6	10.0%	9.5%	9.6%	62.5%	60.3%	59.7%	4.9%	2.8%	3.2%	13.1%	17.0%	17.1%	7.0%	7.8%	8.4%	2.3%	2.1%	2.1%	0.3%	0.4%	0.0%
DE	2,518.5	2,544.6	2,588.3	14.7%	14.7%	14.5%	32.9%	32.9%	33.6%	4.4%	4.3%	4.7%	14.8%	14.8%	14.8%	10.5%	10.3%	10.0%	19.7%	20.2%	19.4%	3.1%	2.8%	3.0%
DK	235.5	257.0	263.7	19.7%	19.7%	19.3%	39.6%	42.1%	41.8%	8.6%	7.3%	7.7%	11.8%	11.3%	11.1%	14.8%	14.0%	14.4%	5.3%	5.0%	5.1%	0.2%	0.6%	0.5%
EE	36.3	37.4	38.3	12.9%	13.3%	12.9%	57.9%	56.6%	57.1%	6.5%	6.2%	6.3%	10.7%	10.6%	10.9%	8.2%	8.5%	8.4%	3.6%	4.7%	4.2%	0.1%	0.1%	0.2%
ES	2,636.7	2,685.4	2,729.8	11.4%	11.4%	11.3%	57.3%	56.7%	57.2%	2.9%	2.8%	2.8%	10.4%	12.1%	11.6%	5.0%	4.9%	4.9%	10.8%	10.0%	10.2%	2.2%	2.1%	2.0%
FI	428.5	439.5	447.8	12.5%	12.3%	12.0%	35.9%	37.2%	36.8%	3.4%	3.0%	3.1%	12.5%	11.5%	11.5%	0.9%	1.3%	1.3%	33.8%	33.9%	34.4%	0.9%	0.8%	0.8%
FR	5,056.6	5,105.0	5,154.5	13.0%	13.1%	13.1%	42.1%	41.9%	41.6%	4.5%	4.5%	4.6%	13.6%	13.9%	14.4%	11.0%	10.9%	10.9%	12.9%	13.7%	13.4%	2.9%	1.9%	2.0%
GR	257.4	263.7	274.8	15.0%	15.3%	15.3%	67.7%	67.2%	66.6%	0.5%	0.4%	0.4%	11.1%	11.1%	11.2%	1.8%	1.9%	2.1%	1.8%	1.7%	2.1%	2.1%	2.4%	2.3%
HR	41.2	44.2	44.5	14.9%	13.6%	14.1%	62.3%	61.7%	61.9%	0.0%	0.0%	0.0%	17.4%	17.3%	16.5%	0.8%	1.9%	2.0%	3.4%	4.5%	4.4%	1.2%	1.0%	1.1%
HU	112.6	121.7	127.1	14.8%	15.2%	14.8%	54.4%	55.3%	56.0%	1.1%	0.6%	0.5%	14.4%	16.7%	16.3%	10.8%	10.3%	10.2%	1.4%	1.9%	2.1%	3.2%	0.1%	0.1%
IE	380.0	373.9	377.0	19.6%	18.7%	18.7%	40.0%	41.2%	41.5%	6.9%	6.8%	7.0%	13.4%	14.0%	14.1%	15.2%	14.4%	14.1%	4.8%	4.7%	4.5%	0.2%	0.2%	0.2%
IS	29.7	32.4	31.3	19.4%	18.4%	19.0%	44.2%	43.8%	44.9%	0.1%	0.1%	0.1%	8.2%	7.7%	6.8%	19.9%	21.9%	20.1%	0.0%	0.0%	0.0%	8.2%	8.1%	9.0%
IT	1,762.4	1,784.0	1,795.8	12.9%	13.7%	13.6%	56.1%	55.7%	56.2%	2.3%	3.6%	3.9%	12.5%	11.2%	11.1%	7.8%	7.2%	6.8%	6.6%	6.8%	6.6%	1.9%	1.9%	1.7%
LI	64.6	63.4	63.5	15.3%	15.4%	14.9%	56.3%	55.2%	55.9%	1.0%	1.2%	1.3%	17.6%	17.5%	17.3%	4.3%	4.7%	4.8%	5.1%	5.6%	5.8%	0.3%	0.4%	0.0%
LU	48.9	57.5	63.2	8.4%	8.1%	8.0%	76.8%	75.8%	76.1%	5.2%	5.9%	6.1%	4.7%	5.7%	5.7%	3.9%	3.4%	2.7%	0.0%	0.0%	0.0%	0.9%	1.1%	1.5%
LV	126.7	120.7	124.1	13.9%	14.7%	14.0%	38.3%	38.4%	38.0%	4.7%	4.7%	4.6%	18.5%	18.5%	18.6%	19.3%	18.2%	18.1%	0.7%	1.1%	1.8%	4.6%	4.4%	5.0%
LT	8.4	8.8	9.0	12.7%	12.6%	12.2%	61.0%	60.1%	60.2%	7.2%	6.9%	7.6%	11.7%	11.3%	12.7%	4.3%	4.1%	4.0%	3.0%	4.9%	3.3%	0.1%	0.1%	0.0%
MT	22.1	22.9	23.7	12.9%	13.4%	13.6%	73.6%	74.7%	74.0%	1.2%	0.9%	1.4%	9.0%	8.5%	8.6%	3.3%	2.5%	2.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NL	1,693.3	1,741.6	1,754.7	9.9%	9.6%	9.5%	54.1%	54.3%	54.9%	3.0%	3.0%	3.4%	8.3%	8.6%	8.2%	3.3%	3.4%	3.3%	20.9%	20.3%	19.8%	0.5%	0.7%	0.8%
NO	198.6	207.2	204.8	15.6%	15.5%	15.6%	30.6%	31.8%	32.0%	2.6%	3.8%	3.0%	19.5%	17.7%	18.6%	0.2%	0.8%	0.6%	31.0%	30.2%	29.7%	0.4%	0.3%	0.4%
PL	209.9	217.5	223.9	12.2%	12.5%	12.2%	67.0%	66.7%	65.8%	4.1%	3.9%	4.5%	10.2%	10.0%	10.3%	0.4%	0.3%	0.1%	3.9%	4.4%	5.0%	2.1%	2.2%	2.1%
PT	247.4	255.6	259.8	10.7%	10.7%	10.7%	71.1%	70.7%	71.0%	2.0%	1.9%	2.0%	7.7%	8.4%	7.9%	2.5%	3.3%	2.9%	3.8%	3.7%	4.1%	2.2%	1.4%	1.4%
RO	80.5	80.5	84.6	12.4%	13.2%	13.1%	64.4%	63.2%	62.1%	0.0%	0.0%	0.0%	15.4%	15.2%	15.4%	5.2%	5.8%	6.1%	2.2%	2.2%	2.9%	0.3%	0.4%	0.4%
SE	646.3	686.9	680.6	10.6%	10.4%	10.3%	32.7%	32.2%	33.9%	7.6%	7.4%	7.3%	5.0%	5.3%	4.7%	3.5%	3.1%	3.1%	40.4%	41.5%	40.4%	0.2%	0.2%	0.2%
SI	42.6	45.5	47.1	14.3%	13.6%	14.5%																		

Statistical Annex

Composition of own funds and risk-weighted assets

Composition of own funds (Tier 1 capital)																		
Volumes in 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		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	66.5	70.8	74.2	25.5%	23.9%	22.8%	73.3%	71.8%	71.7%	-15.4%	-12.3%	-10.9%	7.3%	7.7%	7.9%	9.3%	8.9%	8.5%
BE	78.0	80.6	82.0	32.1%	31.3%	31.0%	60.7%	59.9%	61.1%	-3.9%	-2.8%	-2.4%	2.0%	3.0%	1.8%	9.1%	8.6%	8.4%
BG	5.8	6.5	6.4	24.8%	22.1%	22.7%	42.8%	46.7%	45.0%	1.3%	1.7%	1.9%	31.1%	29.5%	30.3%	0.0%	0.0%	0.0%
CY	5.1	5.3	5.4	32.7%	32.4%	31.8%	60.2%	45.7%	62.2%	0.7%	0.7%	0.7%	2.1%	16.9%	1.1%	4.3%	4.3%	4.2%
CZ	13.0	13.3	13.7	18.5%	18.6%	18.1%	78.5%	81.5%	82.2%	0.1%	-0.2%	0.0%	3.0%	0.1%	-0.3%	0.0%	0.0%	0.0%
DE	285.4	286.4	287.4	45.7%	44.2%	43.9%	40.0%	41.8%	42.3%	-1.3%	-2.1%	-2.0%	7.5%	8.5%	7.7%	8.1%	7.7%	8.0%
DK	40.5	39.6	38.8	3.1%	2.3%	2.8%	80.4%	89.6%	88.3%	0.1%	0.1%	0.1%	10.7%	2.3%	3.0%	5.7%	5.7%	5.8%
EE	4.3	4.6	4.6	9.9%	9.1%	9.2%	60.2%	57.9%	58.2%	0.0%	0.0%	0.0%	25.1%	28.2%	27.9%	4.7%	4.8%	4.8%
ES	221.1	230.1	229.8	47.7%	44.0%	43.2%	77.9%	83.0%	84.8%	-25.4%	-25.6%	-25.6%	-11.1%	-12.8%	-13.4%	10.9%	11.3%	10.9%
FI	45.8	47.0	47.8	16.1%	15.9%	15.3%	79.4%	80.7%	81.4%	-1.2%	-1.6%	-1.8%	-1.1%	-3.8%	-3.8%	6.6%	8.9%	8.9%
FR	514.4	516.7	526.0	29.4%	28.9%	28.2%	41.8%	42.0%	42.8%	-1.2%	-2.3%	-1.8%	22.9%	24.2%	23.6%	7.1%	7.2%	7.2%
GR	25.7	27.5	27.8	62.9%	59.7%	59.4%	37.8%	45.0%	46.4%	-2.3%	-1.6%	-1.6%	-6.4%	-11.1%	-14.2%	8.0%	8.0%	10.0%
HR	6.2	6.3	6.4	35.4%	35.2%	34.5%	62.0%	60.5%	61.1%	0.8%	1.1%	1.2%	-0.6%	0.8%	0.8%	2.4%	2.4%	2.3%
HU	15.6	16.9	17.2	10.9%	7.4%	7.7%	85.0%	91.7%	91.7%	2.9%	0.6%	-0.1%	1.2%	0.4%	0.6%	0.0%	0.0%	0.0%
IE	58.4	54.3	54.9	27.9%	29.3%	29.0%	72.7%	74.7%	73.3%	-3.9%	-4.9%	-4.9%	-3.8%	-5.7%	-3.9%	7.0%	6.6%	6.5%
IS*	5.0	n.a.	5.1	29.8%	n.a.	26.1%	63.6%	n.a.	66.1%	0.0%	n.a.	0.0%	6.6%	n.a.	1.7%	0.0%	n.a.	6.0%
IT	169.1	169.7	172.9	47.5%	53.2%	50.3%	51.0%	46.8%	50.0%	-4.9%	-3.6%	-3.2%	-2.7%	-5.7%	-6.7%	9.1%	9.3%	9.6%
LI	8.2	8.0	7.8	6.7%	7.0%	7.4%	99.7%	103.3%	107.0%	11.8%	9.3%	3.3%	-18.1%	-19.6%	-17.7%	0.0%	0.0%	0.0%
LT	3.8	4.3	4.7	45.6%	47.2%	43.1%	39.0%	38.4%	35.2%	-0.1%	-0.1%	0.0%	14.2%	13.3%	12.2%	1.2%	1.2%	9.5%
LU	17.0	30.1	30.6	34.9%	36.0%	35.5%	55.1%	33.7%	31.4%	9.4%	5.5%	6.2%	-0.4%	23.7%	25.9%	1.0%	1.0%	1.0%
LV	5.5	5.5	5.5	76.5%	76.3%	75.9%	24.6%	24.3%	23.7%	0.0%	0.0%	0.0%	-1.1%	-0.6%	-0.5%	0.0%	0.0%	0.9%
MT	1.9	2.0	2.1	41.6%	43.6%	41.5%	55.7%	52.5%	54.0%	0.6%	0.8%	0.7%	2.1%	3.1%	3.8%	0.0%	0.0%	0.0%
NL	142.4	141.5	143.1	29.7%	29.2%	28.0%	64.7%	66.4%	67.8%	-1.5%	-2.6%	-2.1%	-5.1%	-5.3%	-5.1%	12.1%	12.3%	11.5%
NO	25.8	25.5	25.4	21.5%	20.3%	20.0%	76.3%	82.3%	81.8%	2.8%	2.2%	2.5%	-9.8%	-13.7%	-13.7%	9.1%	9.0%	9.4%
PL	22.5	23.0	23.2	20.4%	20.0%	20.0%	19.6%	18.7%	19.3%	-3.4%	0.3%	1.4%	63.4%	61.0%	59.3%	0.0%	0.0%	0.0%
PT	23.5	23.8	24.1	44.7%	38.3%	38.5%	31.5%	33.2%	34.1%	-18.9%	-17.6%	-16.9%	37.2%	38.7%	36.9%	5.5%	7.5%	7.4%
RO	8.8	9.3	9.7	40.0%	43.0%	40.9%	42.0%	39.3%	37.7%	-7.2%	-4.6%	-2.3%	20.0%	17.0%	13.5%	5.2%	5.3%	10.1%
SE	55.4	57.0	55.7	11.3%	12.7%	13.1%	69.7%	70.7%	70.5%	6.1%	5.9%	6.6%	5.2%	2.7%	1.7%	7.7%	8.0%	8.0%
SI	5.4	5.5	6.1	26.6%	25.9%	23.4%	68.6%	68.7%	66.9%	-0.2%	0.2%	0.3%	3.6%	3.7%	3.1%	1.5%	1.5%	6.3%
SK	5.5	5.6	5.6	19.8%	19.6%	19.7%	70.1%	72.9%	75.5%	0.0%	0.2%	0.4%	-0.3%	-3.1%	-3.3%	10.3%	10.4%	7.7%
EU/EEA	1,777.3	1,796.0	1,821.7	34.1%	33.7%	32.8%	55.2%	56.6%	57.5%	-4.9%	-5.3%	-4.9%	7.4%	6.9%	6.4%	8.1%	8.2%	8.2%

RWA composition																					
Volumes in EUR and %	RWA volume			Credit risk capital requirements (excl. securitisation)			Securitisation capital requirements			Market risk capital requirements			Operational risk capital requirements			Share output floor**			Other capital requirements		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Jun-25	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	366.5	369.0	369.5	81.1%	79.7%	78.2%	1.2%	1.3%	2.2%	4.4%	4.2%	4.4%	11.6%	14.1%	14.5%	0.0%	0.0%	0.0%	1.7%	0.6%	0.8%
BE	404.2	423.5	430.7	86.9%	82.4%	81.6%	0.2%	0.4%	0.5%	1.5%	1.4%	1.5%	10.9%	14.3%	14.7%	0.5%	0.6%	0.6%	0.4%	0.9%	1.1%
BG	26.7	28.9	30.5	93.3%	89.7%	89.3%	0.0%	0.7%	0.6%	0.4%	0.2%	0.2%	6.3%	9.4%	9.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CY	19.9	19.3	19.5	81.8%	86.3%	86.0%	1.4%	0.8%	0.8%	0.0%	0.0%	0.1%	16.6%	12.8%	13.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
CZ	71.7	75.0	75.6	85.9%	82.8%	82.4%	0.1%	0.1%	0.7%	3.0%	2.9%	2.6%	10.4%	13.5%	13.6%	0.0%	0.0%	0.0%	0.6%	0.7%	0.7%
DE	1,523.1	1,519.1	1,517.7	77.4%	73.0%	72.6%	2.4%	2.4%	2.6%	7.3%	7.9%	7.7%	10.5%	12.7%	13.1%	0.0%	0.0%	0.0%	2.5%	4.0%	3.9%
DK	203.7	208.4	213.4	83.0%	82.7%	81.6%	0.1%	0.1%	0.1%	4.2%	3.8%	3.9%	9.0%	10.5%	11.2%	0.0%	0.0%	0.0%	3.7%	2.9%	3.2%
EE	21.6	20.9	21.5	84.8%	84.8%	85.0%	0.0%	0.0%	0.0%	0.6%	0.8%	0.9%	12.5%	10.8%	10.5%	0.0%	0.0%	0.0%	2.1%	3.5%	3.7%
ES	1,525.1	1,536.4	1,540.6	85.8%	82.0%	80.7%	1.2%	1.3%	1.5%	2.4%	2.7%	2.8%	10.2%	12.8%	13.9%	0.0%	0.0%	0.0%	0.4%	1.1%	1.2%
FI	229.1	238.0	240.0	81.5%	79.2%	79.2%	1.5%	1.4%	1.5%	2.7%	2.6%	2.7%	10.2%	11.8%	11.7%	0.0%	0.0%	0.0%	4.0%	4.9%	4.9%
FR	2,966.8	3,001.1	3,034.2	84.7%	81.0%	80.4%	1.6%	1.5%	1.7%	3.0%	2.9%	3.2%	9.4%	12.2%	12.5%	0.0%	0.0%	0.0%	1.3%	2.3%	2.3%
GR	151.7	157.5	161.9	84.1%	84.1%	84.8%	2.4%	2.3%	2.3%	2.0%	2.3%	2.3%	11.2%	11.0%	10.4%	0.0%	0.0%	0.0%	0.4%	0.4%	0.3%
HR	30.4	31.0	32.2	88.9%	87.8%	87.8%	0.0%	0.2%	0.2%	1.4%	1.0%	0.9%	9.6%	11.1%	11.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
HU	83.6	91.3	98.8	86.6%	86.0%	84.8%	0.0%	0.0%	0.0%	1.2%	0.7%	1.0%	12.2%	13.2%	13.9%	0.0%	0.0%	0.0%	0.1%	0.1%	0.3%
IE	296.0	281.7	282.7	77.5%	73.5%	73.2%	3.1%	2.8%	3.8%	6.4%	9.3%	8.1%	10.7%	10.3%	10.2%	0.0%	0.0%	0.0%	2.3%	4.1%	4.6%
IS*	23.8	n.a.	24.0	88.6%	n.a.	90.8%	0.0%	n.a.	0.0%	1.2%	n.a.	0.9%	10.0%	n.a.	8.1%	0.0%	n.a.	0.0%	0.1%	n.a.	0.2%
IT	950.2	971.3	986.2	80.9%	76.4%	75.5%	2.2%	2.2%	2.4%	3.0%	3.3%	3.2%	12.7%	16.5%	17.3%	0.0%	0.0%	0.0%	1.1%	1.6%	1.6%
LI	43.5	42.8	40.8	75.5%	75.2%	74.0%	0.0%	0.0%	0.0%	7.3%	8.5%	7.4%	15.6%	15.3%	17.4%	0.0%	0.0%	0.0%	1.6%	1.1%	1.2%
LT	18.5	20.1	21.6	80.0%	73.7%	68.2%	2.5%	2.7%	2.9%	0.8%	0.8%	0.6%	14.4%	18.0%	23.7%	0.0%	0.0%	0.0%	2.3%	4.8%	4.6%
LU	77.5	128.3	128.0	84.5%	83.7%	83.0%	4.7%	2.9%	3.0%	0.7%	1.1%	1.2%	7.4%	11.0%	11.4%	0.0%	0.0%	0.0%	2.6%	1.3%	1.3%
LV	25.2	24.0	24.7	84.0%	84.9%	84.3%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	13.8%	12.0%	12.5%	0.0%	0.0%	0.0%	1.9%	2.8%	3.0%
MT	9.0	9.1	9.6	85.0%	87.9%	87.6%	1.1%	1.0%	0.8%	0.0%	0.0%	0.0%	13.8%	10.9%	11.4%	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%
NL	785.6	756.3	763.0	79.9%	80.0%	79.3%	0.8%	0.8%	1.1%	2.4%	1.9%	2.1%	11.0%	12.3%	12.8%	0.0%	0.0%	0.0%	6.0%	4.9%	4.7%
NO	123.3	128.9	129.8	87.0%	83.1%	82.5%	0.1%	0.1%	0.1%	0.5%	0.6%	0.6%	11.9%	12.8%	13.6%	0.0%	0.0%	0.0%	0.4%	3.4%	3.2%
PL	132.7	140.7	142.7	84.1%	85.2%	84.2%	0.2%	0.3%	0.3%	1.0%	0.9%	0.8%	14.3%	13.1%	14.2%	0.0%	0.0%	0.0%	0.3%	0.4%	0.5%
PT	126.1	126.4	126.3	83.0%	80.9%	80.9%	1.6%	1.7%	1.5%	2.3%	2.1%	2.0%	12.6%	14.8%	15.3%	0.0%	0.0%	0.0%	0.5%	0.5%	0.3%
RO	42.0	45.9	46.3	81.7%	84.9%	82.9%	0.2%	0.1%	0.3%	1.9%	2.2%	2.8%	16.0%	12.6%	13.8%	0.0%	0.0%	0.0%	0.2%	0.3%	0.2%
SE	266.8	278.1	285.8	62.2%	57.2%	56.6%	0.1%	0.1%	0.1%	2.2%	2.2%	2.0%	9.1%	14.1%	14.4%	0.0%	0.0%	0.0%	26.4%	26.4%	26.9%
SI	32.0	34.0	34.5	82.6%	86.3%	86.2%	0.0%	0.0%	0.0%	4.8%	4.9%	4.6%	12.4%	8.7%	9.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
SK	30.5	29.6	29.3	91.7%	87.2%	86.6%	0.1%	0.6%	0.6%	0.7%	0.7%	0.6%	7.5%	10.9%	12.1%	0.0%	0.0%	0.0%	0.0%	0.6%	0.1%
EU/EEA	10,046.6	10,110.5	10,233.3	81.9%	78.7%	77.9%	1.5%	1.5%	1.7%	3.6%	3.7%	3.7%	10.6%	12.9%	13.4%	0.0%	0.0%	0.0%	2.4%	3.1%	3.2%

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

*Due to delays in the implementation of CRR3/CRD6, Icelandic banks have not yet submit reports for Q3 2025.

**Output floor applicable as of Q1 2025 under CRR3.

Statistical Annex

Profitability analysis: main drivers within RoE

Components of RoE: revenue side															
%	RoE (Return on Equity)			Net interest income / equity			Net fee & commission income / equity			Net trading income (incl. FV result) / equity			Other operating income / equity		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	11.0%	10.5%	11.4%	23.2%	22.4%	22.2%	9.5%	9.5%	9.4%	1.3%	-1.6%	-1.1%	-0.4%	1.0%	0.9%
BE	12.2%	9.7%	10.0%	20.4%	18.1%	18.3%	7.7%	7.7%	7.7%	0.8%	0.8%	0.7%	4.3%	4.1%	4.2%
BG	18.3%	17.4%	17.0%	24.8%	22.3%	22.5%	8.0%	7.7%	7.8%	1.9%	-0.8%	-0.3%	0.7%	3.1%	2.6%
CY	20.7%	13.0%	15.0%	34.0%	24.2%	24.7%	6.2%	5.1%	5.4%	0.6%	0.1%	0.3%	2.0%	1.6%	2.6%
CZ	15.7%	16.3%	16.5%	24.3%	25.9%	25.5%	8.7%	8.8%	8.8%	1.2%	1.3%	1.4%	0.3%	0.0%	-0.1%
DE	6.6%	7.3%	6.7%	15.2%	14.6%	14.7%	9.2%	9.2%	9.3%	2.9%	3.2%	2.8%	1.7%	2.4%	2.4%
DK	12.4%	11.9%	12.0%	17.4%	17.0%	17.1%	5.5%	5.2%	5.7%	3.2%	2.8%	2.6%	1.5%	1.8%	2.0%
EE	16.6%	14.4%	13.9%	30.4%	26.2%	25.5%	5.2%	5.0%	5.0%	1.7%	0.3%	0.5%	0.0%	1.0%	1.1%
ES	14.6%	14.9%	14.9%	39.0%	35.1%	35.2%	12.1%	11.6%	11.8%	2.1%	2.3%	2.1%	-1.0%	-0.5%	-0.4%
FI	13.9%	13.2%	12.6%	22.3%	20.0%	19.6%	6.8%	6.6%	6.6%	4.1%	2.5%	2.5%	-1.4%	0.6%	0.6%
FR	6.6%	6.9%	6.5%	11.4%	11.7%	11.8%	10.1%	9.9%	10.0%	3.6%	3.5%	3.4%	3.0%	3.8%	3.6%
GR	13.7%	13.0%	12.7%	26.8%	23.1%	22.8%	6.2%	5.9%	6.1%	0.5%	0.5%	0.5%	1.2%	1.0%	1.3%
HR	16.4%	16.9%	15.7%	24.7%	22.9%	22.6%	7.6%	8.2%	8.1%	0.7%	0.3%	0.5%	0.7%	1.8%	1.5%
HU	20.8%	19.6%	19.3%	35.8%	35.5%	35.4%	16.3%	18.3%	18.2%	1.9%	-1.1%	-0.8%	0.4%	2.8%	2.2%
IE	12.5%	11.1%	11.0%	21.5%	19.7%	19.7%	5.4%	5.7%	5.7%	1.1%	0.8%	0.7%	2.8%	3.0%	3.2%
IS	12.1%	13.1%	12.3%	20.7%	22.7%	21.4%	5.5%	5.6%	5.6%	2.2%	0.2%	0.7%	0.6%	2.2%	1.8%
IT	14.7%	15.3%	14.9%	24.3%	21.1%	21.4%	13.2%	12.5%	12.8%	1.0%	1.3%	1.0%	2.5%	3.6%	3.4%
LI	5.8%	7.6%	7.2%	6.3%	6.2%	6.3%	22.6%	24.6%	25.9%	5.8%	5.9%	6.0%	3.5%	4.3%	3.9%
LT	19.0%	18.1%	16.2%	48.7%	39.7%	37.7%	39.0%	48.1%	48.0%	1.7%	1.9%	1.7%	-40.7%	-44.7%	-44.8%
LU	9.1%	10.3%	9.7%	17.4%	16.3%	16.1%	4.7%	4.6%	4.6%	-1.1%	-0.4%	-0.2%	2.8%	1.7%	1.4%
LV	19.4%	14.7%	14.3%	30.9%	24.9%	24.4%	5.9%	5.6%	5.6%	1.4%	0.6%	0.7%	0.2%	0.8%	0.8%
MT	13.3%	10.2%	10.1%	31.3%	27.4%	27.2%	5.1%	4.9%	5.1%	0.9%	0.5%	0.5%	0.5%	1.2%	1.1%
NL	10.8%	10.6%	9.9%	24.4%	23.0%	23.3%	5.9%	6.4%	6.5%	3.7%	3.3%	2.0%	0.4%	1.2%	2.3%
NO	15.0%	14.1%	14.2%	22.8%	22.7%	22.1%	4.6%	5.8%	5.9%	1.3%	1.3%	1.3%	0.9%	0.5%	0.9%
PL	18.5%	19.7%	19.7%	42.2%	40.8%	40.1%	9.6%	9.2%	9.3%	1.2%	0.2%	0.4%	-0.6%	1.5%	1.2%
PT	16.7%	17.1%	16.7%	30.9%	27.9%	27.0%	8.0%	8.0%	7.8%	0.0%	0.6%	1.1%	0.3%	1.0%	1.0%
RO	22.6%	19.7%	19.5%	37.5%	36.0%	34.2%	9.0%	7.7%	7.4%	2.1%	2.1%	2.4%	3.8%	4.7%	4.3%
SE	14.1%	13.1%	12.9%	21.5%	20.8%	20.5%	6.5%	7.0%	7.1%	2.3%	0.3%	0.2%	1.0%	1.9%	2.1%
SI	16.4%	14.7%	13.5%	29.9%	25.4%	25.0%	8.9%	8.3%	8.4%	0.8%	0.4%	0.5%	0.6%	1.2%	1.0%
SK	12.3%	13.7%	12.9%	25.6%	26.9%	27.1%	9.6%	9.8%	9.8%	0.7%	0.6%	0.7%	0.3%	0.5%	0.2%
EU/EEA	10.5%	10.7%	10.4%	21.0%	19.7%	19.8%	9.8%	9.7%	9.8%	2.6%	2.3%	2.1%	1.5%	2.2%	2.2%

Components of RoE: expenses, costs, provisions, impairments																		
%	Staff expenses / equity			Other admin. (incl. depreciation) expenses / equity			Provisions / equity			Impairments (credit risk losses) / equity			Contributions to DGS and resolution funds / equity			Other (incl. tax) / equity		
	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
AT	9.2%	9.1%	9.1%	7.3%	7.5%	7.6%	1.9%	0.3%	0.6%	1.4%	1.4%	1.4%	0.3%	0.2%	0.2%	2.7%	2.2%	1.0%
BE	8.4%	8.2%	8.1%	7.8%	7.2%	7.1%	0.1%	0.1%	0.5%	1.0%	1.1%	1.2%	0.6%	1.1%	0.9%	3.2%	3.2%	3.3%
BG	5.7%	5.4%	5.7%	5.8%	4.8%	5.1%	-0.3%	0.1%	0.0%	1.9%	0.8%	1.4%	1.0%	0.8%	0.6%	3.1%	3.0%	2.9%
CY	8.1%	6.9%	7.2%	7.8%	6.8%	6.7%	0.2%	-0.2%	-0.1%	0.8%	1.2%	1.2%	0.8%	0.7%	0.7%	4.5%	2.7%	2.4%
CZ	8.3%	8.5%	8.3%	7.5%	7.8%	7.8%	0.0%	0.1%	-0.2%	0.0%	-0.3%	-0.1%	0.7%	0.5%	0.4%	2.2%	3.1%	2.9%
DE	9.6%	9.4%	9.5%	8.1%	7.5%	7.6%	1.1%	0.4%	0.4%	2.2%	2.0%	2.2%	0.4%	0.3%	0.3%	1.1%	2.4%	2.5%
DK	7.4%	7.7%	7.8%	4.3%	4.3%	4.6%	-0.1%	-0.6%	-0.5%	-0.2%	0.9%	0.6%	0.4%	0.1%	0.1%	3.5%	2.5%	2.8%
EE	6.9%	7.4%	7.3%	7.8%	7.6%	7.8%	0.2%	-0.2%	0.0%	0.5%	0.2%	0.3%	0.6%	0.6%	0.5%	4.7%	2.4%	2.3%
ES	12.4%	11.5%	11.7%	9.8%	9.0%	9.1%	2.1%	1.4%	1.5%	8.4%	8.0%	8.1%	0.5%	0.4%	0.5%	4.4%	3.1%	3.2%
FI	8.0%	8.0%	8.0%	5.6%	5.5%	5.6%	0.3%	0.2%	0.2%	0.5%	-0.1%	0.0%	0.4%	0.3%	0.3%	3.0%	2.7%	2.7%
FR	11.1%	11.2%	11.3%	7.8%	7.7%	7.8%	0.2%	0.2%	0.2%	2.1%	2.2%	2.2%	0.1%	0.1%	0.1%	0.3%	0.5%	0.7%
GR	6.2%	5.7%	5.7%	5.9%	5.5%	5.5%	1.5%	0.5%	0.5%	3.5%	3.4%	3.3%	0.1%	0.1%	0.1%	3.8%	2.5%	2.9%
HR	6.6%	6.4%	6.6%	6.8%	6.5%	6.6%	0.8%	0.0%	0.3%	-0.5%	-0.4%	-0.1%	0.3%	0.3%	0.4%	3.5%	3.4%	3.2%
HU	10.7%	10.9%	11.2%	15.3%	17.7%	17.2%	0.1%	0.1%	0.3%	2.1%	2.0%	1.7%	0.7%	0.7%	0.6%	4.7%	4.5%	4.7%
IE	7.3%	7.5%	7.4%	6.9%	7.3%	7.6%	1.0%	0.4%	0.9%	0.3%	1.1%	1.0%	0.1%	0.2%	0.1%	2.6%	1.6%	1.1%
IS	7.0%	6.6%	6.9%	4.7%	4.5%	4.4%	0.1%	0.1%	0.2%	0.5%	0.7%	0.6%	0.0%	0.0%	0.0%	4.7%	5.6%	5.1%
IT	11.7%	9.7%	10.7%	8.8%	8.1%	8.6%	0.5%	0.2%	0.4%	1.8%	1.2%	1.9%	0.5%	0.1%	0.1%	3.0%	3.9%	2.0%
LI	21.7%	23.1%	24.1%	9.0%	8.6%	9.1%	0.2%	0.1%	0.3%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	1.4%	1.5%	1.5%
LT	7.0%	7.5%	7.3%	15.3%	10.9%	10.8%	0.0%	0.1%	0.0%	1.5%	1.7%	2.3%	1.2%	1.7%	1.5%	4.8%	5.0%	4.4%
LU	6.6%	5.0%	5.0%	5.4%	4.2%	4.3%	0.1%	-0.2%	-0.2%	1.0%	0.8%	1.0%	0.0%	0.1%	0.1%	1.5%	2.0%	1.9%
LV	5.0%	5.2%	5.1%	10.1%	8.8%	8.8%	-0.1%	-0.1%	-0.1%	-0.1%	0.0%	0.0%	0.7%	0.7%	0.7%	3.5%	2.7%	2.5%
MT	9.0%	9.2%	9.1%	9.3%	9.2%	9.7%	0.0%	0.0%	0.0%	-0.9%	0.1%	-0.3%	0.4%	0.4%	0.4%	6.7%	5.0%	4.8%
NL	11.7%	11.9%	12.0%	6.9%	6.2%	6.8%	0.6%	0.2%	0.4%	1.1%	1.3%	1.5%	0.3%	0.2%	0.2%	3.2%	3.4%	3.2%
NO	6.6%	7.1%	7.1%	4.3%	4.5%	4.5%	0.0%	-0.1%	-0.1%	0.5%	0.9%	1.0%	0.5%	0.4%	0.4%	2.8%	3.4%	3.1%
PL	9.2%	8.8%	8.8%	9.7%	9.2%	9.2%	5.5%	4.6%	5.0%	2.6%	2.1%	1.9%	0.5%	0.9%	0.7%	6.6%	6.5%	5.5%
PT	7.0%	6.9%	6.8%	5.7%	5.4%	5.4%	3.3%	1.6%	1.8%	0.1%	0.3%	0.8%	0.5%	0.7%	0.6%	6.0%	5.4%	4.8%
RO	12.0%	11.3%	10.5%	12.1%	11.6%	11.6%	-0.1%	-0.9%	-0.8%	3.2%	4.3%	3.5%	0.5%	0.7%	0.5%	2.2%	3.9%	3.6%
SE	7.4%	7.6%	7.6%	5.4%	5.2%	5.2%	0.0%	-0.1%	-0.1%	0.2%	0.3%	0.3%	0.9%	1.0%	1.0%	3.3%	3.1%	3.0%
SI	9.7%	8.7%	8.8%	9.7%	8.4%	8.5%	0.1%	0.1%	0.2%	1.3%	0.4%	1.1%	1.0%	1.1%	0.9%	2.1%	1.9%	1.7%
SK	8.4%	8.3%	8.6%	6.7%	6.7%	6.9%	0.1%	-0.3%	-0.1%	1.1%	2.2%	2.3%	0.1%	0.1%	0.1%	7.5%	7.1%	7.2%
EU/EEA	10.5%	10.2%	10.4%	7.9%	7.6%	7.7%	0.8%	0.4%	0.5%	2.5%	2.5%	2.6%	0.3%	0.3%	0.3%	2.3%	2.4%	2.1%

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead. Other expenses include for instance taxes, extraordinary effects, impact from discontinued operations, impairment or (-) reversal of impairment on non-financial assets. These expenses are shown with a positive sign (like in the columns to the left). In case there are effects resulting in negative expenses (i.e. a positive income) they have a negative sign.

Methodological note

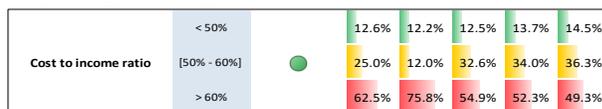
Risk Indicators' (RIs) heatmap

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

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

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

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



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

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

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

Risk Indicators in the Dashboard

Nr	Risk Indicator code	Dashboard name	Formula	Data Point a ⁽¹⁾		Data Point b ⁽¹⁾		Data Point c ⁽¹⁾		Data Point d ⁽¹⁾		Data Point e ⁽¹⁾		Data Point f ⁽¹⁾		Data Point g ⁽¹⁾							
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column		
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	0015	0010	C 02.00	0010	0010														
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	0010	0010	C 02.00	0010	0010														
3	SVC_3	CE1 capital ratio (transitional in CR3)	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	0020	0010	C 02.00	0010	0010														
5	SVC_13	Leverage ratio	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure using a transitional definition of Tier 1 capital (B)	C 47.00	0320	0010	C 47.00	0300	0010														
7	AQT_3.2	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	010														
8	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060														
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FB)	Exposures with forbearance measures for loans and advances (A) / Total instruments on BS (B)	F 19.00	0005, 0070, 0191, 0221	0010	F 18.00	0005, 0070, 0191, 0221	0010														
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	0330	0060	F 18.00	0330	0010														
11	PFT_21	Return on equity (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total equity (B)	F 02.00	0670	0010	F 01.03	0300	0010														
12	PFT_24	Return on assets (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total assets (B)	F 02.00	0670	0010	F 01.01	0380	0010														
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	0360, 0390	0010	F 02.00	0355	0010														
14	PFT_25	Net interest income to total net operating income	Net interest income (Interest Income (A) - Interest expenses (B)) / Total net operating income (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 02.00	0355	0010											
15	PFT_26	Net fee and commission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	0200	0010	F 02.00	0210	0010	F 02.00	0355	0010											
16	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	0280, 0285, 0287, 0290, 0295	0010	F 02.00	0355	0010														
17	PFT_41	Net interest margin (numerator annualised, denominator as average) ⁽³⁾	Interest income (A) - Interest expenses (B) / Interest earning assets (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 01.01	0010, 0080, 0090, 0094, 0095, 0100, 0130, 0173, 0174, 0177, 0178, 0232, 0233, 0236, 0237, 0098, 0099, 0143, 0144, 0182, ...	0010											
18	PFT_43	Cost of risk ⁽⁴⁾	PFT_43.1 IFRS + PFT_43.2 nGAAP	F 12.01	0080, 0250, 0430, 0670	0020, 0040, 0050, 0070, 0130, 0120, 0125	F 12.00	0400, 0490, 0520	0020, 0030, 0080, 0090, 0100	F 04.03.1	0110	0015, 0030, 0040, 0041	F 04.04.1	0070	F 04.08	0120	0040, 0050	F 04.09	0070	0010, 0020	F 04.10	0120	0015, 0020
19	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total Deposits to non-financial corporations and households (C)	F 05.01	0080	0050, 0060	F 04.01	0170, 0180	0010	F 08.01	0260, 0310	0010, 0020, 0030, 0034, 0035											
20	FND_33	Asset encumbrance ratio	⁽⁵⁾ Total encumbered assets and collateral (A + B - C) / Total assets and collateral (D + E + F)	F 32.01	0010	0010	F 32.02	0130	0010	F 32.01	0015	0010	F 32.01	0010	0010, 0060	F 32.02	0130	0010, 0040	F 32.01	0015	0010		
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	0010	0010	C 76.00	0020	0010														
22	LIQ_20	Net Stable Funding Ratio	Available Stable Funding (A) / Required Stable Funding (B)	C 84.00	0120	0030	C 84.00	0010	0020														

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

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

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

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

Risk Indicators in the Statistical Annex

Annex series	Risk indicator code	R's parameter shown	Formula	Data Point # ¹⁰			Data Point # ¹¹		
				Template	Row	Column	Template	Row	Column
Exposures towards counterparty	n/a	Equity instruments + Cash balances at central banks and other demand deposits + Debt securities + Loans and advances	F 20.04	0040, 0075, 0080, 0140	0010				
Cash balances at central banks and other demand deposits	n/a	Cash balances at central banks and other demand deposits	F 20.04	0075	0010				
Debt securities	n/a	Debt securities	F 20.04	0080	0010				
Debt securities: of which Central banks and general governments	n/a	Central banks and general governments	F 20.04	0090, 0100	0010				
Loans and advances	n/a	Loans and advances	F 20.04	0140	0010				
Loans and advances: of which Credit institutions and other financial corporations	n/a	Credit institutions and other financial corporations	F 20.04	0170, 0180	0010				
Loans and advances: of which Non-financial corporations	n/a	Non-financial corporations	F 20.04	0190	0010				
Loans and advances: of which Households	n/a	Households	F 20.04	0220	0010				
Deposits	n/a	Deposits	F 20.06	0070	0010				
Deposits: of which Central banks	n/a	Central banks	F 20.06	0080	0010				
Deposits: of which General governments	n/a	General governments	F 20.06	0090	0010				
Deposits: of which Credit institutions	n/a	Credit institutions	F 20.06	0100	0010				
Deposits: of which Other financial corporations	n/a	Other financial corporations	F 20.06	0110	0010				
Deposits: of which Non-financial corporations	n/a	Non-financial corporations	F 20.06	0120	0010				
Deposits: of which Households	n/a	Households	F 20.06	0130	0010				
Off balance sheet exposures: Loan commitments	n/a	Loan commitments given	F 20.05	0010	0010				
Off balance sheet exposures: Financial guarantees	n/a	Financial guarantees given	F 20.05	0020	0010				
Off balance sheet exposures: Other Commitments	n/a	Other Commitments given	F 20.05	0030	0010				
Cash balances	R08_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	0020, 0030, 0040	0010	F 01.01	0380	0010
Equity instruments	R08_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	0070, 0080, 0090, 0110, 0140, 0170, 0176, 0210, 0290	0010	F 01.01	0380	0010
Debt securities	R08_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	0080, 0094, 0098, 0120, 0170, 0180, 0177, 0182, 0232, 0236	0010	F 01.01	0380	0010
Loans and advances	R08_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	0090, 0095, 0099, 0130, 0144, 0174, 0178, 0183, 0233, 0237	0010	F 01.01	0380	0010
Derivatives	R08_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	0060, 0092, 0240	0010	F 01.01	0380	0010
Other assets	R08_6 ¹⁰	Ratio	Other assets (A) / Total Assets (B)	F 01.01	0250, 0260, 0270, 0300, 0330, 0360, 0370, 0375	0010	F 01.01	0380	0010
Total assets	R08_1	Denominator	Total assets	F 01.01	0380	0010			
Total financial assets	AQT_68_1 ¹⁰	Denominator	Total financial instruments on the asset side	F 01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010			
Share of financial assets valued at (amortised) cost	AQT_68_3 ¹⁰	Ratio	Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)	F 01.01	0010, 0181, 0231, 0234	010	F 01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Share of financial assets at fair value through OCI	AQT_68_2 ¹⁰	Ratio	Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B)	F 01.01	0141, 0175	0010	F 01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Share of financial assets at fair value through profit/loss ¹⁰	AQT_68_1 ¹⁰	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F 01.01	0050, 0091, 0096, 0100, 0171, 0240	0010	F 01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Loans and advances	AQT_3_2	Denominator	Total gross loans and advances	F 18.00	0005, 0070, 0181, 0221	0010	n/a	n/a	n/a
Loans and advances: HFS	n/a		Gross carrying amount of loans at amortised costs to Households	F 18.00	0150	0010	n/a	n/a	n/a
Loans and advances: Mortgagees	n/a		Gross carrying amount of loans at amortised costs to Households of which: Loans collateralized by residential immovable property	F 18.00	0160	0010	n/a	n/a	n/a
Loans and advances: NFCs	n/a		Gross carrying amount of loans at amortised costs to Non-financial corporations	F 18.00	0120	0010	n/a	n/a	n/a

Loans and advances: SME	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	0130	0010	n/a	n/a	n/a
Loans and advances: CRE	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	0140	0010	n/a	n/a	n/a
Non-performing loans and advances	ADQ_3.2	Numerator	Non-performing loans and advances	F 18.00	0005, 0070, 0191, 0221	0060	n/a	n/a	n/a
Non-performing loans and advances: HHS	n/a		Gross carrying amount of non-performing loans at amortised costs to Households	F 18.00	0150	0060	n/a	n/a	n/a
Non-performing loans and advances: Mortgages	n/a		Gross carrying amount of non-performing loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	0160	0060	n/a	n/a	n/a
Non-performing loans and advances: NFCs	n/a		Gross carrying amount of non-performing loans at amortised costs to Non-financial corporations	F 18.00	0120	0060	n/a	n/a	n/a
Non-performing loans and advances: SME	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	0130	0060	n/a	n/a	n/a
Non-performing loans and advances: CRE	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	0140	0060	n/a	n/a	n/a
NPL Ratio	ADQ_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	0010
NPL ratio: HHS	n/a	Ratio	Gross carrying amount of loans at amortised costs to Households: Non-performing (A) / Gross carrying amount (B)	F 18.00	0150	0060	F 18.00	0150	0010
NPL ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	0160	0060	F 18.00	0160	0010
NPL ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Non-performing (A) / Gross carrying amount (B)	F 18.00	0120	0060	F 18.00	0120	0010
NPL ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Non-performing (A) / Gross carrying amount (B)	F 18.00	0130	0060	F 18.00	0130	0010
NPL ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	0140	0060	F 18.00	0140	0010
Coverage ratio of non-performing loans and advances	ADQ_41.2	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060
Coverage ratio: HHS	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Accumulated impairment (A) / Non-performing (B)	F 18.00	0150	0150	F 18.00	0150	0060
Coverage ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Accumulated impairment (A) / Non-performing (B)	F 18.00	0160	0150	F 18.00	0160	0060
Coverage ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Accumulated impairment (A) / Non-performing (B)	F 18.00	0120	0150	F 18.00	0120	0060
Coverage ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Accumulated impairment (A) / Non-performing (B)	F 18.00	0130	0150	F 18.00	0130	0060
Coverage ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property: Accumulated impairment (A) / Non-performing (B)	F 18.00	0140	0150	F 18.00	0140	0060
NFCs loans and advances - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0010	0010	F 06.01	0190	0010
NFCs loans and advances - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0020	0010	F 06.01	0190	0010
NFCs loans and advances - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0030	0010	F 06.01	0190	0010
NFCs loans and advances - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0040	0010	F 06.01	0190	0010
NFCs loans and advances - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0050	0010	F 06.01	0190	0010
NFCs loans and advances - F Construction	n/a	Ratio	NFCs loans and advances - F Construction (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0060	0010	F 06.01	0190	0010
NFCs loans and advances - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0070	0010	F 06.01	0190	0010
NFCs loans and advances - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0080	0010	F 06.01	0190	0010
NFCs loans and advances - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0090	0010	F 06.01	0190	0010
NFCs loans and advances - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0100	0010	F 06.01	0190	0010
NFCs loans and advances - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0105	0010	F 06.01	0190	0010
NFCs loans and advances - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0110	0010	F 06.01	0190	0010
NFCs loans and advances - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0120	0010	F 06.01	0190	0010
NFCs loans and advances - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0130	0010	F 06.01	0190	0010
NFCs loans and advances - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0140	0010	F 06.01	0190	0010
NFCs loans and advances - P Education	n/a	Ratio	NFCs loans and advances - P Education (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0150	0010	F 06.01	0190	0010
NFCs loans and advances - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0160	0010	F 06.01	0190	0010
NFCs loans and advances - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0170	0010	F 06.01	0190	0010
NFCs loans and advances - S Other services	n/a	Ratio	NFCs loans and advances - S Other services (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0180	0010	F 06.01	0190	0010
NFCs NPLs - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing - Non-performing (A) / Loans and advances (B)	F 06.01	0010	0012	F 06.01	0010	0010
NFCs NPLs - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying - Non-performing (A) / Loans and advances (B)	F 06.01	0020	0012	F 06.01	0020	0010
NFCs NPLs - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing - Non-performing (A) / Loans and advances (B)	F 06.01	0030	0012	F 06.01	0030	0010
NFCs NPLs - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply - Non-performing (A) / Loans and advances (B)	F 06.01	0040	0012	F 06.01	0040	0010
NFCs NPLs - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply - Non-performing (A) / Loans and advances (B)	F 06.01	0050	0012	F 06.01	0050	0010
NFCs NPLs - F Construction	n/a	Ratio	NFCs loans and advances - F Construction - Non-performing (A) / Loans and advances (B)	F 06.01	0060	0012	F 06.01	0060	0010
NFCs NPLs - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade - Non-performing (A) / Loans and advances (B)	F 06.01	0070	0012	F 06.01	0070	0010
NFCs NPLs - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage - Non-performing (A) / Loans and advances (B)	F 06.01	0080	0012	F 06.01	0080	0010

NFCI NPLs - I Accommodation and food service activities	n/a	Ratio	NFCI loans and advances - I Accommodation and food service activities - Non-performing (A) / Loans and advances (B)	F 06.01	0090	0012	F 06.01	0090	0010
NFCI NPLs - J Information and communication	n/a	Ratio	NFCI loans and advances - J Information and communication - Non-performing (A) / Loans and advances (B)	F 06.01	0100	0012	F 06.01	0100	0010
NFCI NPLs - K Financial and insurance activities	n/a	Ratio	NFCI loans and advances - K Financial and insurance activities - Non-performing (A) / Loans and advances (B)	F 06.01	0105	0012	F 06.01	0105	0010
NFCI NPLs - L Real estate activities	n/a	Ratio	NFCI loans and advances - L Real estate activities - Non-performing (A) / Loans and advances (B)	F 06.01	0110	0012	F 06.01	0110	0010
NFCI NPLs - M Professional, scientific and technical activities	n/a	Ratio	NFCI loans and advances - M Professional, scientific and technical activities - Non-performing (A) / Loans and advances (B)	F 06.01	0120	0012	F 06.01	0120	0010
NFCI NPLs - N Administrative and support service activities	n/a	Ratio	NFCI loans and advances - N Administrative and support service activities - Non-performing (A) / Loans and advances (B)	F 06.01	0130	0012	F 06.01	0130	0010
NFCI NPLs - O Public administration and defence, compulsory social security	n/a	Ratio	NFCI loans and advances - O Public administration and defence, compulsory social security - Non-performing (A) / Loans and advances (B)	F 06.01	0140	0012	F 06.01	0140	0010
NFCI NPLs - P Education	n/a	Ratio	NFCI loans and advances - P Education - Non-performing (A) / Loans and advances (B)	F 06.01	0150	0012	F 06.01	0150	0010
NFCI NPLs - Q Human health services and social work activities	n/a	Ratio	NFCI loans and advances - Q Human health services and social work activities - Non-performing (A) / Loans and advances (B)	F 06.01	0160	0012	F 06.01	0160	0010
NFCI NPLs - R Arts, entertainment and recreation	n/a	Ratio	NFCI loans and advances - R Arts, entertainment and recreation - Non-performing (A) / Loans and advances (B)	F 06.01	0170	0012	F 06.01	0170	0010
NFCI NPLs - S Other services	n/a	Ratio	NFCI loans and advances - S Other services - Non-performing (A) / Loans and advances (B)	F 06.01	0180	0012	F 06.01	0180	0010
Proportion of exposures to NACE J (Real Estate Activities)	n/a	Ratio	Exposures to NACE J (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0110	0010	F 20.07.1	0110	0010
Non-performing exposures to NACE J (Real Estate Activities)	n/a	Ratio	Non-performing exposures to NACE J (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0110	0012	F 20.07.1	0110	0010
Proportion of exposures to NACE F (Construction)	n/a	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0060	0010	F 20.07.1	0060	0010
Non-performing exposures to NACE F (Construction)	n/a	Ratio	Non-performing exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0060	0012	F 20.07.1	0060	0010
Share of stage 1 loans and advances to total/gross loans and advances	ADT_65.1	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POO loans and advances at amortised cost (B)	F 04.04.1	0070	0015	F 04.04.1	0070	0015, 0030, 0040, 0041
Share of stage 2 loans and advances to total/gross loans and advances	ADT_65.2	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POO loans and advances at amortised cost (B)	F 04.04.1	0070	0030	F 04.04.1	0070	0015, 0030, 0040, 0041
Share of stage 3 loans and advances to total/gross loans and advances	ADT_65.3	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POO loans and advances at amortised cost (B)	F 04.04.1	0070	0040	F 04.04.1	0070	0015, 0030, 0040, 0041
Coverage ratio stage 1 of loans and advances	ADT_79.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	0070	0050	F 04.04.1	0070	0015
Coverage ratio stage 2 of loans and advances	ADT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	0070	0060	F 04.04.1	0070	0030
Coverage ratio stage 3 of loans and advances	ADT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	0070	0070	F 04.04.1	0070	0040
Total fair valued financial assets ¹⁸	n/a	Calculation	(ADT_68.1 + ADT_68.2) * Total Financial Assets	n/a	n/a	n/a	n/a	n/a	n/a
Level 1 financial assets ¹⁸	ADT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are level 2 assets (A) / Total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Level 2 financial assets ¹⁸	ADT_80.2	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are level 3 assets (A) / Total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0030	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Level 3 financial assets ¹⁸	ADT_80.3	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are level 3 assets (A) / Total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0030	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Sovereign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	0010	0010			
Sovereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	0010	0010			
Sovereign exposure - Financial assets held for trading	n/a	Ratio	Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0010	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Fair value through P&L	n/a	Ratio	Sovereign exposure treated as Fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0060	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Fair value through OCI	n/a	Ratio	Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0080	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Amortised cost	n/a	Ratio	Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0100	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Other	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 33.00	0010	0030, 0060, 0080, 0100	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure maturities 0 - 3M	n/a	Ratio	Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0170	0010	C 33.00		0170, 0180, 0190, 0200, 0110, 0220, 0230
Sovereign exposure maturities 3M - 1Y	n/a	Ratio	Sovereign exposure maturities 3M - 1Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0180	0010	C 33.00		0170, 0180, 0190, 0200, 0110, 0220, 0230
Sovereign exposure maturities 1Y - 5Y	n/a	Ratio	Sovereign exposure maturities 1Y - 5Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0190, 0200, 0210	0010	C 33.00		0170, 0180, 0190, 0200, 0110, 0220, 0230
Sovereign exposure maturities 5Y - 10Y	n/a	Ratio	Sovereign exposure maturities 5Y - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0220	0010	C 33.00		0170, 0180, 0190, 0200, 0110, 0220, 0230
Sovereign exposure maturities 10Y+ more	n/a	Ratio	Sovereign exposure maturities 10Y+ more (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0230	0010	C 33.00		0170, 0180, 0190, 0200, 0110, 0220, 0230
Debt securities issued	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	0050, 0065, 0090, 0130, 0140	0010	F 01.02	0300	0010
Deposits from credit institutions	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	0160	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Customer deposits from HFs	n/a	Ratio	Deposits from HFs (A) / Total liabilities (B)	F 08.01	0310	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010

Customer deposits from NFCs	n/a	Ratio	Deposits from NFCs (A) / Total liabilities (B)	F 08.01	0360	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Other deposits	n/a	Ratio	Other deposits (A) / Total liabilities (B)	F 08.01	0110, 0210	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Other liabilities	n/a	Calculation	Residual Calculation: 1 - (A/B)	F 08.01	0110, 0210, 0250, 0310	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	0300	0010
			Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
Share of secured funding	FND_28	Numerator	Covered bonds (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset backed securities (A) / Total liabilities (B)	F 08.01	380	040, 020, 030, 034, 035	n/a	n/a	n/a
Loan commitments volume	n/a		Gross carrying amount	F 18.00	0340	0010	n/a	n/a	n/a

Share of loan commitments to HHS	n/a	Ratio	Loan commitments to HHS (A) / Total loan commitments given (B)	F 18.00	0400	0010	F 18.00	0340	0010
Share of loan commitments to NFC	n/a	Ratio	Loan commitments to NFC (A) / Total loan commitments given (B)	F 18.00	0390	0010	F 18.00	0340	0010
Volume of liquid assets (after weighting)	n/a	Ratio	Volume of liquid assets	C 72.00	0010	0040			
Cash and reserves	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0040, 0050	0040	C 72.00	0050	0040
Central government assets (L1)	n/a	Ratio	Central government assets L1 (A) / Volume of liquid assets (B)	C 72.00	0070	0040	C 72.00	0050	0040
L1 securities	n/a	Ratio	L1 Securities (A) / Volume of liquid assets (B)	C 72.00	0060, 0060, 0090, 0100, 0110, 0130, 0130, 0140, 0150, 0160, 0170	0040	C 72.00	0050	0040
Extremely high quality covered bonds	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0180	0040	C 72.00	0050	0040
L2 & L3 assets	n/a	Ratio	L2 & L3 assets (A) / Volume of liquid assets (B)	C 72.00	0230, 0180	0040	C 72.00	0050	0040
Volume of available stable funding (after weighting)	n/a	Ratio	Capital items and instruments (A) / Volume of available stable funding (B)	C 84.00	0130	0030	C 84.00	0120	0030
Capital items and instruments	n/a	Ratio	Capital items and instruments (A) / Volume of available stable funding (B)	C 84.00	0130	0030	C 84.00	0120	0030
Operational deposits	n/a	Ratio	Operational deposits (A) / Volume of available stable funding (B)	C 84.00	0160	0030	C 84.00	0120	0030
Other non-financial customers (incl. central banks)	n/a	Ratio	Other non-financial customers (incl. central banks) (A) / Volume of available stable funding (B)	C 84.00	0150	0030	C 84.00	0120	0030
(Other) financial customers and central banks	n/a	Ratio	(Other) financial customers and central banks (A) / Volume of available stable funding (B)	C 84.00	0180	0030	C 84.00	0120	0030
Liabilities provided from undetermined counterparties	n/a	Ratio	Liabilities provided from undetermined counterparties (A) / Volume of available stable funding (B)	C 84.00	0190	0030	C 84.00	0120	0030
Intra-group and other liabilities	n/a	Ratio	Intra-group and other liabilities (A) / Volume of available stable funding (B)	C 84.00	0170, 0200, 0210	0030	C 84.00	0120	0030
Own funds (Tier 1 capital) volume	n/a	Ratio	Tier 1 capital volume (A)	C 01.00	0015	0010	n/a	n/a	n/a
Capital instruments eligible as CET1 Capital	n/a	Ratio	Capital instruments eligible as CET1 Capital (A) / Tier 1 capital volume (B)	C 01.00	0010	0010	C 01.00	0015	0010
Retained earnings	n/a	Ratio	Retained earnings (A) / Tier 1 capital volume (B)	C 01.00	0130	0010	C 01.00	0015	0010
Accumulated other comprehensive income	n/a	Ratio	Accumulated other comprehensive income (A) / Tier 1 capital volume (B)	C 01.00	0180	0010	C 01.00	0015	0010
Other CET1 components	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 01.00	0010, 0130, 0180, 0010	0010	C 01.00	0015	0010
Additional Tier 1 capital	n/a	Ratio	Additional Tier 1 capital	C 01.00	0510	0010	C 01.00	0015	0010
RWA volume	n/a	Ratio	RWA volume	C 02.00	0010	0010	n/a	n/a	n/a
			Calculated as SCV_4 - Securitisation risk exposure amounts of total credit risk exposure amounts	n/a	n/a	n/a	n/a	n/a	n/a
Credit risk capital requirements (incl. securitisation)	SCV_4	Ratio	Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	C 02.00	0040	0010	C 02.00	0010	0010
Securitisation capital requirements	n/a	Ratio	Securitisation positions (SA and SB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	C 02.00	0220, 0430, 0470	0010	C 02.00	0010	0010
Market risk capital requirements	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	0520	0010	C 02.00	0010	0010
Operational risk capital requirements	SCV_9	Ratio	Total risk exposure amount for Opa (A) / Total risk exposure amount (B)	C 02.00	0590	0010	C 02.00	0010	0010
Share output floor	CRB3_2	Ratio	Output floor RWAs / Flooked RWAs	C 02.00	0035	0010	C 02.00	0010	0010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
Net interest income on equity (numerator annualised, denominator as average) ⁽¹⁾	n/a	Ratio	Interest income - interest expense (A) / Equity (B)	F 02.00	0010, 0090	0010	F 01.03	0300	0010
Net fee & commission income on equity (numerator annualised, denominator as average) ⁽¹⁾	n/a	Ratio	Fee & commission income - Fee & commission expense (A) / Equity (B)	F 02.00	0200, 0210	0010	F 01.03	0300	0010
Net trading income (incl. FX result) on equity (numerator annualised, denominator as average) ⁽¹⁾	n/a	Ratio	Net gains or (losses) on financial assets and liabilities held for trading, trading, non-trading financial assets measured at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B)	F 02.00	0280, 0285, 0287, 0290	0010	F 01.03	0300	0010
Other operating income on equity (numerator annualised, denominator as average) ⁽¹⁾	n/a	Ratio	Total net operating income - net interest income - Fee & commission income - net trading income (A) / Equity (B)	F 02.00	0010, 0090, 0200, 0210, 0280, 0285, 0287, 0290, 0355	0010	F 01.03	0300	0010
Staff expenses on equity (numerator annualised, denominator as average) ⁽¹⁾	n/a	Ratio	Staff expenses (A) / Equity (B)	F 02.00	0370	0010	F 01.03	0300	0010
Other admin. (incl. depreciation) expenses on equity (numerator annualised, denominator as average) ⁽¹⁾	n/a	Ratio	Other admin. (incl. depreciation) expenses (A) / Equity (B)	F 02.00	0380, 0390	0010	F 01.03	0300	0010
Provisions on equity (numerator annualised, denominator as average) ⁽¹⁾	n/a	Ratio	Provisions (A) / Equity (B)	F 02.00	0430	0010	F 01.03	0300	0010
Impairments (credit risk losses) on equity (numerator annualised, denominator as average) ⁽¹⁾	n/a	Ratio	Impairments (credit risk losses) (A) / Equity (B)	F 02.00	0460	0010	F 01.03	0300	0010
Contributions to resolution funds and DGS (numerator annualised, denominator as average) ⁽¹⁾	n/a	Ratio	Cash contributions to resolution funds and deposit guarantee schemes (A) / Equity (B)	F 02.00	0385	0010	F 01.03	0300	0010
Other (incl. tax) on equity (numerator annualised, denominator as average) ⁽¹⁾	n/a	Ratio	Profit or (loss) for the year - Total operating income - Staff expenses - Other admin. Expenses + Cash contributions to resolution funds and deposit guarantee schemes + Provisions + Impairments (A) / Equity (B)	F 02.00	0670, 0355, 0370, 0380, 0385, 0390, 0430, 0460	0010	F 01.03	0300	0010

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

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

(3) Applicable only to IFG reporting banks.

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



eba | European
Banking
Authority

Tour Europlaza, 20 avenue André Prothin CS 30154
92927 Paris La Défense CEDEX, FRANCE
Tel. +33 1 86 52 70 00
E-mail: info@eba.europa.eu
<https://eba.europa.eu>