



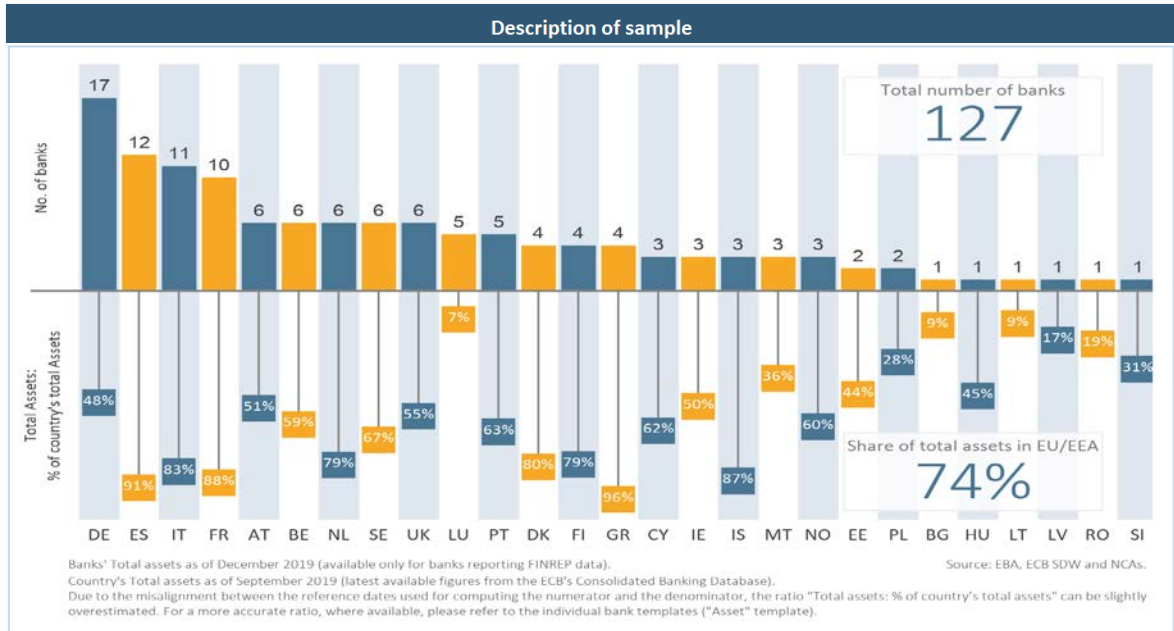
**SPRING 2020 EU-WIDE TRANSPARENCY
EXERCISE – KEY STATISTICS**

JUNE 2020

EBA

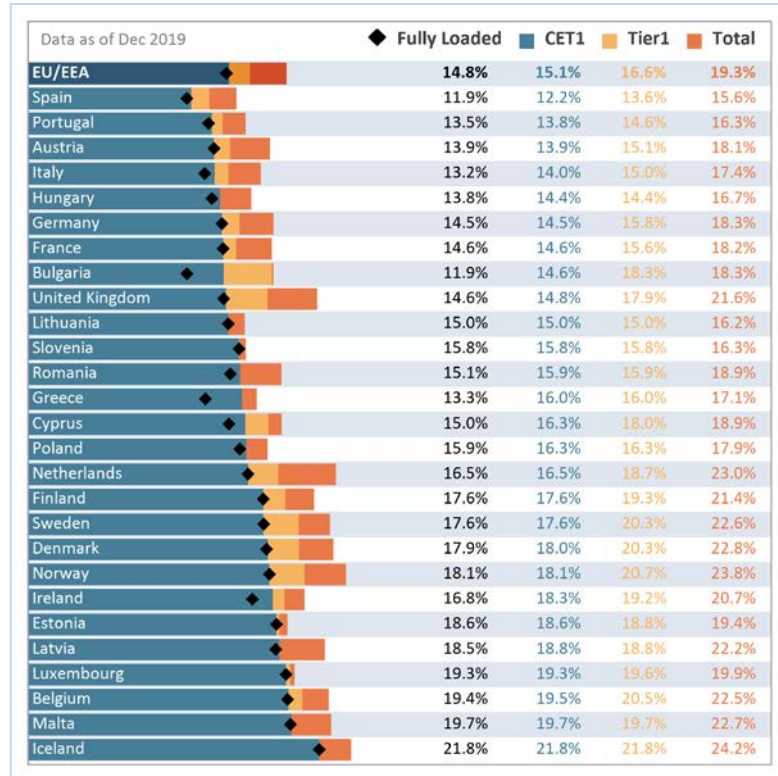
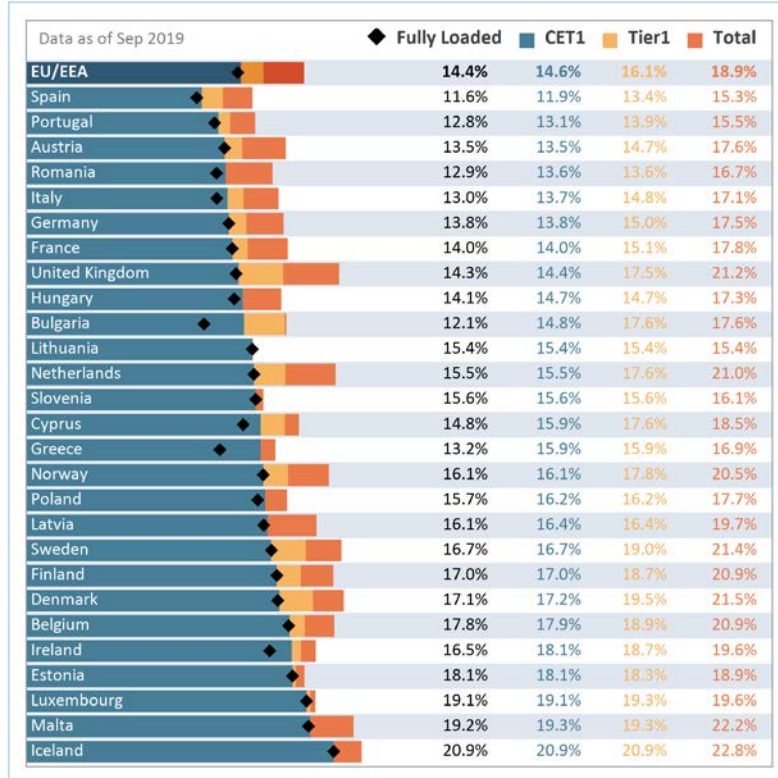
EUROPEAN
BANKING
AUTHORITY

Sample description and main EU aggregates

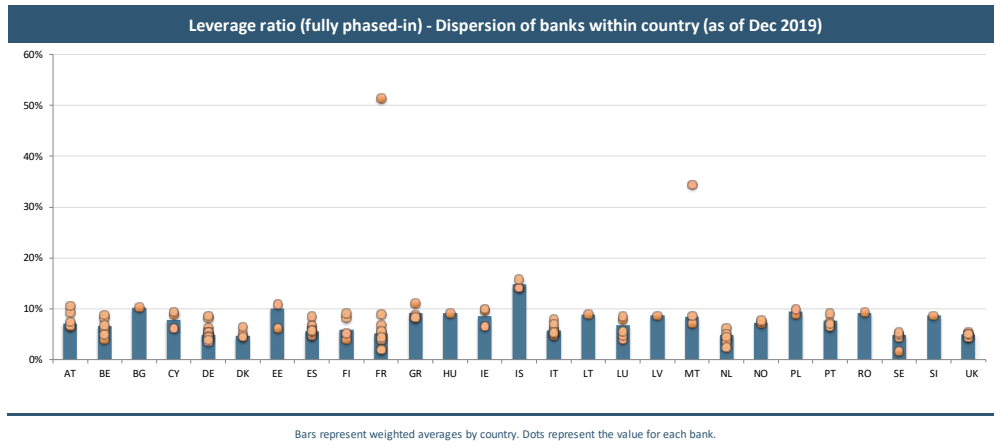
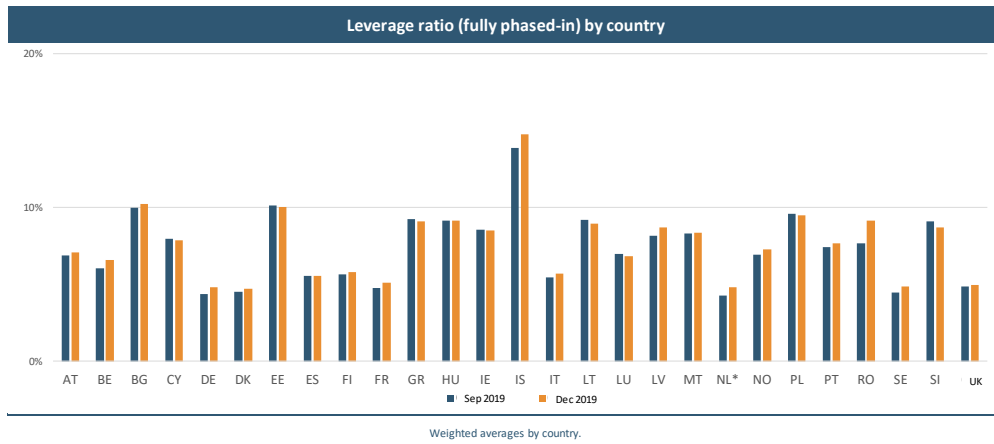


Capital ratios

Capital



Leverage ratio fully phased-in definition - weighted average and country distribution

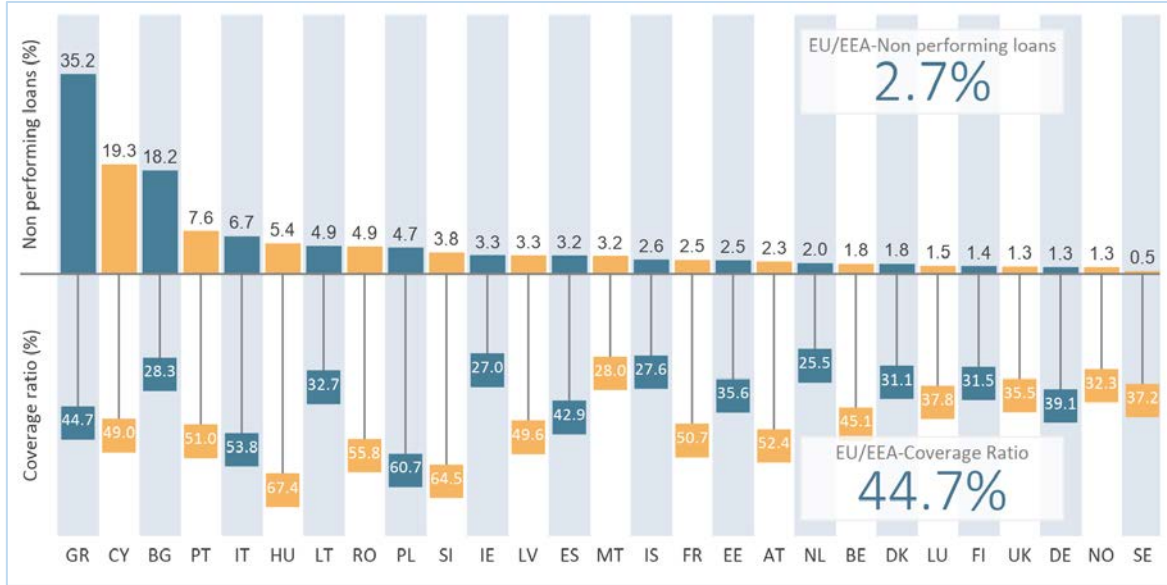


Country	Leverage ratio fully phased-in definition Sep 2019	Leverage ratio fully phased-in definition Dec 2019	Tier 1 capital - fully phased-in Sep 2019 (mln EUR)	Total leverage ratio exposures - fully phased-in Sep 2019 (mln EUR)	Tier 1 capital - fully phased-in Dec 2019 (mln EUR)	Total leverage ratio exposures - fully phased-in Dec 2019 (mln EUR)
AT	6.9%	7.1%	39,482	574,369	40,351	570,974
BE	6.1%	6.6%	38,607	637,818	41,508	628,259
BG	10.0%	10.2%	520	5,218	546	5,344
CY	8.0%	7.9%	3,412	42,788	3,327	42,279
DE	4.4%	4.8%	167,821	3,834,432	172,901	3,578,295
DK	4.5%	4.7%	36,399	805,619	37,310	791,507
EE	10.1%	10.1%	1,757	17,336	1,753	17,434
ES	5.5%	5.6%	191,523	3,458,228	192,037	3,452,317
FI	5.7%	5.8%	40,872	723,255	40,876	702,858
FR	4.7%	5.1%	358,551	7,555,451	370,113	7,242,144
GR	9.2%	9.1%	22,443	243,134	22,389	245,808
HU	9.2%	9.1%	5,514	60,217	5,975	65,369
IE	8.5%	8.5%	24,730	289,610	25,081	293,852
IS	13.9%	14.8%	4,195	30,173	4,217	28,519
IT	5.5%	5.7%	148,804	2,729,681	150,505	2,646,178
LT	9.2%	8.9%	251	2,730	249	2,782
LU	7.0%	6.8%	11,421	163,818	11,214	164,004
LV	8.2%	8.7%	294	3,597	331	3,801
MT	8.3%	8.4%	1,371	16,519	1,385	16,543
NL*	4.3%	4.8%	73,343	1,722,898	123,112	2,561,085
NO	7.0%	7.3%	23,330	335,498	23,868	328,530
PL	9.6%	9.5%	12,449	130,026	12,988	136,990
PT	7.4%	7.7%	19,361	261,393	19,848	258,717
RO	7.7%	9.2%	1,493	19,460	1,848	20,155
SE	4.5%	4.9%	43,016	958,293	45,750	941,120
SI	9.1%	8.7%	1,424	15,668	1,451	16,671
UK	4.9%	5.0%	319,491	6,533,050	317,105	6,387,970
OT**	6.0%	6.6%	274,716	4,554,332	222,723	3,362,734
EU/EEA	5.2%	5.5%	1,866,590	35,724,613	1,890,761	34,512,241

*The evolution of total leverage ratio exposures in NL between September and December 2019 is mainly explained by a change in the sample of banks that have disclosed figures for this exercise. This explanation should also be taken into account to understand the volume statistics in the other tables (e.g. NPL and coverage).

**Banks included in the EBA's reporting sample and not participating to the EU-wide transparency exercise. Their figures contribute to the EU averages.

NPL and coverage



Weighted averages by country - Dec 2019

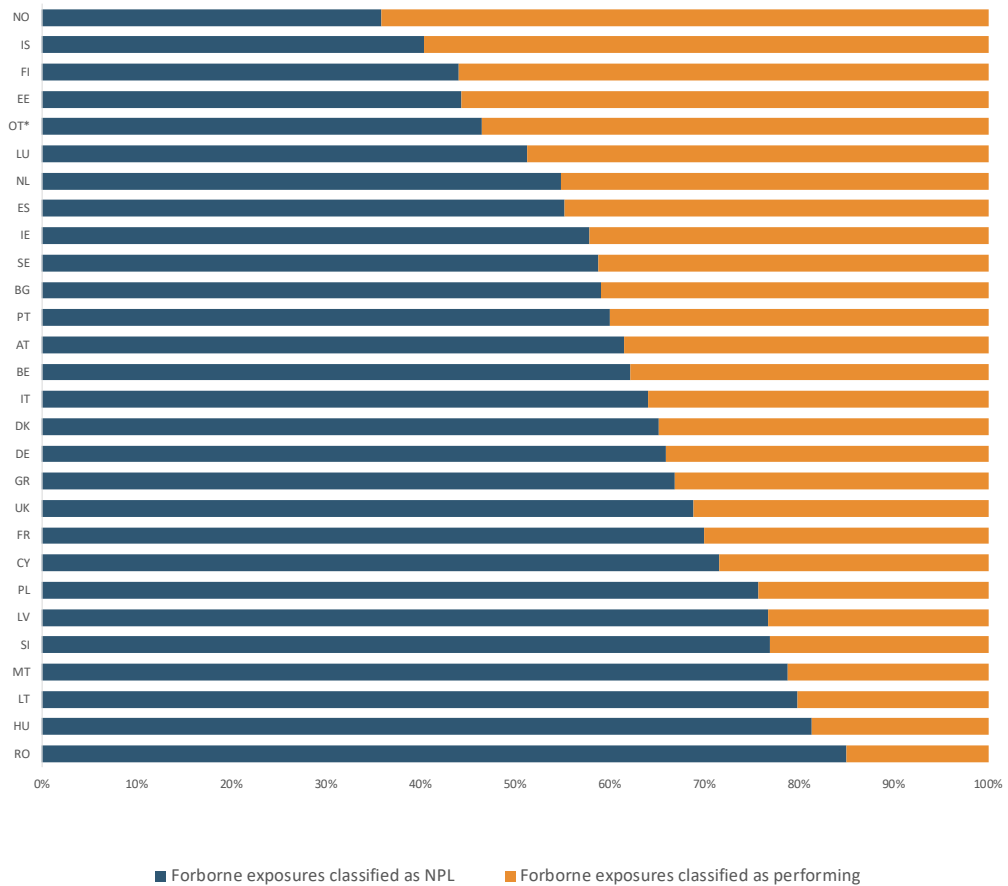
Country	NPL ratio Sep 2019	NPL ratio Dec 2019	Total gross non-performing loans and advances Sep 2019 (mln EUR)	Total gross loans and advances Sep 2019 (mln EUR)	Total gross non-performing loans and advances Dec 2019 (mln EUR)	Total gross loans and advances Dec 2019 (mln EUR)
AT	2.4%	2.3%	9,886	420,158	9,461	419,509
BE	1.9%	1.8%	8,927	468,287	8,406	461,210
BG	21.0%	18.2%	904	4,298	789	4,329
CY	21.1%	19.3%	6,234	29,558	5,802	30,032
DE	1.2%	1.3%	31,857	2,580,492	29,984	2,393,734
DK	1.8%	1.8%	10,690	599,113	10,844	595,728
EE	3.0%	2.5%	475	16,072	402	16,237
ES	3.4%	3.2%	83,460	2,425,726	79,152	2,450,210
FI	1.5%	1.4%	7,355	485,305	7,115	494,198
FR	2.6%	2.5%	121,156	4,592,755	117,210	4,636,924
GR	37.4%	35.2%	74,469	199,096	70,463	200,457
HU	6.0%	5.4%	2,488	41,320	2,402	44,429
IE	4.3%	3.3%	8,797	206,026	6,995	212,248
IS	2.5%	2.6%	622	24,838	626	24,061
IT	7.2%	6.7%	127,052	1,760,059	115,537	1,731,112
LT	5.2%	4.9%	91	1,755	92	1,850
LU	1.8%	1.5%	765	42,858	641	43,469
LV	4.4%	3.3%	94	2,149	78	2,402
MT	3.1%	3.2%	338	10,840	333	10,501
NL*	1.6%	2.0%	17,794	1,099,933	34,209	1,750,422
NO	1.3%	1.3%	3,485	265,206	3,203	256,173
PL	4.8%	4.7%	4,382	92,138	4,445	95,234
PT	9.9%	7.6%	16,950	170,908	12,737	168,441
RO	5.0%	4.9%	631	12,564	639	13,180
SE	0.5%	0.5%	3,651	719,185	3,821	721,255
SI	5.1%	3.8%	474	9,283	373	9,888
UK	1.3%	1.3%	54,077	4,086,159	53,585	4,009,235
OT**	1.9%	1.0%	21,522	1,124,757	4,619	453,556
EU/EEA	2.9%	2.7%	618,629	21,490,839	583,964	21,250,022

*The evolution of loans and advances in NL between September and December 2019 is mainly explained by a change in the sample of banks that have disclosed figures for this exercise. This explanation should also be taken into account to understand the volume statistics in the other tables (e.g. leverage exposures).

**Banks included in the EBA's reporting sample and not participating to the EU-wide transparency exercise. Their figures contribute to the EU averages.

Distribution (%) of forborne exposures classified as NPLs and forborne exposures classified as performing, by country

Forborne exposures (as of Dec 2019)



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Stage 1/2/3 composition

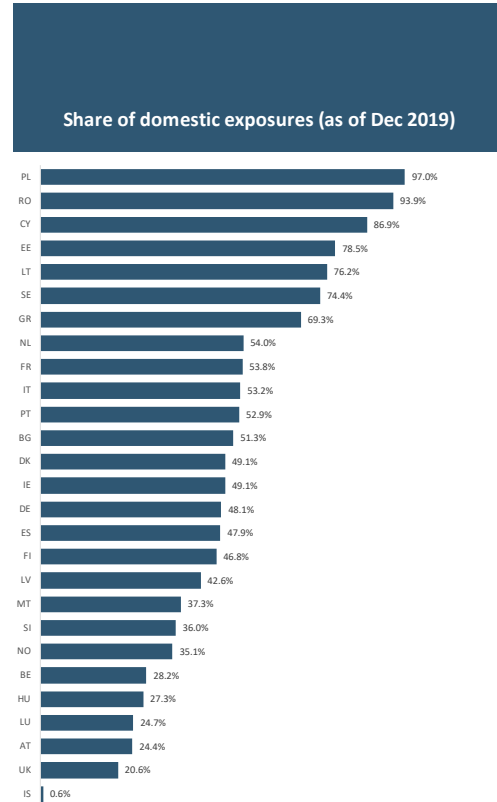
Loans and advances at amortised cost: distribution among stages according to IFRS 9 (as of Dec 2019)						
Country	Stage 1	Stage 2	Stage 3	Coverage ratio of stage 1 loans and advances	Coverage ratio of stage 2 loans and advances	Coverage ratio of stage 3 loans and advances
AT	89.1%	8.5%	2.5%	0.2%	3.1%	53.6%
BE	89.0%	9.0%	2.0%	0.1%	1.4%	46.4%
BG	59.7%	16.9%	23.4%	0.3%	5.3%	28.3%
CY	60.2%	10.8%	29.0%	0.3%	1.9%	49.7%
DE	93.5%	5.0%	1.4%	0.1%	2.6%	40.5%
DK	90.3%	7.1%	2.6%	0.1%	5.2%	46.0%
EE	88.5%	8.2%	3.3%	0.2%	2.9%	36.4%
ES	90.6%	5.8%	3.6%	0.4%	6.9%	43.1%
FI	93.2%	5.2%	1.6%	0.1%	2.1%	35.1%
FR	90.4%	6.8%	2.7%	0.2%	4.2%	53.3%
GR	49.6%	12.5%	37.9%	0.6%	6.2%	44.7%
HU	88.9%	5.2%	5.9%	1.0%	10.5%	67.6%
IE	90.3%	5.9%	3.8%	0.2%	4.0%	28.5%
IS	89.8%	7.4%	2.8%	0.3%	1.8%	28.7%
IT	84.3%	8.8%	6.9%	0.2%	3.5%	53.7%
LT	86.1%	8.6%	5.3%	0.6%	3.0%	32.7%
LU	88.6%	9.1%	2.3%	0.1%	0.5%	37.8%
LV	86.8%	8.5%	4.7%	0.9%	4.0%	49.6%
MT	86.6%	8.5%	4.9%	0.3%	4.4%	30.9%
NL	92.8%	5.0%	2.1%	0.1%	2.0%	26.2%
NO	93.3%	5.3%	1.5%	0.0%	1.6%	35.5%
PL	86.2%	9.1%	4.8%	0.3%	5.4%	60.5%
PT	80.1%	12.0%	7.9%	0.3%	4.8%	52.6%
RO	80.9%	12.9%	6.3%	1.2%	10.2%	55.8%
SE	95.6%	3.9%	0.5%	0.0%	1.3%	40.5%
UK	91.6%	7.0%	1.5%	0.1%	3.4%	38.7%
OT*	82.1%	16.5%	1.4%	0.1%	1.0%	13.5%
EU/EEA	90.1%	6.8%	3.1%	0.2%	3.7%	46.2%

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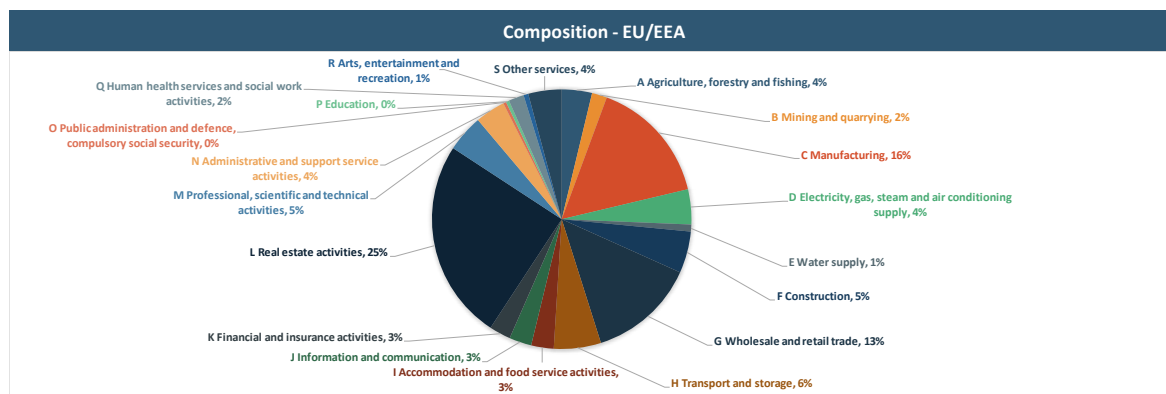
Sovereign exposures: domestic and non-domestic

Country of the bank	Total carrying amount (net of short positions)		
	mln EUR	as % of Total Assets	of which: domestic (mln EUR)
AT	59,838	11.4%	14,623
BE	153,357	24.1%	43,236
BG	362	6.6%	186
CY	4,123	11.3%	3,582
DK	37,191	4.9%	18,256
EE	1,648	9.8%	1,293
FI	111,302	16.2%	52,061
FR	810,389	11.3%	435,610
DE	381,791	10.8%	183,725
GR	28,317	11.3%	19,615
HU	154	0.3%	42
IS	1,070	3.9%	7
IE	23,332	8.7%	11,452
IT	337,686	13.9%	179,656
LV	684	18.5%	291
LT	579	23.3%	441
LU	16,069	26.8%	3,965
MT	2,159	14.0%	806
NL	238,528	11.5%	128,736
NO	13,077	4.3%	4,596
PL	32,624	25.3%	31,659
PT	53,870	21.6%	28,485
RO	7,766	40.4%	7,293
SI	3,100	21.9%	1,115
ES	430,532	12.9%	206,143
SE	40,863	4.8%	30,403
UK	670,866	10.7%	137,981
OT*	178,811	22.9%	NA
EU/EEA	3,640,087	12.0%	1,545,259

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Breakdown of loans and advances to Non-Financial Corporations (by NACE codes)



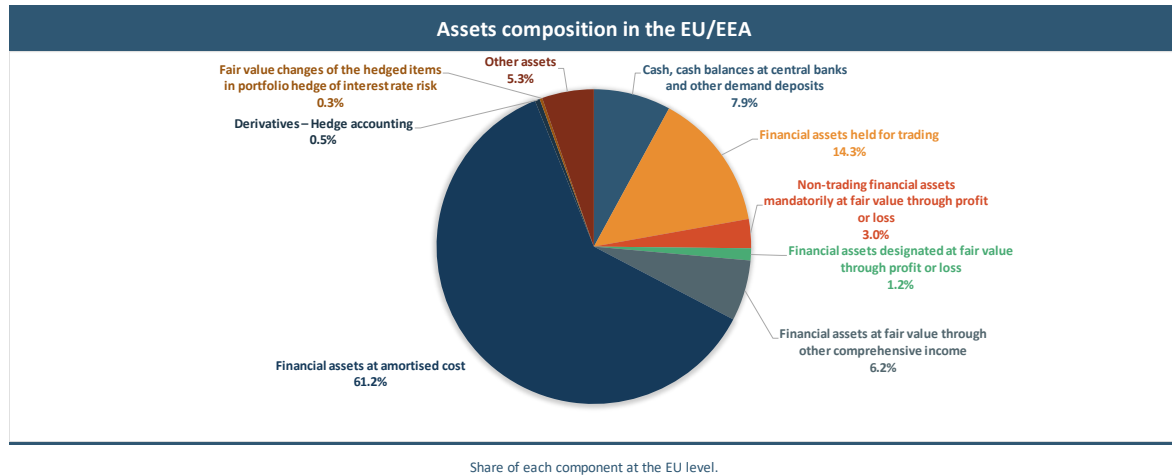
Share of each component at the EU/EEA level.

Exposures by country (as of Dec 2019)

Country	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
	Agriculture, forestry and fishing	Mining and quarrying	Manufacturing	Electricity, gas, steam and air conditioning supply	Water supply	Construction	Wholesale and retail trade	Transport and storage	Accommodation and food service activities	Information and communication	Financial and insurance activities	Real estate activities	Professional, scientific and technical activities	Administrative and support service activities	Public administration and defence, compulsory social security	Education	Human health services and social work activities	Arts, entertainment and recreation	Other services
AT	2%	1%	18%	3%	1%	7%	14%	4%	4%	2%	1%	29%	8%	2%	0%	0%	1%	1%	1%
BE	2%	0%	14%	4%	2%	9%	15%	5%	1%	2%	3%	15%	8%	7%	1%	0%	9%	1%	2%
BG	3%	2%	15%	2%	0%	15%	20%	5%	4%	2%	0%	19%	3%	3%	0%	0%	0%	1%	4%
CY	1%	1%	9%	1%	1%	15%	22%	6%	17%	1%	0%	16%	5%	1%	0%	1%	2%	1%	1%
DE	1%	1%	13%	8%	2%	2%	9%	6%	1%	3%	3%	38%	4%	5%	0%	0%	2%	0%	2%
DK	3%	1%	8%	2%	0%	3%	7%	4%	1%	1%	1%	61%	2%	2%	0%	0%	1%	1%	2%
EE	8%	1%	13%	3%	1%	5%	19%	8%	1%	1%	0%	28%	5%	5%	0%	0%	1%	1%	2%
ES	3%	2%	18%	6%	1%	8%	18%	6%	5%	4%	2%	13%	4%	3%	0%	1%	2%	1%	6%
FI	6%	1%	9%	4%	1%	5%	7%	7%	1%	2%	5%	39%	6%	3%	0%	0%	1%	1%	2%
FR	4%	2%	13%	4%	1%	4%	13%	6%	2%	2%	5%	22%	5%	5%	1%	0%	2%	1%	7%
GR	2%	1%	19%	6%	0%	10%	22%	12%	10%	1%	0%	7%	3%	1%	0%	0%	1%	1%	2%
HU	6%	1%	19%	6%	1%	7%	24%	7%	5%	2%	2%	11%	2%	3%	0%	0%	1%	0%	2%
IE	5%	1%	19%	3%	0%	2%	9%	5%	8%	5%	2%	22%	2%	5%	0%	1%	5%	2%	3%
IS	12%	0%	16%	1%	1%	12%	9%	6%	6%	4%	2%	23%	1%	5%	0%	0%	0%	1%	1%
IT	2%	1%	26%	4%	1%	9%	16%	5%	3%	3%	1%	13%	5%	2%	0%	0%	1%	1%	6%
LT	4%	1%	18%	3%	2%	10%	15%	8%	4%	0%	0%	19%	4%	5%	0%	0%	3%	1%	1%
LU	1%	0%	7%	3%	0%	15%	6%	3%	5%	2%	1%	38%	4%	3%	0%	0%	2%	1%	9%
LV	9%	0%	14%	4%	1%	5%	13%	13%	6%	1%	0%	28%	1%	2%	0%	1%	1%	0%	2%
MT	0%	0%	13%	5%	0%	9%	15%	6%	7%	5%	0%	19%	7%	5%	0%	1%	4%	2%	0%
NL	14%	3%	14%	3%	1%	3%	14%	7%	1%	2%	3%	19%	4%	3%	0%	0%	3%	0%	5%
NO	4%	5%	9%	4%	0%	9%	6%	14%	1%	3%	0%	27%	7%	6%	0%	0%	2%	0%	0%
PL	1%	1%	25%	4%	1%	7%	17%	8%	3%	4%	0%	12%	11%	3%	0%	0%	1%	1%	1%
PT	4%	0%	17%	2%	1%	12%	14%	7%	6%	2%	4%	13%	5%	2%	0%	1%	2%	1%	7%
RO	10%	1%	21%	2%	1%	11%	25%	8%	3%	3%	0%	6%	3%	2%	0%	0%	3%	1%	1%
SE	1%	2%	6%	3%	1%	3%	5%	5%	1%	2%	4%	59%	4%	2%	0%	0%	1%	0%	1%
SI	2%	1%	25%	5%	1%	7%	22%	17%	3%	5%	0%	5%	4%	2%	0%	0%	1%	0%	2%
UK	3%	3%	18%	3%	1%	4%	16%	5%	4%	4%	0%	25%	4%	5%	0%	1%	2%	1%	2%
OT*	3%	0%	11%	7%	1%	3%	9%	3%	4%	4%	11%	22%	9%	5%	0%	1%	3%	1%	1%
EU/EEA	4%	2%	16%	4%	1%	5%	13%	6%	3%	3%	3%	25%	5%	4%	0%	0%	2%	1%	4%

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 Note: Totals may not add up due to rounding.

Assets composition

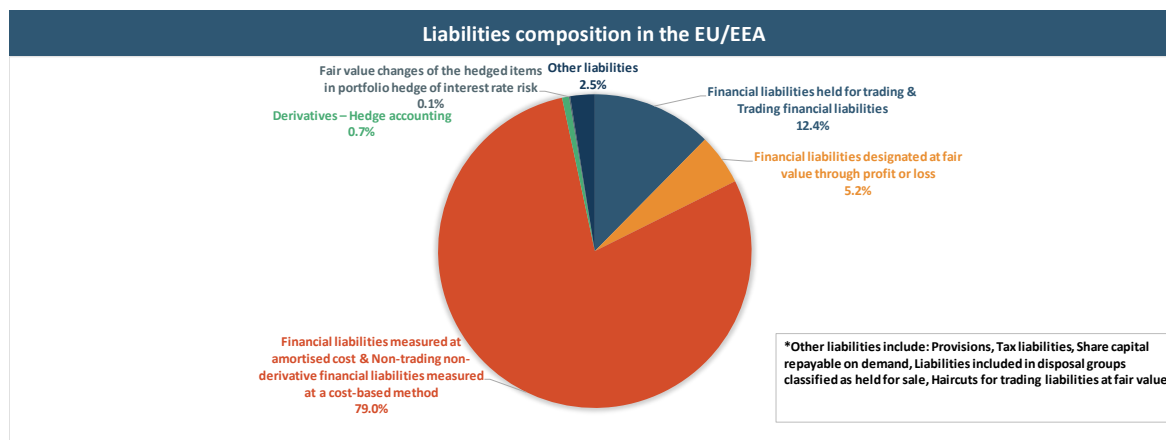


Assets composition per country (as of Dec 2019)

Country	Cash, cash balances at central banks and other demand deposits (mln EUR)	Financial assets held for trading (mln EUR)	Non-trading financial assets mandatorily at fair value through profit or loss (mln EUR)	Financial assets designated at fair value through profit or loss (mln EUR)	Financial assets at fair value through other comprehensive income (mln EUR)	Financial assets at amortised cost (mln EUR)	Derivatives – Hedge accounting (mln EUR)	Fair value changes of the hedged items in portfolio hedge of interest rate risk (mln EUR)	Other assets (mln EUR)	Total Assets (mln EUR)
AT	53,118	12,147	5,744	3,334	22,940	409,613	1,406	-4	17,829	526,126
BE	46,170	31,889	5,454	0	27,745	501,976	3,123	7,384	13,449	637,190
BG	1,069	4	132	0	365	3,112	0	0	767	5,448
CY	10,256	2	401	0	1,394	21,415	21	0	2,988	36,476
DE	352,268	640,135	147,136	15,803	219,449	1,904,720	13,066	4,285	235,319	3,532,181
DK	22,951	87,335	171,847	226,391	14,476	213,977	1,477	0	19,536	757,991
EE	4,314	61	36	224	1	11,911	2	0	224	16,772
ES	215,511	239,408	6,702	60,431	214,352	2,327,325	15,397	2,327	258,824	3,340,279
FI	59,554	98,235	80,140	3,961	44,385	378,961	4,932	522	15,495	686,184
FR	593,906	1,409,845	74,858	3,379	262,776	4,231,397	69,073	30,111	468,518	7,143,860
GR	17,698	9,737	928	0	17,811	160,838	23	0	43,399	250,433
HU	5,574	638	215	6	7,333	44,235	23	0	3,003	61,026
IE	38,512	5,708	1,365	184	30,729	176,592	1,282	12	12,775	267,159
IS	2,765	1,678	250	259	383	21,061	28	0	878	27,302
IT	88,386	138,144	30,889	748	218,927	1,788,094	9,899	6,355	141,013	2,422,454
LT	182	16	5	0	9	2,223	0	0	43	2,478
LU	15,763	1,082	68	0	5,753	35,381	50	4	1,907	60,009
LV	794	1	0	0	393	2,407	0	0	95	3,689
MT	4,359	3	0	205	767	9,560	1	0	572	15,465
NL	151,782	78,591	45,745	4,811	103,628	1,601,286	15,973	31,354	37,066	2,070,236
NO	28,183	19,138	2,140	19,665	13,746	213,343	3,551	0	4,221	303,988
PL	5,320	1,708	2,219	0	22,428	92,441	240	1	4,569	128,926
PT	17,420	8,247	5,810	31	28,565	169,363	202	53	19,348	249,040
RO	3,666	5	247	0	4,946	10,000	0	0	375	19,240
SE	68,366	58,418	18,728	26,802	9,315	655,598	7,005	11	11,701	855,943
SI	2,101	24	25	0	2,141	9,434	1	9	402	14,139
UK	556,603	1,222,471	219,307	11,388	604,039	3,322,672	7,924	702	298,636	6,243,741
OT*	49,355	276,911	89,642	461	24,110	327,660	854	852	10,472	780,317
EU/EEA	2,415,944	4,341,581	910,036	378,081	1,902,905	18,646,595	155,552	83,977	1,623,422	30,458,093

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Liabilities composition

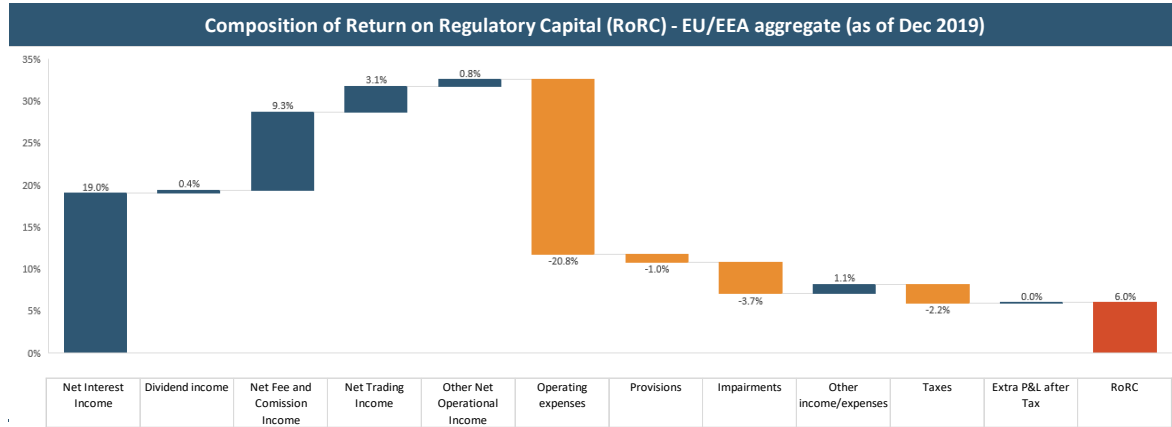


Liabilities composition per country (as of Dec 2019)

Country	Financial liabilities held for trading & Trading financial liabilities (mln EUR)	Financial liabilities designated at fair value through profit or loss (mln EUR)	Financial liabilities measured at amortised cost & Non-trading non-derivative financial liabilities measured at a cost-based method (mln EUR)	Derivatives – Hedge accounting (mln EUR)	Fair value changes of the hedged items in portfolio hedge of interest rate risk (mln EUR)	Other liabilities (mln EUR)	Total liabilities (mln EUR)
AT	10,114	18,701	441,510	1,283	301	8,148	480,056
BE	32,378	13,122	513,898	28,638	147	5,769	593,952
BG	0	0	4,853	0	0	97	4,950
CY	9	0	32,622	57	0	624	33,312
DE	540,735	140,125	2,535,692	19,777	3,360	91,848	3,331,538
DK	69,255	376,801	254,114	356	0	16,965	717,491
EE	58	0	14,772	0	0	103	14,934
ES	188,915	44,925	2,780,622	11,718	2,055	64,887	3,093,121
FI	72,003	75,913	475,995	3,010	2,080	11,368	640,369
FR	1,198,068	215,933	4,865,212	71,252	22,514	316,398	6,689,377
GR	6,052	279	208,316	1,511	0	6,148	222,306
HU	284	93	51,507	32	0	2,082	53,998
IE	5,471	1,961	218,407	1,338	279	5,820	233,277
IS	104	1,003	20,904	0	0	743	22,754
IT	112,680	11,233	2,014,712	20,094	5,883	71,769	2,236,371
LT	1	0	2,157	0	0	9	2,167
LU	1,038	923	52,623	433	14	919	55,951
LV	1	0	3,317	0	0	32	3,350
MT	15	0	13,658	14	0	383	14,071
NL	56,738	55,710	1,777,090	29,664	78	25,154	1,944,434
NO	13,436	9,982	250,298	332	0	2,060	276,109
PL	1,293	0	110,072	283	0	1,953	113,602
PT	1,912	3,310	213,183	431	0	7,234	226,070
RO	3	0	17,106	0	0	201	17,309
SE	25,505	18,843	753,807	633	159	7,818	806,765
SI	18	8	12,259	50	0	109	12,443
UK	951,106	451,452	4,360,608	7,287	-4	64,104	5,834,552
OT*	233,802	50,336	433,160	957	595	3,379	722,230
EU/EEA	3,520,993	1,490,654	22,432,476	199,150	37,463	716,126	28,396,861

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Return on Regulatory Capital (RoRC)



Country	PROFIT OR (-) LOSS FOR THE YEAR (mln EUR)	TIER 1 CAPITAL (mln EUR)	Return on Regulatory Capital (RoRC)	TOTAL OPERATING INCOME NET (mln EUR)	Administrative expenses and Depreciation (mln EUR)	Cost to income ratio	Total assets (mln EUR)
AT	3,971	40,449	9.8%	15,086	9,196	61.0%	526,126
BE	2,327	41,687	5.6%	9,297	6,209	66.8%	637,190
BG	70	655	10.7%	252	113	44.6%	5,448
CY	56	3,622	1.5%	1,026	782	76.2%	36,476
DE	-308	177,597	-0.2%	53,792	45,385	84.4%	3,532,181
DK	3,454	37,561	9.2%	9,184	5,897	64.2%	757,991
EE	81	1,753	4.6%	456	311	68.3%	16,772
ES	16,976	197,524	8.6%	94,734	49,942	52.7%	3,340,279
FI	2,196	40,936	5.4%	10,573	6,319	59.8%	686,184
FR	29,602	374,667	7.9%	141,464	100,727	71.2%	7,143,860
GR	260	27,542	0.9%	8,039	4,012	49.9%	250,433
HU	1,251	6,275	19.9%	3,323	1,960	59.0%	61,026
IE	1,799	27,272	6.6%	7,500	5,080	67.7%	267,159
IS	205	4,217	4.9%	1,136	629	55.3%	27,302
IT	9,889	161,750	6.1%	62,763	40,669	64.8%	2,422,454
LT	53	249	21.3%	102	36	35.3%	2,478
LU	103	11,214	0.9%	1,469	1,296	88.2%	60,009
LV	36	336	10.7%	122	83	67.6%	3,689
MT	70	1,388	5.0%	280	186	66.5%	15,465
NL	9,566	125,024	7.7%	39,428	22,854	58.0%	2,070,236
NO	2,893	23,899	12.1%	6,409	2,732	42.6%	303,988
PL	1,460	13,416	10.9%	5,295	2,734	51.6%	128,926
PT	328	20,235	1.6%	5,436	3,306	60.8%	249,040
RO	387	1,712	22.6%	956	446	46.7%	19,240
SE	5,779	45,750	12.6%	14,242	6,650	46.7%	855,943
SI	201	1,451	13.8%	517	301	58.2%	14,139
UK	20,928	326,342	6.4%	128,234	78,708	61.4%	6,243,741
OT*	2,033	222,919	0.9%	9,068	6,599	72.8%	780,317
EU/EEA	115,665	1,937,440	6.0%	630,182	403,161	64.0%	30,458,093

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