

Statistical Annex

Exposures to Real Estate activities and Construction

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

By country of the 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			
	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17
AT	30.9	33.1	33.8	34.2	29.8%	29.8%	30.6%	30.6%	0.7	0.7	0.7	0.6	2.2%	2.0%	1.9%	1.9%
BE	22.1	22.3	23.2	23.9	14.5%	14.8%	15.7%	15.9%	1.0	0.9	0.9	0.9	4.4%	4.0%	3.8%	3.6%
BG	1.6	1.9	1.8	1.6	11.7%	11.3%	11.1%	10.0%	0.7	0.8	0.8	0.7	42.1%	43.6%	42.8%	42.3%
CY	4.8	4.6	4.2	3.7	17.6%	17.9%	16.9%	15.8%	1.8	1.7	1.6	1.6	37.4%	37.2%	36.8%	43.3%
CZ	11.1	12.4	13.1	12.3	26.9%	26.3%	25.9%	24.3%	0.3	0.2	0.2	0.2	3.0%	1.9%	1.6%	1.4%
DE	176.4	177.3	179.0	178.2	31.9%	31.5%	32.7%	32.6%	2.5	2.2	1.9	1.6	1.4%	1.2%	1.1%	0.9%
DK	61.2	59.6	59.3	60.0	50.3%	49.4%	49.5%	49.7%	2.3	2.1	1.9	2.0	3.8%	3.6%	3.3%	3.3%
ES	26.8	31.1	43.6	37.8	12.5%	11.9%	12.8%	11.0%	4.5	6.2	6.6	6.2	16.8%	20.0%	15.1%	16.3%
FI	40.4	41.2	41.5	40.1	46.1%	46.5%	46.7%	45.4%	0.2	0.2	0.2	0.2	0.5%	0.5%	0.5%	0.4%
FR	211.5	213.6	252.1	252.2	30.9%	31.2%	31.9%	31.5%	7.3	6.6	8.3	8.0	3.0%	3.1%	3.3%	3.2%
GB	119.7	114.7	111.7	113.9	23.0%	22.6%	22.0%	22.7%	4.3	4.0	3.8	2.7	3.6%	3.5%	3.4%	2.3%
GR	5.3	5.4	5.4	5.5	5.5%	5.6%	5.7%	5.8%	3.1	3.0	3.1	3.1	57.6%	56.9%	57.6%	56.2%
HR	1.3	1.5	1.5	1.3	11.0%	10.3%	10.5%	9.6%	0.5	0.6	0.6	0.4	36.6%	39.9%	38.1%	29.9%
HU	3.4	3.9	3.9	3.9	19.8%	20.2%	20.3%	20.1%	0.5	0.5	0.4	0.3	13.5%	11.6%	9.0%	8.2%
IE	17.0	16.6	16.3	15.3	24.1%	23.6%	23.5%	22.0%	6.6	6.2	5.9	4.6	39.0%	37.5%	36.1%	30.2%
IT	62.5	60.4	60.7	59.8	14.3%	13.8%	13.7%	13.3%	22.0	21.1	21.0	20.3	35.1%	35.0%	34.6%	34.0%
LT	1.4	1.6	1.7	2.1	21.8%	24.3%	24.0%	23.7%	0.0	0.0	0.0	0.1	1.3%	1.0%	2.4%	6.4%
LU	30.6	31.5	31.8	31.1	37.5%	35.9%	34.3%	37.9%	0.4	0.4	0.3	0.3	1.4%	1.2%	1.0%	1.0%
LV	1.2	1.4	1.5	1.9	27.8%	27.5%	28.4%	27.4%	0.0	0.0	0.1	0.2	3.7%	3.0%	3.4%	11.1%
NL	97.5	98.0	98.9	97.6	30.0%	30.2%	30.6%	31.2%	4.1	4.0	3.6	3.6	4.2%	4.1%	3.7%	3.7%
NO	45.3	44.2	45.5	43.1	38.6%	38.3%	38.9%	38.1%	0.3	0.3	0.4	0.4	0.7%	0.7%	0.8%	0.9%
PL	12.4	12.9	13.8	13.6	19.7%	19.1%	20.1%	19.1%	0.7	0.6	0.6	0.6	5.9%	5.0%	4.4%	4.1%
PT	7.5	7.6	8.2	8.4	11.3%	10.9%	10.7%	11.1%	3.4	3.1	3.1	2.8	45.4%	41.0%	37.5%	33.4%
RO	3.2	3.4	3.2	3.0	14.9%	14.7%	13.8%	13.6%	1.1	1.0	0.9	0.7	34.5%	28.4%	27.5%	21.8%
SE	132.1	131.8	135.2	133.5	61.3%	60.0%	60.6%	60.3%	0.3	0.2	0.1	0.1	0.2%	0.2%	0.1%	0.1%
SK	2.5	3.6	3.6	3.8	16.0%	17.3%	17.2%	17.9%	0.3	0.3	0.3	0.3	11.7%	8.7%	8.6%	7.3%
EE	2.1	2.6	2.6	3.0	28.9%	32.3%	31.3%	30.6%	0.0	0.0	0.0	0.0	2.0%	1.6%	1.8%	1.5%
SI	0.7	0.7	0.7	0.6	7.2%	6.9%	7.0%	6.6%	0.2	0.2	0.2	0.2	33.2%	31.2%	28.4%	30.0%
MT	0.5	0.5	0.5	0.5	6.0%	6.4%	6.6%	6.5%	0.0	0.1	0.1	0.1	10.0%	11.6%	10.7%	11.1%
EU	1133.0	1139.2	1198.2	1185.9	27.7%	27.3%	27.4%	27.2%	69.2	67.5	67.5	62.7	6.1%	5.9%	5.6%	5.3%
Memo item: Non-EU countries	206.1	199.4	196.2	200.3	13.0%	13.0%	13.1%	13.5%	3.9	3.7	3.4	3.3	1.9%	1.9%	1.7%	1.7%

Volumes bln EUR; %

By country of the 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			
	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17
AT	13.4	13.9	13.8	13.7	12.9%	12.5%	12.5%	12.2%	0.6	0.6	0.6	0.5	4.6%	4.4%	4.1%	3.9%
BE	15.3	15.7	15.8	15.5	10.0%	10.4%	10.7%	10.3%	0.7	0.8	0.7	0.7	4.7%	4.8%	4.4%	4.7%
BG	1.1	1.3	1.3	1.2	8.1%	8.1%	7.8%	7.5%	0.5	0.5	0.5	0.4	42.5%	35.3%	34.7%	32.3%
CY	5.1	4.8	4.7	4.5	18.8%	18.6%	18.8%	19.2%	3.8	3.6	3.5	3.4	74.4%	75.1%	73.8%	76.3%
CZ	1.6	1.9	2.0	2.0	3.9%	4.1%	4.0%	3.9%	0.1	0.2	0.2	0.2	9.2%	9.5%	8.8%	7.7%
DE	16.3	16.7	15.1	14.7	3.0%	3.0%	2.8%	2.7%	0.8	0.8	0.7	0.7	4.9%	4.6%	4.5%	4.8%
DK	2.9	2.9	3.0	3.0	2.4%	2.4%	2.5%	2.5%	0.2	0.2	0.2	0.2	5.9%	5.9%	5.2%	5.4%
ES	31.4	41.7	49.4	46.4	14.6%	15.9%	14.4%	13.5%	11.5	18.8	13.3	11.5	36.6%	45.1%	26.8%	24.8%
FI	2.9	3.1	2.9	3.6	3.3%	3.5%	3.2%	4.0%	0.1	0.1	0.1	0.1	4.0%	4.1%	4.2%	3.4%
FR	29.7	30.4	34.0	34.2	4.3%	4.4%	4.3%	4.3%	2.3	2.6	2.6	2.6	7.9%	8.7%	7.6%	7.7%
GB	41.8	39.7	40.5	37.9	8.0%	7.8%	8.0%	7.5%	2.3	1.4	2.1	2.9	5.5%	3.6%	5.1%	7.6%
GR	10.1	9.8	9.6	9.4	10.4%	10.3%	10.1%	10.0%	7.1	6.8	6.5	6.4	70.2%	69.1%	68.3%	67.8%
HR	1.4	1.6	1.6	1.5	12.0%	11.4%	11.1%	10.9%	0.6	0.6	0.6	0.5	39.8%	39.1%	36.0%	32.5%
HU	1.0	1.1	1.1	1.1	5.8%	5.7%	5.5%	5.5%	0.1	0.1	0.1	0.1	7.6%	13.4%	12.7%	11.2%
IE	2.3	2.3	2.4	2.4	3.2%	3.3%	3.4%	3.4%	1.0	0.9	0.9	0.7	43.0%	38.8%	37.9%	30.4%
IT	48.0	47.1	47.6	46.4	11.0%	10.8%	10.8%	10.3%	23.2	22.5	22.3	21.8	48.3%	47.6%	46.8%	47.0%
LT	0.2	0.2	0.2	0.3	3.6%	3.4%	2.6%	2.8%	0.0	0.0	0.0	0.0	19.0%	16.2%	10.6%	14.6%
LU	2.0	1.9	1.9	1.3	2.5%	2.1%	2.1%	1.5%	0.2	0.1	0.1	0.1	9.5%	7.3%	6.9%	7.7%
LV	0.1	0.2	0.2	0.2	1.1%	3.1%	3.2%	3.0%	0.0	0.0	0.0	0.0	7.8%	1.3%	2.3%	9.9%
NL	12.7	12.0	12.0	11.1	3.9%	3.7%	3.7%	3.5%	1.6	1.5	1.4	1.3	12.7%	12.4%	11.7%	11.3%
NO	11.1	11.1	11.4	10.9	9.5%	9.6%	9.7%	9.7%	0.2	0.1	0.1	0.1	1.7%	1.3%	1.2%	1.1%
PL	3.3	3.8	3.8	3.8	5.3%	5.7%	5.5%	5.3%	0.4	0.4	0.4	0.4	11.3%	11.3%	11.4%	11.3%
PT	10.5	10.5	10.6	10.5	15.8%	15.0%	13.9%	13.7%	5.4	5.3	5.2	4.7	51.8%	50.8%	48.8%	44.5%
RO	2.5	2.3	2.4	2.0	11.9%	9.9%	10.4%	9.1%	0.9	0.8	0.8	0.5	33.9%	34.2%	31.2%	24.7%
SE	6.2	6.1	6.3	6.1	2.9%	2.8%	2.8%	2.8%	0.0	0.0	0.0	0.0	0.8%	0.7%	0.7%	0.7%
SK	0.5	1.0	1.0	0.9	3.4%	4.7%	4.8%	4.2%	0.1	0.1	0.1	0.1	14.6%	9.4%	9.3%	9.5%
EE	0.2	0.2	0.2	0.3	2.7%	2.6%	2.7%	3.3%	0.0	0.0	0.0	0.0	1.4%	1.2%	0.9%	3.8%
SI	0.4	0.4	0.4	0.4	4.3%	4.4%	4.8%	4.6%	0.2	0.2	0.2	0.2	50.6%	46.9%	41.7%	37.1%
MT	0.3	0.3	0.3	0.3	4.0%	4.0%	4.0%	4.1%	0.1	0.1	0.1	0.1	42.0%	41.2%	41.5%	42.3%
EU	274.6	284.2	295.2	285.2	6.7%	6.8%	6.8%	6.5%	64.0	69.3	63.2	60.3	23.3%	24.4%	21.4%	21.1%
Memo item: Non-EU countries	63.6	62.9	63.0	59.0	4.0%	4.1%	4.2%	4.0%	4.7	4.7	4.5	4.2	7.3%	7.4%	7.1%	7.2%

Volumes bln EUR; %

(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 exposure 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.