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PRESS RELEASE

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State of the banking system as of end of May 2026 [1]

As of 31 May 2026, the assets of the banking system amounted to EUR 117.2 billion, by EUR 98 million (0.1%) less compared to the end of April. During the month, the item *loans and advances* decreased (by EUR 806 million, 1.0%) and its share in the balance sheet assets decreased from 65.6% to 65.0% at the end of May. The amount of *debt securities* increased by EUR 193 million (0.9%) and at the end of May their share in the balance sheet assets accounted for 18.8% (18.6% at end-April). The most liquid balance sheet item *cash, cash balances at central banks and other demand deposits* stood at EUR 14.7 billion at the end of May, increasing by EUR 506 million (3.6%) on a monthly basis, and its share in the balance sheet assets rose from 12.1% to 12.6%.

The liquidity coverage ratio[2] as of 31 May 2026 was 261.2% (244.7% as of 30 April 2026). The *liquidity buffer* was EUR 33.2 billion, while *net liquidity outflows* amounted to EUR 12.7 billion (EUR 34.1 billion and EUR 13.9 billion, respectively, at the end of April).

Total gross loans and advances amounted to EUR 78.0 billion at the end of May, decreasing by EUR 794 million (1.0%) compared to the end of April. Claims on *credit institutions* marked a decrease by EUR 1.4 billion (14.3%) during the reporting period and amounted to EUR 8.7 billion. The gross loan portfolio[3] grew on a monthly basis by EUR 655 million (1.0%) to EUR 69.3 billion. Loans to *households* increased by EUR 518 million, or 1.6% (including by EUR 339 million for loans collateralised by residential immovable property), and loans to *non-financial corporations* – by EUR 157 million (0.5%). Loans to the *general governments* sector also increased (by EUR 32 million, 2.9%), while loans to *other financial corporations* reported a decrease by EUR 52 million (1.0%).

At the end of May, the total deposits in the banking system amounted to EUR 97.3 billion, by EUR 724 million (0.7%) less compared to the end of April. Deposits of *credit institutions* decreased on a monthly basis (by EUR 1.1 billion, 14.4%). Deposits of the *general governments* sector also decreased (by EUR 108 million, 4.4%), while deposits of *households* increased (by EUR 260 million, 0.4%), as well as those of *non-financial corporations* (by EUR 131 million, 0.5%), and of *other financial corporations* (by EUR 128 million, 5.6%).

The banking system's balance sheet equity at the end of May was EUR 15.5 billion, growing by EUR 172 million (1.1%) on a monthly basis, mainly due to the profit reported for the month.

As of 31 May 2026, the profit of the banking system amounted to EUR 884 million, by EUR 76 million (9.4%) more compared to the profit realised for the first five months of 2025. The accrued *impairment costs*

[1] Based on individual (non-consolidated) data from the monthly reports of banks and foreign bank branches. The above changes are based on a comparison to the monthly reports for the previous period.
[2] With a minimum regulatory requirement of 100%.
[3] The scope of the loan portfolio comprises the following sectors: *non-financial corporations*, *households*, *other financial corporations* and *general governments.*

on financial assets not measured at fair value through profit or loss were EUR 196 million at the end of May 2026, by EUR 56 million (40.2%) more compared to the amount reported as of 31 May 2025.