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NATIONAL
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EUROSYSTEM

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PRESS RELEASE

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State of the Banking System as of end of August 2026¹

At the end of August 2026, the assets of the banking system amounted to EUR 121.0 billion, by EUR 568 million (0.5%) more compared to the end of July. On a monthly basis, there was an increase in *cash balances at central banks*. As a result, the general item *cash, cash balances at central banks and other demand deposits* grew by EUR 1.2 billion (8.6%) to EUR 15.4 billion, and its share in the balance sheet assets reached 12.7% at the end of August (11.7% at the end of July). Net *loans and advances* decreased (by 866 million, 1.1%), their share in the assets amounting to 65.0% as of 31 August (66.0% as of 31 July). *Debt securities* grew by EUR 150 million (0.7%) to EUR 22.8 billion, with their share remaining at 18.8%.

As of 31 August 2026, the liquidity coverage ratio² was 257.7% (239.3% as of 31 July 2026). The *liquidity buffer* was EUR 33.1 billion, while the net *liquidity outflows* amounted to EUR 12.8 billion (EUR 33.3 billion and EUR 13.9 billion, respectively, at the end of July).

Gross loans and advances accounted for EUR 80.6 billion at the end of August, decreasing by EUR 836 million (1.0%) on a monthly basis. During the month, *claims on credit institutions* reported a decrease of EUR 1.6 billion (15.5%) to EUR 8.5 billion, while the gross loan portfolio³ grew by EUR 733 million (1.0%), to EUR 72.0 billion. Loans to *households* increased by EUR 548 million, or 1.6% (of which by EUR 346 million for loans collateralised by residential immovable property). Loans to *non-financial corporations* also increased – by EUR 147 million (0.5%), as well as those to *other financial corporations* – by EUR 53 million (1.0%). Loans to the *general governments* sector decreased by EUR 14 million (1.1%).

At the end of August, the total deposits in the banking system amounted to EUR 100.8 billion, by EUR 191 million (0.2%) more compared to the end of July. During the reporting period, deposits of *non-financial corporations* increased – by EUR 1.2 billion (4.2%), as did those of *households* – by EUR 397 million (0.7%). There was a decrease in the deposits of *credit institutions* – by EUR 1.2 billion (13.6%), of the *general governments* sector (by EUR 70 million, 2.9%), and in those of *other financial corporations* (by EUR 60 million, 2.6%).

The total balance sheet equity of the banking system was EUR 15.8 billion at the end of August, growing by EUR 199 million (1.3%) compared to the end of July, mainly due to the growth in the current profit reported for the month.

As of 31 August 2026, the profit of the banking system was EUR 1.4 billion, by EUR 146 million (11.3%) more than the one realised for the first eight months of 2025. The *impairment costs on financial assets not*

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*.

measured at fair value through profit or loss reached EUR 331 million at the end of August 2026, by EUR 118 million (55.3%) more than those reported as of 31 August 2025.