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EUROSYSTEM

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PRESS RELEASE

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

During the third quarter of 2026, the assets of the banking system increased by EUR 3.4 billion (2.8%), amounting to EUR 124.4 billion at the end of September. The most liquid balance sheet item *cash, cash balances at central banks and other demand deposits* increased by EUR 2.0 billion (14.9%), mainly due to *cash balances at central banks*, and its share in the structure of the balance sheet assets rose from 10.9% to 12.2%. Net *loans and advances* also increased (by EUR 709 million, 0.9%), as did *debt securities* (by EUR 656 million, 2.9%), with their shares in the balance sheet assets accounting for 65.9% and 18.4%, respectively, at the end of September (67.1% and 18.4%, respectively, as of 30 June).

The liquidity coverage ratio[2] was 263.1% at the end of September (261.2% at end-June). The *liquidity buffer* was EUR 34.3 billion, and the *net liquidity outflows* amounted to EUR 13.0 billion (EUR 33.4 billion and EUR 12.8 billion, respectively, as of 30 June).

Gross loans and advances increased by EUR 733 million (0.9%) during the quarter, reaching EUR 83.8 billion at the end of September. Claims on *credit institutions* decreased by EUR 1.4 billion (11.3%) compared to the end of June and amounted to EUR 11.3 billion. Over the same period, the gross loan portfolio[3] grew by EUR 2.2 billion (3.1%) to EUR 72.5 billion. The main contribution to the increase was from loans to *households* – up by EUR 1.7 billion, 5.1% (of which by EUR 1.1 billion from loans collateralised by residential immovable property). Loans to *non-financial corporations* also increased – by EUR 684 million (2.2%), as did those to *other financial corporations* – by EUR 207 million (3.9%), while loans to the *general governments* sector decreased (by EUR 401 million, 35.2%).

At the end of September, gross non-performing loans and advances totalled EUR 2.2 billion, by EUR 28 million (1.3%) less compared to the end of June. Their share in the total gross loans and advances decreased to 2.59% (2.65% at end-June). At the end of September, the net value of non-performing loans and advances (after deducting their inherent impairment) was EUR 1.0 billion, by EUR 9 million (0.9%) less compared to 30 June. Their share in the total net value of loans and advances stood at 1.24% at the end of the period (1.26% at end-June).

During the third quarter of 2026, the total deposits in the banking system grew by EUR 2.3 billion (2.3%) and reached EUR 103.6 billion at the end of September, mainly attributable to the deposits of *non-financial corporations,* up by EUR 1.4 billion (5.3%). Deposits from *households* also increased (by EUR 851 million, 1.5%), as did those from *credit institutions* (by EUR 333 million, 3.3%). Deposits from the *general governments*

[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.

sector decreased – by EUR 192 million (7.8%), and so did deposits from *other financial corporations* – by EUR 102 million (3.9%).

As of 30 September, the total balance sheet equity of the banking system stood at EUR 16.1 billion, growing by EUR 588 million (3.8%) compared to the end of June, driven primarily by the increase in the current profit.

As of 30 September 2026, the profit of the banking system totalled EUR 1.6 billion, by EUR 177 million (12.3%) more than the profit realised for the first nine months of 2025. *The impairment costs on financial assets not measured at fair value through profit or loss* amounted to EUR 382 million, rising by EUR 134 million (54.0%) compared to those accrued as of 30 September 2025.