

From: [Paola Sabbione](#)
To: [SSM Public Consultation](#)
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Attachments: [ATT00001.jpg](#)

Good morning

The text of the guidance suggests that "high NPL ratio" is the level above European average, as reported in the EBA risk dashboard (page 10 of the Q1 report for instance).

The EBA risk dashboard also provides country figures (whose weighted average gives the mentioned European average).

However, country figures reported by the EBA are very different from the country NPL ratios reported in the sentences at the beginning of each country section in the stocktake report.

Which figures should we consider and why are they so different?

Thanks

Best regards

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