



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

Supervisory Banking Statistics

Second quarter 2021

BANKENTOEZICHT

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BANKTILSYN BANKU UZRAUDZĪBA

BANKŲ PRIEŽIŪRA NADZÓR BANKOWY

VIGILANZA BANCARIA

BANKFELÜGYELET

BANKING SUPERVISION

SUPERVISION BANCAIRE BANČNI NADZOR

MAOIRSEACHT AR BHAINCÉIREACHT NADZOR BANAKA

BANKING SUPERVISION

PANGANDJUSJÄRELEVALVE

SUPERVISÃO BANCÁRIA

BANKOVNÍ DOHLED

BANKENAUF SICHT

БАНКОВ НАДЗОР BANKTILSYN

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

Table of contents

T00.01 Overview	2	5. Funding	
1. General statistics		T05.01.1 Loan-to-deposit ratio by reference period	85
T01.01 Significant institutions by country and classification	3	T05.01.2 Loan-to-deposit ratio by country	86
T01.02 Concentration of total assets	4	T05.01.3 Loan-to-deposit ratio by classification	87
2. Balance sheet composition and profitability		T05.02.1 Deposits to total funding ratio by reference period	91
T02.01.1 Profit and loss figures by reference period	5	T05.02.2 Deposits to total funding ratio by country	92
T02.01.2 Profit and loss figures by country	6	T05.02.3 Deposits to total funding ratio by classification	93
T02.01.3 Profit and loss figures by classification	7	6. Liquidity	
T02.02.1 Key performance indicators by reference period	11	T06.01.1 Liquidity coverage ratio by reference period	97
T02.02.2 Key performance indicators by country	12	T06.01.2 Liquidity coverage ratio by country	98
T02.02.3 Key performance indicators by classification	13	T06.01.3 Liquidity coverage ratio by classification	100
T02.03.1 Composition of assets by reference period	17	T06.02.1 Liquidity coverage ratio band by reference period	104
T02.03.2 Composition of assets by country	18	T06.02.2 Liquidity coverage ratio band by country	105
T02.03.3 Composition of assets by classification	20	T06.02.3 Liquidity coverage ratio band by classification	106
T02.04.1 Composition of liabilities and equity by reference period	24	Annex	
T02.04.2 Composition of liabilities and equity by country	25	A01.01 Loans and advances subject to Covid-19 supporting measures by reference period	108
T02.04.3 Composition of liabilities and equity by classification	27	A01.02 Loans and advances subject to Covid-19 supporting measures by country	109
T02.05.1 Total exposure to general governments by country of the counterparty by reference period	31	A01.03 Loans and advances subject to Covid-19 supporting measures by selected classification	111
T02.05.2 Total exposure to general governments by country of the counterparty by country	32		
T02.05.3 Total exposure to general governments by country of the counterparty by classification	34		
3. Capital adequacy and leverage			
T03.01.1 Total capital ratio and its components by reference period	37		
T03.01.2 Total capital ratio and its components by country	38		
T03.01.3 Total capital ratio and its components by classification	39		
T03.02.1 CET1 ratio band by reference period	43		
T03.02.2 CET1 ratio band by country	44		
T03.02.3 CET1 ratio band by classification	45		
T03.03.1 Leverage ratios by reference period	47		
T03.03.2 Leverage ratios by country	48		
T03.03.3 Leverage ratios by classification	50		
T03.04.1 Leverage ratio band by reference period	54		
T03.04.2 Leverage ratio band by country	55		
T03.04.3 Leverage ratio band by classification	56		
T03.05.1 Risk exposures composition by reference period	58		
T03.05.2 Risk exposures composition by country	59		
T03.05.3 Risk exposures composition by classification	61		
T03.06 IRB credit risk parameters by residence of the obligor	65		
4. Asset quality			
T04.01 Asset quality: performing and non-performing exposures by instrument and counterparty	66		
T04.02.1 Asset quality: non performing loans and advances by reference period	67		
T04.02.2 Asset quality: non performing loans and advances by country	68		
T04.02.3 Asset quality: non performing loans and advances by classification	69		
T04.03.1 Asset quality: forbearance by instrument and counterparty	73		
T04.03.2 Asset quality: non-performing exposures and forbearance by country	74		
T04.03.3 Asset quality: non-performing exposures and forbearance by classification	75		
T04.04.1 Asset quality: fair value hierarchy by reference period	79		
T04.04.2 Asset quality: fair value hierarchy by country	80		
T04.04.3 Asset quality: fair value hierarchy by classification	81		

T00.01 Overview

(EUR billions; percentages; number of institutions)

Main figures	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Number of SIs					
Full sample	112	110	112	114	114
Liquidity sample ¹⁾	112	110	112	114	114
Balance sheet composition					
Total assets	24,430.69	24,357.08	24,193.20	25,218.05	25,296.33
Total liabilities	22,914.68	22,835.86	22,659.40	23,655.17	23,711.78
Equity	1,516.01	1,521.22	1,533.81	1,562.88	1,584.54
Key indicators					
Return on equity	0.01%	2.12%	1.53%	7.21%	6.92%
Cost-to-income ratio	67.61%	65.50%	66.03%	64.68%	64.86%
Cost of risk	0.70%	0.64%	0.67%	0.64%	0.52%
Capital adequacy and leverage					
CET 1 ratio ²⁾	14.89%	15.20%	15.65%	15.49%	15.60%
Tier 1 ratio ²⁾	16.13%	16.50%	16.98%	16.77%	16.87%
Total capital ratio ²⁾	18.66%	19.04%	19.55%	19.34%	19.41%
Leverage ratio (transitional definition)	5.33%	5.63%	6.01%	5.70%	5.92%
Leverage ratio (fully phased-in definition)	5.16%	5.46%	5.83%	5.56%	5.78%
Asset quality					
Non-performing loans ratio	2.94%	2.82%	2.63%	2.54%	2.32%
Level 1 as a share of total assets ³⁾	7.24%	7.08%	6.78%	7.14%	7.21%
Level 2 as a share of total assets ³⁾	13.90%	13.65%	13.47%	13.01%	12.41%
Level 3 as a share of total assets ³⁾	0.87%	0.82%	0.81%	0.82%	0.81%
Funding					
Loan-to-deposit ratio	110.81%	108.32%	106.76%	106.07%	104.74%
Liquidity					
Liquidity coverage ratio	165.18%	170.61%	171.53%	172.49%	173.80%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) As of the reference period Q1 2020, the liquidity sample matches the full sample. For entities where the ultimate EU parent of the banking group is located outside the SSM, the data show the highest level of consolidation reported to the ECB at the cut-off date. The obtained data are aggregated in the liquidity coverage ratio shown above.

2) CET1, Tier 1 and total capital ratios are based on the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (the Capital Requirements Regulation).

3) The Level 1, 2 and 3 asset categories include only financial instruments measured at fair value.

T01.01 Significant institutions by country and classification

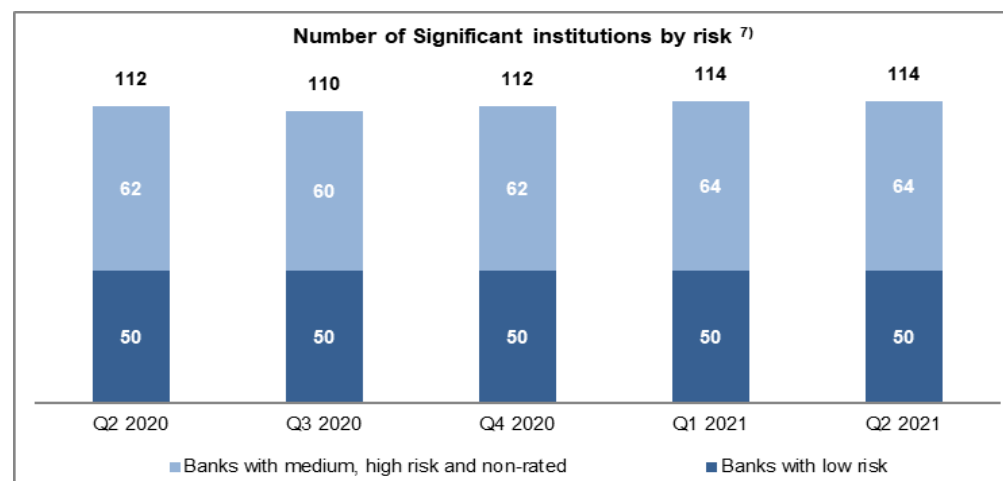
(number of institutions)

Country	Q2 2021
Belgium	6
Bulgaria	1
Germany	21
Estonia	3
Ireland	6
Greece	4
Spain	11
France	11
Croatia ¹⁾	-
Italy	11
Cyprus	3
Latvia	3
Lithuania	3
Luxembourg	5
Malta	3
Netherlands	7
Austria	7
Portugal	3
Slovenia	3
Slovakia ¹⁾	-
Finland	3
Total	114

Size	Q2 2021
Banks with total assets	
Less than €30 billion	26
Between €30 billion and €100 billion	47
Between €100 billion and €200 billion	15
More than €200 billion	18
G-SIBs ²⁾	8
Total	114

Geographical diversification	Q2 2021
Banks with significant domestic exposures ³⁾	17
Banks with largest non-domestic exposures	
SSM	66
Non-SSM EEA ⁴⁾	10
Non-EEA Europe ⁵⁾	10
RoW ⁶⁾	11
Total	114

Business model classification	Q2 2021
Corporate/wholesale lenders	12
Custodian and asset managers	8
Development/promotional lenders	6
Diversified lenders	30
G-SIBs ²⁾	8
Retail and consumer credit lenders	16
Small market lenders	15
Universal and investment banks	18
Not classified	1
Total	114



Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.

2) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

3) Domestic exposures more than 95% of total debt securities and loans and advances.

4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

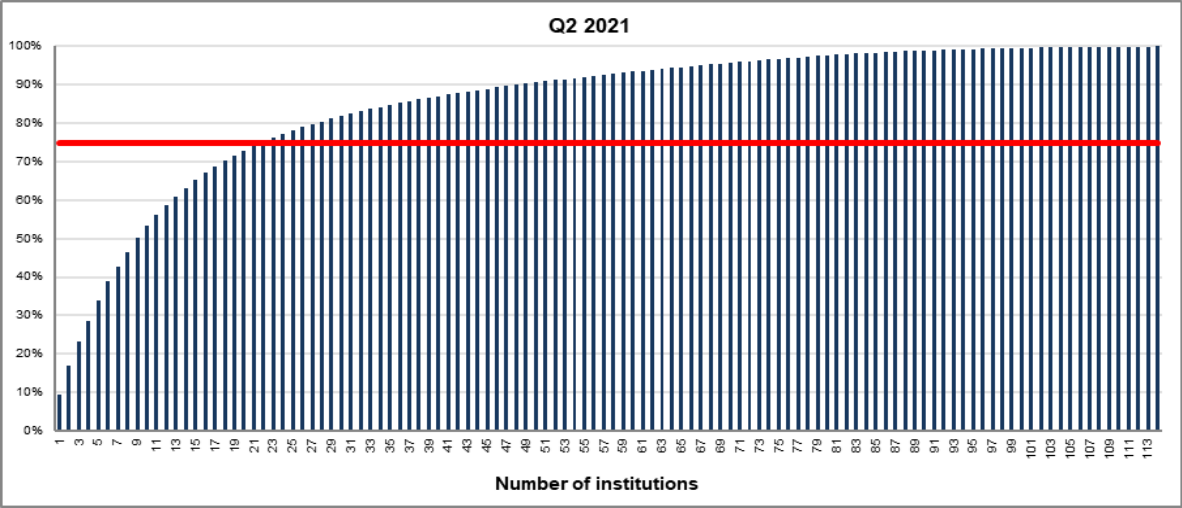
5) European countries not in the EEA.

6) RoW: rest of the world, i.e. all countries except European countries.

7) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc.

Classification as non-rated does not therefore necessarily indicate a high risk.

T01.02 Concentration of total assets
(cumulative percentages of total assets)



Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
The charts show the cumulative percentage of the total assets in the sample which is covered when the total assets of each institution, ordered from the largest to the smallest, are added. For instance, it is shown that the largest institution in the sample accounts for almost 10% and the 20 largest institutions represent approximately 75% of the total assets in the sample. The solid line in red corresponds to the 75th percentile.

T02.01.1 Profit and loss figures by reference period

(EUR millions; percentages)

Profit and loss ^{1) 2)}	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Net interest income	133,309.20	197,980.81	259,366.53	64,706.26	130,075.72
Net fee and commission income	70,247.23	104,401.20	140,338.84	38,310.90	77,940.23
Net gains or losses on financial assets and liabilities held for trading	-3,405.48	-2,032.47	21,741.87	15,233.20	20,370.74
Net gains or losses on financial assets and liabilities at fair value through profit and loss				-576.15	-830.27
Net gains or losses from hedge accounting				420.49	352.49
Exchange differences, net	-107.45	-986.62	-1,324.48	-3,059.01	1,128.10
Net other operating income ³⁾	25,246.16	37,515.62	27,918.62	7,807.91	12,193.60
Operating income ⁴⁾	225,289.66	336,878.55	448,041.39	122,843.60	241,230.61
Administrative expenses and depreciation	-152,311.03	-220,653.72	-295,833.04	-79,457.95	-156,450.96
Net income before impairment, provisions and taxes	72,978.63	116,224.84	152,208.35	43,385.65	84,779.65
Impairment and provisions ⁵⁾	-71,738.44	-89,184.28	-118,304.92	-15,314.99	-27,222.82
Other	8,488.40	14,619.32	17,727.28	8,881.72	13,433.35
Profit and loss before tax ⁶⁾	11,041.98	42,799.19	45,201.11	37,239.79	73,078.09
Tax expenses or income	-10,943.48	-18,602.39	-21,668.87	-9,068.44	-18,291.39
Net profit/loss	98.50	24,196.80	23,532.24	28,171.35	54,786.70
<i>Net interest income to operating income</i>	<i>59.17%</i>	<i>58.77%</i>	<i>57.89%</i>	<i>52.67%</i>	<i>53.92%</i>
<i>Net fee and commission income to operating income</i>	<i>31.18%</i>	<i>30.99%</i>	<i>31.32%</i>	<i>31.19%</i>	<i>32.31%</i>
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	<i>-1.51%</i>	<i>-0.60%</i>	<i>4.85%</i>	<i>12.40%</i>	<i>8.44%</i>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) Profit and loss statement figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.

2) Figures reported are year-to-date.

3) Up to the end of the reference period Q4 2020, this includes, among other items, "Net gains or losses on financial assets and liabilities at fair value through profit and loss" and "Net gains or losses from hedge accounting".

4) Operating income before administrative expenses and depreciation are deducted.

5) Provisions include provisions for "commitments and guarantees given" and "other provisions".

6) Profit and loss before tax from continued operations (i.e. "net income before impairment, provisions and taxes" + "impairment and provisions" + "other") plus profit and loss before tax from discontinued operations.

T02.01.2 Profit and loss figures by country

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q2 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁶⁾	Italy
Net interest income	130,075.72	3,249.72	C	15,519.50	290.28	2,701.72	2,794.91	29,774.87	35,424.93	-	14,042.94
Net fee and commission income	77,940.23	1,820.39	C	12,991.67	99.88	1,406.60	664.66	11,193.91	27,065.21	-	12,456.34
Net gains or losses on financial assets and liabilities held for trading	20,370.74	488.82	C	2,541.36	29.86	475.78	381.81	809.53	12,710.38	-	1,519.56
Net gains or losses on financial assets and liabilities at fair value through profit and loss	-830.27	C	C	1,509.70	C	65.99	C	623.67	-3,329.81	-	-34.53
Net gains or losses from hedge accounting	352.49	-46.07	C	263.55	C	-6.89	C	-48.54	127.77	-	96.17
Exchange differences, net	1,128.10	C	C	131.54	-9.38	-95.31	10.82	241.88	505.54	-	66.87
Net other operating income	12,193.60	143.15	C	885.67	17.42	444.44	-1,320.92	1,745.44	4,916.10	-	3,453.42
Operating income ³⁾	241,230.61	5,388.53	C	33,842.98	429.02	4,992.34	2,392.06	44,340.77	77,420.12	-	31,600.77
Administrative expenses and depreciation	-156,450.96	-3,609.05	C	-24,192.19	-243.43	-3,592.23	-1,995.29	-24,624.28	-53,124.21	-	-20,419.22
Net income before impairment, provisions and taxes	84,779.65	1,779.48	C	9,650.78	185.60	1,400.11	396.77	19,716.48	24,295.90	-	11,181.55
Impairment and provisions ⁴⁾	-27,222.82	C	C	-2,345.21	C	C	-4,300.73	C	-4,940.20	-	-4,331.00
Other	13,433.35	C	C	197.40	C	C	72.91	C	4,559.84	-	2,267.57
Profit and loss before tax ⁵⁾	73,078.09	2,117.84	C	7,502.80	199.42	1,712.32	-3,788.06	16,794.99	23,948.76	-	9,119.25
Tax expenses or income	-18,291.39	-456.20	C	-2,482.08	-21.22	-237.68	-231.29	-4,015.12	-5,204.91	-	-1,716.05
Net profit/loss	54,786.70	1,661.64	C	5,020.71	178.20	1,474.64	-4,019.35	12,779.87	18,743.85	-	7,403.20
<i>Net interest income to operating income</i>	<i>53.92%</i>	<i>60.31%</i>	C	<i>45.86%</i>	<i>67.66%</i>	<i>54.12%</i>	<i>116.84%</i>	<i>67.15%</i>	<i>45.76%</i>	-	<i>44.44%</i>
<i>Net fee and commission income to operating income</i>	<i>32.31%</i>	<i>33.78%</i>	C	<i>38.39%</i>	<i>23.28%</i>	<i>28.18%</i>	<i>27.79%</i>	<i>25.25%</i>	<i>34.96%</i>	-	<i>39.42%</i>
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	<i>8.44%</i>	<i>9.07%</i>	C	<i>7.51%</i>	<i>6.96%</i>	<i>9.53%</i>	<i>15.96%</i>	<i>1.83%</i>	<i>16.42%</i>	-	<i>4.81%</i>
Profit and loss ^{1) 2)} (Q2 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁶⁾	Finland
Net interest income	336.77	C	156.22	537.92	148.60	14,580.02	5,086.42	1,546.84	314.33	-	3,273.59
Net fee and commission income	121.71	C	94.01	909.58	48.72	3,635.66	2,483.16	765.28	172.01	-	1,865.11
Net gains or losses on financial assets and liabilities held for trading	0.08	C	23.02	75.72	C	567.08	-368.75	179.09	20.05	-	C
Net gains or losses on financial assets and liabilities at fair value through profit and loss	C	1.15	-1.38	8.20	C	337.43	205.18	-19.23	33.32	-	-175.40
Net gains or losses from hedge accounting	0.92	C	C	-0.03	C	93.48	-15.92	5.75	C	-	17.08
Exchange differences, net	10.62	-3.09	C	18.03	5.60	70.15	334.95	22.57	C	-	C
Net other operating income	C	6.31	6.20	187.30	C	1,273.57	201.91	125.20	20.82	-	C
Operating income ³⁾	478.15	C	276.92	1,736.72	207.49	20,557.38	7,926.97	2,625.51	560.47	-	5,965.43
Administrative expenses and depreciation	-352.50	C	-127.63	-1,356.90	-178.83	-12,789.17	-4,761.74	-1,313.36	-342.60	-	-3,191.19
Net income before impairment, provisions and taxes	125.65	C	149.29	379.82	28.66	7,768.21	3,165.23	1,312.14	217.86	-	2,774.24
Impairment and provisions ⁴⁾	C	-1.56	C	-48.25	C	C	-406.77	-687.41	25.53	-	-94.12
Other	C	C	C	2.22	C	C	192.88	71.29	0.94	-	C
Profit and loss before tax ⁵⁾	30.82	101.82	152.76	338.24	42.33	7,950.59	2,951.34	698.42	244.34	-	C
Tax expenses or income	-9.05	C	-28.80	-84.73	-11.16	-2,230.57	-610.19	-289.34	-15.57	-	C
Net profit/loss	21.77	C	123.96	253.51	31.18	5,720.02	2,341.15	409.08	228.77	-	2,198.28
<i>Net interest income to operating income</i>	<i>70.43%</i>	<i>60.06%</i>	<i>56.42%</i>	<i>30.97%</i>	<i>71.62%</i>	<i>70.92%</i>	<i>64.17%</i>	<i>58.92%</i>	<i>56.08%</i>	-	<i>54.88%</i>
<i>Net fee and commission income to operating income</i>	<i>25.45%</i>	<i>31.21%</i>	<i>33.95%</i>	<i>52.37%</i>	<i>23.48%</i>	<i>17.69%</i>	<i>31.33%</i>	<i>29.15%</i>	<i>30.69%</i>	-	<i>31.27%</i>
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	<i>0.02%</i>	<i>6.89%</i>	<i>8.31%</i>	<i>4.36%</i>	C	<i>2.76%</i>	<i>-4.65%</i>	<i>6.82%</i>	<i>3.58%</i>	-	C

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Profit and loss statement figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.

2) Figures reported are year-to-date.

3) Operating income before administrative expenses and depreciation are deducted.

4) Provisions include provisions for "commitments and guarantees given" and "other provisions".

5) Profit and loss before tax from continued operations (i.e. "net income before impairment, provisions and taxes" + "impairment and provisions" + "other") plus profit and loss before tax from discontinued operations.

6) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.

T02.01.3 Profit and loss figures by classification (business model)

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q2 2021)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ⁶⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Net interest income	130,075.72	5,145.54	472.53	C	20,122.96	61,832.99	7,293.90	1,275.45	32,711.55	C
Net fee and commission income	77,940.23	1,047.22	2,720.12	C	10,281.14	37,103.89	3,901.60	593.18	22,150.04	C
Net gains or losses on financial assets and liabilities held for trading	20,370.74	36.57	255.11	C	426.28	15,822.16	137.53	99.35	3,375.19	C
Net gains or losses on financial assets and liabilities at fair value through profit and loss	-830.27	841.60	18.18	C	243.31	-3,848.61	-16.57	37.83	1,598.85	C
Net gains or losses from hedge accounting	352.49	-9.77	C	32.81	-147.37	534.20	-20.55	0.22	-45.46	C
Exchange differences, net	1,128.10	-126.45	C	-7.26	532.28	392.78	-30.13	-2.76	319.27	C
Net other operating income	12,193.60	348.95	156.02	C	-308.78	5,747.21	2,093.78	60.94	3,011.04	C
Operating income ³⁾	241,230.61	7,283.66	3,669.49	C	31,149.81	117,584.62	13,359.55	2,064.20	63,120.48	C
Administrative expenses and depreciation	-156,450.96	-4,906.62	-2,741.24	C	-22,834.96	-75,500.69	-9,333.74	-1,195.65	-38,878.38	C
Net income before impairment, provisions and taxes	84,779.65	2,377.04	928.26	C	8,314.86	42,083.93	4,025.81	868.55	24,242.09	C
Impairment and provisions ⁴⁾	-27,222.82	-302.12	-39.94	C	-8,196.13	-11,645.67	-1,556.57	-45.11	-5,418.52	C
Other	13,433.35	21.35	3.04	C	6,393.22	3,856.83	522.15	26.39	2,491.80	C
Profit and loss before tax ⁵⁾	73,078.09	2,096.27	891.36	C	7,511.29	34,322.65	2,967.47	849.82	22,471.62	C
Tax expenses or income	-18,291.39	-565.64	-265.08	C	-1,315.86	-9,123.19	-758.99	-88.21	-5,834.39	C
Net profit/loss	54,786.70	1,530.63	626.28	C	6,195.43	25,199.47	2,208.49	761.61	16,637.23	C
<i>Net interest income to operating income</i>	53.92%	70.64%	12.88%	47.63%	64.60%	52.59%	54.60%	61.79%	51.82%	C
<i>Net fee and commission income to operating income</i>	32.31%	14.38%	74.13%	2.12%	33.01%	31.56%	29.20%	28.74%	35.09%	C
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	8.44%	0.50%	6.95%	9.96%	1.37%	13.46%	1.03%	4.81%	5.35%	C

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Profit and loss statement figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.

2) Figures reported are year-to-date.

3) Operating income before administrative expenses and depreciation are deducted.

4) Provisions include provisions for "commitments and guarantees given" and "other provisions".

5) Profit and loss before tax from continued operations (i.e. "net income before impairment, provisions and taxes" + "impairment and provisions" + "other") plus profit and loss before tax from discontinued operations.

6) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T02.01.3 Profit and loss figures by classification (geographical diversification)

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q2 2021)	Total	Banks with significant domestic exposures ⁶⁾	Banks with largest non-domestic exposures			
			SSM	non-SSM EEA ⁷⁾	non-EEA Europe ⁸⁾	RoW ⁹⁾
Net interest income	130,075.72	6,801.68	52,631.27	8,040.76	5,176.13	57,425.89
Net fee and commission income	77,940.23	4,880.38	36,420.08	4,295.53	1,993.95	30,350.29
Net gains or losses on financial assets and liabilities held for trading	20,370.74	188.65	5,366.19	1,124.21	227.37	13,464.34
Net gains or losses on financial assets and liabilities at fair value through profit and loss	-830.27	C	1,584.95	C	C	-2,611.91
Net gains or losses from hedge accounting	352.49	-3.52	-10.97	-56.57	-0.55	424.09
Exchange differences, net	1,128.10	C	162.90	C	C	857.10
Net other operating income	12,193.60	1,678.25	5,200.17	199.74	214.54	4,900.90
Operating income ³⁾	241,230.61	13,984.47	101,354.59	13,410.02	7,670.83	104,810.70
Administrative expenses and depreciation	-156,450.96	-9,814.37	-67,565.57	-7,642.34	-5,203.45	-66,225.23
Net income before impairment, provisions and taxes	84,779.65	4,170.10	33,789.03	5,767.68	2,467.38	38,585.47
Impairment and provisions ⁴⁾	-27,222.82	-1,453.14	-11,143.59	-473.92	-636.29	-13,515.89
Other	13,433.35	503.01	9,699.34	237.89	197.13	2,795.98
Profit and loss before tax ⁵⁾	73,078.09	4,169.50	32,329.88	5,535.46	2,028.22	29,015.02
Tax expenses or income	-18,291.39	-535.50	-7,474.92	-1,246.92	-351.81	-8,682.25
Net profit/loss	54,786.70	3,634.00	24,854.96	4,288.54	1,676.42	20,332.78
<i>Net interest income to operating income</i>	53.92%	48.64%	51.93%	59.96%	67.48%	54.79%
<i>Net fee and commission income to operating income</i>	32.31%	34.90%	35.93%	32.03%	25.99%	28.96%
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	8.44%	1.35%	5.29%	8.38%	2.96%	12.85%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Profit and loss statement figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.

2) Figures reported are year-to-date.

3) Operating income before administrative expenses and depreciation are deducted.

4) Provisions include provisions for "commitments and guarantees given" and "other provisions".

5) Profit and loss before tax from continued operations (i.e. "net income before impairment, provisions and taxes" + "impairment and provisions" + "other") plus profit and loss before tax from discontinued operations.

6) Domestic exposures more than 95% of total debt securities and loans and advances.

7) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

8) European countries not in the EEA.

9) RoW: rest of the world, i.e. all countries except European countries.

T02.01.3 Profit and loss figures by classification (size)

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q2 2021)	Total	Banks with total assets				G-SIBs ⁶⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Net interest income	130,075.72	1,899.66	15,019.82	10,702.29	40,620.95	61,832.99
Net fee and commission income	77,940.23	1,424.05	7,963.44	5,909.39	25,539.47	37,103.89
Net gains or losses on financial assets and liabilities held for trading	20,370.74	192.25	1,431.80	374.64	2,549.89	15,822.16
Net gains or losses on financial assets and liabilities at fair value through profit and loss	-830.27	40.30	490.07	334.34	2,153.62	-3,848.61
Net gains or losses from hedge accounting	352.49	5.16	-150.30	36.29	-72.87	534.20
Exchange differences, net	1,128.10	13.50	80.20	50.67	590.95	392.78
Net other operating income	12,193.60	138.19	2,374.85	1,222.00	2,711.34	5,747.21
Operating income ³⁾	241,230.61	3,713.11	27,209.89	18,629.63	74,093.36	117,584.62
Administrative expenses and depreciation	-156,450.96	-2,654.58	-17,034.52	-12,622.34	-48,638.83	-75,500.69
Net income before impairment, provisions and taxes	84,779.65	1,058.52	10,175.37	6,007.29	25,454.52	42,083.93
Impairment and provisions ⁴⁾	-27,222.82	-184.01	-6,368.78	-2,259.09	-6,765.27	-11,645.67
Other	13,433.35	30.70	673.57	1,528.63	7,343.62	3,856.83
Profit and loss before tax ⁵⁾	73,078.09	905.21	4,434.56	6,226.55	27,189.12	34,322.65
Tax expenses or income	-18,291.39	-139.56	-2,148.41	-975.03	-5,905.20	-9,123.19
Net profit/loss	54,786.70	765.65	2,286.15	5,251.52	21,283.92	25,199.47
<i>Net interest income to operating income</i>	53.92%	51.16%	55.20%	57.45%	54.82%	52.59%
<i>Net fee and commission income to operating income</i>	32.31%	38.35%	29.27%	31.72%	34.47%	31.56%
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	8.44%	5.18%	5.26%	2.01%	3.44%	13.46%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Profit and loss statement figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.

2) Figures reported are year-to-date.

3) Operating income before administrative expenses and depreciation are deducted.

4) Provisions include provisions for "commitments and guarantees given" and "other provisions".

5) Profit and loss before tax from continued operations (i.e. "net income before impairment, provisions and taxes" + "impairment and provisions" + "other") plus profit and loss before tax from discontinued operations.

6) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T02.01.3 Profit and loss figures by classification (risk-based) ¹⁾

(EUR millions; percentages)

Profit and loss ^{2) 3)} (Q2 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	130,075.72	86,329.66	43,746.06
Net fee and commission income	77,940.23	47,865.91	30,074.32
Net gains or losses on financial assets and liabilities held for trading	20,370.74	9,071.71	11,299.03
Net gains or losses on financial assets and liabilities at fair value through profit and loss	-830.27	691.67	-1,521.94
Net gains or losses from hedge accounting	352.49	149.78	202.71
Exchange differences, net	1,128.10	1,097.52	30.58
Net other operating income	12,193.60	8,420.05	3,773.54
Operating income ³⁾	241,230.61	153,626.31	87,604.30
Administrative expenses and depreciation	-156,450.96	-94,397.53	-62,053.44
Net income before impairment, provisions and taxes	84,779.65	59,228.78	25,550.86
Impairment and provisions ⁴⁾	-27,222.82	-15,364.62	-11,858.21
Other	13,433.35	10,415.26	3,018.10
Profit and loss before tax ⁵⁾	73,078.09	56,416.07	16,662.02
Tax expenses or income	-18,291.39	-13,321.03	-4,970.36
Net profit/loss	54,786.70	43,095.04	11,691.66
<i>Net interest income to operating income</i>	53.92%	<i>56.19%</i>	<i>49.94%</i>
<i>Net fee and commission income to operating income</i>	32.31%	<i>31.16%</i>	<i>34.33%</i>
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	8.44%	<i>5.91%</i>	<i>12.90%</i>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

2) Profit and loss statement figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.

3) Figures reported are year-to-date.

4) Operating income before administrative expenses and depreciation are deducted.

5) Provisions include provisions for "commitments and guarantees given" and "other provisions".

6) Profit and loss before tax from continued operations (i.e. "net income before impairment, provisions and taxes" + "impairment and provisions" + "other") plus profit and loss before tax from discontinued operations.

T02.02.1 Key performance indicators by reference period (percentages)

Indicator ^{1) 2)}	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Return on equity (RoE)	0.01%	2.12%	1.53%	7.21%	6.92%
Return on assets (RoA)	0.00%	0.13%	0.10%	0.45%	0.43%
Cost-to-income ratio (CIR)	67.61%	65.50%	66.03%	64.68%	64.86%
Cost of risk (CoR) ³⁾	0.70%	0.64%	0.67%	0.64%	0.52%

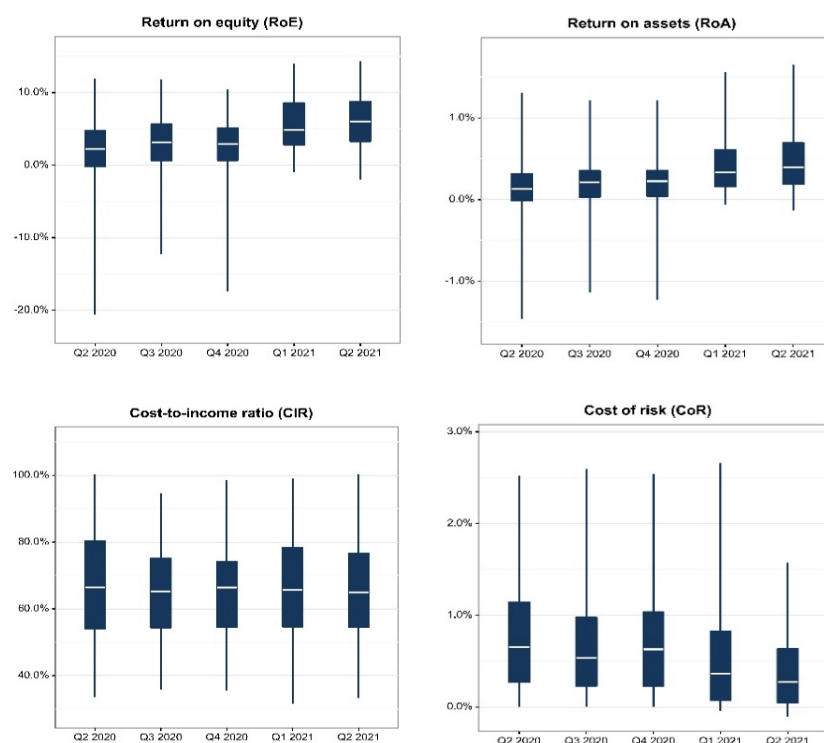
Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) RoE and RoA are computed by dividing "net profit/loss" by, respectively, "equity" and "total assets" at the end of the corresponding reference period. The values of "net profit/loss", originally year-to-date, are annualised to increase the comparability of the ratios across quarters.

2) Returns figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.

3) As set out in the list of definitions of ITS data points, the numerator of the cost of risk indicator is adjustments in allowances for estimated loan losses during the relevant period (annualised). Those adjustments may be negative in certain circumstances.



T02.02.2 Key performance indicators by country

(percentages)

Country ^{1) 2)} (Q2 2021)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾
Belgium	8.13%	0.52%	66.98%	0.14%
Bulgaria	C	C	C	C
Germany	4.16%	0.22%	71.48%	0.22%
Estonia	7.84%	1.00%	56.74%	0.06%
Ireland	5.61%	0.53%	71.95%	0.20%
Greece	-34.28%	-2.74%	83.41%	2.24%
Spain	11.49%	0.73%	55.53%	1.27%
France	7.20%	0.43%	68.62%	0.46%
Croatia ³⁾	-	-	-	-
Italy	7.76%	0.54%	64.62%	0.59%
Cyprus	1.25%	0.09%	73.72%	1.55%
Latvia	11.15%	1.15%	56.32%	1.26%
Lithuania	10.92%	0.85%	46.09%	0.12%
Luxembourg	3.62%	0.26%	78.13%	0.12%
Malta	3.47%	0.26%	86.19%	0.32%
Netherlands	8.40%	0.47%	62.21%	0.07%
Austria	8.96%	0.73%	60.07%	0.42%
Portugal	4.13%	0.34%	50.02%	0.78%
Slovenia	11.34%	1.30%	61.13%	0.07%
Slovakia ³⁾	-	-	-	-
Finland	8.78%	0.61%	53.49%	0.16%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) RoE and RoA are computed by dividing "net profit/loss" by, respectively, "equity" and "total assets" at the end of the corresponding reference period. The values of "net profit/loss", originally year-to-date, are annualised to increase the comparability of the ratios across quarters.

2) Returns figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.

3) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.

4) As set out in the list of definitions of ITS data points, the numerator of the cost of risk indicator is adjustments in allowances for estimated loan losses during the relevant period (annualised). Those adjustments may be negative in certain circumstances.

T02.02.3 Key performance indicators by classification (business model)

(percentages)

Category ^{1) 2)} (Q2 2021)	Return on equity (RoE)	Return on Assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾
Corporate/wholesale lenders	4.14%	0.24%	67.36%	0.32%
Custodian and asset managers	4.60%	0.35%	74.70%	0.06%
Development/promotional lenders	6.71%	0.50%	29.63%	-0.01%
Diversified lenders	5.74%	0.39%	73.31%	1.05%
G-SIBs ³⁾	7.49%	0.43%	64.21%	0.54%
Retail and consumer credit lenders	4.71%	0.33%	69.87%	0.42%
Small market lenders	9.10%	1.03%	57.92%	0.40%
Universal and investment banks	7.54%	0.50%	61.59%	0.34%
Not classified	C	C	C	C

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) RoE and RoA are computed by dividing "net profit/loss" by, respectively, "equity" and "total assets" at the end of the corresponding reference period. The values of "net profit/loss", originally year-to-date, are annualised to increase the comparability of the ratios across quarters.

2) Returns figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.

3) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

4) As set out in the list of definitions of ITS data points, the numerator of the cost of risk indicator is adjustments in allowances for estimated loan losses during the relevant period (annualised). Those adjustments may be negative in certain circumstances.

T02.02.3 Key performance indicators by classification (geographical diversification)

(percentages)

Category ^{1) 2)} (Q2 2021)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁷⁾
Banks with significant domestic exposures ³⁾	6.85%	0.49%	70.18%	0.37%
Banks with largest non-domestic exposures				
SSM	6.57%	0.43%	66.66%	0.57%
Non-SSM EEA ⁴⁾	9.14%	0.65%	56.99%	0.22%
Non-EEA Europe ⁵⁾	5.52%	0.38%	67.83%	0.38%
RoW ⁶⁾	7.17%	0.40%	63.19%	0.54%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) RoE and RoA are computed by dividing "net profit/loss" by, respectively, "equity" and "total assets" at the end of the corresponding reference period. The values of "net profit/loss", originally year-to-date, are annualised to increase the comparability of the ratios across quarters.

2) Returns figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.

3) Domestic exposures more than 95% of total debt securities and loans and advances.

4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

5) European countries not in the EEA.

6) RoW: rest of the world, i.e. all countries except European countries.

7) As set out in the list of definitions of ITS data points, the numerator of the cost of risk indicator is adjustments in allowances for estimated loan losses during the relevant period (annualised). Those adjustments may be negative in certain circumstances.

T02.02.3 Key performance indicators by classification (size) (percentages)

Category ^{1) 2)} (Q2 2021)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾
Banks with total assets				
<i>Less than €30 billion</i>	5.60%	0.50%	71.49%	0.55%
<i>Between €30 billion and €100 billion</i>	1.87%	0.16%	62.60%	0.54%
<i>Between €100 billion and €200 billion</i>	8.01%	0.49%	67.75%	0.52%
<i>More than €200 billion</i>	8.36%	0.52%	65.65%	0.49%
G-SIBs ³⁾	7.49%	0.43%	64.21%	0.54%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) RoE and RoA are computed by dividing "net profit/loss" by, respectively, "equity" and "total assets" at the end of the corresponding reference period. The values of "net profit/loss", originally year-to-date, are annualised to increase the comparability of the ratios across quarters.

2) Returns figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.

3) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

4) As set out in the list of definitions of ITS data points, the numerator of the cost of risk indicator is adjustments in allowances for estimated loan losses during the relevant period (annualised). Those adjustments may be negative in certain circumstances.

T02.02.3 Key performance indicators by classification (risk-based) ¹⁾ (percentages)

Category ^{2) 3)} (Q2 2021)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾
Banks with low risk	8.58%	0.54%	61.45%	0.55%
Banks with medium, high risk and non-rated	4.03%	0.25%	70.83%	0.45%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

2) RoE and RoA are computed by dividing "net profit/loss" by, respectively, "equity" and "total assets" at the end of the corresponding reference period. The values of "net profit/loss", originally year-to-date, are annualised to increase the comparability of the ratios across quarters.

3) Returns figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.

4) As set out in the list of definitions of ITS data points, the numerator of the cost of risk indicator is adjustments in allowances for estimated loan losses during the relevant period (annualised). Those adjustments may be negative in certain circumstances.

T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Cash, cash balances at central banks, other demand deposits	2,818.39	3,103.62	3,208.45	3,856.27	4,055.41
Loans and advances	14,876.76	14,682.38	14,236.40	14,778.77	14,807.17
Central banks	242.64	263.09	213.58	186.58	190.01
General governments	920.18	902.54	894.21	889.43	902.32
Credit institutions	1,284.28	1,216.78	1,107.19	1,266.54	1,276.45
Other financial corporations	1,479.45	1,458.75	1,341.82	1,471.16	1,432.07
Non-financial corporations	5,340.97	5,218.10	5,091.19	5,245.66	5,188.17
Households	5,609.25	5,623.12	5,588.41	5,719.40	5,818.17
Debt securities	3,249.06	3,155.83	2,974.15	3,120.02	3,097.03
Equity instruments	296.38	307.36	344.46	439.48	480.33
Derivatives	1,896.66	1,817.08	1,855.48	1,658.68	1,574.90
Trading	1,727.86	1,661.25	1,711.66	1,539.22	1,470.24
Derivatives – hedge accounting	168.79	155.82	143.82	119.46	104.66
Investments in subsidiaries, joint-ventures and associates	153.30	155.02	162.24	162.20	160.41
Intangible assets and goodwill	119.99	117.35	111.82	112.73	113.22
Other assets ¹⁾	1,020.15	1,018.43	1,300.22	1,089.90	1,007.86
Total assets	24,430.69	24,357.08	24,193.20	25,218.05	25,296.33
<i>Share of unencumbered assets ²⁾</i>	<i>77.85%</i>	<i>77.65%</i>	<i>77.48%</i>	<i>77.08%</i>	<i>76.90%</i>
<i>Share of encumbered assets ²⁾</i>	<i>22.15%</i>	<i>22.35%</i>	<i>22.52%</i>	<i>22.92%</i>	<i>23.10%</i>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) Computed as the difference between "total assets" and the sum of the other sub-categories.

2) An asset is considered to be encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit-enhance any transaction from which it cannot be freely withdrawn.

T02.03.2 Composition of assets by country/1

(EUR billions; percentages)

Assets (Q2 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Cash, cash balances at central banks, other demand deposits	4,055.41	147.12	C	836.33	8.07	137.27	46.66	436.22	1,273.41	-	444.36
Loans and advances	14,807.17	364.61	C	2,348.99	24.31	284.68	144.19	2,222.02	5,026.50	-	1,516.14
Central banks	190.01	C	C	16.62	C	6.54	C	23.80	52.41	-	21.08
General governments	902.32	24.78	C	167.57	0.68	2.52	C	99.40	395.07	-	52.16
Credit institutions	1,276.45	C	C	406.31	C	44.15	4.71	124.46	438.41	-	65.23
Other financial corporations	1,432.07	16.01	C	357.72	0.31	40.85	14.20	110.87	526.80	-	146.94
Non-financial corporations	5,188.17	101.71	C	814.74	9.94	83.31	73.12	723.55	1,704.13	-	705.88
Households	5,818.17	183.41	C	586.02	13.33	107.31	48.38	1,139.95	1,909.68	-	524.84
Debt securities	3,097.03	92.80	C	531.87	2.77	55.15	46.73	459.34	904.91	-	540.98
Equity instruments	480.33	1.39	C	38.08	0.02	0.61	0.69	40.07	322.58	-	33.60
Derivatives	1,574.90	15.16	C	578.14	0.06	63.71	8.35	115.17	606.15	-	76.99
Trading	1,470.24	13.87	C	569.39	C	62.52	8.04	104.87	548.57	-	71.89
Derivatives – hedge accounting	104.66	1.29	C	8.75	C	1.19	0.31	10.30	57.59	-	5.09
Investments in subsidiaries, joint-ventures and associates	160.41	4.88	C	19.26	C	1.31	0.70	23.55	72.38	-	22.58
Intangible assets and goodwill	113.22	2.07	C	11.56	0.02	1.67	1.28	26.59	45.53	-	13.02
Other assets ¹⁾	1,007.86	14.95	C	118.51	C	14.53	44.94	175.09	402.68	-	110.99
Total assets	25,296.33	642.98	C	4,482.74	35.56	558.92	293.54	3,498.05	8,654.15	-	2,758.65
<i>Share of unencumbered assets ²⁾</i>	76.90%	<i>81.27%</i>	C	<i>71.94%</i>	<i>93.07%</i>	<i>85.79%</i>	<i>73.02%</i>	<i>76.93%</i>	<i>79.10%</i>	-	<i>70.22%</i>
<i>Share of encumbered assets ²⁾</i>	23.10%	<i>18.73%</i>	C	<i>28.06%</i>	<i>6.93%</i>	<i>14.21%</i>	<i>26.98%</i>	<i>23.07%</i>	<i>20.90%</i>	-	<i>29.78%</i>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Computed as the difference between "total assets" and the sum of the other sub-categories.

2) An asset is considered to be encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit-enhance any transaction from which it cannot be freely withdrawn.

3) There are no significant institutions at the highest level of consolidation in Croatia.

T02.03.2 Composition of assets by country/2

(EUR billions; percentages)

Assets (Q2 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Cash, cash balances at central banks, other demand deposits	16.55	C	11.96	57.63	5.52	373.03	124.66	29.03	8.47	-	92.85
Loans and advances	19.33	C	14.46	100.96	11.36	1,685.51	401.43	127.16	17.52	-	479.99
Central banks	C	C	C	C	C	C	31.33	C	0.07	-	C
General governments	C	0.20	0.17	C	C	C	13.75	4.12	0.60	-	19.37
Credit institutions	0.26	0.04	C	41.25	0.62	117.50	12.59	C	0.43	-	5.80
Other financial corporations	0.68	0.08	0.05	13.35	0.54	155.07	17.94	1.45	0.44	-	C
Non-financial corporations	9.75	C	5.78	12.03	3.40	543.72	167.27	45.01	7.39	-	169.90
Households	8.34	C	8.24	33.07	6.56	746.91	158.55	72.63	8.61	-	254.16
Debt securities	7.00	2.96	C	27.76	6.17	180.19	85.05	60.86	7.96	-	80.54
Equity instruments	0.05	0.01	0.01	C	C	C	3.63	3.19	0.22	-	C
Derivatives	0.02	0.02	0.03	1.72	C	62.65	7.02	1.53	0.02	-	38.12
Trading	C	C	C	1.58	0.01	48.31	5.82	1.45	C	-	C
Derivatives – hedge accounting	C	C	C	0.14	C	14.33	1.20	0.08	C	-	C
Investments in subsidiaries, joint-ventures and associates	0.07	C	C	C	0.17	4.40	5.09	1.30	0.03	-	4.54
Intangible assets and goodwill	0.08	0.02	0.02	0.90	0.09	C	2.83	0.44	0.10	-	C
Other assets¹⁾	3.07	0.13	0.19	2.77	0.41	84.14	9.99	15.08	0.80	-	9.04
Total assets	46.18	C	29.17	193.64	23.79	2,411.54	639.71	238.59	35.12	-	724.60
<i>Share of unencumbered assets²⁾</i>	<i>84.82%</i>	<i>92.06%</i>	<i>C</i>	<i>94.26%</i>	<i>90.74%</i>	<i>80.56%</i>	<i>82.64%</i>	<i>83.75%</i>	<i>93.18%</i>	<i>-</i>	<i>69.20%</i>
<i>Share of encumbered assets²⁾</i>	<i>15.18%</i>	<i>7.94%</i>	<i>C</i>	<i>5.74%</i>	<i>9.26%</i>	<i>19.44%</i>	<i>17.36%</i>	<i>16.25%</i>	<i>6.82%</i>	<i>-</i>	<i>30.80%</i>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Computed as the difference between "total assets" and the sum of the other sub-categories.

2) An asset is considered to be encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit-enhance any transaction from which it cannot be freely withdrawn.

3) There are no significant institutions at the highest level of consolidation in Slovakia.

T02.03.3 Composition of assets by classification (business model)

(EUR billions; percentages)

Assets (Q2 2021)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Cash, cash balances at central banks, other demand deposits	4,055.41	246.65	133.98	C	560.39	1,691.67	160.90	38.37	1,162.01	C
Loans and advances	14,807.17	793.22	129.64	C	1,862.44	6,873.02	817.36	86.85	3,920.57	C
Central banks	190.01	1.38	C	C	34.01	95.29	C	C	58.04	C
General governments	902.32	107.75	C	172.54	65.62	326.87	102.29	1.82	122.39	C
Credit institutions	1,276.45	122.29	65.20	22.55	52.32	556.82	C	2.74	437.81	C
Other financial corporations	1,432.07	75.96	28.43	5.32	80.68	861.68	26.00	C	352.56	C
Non-financial corporations	5,188.17	418.77	21.82	C	747.76	2,293.88	192.30	36.27	1,358.43	C
Households	5,818.17	67.08	11.05	C	882.04	2,738.47	480.11	44.32	1,591.33	C
Debt securities	3,097.03	142.76	57.88	C	503.47	1,291.37	265.38	20.01	744.04	C
Equity instruments	480.33	4.51	7.12	C	19.74	357.47	6.75	0.31	65.33	C
Derivatives	1,574.90	57.35	19.32	C	44.74	952.85	5.04	0.18	478.63	C
Trading	1,470.24	51.84	C	C	39.76	891.52	1.75	0.17	465.05	C
Derivatives – hedge accounting	104.66	5.51	C	15.53	4.98	61.32	3.29	0.01	13.59	C
Investments in subsidiaries, joint-ventures and associates	160.41	7.04	0.05	C	17.98	60.69	15.72	0.14	57.15	C
Intangible assets and goodwill	113.22	0.79	2.91	C	15.38	65.36	2.52	0.40	25.00	C
Other assets ¹⁾	1,007.86	22.54	4.25	C	160.08	496.86	48.75	1.95	227.61	C
Total assets	25,296.33	1,274.87	355.15	C	3,184.22	11,789.28	1,322.42	148.22	6,680.34	C
<i>Share of unencumbered assets ²⁾</i>	76.90%	60.24%	89.69%	59.45%	75.61%	79.39%	71.78%	93.74%	77.53%	C
<i>Share of encumbered assets ²⁾</i>	23.10%	39.76%	10.31%	40.55%	24.39%	20.61%	28.22%	6.26%	22.47%	C

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Computed as the difference between "total assets" and the sum of the other sub-categories.

2) An asset is considered to be encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit-enhance any transaction from which it cannot be freely withdrawn.

3) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T02.03.3 Composition of assets by classification (geographical diversification)

(EUR billions; percentages)

Assets (Q2 2021)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾
Cash, cash balances at central banks, other demand deposits	4,055.41	223.28	1,935.52	195.24	182.76	1,518.62
Loans and advances	14,807.17	879.16	6,788.65	840.76	520.65	5,777.95
Central banks	190.01	C	56.80	C	C	79.70
General governments	902.32	166.44	381.67	20.15	29.81	304.25
Credit institutions	1,276.45	C	713.63	C	C	499.95
Other financial corporations	1,432.07	36.61	535.38	38.18	40.63	781.27
Non-financial corporations	5,188.17	268.09	2,527.31	294.35	177.61	1,920.80
Households	5,818.17	382.89	2,573.86	421.53	247.91	2,191.98
Debt securities	3,097.03	274.75	1,433.29	189.54	105.66	1,093.79
Equity instruments	480.33	C	101.54	C	C	330.49
Derivatives	1,574.90	C	596.02	C	C	890.98
Trading	1,470.24	4.21	547.13	37.53	34.21	847.16
Derivatives – hedge accounting	104.66	C	48.88	C	C	43.82
Investments in subsidiaries, joint-ventures and associates	160.41	17.94	85.81	5.77	4.60	46.29
Intangible assets and goodwill	113.22	3.24	50.00	6.75	4.52	48.69
Other assets ¹⁾	1,007.86	43.64	465.53	24.18	27.42	447.09
Total assets	25,296.33	1,481.05	11,456.34	1,319.91	885.12	10,153.91
<i>Share of unencumbered assets ²⁾</i>	76.90%	68.60%	75.61%	77.70%	75.09%	79.61%
<i>Share of encumbered assets ²⁾</i>	23.10%	31.40%	24.39%	22.30%	24.91%	20.39%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Computed as the difference between "total assets" and the sum of the other sub-categories.

2) An asset is considered to be encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit-enhance any transaction from which it cannot be freely withdrawn.

3) Domestic exposures more than 95% of total debt securities and loans and advances.

4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

5) European countries not in the EEA.

6) RoW: rest of the world, i.e. all countries except European countries.

T02.03.3 Composition of assets by classification (size)

(EUR billions; percentages)

Assets (Q2 2021)	Total	Banks with total assets				G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Cash, cash balances at central banks, other demand deposits	4,055.41	81.18	462.25	369.81	1,450.51	1,691.67
Loans and advances	14,807.17	147.57	1,597.32	1,252.83	4,936.44	6,873.02
Central banks	190.01	0.83	4.21	17.32	72.36	95.29
General governments	902.32	2.53	129.62	148.41	294.88	326.87
Credit institutions	1,276.45	13.62	117.41	78.59	510.00	556.82
Other financial corporations	1,432.07	5.59	141.31	84.18	339.30	861.68
Non-financial corporations	5,188.17	56.56	568.52	488.31	1,780.90	2,293.88
Households	5,818.17	68.44	636.24	436.02	1,939.00	2,738.47
Debt securities	3,097.03	66.23	448.68	335.20	955.55	1,291.37
Equity instruments	480.33	0.84	45.37	9.36	67.30	357.47
Derivatives	1,574.90	1.03	135.73	88.82	396.47	952.85
Trading	1,470.24	0.98	122.79	74.03	380.92	891.52
Derivatives – hedge accounting	104.66	0.05	12.94	14.79	15.55	61.32
Investments in subsidiaries, joint-ventures and associates	160.41	0.50	15.43	11.77	72.03	60.69
Intangible assets and goodwill	113.22	1.55	8.40	5.56	32.35	65.36
Other assets ¹⁾	1,007.86	8.79	147.72	72.64	281.85	496.86
Total assets	25,296.33	307.68	2,860.89	2,145.98	8,192.49	11,789.28
<i>Share of unencumbered assets ²⁾</i>	76.90%	82.77%	73.33%	74.46%	74.97%	79.39%
<i>Share of encumbered assets ²⁾</i>	23.10%	17.23%	26.67%	25.54%	25.03%	20.61%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Computed as the difference between "total assets" and the sum of the other sub-categories.

2) An asset is considered to be encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit-enhance any transaction from which it cannot be freely withdrawn.

3) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T02.03.3 Composition of assets by classification (risk-based) ¹⁾

(EUR billions; percentages)

Assets (Q2 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Cash, cash balances at central banks, other demand deposits	4,055.41	2,458.66	1,596.75
Loans and advances	14,807.17	9,784.97	5,022.20
Central banks	190.01	116.76	73.25
General governments	902.32	649.63	252.69
Credit institutions	1,276.45	845.89	430.55
Other financial corporations	1,432.07	776.40	655.67
Non-financial corporations	5,188.17	3,477.46	1,710.71
Households	5,818.17	3,918.83	1,899.33
Debt securities	3,097.03	1,831.12	1,265.91
Equity instruments	480.33	276.73	203.60
Derivatives	1,574.90	712.84	862.06
Trading	1,470.24	640.85	829.39
Derivatives – hedge accounting	104.66	72.00	32.66
Investments in subsidiaries, joint-ventures and associates	160.41	119.10	41.31
Intangible assets and goodwill	113.22	80.33	32.88
Other assets ²⁾	1,007.86	573.41	434.45
Total assets	25,296.33	15,837.17	9,459.16
<i>Share of unencumbered assets</i> ³⁾	76.90%	77.13%	76.51%
<i>Share of encumbered assets</i> ³⁾	23.10%	22.87%	23.49%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

2) Computed as the difference between "total assets" and the sum of the other sub-categories.

3) An asset is considered to be encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralise or credit-enhance any transaction from which it cannot be freely withdrawn.

T02.04.1 Composition of liabilities and equity by reference period

(EUR billions)

Liabilities and equity	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Deposits	15,847.11	16,021.71	15,709.46	16,890.27	17,077.20
Central banks	1,693.54	1,781.03	1,750.73	2,095.87	2,176.45
General governments	569.21	561.01	495.08	526.87	549.81
Credit institutions	1,550.42	1,507.83	1,360.49	1,641.21	1,596.61
Other financial corporations	2,151.77	2,162.89	2,099.33	2,288.61	2,246.43
Non-financial corporations	3,427.16	3,517.65	3,500.95	3,567.80	3,602.25
Households	6,455.01	6,491.30	6,502.87	6,769.90	6,905.65
Debt securities issued	3,788.34	3,641.95	3,499.24	3,614.04	3,584.82
<i>of which: subordinated</i>	281.43	284.41	275.79	282.56	281.84
Derivatives	1,935.75	1,828.25	1,874.83	1,650.77	1,580.36
<i>of which: trading</i>	1,695.43	1,621.05	1,676.19	1,483.19	1,426.41
Provisions ¹⁾	126.18	124.87	127.45	127.68	126.45
Other liabilities ²⁾	1,217.30	1,219.08	1,448.41	1,372.42	1,342.95
Equity	1,516.01	1,521.22	1,533.81	1,562.88	1,584.54
Paid-up capital	650.98	646.14	641.95	648.19	644.49
Reserves	796.24	790.86	802.70	823.46	825.64
Minority interests	58.11	57.82	55.58	52.69	47.81
Other comprehensive income	-65.07	-74.18	-72.16	-69.68	-67.61
Other ³⁾	75.73	100.59	105.75	108.21	134.22
Total liabilities and equity	24,430.69	24,357.08	24,193.20	25,218.05	25,296.33

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) In line with IAS 37.10 and IAS 1.54(l).

2) Computed as the difference between "total liabilities and equity" and the sum of the other sub-categories.

3) Computed as the difference between "equity" and the sum of the other sub-categories.

T02.04.2 Composition of liabilities and equity by country/1

(EUR billions)

Liabilities and equity (Q2 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁴⁾	Italy
Deposits	17,077.20	488.30	C	2,716.88	29.21	377.68	248.98	2,603.45	5,555.42	-	2,063.55
Central banks	2,176.45	49.15	C	289.08	C	30.12	46.58	365.04	656.79	-	408.35
General governments	549.81	19.01	C	139.31	2.96	6.97	8.28	104.51	122.62	-	72.77
Credit institutions	1,596.61	39.81	C	624.99	C	66.44	5.29	147.60	416.57	-	133.34
Other financial corporations	2,246.43	57.56	C	517.78	1.01	40.49	7.74	180.55	922.99	-	171.84
Non-financial corporations	3,602.25	79.78	C	441.44	9.86	116.10	44.10	507.70	1,371.42	-	427.67
Households	6,905.65	242.97	C	704.29	13.02	117.57	136.98	1,298.05	2,065.03	-	849.59
Debt securities issued	3,584.82	81.50	C	630.03	C	25.20	6.03	398.05	1,325.04	-	262.24
<i>of which: subordinated</i>	281.84	3.46	C	30.64	C	6.69	3.28	56.15	90.69	-	31.80
Derivatives	1,580.36	21.31	C	560.78	0.05	65.14	7.09	107.55	605.25	-	87.69
<i>of which: trading</i>	1,426.41	12.87	C	543.88	0.05	63.69	5.92	95.67	542.49	-	74.58
Provisions ¹⁾	126.45	1.01	C	30.22	C	1.74	1.40	26.38	30.81	-	23.10
Other liabilities ²⁾	1,342.95	9.98	C	303.24	0.54	36.60	6.60	140.21	616.80	-	131.33
Equity	1,584.54	40.88	C	241.59	4.55	52.56	23.45	222.41	520.83	-	190.73
Paid-up capital	644.49	13.61	C	111.38	0.24	18.32	56.11	125.08	145.25	-	93.76
Reserves	825.64	23.63	C	109.78	4.12	32.53	-29.17	115.51	314.28	-	79.34
Minority interests	47.81	C	C	3.73	C	C	0.16	15.82	15.29	-	1.83
Other comprehensive income	-67.61	C	C	-3.53	C	C	-0.32	-48.72	4.80	-	-4.38
Other ³⁾	134.22	3.72	C	20.23	0.18	4.27	-3.33	14.71	41.22	-	20.17
Total liabilities and equity	25,296.33	642.98	C	4,482.74	35.56	558.92	293.54	3,498.05	8,654.15	-	2,758.65

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) In line with IAS 37.10 and IAS 1.54(l).

2) Computed as the difference between "total liabilities and equity" and the sum of the other sub-categories.

3) Computed as the difference between "equity" and the sum of the other sub-categories.

4) There are no significant institutions at the highest level of consolidation in Croatia.

T02.04.2 Composition of liabilities and equity by country/2

(EUR billions)

Liabilities and equity (Q2 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	41.13	C	26.35	161.76	20.61	1,645.61	502.13	199.53	29.92	-	341.36
Central banks	5.37	1.21	C	5.28	C	209.89	50.39	21.11	0.98	-	33.80
General governments	0.99	0.27	1.50	8.16	0.42	18.35	18.86	5.35	0.80	-	C
Credit institutions	2.00	0.12	0.86	10.17	C	70.74	53.89	5.22	0.50	-	C
Other financial corporations	2.80	0.68	C	78.45	1.10	202.70	29.67	5.97	0.98	-	23.24
Non-financial corporations	6.96	C	6.70	19.06	3.81	312.71	99.65	40.58	5.06	-	103.25
Households	23.01	C	15.51	40.64	14.63	831.21	249.68	121.31	21.60	-	144.43
Debt securities issued	0.79	C	C	9.94	0.91	508.92	65.76	7.93	0.51	-	260.72
<i>of which: subordinated</i>	C	C	C	0.28	0.23	33.97	11.95	2.74	0.38	-	8.86
Derivatives	0.05	0.01	C	2.58	C	78.07	5.74	1.71	C	-	C
<i>of which: trading</i>	0.00	0.01	0.03	1.28	0.01	45.77	4.47	1.44	0.02	-	C
Provisions ¹⁾	C	C	0.01	0.57	C	3.76	4.08	1.83	C	-	C
Other liabilities ²⁾	C	0.22	0.50	4.81	0.29	38.94	9.75	7.76	0.43	-	34.34
Equity	3.49	C	2.27	13.99	1.80	136.25	52.25	19.83	4.04	-	50.08
Paid-up capital	1.54	0.88	0.98	5.43	0.81	38.66	13.65	9.59	C	-	7.25
Reserves	1.54	C	1.16	6.77	0.95	76.41	31.73	11.46	2.37	-	41.53
Minority interests	C	C	C	C	C	2.03	6.25	2.10	C	-	C
Other comprehensive income	C	C	C	C	-0.00	-0.99	-6.00	-4.62	0.04	-	C
Other ³⁾	0.24	0.11	0.13	0.73	C	20.15	6.62	1.30	0.22	-	3.41
Total liabilities and equity	46.18	C	29.17	193.64	23.79	2,411.54	639.71	238.59	35.12	-	724.60

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) In line with IAS 37.10 and IAS 1.54(l).

2) Computed as the difference between "total liabilities and equity" and the sum of the other sub-categories.

3) Computed as the difference between "equity" and the sum of the other sub-categories.

4) There are no significant institutions at the highest level of consolidation in Slovakia.

T02.04.3 Composition of liabilities and equity by classification (business model)

(EUR billions)

Liabilities and equity (Q2 2021)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ⁴⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Deposits	17,077.20	853.07	266.68	C	2,570.39	7,697.29	1,083.73	127.06	4,390.09	C
Central banks	2,176.45	141.43	4.27	C	392.57	909.39	127.25	5.90	546.38	C
General governments	549.81	48.32	1.70	C	90.82	219.38	27.99	6.65	153.22	C
Credit institutions	1,596.61	239.20	48.21	C	115.98	556.02	47.91	2.97	576.83	C
Other financial corporations	2,246.43	148.74	176.37	C	154.63	1,206.57	86.59	4.69	455.55	C
Non-financial corporations	3,602.25	122.58	16.64	C	500.77	1,813.69	111.85	32.82	999.07	C
Households	6,905.65	152.81	19.50	C	1,315.64	2,992.24	682.14	74.02	1,659.03	C
Debt securities issued	3,584.82	265.80	C	343.21	249.32	1,580.66	103.12	1.79	1,001.32	C
<i>of which: subordinated</i>	281.84	11.88	C	C	43.27	133.83	8.41	0.46	83.71	C
Derivatives	1,580.36	52.92	18.50	C	39.37	933.04	6.09	0.20	490.78	C
<i>of which: trading</i>	1,426.41	44.54	18.15	C	29.69	867.27	1.42	0.14	462.56	C
Provisions ¹⁾	126.45	14.27	C	0.17	23.16	52.55	5.20	0.35	28.52	C
Other liabilities ²⁾	1,342.95	14.86	10.39	C	86.12	853.17	30.50	2.08	328.11	C
Equity	1,584.54	73.95	27.21	C	215.86	672.57	93.79	16.75	441.52	C
Paid-up capital	644.49	45.06	8.01	C	138.60	247.27	31.25	6.19	141.25	C
Reserves	825.64	28.64	17.92	C	64.79	371.02	58.40	9.56	263.87	C
Minority interests	47.81	0.37	C	C	9.68	28.37	0.73	C	7.98	C
Other comprehensive income	-67.61	-3.34	C	1.54	-12.92	-35.47	0.76	C	-18.00	C
Other ³⁾	134.22	3.23	1.42	C	15.71	61.38	2.65	0.77	46.42	C
Total liabilities and equity	25,296.33	1,274.87	355.15	C	3,184.22	11,789.28	1,322.42	148.22	6,680.34	C

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) In line with IAS 37.10 and IAS 1.54(l).

2) Computed as the difference between "total liabilities and equity" and the sum of the other sub-categories.

3) Computed as the difference between "equity" and the sum of the other sub-categories.

4) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T02.04.3 Composition of liabilities and equity by classification (geographical diversification)

(EUR billions)

Liabilities and equity (Q2 2021)	Total	Banks with significant domestic exposures ⁴⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁵⁾	Non-EEA Europe ⁶⁾	RoW ⁷⁾
Deposits	17,077.20	1,080.08	7,974.55	874.63	665.68	6,482.26
Central banks	2,176.45	182.12	1,072.67	79.55	87.75	754.36
General governments	549.81	24.84	280.30	31.40	31.87	181.40
Credit institutions	1,596.61	52.35	886.53	56.65	31.14	569.95
Other financial corporations	2,246.43	82.06	953.99	53.33	74.42	1,082.63
Non-financial corporations	3,602.25	141.37	1,517.32	219.96	138.46	1,585.15
Households	6,905.65	597.35	3,263.74	433.75	302.04	2,308.77
Debt securities issued	3,584.82	222.09	1,561.68	266.45	95.96	1,438.65
<i>of which: subordinated</i>	281.84	8.92	124.91	15.96	9.15	122.91
Derivatives	1,580.36	18.48	605.69	39.82	41.19	875.18
<i>of which: trading</i>	1,426.41	2.78	529.47	36.99	32.07	825.11
Provisions ¹⁾	126.45	7.99	65.19	3.62	2.67	46.97
Other liabilities ²⁾	1,342.95	46.24	492.53	41.51	18.92	743.76
Equity	1,584.54	106.17	756.70	93.88	60.70	567.10
Paid-up capital	644.49	48.80	323.42	19.87	19.79	232.60
Reserves	825.64	51.04	375.12	65.64	37.82	296.02
Minority interests	47.81	1.04	11.23	6.34	0.40	28.80
Other comprehensive income	-67.61	3.30	-11.16	-7.28	-2.10	-50.37
Other ³⁾	134.22	1.99	58.10	9.31	4.79	60.03
Total liabilities and equity	25,296.33	1,481.05	11,456.34	1,319.91	885.12	10,153.91

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) In line with IAS 37.10 and IAS 1.54(l).

2) Computed as the difference between "total liabilities and equity" and the sum of the other sub-categories.

3) Computed as the difference between "equity" and the sum of the other sub-categories.

4) Domestic exposures more than 95% of total debt securities and loans and advances.

5) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

6) European countries not in the EEA.

7) RoW: rest of the world, i.e. all countries except European countries.

T02.04.3 Composition of liabilities and equity by classification (size)

(EUR billions)

Liabilities and equity (Q2 2021)	Total	Banks with total assets				G-SIBs ⁴⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Deposits	17,077.20	242.08	1,961.78	1,452.35	5,723.71	7,697.29
Central banks	2,176.45	15.42	267.06	235.63	748.94	909.39
General governments	549.81	8.49	68.68	54.22	199.04	219.38
Credit institutions	1,596.61	7.34	184.15	110.77	738.34	556.02
Other financial corporations	2,246.43	32.73	347.93	124.32	534.88	1,206.57
Non-financial corporations	3,602.25	48.63	270.12	305.98	1,163.83	1,813.69
Households	6,905.65	129.46	823.84	621.43	2,338.69	2,992.24
Debt securities issued	3,584.82	29.14	400.23	360.06	1,214.73	1,580.66
<i>of which: subordinated</i>	281.84	1.57	18.20	23.35	104.90	133.83
Derivatives	1,580.36	1.50	139.93	113.65	392.24	933.04
<i>of which: trading</i>	1,426.41	0.98	120.60	71.27	366.29	867.27
Provisions ¹⁾	126.45	1.20	16.50	12.53	43.67	52.55
Other liabilities ²⁾	1,342.95	6.40	98.10	76.28	309.01	853.17
Equity	1,584.54	27.36	244.36	131.12	509.13	672.57
Paid-up capital	644.49	12.68	143.21	50.62	190.70	247.27
Reserves	825.64	13.30	91.09	73.75	276.48	371.02
Minority interests	47.81	0.20	4.45	1.40	13.39	28.37
Other comprehensive income	-67.61	0.13	-2.68	-5.84	-23.75	-35.47
Other ³⁾	134.22	1.06	8.29	11.18	52.31	61.38
Total liabilities and equity	25,296.33	307.68	2,860.89	2,145.98	8,192.49	11,789.28

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) In line with IAS 37.10 and IAS 1.54(l).

2) Computed as the difference between "total liabilities and equity" and the sum of the other sub-categories.

3) Computed as the difference between "equity" and the sum of the other sub-categories.

4) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T02.04.3 Composition of liabilities and equity by classification (risk-based) ¹⁾
(EUR billions)

Liabilities and equity (Q2 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Deposits	17,077.20	10,800.12	6,277.08
Central banks	2,176.45	1,434.20	742.25
General governments	549.81	358.09	191.72
Credit institutions	1,596.61	920.39	676.22
Other financial corporations	2,246.43	1,451.01	795.42
Non-financial corporations	3,602.25	2,225.75	1,376.50
Households	6,905.65	4,410.68	2,494.97
Debt securities issued	3,584.82	2,533.93	1,050.89
<i>of which: subordinated</i>	281.84	186.37	95.47
Derivatives	1,580.36	735.96	844.39
<i>of which: trading</i>	1,426.41	619.62	806.79
Provisions ²⁾	126.45	78.29	48.16
Other liabilities ³⁾	1,342.95	684.73	658.23
Equity	1,584.54	1,004.14	580.40
Paid-up capital	644.49	343.59	300.90
Reserves	825.64	584.92	240.71
Minority interests	47.81	35.56	12.25
Other comprehensive income	-67.61	-43.60	-24.01
Other ⁴⁾	134.22	83.67	50.55
Total liabilities and equity	25,296.33	15,837.17	9,459.16

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

2) In line with IAS 37.10 and IAS 1.54(l).

3) Computed as the difference between "total liabilities and equity" and the sum of the other sub-categories.

4) Computed as the difference between "equity" and the sum of the other sub-categories.

T02.05.1 Total exposure to general governments by country of the counterparty by reference period
(EUR millions)

Exposure to General governments	Q4 2020	Q2 2021 ⁵⁾
SSM		
Belgium	129,703.83	129,471.45
Bulgaria	4,980.31	5,147.90
Germany	283,277.10	271,220.10
Estonia	C	C
Ireland	26,554.10	25,583.18
Greece	32,275.66	34,151.03
Spain	369,598.24	392,487.98
France	616,982.28	588,524.33
Croatia	10,204.28	9,834.10
Italy	428,938.08	396,842.36
Cyprus	12,140.06	5,819.07
Latvia	1,737.10	2,086.23
Lithuania	2,908.57	3,607.94
Luxembourg	23,632.05	21,308.98
Malta	C	C
Netherlands	197,426.87	188,672.23
Austria	54,661.81	45,515.30
Portugal	56,666.81	52,710.56
Slovenia	8,341.17	6,318.84
Slovakia	13,911.40	12,722.18
Finland	40,834.38	38,589.67
Non-SSM EEA ¹⁾	173,689.14	130,326.14
Non-EEA Europe ²⁾	23,104.66	51,081.08
RoW ³⁾	410,136.49	405,319.21
Total non-domestic unallocated exposure ⁴⁾	53,300.25	56,317.72
Total exposure	2,976,689.69	2,875,833.66

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. In accordance with Article 5(b), point 3 of Regulation (EU) No 680/2014, reporting requirements apply to sovereign exposures where the aggregate carrying amount of financial assets from the "General governments" counterparty sector is equal to or higher than 1% of the sum of the total carrying amounts for "Debt securities" and "Loans and advances". Therefore, the sample of entities in the table is smaller than the full sample of entities. Specifically, there are 109 banks in the fourth quarter of 2020 and 111 banks in the second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

1) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

2) European countries not in the EEA.

3) RoW: rest of the world, i.e. all countries except European countries.

4) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only.

5) This table is based on Template C 33.00.a. Institutions are required to report this template twice a year only, in the second and fourth quarters.

T02.05.2 Total exposure to general governments by country of the counterparty by country/1

(EUR millions)

Exposure to General governments (Q2 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁵⁾	Italy
SSM											
Belgium	129,471.45	54,901.84	C	4,614.31	C	1,205.52	C	566.91	29,420.60	-	3,656.26
Bulgaria	5,147.90	C	C	C	C	C	C	C	C	-	C
Germany	271,220.10	1,432.57	C	172,325.35	C	1,046.11	C	C	32,394.50	-	25,005.75
Estonia	C	C	C	3.64	938.43	C	C	C	C	-	C
Ireland	25,583.18	1,459.40	C	1,567.92	C	14,996.58	C	C	2,793.48	-	1,925.37
Greece	34,151.03	C	C	1,591.25	C	C	31,407.51	C	628.46	-	C
Spain	392,487.98	3,308.55	C	11,165.61	C	2,014.66	3,372.78	294,700.38	23,655.31	-	38,832.20
France	588,524.33	7,160.00	C	8,972.35	C	2,257.94	C	C	529,028.91	-	15,937.51
Croatia	9,834.10	C	C	13.25	C	C	C	C	C	-	5,828.31
Italy	396,842.36	2,327.99	C	21,215.22	C	751.43	5,196.04	46,062.41	53,784.76	-	258,984.19
Cyprus	5,819.07	C	C	C	C	C	1,021.80	C	C	-	C
Latvia	2,086.23	101.72	C	314.60	254.82	C	C	C	C	-	C
Lithuania	3,607.94	C	C	39.64	407.31	C	C	C	C	-	C
Luxembourg	21,308.98	983.63	C	414.50	C	C	348.62	C	8,062.74	-	440.58
Malta	C	C	C	C	C	C	C	C	C	-	C
Netherlands	188,672.23	681.67	C	1,369.60	C	97.49	C	C	3,297.13	-	424.67
Austria	45,515.30	C	C	10,466.33	C	39.22	C	C	3,209.70	-	C
Portugal	52,710.56	C	C	2,790.13	C	C	299.57	11,332.11	7,578.54	-	4,263.91
Slovenia	6,318.84	604.22	C	511.24	C	C	C	C	C	-	1,032.39
Slovakia	12,722.18	C	C	379.78	C	C	C	C	650.83	-	1,119.03
Finland	38,589.67	137.16	C	1,223.15	C	C	C	C	3,239.53	-	27.00
Non-SSM EEA ¹⁾	130,326.14	C	C	12,460.22	C	C	C	C	21,520.10	-	10,527.14
Non-EEA Europe ²⁾	51,081.08	625.92	C	9,830.18	C	2,550.06	578.29	9,255.04	13,150.62	-	5,248.60
RoW ³⁾	405,319.21	4,904.52	C	50,998.17	C	4,245.60	C	109,913.90	133,721.23	-	43,728.14
Total non-domestic unallocated exposure ⁴⁾	56,317.72	C	C	13,990.22	C	744.24	C	C	10,006.33	-	9,134.08
Total exposure	2,875,833.66	93,830.44	C	326,274.63	1,618.82	33,279.33	47,452.37	509,416.91	876,910.57	-	437,475.64

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the sovereign exposures requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons.

1) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

2) European countries not in the EEA.

3) RoW: rest of the world, i.e. all countries except European countries.

4) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only.

5) There are no significant institutions at the highest level of consolidation in Croatia.

T02.05.2 Total exposure to general governments by country of the counterparty by country/2

(EUR millions)

Exposure to General governments (Q2 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁵⁾	Finland
SSM											
Belgium	C	C	C	1,211.81	C	31,675.98	437.26	614.93	C	-	C
Bulgaria	C	C	C	C	C	C	C	C	C	-	C
Germany	C	C	C	275.88	C	25,994.35	2,711.33	C	C	-	C
Estonia	C	C	C	C	C	C	C	C	C	-	C
Ireland	C	C	C	404.34	C	332.74	283.85	1,468.79	146.02	-	C
Greece	C	C	C	C	C	C	C	C	C	-	C
Spain	C	C	C	710.83	C	5,400.96	784.44	8,085.52	204.03	-	C
France	C	C	C	1,412.18	142.26	15,759.74	1,132.33	1,940.67	188.09	-	C
Croatia	C	C	C	C	C	C	3,925.69	C	C	-	C
Italy	C	C	C	C	C	C	553.57	6,054.30	72.22	-	C
Cyprus	4,753.13	C	C	C	C	C	C	C	C	-	C
Latvia	C	859.94	C	29.85	C	C	81.44	C	C	-	C
Lithuania	C	C	1,768.95	118.49	C	C	81.84	C	C	-	C
Luxembourg	C	C	C	2,800.33	C	5,726.28	C	1,364.50	C	-	C
Malta	C	C	C	C	C	C	C	C	C	-	C
Netherlands	C	C	C	C	C	180,885.70	232.12	C	117.18	-	C
Austria	C	C	C	50.07	C	7,037.97	14,757.58	C	151.93	-	C
Portugal	C	C	C	C	C	C	160.45	25,387.80	C	-	C
Slovenia	C	C	C	C	C	C	947.63	C	2,340.87	-	C
Slovakia	C	C	C	255.52	C	C	6,953.36	C	C	-	C
Finland	C	C	C	C	C	5,843.88	90.60	C	C	-	27,312.54
Non-SSM EEA ¹⁾	C	C	C	715.93	C	C	20,115.73	C	242.32	-	C
Non-EEA Europe ²⁾	C	C	C	C	C	3,916.44	3,368.74	0.01	C	-	C
RoW ³⁾	C	C	C	1,701.25	C	41,877.19	2,672.04	4,109.40	108.22	-	C
Total non-domestic unallocated exposure ⁴⁾	C	C	C	559.35	C	6,283.85	833.60	C	C	-	C
Total exposure	5,356.82	1,871.36	1,969.72	10,651.21	C	346,314.76	61,155.68	54,324.59	6,833.61	-	58,420.58

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the sovereign exposures requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons.

1) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

2) European countries not in the EEA.

3) RoW: rest of the world, i.e. all countries except European countries.

4) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only.

5) There are no significant institutions at the highest level of consolidation in Slovakia.

T02.05.3 Total exposure to general governments by country of the counterparty by classification (business model)

(EUR millions)

Exposure to General governments (Q2 2021)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lender	Diversified lenders	G-SIBs ⁵⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
SSM										
Belgium	129,471.45	1,028.66	1,610.76	C	4,174.66	46,792.54	7,937.17	238.18	65,777.44	C
Bulgaria	5,147.90	C	C	C	795.40	C	C	C	C	C
Germany	271,220.10	102,924.18	8,910.08	C	14,310.75	68,566.46	10,086.82	162.34	64,485.06	C
Estonia	C	C	C	C	C	C	C	1,027.15	142.56	C
Ireland	25,583.18	542.03	781.60	C	17,070.97	4,489.45	669.68	149.24	1,875.86	C
Greece	34,151.03	C	C	C	31,412.40	737.48	C	C	1,912.44	C
Spain	392,487.98	1,501.34	1,559.03	C	146,689.30	87,318.18	72,304.73	275.25	82,038.07	C
France	588,524.33	4,196.68	2,604.94	84,488.82	12,734.98	337,153.46	C	189.82	39,598.53	C
Croatia	9,834.10	C	C	C	3,345.74	C	C	585.70	C	C
Italy	396,842.36	3,580.56	1,132.31	C	81,033.08	116,250.19	90,039.25	271.08	99,080.37	C
Cyprus	5,819.07	C	C	C	5,741.60	C	C	C	C	C
Latvia	2,086.23	98.13	C	C	144.40	219.42	C	1,256.04	218.56	C
Lithuania	3,607.94	C	C	C	141.92	62.66	C	2,979.61	291.57	C
Luxembourg	21,308.98	296.22	94.72	C	5,036.76	8,177.76	C	C	6,239.56	C
Malta	C	C	C	C	C	C	C	C	C	C
Netherlands	188,672.23	270.23	793.97	C	500.81	10,571.57	3,320.72	131.66	16,209.75	C
Austria	45,515.30	9,183.31	1,187.78	C	13,068.24	13,147.80	C	166.24	7,419.93	C
Portugal	52,710.56	494.38	C	C	28,506.07	16,422.97	3,153.89	C	4,034.73	C
Slovenia	6,318.84	183.76	C	C	1,125.74	1,136.39	C	2,453.75	1,257.18	C
Slovakia	12,722.18	207.71	C	C	7,164.49	1,162.19	C	138.03	3,970.87	C
Finland	38,589.67	312.19	688.55	C	291.08	5,581.46	C	75.67	14,133.10	C
Non-SSM EEA ¹⁾	130,326.14	812.29	644.45	301.74	24,962.36	59,703.04	C	1,635.90	41,862.56	C
Non-EEA Europe ²⁾	51,081.08	3,571.34	C	C	7,393.52	26,001.13	C	2,844.59	7,873.59	C
RoW ³⁾	405,319.21	5,508.46	4,148.69	C	17,105.50	264,108.20	1,082.89	285.07	109,898.63	C
Total non-domestic unallocated exposure ⁴⁾	56,317.72	7,106.55	1,460.43	C	16,784.99	14,181.77	2,140.98	C	13,622.15	C
Total exposure	2,875,833.66	142,021.30	25,993.37	C	440,513.24	1,087,508.47	302,274.13	15,785.49	585,697.91	C

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the sovereign exposures requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons.

1) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

2) European countries not in the EEA.

3) RoW: rest of the world, i.e. all countries except European countries.

4) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only.

5) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T02.05.3 Total exposure to general governments by country of the counterparty by classification (size)

(EUR millions)

Exposure to General governments (Q2 2021)	Total	Banks with total assets				G-SIBs ⁵⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
SSM						
Belgium	129,471.45	C	9,616.14	C	34,809.16	46,792.54
Bulgaria	5,147.90	C	338.51	C	C	C
Germany	271,220.10	720.70	41,693.06	23,969.70	136,270.18	68,566.46
Estonia	C	1,027.15	C	161.00	16.22	C
Ireland	25,583.18	234.28	2,872.75	16,011.15	1,975.55	4,489.45
Greece	34,151.03	C	31,481.42	C	1,912.08	737.48
Spain	392,487.98	722.10	82,363.47	19,167.49	202,916.74	87,318.18
France	588,524.33	824.01	95,238.88	11,321.64	143,986.35	337,153.46
Croatia	9,834.10	585.70	C	C	4,994.42	C
Italy	396,842.36	C	90,805.21	C	97,119.80	116,250.19
Cyprus	5,819.07	4,767.45	1,051.32	C	C	C
Latvia	2,086.23	1,271.44	276.51	104.28	214.59	219.42
Lithuania	3,607.94	3,042.36	145.35	98.85	258.72	62.66
Luxembourg	21,308.98	74.20	4,909.10	2,463.50	5,684.42	8,177.76
Malta	C	C	C	C	C	C
Netherlands	188,672.23	257.28	3,022.58	157,897.96	16,922.85	10,571.57
Austria	45,515.30	191.28	14,898.52	3,927.94	13,349.77	13,147.80
Portugal	52,710.56	C	18,167.14	C	6,121.64	16,422.97
Slovenia	6,318.84	2,453.75	490.76	389.55	1,848.39	1,136.39
Slovakia	12,722.18	C	482.24	C	9,371.07	1,162.19
Finland	38,589.67	127.92	C	C	7,900.24	5,581.46
Non-SSM EEA ¹⁾	130,326.14	C	9,178.93	C	52,839.40	59,703.04
Non-EEA Europe ²⁾	51,081.08	2,844.89	6,329.88	2,866.78	13,038.40	26,001.13
RoW ³⁾	405,319.21	1,747.58	14,341.56	13,958.06	111,163.81	264,108.20
Total non-domestic unallocated exposure ⁴⁾	56,317.72	270.53	10,833.09	4,195.25	26,837.08	14,181.77
Total exposure	2,875,833.66	30,744.09	456,800.33	409,866.53	890,914.24	1,087,508.47

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the sovereign exposures requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons.

1) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

2) European countries not in the EEA.

3) RoW: rest of the world, i.e. all countries except European countries.

4) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only.

5) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T02.05.3 Total exposure to general governments by country of the counterparty by classification (risk-based) ¹⁾
(EUR millions)

Exposure to General governments (Q2 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
SSM			
Belgium	129,471.45	104,702.56	24,768.89
Bulgaria	5,147.90	C	C
Germany	271,220.10	165,610.85	105,609.25
Estonia	C	1,027.18	C
Ireland	25,583.18	6,267.53	19,315.65
Greece	34,151.03	C	C
Spain	392,487.98	260,575.25	131,912.73
France	588,524.33	423,023.18	165,501.15
Croatia	9,834.10	5,068.78	4,765.32
Italy	396,842.36	156,637.80	240,204.56
Cyprus	5,819.07	C	C
Latvia	2,086.23	1,190.66	895.57
Lithuania	3,607.94	2,602.85	1,005.09
Luxembourg	21,308.98	11,915.19	9,393.79
Malta	C	19.72	C
Netherlands	188,672.23	172,073.06	16,599.18
Austria	45,515.30	20,500.34	25,014.96
Portugal	52,710.56	19,031.42	33,679.13
Slovenia	6,318.84	2,363.94	3,954.90
Slovakia	12,722.18	9,795.22	2,926.96
Finland	38,589.67	30,482.51	8,107.15
Non-SSM EEA ²⁾	130,326.14	69,866.63	60,459.51
Non-EEA Europe ³⁾	51,081.08	22,328.46	28,752.62
RoW ⁴⁾	405,319.21	269,147.31	136,171.89
Total non-domestic unallocated exposure ⁵⁾	56,317.72	38,010.92	18,306.80
Total exposure	2,875,833.66	1,794,301.87	1,081,531.79

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the sovereign exposures requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc.

Classification as non-rated does not therefore necessarily indicate a high risk.

2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

3) European countries not in the EEA.

4) RoW: rest of the world, i.e. all countries except European countries.

5) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only.

T03.01.1 Total capital ratio and its components by reference period

(EUR billions; percentages)

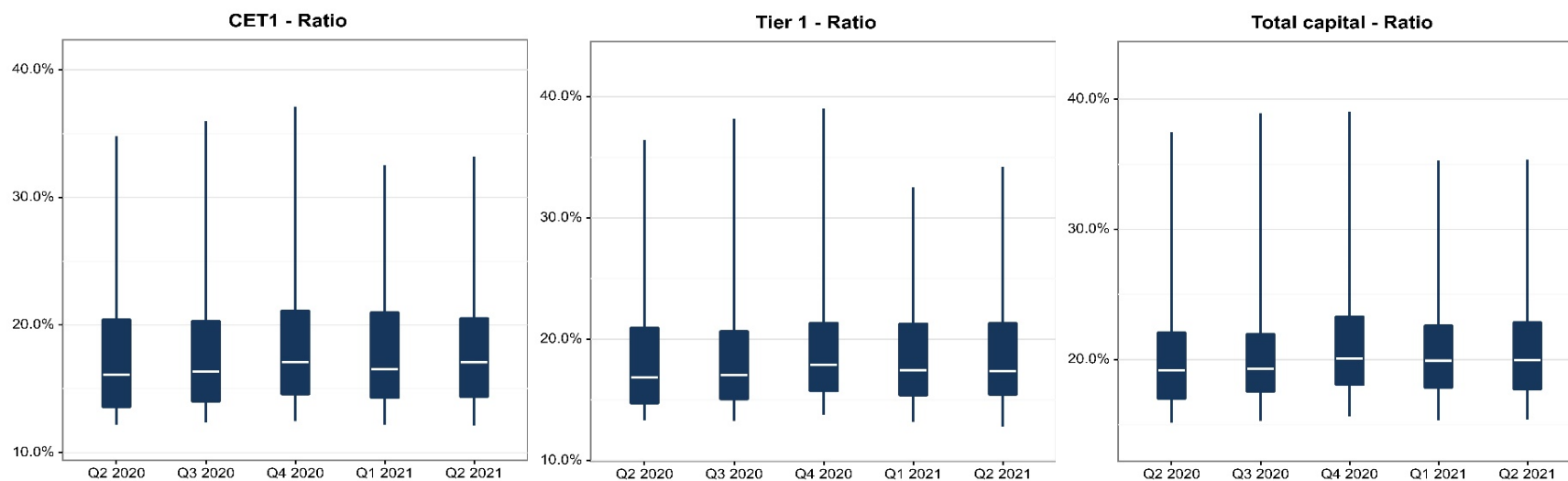
Indicator	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
CET1 amount ^{1), 2)}	1,229.31	1,224.66	1,275.11	1,279.40	1,295.74
Tier 1 amount ²⁾	1,332.29	1,329.43	1,383.51	1,385.28	1,401.04
Total capital amount ²⁾	1,540.59	1,533.96	1,592.26	1,597.39	1,611.63
Total risk exposure amount	8,258.01	8,056.31	8,146.34	8,261.04	8,304.75
CET1 ratio ^{1), 2)}	14.89%	15.20%	15.65%	15.49%	15.60%
Tier 1 ratio ²⁾	16.13%	16.50%	16.98%	16.77%	16.87%
Total capital ratio ²⁾	18.66%	19.04%	19.55%	19.34%	19.41%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) CET1 stands for Common Equity Tier 1.

2) Total capital, Tier 1 and CET1 follow the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).



T03.01.2 Total capital ratio and its components by country

(EUR billions; percentages)

Country (Q2 2021)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	193.03	41.95	21.73%	38.62	20.01%	36.54	18.93%
Bulgaria	C	C	C	C	C	C	C
Germany	1,253.45	248.16	19.80%	215.05	17.16%	197.66	15.77%
Estonia	14.71	4.31	29.29%	4.30	29.26%	4.30	29.26%
Ireland	231.00	53.02	22.95%	47.07	20.37%	44.31	19.18%
Greece	153.04	23.22	15.17%	19.97	13.05%	19.37	12.66%
Spain	1,367.93	232.05	16.96%	200.72	14.67%	178.65	13.06%
France	2,646.30	512.60	19.37%	444.87	16.81%	420.22	15.88%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	1,012.33	194.95	19.26%	169.53	16.75%	155.73	15.38%
Cyprus	18.82	3.79	20.16%	3.46	18.39%	3.11	16.54%
Latvia	C	C	25.99%	C	25.07%	C	25.07%
Lithuania	9.35	2.13	22.75%	2.10	22.49%	2.10	22.49%
Luxembourg	66.18	16.09	24.30%	12.55	18.96%	12.28	18.56%
Malta	8.29	1.87	22.52%	1.59	19.23%	1.59	19.23%
Netherlands	677.54	151.39	22.34%	129.77	19.15%	116.72	17.23%
Austria	284.49	52.87	18.58%	45.10	15.85%	40.50	14.23%
Portugal	117.46	19.33	16.46%	17.13	14.59%	15.98	13.61%
Slovenia	20.47	3.74	18.26%	3.38	16.52%	3.38	16.49%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	216.53	46.80	21.61%	42.54	19.64%	40.00	18.47%
Total	8,304.75	1,611.63	19.41%	1,401.04	16.87%	1,295.74	15.60%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.

2) Total capital, Tier 1 and CET1 follow the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

3) CET1 stands for Common Equity Tier 1.

T03.01.3 Total solvency ratio and its components by classification (business model)

(EUR billions; percentages)

Category (Q2 2021)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	399.14	83.23	20.85%	67.88	17.01%	65.76	16.48%
Custodian and asset managers	97.73	27.37	28.01%	23.17	23.70%	22.31	22.83%
Development/promotional lenders	C	C	33.98%	C	33.94%	C	32.55%
Diversified lenders	1,251.55	221.99	17.74%	190.86	15.25%	174.13	13.91%
G-SIBs ¹⁾	3,651.70	668.41	18.30%	577.97	15.83%	525.97	14.40%
Retail and consumer credit lenders	472.91	94.85	20.06%	87.31	18.46%	85.41	18.06%
Small market lenders	70.72	15.95	22.55%	15.32	21.66%	15.31	21.65%
Universal and investment banks	2,235.94	461.03	20.62%	399.87	17.88%	369.95	16.55%
Not classified	C	C	C	C	C	C	C
Total	8,304.75	1,611.63	19.41%	1,401.04	16.87%	1,295.74	15.60%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

2) Total capital, Tier 1 and CET1 follow the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

3) CET1 stands for Common Equity Tier 1.

T03.01.3 Total capital ratio and its components by classification (geographical diversification)

(EUR billions; percentages)

Category (Q2 2021)	Total risk exposure amount	Total capital ⁵⁾		Tier 1 ⁵⁾		CET1 ^{5) 6)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures ¹⁾	510.18	106.25	20.83%	98.34	19.27%	96.15	18.85%
Banks with largest non-domestic exposures							
SSM	3,794.97	772.10	20.35%	672.43	17.72%	629.98	16.60%
Non-SSM EEA ²⁾	447.70	90.81	20.28%	81.53	18.21%	75.07	16.77%
Non-EEA Europe ³⁾	311.73	62.70	20.11%	54.05	17.34%	49.08	15.74%
RoW ⁴⁾	3,240.16	579.76	17.89%	494.70	15.27%	445.46	13.75%
Total	8,304.75	1,611.63	19.41%	1,401.04	16.87%	1,295.74	15.60%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Domestic exposures more than 95% of total debt securities and loans and advances.

2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

3) European countries not in the EEA.

4) RoW: rest of the world, i.e. all countries except European countries.

5) Total capital, Tier 1 and CET1 follow the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

6) CET1 stands for Common Equity Tier 1.

T03.01.3 Total capital ratio and its components by classification (size)

(EUR billions; percentages)

Category (Q2 2021)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
<i>Less than €30 billion</i>	121.89	26.39	21.65%	24.50	20.10%	24.05	19.73%
<i>Between €30 billion and €100 billion</i>	1,148.68	238.40	20.75%	216.25	18.83%	210.11	18.29%
<i>Between €100 billion and €200 billion</i>	703.09	137.39	19.54%	119.65	17.02%	111.41	15.85%
<i>More than €200 billion</i>	2,679.39	541.02	20.19%	462.68	17.27%	424.20	15.83%
G-SIBs ¹⁾	3,651.70	668.41	18.30%	577.97	15.83%	525.97	14.40%
Total	8,304.75	1,611.63	19.41%	1,401.04	16.87%	1,295.74	15.60%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

2) Total capital, Tier 1 and CET1 follow the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

3) CET1 stands for Common Equity Tier 1.

T03.01.3 Total capital ratio and its components by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2021)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with low risk	5,271.89	1,011.78	19.19%	881.91	16.73%	821.77	15.59%
Banks with medium, high risk and non-rated	3,032.86	599.84	19.78%	519.13	17.12%	473.96	15.63%
Total	8,304.75	1,611.63	19.41%	1,401.04	16.87%	1,295.74	15.60%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

2) Total capital, Tier 1 and CET1 follow the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

3) CET1 stands for Common Equity Tier 1.

T03.02.1 CET1 ratio band by reference period

(number of institutions)

Indicator	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
CET1 ratio ¹⁾ ≤ 10%	-	-	1	1	1
10% < CET1 ratio ≤ 20%	81	82	75	78	81
CET1 ratio > 20%	31	28	36	35	32
Total	112	110	112	114	114

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) CET1 stands for Common Equity Tier 1. It follows the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

T03.02.2 CET1 ratio band by country

(number of institutions)

Country (Q2 2021)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	3	3
Bulgaria	-	-	1
Germany	-	16	5
Estonia	-	-	3
Ireland	-	3	3
Greece	-	4	-
Spain	-	11	-
France	-	7	4
Croatia ¹⁾	-	-	-
Italy	-	10	1
Cyprus	-	2	1
Latvia	-	1	2
Lithuania	-	1	2
Luxembourg	-	4	1
Malta	-	2	1
Netherlands	-	4	3
Austria	-	7	-
Portugal	1	2	-
Slovenia	-	2	1
Slovakia ¹⁾	-	-	-
Finland	-	2	1
Total	1	81	32

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.

2) CET1 stands for Common Equity Tier 1. It follows the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

T03.02.3 CET1 ratio band by classification (geographical diversification)

(number of institutions)

Category (Q2 2021)	CET1 ratio ⁵⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures ¹⁾	-	12	5
Banks with largest non-domestic exposures			
SSM	1	46	19
Non-SSM EEA ²⁾	-	4	6
Non-EEA Europe ³⁾	-	9	1
RoW ⁴⁾	-	10	1
Total	1	81	32

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Domestic exposures more than 95% of total debt securities and loans and advances.

2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

3) European countries not in the EEA.

4) RoW: rest of the world, i.e. all countries except European countries.

5) CET1 stands for Common Equity Tier 1. It follows the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

T03.02.3 CET1 ratio band by classification (size)

(number of institutions)

Category (Q2 2021)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
<i>Less than €30 billion</i>	-	13	13
<i>Between €30 billion and €100 billion</i>	1	31	15
<i>Between €100 billion and €200 billion</i>	-	13	2
<i>More than €200 billion</i>	-	16	2
G-SIBs ¹⁾	-	8	-
Total	1	81	32

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

2) CET1 stands for Common Equity Tier 1. It follows the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

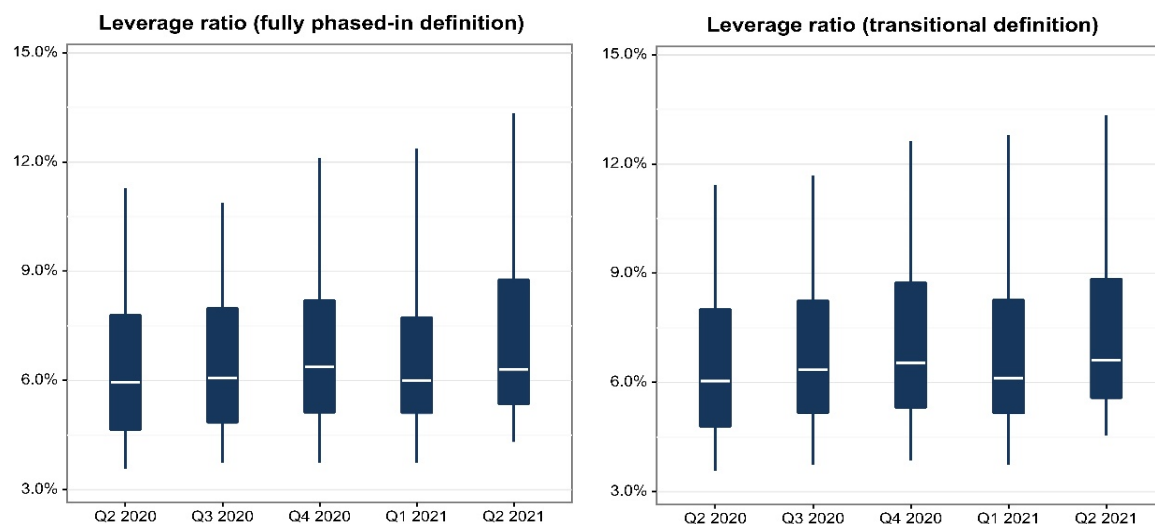
T03.03.1 Leverage ratios by reference period

(EUR billions; percentages)

Leverage ratio and its components	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Exposure values	25,178.99	23,763.96	23,145.64	24,441.17	23,824.26
Other on-balance sheet items	21,150.45	21,018.47	21,112.24	21,970.96	21,796.12
Derivatives	666.74	717.05	697.42	882.83	851.48
Securities financing transactions	1,641.83	1,597.98	1,416.82	1,707.15	1,699.57
Regular-way purchases and sales awaiting settlement					41.58
Cash pooling arrangements					17.97
Off-balance sheet items	1,886.14	1,872.54	1,877.04	1,960.09	1,962.07
Deductions of exposures promoting public policy objectives	-166.18	-1,442.07	-1,957.87	-2,079.85	-2,544.53
Fully phased-in definition					
Tier 1 capital	1,290.76	1,288.77	1,340.12	1,351.17	1,368.83
Total exposure	24,996.34	23,586.40	22,988.83	24,284.19	23,667.28
Exposure values	25,178.99	23,763.96	23,145.64	24,441.17	23,824.26
Asset amount deducted from Tier 1 capital	-182.66	-177.56	-156.82	-156.99	-156.97
Leverage ratio (fully phased-in definition)	5.16%	5.46%	5.83%	5.56%	5.78%
Transitional definition					
Tier 1 capital	1,332.27	1,329.40	1,383.55	1,385.28	1,401.36
Total exposure	25,015.59	23,610.94	23,015.18	24,304.99	23,688.67
Exposure values	25,178.99	23,763.96	23,145.64	24,441.17	23,824.26
Asset amount deducted or added from Tier 1 capital	-163.41	-153.02	-130.46	-136.18	-135.59
Leverage ratio (transitional definition)	5.33%	5.63%	6.01%	5.70%	5.92%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.



T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q2 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹⁾	Italy
Exposure values	23,824.26	634.65	C	3,820.67	37.40	555.75	268.21	3,528.44	8,192.99	-	2,690.83
Other on-balance sheet items	21,796.12	600.58	C	3,363.11	35.44	446.83	276.42	3,211.62	7,256.27	-	2,572.72
Derivatives	851.48	2.70	C	295.51	0.18	13.54	7.45	50.13	375.69	-	48.57
Securities financing transactions	1,699.57	44.62	C	324.58	C	37.21	7.52	139.06	789.60	-	114.28
Regular-way purchases and sales awaiting settlement	41.58	C	C	-4.72	0.01	C	C	C	C	-	3.08
Cash pooling arrangements	17.97	C	C	3.93	C	C	C	C	C	-	2.51
Off-balance sheet items	1,962.07	40.54	C	316.17	1.72	66.53	6.49	237.49	718.37	-	295.36
Deductions of exposures promoting public policy objectives	-2,544.53	-56.62	C	-477.90	C	-15.44	-30.03	-131.15	-960.21	-	-345.68
Fully phased-in definition											
Tier 1 capital	1,368.83	37.81	C	212.65	4.30	44.64	16.86	195.30	437.97	-	160.07
Total exposure	23,667.28	631.64	C	3,804.36	37.34	549.61	265.01	3,493.27	8,136.80	-	2,671.64
Exposure values	23,824.26	634.65	C	3,820.67	37.40	555.75	268.21	3,528.44	8,192.99	-	2,690.83
Asset amount deducted from Tier 1 capital	-156.97	-3.02	C	-16.32	-0.07	-6.14	-3.20	-35.17	-56.19	-	-19.19
Leverage ratio (fully phased-in definition)	5.78%	5.99%	C	5.59%	11.53%	8.12%	6.36%	5.59%	5.38%	-	5.99%
Transitional definition											
Tier 1 capital	1,401.36	38.62	C	215.05	4.30	47.07	19.97	200.72	444.87	-	169.53
Total exposure	23,688.67	632.57	C	3,804.80	37.34	552.17	267.07	3,496.58	8,140.46	-	2,679.47
Exposure values	23,824.26	634.65	C	3,820.67	37.40	555.75	268.21	3,528.44	8,192.99	-	2,690.83
Asset amount deducted or added from Tier 1 capital	-135.59	-2.08	C	-15.87	-0.07	-3.58	-1.13	-31.87	-52.53	-	-11.36
Leverage ratio (transitional definition)	5.92%	6.11%	C	5.65%	11.53%	8.52%	7.48%	5.74%	5.46%	-	6.33%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) There are no significant institutions at the highest level of consolidation in Croatia.

T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q2 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁾	Finland
Exposure values	47.76	C	30.90	204.38	24.50	2,046.66	691.74	251.71	36.14	-	730.46
Other on-balance sheet items	46.21	C	29.09	178.82	23.74	2,209.10	595.41	237.25	34.62	-	649.53
Derivatives	0.08	0.09	0.12	3.22	0.00	C	9.24	1.34	0.07	-	27.10
Securities financing transactions	C	C	C	17.51	C	150.52	48.35	0.47	C	-	C
Regular-way purchases and sales awaiting settlement	C	C	C	C	C	0.78	0.01	C	C	-	C
Cash pooling arrangements	C	C	0.03	C	C	C	C	C	C	-	C
Off-balance sheet items	1.15	C	1.65	7.53	0.74	160.98	38.29	12.66	1.61	-	53.33
Deductions of exposures promoting public policy objectives	C	C	C	C	C	-492.90	C	C	C	-	C
Fully phased-in definition											
Tier 1 capital	3.26	C	2.08	12.53	1.57	128.81	44.85	16.75	3.38	-	42.85
Total exposure	47.53	C	30.84	203.26	24.36	2,041.11	687.79	250.01	35.99	-	725.83
Exposure values	47.76	C	30.90	204.38	24.50	2,046.66	691.74	251.71	36.14	-	730.46
Asset amount deducted from Tier 1 capital	-0.23	C	-0.06	-1.12	-0.13	-5.55	-3.96	-1.70	-0.15	-	-4.64
Leverage ratio (fully phased-in definition)	6.85%	9.02%	6.73%	6.16%	6.45%	6.31%	6.52%	6.70%	9.40%	-	5.90%
Transitional definition											
Tier 1 capital	3.47	C	2.10	12.55	1.59	129.77	45.10	17.13	3.38	-	42.85
Total exposure	47.67	C	30.87	203.28	24.39	2,041.15	688.05	250.06	35.99	-	725.83
Exposure values	47.76	C	30.90	204.38	24.50	2,046.66	691.74	251.71	36.14	-	730.46
Asset amount deducted or added from Tier 1 capital	-0.10	C	-0.03	-1.10	-0.11	-5.52	-3.69	-1.66	-0.15	-	-4.64
Leverage ratio (transitional definition)	7.27%	9.04%	6.81%	6.17%	6.54%	6.36%	6.55%	6.85%	9.40%	-	5.90%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) There are no significant institutions at the highest level of consolidation in Slovakia.

T03.03.3 Leverage ratios by classification (business model)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2021)	Total	Corporate/w holesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ¹⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Exposure values	23,824.26	1,176.62	346.03	C	3,194.56	11,359.68	1,235.56	155.12	6,123.17	C
Other on-balance sheet items	21,796.12	1,142.78	287.27	C	3,046.60	9,759.54	1,281.88	147.50	5,622.07	C
Derivatives	851.48	42.81	18.49	-9.88	C	526.92	5.83	0.67	224.93	C
Securities financing transactions	1,699.57	39.37	46.54	C	79.14	1,042.55	23.76	C	468.11	C
Regular-way purchases and sales awaiting settlement	41.58	C	C	C	0.88	26.86	C	0.02	10.86	C
Cash pooling arrangements	17.97	C	C	C	C	6.26	C	0.10	2.85	C
Off-balance sheet items	1,962.07	106.55	8.20	C	170.41	1,047.97	48.47	6.98	539.16	C
Deductions of exposures promoting public policy objectives	-2,544.53	-155.99	C	-299.83	-151.15	-1,050.41	-125.93	C	-744.82	C
Fully phased-in definition										
Tier 1 capital	1,368.83	67.14	23.16	C	181.45	563.61	84.65	15.06	395.09	C
Total exposure	23,667.28	1,174.77	342.98	C	3,165.27	11,276.63	1,227.73	154.50	6,094.51	C
Exposure values	23,824.26	1,176.62	346.03	C	3,194.56	11,359.68	1,235.56	155.12	6,123.17	C
Asset amount deducted from Tier 1 capital	-156.97	-1.85	-3.05	C	-29.29	-83.05	-7.83	-0.61	-28.66	C
Leverage ratio (fully phased-in definition)	5.78%	5.72%	6.75%	17.94%	5.73%	5.00%	6.90%	9.74%	6.48%	C
Transitional definition										
Tier 1 capital	1,401.36	67.89	23.17	C	190.86	577.97	87.31	15.32	400.18	C
Total exposure	23,688.67	1,174.98	342.98	C	3,172.09	11,283.62	1,230.34	154.72	6,099.05	C
Exposure values	23,824.26	1,176.62	346.03	C	3,194.56	11,359.68	1,235.56	155.12	6,123.17	C
Asset amount deducted or added from Tier 1 capital	-135.59	-1.64	-3.05	C	-22.47	-76.06	-5.22	-0.39	-24.12	C
Leverage ratio (transitional definition)	5.92%	5.78%	6.75%	17.94%	6.02%	5.12%	7.10%	9.90%	6.56%	C

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T03.03.3 Leverage ratios by classification (geographical diversification)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2021)	Total	Banks with significant domestic exposures ¹⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ²⁾	Non-EEA Europe ³⁾	RoW ⁴⁾
Exposure values	23,824.26	1,268.58	10,446.32	1,409.10	837.28	9,862.99
Other on-balance sheet items	21,796.12	1,421.54	10,024.12	1,190.64	820.21	8,339.60
Derivatives	851.48	13.92	303.71	34.90	18.41	480.55
Securities financing transactions	1,699.57	26.51	665.20	81.14	30.40	896.32
Regular-way purchases and sales awaiting settlement	41.58	1.45	5.74	C	C	26.75
Cash pooling arrangements	17.97	C	12.39	C	C	3.33
Off-balance sheet items	1,962.07	72.19	966.58	92.81	46.99	783.50
Deductions of exposures promoting public policy objectives	-2,544.53	C	-1,531.43	C	-78.45	-667.07
Fully phased-in definition						
Tier 1 capital	1,368.83	95.47	653.72	81.31	51.34	487.00
Total exposure	23,667.28	1,259.74	10,379.55	1,399.78	828.39	9,799.82
Exposure values	23,824.26	1,268.58	10,446.32	1,409.10	837.28	9,862.99
Asset amount deducted from Tier 1 capital	-156.97	-8.84	-66.77	-9.32	-8.89	-63.16
Leverage ratio (fully phased-in definition)	5.78%	7.58%	6.30%	5.81%	6.20%	4.97%
Transitional definition						
Tier 1 capital	1,401.36	98.34	672.43	81.84	54.05	494.70
Total exposure	23,688.67	1,262.63	10,390.88	1,400.45	831.24	9,803.47
Exposure values	23,824.26	1,268.58	10,446.32	1,409.10	837.28	9,862.99
Asset amount deducted or added from Tier 1 capital	-135.59	-5.94	-55.43	-8.65	-6.04	-59.52
Leverage ratio (transitional definition)	5.92%	7.79%	6.47%	5.84%	6.50%	5.05%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Domestic exposures more than 95% of total debt securities and loans and advances.

2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

3) European countries not in the EEA.

4) RoW: rest of the world, i.e. all countries except European countries.

T03.03.3 Leverage ratios by classification (size)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2021)	Total	Banks with total assets				G-SIBs ¹⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Exposure values	23,824.26	297.84	2,681.93	1,890.51	7,594.29	11,359.68
Other on-balance sheet items	21,796.12	305.11	2,559.29	1,974.68	7,197.50	9,759.54
Derivatives	851.48	2.18	86.07	15.63	220.68	526.92
Securities financing transactions	1,699.57	1.79	104.79	72.24	478.20	1,042.55
Regular-way purchases and sales awaiting settlement	41.58	C	C	8.23	0.46	26.86
Cash pooling arrangements	17.97	C	C	0.15	10.07	6.26
Off-balance sheet items	1,962.07	11.43	163.88	124.76	614.04	1,047.97
Deductions of exposures promoting public policy objectives	-2,544.53	C	C	-305.18	-926.65	-1,050.41
Fully phased-in definition						
Tier 1 capital	1,368.83	23.81	209.67	114.01	457.73	563.61
Total exposure	23,667.28	295.76	2,662.73	1,876.79	7,555.38	11,276.63
Exposure values	23,824.26	297.84	2,681.93	1,890.51	7,594.29	11,359.68
Asset amount deducted from Tier 1 capital	-156.97	-2.08	-19.21	-13.72	-38.91	-83.05
Leverage ratio (fully phased-in definition)	5.78%	8.05%	7.87%	6.07%	6.06%	5.00%
Transitional definition						
Tier 1 capital	1,401.36	24.50	216.25	119.65	462.99	577.97
Total exposure	23,688.67	296.34	2,667.78	1,882.07	7,558.86	11,283.62
Exposure values	23,824.26	297.84	2,681.93	1,890.51	7,594.29	11,359.68
Asset amount deducted or added from Tier 1 capital	-135.59	-1.50	-14.16	-8.44	-35.44	-76.06
Leverage ratio (transitional definition)	5.92%	8.27%	8.11%	6.36%	6.13%	5.12%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T03.03.3 Leverage ratios by classification (risk-based) ¹⁾

(EUR billions; percentages)

Leverage ratio and its components (Q2 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Exposure values	23,824.26	14,925.34	8,898.91
Other on-balance sheet items	21,796.12	13,927.80	7,868.32
Derivatives	851.48	444.40	407.08
Securities financing transactions	1,699.57	1,010.22	689.35
Regular-way purchases and sales awaiting settlement	41.58	19.22	22.35
Cash pooling arrangements	17.97	11.02	6.95
Off-balance sheet items	1,962.07	1,205.34	756.73
Deductions of exposures promoting public policy objectives	-2,544.53	-1,692.66	-851.87
Fully phased-in definition			
Tier 1 capital	1,368.83	866.04	502.79
Total exposure	23,667.28	14,821.17	8,846.12
Exposure values	23,824.26	14,925.34	8,898.91
Asset amount deducted from Tier 1 capital	-156.97	-104.18	-52.79
Leverage ratio (fully phased-in definition)	5.78%	5.84%	5.68%
Transitional definition			
Tier 1 capital	1,401.36	881.91	519.44
Total exposure	23,688.67	14,830.34	8,858.33
Exposure values	23,824.26	14,925.34	8,898.91
Asset amount deducted or added from Tier 1 capital	-135.59	-95.01	-40.58
Leverage ratio (transitional definition)	5.92%	5.95%	5.86%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

T03.04.1 Leverage ratio band by reference period

(number of institutions)

Indicator	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
LR ¹⁾ ≤ 3%	3	3	3	3	-
3% < LR ≤ 6%	53	51	45	54	49
LR > 6%	56	56	64	57	65
Total	112	110	112	114	114

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) LR stands for Leverage Ratio.

T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q2 2021)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	3	3
Bulgaria	-	-	1
Germany	-	12	9
Estonia	-	-	3
Ireland	-	1	5
Greece	-	1	3
Spain	-	8	3
France	-	5	6
Croatia ¹⁾	-	-	-
Italy	-	8	3
Cyprus	-	-	3
Latvia	-	-	3
Lithuania	-	1	2
Luxembourg	-	3	2
Malta	-	1	2
Netherlands	-	3	4
Austria	-	1	6
Portugal	-	1	2
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	1	2
Total	-	49	65

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.

2) LR stands for Leverage Ratio.

T03.04.3 Leverage ratio band by classification (geographical diversification)

(number of institutions)

Category (Q2 2021)	LR ⁵⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures ¹⁾	-	9	8
Banks with largest non-domestic exposures			
SSM	-	26	40
Non-SSM EEA ²⁾	-	3	7
Non-EEA Europe ³⁾	-	3	7
RoW ⁴⁾	-	8	3
Total	-	49	65

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Domestic exposures more than 95% of total debt securities and loans and advances.

2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

3) European countries not in the EEA.

4) RoW: rest of the world, i.e. all countries except European countries.

5) LR stands for Leverage Ratio.

T03.04.3 Leverage ratio band by classification (size)

(number of institutions)

Category (Q2 2021)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
<i>Less than €30 billion</i>	-	4	22
<i>Between €30 billion and €100 billion</i>	-	20	27
<i>Between €100 billion and €200 billion</i>	-	7	8
<i>More than €200 billion</i>	-	10	8
G-SIBs ¹⁾	-	8	-
Total	-	49	65

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

2) LR stands for Leverage Ratio.

T03.05.1 Risk exposures composition by reference period

(EUR billions; percentages)

Risk exposures	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Credit risk-weighted exposure amounts	6,960.56	6,808.15	6,880.24	6,987.99	7,056.96
Standardised approach (SA)	2,791.94	2,716.00	2,766.23	2,803.16	2,798.44
<i>of which: exposures to institutions</i>	117.43	115.15	122.59	117.07	119.30
<i>of which: exposures to corporates</i>	968.51	924.57	942.94	983.40	968.61
<i>of which: exposures to retail</i>	501.98	495.64	496.75	495.64	501.26
<i>of which: exposures secured by mortgages on immovable property</i>	315.84	307.20	306.09	306.91	300.42
Internal ratings based approach (IRB)	4,056.89	3,984.86	4,000.17	4,073.93	4,147.58
<i>of which: exposures to institutions</i>	198.06	188.58	188.09	190.83	205.31
<i>of which: exposures to corporates ¹⁾</i>	2,326.95	2,265.98	2,277.71	2,327.91	2,363.69
<i>of which: exposures to retail ²⁾</i>	386.79	381.17	376.68	376.89	381.30
<i>of which: exposures to retail secured by real estate ³⁾</i>	526.32	525.48	528.67	530.00	544.15
Risk exposure for contributions to the default fund of a CCP ⁴⁾	6.42	6.25	7.41	5.61	6.06
Securitisation positions	105.30	101.05	106.42	105.29	104.89
Settlement/delivery risk exposure amount	0.60	0.55	0.88	1.44	0.77
Market risk exposure amount	320.84	277.79	281.36	294.76	275.76
Market risk exposure under SA ⁵⁾	90.06	85.63	94.83	99.28	103.09
Market risk exposure under IM approach ⁶⁾	230.79	192.17	186.53	195.48	172.66
Operational risk exposure amount	837.61	832.65	831.64	830.22	818.84
Operational risk exposure under BIA ⁷⁾	51.95	50.92	52.08	55.24	54.77
Operational risk exposure under TSA/ASA ⁸⁾	337.25	333.46	360.22	362.03	359.48
Operational risk exposure under AMA ⁹⁾	448.40	448.27	419.34	412.96	404.59
Risk exposure for credit valuation adjustment	55.72	51.39	54.70	59.21	67.25
Other ¹⁰⁾	82.69	85.77	97.52	87.41	85.16
Total risk exposure amount	8,258.01	8,056.31	8,146.34	8,261.04	8,304.75
Risk weights SA vs. IRB - Credit Risk ¹¹⁾	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Standardised approach (SA)					
<i>Risk weights of exposures to institutions</i>	14.88%	14.73%	15.74%	14.74%	15.71%
<i>Risk weights of exposures to corporates</i>	89.48%	89.22%	88.99%	87.29%	86.31%
<i>Risk weights of exposures to retail</i>	69.26%	69.51%	69.49%	69.40%	69.31%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	40.21%	40.25%	40.02%	39.90%	39.93%
Internal ratings based approach (IRB)					
<i>Risk weights of exposures to institutions</i>	16.40%	16.56%	17.31%	16.99%	19.04%
<i>Risk weights of exposures to corporates ¹⁾</i>	45.03%	45.07%	46.16%	46.00%	46.61%
<i>Risk weights of exposures to retail ²⁾</i>	28.62%	28.10%	27.83%	27.62%	27.72%
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	13.80%	13.61%	13.51%	13.37%	13.44%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) This category includes "corporates – SME", "corporates – specialised lending" and "corporates – other".

2) This category includes "retail – qualifying revolving", "retail – other SME" and "Retail – other non-SME".

3) This category includes "retail – secured by real estate SME" and "retail – secured by real estate non-SME".

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

8) TSA stands for traditional standardised approach. ASA stands for alternative standardised approach.

9) AMA stands for advanced measurement approach.

10) Includes "additional risk exposure amount due to fixed overheads", "total risk exposure amount related to large exposures in the trading book" and "other risk exposure amounts".

11) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

T03.05.2 Risk exposures composition by country/1

(EUR billions; percentages)

Risk exposures (Q2 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹²⁾	Italy
Credit risk-weighted exposure amounts	7,056.96	157.78	C	1,000.41	13.19	199.56	136.15	1,194.90	2,302.14	-	870.33
Standardised approach (SA)	2,798.44	34.64	C	244.26	7.57	126.01	118.49	662.66	870.81	-	394.21
<i>of which: exposures to institutions</i>	119.30	1.86	C	10.45	0.09	5.80	2.59	20.92	33.29	-	21.92
<i>of which: exposures to corporates</i>	968.61	11.59	C	122.89	C	81.46	32.38	161.30	310.09	-	114.88
<i>of which: exposures to retail</i>	501.26	2.29	C	47.89	1.56	8.45	7.55	156.41	160.80	-	59.12
<i>of which: exposures secured by mortgages on immovable property</i>	300.42	1.26	C	12.64	C	C	15.59	93.38	83.13	-	30.68
Internal ratings based approach (IRB)	4,147.58	122.71	C	727.61	C	69.17	C	523.35	1,392.83	-	457.24
<i>of which: exposures to institutions</i>	205.31	5.36	C	58.49	C	3.29	C	16.67	58.64	-	C
<i>of which: exposures to corporates ¹⁾</i>	2,363.69	62.58	C	453.95	C	35.40	C	285.32	724.52	-	293.62
<i>of which: exposures to retail ²⁾</i>	381.30	6.23	C	55.07	C	4.76	C	64.26	160.91	-	29.90
<i>of which: exposures to retail secured by real estate ³⁾</i>	544.15	20.73	C	57.10	C	23.82	C	95.16	149.39	-	60.79
Risk exposure for contributions to the default fund of a CCP ⁴⁾	6.06	0.07	C	1.66	C	0.08	C	C	2.90	-	0.17
Securitisation positions	104.89	0.36	C	26.88	C	4.29	1.58	C	35.61	-	18.71
Settlement/delivery risk exposure amount	0.77	C	C	0.60	C	C	C	0.00	0.09	-	C
Market risk exposure amount	275.76	4.49	C	81.04	0.07	7.50	4.85	37.34	68.72	-	33.13
Market risk exposure under SA ⁵⁾	103.09	0.92	C	33.55	C	4.09	1.85	13.77	21.85	-	10.66
Market risk exposure under IM approach ⁶⁾	172.66	3.57	C	47.49	C	3.41	3.00	23.58	46.87	-	22.47
Operational risk exposure amount	818.84	18.57	C	136.15	1.31	20.23	11.79	126.66	251.57	-	101.52
Operational risk exposure under BIA ⁷⁾	54.77	C	C	9.65	C	C	C	C	8.10	-	18.26
Operational risk exposure under TSA/ASA ⁸⁾	359.48	16.98	C	36.21	C	20.23	11.79	122.06	82.59	-	22.87
Operational risk exposure under AMA ⁹⁾	404.59	C	C	90.30	C	C	C	C	160.88	-	60.39
Risk exposure for credit valuation adjustment	67.25	C	C	26.96	0.01	2.94	0.25	5.92	17.59	-	C
Other ¹⁰⁾	85.16	10.28	C	8.29	C	C	C	3.09	6.19	-	3.50
Total risk exposure amount	8,304.75	193.03	C	1,253.45	14.71	231.00	153.04	1,367.93	2,646.30	-	1,012.33
Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q2 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹²⁾	Italy
Standardised approach (SA)											
<i>Risk weights of exposures to institutions</i>	15.71%	20.39%	C	4.19%	27.76%	35.51%	20.16%	33.18%	14.04%	-	29.85%
<i>Risk weights of exposures to corporates</i>	86.31%	77.45%	C	82.82%	C	91.38%	90.30%	91.86%	82.12%	-	86.34%
<i>Risk weights of exposures to retail</i>	69.31%	66.44%	C	73.09%	64.72%	71.79%	68.87%	69.18%	69.07%	-	66.39%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	39.93%	42.59%	C	35.53%	C	C	41.39%	36.55%	43.32%	-	36.98%
Internal ratings based approach (IRB)											
<i>Risk weights of exposures to institutions</i>	19.04%	14.25%	C	20.68%	C	15.55%	C	12.43%	16.30%	-	C
<i>Risk weights of exposures to corporates ¹⁾</i>	46.61%	51.40%	C	41.99%	C	82.14%	C	56.57%	46.91%	-	48.98%
<i>Risk weights of exposures to retail ²⁾</i>	27.72%	18.81%	C	30.48%	C	49.81%	C	42.06%	22.30%	-	27.06%
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	13.44%	11.55%	C	13.97%	C	28.10%	C	14.99%	11.55%	-	18.62%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) This category includes "corporates – SME", "corporates – specialised lending" and "corporates – other".

2) This category includes "retail – qualifying revolving", "retail – other SME" and "Retail – other non-SME".

3) This category includes "retail – secured by real estate SME" and "retail – secured by real estate non-SME".

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

8) TSA stands for traditional standardised approach. ASA stands for alternative standardised approach.

9) AMA stands for advanced measurement approach.

10) Includes "additional risk exposure amount due to fixed overheads", "total risk exposure amount related to large exposures in the trading book" and "other risk exposure amounts".

11) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

12) There are no significant institutions at the highest level of consolidation in Croatia.

T03.05.2 Risk exposures composition by country/2

(EUR billions; percentages)

Risk exposures (Q2 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹²⁾	Finland
Credit risk-weighted exposure amounts	16.62	C	8.33	57.78	7.47	541.22	241.95	100.66	17.44	-	178.25
Standardised approach (SA)	16.45	C	C	32.06	7.36	74.39	101.60	56.18	17.44	-	21.99
<i>of which: exposures to institutions</i>	0.67	C	0.57	7.91	0.65	4.85	4.40	1.62	0.62	-	0.38
<i>of which: exposures to corporates</i>	5.73	C	0.53	19.72	2.38	31.77	37.15	19.80	5.25	-	5.31
<i>of which: exposures to retail</i>	1.72	C	0.61	C	0.89	14.55	18.21	7.80	5.93	-	4.88
<i>of which: exposures secured by mortgages on immovable property</i>	2.01	C	C	1.13	1.80	C	18.65	C	1.01	-	C
Internal ratings based approach (IRB)	C	C	C	C	C	460.13	139.00	C	C	-	C
<i>of which: exposures to institutions</i>	C	C	C	C	C	19.12	C	C	C	-	C
<i>of which: exposures to corporates ¹⁾</i>	C	C	C	C	C	265.38	93.55	C	C	-	C
<i>of which: exposures to retail ²⁾</i>	C	C	C	C	C	27.06	13.89	C	C	-	C
<i>of which: exposures to retail secured by real estate ³⁾</i>	C	C	C	C	C	77.45	15.41	C	C	-	C
Risk exposure for contributions to the default fund of a CCP ⁴⁾	C	C	C	C	C	0.84	C	C	C	-	C
Securitisation positions	0.17	C	C	0.03	0.10	5.86	C	C	C	-	C
Settlement/delivery risk exposure amount	C	C	C	C	C	C	C	C	C	-	C
Market risk exposure amount	C	0.02	0.05	0.40	0.00	14.42	10.95	5.76	C	-	5.64
Market risk exposure under SA ⁵⁾	C	C	C	C	C	C	4.18	C	C	-	C
Market risk exposure under IM approach ⁶⁾	C	C	C	C	C	C	6.77	C	C	-	C
Operational risk exposure amount	2.14	0.63	0.76	6.00	0.82	83.31	27.70	C	1.71	-	18.50
Operational risk exposure under BIA ⁷⁾	C	C	C	C	0.58	C	5.25	C	C	-	C
Operational risk exposure under TSA/ASA ⁸⁾	1.41	0.50	C	3.57	C	C	7.82	9.10	C	-	18.09
Operational risk exposure under AMA ⁹⁾	C	C	C	C	C	77.60	14.64	C	C	-	C
Risk exposure for credit valuation adjustment	0.02	C	0.00	0.59	0.00	C	0.84	C	0.00	-	1.56
Other ¹⁰⁾	C	C	C	C	C	34.16	C	1.54	C	-	C
Total risk exposure amount	18.82	C	9.35	66.18	8.29	677.54	284.49	117.46	20.47	-	216.53
Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q2 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia	Finland
Standardised approach (SA)											
<i>Risk weights of exposures to institutions</i>	27.72%	C	C	20.66%	27.81%	20.61%	27.51%	30.59%	30.11%	-	13.06%
<i>Risk weights of exposures to corporates</i>	91.06%	C	97.03%	86.60%	84.46%	88.37%	93.31%	95.50%	91.16%	-	88.72%
<i>Risk weights of exposures to retail</i>	71.05%	C	70.24%	C	72.64%	70.29%	69.70%	69.31%	70.95%	-	74.38%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	38.24%	C	C	38.57%	37.02%	C	42.28%	C	38.32%	-	C
Internal ratings based approach (IRB)											
<i>Risk weights of exposures to institutions</i>	C	C	C	C	C	20.37%	C	C	C	-	C
<i>Risk weights of exposures to corporates ¹⁾</i>	C	C	C	C	C	35.01%	61.93%	C	C	-	C
<i>Risk weights of exposures to retail ²⁾</i>	C	C	C	C	C	40.31%	40.16%	C	C	-	C
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	C	C	C	C	C	10.49%	18.96%	C	C	-	C

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) This category includes "corporates – SME", "corporates – specialised lending" and "corporates – other".

2) This category includes "retail – qualifying revolving", "retail – other SME" and "Retail – other non-SME".

3) This category includes "retail – secured by real estate SME" and "retail – secured by real estate non-SME".

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

8) TSA stands for traditional standardised approach. ASA stands for alternative standardised approach.

9) AMA stands for advanced measurement approach.

10) Includes "additional risk exposure amount due to fixed overheads", "total risk exposure amount related to large exposures in the trading book" and "other risk exposure amounts".

11) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

12) There are no significant institutions at the highest level of consolidation in Slovakia.

T03.05.3 Risk exposures composition by classification (business model)

(EUR billions; percentages)

Risk exposures (Q2 2021)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development /promotional lenders	Diversified lenders	G-SIBs ¹²⁾	Retail and consumer credit	Small market lenders	Universal and investment	Not classified
Credit risk-weighted exposure amounts	7,056.96	350.13	72.99	C	1,088.15	3,098.62	419.63	62.78	1,850.73	C
Standardised approach (SA)	2,798.44	94.14	56.17	C	539.36	1,041.91	354.50	48.36	565.19	C
<i>of which: exposures to institutions</i>	119.30	3.74	12.42	C	24.34	28.52	18.81	2.24	26.31	C
<i>of which: exposures to corporates</i>	968.61	56.38	36.12	C	161.39	334.07	100.16	16.38	227.67	C
<i>of which: exposures to retail</i>	501.26	7.89	0.20	C	61.86	234.26	76.97	14.51	100.96	C
<i>of which: exposures secured by mortgages on immovable property</i>	300.42	6.99	1.06	C	84.48	103.82	65.22	5.85	26.27	C
Internal ratings based approach (IRB)	4,147.58	247.65	C	C	540.49	1,991.09	63.89	14.43	1,259.94	C
<i>of which: exposures to institutions</i>	205.31	19.20	C	C	13.66	87.62	1.29	0.38	79.91	C
<i>of which: exposures to corporates ¹⁾</i>	2,363.69	196.09	C	C	310.14	1,120.75	15.44	9.86	696.38	C
<i>of which: exposures to retail ²⁾</i>	381.30	8.87	C	C	52.85	208.30	21.40	1.27	88.50	C
<i>of which: exposures to retail secured by real estate ³⁾</i>	544.15	1.78	C	C	101.49	254.21	22.19	2.82	161.66	C
Risk exposure for contributions to the default fund of a CCP ⁴⁾	6.06	0.37	0.29	C	0.07	3.74	0.01	C	1.57	C
Securitisation positions	104.89	7.96	C	0.99	8.22	61.88	1.23	C	24.04	C
Settlement/delivery risk exposure amount	0.77	0.00	C	C	0.00	0.16	0.01	C	0.53	C
Market risk exposure amount	275.76	15.33	8.23	C	32.51	117.23	2.40	1.71	97.08	C
Market risk exposure under SA ⁵⁾	103.09	10.16	C	C	16.91	29.13	C	C	36.94	C
Market risk exposure under IM approach ⁶⁾	172.66	5.17	C	C	15.60	88.10	C	C	60.14	C
Operational risk exposure amount	818.84	25.60	14.32	C	119.42	398.75	43.93	5.84	204.31	C
Operational risk exposure under BIA ⁷⁾	54.77	C	5.49	2.68	7.55	5.43	16.19	2.57	13.32	C
Operational risk exposure under TSA/ASA ⁸⁾	359.48	22.62	C	C	85.89	123.75	C	2.49	87.67	C
Operational risk exposure under AMA ⁹⁾	404.59	C	C	C	25.98	269.57	C	0.78	103.32	C
Risk exposure for credit valuation adjustment	67.25	5.31	2.09	3.08	4.38	24.86	2.83	C	24.59	C
Other ¹⁰⁾	85.16	2.77	C	C	7.08	12.08	4.11	0.33	58.69	C
Total risk exposure amount	8,304.75	399.14	97.73	C	1,251.55	3,651.70	472.91	70.72	2,235.94	C
Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q2 2021)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development /promotional lenders	Diversified lenders	G-SIBs ¹²⁾	Retail and consumer credit	Small market lenders	Universal and investment	Not classified
Standardised approach (SA)										
<i>Risk weights of exposures to institutions</i>	15.71%	3.75%	19.52%	C	29.41%	12.69%	26.34%	28.26%	13.18%	C
<i>Risk weights of exposures to corporates</i>	86.31%	90.78%	87.60%	C	89.87%	84.93%	87.28%	91.92%	85.25%	C
<i>Risk weights of exposures to retail</i>	69.31%	68.29%	70.12%	C	66.52%	69.34%	69.72%	70.06%	70.84%	C
<i>Risk weights of exposures secured by mortgages on immovable property</i>	39.93%	43.65%	36.69%	C	40.22%	41.09%	36.39%	42.49%	39.34%	C
Internal ratings based approach (IRB)										
<i>Risk weights of exposures to institutions</i>	19.04%	15.15%	C	C	23.06%	18.84%	22.05%	22.11%	21.70%	C
<i>Risk weights of exposures to corporates ¹⁾</i>	46.61%	41.49%	C	C	59.62%	43.05%	58.65%	66.90%	49.67%	C
<i>Risk weights of exposures to retail ²⁾</i>	27.72%	27.12%	C	C	34.02%	28.76%	36.03%	38.80%	22.12%	C
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	13.44%	12.53%	C	C	17.34%	12.95%	14.80%	17.62%	12.25%	C

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) This category includes "corporates – SME", "corporates – specialised lending" and "corporates – other".

2) This category includes "retail – qualifying revolving", "retail – other SME" and "Retail – other non-SME".

3) This category includes "retail – secured by real estate SME" and "retail – secured by real estate non-SME".

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

8) TSA stands for traditional standardised approach. ASA stands for alternative standardised approach.

9) AMA stands for advanced measurement approach.

10) Includes "additional risk exposure amount due to fixed overheads", "total risk exposure amount related to large exposures in the trading book" and "other risk exposure amounts".

11) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

12) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs is used as published by the Financial Stability Board.

T03.05.3 Risk exposures composition by classification (geographical diversification)

(EUR billions; percentages)

Risk exposures (Q2 2021)	Total	Banks with significant domestic exposures ¹²⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ¹³⁾	Non-EEA Europe ¹⁴⁾	RoW ¹⁵⁾
Credit risk-weighted exposure amounts	7,056.96	449.36	3,273.86	363.62	268.28	2,701.85
Standardised approach (SA)	2,798.44	382.69	1,269.64	58.52	114.70	972.90
<i>of which: exposures to institutions</i>	119.30	20.91	61.44	1.46	4.05	31.44
<i>of which: exposures to corporates</i>	968.61	110.08	502.34	18.15	32.28	305.75
<i>of which: exposures to retail</i>	501.26	52.45	190.06	14.05	14.09	230.61
<i>of which: exposures secured by mortgages on immovable property</i>	300.42	72.34	109.43	5.15	17.09	96.41
Internal ratings based approach (IRB)	4,147.58	64.42	1,954.22	303.24	151.67	1,674.02
<i>of which: exposures to institutions</i>	205.31	C	99.32	9.88	C	86.95
<i>of which: exposures to corporates ¹⁾</i>	2,363.69	33.02	1,081.38	176.11	93.22	979.96
<i>of which: exposures to retail ²⁾</i>	381.30	12.06	172.71	23.86	12.77	159.90
<i>of which: exposures to retail secured by real estate ³⁾</i>	544.15	15.48	253.17	49.94	31.82	193.75
Risk exposure for contributions to the default fund of a CCP ⁴⁾	6.06	0.02	2.11	0.09	0.12	3.72
Securitisation positions	104.89	2.22	47.88	1.77	1.81	51.21
Settlement/delivery risk exposure amount	0.77	C	0.57	C	C	0.11
Market risk exposure amount	275.76	5.82	120.79	14.63	7.27	127.24
Market risk exposure under SA ⁵⁾	103.09	C	55.39	C	C	34.26
Market risk exposure under IM approach ⁶⁾	172.66	C	65.40	C	C	92.98
Operational risk exposure amount	818.84	50.34	339.72	45.64	24.67	358.46
Operational risk exposure under BIA ⁷⁾	54.77	C	23.13	C	C	6.72
Operational risk exposure under TSA/ASA ⁸⁾	359.48	20.11	142.63	30.97	22.46	143.31
Operational risk exposure under AMA ⁹⁾	404.59	C	173.97	C	C	208.43
Risk exposure for credit valuation adjustment	67.25	2.78	30.73	2.13	5.21	26.39
Other ¹⁰⁾	85.16	C	29.30	C	C	26.11
Total risk exposure amount	8,304.75	510.18	3,794.97	447.70	311.73	3,240.16
Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q2 2021)	Total	Banks with significant domestic exposures ¹²⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ¹³⁾	Non-EEA Europe ¹⁴⁾	RoW ¹⁵⁾
Standardised approach (SA)						
<i>Risk weights of exposures to institutions</i>	15.71%	25.54%	15.11%	20.00%	20.72%	12.87%
<i>Risk weights of exposures to corporates</i>	86.31%	82.13%	87.49%	91.21%	84.68%	85.88%
<i>Risk weights of exposures to retail</i>	69.31%	67.08%	69.24%	71.94%	69.98%	69.69%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	39.93%	37.74%	41.10%	37.86%	45.57%	39.61%
Internal ratings based approach (IRB)						
<i>Risk weights of exposures to institutions</i>	19.04%	C	20.11%	18.21%	C	18.41%
<i>Risk weights of exposures to corporates ¹⁾</i>	46.61%	61.17%	45.85%	51.60%	60.56%	45.31%
<i>Risk weights of exposures to retail ²⁾</i>	27.72%	27.71%	25.24%	28.70%	30.97%	30.55%
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	13.44%	14.63%	13.40%	14.14%	15.39%	12.98%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) This category includes "corporates – SME", "corporates – specialised lending" and "corporates – other".

2) This category includes "retail – qualifying revolving", "retail – other SME" and "Retail – other non-SME".

3) This category includes "retail – secured by real estate SME" and "retail – secured by real estate non-SME".

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

8) TSA stands for traditional standardised approach. ASA stands for alternative standardised approach.

9) AMA stands for advanced measurement approach.

10) Includes "additional risk exposure amount due to fixed overheads", "total risk exposure amount related to large exposures in the trading book" and "other risk exposure amounts".

11) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

12) Domestic exposures more than 95% of total debt securities and loans and advances.

13) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

14) European countries not in the EEA.

15) RoW: rest of the world, i.e. all countries except European countries.

T03.05.3 Risk exposures composition by classification (size)

(EUR billions; percentages)

Risk exposures (Q2 2021)	Total	Total assets				G-SIBs ¹²⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Credit risk-weighted exposure amounts	7,056.96	106.91	996.59	601.68	2,253.17	3,098.62
Standardised approach (SA)	2,798.44	92.12	700.36	290.43	673.62	1,041.91
<i>of which: exposures to institutions</i>	119.30	5.71	36.10	16.37	32.61	28.52
<i>of which: exposures to corporates</i>	968.61	31.15	271.86	101.02	230.51	334.07
<i>of which: exposures to retail</i>	501.26	19.00	93.31	36.90	117.80	234.26
<i>of which: exposures secured by mortgages on immovable property</i>	300.42	11.57	86.97	42.17	55.90	103.82
Internal ratings based approach (IRB)	4,147.58	14.43	288.97	303.48	1,549.61	1,991.09
<i>of which: exposures to institutions</i>	205.31	0.38	12.33	10.97	94.00	87.62
<i>of which: exposures to corporates ¹⁾</i>	2,363.69	9.86	154.97	198.48	879.63	1,120.75
<i>of which: exposures to retail ²⁾</i>	381.30	1.27	36.19	23.02	112.53	208.30
<i>of which: exposures to retail secured by real estate ³⁾</i>	544.15	2.82	42.95	51.03	193.14	254.21
Risk exposure for contributions to the default fund of a CCP ⁴⁾	6.06	C	C	C	1.67	3.74
Securitisation positions	104.89	C	C	C	28.27	61.88
Settlement/delivery risk exposure amount	0.77	C	0.49	C	C	0.16
Market risk exposure amount	275.76	2.25	33.75	22.65	99.87	117.23
Market risk exposure under SA ⁵⁾	103.09	C	C	C	41.80	29.13
Market risk exposure under IM approach ⁶⁾	172.66	C	C	C	58.08	88.10
Operational risk exposure amount	818.84	12.00	91.76	67.90	248.43	398.75
Operational risk exposure under BIA ⁷⁾	54.77	C	C	C	12.01	5.43
Operational risk exposure under TSA/ASA ⁸⁾	359.48	6.44	62.04	44.57	122.67	123.75
Operational risk exposure under AMA ⁹⁾	404.59	C	C	C	113.75	269.57
Risk exposure for credit valuation adjustment	67.25	0.40	13.56	7.32	21.12	24.86
Other ¹⁰⁾	85.16	C	12.53	C	C	12.08
Total risk exposure amount	8,304.75	121.89	1,148.68	703.09	2,679.39	3,651.70

Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q2 2021)	Total	Total assets				G-SIBs ¹²⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Standardised approach (SA)						
<i>Risk weights of exposures to institutions</i>	15.71%	26.16%	24.42%	25.15%	10.87%	12.69%
<i>Risk weights of exposures to corporates</i>	86.31%	86.71%	89.95%	88.38%	83.39%	84.93%
<i>Risk weights of exposures to retail</i>	69.31%	70.05%	69.87%	67.27%	69.34%	69.34%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	39.93%	39.72%	38.67%	41.37%	38.87%	41.09%
Internal ratings based approach (IRB)						
<i>Risk weights of exposures to institutions</i>	19.04%	22.11%	14.09%	16.31%	20.59%	18.84%
<i>Risk weights of exposures to corporates ¹⁾</i>	46.61%	66.90%	48.52%	58.27%	49.07%	43.05%
<i>Risk weights of exposures to retail ²⁾</i>	27.72%	38.80%	33.66%	29.99%	24.27%	28.76%
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	13.44%	17.62%	15.17%	18.14%	12.84%	12.95%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) This category includes "corporates – SME", "corporates – specialised lending" and "corporates – other".

2) This category includes "retail – qualifying revolving", "retail – other SME" and "Retail – other non-SME".

3) This category includes "retail – secured by real estate SME" and "retail – secured by real estate non-SME".

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

8) TSA stands for traditional standardised approach. ASA stands for alternative standardised approach.

9) AMA stands for advanced measurement approach.

10) Includes "additional risk exposure amount due to fixed overheads", "total risk exposure amount related to large exposures in the trading book" and "other risk exposure amounts".

11) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

12) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs is used as published by the Financial Stability Board.

T03.05.3 Risk exposures composition by classification (risk-based) ¹⁾

(EUR billions; percentages)

Risk exposures (Q2 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Credit risk-weighted exposure amounts	7,056.96	4,560.65	2,496.31
Standardised approach (SA)	2,798.44	1,634.05	1,164.39
<i>of which: exposures to institutions</i>	119.30	54.89	64.41
<i>of which: exposures to corporates</i>	968.61	534.53	434.08
<i>of which: exposures to retail</i>	501.26	354.73	146.53
<i>of which: exposures secured by mortgages on immovable property</i>	300.42	159.52	140.90
Internal ratings based approach (IRB)	4,147.58	2,862.69	1,284.89
<i>of which: exposures to institutions</i>	205.31	144.26	61.04
<i>of which: exposures to corporates</i> ²⁾	2,363.69	1,552.84	810.85
<i>of which: exposures to retail</i> ³⁾	381.30	278.50	102.79
<i>of which: exposures to retail secured by real estate</i> ⁴⁾	544.15	366.16	177.99
Risk exposure for contributions to the default fund of a CCP ⁵⁾	6.06	3.06	3.00
Securitisation positions	104.89	60.85	44.04
Settlement/delivery risk exposure amount	0.77	0.06	0.71
Market risk exposure amount	275.76	154.37	121.39
Market risk exposure under SA ⁶⁾	103.09	55.36	47.74
Market risk exposure under IM approach ⁷⁾	172.66	99.01	73.65
Operational risk exposure amount	818.84	480.10	338.74
Operational risk exposure under BIA ⁸⁾	54.77	23.96	30.81
Operational risk exposure under TSA/ASA ⁹⁾	359.48	239.58	119.90
Operational risk exposure under AMA ¹⁰⁾	404.59	216.56	188.03
Risk exposure for credit valuation adjustment	67.25	30.96	36.29
Other ¹¹⁾	85.16	45.75	39.42
Total risk exposure amount	8,304.75	5,271.89	3,032.86
Risk weights SA vs. IRB - Credit Risk ¹²⁾ (Q2 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Standardised approach (SA)			
<i>Risk weights of exposures to institutions</i>	15.71%	12.53%	20.04%
<i>Risk weights of exposures to corporates</i>	86.31%	85.94%	86.78%
<i>Risk weights of exposures to retail</i>	69.31%	69.77%	68.22%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	39.93%	40.16%	39.67%
Internal ratings based approach (IRB)			
<i>Risk weights of exposures to institutions</i>	19.04%	17.88%	22.50%
<i>Risk weights of exposures to corporates</i> ²⁾	46.61%	46.79%	46.28%
<i>Risk weights of exposures to retail</i> ³⁾	27.72%	26.57%	31.39%
<i>Risk weights of exposures to retail secured by real estate</i> ⁴⁾	13.44%	12.94%	14.61%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

2) This category includes "corporates – SME", "corporates – specialised lending" and "corporates – other".

3) This category includes "retail – qualifying revolving", "retail – other SME" and "Retail – other non-SME".

4) This category includes "retail – secured by real estate SME" and "retail – secured by real estate non-SME".

5) CCP stands for central counterparty.

6) SA stands for standardised approach.

7) IM stands for internal model.

8) BIA stands for basic indicator approach.

9) TSA stands for traditional standardised approach. ASA stands for alternative standardised approach.

10) AMA stands for advanced measurement approach.

11) Includes "additional risk exposure amount due to fixed overheads", "total risk exposure amount related to large exposures in the trading book" and "other risk exposure amounts".

12) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

T03.06 IRB credit risk parameters by residence of the obligor

(EUR billions; percentages)

Parameters and type of counterparty (Q2 2021)	Residence of the obligor ¹⁾													
	AT	BE	CH	CZ	DE	ES	FI	FR	GB	IE	IT	LU	NL	US
PD assigned to the obligor grade or pool (%)														
Institutions	0.16%	0.10%	0.09%	0.20%	0.14%	0.34%	0.25%	0.11%	0.10%	0.36%	1.18%	0.31%	0.82%	0.20%
Corporates	1.25%	2.24%	0.99%	2.21%	1.02%	2.76%	1.31%	1.86%	1.07%	1.66%	5.01%	1.35%	1.38%	1.31%
of which: SME	2.43%	2.65%	1.89%	3.09%	1.11%	4.67%	1.85%	2.93%	3.81%	3.95%	10.86%	2.43%	2.60%	2.91%
Retail	1.20%	0.87%	0.76%	1.40%	0.89%	1.91%	1.43%	1.40%	2.28%	2.21%	2.22%	1.05%	0.61%	2.17%
Retail - Secured by immovable property - Non-SME	0.80%	0.61%	0.72%	0.98%	0.69%	1.12%	0.92%	0.81%	2.30%	2.06%	1.28%	0.88%	0.48%	0.85%
Qualifying Revolving	C	0.61%	1.93%	1.61%	0.56%	2.55%	1.81%	2.68%	1.65%	2.26%	3.55%	C	C	1.55%
Other Retail	1.74%	1.53%	1.15%	2.47%	1.68%	4.43%	3.29%	1.83%	2.84%	4.66%	5.69%	1.86%	2.48%	C
Exposure weighted average lgd (%)														
Institutions	26.77%	16.53%	36.72%	23.54%	31.84%	28.05%	23.69%	23.83%	31.21%	35.80%	25.91%	25.29%	28.52%	37.21%
Corporates	36.56%	27.88%	30.66%	32.96%	36.98%	41.41%	37.59%	34.56%	34.98%	28.64%	37.12%	31.27%	26.79%	26.99%
of which: SME	34.59%	25.99%	31.67%	31.38%	32.84%	40.53%	36.06%	35.05%	32.71%	38.15%	39.05%	29.10%	18.56%	21.09%
Retail	30.37%	16.89%	19.90%	25.65%	28.31%	28.97%	21.09%	17.02%	13.10%	26.35%	26.41%	13.59%	12.07%	24.50%
Retail - Secured by immovable property - Non-SME	16.66%	13.24%	19.23%	19.88%	17.88%	21.62%	16.74%	11.70%	9.09%	23.85%	19.72%	12.44%	10.45%	16.47%
Qualifying Revolving	87.69%	49.73%	52.87%	54.83%	65.57%	58.78%	58.82%	36.60%	73.12%	59.62%	61.60%	C	C	57.74%
Other Retail	54.56%	31.16%	21.01%	40.29%	46.34%	52.31%	33.77%	22.82%	56.82%	59.94%	40.69%	19.47%	41.82%	C
Exposure value														
Institutions	13.35	53.02	36.31	8.34	105.31	35.00	8.82	286.00	103.22	8.78	41.13	30.10	37.31	69.97
Corporates	102.71	197.95	81.22	55.86	672.42	311.12	75.44	736.07	266.89	86.85	407.60	168.67	339.16	564.46
of which: SME	21.68	56.77	1.28	15.61	112.32	80.37	26.58	157.13	7.09	11.74	117.39	8.96	72.03	14.52
Retail	77.62	286.43	12.32	69.94	672.67	488.83	103.95	1,622.42	302.22	72.21	432.94	193.66	583.01	10.65
Retail - Secured by immovable property - Non-SME	45.79	196.21	9.35	50.72	447.74	346.90	77.82	889.32	274.51	63.18	278.85	182.80	532.04	1.78
Qualifying Revolving	4.54	1.42	0.13	0.76	41.70	28.84	0.00	51.63	10.75	1.54	4.47	C	C	0.05
Other Retail	18.45	52.88	2.62	17.25	154.05	83.41	24.32	561.27	10.43	3.72	126.45	8.89	23.04	C
Risk weight (%)														
Institutions	20.23%	9.76%	15.97%	16.61%	20.57%	22.16%	16.06%	11.17%	16.64%	26.24%	41.49%	14.00%	18.85%	20.14%
Corporates	47.73%	44.45%	31.99%	53.91%	40.44%	60.40%	57.15%	56.79%	43.75%	43.68%	52.11%	43.29%	42.10%	33.62%
of which: SME	46.78%	40.88%	42.19%	48.96%	31.32%	54.42%	54.06%	60.49%	58.71%	77.04%	49.24%	49.42%	39.22%	33.58%
Retail	18.53%	13.04%	13.52%	24.19%	19.44%	20.97%	21.27%	14.83%	16.26%	32.27%	24.74%	8.88%	9.95%	23.06%
Retail - Secured by immovable property - Non-SME	12.07%	9.97%	12.80%	18.29%	14.66%	14.69%	16.95%	9.65%	13.89%	30.36%	19.38%	8.42%	7.92%	14.46%
Qualifying Revolving	15.26%	9.78%	11.13%	16.90%	12.25%	20.00%	11.79%	17.26%	30.96%	29.46%	C	C	C	12.82%
Other Retail	34.18%	23.06%	13.48%	38.92%	37.09%	44.68%	34.40%	20.32%	60.84%	74.41%	35.73%	17.15%	35.36%	C

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available; only the banks using Internal Rating Based approach to calculate their credit risk-weighted exposure amounts are accounted in the table. Where the conditions set out in Part Three, Title II, Chapter 3 of the CRR are met, the competent authority shall permit institutions to calculate their risk-weighted exposure amounts using the IRB approach. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

1) The countries shown in the table were selected based on the relevance of the aggregate exposure value of the SSM banks using the internal ratings based approach towards the obligors of those countries.

T04.01 Asset quality: performing and non-performing exposures by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q2 2020		Q3 2020		Q4 2020		Q1 2021		Q2 2021	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	2,729.17	0.00%	3,018.03	0.00%	3,116.82	0.00%	3,770.07	0.00%	3,967.69	0.00%
Loans and advances ¹⁾	13,873.81	0.54%	13,675.06	0.55%	13,329.64	0.59%	13,714.32	0.58%	13,793.92	0.57%
Central banks	225.68	0.01%	236.23	0.02%	185.14	0.01%	152.16	0.01%	160.53	0.01%
General governments	892.08	0.07%	875.34	0.06%	863.41	0.05%	856.88	0.05%	878.51	0.05%
Credit institutions	1,016.16	0.04%	944.64	0.04%	846.85	0.04%	905.90	0.03%	913.04	0.03%
Other financial corporations	1,063.19	0.18%	1,046.17	0.19%	984.32	0.22%	1,081.46	0.20%	1,064.42	0.20%
Non-financial corporations	5,151.96	0.75%	5,028.24	0.78%	4,929.91	0.86%	5,071.93	0.87%	5,024.36	0.86%
Households	5,524.75	0.60%	5,544.44	0.60%	5,520.01	0.60%	5,645.98	0.58%	5,753.06	0.56%
Debt securities	2,666.74	0.07%	2,580.54	0.07%	2,469.10	0.07%	2,493.81	0.07%	2,485.84	0.07%
Other ²⁾	5.11	4.19%	8.04	0.84%	285.55	0.65%	82.63	1.26%	4.93	6.77%
Off-balance sheet exposures	5,974.09	0.13%	5,973.59	0.14%	5,947.93	0.15%	6,292.82	0.14%	5,939.13	0.15%
Total	25,248.92	0.34%	25,255.26	0.34%	25,149.04	0.36%	26,353.64	0.35%	26,191.52	0.34%

Type of instrument and counterparty	Non-performing exposures									
	Q2 2020		Q3 2020		Q4 2020		Q1 2021		Q2 2021	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	0.12	82.77%	0.13	78.70%	0.12	83.45%	0.15	64.74%	0.14	71.30%
Loans and advances ¹⁾	503.51	45.47%	485.12	45.53%	443.44	45.07%	454.88	44.80%	422.29	44.47%
Central banks	0.03	99.11%	C	C	0.03	99.20%	0.03	99.18%	0.03	96.12%
General governments	4.75	24.81%	4.64	23.37%	4.23	24.92%	4.13	25.78%	3.83	27.15%
Credit institutions	1.31	51.32%	C	76.30%	1.11	70.72%	1.11	73.37%	1.12	71.96%
Other financial corporations	12.38	51.05%	12.37	47.93%	11.67	45.40%	11.51	45.01%	10.93	44.26%
Non-financial corporations	286.89	48.61%	277.81	48.61%	252.98	47.55%	258.15	47.45%	241.13	46.71%
Households	198.16	41.02%	189.11	41.19%	173.42	41.75%	179.95	41.25%	165.25	41.42%
Debt securities	4.19	52.65%	3.93	51.12%	3.55	56.24%	3.62	55.91%	3.58	56.74%
Other ²⁾	14.71	72.29%	14.43	61.12%	24.12	55.95%	13.98	60.33%	19.07	63.89%
Off-balance sheet exposures	39.74	16.23%	40.62	15.47%	41.98	15.60%	41.83	16.02%	40.99	16.29%
Total	562.26	44.17%	544.23	43.75%	513.21	43.26%	514.47	42.97%	486.06	42.95%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

1) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP: held for trading exposures are excluded.

2) Other includes Debt instrument held for sale.

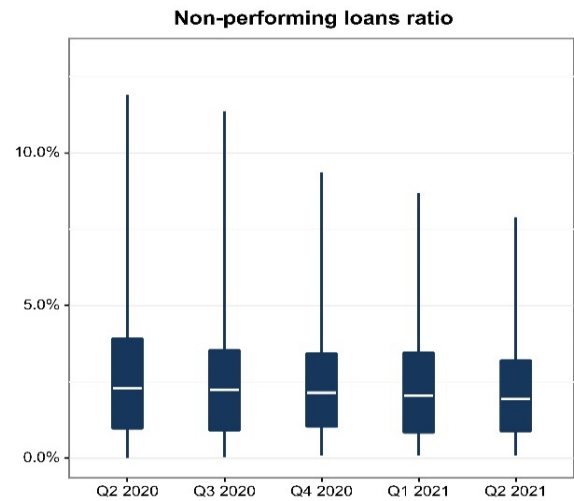
T04.02.1 Asset quality: non-performing loans and advances by reference period
(EUR billions; percentages)

Item	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Loans and advances ¹⁾	17,106.61	17,178.34	16,890.02	17,939.43	18,184.04
Non-performing loans and advances	503.63	485.25	443.56	455.04	422.43
Non-performing loans ratio	2.94%	2.82%	2.63%	2.54%	2.32%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP: i) held for trading exposures are excluded, ii) cash balances at central banks and other demand deposits are included.



T04.02.2 Asset quality: non-performing loans and advances by country

(EUR billions; percentages)

Country (Q2 2021)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Belgium	513.90	7.92	1.54%
Bulgaria	C	C	C
Germany	3,066.06	32.17	1.05%
Estonia	32.28	0.35	1.10%
Ireland	423.67	11.15	2.63%
Greece	204.70	30.38	14.84%
Spain	2,653.19	83.10	3.13%
France	5,740.16	118.07	2.06%
Croatia ¹⁾	-	-	-
Italy	1,982.43	74.46	3.76%
Cyprus	37.07	3.11	8.38%
Latvia	C	C	1.70%
Lithuania	26.21	0.24	0.93%
Luxembourg	158.98	1.08	0.68%
Malta	17.05	0.55	3.24%
Netherlands	2,058.03	33.62	1.63%
Austria	518.80	9.95	1.92%
Portugal	161.02	7.48	4.65%
Slovenia	25.71	0.66	2.56%
Slovakia ¹⁾	-	-	-
Finland	540.23	7.32	1.36%
Total	18,184.04	422.43	2.32%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.

2) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP: i) held for trading exposures are excluded, ii) cash balances at central banks and other demand deposits are included.

T04.02.3 Asset quality: non performing loans and advances by classification (business model)

(EUR billions; percentages)

Category (Q2 2021)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Corporate/wholesale lenders	1,028.27	10.08	0.98%
Custodian and asset managers	263.63	0.58	0.22%
Development/promotional lenders	C	C	0.96%
Diversified lenders	2,453.43	102.06	4.16%
G-SIBs ¹⁾	8,008.00	180.61	2.26%
Retail and consumer credit lenders	991.00	25.36	2.56%
Small market lenders	125.14	2.59	2.07%
Universal and investment banks	4,927.63	97.36	1.98%
Not classified	C	C	C
Total	18,184.04	422.43	2.32%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

2) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP: i) held for trading exposures are excluded, ii) cash balances at central banks and other demand deposits are included.

T04.02.3 Asset quality: non-performing loans and advances by classification (geographical diversification)

(EUR billions; percentages)

Category (Q2 2021)	Loans and advances ⁵⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures ¹⁾	1,113.19	28.58	2.57%
Banks with largest non-domestic exposures			
SSM	8,542.92	201.08	2.35%
Non-SSM EEA ²⁾	999.90	17.75	1.77%
Non-EEA Europe ³⁾	711.75	19.45	2.73%
RoW ⁴⁾	6,816.28	155.57	2.28%
Total	18,184.04	422.43	2.32%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Domestic exposures more than 95% of total debt securities and loans and advances.

2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

3) European countries not in the EEA.

4) RoW: rest of the world, i.e. all countries except European countries.

5) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP: i) held for trading exposures are excluded, ii) cash balances at central banks and other demand deposits are included.

T04.02.3 Asset quality: non-performing loans and advances by classification (size)

(EUR billions; percentages)

Category (Q2 2021)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with total assets			
<i>Less than €30 billion</i>	230.24	7.03	3.06%
<i>Between €30 billion and €100 billion</i>	2,089.62	67.50	3.23%
<i>Between €100 billion and €200 billion</i>	1,634.16	46.55	2.85%
<i>More than €200 billion</i>	6,222.02	120.73	1.94%
G-SIBs ¹⁾	8,008.00	180.61	2.26%
Total	18,184.04	422.43	2.32%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

2) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP: i) held for trading exposures are excluded, ii) cash balances at central banks and other demand deposits are included.

T04.02.3 Asset quality: non-performing loans and advances by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2021)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with low risk	11,771.18	245.86	2.09%
Banks with medium, high risk and non-rated	6,412.86	176.57	2.75%
Total	18,184.04	422.43	2.32%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

2) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP: i) held for trading exposures are excluded, ii) cash balances at central banks and other demand deposits are included.

T04.03.1 Asset quality: forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forborne exposures									
	Q2 2020		Q3 2020		Q4 2020		Q1 2021		Q2 2021	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	C	C	C	C	C	C	C	C	C	C
Loans and advances ¹⁾	147.07	5.57%	159.18	5.16%	167.82	5.40%	186.85	5.25%	206.33	4.91%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.69	1.13%	1.27	1.45%	C	1.37%	1.48	1.24%	1.40	1.47%
Credit institutions	C	C	C	C	C	C	C	C	C	C
Other financial corporations	3.48	1.94%	3.48	2.34%	3.86	3.00%	4.48	2.89%	4.24	3.40%
Non-financial corporations	79.40	5.36%	88.74	4.88%	96.33	5.00%	111.53	4.92%	129.42	4.70%
Households	62.49	6.16%	65.60	5.76%	66.35	6.18%	69.35	6.00%	71.25	5.44%
Debt securities	0.42	0.59%	0.60	C	C	C	C	C	0.65	C
Other ²⁾	C	C	C	6.18%	3.85	9.43%	1.37	26.16%	C	52.66%
Off-balance sheet exposures	8.04	0.88%	11.44	0.84%	14.57	0.89%	17.40	0.78%	20.05	0.93%
Total	155.96	5.38%	171.44	4.86%	186.64	5.12%	206.16	5.00%	227.52	4.65%

Type of instrument and counterparty	Non-performing forborne exposures									
	Q2 2020		Q3 2020		Q4 2020		Q1 2021		Q2 2021	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	C	C	C	C	C	C	C	C	C	C
Loans and advances ¹⁾	197.48	37.95%	190.35	37.69%	177.11	37.73%	184.04	37.40%	178.33	36.96%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.01	20.21%	0.79	14.25%	0.72	12.64%	0.70	13.97%	0.65	14.74%
Credit institutions	C	26.84%	C	30.45%	C	30.70%	C	30.73%	C	34.23%
Other financial corporations	4.85	47.78%	4.73	44.50%	4.45	44.12%	4.76	41.27%	4.56	42.08%
Non-financial corporations	116.00	42.00%	112.13	41.42%	104.02	40.93%	108.64	40.40%	107.18	38.88%
Households	75.43	31.34%	72.51	31.75%	67.74	32.68%	69.77	32.71%	65.76	33.71%
Debt securities	1.03	31.18%	0.98	32.35%	0.98	33.94%	0.98	32.33%	1.00	13.78%
Other ²⁾	4.29	60.59%	5.44	53.87%	9.09	45.83%	4.67	52.19%	4.54	52.23%
Off-balance sheet exposures	C	8.63%	C	7.43%	C	7.71%	C	7.53%	C	9.15%
Total	206.48	37.86%	201.06	37.46%	191.37	37.44%	194.00	37.07%	188.44	36.53%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first and second quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

1) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP: held for trading exposures are excluded.

2) Other includes Debt instrument held for sale and it is only applicable from Q1 2018 onwards.

T04.03.2 Asset quality: non-performing exposures and forbearance by country

(EUR billions; percentages)

Country (Q2 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	719.88	0.27%	8.17	46.30%	4.68	3.72%	3.04	24.54%
Bulgaria	C	C	C	C	C	C	C	C
Germany	4,264.80	0.20%	37.41	32.58%	35.09	1.95%	16.01	30.46%
Estonia	39.43	0.23%	0.39	24.78%	0.64	2.83%	0.23	27.47%
Ireland	594.53	0.50%	11.91	27.22%	8.58	9.07%	7.51	27.59%
Greece	254.11	0.94%	43.97	50.29%	11.74	7.68%	18.50	41.89%
Spain	3,720.25	0.54%	90.39	39.60%	41.54	7.61%	42.34	38.06%
France	8,587.66	0.34%	131.94	46.41%	38.95	5.00%	35.70	35.47%
Croatia ¹⁾	-	-	-	-	-	-	-	-
Italy	3,243.54	0.38%	89.09	51.17%	29.48	5.37%	31.34	47.29%
Cyprus	44.95	0.30%	3.30	43.74%	1.25	1.65%	1.57	36.41%
Latvia	18.53	0.36%	0.25	29.95%	0.30	2.68%	0.18	32.15%
Lithuania	31.44	0.16%	C	26.21%	0.25	2.99%	C	21.12%
Luxembourg	220.32	0.12%	1.20	27.59%	0.89	2.46%	0.58	18.18%
Malta	26.23	0.41%	0.61	29.89%	0.35	3.44%	0.33	27.14%
Netherlands	2,651.63	0.15%	38.13	24.01%	37.41	1.02%	19.46	19.48%
Austria	720.55	0.52%	10.70	51.32%	6.66	4.79%	3.75	47.00%
Portugal	250.25	0.76%	8.99	55.28%	4.33	10.12%	4.03	61.60%
Slovenia	39.27	0.56%	0.72	48.92%	C	2.60%	0.29	C
Slovakia ¹⁾	-	-	-	-	-	-	-	-
Finland	C	C	8.06	28.37%	4.96	1.23%	3.20	16.54%
Total	26,191.52	0.34%	486.06	42.95%	227.52	4.65%	188.44	36.53%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.

T04.03.3 Asset quality: non-performing exposures and forbearance by classification (business model)

(EUR billions; percentages)

Category (Q2 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Corporate/wholesale lenders	1,420.33	0.28%	11.49	33.12%	17.44	2.52%	6.72	32.73%
Custodian and asset managers	361.94	0.09%	0.60	20.94%	C	C	0.29	26.21%
Development/promotional lenders	C	C	C	15.35%	0.89	3.61%	C	13.80%
Diversified lenders	3,473.57	0.49%	124.74	44.87%	48.59	6.36%	53.95	40.09%
G-SIBs ¹⁾	11,849.25	0.34%	201.02	43.43%	93.59	4.31%	68.80	36.65%
Retail and consumer credit lenders	1,422.38	0.39%	27.12	47.01%	11.02	6.76%	10.86	44.02%
Small market lenders	163.27	0.54%	2.73	48.40%	2.06	5.80%	1.20	43.76%
Universal and investment banks	6,990.48	0.29%	112.31	41.42%	52.85	3.97%	45.70	31.26%
Not classified	C	C	C	C	C	C	C	C
Total	26,191.52	0.34%	486.06	42.95%	227.52	4.65%	188.44	36.53%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T04.03.3 Asset quality: non-performing exposures and forbearance by classification (geographical diversification)

(EUR billions; percentages)

Category (Q2 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures ¹⁾	1,622.33	0.34%	33.03	43.34%	10.60	5.23%	10.48	43.81%
Banks with largest non-domestic exposures								
SSM	12,559.02	0.33%	242.74	44.82%	118.60	4.35%	96.19	38.39%
Non-SSM EEA ²⁾	1,401.28	0.32%	19.39	44.73%	7.99	3.93%	7.52	34.30%
Non-EEA Europe ³⁾	963.40	0.45%	21.32	37.37%	12.38	7.41%	10.89	33.06%
RoW ⁴⁾	9,645.49	0.35%	169.59	40.70%	77.96	4.65%	63.36	33.37%
Total	26,191.52	0.34%	486.06	42.95%	227.52	4.65%	188.44	36.53%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Domestic exposures more than 95% of total debt securities and loans and advances.

2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

3) European countries not in the EEA.

4) RoW: rest of the world, i.e. all countries except European countries.

T04.03.3 Asset quality: non-performing exposures and forbearance by classification (size)

(EUR billions; percentages)

Category (Q2 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with total assets								
<i>Less than €30 billion</i>	327.94	0.38%	7.59	44.08%	4.08	4.37%	3.40	38.79%
<i>Between €30 billion and €100 billion</i>	2,893.45	0.41%	86.77	44.46%	40.76	5.26%	36.09	40.43%
<i>Between €100 billion and €200 billion</i>	2,352.70	0.37%	50.78	44.08%	27.26	6.41%	21.59	40.45%
<i>More than €200 billion</i>	8,768.18	0.31%	139.92	40.86%	61.82	4.01%	58.56	32.42%
G-SIBs ¹⁾	11,849.25	0.34%	201.02	43.43%	93.59	4.31%	68.80	36.65%
Total	26,191.52	0.34%	486.06	42.95%	227.52	4.65%	188.44	36.53%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T04.03.3 Asset quality: non-performing exposures and forbearance by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with low risk	16,662.92	0.36%	276.18	41.80%	126.05	4.74%	103.72	33.90%
Banks with medium, high risk and non-rated	9,528.60	0.31%	209.88	44.47%	101.47	4.54%	84.72	39.76%
Total	26,191.52	0.34%	486.06	42.95%	227.52	4.65%	188.44	36.53%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

T04.04.1 Asset quality: fair value hierarchy by reference period

(EUR billions; percentages)

Type of instrument	Fair value hierarchy														
	Q2 2020			Q3 2020			Q4 2020			Q1 2021			Q2 2021		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Derivatives	39.35	1811.34	44.01	35.24	1741.79	39.62	30.55	1787.93	35.61	28.99	1592.92	35.00	29.57	1508.95	34.93
Equity instruments	209.19	32.57	49.96	220.75	32.45	50.05	252.41	36.53	51.77	345.51	33.33	57.09	383.80	36.02	56.94
Debt securities	1514.70	402.75	47.12	1462.89	406.96	46.87	1349.01	395.96	47.76	1422.17	414.36	49.18	1404.62	390.84	51.65
Loans and advances	5.71	1150.20	72.64	4.77	1142.85	62.16	7.23	1039.44	60.84	4.56	1241.46	64.96	4.93	1203.10	62.42
Total	1,768.95	3,396.85	213.73	1,723.65	3,324.05	198.70	1,639.19	3,259.86	195.99	1,801.23	3,282.07	206.23	1,822.92	3,138.92	205.94
as a share of total assets	7.24%	13.90%	0.87%	7.08%	13.65%	0.82%	6.78%	13.47%	0.81%	7.14%	13.01%	0.82%	7.21%	12.41%	0.81%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

The Level 1, 2 and 3 asset categories include only financial instruments measured at fair value.

T04.04.2 Asset quality: fair value hierarchy by country

(EUR billions; percentages)

Country (Q2 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	642.98	26.89	4.18%	16.38	2.55%	4.33	0.67%
Bulgaria	C	C	C	C	C	C	C
Germany	4,482.74	228.19	5.09%	1,006.85	22.46%	60.93	1.36%
Estonia	35.56	0.62	1.74%	C	C	0.01	0.03%
Ireland	558.92	34.22	6.12%	96.19	17.21%	3.17	0.57%
Greece	293.54	17.21	5.86%	10.80	3.68%	1.07	0.37%
Spain	3,498.05	244.29	6.98%	242.69	6.94%	17.20	0.49%
France	8,654.15	764.29	8.83%	1,311.11	15.15%	80.08	0.93%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	2,758.65	261.72	9.49%	118.54	4.30%	14.91	0.54%
Cyprus	46.18	1.11	2.40%	0.02	0.04%	C	C
Latvia	C	C	4.33%	C	C	C	0.04%
Lithuania	29.17	0.83	2.84%	C	C	0.02	0.06%
Luxembourg	193.64	2.62	1.35%	4.35	2.25%	C	C
Malta	23.79	1.74	7.33%	0.77	3.22%	C	C
Netherlands	2,411.54	119.12	4.94%	146.33	6.07%	8.41	0.35%
Austria	639.71	28.87	4.51%	11.82	1.85%	4.59	0.72%
Portugal	238.59	30.46	12.77%	1.75	0.73%	5.45	2.28%
Slovenia	35.12	3.51	10.00%	1.96	5.57%	0.02	0.06%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	724.60	55.48	7.66%	C	C	C	C
Total	25,296.33	1,822.92	7.21%	3,138.92	12.41%	205.94	0.81%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

The Level 1, 2 and 3 asset categories include only financial instruments measured at fair value.

C: the value is suppressed for confidentiality reasons.

1) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.

T04.04.3 Asset quality: fair value hierarchy by classification (business model)

(EUR billions; percentages)

Category (Q2 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	1,274.87	80.00	6.28%	119.71	9.39%	7.96	0.62%
Custodian and asset managers	355.15	28.29	7.96%	30.66	8.63%	2.89	0.81%
Development/promotional lenders	C	C	5.30%	C	3.64%	C	2.94%
Diversified lenders	3,184.22	173.24	5.44%	58.31	1.83%	18.50	0.58%
G-SIBs ¹⁾	11,789.28	1002.58	8.50%	1951.77	16.56%	94.74	0.80%
Retail and consumer credit lenders	1,322.42	56.42	4.27%	11.73	0.89%	C	C
Small market lenders	148.22	8.40	5.67%	6.48	4.37%	0.29	0.19%
Universal and investment banks	6,680.34	446.95	6.69%	941.53	14.09%	45.58	0.68%
Not classified	C	C	C	C	C	C	C
Total	25,296.33	1,822.92	7.21%	3,138.92	12.41%	205.94	0.81%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

The Level 1, 2 and 3 asset categories include only financial instruments measured at fair value.

C: the value is suppressed for confidentiality reasons.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T04.04.3 Asset quality: fair value hierarchy by classification (geographical diversification)

(EUR billions; percentages)

Category (Q2 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures ¹⁾	1,481.05	74.18	5.01%	19.89	1.34%	14.37	0.97%
Banks with largest non-domestic exposures							
SSM	11,456.34	694.18	6.06%	1,122.95	9.80%	89.10	0.78%
Non-SSM EEA ²⁾	1,319.91	75.64	5.73%	C	C	9.13	0.69%
Non-EEA Europe ³⁾	885.12	39.14	4.42%	C	C	5.49	0.62%
RoW ⁴⁾	10,153.91	939.78	9.26%	1,768.13	17.41%	87.85	0.87%
Total	25,296.33	1,822.92	7.21%	3,138.92	12.41%	205.94	0.81%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

The Level 1, 2 and 3 asset categories include only financial instruments measured at fair value.

C: the value is suppressed for confidentiality reasons.

1) Domestic exposures more than 95% of total debt securities and loans and advances.

2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

3) European countries not in the EEA.

4) RoW: rest of the world, i.e. all countries except European countries.

T04.04.3 Asset quality: fair value hierarchy by classification (size)

(EUR billions; percentages)

Category (Q2 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
<i>Less than €30 billion</i>	307.68	16.24	5.28%	9.91	3.22%	1.15	0.38%
<i>Between €30 billion and €100 billion</i>	2,860.89	164.41	5.75%	184.63	6.45%	51.94	1.82%
<i>Between €100 billion and €200 billion</i>	2,145.98	120.14	5.60%	135.32	6.31%	12.49	0.58%
<i>More than €200 billion</i>	8,192.49	519.55	6.34%	857.28	10.46%	45.62	0.56%
G-SIBs ¹⁾	11,789.28	1,002.58	8.50%	1,951.77	16.56%	94.74	0.80%
Total	25,296.33	1,822.92	7.21%	3,138.92	12.41%	205.94	0.81%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

The Level 1, 2 and 3 asset categories include only financial instruments measured at fair value.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T04.04.3 Asset quality: fair value hierarchy by classification (risk-based) ¹⁾

(EUR billions, percentages)

Category (Q2 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Low risk banks	15,837.17	1,095.45	6.92%	1,598.60	10.09%	128.75	0.81%
Medium, high risk and non-rated banks	9,459.16	727.47	7.69%	1,540.31	16.28%	77.19	0.82%
Total	25,296.33	1,822.92	7.21%	3,138.92	12.41%	205.94	0.81%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

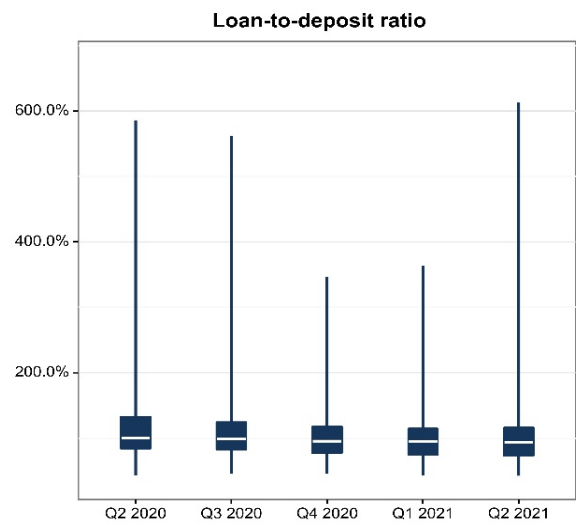
The Level 1, 2 and 3 asset categories include only financial instruments measured at fair value.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

T05.01.1 Loan-to-deposit ratio by reference period
(EUR billions; percentages)

Indicator	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Total loans and advances to non-financial corporations and households	10,950.21	10,841.22	10,679.59	10,965.06	11,006.33
Total deposits from non-financial corporations and households	9,882.17	10,008.95	10,003.82	10,337.70	10,507.90
Loan-to-deposit ratio	110.81%	108.32%	106.76%	106.07%	104.74%

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.



T05.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q2 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Belgium	285.11	322.75	88.34%
Bulgaria	C	C	C
Germany	1,400.76	1,145.73	122.26%
Estonia	23.27	22.87	101.76%
Ireland	190.62	233.68	81.57%
Greece	121.49	181.09	67.09%
Spain	1,863.50	1,805.75	103.20%
France	3,613.81	3,436.45	105.16%
Croatia ¹⁾	-	-	-
Italy	1,230.72	1,277.26	96.36%
Cyprus	18.09	29.97	60.34%
Latvia	C	C	67.95%
Lithuania	14.01	22.20	63.11%
Luxembourg	45.10	59.70	75.54%
Malta	9.96	18.44	54.03%
Netherlands	1,290.63	1,143.92	112.82%
Austria	325.82	349.32	93.27%
Portugal	117.63	161.88	72.67%
Slovenia	15.99	26.66	59.98%
Slovakia ¹⁾	-	-	-
Finland	424.06	247.68	171.22%
Total	11,006.33	10,507.90	104.74%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.

T05.01.3 Loan-to-deposit ratio by classification (business model)

(EUR billions; percentages)

Category (Q2 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Corporate/wholesale lenders	485.85	275.39	176.42%
Custodian and asset managers	32.87	36.13	90.97%
Development/promotional lenders	C	C	2373.37%
Diversified lenders	1,629.81	1,816.40	89.73%
G-SIBs ¹⁾	5,032.35	4,805.93	104.71%
Retail and consumer credit lenders	672.41	793.98	84.69%
Small market lenders	80.59	106.84	75.43%
Universal and investment banks	2,949.76	2,658.10	110.97%
Not classified	C	C	C
Total	11,006.33	10,507.90	104.74%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T05.01.3 Loan-to-deposit ratio by classification (geographical diversification)

(EUR billions; percentages)

Category (Q2 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with significant domestic exposures ¹⁾	650.98	738.71	88.12%
Banks with largest non-domestic exposures			
SSM	5,101.17	4,781.06	106.70%
Non-SSM EEA ²⁾	715.88	653.71	109.51%
Non-EEA Europe ³⁾	425.53	440.50	96.60%
RoW ⁴⁾	4,112.79	3,893.92	105.62%
Total	11,006.33	10,507.90	104.74%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Domestic exposures more than 95% of total debt securities and loans and advances.

2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

3) European countries not in the EEA.

4) RoW: rest of the world, i.e. all countries except European countries.

T05.01.3 Loan-to-deposit ratio by classification (size)

(EUR billions; percentages)

Category (Q2 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with total assets			
<i>Less than €30 billion</i>	125.00	178.09	70.19%
<i>Between €30 billion and €100 billion</i>	1,204.76	1,093.96	110.13%
<i>Between €100 billion and €200 billion</i>	924.33	927.40	99.67%
<i>More than €200 billion</i>	3,719.90	3,502.52	106.21%
G-SIBs ¹⁾	5,032.35	4,805.93	104.71%
Total	11,006.33	10,507.90	104.74%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T05.01.3 Loan-to-deposit ratio by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with low risk	7,396.29	6,636.43	111.45%
Banks with medium, high risk and non-rated	3,610.04	3,871.47	93.25%
Total	11,006.33	10,507.90	104.74%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

T05.02.1 Deposits to total funding ratio by reference period (percentages)

Indicator	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Deposits from credit institutions and other financial corporations to total funding	18.54%	18.36%	17.74%	18.85%	18.28%
Deposits from non-financial corporations to total funding	17.16%	17.59%	17.95%	17.11%	17.14%
Deposits from households to total funding	32.33%	32.47%	33.35%	32.47%	32.85%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first and second quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

T05.02.2 Deposits to total funding ratio by country
(percentages)

Country (Q2 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Belgium	16.98%	13.91%	42.38%
Bulgaria	C	C	C
Germany	32.93%	12.72%	20.29%
Estonia	5.59%	32.04%	42.30%
Ireland	25.25%	27.42%	27.77%
Greece	5.07%	17.16%	53.31%
Spain	10.67%	16.50%	42.19%
France	19.21%	19.66%	29.61%
Croatia ¹⁾	-	-	-
Italy	13.04%	18.28%	36.31%
Cyprus	11.37%	16.49%	54.52%
Latvia	5.19%	30.91%	53.01%
Lithuania	5.60%	25.00%	57.91%
Luxembourg	51.48%	11.07%	23.61%
Malta	5.75%	17.65%	67.83%
Netherlands	12.65%	14.47%	38.47%
Austria	14.62%	17.44%	43.69%
Portugal	5.34%	19.38%	57.93%
Slovenia	4.81%	16.42%	70.14%
Slovakia ¹⁾	-	-	-
Finland	6.75%	16.86%	23.58%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.

T05.02.3 Deposits to total funding ratio by classification (business model)

(percentages)

Category (Q2 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Corporate/wholesale lenders	34.53%	10.91%	13.60%
Custodian and asset managers	75.04%	5.56%	6.51%
Development/promotional lenders	4.54%	1.11%	C
Diversified lenders	9.48%	17.55%	46.11%
G-SIBs ¹⁾	18.58%	19.12%	31.55%
Retail and consumer credit lenders	11.25%	9.35%	57.05%
Small market lenders	5.87%	25.18%	56.78%
Universal and investment banks	18.83%	18.23%	30.27%
Not classified	C	C	C

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T05.02.3 Deposits to total funding ratio by classification (geographical diversification)

(percentages)

Category (Q2 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with significant domestic exposures ¹⁾	10.19%	10.72%	45.30%
Banks with largest non-domestic exposures			
SSM	19.09%	15.74%	33.85%
Non-SSM EEA ²⁾	9.53%	19.06%	37.59%
Non-EEA Europe ³⁾	13.66%	17.92%	39.10%
RoW ⁴⁾	20.32%	19.49%	28.38%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Domestic exposures more than 95% of total debt securities and loans and advances.

2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

3) European countries not in the EEA.

4) RoW: rest of the world, i.e. all countries except European countries.

T05.02.3 Deposits to total funding ratio by classification (size)

(percentages)

Category (Q2 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with total assets			
<i>Less than €30 billion</i>	14.62%	17.75%	47.24%
<i>Between €30 billion and €100 billion</i>	22.14%	11.24%	34.27%
<i>Between €100 billion and €200 billion</i>	12.79%	16.65%	33.82%
<i>More than €200 billion</i>	18.14%	16.58%	33.32%
G-SIBs ¹⁾	18.58%	19.12%	31.55%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T05.02.3 Deposits to total funding ratio by classification (risk-based) ¹⁾
(percentages)

Category (Q2 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with low risk	17.65%	16.56%	32.82%
Banks with medium, high risk and non-rated	19.41%	18.16%	32.92%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

T06.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Numerator: Liquidity buffer	4,422.86	4,637.66	4,622.38	4,982.23	5,154.66
Level 1 assets: unadjusted	4,258.68	4,477.71	4,467.44	4,812.57	4,990.46
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	78.39	71.85	24.15	-16.69	-22.66
Level 1 assets: adjusted amount	4,337.07	4,549.56	4,491.58	4,795.88	4,967.80
Excluding EHQCB ²⁾	4,200.16	4,433.00	4,382.37	4,712.18	4,898.58
EHQCB	136.91	116.56	109.21	83.71	69.21
Level 2 assets: unadjusted	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C
Level 2 assets: adjusted amount	161.39	165.29	177.93	205.57	208.23
Level 2A	105.73	105.95	100.44	101.55	91.98
Level 2B	55.66	59.34	77.49	104.02	116.25
Excess liquidity asset amount	C	C	C	C	C
Denominator: Net liquidity outflow	2,677.59	2,718.27	2,694.84	2,888.42	2,965.89
Total outflows	3,900.95	3,952.38	3,820.21	4,230.51	4,243.43
Reduction for inflows	1,223.36	1,234.10	1,125.37	1,342.10	1,277.54
Liquidity coverage ratio	165.18%	170.61%	171.53%	172.49%	173.80%

Source: ECB.

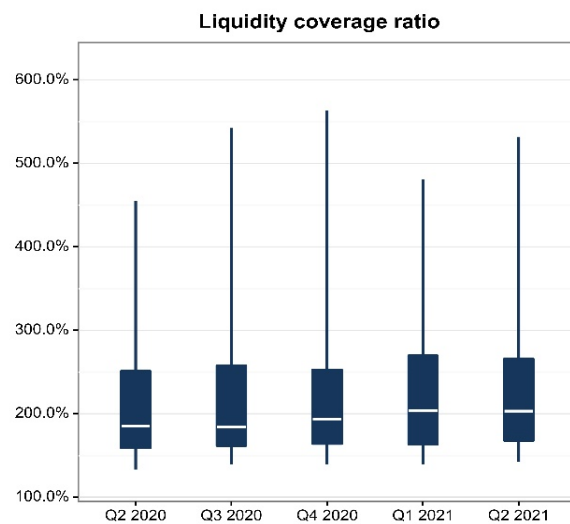
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the first and second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

According to Commission Implementing Regulation (EU) 2016/322 of 10 February 2016 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions of the liquidity coverage requirement, banks are required to report the liquidity coverage ratio and its components on a monthly basis.

1) Unless otherwise stated, data refer to the end of the quarter specified in the header.

2) EHQCB stands for Extremely High Quality Covered Bonds.



T06.01.2 Liquidity coverage ratio by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Numerator: Liquidity buffer	5,154.66	196.97	C	929.26	7.88	150.77	57.08	686.43	1589.12	-	569.49
Level 1 assets: unadjusted	4,990.46	191.92	C	899.52	C	149.35	57.02	665.62	1520.19	-	556.36
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	-22.66	C	C	-24.86	C	-4.35	0.06	-2.72	-41.87	-	1.73
Level 1 assets: adjusted amount	4,967.80	C	C	874.66	C	145.00	57.08	662.90	1478.33	-	558.10
Excluding EHQCB ²⁾	4,898.58	C	C	860.11	7.86	142.59	C	C	1466.64	-	555.95
EHQCB	69.21	2.86	C	14.55	C	2.41	C	C	11.68	-	2.15
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	-	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C	C	C	C	-	C
Level 2 assets: adjusted amount	208.23	5.20	C	35.88	C	C	0.06	26.24	99.05	-	15.47
Level 2A	91.98	3.86	C	22.68	C	C	C	13.10	27.88	-	11.40
Level 2B	116.25	1.35	C	13.20	C	C	C	13.14	71.17	-	4.07
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	2,965.89	108.06	C	581.58	4.23	85.73	27.70	334.28	1018.48	-	288.18
Total outflows	4,243.43	125.77	C	795.75	5.32	109.51	31.43	439.57	1581.54	-	402.77
Reduction for inflows	1,277.54	17.71	C	214.17	1.09	23.78	3.73	105.29	563.06	-	114.59
Liquidity coverage ratio	173.80%	182.27%	C	159.78%	186.10%	175.87%	206.05%	205.34%	156.03%	-	197.62%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Data refer to the end of the quarter specified in the header.

2) EHQCB stands for Extremely High Quality Covered Bonds.

3) There are no significant institutions at the highest level of consolidation in Croatia.

T06.01.2 Liquidity coverage ratio by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Numerator: Liquidity buffer	17.26	C	10.79	70.05	7.47	476.29	149.69	68.19	10.30	-	149.67
Level 1 assets: unadjusted	16.95	5.51	10.74	67.03	7.36	460.99	C	66.12	10.22	-	146.40
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	C	C	C	0.69	C	43.71	C	0.11	C	-	C
Level 1 assets: adjusted amount	C	C	C	67.72	C	504.70	154.61	66.23	C	-	C
Excluding EHQCB ²⁾	16.88	5.51	10.74	65.76	7.07	499.02	152.38	66.16	9.90	-	122.80
EHQCB	C	C	C	1.95	C	5.68	2.22	0.07	C	-	C
Level 2 assets: unadjusted	C	C	C	C	C	C	0.75	C	C	-	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C	0.01	C	C	-	C
Level 2 assets: adjusted amount	0.31	C	C	2.98	C	15.03	0.76	2.07	0.08	-	3.48
Level 2A	C	C	C	C	C	5.04	0.50	0.73	C	-	C
Level 2B	C	C	C	C	C	9.99	0.26	1.34	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	5.02	C	2.48	41.16	1.44	272.09	81.00	24.37	3.40	-	84.27
Total outflows	5.99	C	3.96	62.32	3.14	429.80	106.19	33.18	4.45	-	98.99
Reduction for inflows	0.97	C	1.48	21.16	1.70	157.70	25.19	8.81	1.05	-	14.73
Liquidity coverage ratio	344.12%	334.16%	434.46%	170.20%	519.74%	175.05%	184.81%	279.78%	302.79%	-	177.61%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Data refer to the end of the quarter specified in the header.

2) EHQCB stands for Extremely High Quality Covered Bonds.

3) There are no significant institutions at the highest level of consolidation in Slovakia.

T06.01.3 Liquidity coverage ratio by classification (business model)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2021)	Total	Corporate/w holesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Numerator: Liquidity buffer	5,154.66	294.50	157.33	C	755.18	2,133.69	261.41	40.72	1,433.35	C
Level 1 assets: unadjusted	4,990.46	283.51	151.11	C	745.98	2,042.59	257.24	40.46	1,394.90	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-22.66	-1.97	1.73	C	4.79	-57.59	6.68	-0.00	23.77	C
<i>Level 1 assets: adjusted amount</i>	4,967.80	281.54	152.85	C	750.77	1,985.00	263.92	40.45	1,418.67	C
Excluding EHQCB ²⁾	4,898.58	274.87	148.82	C	744.60	1,973.93	261.72	40.08	1,382.44	C
EHQCB	69.21	6.68	4.03	C	6.18	11.08	2.21	0.38	36.23	C
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	C	C	C	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount</i>	208.23	9.43	7.68	C	9.35	133.69	4.47	0.29	39.49	C
Level 2A	91.98	C	4.24	1.87	4.98	48.38	1.75	0.14	25.43	C
Level 2B	116.25	C	3.44	C	4.37	85.31	2.71	0.15	14.06	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,965.89	162.31	95.64	C	330.22	1,403.76	105.42	14.74	821.21	C
Total outflows	4,243.43	210.32	149.11	C	408.73	2,186.38	130.45	20.35	1,098.51	C
Reduction for inflows	1,277.54	48.01	53.47	C	78.51	782.62	25.03	5.61	277.30	C
Liquidity coverage ratio	173.80%	181.45%	164.51%	239.55%	228.69%	152.00%	247.97%	276.19%	174.54%	C

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Data refer to the end of the quarter specified in the header.

2) EHQCB stands for Extremely High Quality Covered Bonds.

3) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T06.01.3 Liquidity coverage ratio by classification (geographical diversification)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2021)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾
Numerator: Liquidity buffer	5,154.66	295.14	2,450.32	334.61	188.93	1,885.66
Level 1 assets: unadjusted	4,990.46	292.23	2,381.19	330.70	186.60	1,799.73
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-22.66	1.04	18.22	-0.78	0.77	-41.91
<i>Level 1 assets: adjusted amount</i>	4,967.80	293.27	2,399.41	329.92	187.37	1,757.82
Excluding EHQCB ²⁾	4,898.58	C	2,363.68	C	C	1,750.67
EHQCB	69.21	C	35.73	C	C	7.15
Level 2 assets: unadjusted	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount</i>	208.23	3.06	73.01	4.11	2.25	125.80
Level 2A	91.98	1.40	41.96	3.73	2.00	42.89
Level 2B	116.25	1.67	31.05	0.38	0.25	82.90
Excess liquidity asset amount	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,965.89	122.73	1,306.50	183.28	95.31	1,258.07
Total outflows	4,243.43	150.46	1,818.24	217.64	115.13	1,941.96
Reduction for inflows	1,277.54	27.73	511.73	34.36	19.83	683.90
Liquidity coverage ratio	173.80%	240.48%	187.55%	182.57%	198.24%	149.89%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Data refer to the end of the quarter specified in the header.

2) EHQCB stands for Extremely High Quality Covered Bonds.

3) Domestic exposures more than 95% of total debt securities and loans and advances.

4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

5) European countries not in the EEA.

6) RoW: rest of the world, i.e. all countries except European countries.

T06.01.3 Liquidity coverage ratio by classification (size)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2021)	Total	Banks with total assets				G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Numerator: Liquidity buffer	5,154.66	89.52	615.79	475.36	1,840.31	2,133.69
Level 1 assets: unadjusted	4,990.46	87.95	600.83	468.36	1,790.73	2,042.59
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-22.66	0.34	14.49	-1.68	21.80	-57.59
<i>Level 1 assets: adjusted amount</i>	4,967.80	88.28	615.31	466.68	1,812.53	1,985.00
Excluding EHQCB ²⁾	4,898.58	86.80	604.40	461.00	1,772.47	1,973.93
EHQCB	69.21	1.48	10.91	5.68	40.06	11.08
Level 2 assets: unadjusted	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount</i>	208.23	1.55	16.55	7.16	49.27	133.69
Level 2A	91.98	1.09	8.52	3.31	30.67	48.38
Level 2B	116.25	0.46	8.02	3.85	18.60	85.31
Excess liquidity asset amount	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,965.89	36.89	301.26	231.84	992.14	1,403.76
Total outflows	4,243.43	47.66	422.45	286.85	1,300.09	2,186.38
Reduction for inflows	1,277.54	10.76	121.20	55.01	307.95	782.62
Liquidity coverage ratio	173.80%	242.65%	204.41%	205.04%	185.49%	152.00%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Data refer to the end of the quarter specified in the header.

2) EHQCB stands for Extremely High Quality Covered Bonds.

3) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T06.01.3 Liquidity coverage ratio by classification (risk-based) ¹⁾

(EUR billions; percentages)

Liquidity coverage ratio and its components ²⁾ (Q2 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Numerator: Liquidity buffer	5,154.66	3,176.98	1,977.69
Level 1 assets: unadjusted	4,990.46	3,058.56	1,931.90
<i>Level 1 asset collaterals and secured cash adjustments for 30 days</i> <i>outflows and inflows</i>	-22.66	0.83	-23.49
<i>Level 1 assets: adjusted amount</i>	4,967.80	3,059.39	1,908.41
Excluding EHQCB ³⁾	4,898.58	3,024.39	1,874.19
EHQCB	69.21	35.00	34.22
Level 2 assets: unadjusted	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	C	C
<i>Level 2 assets: adjusted amount</i>	208.23	130.54	77.69
Level 2A	91.98	59.83	32.14
Level 2B	116.25	70.70	45.55
Excess liquidity asset amount	C	C	C
Denominator: Net liquidity outflow	2,965.89	1,825.29	1,140.60
Total outflows	4,243.43	2,524.58	1,718.85
Reduction for inflows	1,277.54	699.29	578.25
Liquidity coverage ratio	173.80%	174.05%	173.39%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

C: the value is suppressed for confidentiality reasons.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

2) Data refer to the end of the quarter specified in the header.

3) EHQCB stands for Extremely High Quality Covered Bonds.

T06.02.1 Liquidity coverage ratio band by reference period (number of institutions)

Indicator	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
LCR ¹⁾ ≤ 100%	-	-	-	-	-
100% < LCR ≤ 150%	18	13	13	19	14
LCR > 150%	94	97	99	95	100
Total	112	110	112	114	114

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the first and second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in the first quarter of 2021. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

According to Commission Implementing Regulation (EU) 2016/322 of 10 February 2016 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions of the liquidity coverage requirement, banks are required to report the liquidity coverage ratio and its components on a monthly basis.

1) LCR stands for Liquidity Coverage Ratio.

T06.02.2 Liquidity coverage ratio band by country
(number of institutions)

Country (Q2 2021)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	-	6
Bulgaria	-	-	1
Germany	-	6	15
Estonia	-	-	3
Ireland	-	1	5
Greece	-	-	4
Spain	-	-	11
France	-	3	8
Croatia ¹⁾	-	-	-
Italy	-	-	11
Cyprus	-	-	3
Latvia	-	-	3
Lithuania	-	-	3
Luxembourg	-	2	3
Malta	-	-	3
Netherlands	-	1	6
Austria	-	-	7
Portugal	-	1	2
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	-	3
Total	-	14	100

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.

2) LCR stands for Liquidity Coverage Ratio.

T06.02.3 Liquidity coverage ratio band by classification (geographical diversification)
(number of institutions)

Category (Q2 2021)	LCR ⁵⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures ¹⁾	-	-	17
Banks with largest non-domestic exposures			
SSM	-	8	58
Non-SSM EEA ²⁾	-	-	10
Non-EEA Europe ³⁾	-	1	9
RoW ⁴⁾	-	5	6
Total	-	14	100

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) Domestic exposures more than 95% of total debt securities and loans and advances.

2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

3) European countries not in the EEA.

4) RoW: rest of the world, i.e. all countries except European countries.

5) LCR stands for Liquidity Coverage Ratio.

T06.02.3 Liquidity coverage ratio band by classification (size)

(number of institutions)

Category (Q2 2021)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
<i>Less than €30 billion</i>	-	2	24
<i>Between €30 billion and €100 billion</i>	-	4	43
<i>Between €100 billion and €200 billion</i>	-	1	14
<i>More than €200 billion</i>	-	3	15
G-SIBs ¹⁾	-	4	4
Total	-	14	100

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.

1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

2) LCR stands for Liquidity Coverage Ratio.

Annex 01.01 Loans and advances subject to Covid-19 supporting measures by reference period

(EUR billions; percentages)

Indicator	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
Total loans and advances ¹⁾	14,377.32	14,160.19	13,773.08	14,169.20	14,216.21
of which: subject to expired COVID-19 measures ²⁾	88.53	359.58	592.10	684.94	721.69
of which: non-performing	503.51	485.12	443.44	454.88	422.29
of which: performing stage 2	1,131.89	1,094.78	1,219.09	1,243.10	1,220.08
Loans and advances subject to Covid-19 supporting measures ²⁾	999.86	875.68	674.23	619.11	547.57
Loans and advances subject to EBA-compliant moratoria (non-expired)	767.67	540.75	282.20	178.01	100.95
as a share of total loans and advances	5.34%	3.82%	2.05%	1.26%	0.71%
of which: non-performing	19.13	16.20	9.46	7.74	5.51
of which: performing stage 2	129.88	112.37	80.92	53.68	34.12
Coverage ratio of NPLs	24.20%	27.48%	31.66%	31.36%	37.10%
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	48.95	48.43	51.98	66.32	73.24
as a share of total loans and advances	0.34%	0.34%	0.38%	0.47%	0.52%
of which: non-performing	5.97	6.94	9.92	12.76	15.60
of which: performing stage 2	18.82	23.76	31.19	41.67	46.46
Coverage ratio of NPLs	25.97%	20.11%	22.19%	21.61%	20.83%
Newly originated loans and advances subject to public guarantee schemes	183.23	286.51	340.05	374.78	373.39
as a share of total loans and advances	1.27%	2.02%	2.47%	2.65%	2.63%
of which: non-performing	0.96	1.98	3.48	5.00	7.27
of which: performing stage 2	5.44	13.85	39.50	51.00	68.82
Coverage ratio of NPLs	11.79%	10.60%	10.55%	11.57%	11.75%

Source: ECB.

1) Loans and advances, as presented in table 4.01 Asset quality. They are displayed at gross carrying amount, held for trading exposures are excluded. Data are sourced from FINREP.

2) Indicators based on EBA Guidelines on Covid-19-related measures reporting and disclosure (EBA/GL/2020/07).

Annex 01.02 Loans and advances subject to Covid-19 supporting measures by country/1

(EUR billions; percentages)

Country (Q2 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Total loans and advances ¹⁾	14,216.21	368.49	C	2,242.66	24.49	287.51	160.04	2,234.77	4,481.41	-	1,553.46
of which: subject to expired COVID-19 measures ²⁾	721.69	19.65	C	26.48	0.92	23.98	24.13	155.85	232.54	-	130.51
of which: non-performing	422.29	7.92	C	32.14	0.35	11.15	30.31	83.09	118.05	-	74.45
of which: performing stage 2	1,220.08	37.69	C	164.14	2.05	35.07	20.33	153.35	375.32	-	208.46
Loans and advances subject to Covid-19 supporting measures ²⁾	547.57	3.04	C	34.02	0.10	7.50	7.24	139.24	137.33	-	161.05
Loans and advances subject to EBA-compliant moratoria (non-expired)	100.95	C	C	1.02	0.01	0.49	1.40	22.19	7.06	-	37.39
as a share of total loans and advances	0.71%	C	C	0.05%	0.05%	0.17%	0.88%	0.99%	0.16%	-	2.41%
of which: non-performing	5.51	C	C	C	C	0.02	0.22	1.68	0.33	-	1.13
of which: performing stage 2	34.12	0.22	C	0.49	0.00	0.36	0.58	5.81	2.39	-	17.37
Coverage ratio of NPLs	37.10%	C	C	C	C	31.79%	10.63%	28.11%	31.07%	-	37.28%
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	73.24	1.34	C	20.35	0.05	5.77	0.26	10.23	11.40	-	11.06
as a share of total loans and advances	0.52%	0.36%	C	0.91%	0.20%	2.01%	0.16%	0.46%	0.25%	-	0.71%
of which: non-performing	15.60	0.37	C	3.16	0.01	1.94	0.07	3.29	2.95	-	1.74
of which: performing stage 2	46.46	0.90	C	13.22	0.04	3.15	0.19	6.70	5.79	-	6.28
Coverage ratio of NPLs	20.83%	C	C	21.31%	C	14.15%	21.52%	28.92%	15.66%	-	24.29%
Newly originated loans and advances subject to public guarantee schemes	373.39	C	C	12.66	0.04	1.24	5.57	106.82	118.88	-	112.60
as a share of total loans and advances	2.63%	C	C	0.56%	0.16%	0.43%	3.48%	4.78%	2.65%	-	7.25%
of which: non-performing	7.27	C	C	0.20	0.01	0.10	0.05	2.13	3.79	-	0.52
of which: performing stage 2	68.82	0.13	C	2.34	C	0.41	0.42	18.82	29.06	-	14.19
Coverage ratio of NPLs	11.75%	C	C	16.20%	43.49%	4.52%	9.33%	13.70%	8.69%	-	21.35%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

1) Loans and advances, as presented in section 4.01 Asset quality. They are displayed at gross carrying amount, held for trading exposures are excluded.

2) EBA Guidelines on Covid-19-related measures reporting and disclosure (EBA/GL/2020/07).

3) There are no significant institutions at the highest level of consolidation in Croatia.

Annex 01.02 Loans and advances subject to Covid-19 supporting measures by country/2

(EUR billions; percentages)

Country (Q2 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Total loans and advances ¹⁾	20.83	C	14.58	101.47	11.61	1,687.32	409.79	133.20	18.02	-	447.86
of which: subject to expired COVID-19 measures ²⁾	8.65	0.39	0.46	1.29	1.22	53.69	30.11	6.86	2.88	-	C
of which: non-performing	3.11	0.24	0.24	1.08	0.55	33.62	9.95	7.48	C	-	7.32
of which: performing stage 2	3.30	C	1.30	6.19	1.13	110.52	62.12	14.85	1.30	-	21.34
Loans and advances subject to Covid-19 supporting measures ²⁾	0.64	0.04	0.09	C	0.63	11.99	6.23	26.86	0.58	-	C
Loans and advances subject to EBA-compliant moratoria (non-expired)	C	0.00	0.01	C	0.06	C	1.10	20.83	0.23	-	C
as a share of total loans and advances	C	C	0.05%	C	0.55%	C	0.27%	15.64%	1.27%	-	C
of which: non-performing	0.00	C	C	C	0.02	C	0.11	1.82	0.02	-	C
of which: performing stage 2	0.01	C	0.00	C	C	C	0.51	5.77	0.12	-	C
Coverage ratio of NPLs	C	C	C	C	C	C	48.41%	50.34%	C	-	C
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	0.59	C	0.07	C	C	C	1.29	0.54	0.20	-	C
as a share of total loans and advances	2.85%	0.39%	0.50%	C	C	C	0.31%	0.41%	1.14%	-	C
of which: non-performing	0.01	0.01	0.00	C	0.09	1.18	0.20	0.13	C	-	C
of which: performing stage 2	0.58	0.03	0.07	C	0.12	6.82	1.06	0.38	0.09	-	C
Coverage ratio of NPLs	1.17%	17.07%	13.20%	C	6.81%	16.37%	37.87%	41.74%	C	-	C
Newly originated loans and advances subject to public guarantee schemes	C	C	0.01	0.08	C	3.24	3.85	5.48	0.15	-	1.39
as a share of total loans and advances	C	C	0.06%	0.08%	C	0.19%	0.94%	4.12%	0.83%	-	0.31%
of which: non-performing	C	C	C	0.01	C	0.16	0.12	0.02	0.00	-	0.09
of which: performing stage 2	C	C	C	C	C	0.86	1.67	0.72	0.03	-	C
Coverage ratio of NPLs	C	C	C	11.75%	C	12.84%	16.83%	27.18%	C	-	24.15%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

1) Loans and advances, as presented in section 4.01 Asset quality. They are displayed at gross carrying amount, held for trading exposures are excluded.

2) EBA Guidelines on Covid-19-related measures reporting and disclosure (EBA/GL/2020/07).

3) There are no significant institutions at the highest level of consolidation in Slovakia.

Annex 01.03 Loans and advances subject to Covid-19 supporting measures by selected classification (business model)

(EUR billions; percentages)

Category (Q2 2021)	Total	Corporate/ wholesale lender	Custodian and asset managers	Developme nt/promotio nal lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Total loans and advances ¹⁾	14,216.21	782.42	129.65	C	1,919.60	6,347.83	833.96	88.92	3,788.36	C
of which: subject to expired COVID-19 measures ²⁾	721.69	9.39	0.13	C	150.01	304.12	40.42	7.05	197.15	C
of which: non-performing	422.29	10.08	0.58	C	101.98	180.56	25.36	2.59	97.36	C
of which: performing stage 2	1,220.08	76.75	5.30	C	212.82	530.29	67.79	8.05	300.58	C
Loans and advances subject to Covid-19 supporting measures ²⁾	547.57	16.95	C	C	154.68	219.97	33.68	1.55	117.44	C
Loans and advances subject to EBA-compliant moratoria (non-expired)	100.95	0.06	C	C	44.87	30.32	8.85	0.49	16.01	C
as a share of total loans and advances	0.71%	0.01%	C	C	2.34%	0.48%	1.06%	0.55%	0.42%	C
of which: non-performing	5.51	C	C	C	2.88	1.73	0.17	0.02	0.69	C
of which: performing stage 2	34.12	C	C	C	13.70	14.04	2.25	0.25	3.66	C
Coverage ratio of NPLs	37.10%	C	C	C	40.44%	39.27%	23.79%	44.39%	21.24%	C
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	73.24	13.12	C	C	16.31	24.27	0.96	0.64	16.47	C
as a share of total loans and advances	0.52%	1.68%	C	C	0.85%	0.38%	0.12%	0.72%	0.43%	C
of which: non-performing	15.60	2.12	C	C	3.14	5.71	0.24	0.07	3.86	C
of which: performing stage 2	46.46	9.15	C	0.18	9.78	13.36	0.69	0.48	12.16	C
Coverage ratio of NPLs	20.83%	20.40%	C	C	22.61%	14.95%	37.49%	35.60%	26.57%	C
Newly originated loans and advances subject to public guarantee schemes	373.39	3.78	C	C	93.50	165.38	23.87	0.42	84.97	C
as a share of total loans and advances	2.63%	0.48%	C	C	4.87%	2.61%	2.86%	0.48%	2.24%	C
of which: non-performing	7.27	0.14	C	C	1.26	4.03	0.28	0.01	1.42	C
of which: performing stage 2	68.82	1.05	C	C	15.94	33.49	2.79	0.05	15.27	C
Coverage ratio of NPLs	11.75%	8.86%	C	C	14.01%	10.24%	15.75%	33.77%	13.53%	C

Source: ECB.

C: the value is suppressed for confidentiality reasons.

1) Loans and advances, as presented in section 4.01 Asset quality. They are displayed at gross carrying amount, held for trading exposures are excluded.

2) EBA Guidelines on Covid-19-related measures reporting and disclosure (EBA/GL/2020/07).

3) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

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