



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

Supervisory Banking Statistics

First quarter 2018

BANKENTOEZICHT

July 2018

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

БАНКОВ НАДЗОР

BANKTILSYN

BANKENAUF SICHT

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

Table of contents

1. General statistics		
T01.01	Significant institutions by classification	2
T01.02	Significant institutions by location of ultimate parent	8
T01.03	Total assets by location of ultimate parent	9
T01.04	Concentration of total assets	10
2. Balance sheet composition and profitability		
T02.01.1	Profit and loss figures by reference period	11
T02.01.2	Profit and loss figures by country	12
T02.01.3	Profit and loss figures by classification	13
T02.02.1	Key performance indicators by reference period	19
T02.02.2	Key performance indicators by country	20
T02.02.3	Key performance indicators by classification	21
T02.03.1	Composition of assets by reference period	27
T02.03.2	Composition of assets by country	28
T02.03.3	Composition of assets by classification	30
T02.04.1	Composition of liabilities and equity by reference period	36
T02.04.2	Composition of liabilities and equity by country	37
T02.04.3	Composition of liabilities and equity by classification	39
3. Capital adequacy, leverage and asset quality		
T03.01.1	Total capital ratio and its components by reference period	45
T03.01.2	Total capital ratio and its components by country	46
T03.01.3	Total capital ratio and its components by classification	47
T03.02.1	CET1 ratio band by reference period	53
T03.02.2	CET1 ratio band by country	54
T03.02.3	CET1 ratio band by classification	55
T03.03.1	Leverage ratios by reference period	60
T03.03.2	Leverage ratios by country	61
T03.03.3	Leverage ratios by classification	63
T03.04.1	Leverage ratio band by reference period	68
T03.04.2	Leverage ratio band by country	69
T03.04.3	Leverage ratio band by classification	70
T03.05.1	Risk exposures composition by reference period	74
T03.05.2	Risk exposures composition by country	75
T03.05.3	Risk exposures composition by classification	77
T03.06	Asset quality: performing and non-performing exposures by instrument and counterparty	83
T03.07.1	Asset quality: non performing loans and advances by reference period	84
T03.07.2	Asset quality: non performing loans and advances by country	85
T03.07.3	Asset quality: non performing loans and advances by classification	86
T03.08.1	Asset quality: forbearance by instrument and counterparty	92
T03.08.2	Asset quality: non-performing exposures and forbearance by country	93
T03.08.3	Asset quality: non-performing exposures and forbearance by classification	94
4. Funding		
T04.01.1	Loan-to-deposit ratio by reference period	100
T04.01.2	Loan-to-deposit ratio by country	101
T04.01.3	Loan-to-deposit ratio by classification	102
5. Liquidity		
T05.01.1	Liquidity coverage ratio by reference period	108
T05.01.2	Liquidity coverage ratio by country	109
T05.01.3	Liquidity coverage ratio by classification	111
T05.02.1	Liquidity coverage ratio band by reference period	116
T05.02.2	Liquidity coverage ratio band by country	117
T05.02.3	Liquidity coverage ratio band by classification	118
6. Data quality		
T06.01	Overview of data quality findings by dimension	122
T06.02	Data quality: punctuality	123
T06.03	Data quality: completeness	124
T06.04	Data quality: accuracy and consistency	125
T06.05	Data quality: stability	126
T06.06	Data quality: plausibility	127

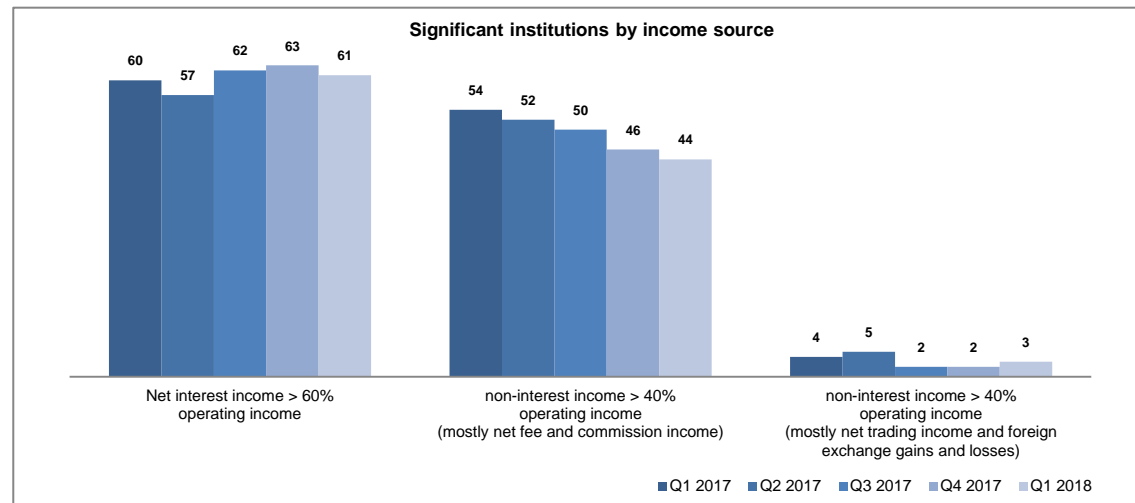
T01.01 Significant institutions by classification (income source) (number of institutions)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ¹⁾
Banks with net interest income more than 60% of operating income	60	57	62	63	61
Banks with non-interest income more than 40% of operating income					
<i>Mostly net fee and commission income</i>	54	52	50	46	44
<i>Mostly net trading income and foreign exchange gains and losses</i>	4	5	2	2	3
Total	118	114	114	111	108

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.



T01.01 Significant institutions by classification (geographical diversification, version 1)

(number of institutions)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ⁸⁾
Banks with significant domestic exposures¹⁾	28	25	22	23	21
Banks with significant international exposures²⁾					
One geographical area					
SSM	6	9	9	10	9
Non-SSM EEA ³⁾ and RoW ⁴⁾	12	10	9	8	11
Internationally diversified ⁵⁾					
SSM ⁶⁾	6	3	6	7	2
SSM and non-SSM EEA	12	16	14	13	13
SSM and RoW	13	17	18	16	16
SSM, non-SSM EEA and RoW	40	33	35	32	33
Banks without geographically focused exposures⁷⁾	1	1	1	2	3
Total	118	114	114	111	108

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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) Domestic exposures more than 95% of total debt securities and loans and advances.

2) International exposures more than 5% of total debt securities and loans and advances.

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

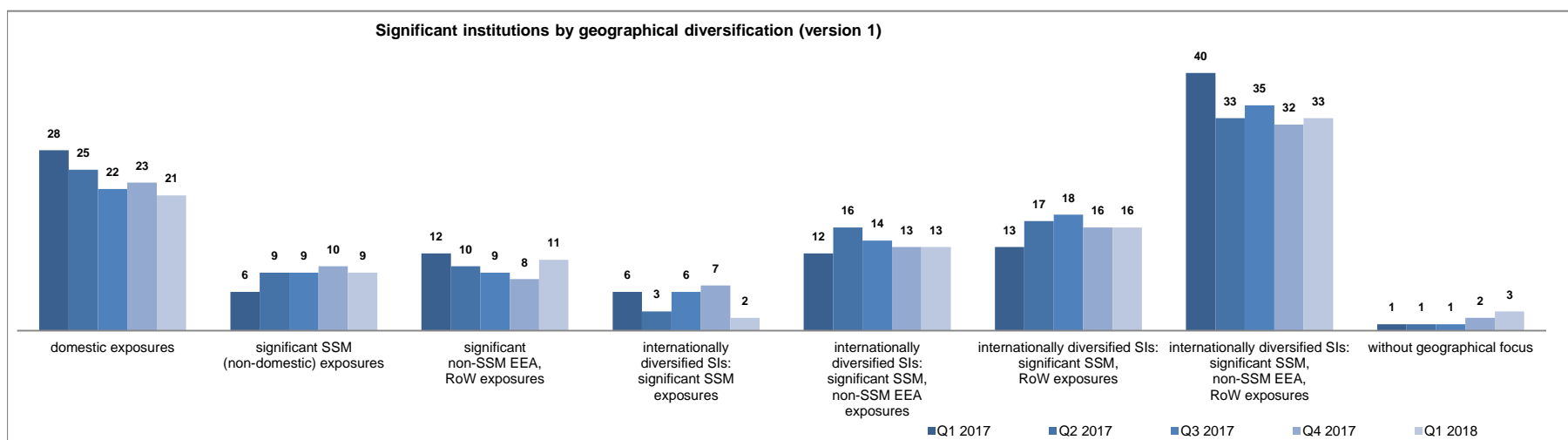
4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

8) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.



T01.01 Significant institutions by classification (geographical diversification, version 2) (number of institutions)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ⁵⁾
Banks with significant domestic exposures ¹⁾	28	25	22	23	21
Banks with largest non-domestic exposures					
SSM (northern Europe) ²⁾	-	-	1	1	1
SSM (central Europe) ²⁾	46	46	40	38	34
SSM (southern Europe) ²⁾	6	5	9	8	8
Non-SSM EEA ³⁾	27	29	31	27	32
Non-EEA Europe ⁴⁾	4	4	4	5	5
Africa	1	-	-	-	-
Asia and Oceania	1	-	-	-	1
North America	4	4	6	8	5
Latin America and the Caribbean	1	1	1	1	1
Total	118	114	114	111	108

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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.

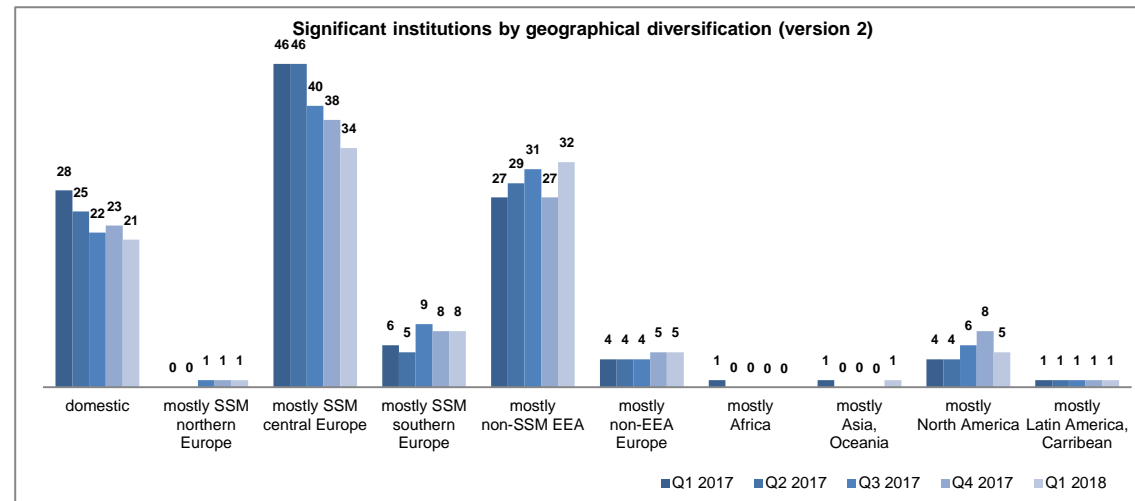
1) Domestic exposures more than 95% of total debt securities and loans and advances.

2) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

5) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.



T01.01 Significant institutions by classification (size) (number of institutions)

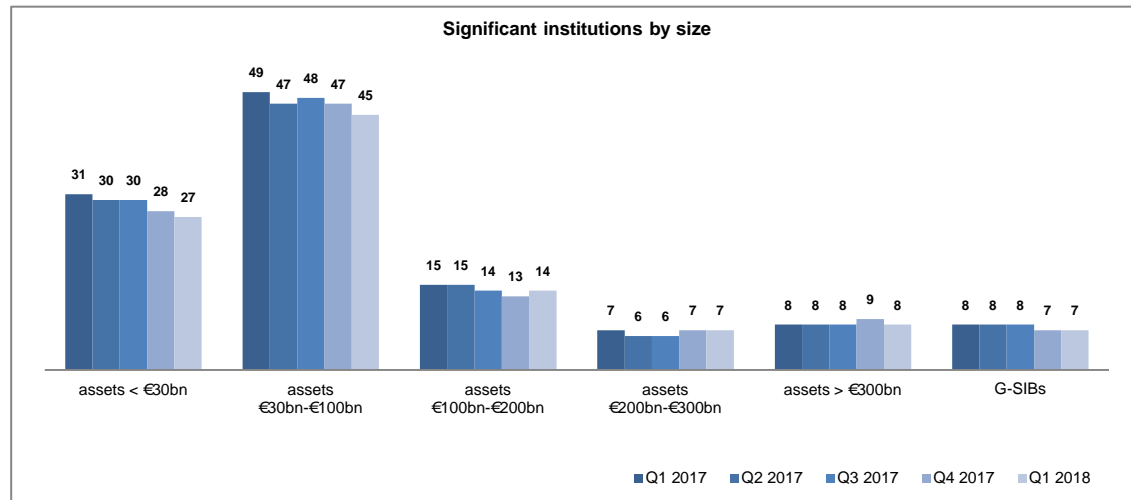
Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ²⁾
Banks with total assets					
<i>Less than €30 billion</i>	31	30	30	28	27
<i>Between €30 billion and €100 billion</i>	49	47	48	47	45
<i>Between €100 billion and €200 billion</i>	15	15	14	13	14
<i>Between €200 billion and €300 billion</i>	7	6	6	7	7
<i>More than €300 billion</i>	8	8	8	9	8
G-SIBs¹⁾	8	8	8	7	7
Total	118	114	114	111	108

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

2) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.



T01.01 Significant institutions by classification (risk-based) ¹⁾ (number of institutions)

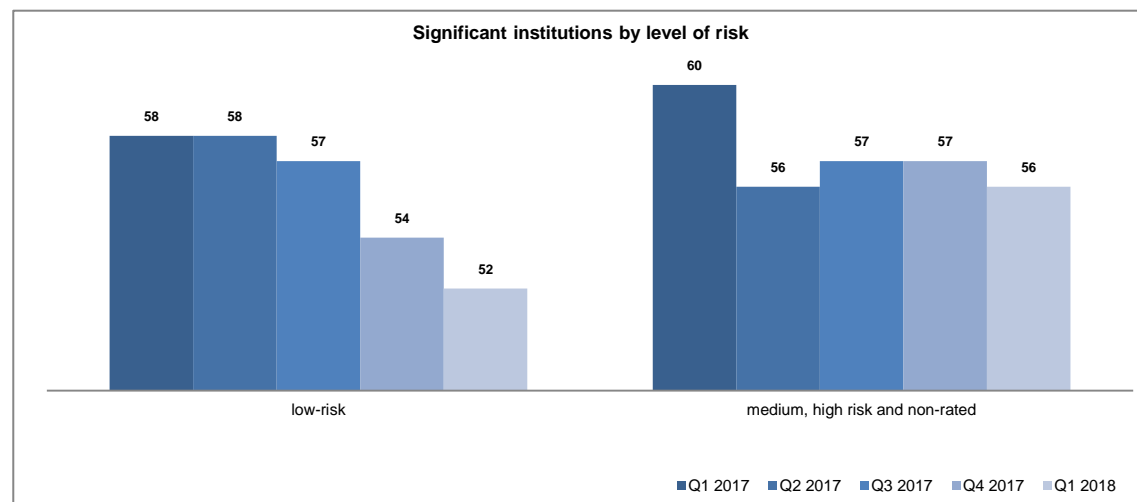
Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ²⁾
Banks with low risk	58	58	57	54	52
Banks with medium, high risk and non-rated	60	56	57	57	56
Total	118	114	114	111	108

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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) 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) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.



T01.01 Significant institutions by classification (sovereign exposures)

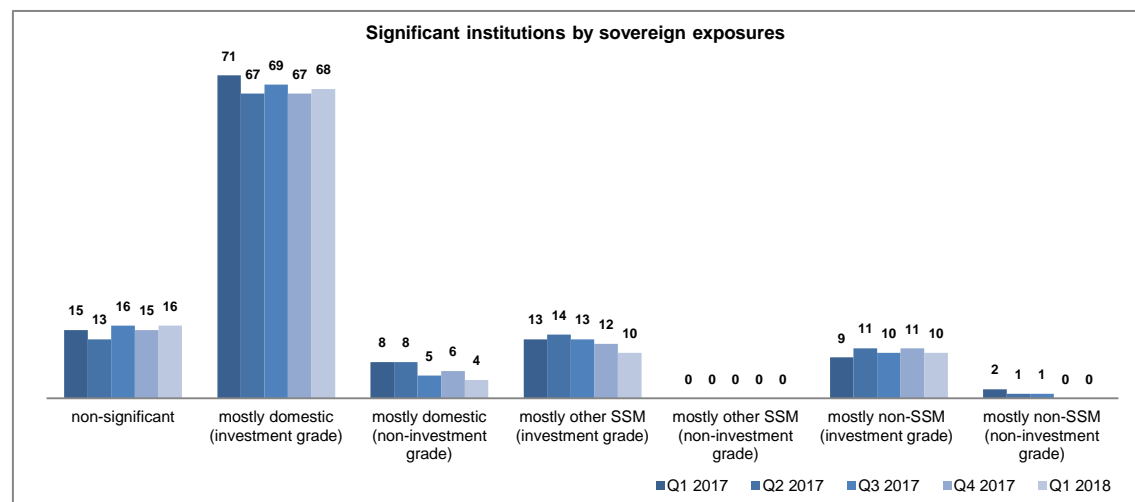
(number of institutions)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ¹⁾
Banks with sovereign exposures					
Non-significant	15	13	16	15	16
Mostly domestic					
<i>Investment grade</i>	71	67	69	67	68
<i>Non-investment grade</i>	8	8	5	6	4
Mostly to other SSM countries					
<i>Investment grade</i>	13	14	13	12	10
<i>Non-investment grade</i>	-	-	-	-	-
Mostly to non-SSM countries					
<i>Investment grade</i>	9	11	10	11	10
<i>Non-investment grade</i>	2	1	1	-	-
Total	118	114	114	111	108

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.



T01.02 Significant institutions by location of ultimate parent (number of institutions)

Country (Q1 2018)	Total ²⁾	Groups with ultimate parent in SSM ³⁾	Groups with ultimate parent in EEA (outside SSM) ⁴⁾	Groups with ultimate parent outside EEA ⁵⁾
Belgium	7	6	-	1
Germany	20	19	-	1
Estonia	2	-	2	-
Ireland	5	3	1	1
Greece	4	4	-	-
Spain	12	12	-	-
France	10	9	1	-
Italy	11	11	-	-
Cyprus	4	4	-	-
Latvia	3	1	2	-
Lithuania	3	1	2	-
Luxembourg	4	2	-	2
Malta	3	1	1	1
Netherlands	6	6	-	-
Austria	6	4	-	2
Portugal	3	3	-	-
Slovenia	3	3	-	-
Slovakia ¹⁾	-	-	-	-
Finland	2	2	-	-
Total	108	91	9	8

Source: ECB.

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

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

2) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.

3) Groups with ultimate parent in the Single Supervisory Mechanism (SSM): refers to significant institutions supervised by ECB at the highest level of consolidation.

4) Groups with ultimate parent in the European Economic Area (EEA): refers to significant institutions supervised by ECB, whose highest level of consolidation is outside the SSM and in the EEA.

5) Groups with ultimate parent outside EEA: refers to significant institutions supervised by ECB, whose highest level of consolidation is outside the EEA.

T01.03 Total assets by location of ultimate parent

(percentages)

Country (Q1 2018)	Groups with ultimate parent in SSM ²⁾	Groups with ultimate parent in EEA (outside SSM) ³⁾	Groups with ultimate parent outside EEA ⁴⁾
Belgium	94.61%	-	5.39%
Germany	98.96%	-	1.04%
Estonia	-	100.00%	-
Ireland	75.42%	9.61%	14.97%
Greece	100.00%	-	-
Spain	100.00%	-	-
France	97.62%	2.38%	-
Italy	100.00%	-	-
Cyprus	100.00%	-	-
Latvia	21.98%	78.02%	-
Lithuania	30.24%	69.76%	-
Luxembourg	72.14%	-	27.86%
Malta	59.56%	27.63%	12.82%
Netherlands	100.00%	-	-
Austria	88.40%	-	11.60%
Portugal	100.00%	-	-
Slovenia	100.00%	-	-
Slovakia ¹⁾	-	-	-
Finland	100.00%	-	-
Total	97.85%	1.09%	1.06%

Source: ECB.

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

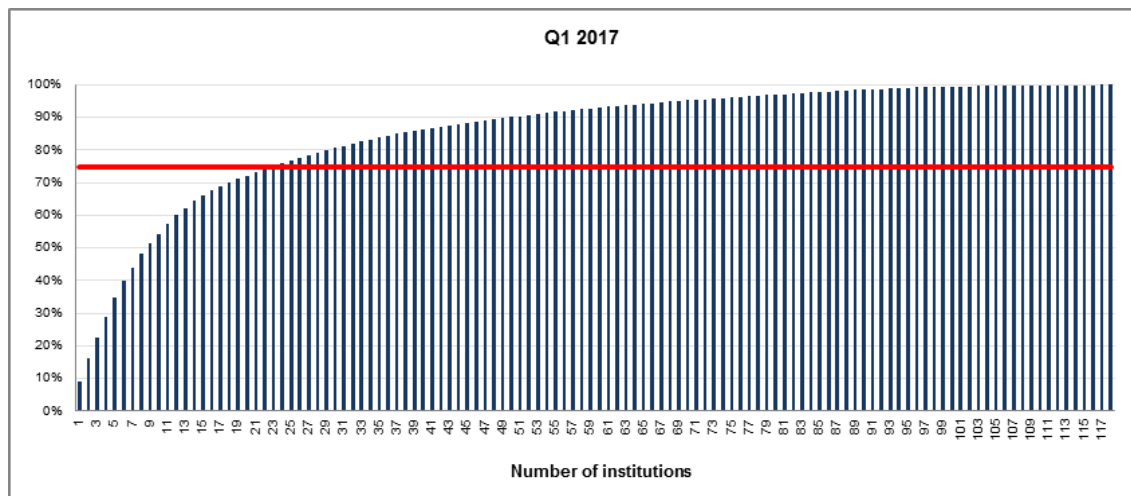
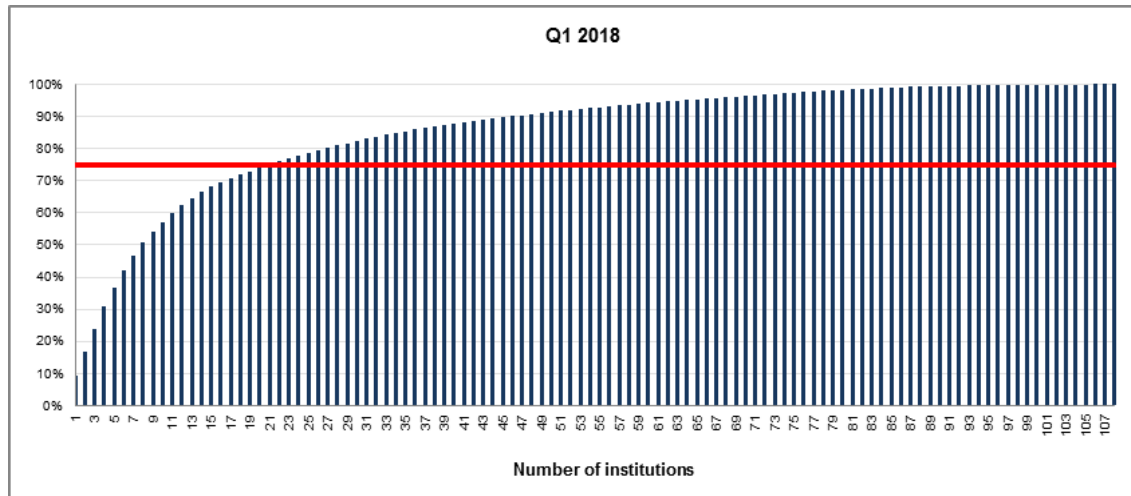
1) There are no significant institutions at the highest level of consolidation in Slovakia.

2) Groups with ultimate parent in the Single Supervisory Mechanism (SSM): refers to significant institutions supervised by ECB at the highest level of consolidation.

3) Groups with ultimate parent in European Economic Area (EEA): refers to significant institutions supervised by ECB, whose highest level of consolidation is outside the SSM and in the EEA.

4) Groups with ultimate parent outside EEA: refers to significant institutions supervised by ECB, whose highest level of consolidation is outside the EEA.

T01.04 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)

Profit and loss ^{1) 2)}	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ⁶⁾
Net interest income	66,347.55	130,608.99	194,529.99	259,286.91	62,210.01
Net fee and commission income	34,358.82	68,631.89	101,654.29	136,257.90	33,074.71
Net trading income	11,301.57	20,391.28	28,315.18	37,322.43	4,682.36
Exchange differences, net	579.89	136.23	276.34	960.88	-1,392.43
Net other operating income	6,414.27	18,112.46	21,226.55	22,399.32	11,329.88
Operating income ³⁾	119,002.09	237,880.86	346,002.35	456,227.44	109,904.53
Administrative expenses and depreciation	-78,016.83	-149,213.54	-218,645.15	-292,991.08	-73,944.87
Net income before impairment, provisions and taxes	40,985.26	88,667.31	127,357.20	163,236.37	35,959.66
Impairment and provisions ⁴⁾	-15,119.97	-34,953.68	-47,098.75	-72,352.53	-8,715.53
Other	6,912.22	10,915.89	15,056.51	19,231.18	2,845.91
Profit and loss before tax from continued operation	32,777.51	64,629.52	95,314.96	110,115.01	30,090.04
Profit and loss before tax from discontinued operation ⁵⁾	C	975.89	3,164.86	3,706.81	86.65
Tax expenses or income	C	-15,824.64	-23,565.51	-29,435.65	-7,899.46
Net profit/loss	25,243.83	49,780.76	74,914.30	84,386.18	22,277.23

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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) 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) This item includes also "extraordinary profit or loss before tax".

6) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.

T02.01.2 Profit and loss figures by country

(EUR millions)

Profit and loss ^{1) 2)} (Q1 2018)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Net interest income	62,210.01	1,631.31	7,242.86	C	1,362.20	1,443.26	16,391.94	15,131.42	7,121.86	270.48
Net fee and commission income	33,074.71	801.65	4,883.05	C	449.49	286.68	5,895.03	11,264.92	5,797.86	63.34
Net trading income	4,682.26	321.75	1,365.00	C	C	-3.19	1,001.48	C	378.47	C
Exchange differences, net	-1,392.43	C	-40.38	C	C	12.35	-251.45	C	39.02	15.05
Net other operating income	11,329.88	C	1,913.38	C	251.20	267.77	660.43	5,732.80	1,963.17	C
Operating income ³⁾	109,904.53	2,420.60	15,363.90	C	2,127.60	2,006.87	23,697.42	32,453.67	15,300.38	350.23
Administrative expenses and depreciation	-73,944.87	-1,975.33	-12,784.17	C	-1,343.91	-1,115.09	-12,218.22	-24,658.10	-9,744.96	-234.18
Net income before impairment, provisions and taxes	35,959.66	445.27	2,579.73	C	783.69	891.78	11,479.21	7,795.56	5,555.42	116.05
Impairment and provisions ⁴⁾	-8,715.53	136.10	-276.95	C	37.72	-795.01	-4,307.82	-1,187.36	-1,876.09	C
Other	2,845.91	44.05	43.52	C	3.78	-44.64	878.06	1,083.88	597.69	C
Profit and loss before tax from continued operation	30,090.04	625.42	2,346.30	C	825.20	52.14	8,049.44	7,692.09	4,277.02	128.80
Profit and loss before tax from discontinued operation ⁵⁾	86.65	0.00	C	C	0.00	26.56	0.00	C	9.94	0.00
Tax expenses or income	-7,899.46	-185.43	C	C	-111.39	-23.48	-2,307.05	C	-742.17	-7.25
Net profit/loss	22,277.23	439.99	1,435.99	C	713.81	55.22	5,742.39	5,482.66	3,544.79	121.55

Profit and loss ^{1) 2)} (Q1 2018)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁶⁾	Finland
Net interest income	52.73	83.05	139.10	82.05	7,581.07	2,386.44	762.91	114.40	-	C
Net fee and commission income	29.90	47.29	257.88	25.85	1,591.79	1,060.26	377.23	59.22	-	C
Net trading income	15.74	6.00	33.86	C	219.57	-66.74	-48.94	3.28	-	C
Exchange differences, net	C	2.71	5.79	5.61	31.33	58.21	59.87	-0.03	-	C
Net other operating income	C	-0.14	-20.71	C	455.19	-84.11	70.30	21.38	-	C
Operating income ³⁾	89.28	138.92	415.92	108.68	9,878.96	3,354.07	1,221.37	198.24	-	C
Administrative expenses and depreciation	-47.84	-64.12	-332.05	-66.63	-5,871.44	-2,306.91	-692.09	-113.54	-	C
Net income before impairment, provisions and taxes	41.44	74.81	83.87	42.05	4,007.52	1,047.16	529.27	84.70	-	C
Impairment and provisions ⁴⁾	C	C	C	C	-426.25	159.10	-200.36	C	-	C
Other	C	C	C	C	94.47	75.98	37.52	C	-	C
Profit and loss before tax from continued operation	43.49	75.33	93.10	59.72	3,675.74	1,282.25	366.43	113.24	-	C
Profit and loss before tax from discontinued operation ⁵⁾	C	0.00	C	0.00	0.00	0.00	C	0.00	-	C
Tax expenses or income	C	-8.86	C	-18.95	-873.64	-244.88	C	-7.49	-	C
Net profit/loss	43.03	66.47	97.82	40.77	2,802.10	1,037.37	248.02	105.76	-	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) This item includes also "extraordinary profit or loss before tax".

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

T02.01.3 Profit and loss figures by classification (income source)

(EUR millions)

Profit and loss ^{1) 2)} (Q1 2018)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Net interest income	62,210.01	34,496.31	27,646.14	67.57
Net fee and commission income	33,074.71	C	22,825.19	C
Net trading income	4,682.36	1,367.43	3,253.08	61.85
Exchange differences, net	-1,392.43	C	-1,229.40	C
Net other operating income	11,329.88	883.07	10,531.93	-85.12
Operating income ³⁾	109,904.53	C	63,026.93	C
Administrative expenses and depreciation	-73,944.87	C	-46,709.37	C
Net income before impairment, provisions and taxes	35,959.66	C	16,317.56	C
Impairment and provisions ⁴⁾	-8,715.53	C	-3,518.53	C
Other	2,845.91	C	1,648.66	C
Profit and loss before tax from continued operation	30,090.04	15,729.61	14,447.69	-87.26
Profit and loss before tax from discontinued operation ⁵⁾	86.65	C	60.17	C
Tax expenses or income	-7,899.46	-4,133.76	-3,690.19	-75.51
Net profit/loss	22,277.23	C	10,817.67	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. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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. In instances where this item is negative, the allocation of the bank to one of the three categories is based on the area of activity which is dominant for that bank. This is identified by taking the highest of the absolute values of net interest income, net fee and commission income and net trading income (including foreign exchange gains and losses) in the reference period considered. In such circumstances, a bank classified under the "mostly net trading income and foreign exchange gains and losses" category can have a smaller amount of trading income compared with the other two categories.

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

5) This item includes also "extraordinary profit or loss before tax".

T02.01.3 Profit and loss figures by classification (geographical diversification, version 1)

(EUR millions)

Profit and loss ^{1) 2)} (Q1 2018)	Total	Banks with significant domestic exposures ⁶⁾	Banks with significant international exposures ⁷⁾						Banks without geographically focused exposures ¹²⁾
			One geographical area		Internationally diversified ¹⁰⁾				
			SSM	Non-SSM EEA ⁸⁾ and RoW ⁹⁾	SSM ¹¹⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Net interest income	62,210.01	4,077.54	2,594.25	1,490.68	C	3,418.67	15,072.48	35,050.98	C
Net fee and commission income	33,074.71	2,903.85	1,227.15	547.97	C	1,056.80	8,862.12	18,378.94	C
Net trading income	4,682.36	108.14	71.73	14.62	C	-14.87	635.60	3,892.63	C
Exchange differences, net	-1,392.43	-44.85	6.26	29.70	C	-131.47	34.40	-1,299.85	C
Net other operating income	11,329.88	931.12	403.60	99.75	C	1,029.73	1,525.29	7,217.21	C
Operating income ³⁾	109,904.53	7,975.79	4,303.00	2,182.73	C	5,358.86	26,129.90	63,239.91	C
Administrative expenses and depreciation	-73,944.87	-5,614.55	-2,715.01	-1,183.20	C	-3,465.75	-17,222.67	-43,267.60	C
Net income before impairment, provisions and taxes	35,959.66	2,361.25	1,587.99	999.53	C	1,893.11	8,907.23	19,972.31	C
Impairment and provisions ⁴⁾	-8,715.53	-805.54	C	-504.11	C	-418.61	-2,062.34	-4,501.75	C
Other	2,845.91	337.78	C	21.16	C	52.78	900.74	1,107.01	C
Profit and loss before tax from continued operation	30,090.04	1,893.49	1,765.29	516.57	C	1,527.28	7,745.63	16,577.56	C
Profit and loss before tax from discontinued operation ⁵⁾	86.65	C	0.00	28.10	C	0.00	C	C	C
Tax expenses or income	-7,899.46	C	-239.39	-119.18	C	-290.55	C	C	C
Net profit/loss	22,277.23	1,527.03	1,525.90	425.50	C	1,236.73	5,590.13	11,922.00	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. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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) This item includes also "extraordinary profit or loss before tax".

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

7) International exposures more than 5% of total debt securities and loans and advances.

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

9) RoW: rest of the world, i.e. countries outside the EEA.

10) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

11) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

12) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T02.01.3 Profit and loss figures by classification (geographical diversification, version 2)

(EUR millions)

Profit and loss ^{1) 2)} (Q1 2018)	Total	Banks with significant domestic exposures ⁶⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁷⁾	SSM central Europe ⁷⁾	SSM southern Europe ⁷⁾	Non-SSM EEA ⁸⁾	Non-EEA Europe ⁹⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Net interest income	62,210.01	4,077.54	C	19,842.84	5,893.05	18,245.86	598.13	-	C	9,296.17	C
Net fee and commission income	33,074.71	2,903.85	C	9,384.53	4,659.38	7,221.60	162.46	-	C	7,431.98	C
Net trading income	4,682.36	108.14	C	1,932.19	106.84	897.63	43.72	-	C	1,123.12	C
Exchange differences, net	-1,392.43	-44.85	C	-1,266.63	121.64	-69.10	2.84	-	C	43.58	C
Net other operating income	11,329.88	931.12	C	4,556.08	823.03	1,599.94	21.20	-	C	3,417.06	C
Operating income ³⁾	109,904.53	7,975.79	C	34,449.02	11,603.94	27,895.93	828.36	-	C	21,311.90	C
Administrative expenses and depreciation	-73,944.87	-5,614.55	C	-23,256.17	-7,614.65	-16,563.44	-496.12	-	C	-17,413.40	C
Net income before impairment, provisions and taxes	35,959.66	2,361.25	C	11,192.84	3,989.29	11,332.49	332.24	-	C	3,898.50	C
Impairment and provisions ⁴⁾	-8,715.53	-805.54	C	-1,934.12	-803.18	-3,597.38	-148.33	-	C	-512.70	C
Other	2,845.91	337.78	C	693.54	771.64	191.40	21.57	-	C	521.96	C
Profit and loss before tax from continued operation	30,090.04	1,893.49	C	9,952.26	3,957.75	7,926.51	205.48	-	C	3,907.76	C
Profit and loss before tax from discontinued operation ⁵⁾	86.65	C	C	C	C	2.94	C	-	C	0.00	C
Tax expenses or income	-7,899.46	C	C	C	C	-2,114.42	C	-	C	-1,204.54	C
Net profit/loss	22,277.23	1,527.03	C	7,488.05	2,895.81	5,815.03	197.69	-	C	2,703.22	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) This item includes also "extraordinary profit or loss before tax".

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

7) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

8) Countries in the European Economic Area (EEA) not participating in the SSM.

9) European countries not in the EEA.

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

(EUR millions)

Profit and loss ^{1) 2)} (Q1 2018)	Total	Banks with total assets					G-SIBs ⁶⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Net interest income	62,210.01	1,221.45	7,991.64	4,553.18	4,941.10	14,933.93	28,568.71
Net fee and commission income	33,074.71	679.43	2,849.08	2,578.51	2,399.56	8,835.35	15,732.78
Net trading income	4,682.36	96.96	-137.97	183.94	282.54	1,251.36	3,005.53
Exchange differences, net	-1,392.43	29.92	82.63	72.20	-119.42	-292.63	-1,165.14
Net other operating income	11,329.88	108.19	1,600.72	253.02	527.55	2,012.12	6,828.27
Operating income ³⁾	109,904.53	2,135.96	12,386.10	7,640.85	8,031.34	26,740.13	52,970.16
Administrative expenses and depreciation	-73,944.87	-1,464.14	-7,528.03	-5,716.72	-5,454.75	-17,199.03	-36,582.21
Net income before impairment, provisions and taxes	35,959.66	671.82	4,858.07	1,924.13	2,576.59	9,541.10	16,387.95
Impairment and provisions ⁴⁾	-8,715.53	8.77	-1,286.78	-559.91	-87.68	-2,301.76	-4,488.17
Other	2,845.91	C	268.82	295.04	18.92	C	1,134.62
Profit and loss before tax from continued operation	30,090.04	C	3,840.11	1,659.26	2,507.83	C	13,034.40
Profit and loss before tax from discontinued operation ⁵⁾	86.65	C	77.69	0.00	0.00	C	-1.78
Tax expenses or income	-7,899.46	C	-927.81	-308.81	-648.32	C	-3,871.08
Net profit/loss	22,277.23	624.03	2,990.00	1,350.45	1,859.51	6,291.70	9,161.54

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) This item includes also "extraordinary profit or loss before tax".

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)

Profit and loss ^{2) 3)} (Q1 2018)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	62,210.01	43,145.45	19,064.56
Net fee and commission income	33,074.71	21,932.75	11,141.96
Net trading income	4,682.36	3,559.54	1,122.82
Exchange differences, net	-1,392.43	-1,813.49	421.06
Net other operating income	11,329.88	8,182.16	3,147.72
Operating income ⁴⁾	109,904.53	75,006.42	34,898.11
Administrative expenses and depreciation	-73,944.87	-48,386.50	-25,558.37
Net income before impairment, provisions and taxes	35,959.66	26,619.91	9,339.74
Impairment and provisions ⁵⁾	-8,715.53	-6,175.00	-2,540.53
Other	2,845.91	1,933.38	912.53
Profit and loss before tax from continued operation	30,090.04	22,378.29	7,711.75
Profit and loss before tax from discontinued operation ⁶⁾	86.65	0.03	86.62
Tax expenses or income	-7,899.46	-6,190.41	-1,709.05
Net profit/loss	22,277.23	16,187.91	6,089.32

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) 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) This item includes also "extraordinary profit or loss before tax".

T02.01.3 Profit and loss figures by classification (sovereign exposures)

(EUR millions)

Profit and loss ^{1) 2)} (Q1 2018)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Net interest income	62,210.01	1,973.38	27,476.00	1,151.07	5,608.12	-	26,001.45	-
Net fee and commission income	33,074.71	906.22	17,881.17	215.40	1,385.97	-	12,685.95	-
Net trading income	4,682.36	162.66	848.37	40.54	289.11	-	3,341.68	-
Exchange differences, net	-1,392.43	-3.84	142.83	1.71	15.11	-	-1,548.24	-
Net other operating income	11,329.88	682.19	4,656.41	149.04	299.42	-	5,542.82	-
Operating income³⁾	109,904.53	3,720.61	51,004.78	1,557.76	7,597.73	-	46,023.66	-
Administrative expenses and depreciation	-73,944.87	-2,173.37	-34,477.39	-777.73	-4,897.46	-	-31,618.91	-
Net income before impairment, provisions and taxes	35,959.66	1,547.24	16,527.39	780.02	2,700.26	-	14,404.75	-
Impairment and provisions ⁴⁾	-8,715.53	-390.66	-3,323.19	C	C	-	-4,212.35	-
Other	2,845.91	13.48	1,781.58	C	C	-	1,052.60	-
Profit and loss before tax from continued operation	30,090.04	1,170.07	14,985.77	C	C	-	11,245.00	-
Profit and loss before tax from discontinued operation ⁵⁾	86.65	C	23.40	C	C	-	0.00	-
Tax expenses or income	-7,899.46	C	-3,570.50	C	C	-	-3,271.92	-
Net profit/loss	22,277.23	923.56	11,438.67	162.39	1,779.53	-	7,973.08	-

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) This item includes also "extraordinary profit or loss before tax".

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

Indicator ^{1) 2)}	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ³⁾
Return on equity (RoE)	7.06%	7.08%	7.03%	5.92%	6.63%
Return on assets (RoA)	0.46%	0.47%	0.47%	0.41%	0.44%
Cost-to-income ratio (CIR)	65.56%	62.73%	63.19%	64.22%	67.28%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.

T02.02.2 Key performance indicators by country (percentages)

Country ^{1) 2)} (Q1 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Belgium	4.13%	0.25%	81.61%
Germany	2.53%	0.14%	83.21%
Estonia	C	C	C
Ireland	7.58%	0.98%	63.17%
Greece	0.82%	0.09%	55.56%
Spain	9.74%	0.71%	51.56%
France	5.63%	0.35%	75.98%
Italy	8.55%	0.65%	63.69%
Cyprus	11.42%	0.98%	66.87%
Latvia	11.80%	1.49%	53.58%
Lithuania	12.44%	1.25%	46.15%
Luxembourg	4.46%	0.34%	79.83%
Malta	9.80%	0.82%	61.31%
Netherlands	9.16%	0.51%	59.43%
Austria	10.16%	0.84%	68.78%
Portugal	4.98%	0.47%	56.67%
Slovenia	13.74%	2.01%	57.27%
Slovakia ³⁾	-	-	-
Finland	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) There are no significant institutions at the highest level of consolidation in Slovakia.

T02.02.3 Key performance indicators by classification (income source)

(percentages)

Category ^{1) 2)} (Q1 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with net interest income more than 60% of operating income	7.62%	0.55%	57.74%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	5.97%	0.37%	74.11%
<i>Mostly net trading income and foreign exchange gains and losses</i>	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.

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.

T02.02.3 Key performance indicators by classification (geographical diversification, version 1) (percentages)

Category ^{1) 2)} (Q1 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with significant domestic exposures ³⁾	5.39%	0.43%	70.39%
Banks with significant international exposures ⁴⁾			
One geographical area			
SSM	10.55%	0.77%	63.10%
Non-SSM EEA ⁵⁾ and RoW ⁶⁾	5.11%	0.42%	54.21%
Internationally diversified ⁷⁾			
SSM ⁸⁾	C	C	C
SSM and non-SSM EEA	6.31%	0.44%	64.67%
SSM and RoW	6.68%	0.46%	65.91%
SSM, non-SSM EEA and RoW	6.67%	0.41%	68.42%
Banks without geographically focused exposures ⁹⁾	-1.24%	-0.08%	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) Domestic exposures more than 95% of total debt securities and loans and advances.

4) International exposures more than 5% 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) RoW: rest of the world, i.e. countries outside the EEA.

7) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

8) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

9) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T02.02.3 Key performance indicators by classification (geographical diversification, version 2) (percentages)

Category ^{1) 2)} (Q1 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with significant domestic exposures ³⁾	5.39%	0.43%	70.39%
Banks with largest non-domestic exposures			
SSM (northern Europe) ⁴⁾	C	C	C
SSM (central Europe) ⁴⁾	6.86%	0.43%	67.51%
SSM (southern Europe) ⁴⁾	7.32%	0.54%	65.62%
Non-SSM EEA ⁵⁾	7.07%	0.51%	59.38%
Non-EEA Europe ⁶⁾	6.45%	0.49%	59.89%
Africa	-	-	-
Asia and Oceania	C	C	C
North America	4.45%	0.24%	81.71%
Latin America and the Caribbean	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) Domestic exposures more than 95% of total debt securities and loans and advances.

4) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

6) European countries not in the EEA.

T02.02.3 Key performance indicators by classification (size)

(percentages)

Category ^{1) 2)} (Q1 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with total assets			
<i>Less than €30 billion</i>	7.84%	0.78%	68.55%
<i>Between €30 billion and €100 billion</i>	5.53%	0.47%	60.78%
<i>Between €100 billion and €200 billion</i>	4.18%	0.27%	74.82%
<i>Between €200 billion and €300 billion</i>	7.58%	0.45%	67.92%
<i>More than €300 billion</i>	8.02%	0.53%	64.32%
G-SIBs ³⁾	6.60%	0.40%	69.06%

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.

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

Category ^{2) 3)} (Q1 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with low risk	7.17%	0.47%	64.51%
Banks with medium, high risk and non-rated	5.52%	0.37%	73.24%

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.

T02.02.3 Key performance indicators by classification (sovereign exposures)

(percentages)

Category ^{1) 2)} (Q1 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with sovereign exposures			
Non-significant	6.41%	0.70%	58.41%
Mostly domestic			
<i>Investment grade</i>	6.39%	0.44%	67.60%
<i>Non-investment grade</i>	3.19%	0.34%	49.93%
Mostly to other SSM countries			
<i>Investment grade</i>	7.33%	0.41%	64.46%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	7.03%	0.42%	68.70%
<i>Non-investment grade</i>	-	-	-

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.

T02.03.1 Composition of assets by reference period (EUR billions)

Assets	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ⁶⁾
Cash, cash balances at central banks, other demand deposits	1,660.75	1,714.76	1,745.65	1,741.22	1,731.51
Loans and advances	13,486.34	13,237.89	13,285.79	13,088.85	12,933.22
Central banks	253.40	245.65	280.21	257.79	267.39
General governments	1,018.63	980.15	971.42	962.25	941.68
Credit institutions	1,343.31	1,251.40	1,264.43	1,169.38	1,272.23
Other financial corporations	1,215.59	1,170.00	1,173.34	1,077.30	1,205.68
Non-financial corporations	4,552.23	4,475.85	4,546.62	4,552.58	4,401.13
Households	5,103.18	5,114.83	5,049.77	5,069.55	4,845.12
Debt securities ¹⁾	3,014.41	2,883.37	2,833.14	2,669.13	2,705.05
<i>of which: loans and receivables</i>	310.80	290.65	270.35	242.47	C
<i>of which: held to maturity ²⁾</i>	364.54	345.63	346.47	325.57	C
<i>of which: available for sale</i>	1,640.42	1,593.70	1,561.55	1,503.99	C
<i>of which: designated at fair value through profit or loss ³⁾</i>	90.09	85.03	81.71	73.87	C
<i>of which: amortised cost</i>	-	-	-	-	948.93
<i>of which: at fair value through Other Comprehensive Income</i>	-	-	-	-	1,122.40
<i>of which: at fair value through profit or loss</i>	-	-	-	-	123.29
<i>of which: held for trading ⁴⁾</i>	518.89	480.71	486.45	419.28	502.20
Equity instruments ¹⁾	497.29	479.81	486.57	451.02	411.55
<i>of which: available for sale</i>	99.82	92.14	92.90	86.09	C
<i>of which: designated at fair value through profit or loss ³⁾</i>	22.74	22.88	23.20	24.00	C
<i>of which: at fair value through Other Comprehensive Income</i>	-	-	-	-	47.38
<i>of which: at fair value through profit or loss</i>	-	-	-	-	38.55
<i>of which: held for trading ⁴⁾</i>	367.53	357.58	363.05	333.35	317.51
Derivatives	1,781.25	1,660.70	1,577.88	1,491.85	1,401.41
Trading	1,600.07	1,495.58	1,422.05	1,349.29	1,275.80
Derivatives – hedge accounting	181.18	165.12	155.84	142.56	125.62
Investments in subsidiaries, joint-ventures and associates	158.01	156.47	146.26	145.45	132.68
Intangible assets and goodwill	137.08	132.65	135.19	133.64	127.59
Other assets ⁵⁾	1,193.49	1,110.77	1,087.89	1,028.66	938.59
Total assets	21,928.62	21,376.42	21,298.37	20,749.82	20,381.61

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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 tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards. Please note that two of the institutions that apply an accounting year different from that of the calendar year will use Taxonomy 2.6 until the end of their financial year, in line with the option given by the EBA.

2) This item includes non-trading debt instruments measured using the cost-based method for national accounting standards (nGAAP) reporters.

3) This item includes non-trading non-derivative financial assets measured at fair value through profit or loss for nGAAP reporters.

4) Includes nGAAP trading portfolios.

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

6) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.

T02.03.2 Composition of assets by country/1

(EUR billions)

Assets (Q1 2018)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Cash, cash balances at central banks, other demand deposits	1,731.51	81.70	503.36	C	32.44	11.34	202.08	508.01	71.64	10.28
Loans and advances	12,933.22	417.11	2,363.36	C	203.62	156.14	2,095.23	3,812.10	1,510.13	32.74
Central banks	267.39	C	35.37	C	2.82	C	32.82	70.77	72.94	C
General governments	941.68	63.29	211.97	C	0.83	C	96.10	369.20	50.77	C
Credit institutions	1,272.23	50.50	487.97	C	8.82	5.88	107.58	322.60	116.25	0.34
Other financial corporations	1,205.68	C	309.99	C	2.31	3.45	86.44	464.42	166.18	C
Non-financial corporations	4,401.13	108.28	790.25	C	66.39	74.63	656.27	1,186.24	669.81	11.36
Households	4,845.12	148.32	527.82	C	122.44	71.25	1,116.03	1,398.86	434.17	13.58
Debt securities ¹⁾	2,705.05	147.42	583.79	C	36.94	21.89	465.71	723.10	368.33	2.81
<i>of which: amortised cost</i>	948.93	109.88	201.20	C	4.60	3.35	172.99	249.49	75.08	0.46
<i>of which: at fair value through Other Comprehensive Income</i>	1,122.40	33.59	201.02	C	31.01	13.38	225.46	223.41	214.53	2.27
<i>of which: at fair value through profit or loss</i>	123.29	1.25	46.98	C	C	C	2.98	26.25	C	C
<i>of which: held for trading ²⁾</i>	502.20	2.70	134.59	C	0.99	1.73	64.28	223.95	48.64	C
Equity instruments ¹⁾	411.55	2.73	96.95	C	0.84	0.69	39.15	209.36	33.68	0.04
<i>of which: at fair value through Other Comprehensive Income</i>	47.38	2.00	0.57	C	C	0.37	11.38	18.46	6.68	0.02
<i>of which: at fair value through profit or loss</i>	38.55	C	5.26	C	0.37	0.22	2.91	16.12	6.38	C
<i>of which: held for trading ²⁾</i>	317.51	C	83.53	C	C	0.10	24.86	174.78	20.10	0.01
Derivatives	1,401.41	38.38	464.05	C	4.79	6.35	132.50	588.21	75.65	0.01
Trading	1,275.80	31.37	447.74	C	3.85	6.26	115.15	533.58	67.87	C
Derivatives – hedge accounting	125.62	7.01	16.30	C	0.94	0.09	17.36	54.64	7.78	C
Investments in subsidiaries, joint-ventures and associates	132.68	C	22.19	C	C	0.54	27.35	47.29	18.12	0.20
Intangible assets and goodwill	127.59	C	14.28	C	C	0.96	43.82	42.07	15.48	0.06
Other assets ³⁾	938.59	16.25	71.45	C	11.70	42.41	216.63	357.06	103.80	3.68
Total assets	20,381.61	708.56	4,119.43	C	292.83	240.32	3,222.47	6,287.19	2,196.82	49.82

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) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

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

T02.03.2 Composition of assets by country/2

(EUR billions)

Assets (Q1 2018)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Cash, cash balances at central banks, other demand deposits	3.38	4.47	29.26	0.81	179.68	62.55	9.04	2.42	-	C
Loans and advances	7.03	15.97	37.66	13.50	1,683.11	326.88	127.31	12.14	-	C
Central banks	C	0.02	C	C	7.88	13.36	C	C	-	C
General governments	C	0.23	C	C	116.16	12.55	5.27	0.77	-	C
Credit institutions	0.05	0.28	13.05	1.29	138.60	12.53	3.87	0.71	-	C
Other financial corporations	0.18	0.10	3.02	1.54	125.09	13.46	C	C	-	C
Non-financial corporations	3.73	7.14	C	3.19	573.23	148.49	45.51	4.52	-	C
Households	3.02	8.20	C	4.44	722.15	126.49	69.28	5.94	-	C
Debt securities ¹⁾	0.88	0.60	19.86	5.03	184.21	75.26	44.38	5.67	-	C
<i>of which: amortised cost</i>	C	C	C	C	59.42	37.37	13.49	2.17	-	C
<i>of which: at fair value through Other Comprehensive Income</i>	C	C	3.64	C	107.99	24.41	23.51	3.46	-	C
<i>of which: at fair value through profit or loss</i>	0.30	0.53	C	C	4.11	8.01	C	C	-	C
<i>of which: held for trading ²⁾</i>	0.02	0.07	C	0.00	12.68	5.47	C	C	-	C
Equity instruments ¹⁾	0.03	0.01	C	C	C	2.12	5.42	0.15	-	C
<i>of which: at fair value through Other Comprehensive Income</i>	C	C	C	C	C	0.73	1.09	0.11	-	C
<i>of which: at fair value through profit or loss</i>	C	C	C	C	1.68	0.99	4.32	0.04	-	C
<i>of which: held for trading ²⁾</i>	C	C	C	C	C	0.40	C	C	-	C
Derivatives	C	C	0.81	C	74.03	9.09	2.49	C	-	C
Trading	0.03	0.05	0.68	0.01	55.46	7.79	C	0.02	-	C
Derivatives – hedge accounting	C	C	C	C	18.56	1.30	C	C	-	C
Investments in subsidiaries, joint-ventures and associates	C	C	C	0.08	4.41	4.40	1.58	C	-	C
Intangible assets and goodwill	0.02	0.01	0.50	0.04	C	2.85	0.26	0.07	-	C
Other assets ³⁾	0.19	0.23	C	0.35	58.32	8.89	19.08	0.59	-	C
Total assets	11.57	21.34	114.60	19.88	2,205.87	492.03	209.57	21.07	-	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) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

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

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

T02.03.3 Composition of assets by classification (income source)

(EUR billions)

Assets (Q1 2018)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Cash, cash balances at central banks, other demand deposits	1,731.51	C	1,079.56	C
Loans and advances	12,933.22	5,859.83	6,931.07	142.32
Central banks	267.39	C	159.81	C
General governments	941.68	401.42	454.51	85.76
Credit institutions	1,272.23	C	692.79	C
Other financial corporations	1,205.68	C	877.43	C
Non-financial corporations	4,401.13	C	2,322.17	C
Households	4,845.12	C	2,424.37	C
Debt securities ¹⁾	2,705.05	1,115.70	1,491.86	97.49
<i>of which: amortised cost</i>	948.93	455.20	405.02	88.71
<i>of which: at fair value through Other Comprehensive Income</i>	1,122.40	506.91	607.34	8.15
<i>of which: at fair value through profit or loss</i>	123.29	C	93.76	C
<i>of which: held for trading ²⁾</i>	502.20	C	385.74	C
Equity instruments ¹⁾	411.55	C	318.91	C
<i>of which: at fair value through Other Comprehensive Income</i>	47.38	C	18.92	C
<i>of which: at fair value through profit or loss</i>	38.55	C	25.51	C
<i>of which: held for trading ²⁾</i>	317.51	C	274.47	C
Derivatives	1,401.41	C	1,082.50	C
Trading	1,275.80	C	1,013.83	C
Derivatives – hedge accounting	125.62	C	68.67	C
Investments in subsidiaries, joint-ventures and associates	132.68	C	76.49	C
Intangible assets and goodwill	127.59	54.30	73.23	0.06
Other assets ³⁾	938.59	368.38	565.64	4.57
Total assets	20,381.61	C	11,619.26	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. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

1) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

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

T02.03.3 Composition of assets by classification (geographical diversification, version 1)

(EUR billions)

Assets (Q1 2018)	Total	Banks with significant domestic exposures ⁴⁾	Banks with significant international exposures ⁵⁾						Banks without geographically focused exposures ¹⁰⁾
			One geographical area		Internationally diversified ⁸⁾				
			SSM	Non-SSM EEA ⁶⁾ and RoW ⁷⁾	SSM ⁹⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Cash, cash balances at central banks, other demand deposits	1,731.51	44.54	40.32	37.75	C	99.30	331.67	1,155.26	C
Loans and advances	12,933.22	959.76	561.24	247.21	C	742.29	3,354.97	6,890.27	C
Central banks	267.39	22.65	C	0.69	C	34.93	51.76	154.76	C
General governments	941.68	101.77	22.22	13.15	C	59.52	259.57	373.99	C
Credit institutions	1,272.23	37.46	14.90	36.15	C	109.49	273.97	785.31	C
Other financial corporations	1,205.68	46.46	C	8.38	C	31.66	228.40	874.48	C
Non-financial corporations	4,401.13	301.43	168.10	88.46	C	267.07	1,128.43	2,420.78	C
Households	4,845.12	450.00	339.06	100.37	C	239.62	1,412.84	2,280.95	C
Debt securities ¹⁾	2,705.05	276.05	99.48	79.95	C	170.03	551.75	1,511.86	C
<i>of which: amortised cost</i>	948.93	166.25	36.08	46.88	C	78.63	197.70	412.51	C
<i>of which: at fair value through Other Comprehensive Income</i>	1,122.40	87.30	59.28	24.53	C	52.47	243.67	650.51	C
<i>of which: at fair value through profit or loss</i>	123.29	3.50	0.89	6.53	C	18.37	20.47	73.43	C
<i>of which: held for trading ²⁾</i>	502.20	19.00	3.23	2.01	C	C	89.91	367.18	C
Equity instruments ¹⁾	411.55	26.04	5.06	2.87	C	2.54	61.08	313.60	C
<i>of which: at fair value through Other Comprehensive Income</i>	47.38	13.11	C	1.96	C	0.39	10.65	18.10	C
<i>of which: at fair value through profit or loss</i>	38.55	5.60	1.37	0.51	C	0.88	12.16	17.90	C
<i>of which: held for trading ²⁾</i>	317.51	0.76	0.74	0.26	C	C	38.16	277.07	C
Derivatives	1,401.41	18.48	24.17	6.54	C	53.19	250.61	1,040.12	C
Trading	1,275.80	12.86	20.31	6.22	C	43.06	215.32	977.61	C
Derivatives – hedge accounting	125.62	5.62	3.86	0.32	C	10.14	35.29	62.50	C
Investments in subsidiaries, joint-ventures and associates	132.68	14.36	12.96	1.13	C	7.60	36.56	59.84	C
Intangible assets and goodwill	127.59	5.31	4.64	0.54	C	2.72	32.39	81.65	C
Other assets ³⁾	938.59	84.15	41.74	32.33	C	49.05	225.64	489.14	C
Total assets	20,381.61	1,428.69	789.61	408.32	C	1,126.72	4,844.69	11,541.73	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) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

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

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

5) International exposures more than 5% of total debt securities and loans and advances.

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

7) RoW: rest of the world, i.e. countries outside the EEA.

8) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

9) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

10) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T02.03.3 Composition of assets by classification (geographical diversification, version 2)

(EUR billions)

Assets (Q1 2018)	Total	Banks with significant domestic exposures ⁴⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁵⁾	SSM central Europe ⁵⁾	SSM southern Europe ⁵⁾	Non-SSM EEA ⁶⁾	Non-EEA Europe ⁷⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Cash, cash balances at central banks, other demand deposits	1,731.51	44.54	C	556.45	90.79	459.07	9.31	-	C	524.65	C
Loans and advances	12,933.22	959.76	C	4,495.13	1,478.76	2,918.53	106.65	-	C	2,555.03	C
Central banks	267.39	22.65	C	114.73	C	81.99	C	-	C	14.94	C
General governments	941.68	101.77	C	351.17	110.59	167.14	3.97	-	C	175.94	C
Credit institutions	1,272.23	37.46	C	517.92	C	377.40	C	-	C	192.10	C
Other financial corporations	1,205.68	46.46	C	471.54	59.04	167.05	10.67	-	C	434.61	C
Non-financial corporations	4,401.13	301.43	C	1,647.31	467.37	961.99	41.52	-	C	816.90	C
Households	4,845.12	450.00	C	1,392.46	697.41	1,162.97	46.66	-	C	920.55	C
Debt securities ¹⁾	2,705.05	276.05	C	1,013.09	255.62	648.59	26.29	-	C	385.09	C
<i>of which: amortised cost</i>	948.93	166.25	C	331.82	107.92	249.90	11.80	-	C	53.15	C
<i>of which: at fair value through Other Comprehensive Income</i>	1,122.40	87.30	C	442.08	102.47	271.43	9.46	-	C	167.33	C
<i>of which: at fair value through profit or loss</i>	123.29	3.50	C	41.26	13.80	43.81	C	-	C	17.30	C
<i>of which: held for trading ²⁾</i>	502.20	19.00	C	189.69	31.43	83.45	C	-	C	147.31	C
Equity instruments ¹⁾	411.55	26.04	C	138.92	21.14	42.06	0.98	-	C	172.93	C
<i>of which: at fair value through Other Comprehensive Income</i>	47.38	13.11	C	12.30	7.14	8.35	0.25	-	C	3.51	C
<i>of which: at fair value through profit or loss</i>	38.55	5.60	C	14.53	9.05	3.10	C	-	C	5.45	C
<i>of which: held for trading ²⁾</i>	317.51	0.76	C	110.97	C	30.29	0.22	-	C	163.97	C
Derivatives	1,401.41	18.48	C	429.37	138.00	209.79	C	-	C	563.12	C
Trading	1,275.80	12.86	C	388.25	C	184.94	C	-	C	535.25	C
Derivatives – hedge accounting	125.62	5.62	C	41.12	C	24.85	C	-	C	27.87	C
Investments in subsidiaries, joint-ventures and associates	132.68	14.36	C	47.78	26.38	19.79	0.29	-	C	19.35	C
Intangible assets and goodwill	127.59	5.31	C	29.53	20.79	42.33	C	-	C	21.35	C
Other assets ³⁾	938.59	84.15	C	281.91	117.97	200.19	13.56	-	C	182.02	C
Total assets	20,381.61	1,428.69	C	6,992.18	2,149.44	4,540.35	160.93	-	C	4,423.54	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) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

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

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

5) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

7) European countries not in the EEA.

T02.03.3 Composition of assets by classification (size)

(EUR billions)

Assets (Q1 2018)	Total	Banks with total assets					G-SIBs ⁴⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Cash, cash balances at central banks, other demand deposits	1,731.51	56.25	189.01	156.69	123.58	385.42	820.56
Loans and advances	12,933.22	215.29	1,647.55	1,268.18	1,120.33	3,239.97	5,441.91
Central banks	267.39	4.73	11.30	22.56	61.06	64.08	103.67
General governments	941.68	3.29	194.10	168.73	142.88	230.97	201.72
Credit institutions	1,272.23	16.51	179.08	177.81	104.43	280.02	514.37
Other financial corporations	1,205.68	12.66	55.89	87.33	50.66	270.90	728.23
Non-financial corporations	4,401.13	65.26	561.34	502.23	362.88	1,097.92	1,811.51
Households	4,845.12	112.84	645.84	309.51	398.43	1,296.07	2,082.42
Debt securities ¹⁾	2,705.05	31.35	443.53	366.80	266.90	522.11	1,074.36
<i>of which: amortised cost</i>	948.93	12.01	237.50	154.23	133.52	150.35	261.32
<i>of which: at fair value through Other Comprehensive Income</i>	1,122.40	17.13	155.30	143.20	104.33	261.82	440.61
<i>of which: at fair value through profit or loss</i>	123.29	1.44	29.49	20.35	4.10	17.34	50.58
<i>of which: held for trading ²⁾</i>	502.20	0.20	13.58	49.02	24.94	92.60	321.85
Equity instruments ¹⁾	411.55	0.93	36.84	9.06	4.35	65.52	294.85
<i>of which: at fair value through Other Comprehensive Income</i>	47.38	0.67	14.89	3.06	1.24	11.94	15.58
<i>of which: at fair value through profit or loss</i>	38.55	0.22	11.06	3.78	0.71	8.02	14.76
<i>of which: held for trading ²⁾</i>	317.51	0.04	2.79	2.23	2.40	45.56	264.50
Derivatives	1,401.41	2.59	41.46	110.04	48.53	233.11	965.68
Trading	1,275.80	2.43	24.15	90.13	41.43	208.72	908.94
Derivatives – hedge accounting	125.62	0.16	17.31	19.91	7.10	24.40	56.73
Investments in subsidiaries, joint-ventures and associates	132.68	0.62	18.14	14.34	10.16	39.81	49.61
Intangible assets and goodwill	127.59	0.87	7.38	6.33	6.09	28.15	78.77
Other assets ³⁾	938.59	11.91	164.45	72.19	58.42	203.91	427.71
Total assets	20,381.61	319.82	2,548.36	2,003.63	1,638.37	4,717.99	9,153.43

Source: ECB.

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

1) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

3) Computed as the difference between "total assets" 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.

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

Assets (Q1 2018)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Cash, cash balances at central banks, other demand deposits	1,731.51	1,153.45	578.06
Loans and advances	12,933.22	8,905.41	4,027.81
Central banks	267.39	182.64	84.74
General governments	941.68	707.79	233.89
Credit institutions	1,272.23	930.55	341.67
Other financial corporations	1,205.68	808.54	397.14
Non-financial corporations	4,401.13	2,886.59	1,514.53
Households	4,845.12	3,389.28	1,455.83
Debt securities ²⁾	2,705.05	1,702.32	1,002.74
<i>of which: amortised cost</i>	948.93	625.15	323.78
<i>of which: at fair value through Other Comprehensive Income</i>	1,122.40	662.69	459.71
<i>of which: at fair value through profit or loss</i>	123.29	72.10	51.19
<i>of which: held for trading ³⁾</i>	502.20	334.72	167.49
Equity instruments ²⁾	411.55	290.19	121.36
<i>of which: at fair value through Other Comprehensive Income</i>	47.38	36.10	11.28
<i>of which: at fair value through profit or loss</i>	38.55	25.76	12.79
<i>of which: held for trading ³⁾</i>	317.51	220.33	97.18
Derivatives	1,401.41	845.62	555.79
Trading	1,275.80	747.76	528.04
Derivatives – hedge accounting	125.62	97.86	27.75
Investments in subsidiaries, joint-ventures and associates	132.68	97.36	35.32
Intangible assets and goodwill	127.59	95.66	31.93
Other assets ⁴⁾	938.59	623.90	314.69
Total assets	20,381.61	13,713.91	6,667.69

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) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

3) Includes nGAAP trading portfolios.

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

T02.03.3 Composition of assets by classification (sovereign exposures)

(EUR billions)

Assets (Q1 2018)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Cash, cash balances at central banks, other demand deposits	1,731.51	70.71	702.82	10.93	124.96	-	822.09	-
Loans and advances	12,933.22	341.99	7,086.47	119.94	1,229.46	-	4,155.36	-
Central banks	267.39	1.36	178.95	0.00	7.68	-	79.39	-
General governments	941.68	2.52	693.46	1.17	67.95	-	176.58	-
Credit institutions	1,272.23	19.44	749.16	3.04	133.68	-	366.90	-
Other financial corporations	1,205.68	14.25	464.87	2.03	108.21	-	616.33	-
Non-financial corporations	4,401.13	128.16	2,493.00	54.66	370.24	-	1,355.07	-
Households	4,845.12	176.26	2,507.03	59.05	541.70	-	1,561.08	-
Debt securities ¹⁾	2,705.05	71.57	1,479.14	C	C	-	901.08	-
<i>of which: amortised cost</i>	948.93	C	572.91	C	122.44	-	218.47	-
<i>of which: at fair value through Other Comprehensive Income</i>	1,122.40	22.59	643.99	12.71	95.82	-	347.28	-
<i>of which: at fair value through profit or loss</i>	123.29	15.41	75.85	C	C	-	24.67	-
<i>of which: held for trading ²⁾</i>	502.20	1.84	178.73	C	C	-	310.65	-
Equity instruments ¹⁾	411.55	0.52	125.46	C	C	-	266.84	-
<i>of which: at fair value through Other Comprehensive Income</i>	47.38	C	34.16	C	C	-	8.93	-
<i>of which: at fair value through profit or loss</i>	38.55	0.22	26.64	0.12	1.45	-	10.13	-
<i>of which: held for trading ²⁾</i>	317.51	0.09	56.56	C	C	-	247.78	-
Derivatives	1,401.41	6.50	455.61	5.94	59.70	-	873.68	-
Trading	1,275.80	5.84	381.19	5.85	49.00	-	833.92	-
Derivatives – hedge accounting	125.62	0.65	74.42	0.09	10.70	-	39.75	-
Investments in subsidiaries, joint-ventures and associates	132.68	3.10	91.83	C	C	-	35.49	-
Intangible assets and goodwill	127.59	1.43	51.83	0.66	3.56	-	70.11	-
Other assets ³⁾	938.59	34.34	436.15	29.34	52.24	-	386.52	-
Total assets	20,381.61	530.15	10,429.30	188.47	1,722.52	-	7,511.16	-

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) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

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

T02.04.1 Composition of liabilities and equity by reference period

(EUR billions)

Liabilities and equity	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ⁴⁾
Deposits	13,364.33	13,217.90	13,272.57	12,991.42	12,848.81
Central banks	976.02	959.85	937.21	900.71	888.83
General governments	476.77	492.68	500.11	485.51	501.65
Credit institutions	1,703.17	1,627.18	1,588.57	1,435.58	1,584.05
Other financial corporations	2,120.97	2,021.71	2,081.99	1,938.57	2,068.49
Non-financial corporations	2,558.19	2,519.75	2,608.12	2,631.25	2,466.76
Households	5,529.21	5,596.73	5,556.56	5,599.79	5,339.02
Debt securities issued	3,887.50	3,708.69	3,644.22	3,570.13	3,428.64
<i>of which: subordinated</i>	299.86	292.02	283.34	275.80	319.02
Derivatives	1,823.07	1,695.42	1,611.66	1,523.24	1,435.17
<i>of which: trading</i>	1,575.94	1,467.30	1,393.54	1,324.93	1,250.07
Provisions ¹⁾	150.77	146.89	143.83	146.43	141.47
Other liabilities ²⁾	1,273.06	1,200.79	1,205.28	1,093.97	1,182.89
Equity	1,429.89	1,406.73	1,420.81	1,424.63	1,344.62
Paid-up capital	649.82	628.61	648.84	640.76	635.25
Reserves	627.31	614.14	606.00	613.35	611.99
Minority interests	79.29	75.20	61.80	62.90	60.02
Other comprehensive income	-16.08	-25.06	-30.09	-33.02	-45.92
Other ³⁾	89.55	113.84	134.27	140.64	83.29
Total liabilities and equity	21,928.62	21,376.42	21,298.37	20,749.82	20,381.61

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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.

4) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.

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

(EUR billions)

Liabilities and equity (Q1 2018)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Deposits	12,848.81	429.24	2,286.04	C	220.60	194.69	2,301.77	3,687.94	1,547.47	44.05
Central banks	888.83	16.40	85.93	C	10.09	23.94	218.57	229.87	212.96	C
General governments	501.65	21.86	171.93	C	3.74	11.90	89.32	94.80	52.62	0.77
Credit institutions	1,584.05	82.90	551.61	C	14.37	14.63	231.37	386.32	142.44	C
Other financial corporations	2,068.49	59.98	515.62	C	18.22	7.25	212.48	767.04	214.32	4.26
Non-financial corporations	2,466.76	62.76	387.63	C	64.37	26.43	421.97	760.85	298.43	7.55
Households	5,339.02	185.35	573.33	C	109.80	110.54	1,128.04	1,449.05	626.69	24.71
Debt securities issued	3,428.64	156.85	805.70	C	18.19	4.17	382.15	1,067.67	290.72	0.48
<i>of which: subordinated</i>	319.02	4.72	29.92	C	3.57	C	53.44	128.54	37.74	C
Derivatives	1,435.17	66.67	447.82	C	4.82	5.08	126.57	594.22	80.17	0.04
<i>of which: trading</i>	1,250.07	30.78	429.91	C	3.95	4.07	113.48	536.70	67.65	0.01
Provisions ¹⁾	141.47	1.36	C	C	1.58	1.48	31.29	31.39	23.56	C
Other liabilities ²⁾	1,182.89	11.80	C	C	10.00	7.83	144.80	516.74	89.01	C
Equity	1,344.62	42.64	226.65	C	37.64	27.07	235.89	389.23	165.89	4.26
Paid-up capital	635.25	15.94	127.08	C	10.11	52.28	127.10	119.30	103.97	5.28
Reserves	611.99	25.68	88.33	C	28.69	-27.82	109.75	221.45	51.18	-1.47
Minority interests	60.02	0.63	4.96	C	C	C	22.95	19.22	2.61	C
Other comprehensive income	-45.92	-2.05	-1.33	C	-1.78	-0.37	-30.72	1.77	-4.58	0.29
Other ³⁾	83.29	2.44	7.60	C	C	C	6.81	27.49	12.72	C
Total liabilities and equity	20,381.61	708.56	4,119.43	C	292.83	240.32	3,222.47	6,287.19	2,196.82	49.82

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.

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

(EUR billions)

Liabilities and equity (Q1 2018)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	9.45	18.80	75.34	17.38	1,368.84	379.16	169.07	17.45	-	C
Central banks	C	C	C	C	59.18	10.82	14.00	C	-	C
General governments	0.28	1.22	C	0.24	16.94	16.07	4.85	C	-	C
Credit institutions	C	C	7.32	C	79.91	53.60	7.18	0.71	-	C
Other financial corporations	0.38	0.49	35.03	2.18	191.41	25.65	7.28	0.61	-	C
Non-financial corporations	3.60	4.24	5.23	3.09	290.70	78.08	32.03	2.69	-	C
Households	4.54	9.97	20.38	11.51	730.69	194.95	103.73	12.84	-	C
Debt securities issued	C	C	C	0.43	576.58	54.05	9.41	C	-	C
<i>of which: subordinated</i>	C	C	C	0.33	44.05	11.50	C	C	-	C
Derivatives	0.02	0.04	1.34	0.02	93.95	6.79	2.11	C	-	C
<i>of which: trading</i>	0.02	0.04	0.73	0.01	51.42	5.72	1.88	0.01	-	C
Provisions¹⁾	C	C	0.35	0.07	5.18	3.52	2.51	0.18	-	C
Other liabilities²⁾	0.21	0.36	C	0.32	38.96	7.67	6.57	0.31	-	C
Equity	1.46	2.14	8.78	1.66	122.36	40.85	19.91	3.08	-	C
Paid-up capital	0.95	1.07	2.44	0.75	35.27	13.32	15.36	1.73	-	C
Reserves	0.46	0.98	5.56	0.83	65.03	24.26	6.29	1.19	-	C
Minority interests	C	C	C	C	1.26	C	1.40	C	-	C
Other comprehensive income	C	C	C	C	1.57	C	-3.92	0.02	-	C
Other ³⁾	0.04	0.09	0.22	0.07	19.24	2.97	0.78	0.10	-	C
Total liabilities and equity	11.57	21.34	114.60	19.88	2,205.87	492.03	209.57	21.07	-	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) There are no significant institutions at the highest level of consolidation in Slovakia.

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

(EUR billions)

Liabilities and equity (Q1 2018)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Deposits	12,848.81	C	7,191.48	C
Central banks	888.83	C	533.61	C
General governments	501.65	C	269.06	C
Credit institutions	1,584.05	C	819.68	C
Other financial corporations	2,068.49	C	1,387.27	C
Non-financial corporations	2,466.76	C	1,424.28	C
Households	5,339.02	C	2,757.58	C
Debt securities issued	3,428.64	1,623.38	1,628.59	176.67
<i>of which: subordinated</i>	319.02	C	129.70	C
Derivatives	1,435.17	C	1,076.44	C
<i>of which: trading</i>	1,250.07	C	1,003.97	C
Provisions ¹⁾	141.47	C	75.53	C
Other liabilities ²⁾	1,182.89	258.89	922.28	1.72
Equity	1,344.62	C	724.94	C
Paid-up capital	635.25	331.69	299.16	4.40
Reserves	611.99	C	351.33	C
Minority interests	60.02	C	31.45	C
Other comprehensive income	-45.92	C	-4.56	C
Other ³⁾	83.29	35.86	47.55	-0.12
Total liabilities and equity	20,381.61	C	11,619.26	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. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table.

The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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.

T02.04.3 Composition of liabilities and equity by classification (geographical diversification, version 1)

(EUR billions)

Liabilities and equity (Q1 2018)	Total	Banks with significant domestic exposures ⁴⁾	Banks with significant international exposures ⁵⁾						Banks without geographically focused exposures ¹⁰⁾
			One geographical area		Internationally diversified ⁸⁾				
			SSM	Non-SSM EEA ⁶⁾ and RoW ⁷⁾	SSM ⁹⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Deposits	12,848.81	1,062.36	589.84	311.42	C	611.21	3,045.36	7,156.32	C
Central banks	888.83	106.18	55.70	21.33	C	44.67	194.71	459.83	C
General governments	501.65	30.76	23.07	19.22	C	18.34	99.11	306.52	C
Credit institutions	1,584.05	93.49	23.24	47.79	C	83.34	344.13	982.38	C
Other financial corporations	2,068.49	109.99	47.45	39.73	C	99.94	365.00	1,399.08	C
Non-financial corporations	2,466.76	112.58	98.18	47.37	C	125.48	640.25	1,434.77	C
Households	5,339.02	609.36	342.21	135.98	C	239.45	1,402.16	2,573.74	C
Debt securities issued	3,428.64	180.99	89.57	46.23	C	312.15	942.25	1,724.74	C
<i>of which: subordinated</i>	319.02	16.27	10.06	2.61	C	7.41	84.23	141.36	C
Derivatives	1,435.17	16.48	22.17	5.00	C	67.26	256.35	1,047.68	C
<i>of which: trading</i>	1,250.07	13.62	19.11	3.66	C	42.65	211.60	957.57	C
Provisions ¹⁾	141.47	10.92	7.13	2.29	C	5.37	31.04	84.14	C
Other liabilities ²⁾	1,182.89	44.59	23.06	10.05	C	52.28	235.01	814.24	C
Equity	1,344.62	113.36	57.83	33.33	C	78.45	334.67	714.61	C
Paid-up capital	635.25	71.75	30.82	36.05	C	30.04	120.61	328.12	C
Reserves	611.99	30.31	24.99	-2.66	C	47.89	179.84	339.14	C
Minority interests	60.02	C	1.43	1.87	C	1.30	17.88	31.48	C
Other comprehensive income	-45.92	C	-0.85	-2.57	C	-3.46	-10.24	-31.18	C
Other ³⁾	83.29	2.81	1.44	0.64	C	2.69	26.58	47.05	C
Total liabilities and equity	20,381.61	1,428.69	789.61	408.32	C	1,126.72	4,844.69	11,541.73	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) Domestic exposures more than 95% of total debt securities and loans and advances.

5) International exposures more than 5% of total debt securities and loans and advances.

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

7) RoW: rest of the world, i.e. countries outside the EEA.

8) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

9) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

10) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T02.04.3 Composition of liabilities and equity by classification (geographical diversification, version 2)

(EUR billions)

Liabilities and equity (Q1 2018)	Total	Banks with significant domestic exposures ⁴⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁵⁾	SSM central Europe ⁵⁾	SSM southern Europe ⁵⁾	Non-SSM EEA ⁶⁾	Non-EEA Europe ⁷⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Deposits	12,848.81	1,062.36	C	4,469.62	1,387.47	3,014.53	106.73	-	C	2,336.78	C
Central banks	888.83	106.18	C	273.65	112.92	199.64	8.54	-	C	155.68	C
General governments	501.65	30.76	C	196.09	41.81	130.19	9.85	-	C	68.54	C
Credit institutions	1,584.05	93.49	C	613.65	75.13	441.60	14.00	-	C	282.91	C
Other financial corporations	2,068.49	109.99	C	958.33	126.10	415.59	6.55	-	C	421.26	C
Non-financial corporations	2,466.76	112.58	C	805.72	303.71	582.16	14.94	-	C	533.23	C
Households	5,339.02	609.36	C	1,622.18	727.81	1,245.35	52.84	-	C	875.15	C
Debt securities issued	3,428.64	180.99	C	1,236.78	347.30	777.54	C	-	C	786.39	C
<i>of which: subordinated</i>	319.02	16.27	C	88.55	86.26	57.00	C	-	C	53.93	C
Derivatives	1,435.17	16.48	C	452.53	140.35	230.81	C	-	C	554.87	C
<i>of which: trading</i>	1,250.07	13.62	C	371.90	115.33	182.98	C	-	C	528.63	C
Provisions ¹⁾	141.47	10.92	C	54.34	14.93	31.00	0.86	-	C	22.75	C
Other liabilities ²⁾	1,182.89	44.59	C	342.49	101.17	157.63	3.89	-	C	480.02	C
Equity	1,344.62	113.36	C	436.41	158.21	328.83	12.26	-	C	242.73	C
Paid-up capital	635.25	71.75	C	203.94	52.97	169.78	20.27	-	C	88.39	C
Reserves	611.99	30.31	C	198.87	92.42	157.94	-8.93	-	C	115.09	C
Minority interests	60.02	C	C	10.72	4.68	18.92	0.82	-	C	12.43	C
Other comprehensive income	-45.92	C	C	-4.25	0.24	-32.30	-0.06	-	C	-2.84	C
Other ³⁾	83.29	2.81	C	27.13	7.90	14.48	0.16	-	C	29.66	C
Total liabilities and equity	20,381.61	1,428.69	C	6,992.18	2,149.44	4,540.35	160.93	-	C	4,423.54	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) 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) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

7) European countries not in the EEA.

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

(EUR billions)

Liabilities and equity (Q1 2018)	Total	Banks with total assets					G-SIBs ⁴⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Deposits	12,848.81	264.32	1,612.06	1,088.07	1,240.26	3,102.99	5,541.11
Central banks	888.83	8.54	132.69	79.93	71.43	236.15	360.09
General governments	501.65	5.19	77.03	61.47	54.92	136.07	166.98
Credit institutions	1,584.05	19.34	188.92	227.45	220.14	397.79	530.40
Other financial corporations	2,068.49	45.44	267.08	181.07	129.90	420.44	1,024.55
Non-financial corporations	2,466.76	44.83	224.68	178.85	173.52	585.71	1,259.17
Households	5,339.02	140.98	721.65	359.29	590.36	1,326.83	2,199.91
Debt securities issued	3,428.64	13.76	551.67	552.13	212.31	839.18	1,259.59
<i>of which: subordinated</i>	319.02	2.26	73.71	20.49	22.30	86.46	113.81
Derivatives	1,435.17	2.77	51.77	147.31	44.92	248.50	939.89
<i>of which: trading</i>	1,250.07	1.91	22.59	85.88	38.40	212.63	888.66
Provisions ¹⁾	141.47	1.81	18.20	14.37	13.40	34.42	59.26
Other liabilities ²⁾	1,182.89	5.30	98.51	72.58	29.37	178.90	798.22
Equity	1,344.62	31.85	216.15	129.16	98.11	314.00	555.36
Paid-up capital	635.25	24.29	132.56	67.16	41.58	145.67	223.99
Reserves	611.99	8.65	71.24	61.75	45.66	135.40	289.30
Minority interests	60.02	0.12	5.36	1.94	9.71	16.92	25.97
Other comprehensive income	-45.92	-0.61	-1.66	-5.94	-2.60	-10.85	-24.26
Other ³⁾	83.29	-0.60	8.65	4.26	3.76	26.86	40.36
Total liabilities and equity	20,381.61	319.82	2,548.36	2,003.63	1,638.37	4,717.99	9,153.43

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 (Q1 2018)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Deposits	12,848.81	8,497.68	4,351.13
Central banks	888.83	546.78	342.05
General governments	501.65	301.25	200.40
Credit institutions	1,584.05	1,037.44	546.61
Other financial corporations	2,068.49	1,515.95	552.55
Non-financial corporations	2,466.76	1,594.05	872.71
Households	5,339.02	3,502.21	1,836.81
Debt securities issued	3,428.64	2,609.95	818.69
<i>of which: subordinated</i>	319.02	244.90	74.11
Derivatives	1,435.17	884.10	551.07
<i>of which: trading</i>	1,250.07	745.90	504.17
Provisions ²⁾	141.47	85.21	56.26
Other liabilities ³⁾	1,182.89	733.37	449.52
Equity	1,344.62	903.61	441.01
Paid-up capital	635.25	346.23	289.02
Reserves	611.99	482.40	129.58
Minority interests	60.02	41.06	18.96
Other comprehensive income	-45.92	-28.23	-17.69
Other ⁴⁾	83.29	62.16	21.13
Total liabilities and equity	20,381.61	13,713.91	6,667.69

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.

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

(EUR billions)

Liabilities and equity (Q1 2018)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Deposits	12,848.81	349.70	6,736.30	152.91	1,146.25	-	4,463.65	-
Central banks	888.83	22.88	545.65	17.83	37.44	-	265.04	-
General governments	501.65	17.57	301.21	8.54	16.71	-	157.61	-
Credit institutions	1,584.05	24.99	911.39	11.96	106.22	-	529.48	-
Other financial corporations	2,068.49	72.11	923.12	6.07	204.45	-	862.74	-
Non-financial corporations	2,466.76	61.55	1,155.87	21.21	188.43	-	1,039.70	-
Households	5,339.02	150.60	2,899.07	87.29	592.99	-	1,609.07	-
Debt securities issued	3,428.64	89.76	2,032.36	3.74	340.19	-	962.59	-
<i>of which: subordinated</i>	319.02	C	191.45	C	29.27	-	94.91	-
Derivatives	1,435.17	6.01	491.90	4.69	78.72	-	853.85	-
<i>of which: trading</i>	1,250.07	5.39	374.66	3.69	45.67	-	820.67	-
Provisions ¹⁾	141.47	2.39	81.22	1.02	4.77	-	52.08	-
Other liabilities ²⁾	1,182.89	24.67	371.48	5.74	55.52	-	725.48	-
Equity	1,344.62	57.61	716.06	20.37	97.07	-	453.52	-
Paid-up capital	635.25	30.86	314.06	38.28	43.84	-	208.21	-
Reserves	611.99	26.08	339.49	-18.81	46.84	-	218.39	-
Minority interests	60.02	C	24.34	C	1.27	-	33.33	-
Other comprehensive income	-45.92	C	-9.03	C	1.29	-	-37.00	-
Other ³⁾	83.29	C	47.19	C	3.83	-	30.59	-
Total liabilities and equity	20,381.61	530.15	10,429.30	188.47	1,722.52	-	7,511.16	-

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) 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.

T03.01.1 Total capital ratio and its components by reference period (EUR billions; percentages)

Indicator	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ³⁾
Total risk exposure amount	8,077.89	7,914.77	7,788.06	7,724.03	7,454.04
CET1 ratio ^{1) 2)}	13.74%	13.88%	14.32%	14.63%	14.05%
Tier 1 ratio ²⁾	14.75%	14.88%	15.32%	15.62%	15.26%
Total capital ratio ²⁾	17.44%	17.56%	17.97%	18.14%	17.72%

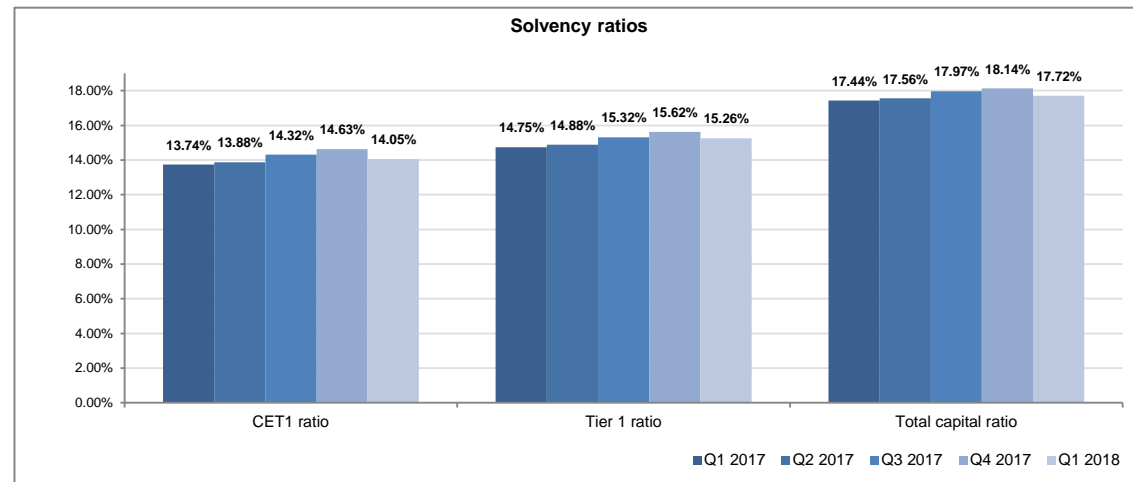
Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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).

3) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.



T03.01.2 Total capital ratio and its components by country

(EUR billions; percentages)

Country (Q1 2018)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	197.61	43.94	22.23%	39.64	20.06%	37.61	19.03%
Germany	1,198.53	229.52	19.15%	198.03	16.52%	183.92	15.35%
Estonia	C	C	C	C	C	C	C
Ireland	167.02	33.39	19.99%	31.06	18.60%	30.24	18.11%
Greece	173.77	28.60	16.46%	27.57	15.86%	27.54	15.85%
Spain	1,446.69	217.01	15.00%	188.23	13.01%	169.03	11.68%
France	2,120.07	367.59	17.34%	313.89	14.81%	288.41	13.60%
Italy	965.69	162.64	16.84%	138.87	14.38%	127.42	13.20%
Cyprus	30.96	4.49	14.51%	4.21	13.59%	4.08	13.17%
Latvia	5.90	1.38	23.40%	1.29	21.96%	1.29	21.96%
Lithuania	9.97	1.99	19.98%	1.98	19.86%	1.98	19.86%
Luxembourg	34.24	7.63	22.29%	7.47	21.81%	7.36	21.50%
Malta	9.42	1.65	17.49%	1.44	15.30%	1.44	15.30%
Netherlands	644.10	141.47	21.96%	115.49	17.93%	102.15	15.86%
Austria	254.57	44.18	17.35%	35.27	13.86%	33.04	12.98%
Portugal	124.00	17.64	14.22%	16.60	13.39%	15.97	12.88%
Slovenia	13.60	2.54	18.68%	2.54	18.68%	2.54	18.68%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	C	C	C	C	C	C	C
Total	7,454.04	1,320.60	17.72%	1,137.43	15.26%	1,047.47	14.05%

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) There are no significant institutions at the highest level of consolidation in 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 capital ratio and its components by classification (income source)

(EUR billions; percentages)

Category (Q1 2018)	Total risk exposure amount	Total capital ¹⁾		Tier 1 ¹⁾		CET1 ¹⁾²⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with net interest income more than 60% of operating income	C	C	18.38%	C	15.78%	C	14.59%
Banks with non-interest income more than 40% of operating income							
<i>Mostly net fee and commission income</i>	4,047.99	691.99	17.09%	596.31	14.73%	546.61	13.50%
<i>Mostly net trading income and foreign exchange gains and losses</i>	C	C	C	C	C	C	C
Total	7,454.04	1,320.60	17.72%	1,137.43	15.26%	1,047.47	14.05%

Source: ECB.

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

1) 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).

2) CET1 stands for Common Equity Tier 1.

T03.01.3 Total capital ratio and its components by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q1 2018)	Total risk exposure amount	Total capital ⁸⁾		Tier 1 ⁸⁾		CET1 ^{8) 9)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures ¹⁾	626.31	109.09	17.42%	98.53	15.73%	96.66	15.43%
Banks with significant international exposures ²⁾							
One geographical area							
SSM	323.27	56.82	17.58%	48.73	15.07%	47.31	14.63%
Non-SSM EEA ³⁾ and RoW ⁴⁾	202.75	34.29	16.91%	31.49	15.53%	31.40	15.49%
Internationally diversified ⁵⁾							
SSM ⁶⁾	C	C	C	C	C	C	C
SSM and non-SSM EEA	394.69	76.22	19.31%	70.72	17.92%	67.21	17.03%
SSM and RoW	1,793.04	346.85	19.34%	287.66	16.04%	266.19	14.85%
SSM, non-SSM EEA and RoW	4,048.76	685.70	16.94%	588.68	14.54%	527.44	13.03%
Banks without geographically focused exposures ⁷⁾	C	C	C	C	C	C	C
Total	7,454.04	1,320.60	17.72%	1,137.43	15.26%	1,047.47	14.05%

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) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

8) 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).

9) CET1 stands for Common Equity Tier 1.

T03.01.3 Total capital ratio and its components by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q1 2018)	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⁾	626.31	109.09	17.42%	98.53	15.73%	96.66	15.43%
Banks with largest non-domestic exposures							
SSM (northern Europe) ²⁾	C	C	C	C	C	C	C
SSM (central Europe) ²⁾	2,408.52	436.98	18.14%	377.81	15.69%	348.12	14.45%
SSM (southern Europe) ²⁾	851.36	146.22	17.18%	126.51	14.86%	118.14	13.88%
Non-SSM EEA ³⁾	1,812.97	311.78	17.20%	273.59	15.09%	253.53	13.98%
Non-EEA Europe ⁴⁾	75.44	12.37	16.39%	11.81	15.66%	11.80	15.65%
Africa	-	-	-	-	-	-	-
Asia and Oceania	C	C	C	C	C	C	C
North America	1,312.90	248.50	18.93%	201.90	15.38%	178.20	13.57%
Latin America and the Caribbean	C	C	C	C	C	C	C
Total	7,454.04	1,320.60	17.72%	1,137.43	15.26%	1,047.47	14.05%

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) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

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 (Q1 2018)	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>	158.44	31.13	19.65%	29.06	18.34%	28.74	18.14%
<i>Between €30 billion and €100 billion</i>	1,132.13	204.48	18.06%	190.87	16.86%	188.00	16.61%
<i>Between €100 billion and €200 billion</i>	652.17	135.92	20.84%	117.35	17.99%	112.12	17.19%
<i>Between €200 billion and €300 billion</i>	581.73	103.71	17.83%	85.67	14.73%	79.91	13.74%
<i>More than €300 billion</i>	1,791.02	326.80	18.25%	266.27	14.87%	243.50	13.60%
G-SIBs ¹⁾	3,138.55	518.56	16.52%	448.21	14.28%	395.20	12.59%
Total	7,454.04	1,320.60	17.72%	1,137.43	15.26%	1,047.47	14.05%

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 (Q1 2018)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with low risk	4,883.73	886.22	18.15%	757.56	15.51%
Banks with medium, high risk and non-rated	2,570.31	434.38	16.90%	379.87	14.78%	356.32	13.86%
Total	7,454.04	1,320.60	17.72%	1,137.43	15.26%	1,047.47	14.05%

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.

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

(EUR billions; percentages)

Category (Q1 2018)	Total risk exposure amount	Total capital ¹⁾		Tier 1 ¹⁾		CET1 ^{1) 2)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with sovereign exposures							
Non-significant	304.04	54.26	17.85%	52.34	17.21%	52.25	17.19%
Mostly domestic							
<i>Investment grade</i>	3,838.32	717.74	18.70%	611.22	15.92%	572.78	14.92%
<i>Non-investment grade</i>	130.88	22.63	17.29%	21.60	16.51%	21.58	16.49%
Mostly to other SSM countries							
<i>Investment grade</i>	505.00	104.56	20.70%	91.65	18.15%	85.36	16.90%
<i>Non-investment grade</i>	-	-	-	-	-	-	-
Mostly to non-SSM countries							
<i>Investment grade</i>	2,675.81	421.41	15.75%	360.62	13.48%	315.49	11.79%
<i>Non-investment grade</i>	-	-	-	-	-	-	-
Total	7,454.04	1,320.60	17.72%	1,137.43	15.26%	1,047.47	14.05%

Source: ECB.

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

1) 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).

2) CET1 stands for Common Equity Tier 1.

T03.02.1 CET1 ratio band by reference period

(number of institutions)

Indicator	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ²⁾
CET1 ratio ¹⁾ ≤ 10%	4	1	-	-	1
10% < CET1 ratio ≤ 20%	90	90	88	85	83
CET1 ratio > 20%	24	23	26	26	24
Total	118	114	114	111	108

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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).

2) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.

T03.02.2 CET1 ratio band by country
(number of institutions)

Country (Q1 2018)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	4	3
Germany	1	15	4
Estonia	-	-	2
Ireland	-	3	2
Greece	-	4	-
Spain	-	12	-
France	-	8	2
Italy	-	11	-
Cyprus	-	4	-
Latvia	-	2	1
Lithuania	-	2	1
Luxembourg	-	1	3
Malta	-	3	-
Netherlands	-	3	3
Austria	-	6	-
Portugal	-	3	-
Slovenia	-	1	2
Slovakia ¹⁾	-	-	-
Finland	-	1	1
Total	1	83	24

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 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 (income source)
(number of institutions)

Category (Q1 2018)	CET1 ratio ¹⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with net interest income more than 60% of operating income	1	47	13
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	-	35	9
<i>Mostly net trading income and foreign exchange gains and losses</i>	-	1	2
Total	1	83	24

Source: ECB.

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

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).

T03.02.3 CET1 ratio band by classification (geographical diversification, version 1)

(number of institutions)

Category (Q1 2018)	CET1 ratio ⁸⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures ¹⁾	-	17	4
Banks with significant international exposures ²⁾			
One geographical area			
SSM	-	7	2
Non-SSM EEA ³⁾ and RoW ⁴⁾	-	8	3
Internationally diversified ⁵⁾			
SSM ⁶⁾	-	-	2
SSM and non-SSM EEA	-	8	5
SSM and RoW	-	14	2
SSM, non-SSM EEA and RoW	1	27	5
Banks without geographically focused exposures ⁷⁾	-	2	1
Total	1	83	24

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) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

8) 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, version 2)

(number of institutions)

Category (Q1 2018)	CET1 ratio ⁵⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures ¹⁾	-	17	4
Banks with largest non-domestic exposures			
SSM (northern Europe) ²⁾	-	1	-
SSM (central Europe) ²⁾	1	24	9
SSM (southern Europe) ²⁾	-	7	1
Non-SSM EEA ³⁾	-	23	9
Non-EEA Europe ⁴⁾	-	4	1
Africa	-	-	-
Asia and Oceania	-	1	-
North America	-	5	-
Latin America and the Caribbean	-	1	-
Total	1	83	24

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) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

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 (Q1 2018)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
<i>Less than €30 billion</i>	-	18	9
<i>Between €30 billion and €100 billion</i>	1	32	12
<i>Between €100 billion and €200 billion</i>	-	11	3
<i>Between €200 billion and €300 billion</i>	-	7	-
<i>More than €300 billion</i>	-	8	-
G-SIBs ¹⁾	-	7	-
Total	1	83	24

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).

T03.02.3 CET1 ratio band by classification (sovereign exposures)
(number of institutions)

Category (Q1 2018)	CET1 ratio ¹⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with sovereign exposures			
Non-significant	-	9	7
Mostly domestic			
<i>Investment grade</i>	1	54	13
<i>Non-investment grade</i>	-	4	-
Mostly to other SSM countries			
<i>Investment grade</i>	-	6	4
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	-	10	-
<i>Non-investment grade</i>	-	-	-
Total	1	83	24

Source: ECB.

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

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).

T03.03.1 Leverage ratios by reference period

(EUR billions; percentages)

Leverage ratio and its components	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ¹⁾
Exposure values	22,738.22	22,292.59	22,325.87	21,761.11	21,524.07
Assets other than derivatives and securities financing transactions	18,855.18	18,616.16	18,512.77	18,240.60	17,781.50
Derivatives	C	787.99	C	C	C
Securities financing transactions	1,435.67	1,345.38	1,452.59	1,249.22	1,432.91
Off-balance sheet items	1,625.43	1,609.88	1,585.69	1,565.61	1,555.87
Deductions of exposures to public sector entities funding general interest investments	C	-66.83	C	C	C
Fully phased-in definition					
Tier 1 capital	1,135.00	1,122.61	1,142.96	1,165.15	1,088.73
Total exposure	22,526.02	22,081.39	22,125.21	21,559.94	21,322.57
Exposure values	22,738.22	22,292.59	22,325.87	21,761.11	21,524.07
Asset amount deducted from Tier 1 capital	-212.19	-211.19	-200.67	-201.17	-201.50
Leverage ratio (fully phased-in definition)	5.04%	5.08%	5.17%	5.40%	5.11%
Transitional definition					
Tier 1 capital	1,191.41	1,177.77	1,193.13	1,206.87	1,137.43
Total exposure	22,540.81	22,095.18	22,137.18	21,571.88	21,344.17
Exposure values	22,738.22	22,292.59	22,325.87	21,761.11	21,524.07
Asset amount deducted from Tier 1 capital	-197.41	-197.41	-188.69	-189.23	-179.90
Leverage ratio (transitional definition)	5.29%	5.33%	5.39%	5.59%	5.33%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.

T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q1 2018)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Exposure values	21,524.07	688.40	4,180.34	C	327.42	249.30	3,381.16	6,560.81	2,408.16	51.39
Assets other than derivatives and securities financing transactions	17,781.50	637.46	3,387.97	C	284.05	230.12	2,979.88	5,037.13	1,987.49	50.01
Derivatives	C	C	C	C	C	C	C	C	C	C
Securities financing transactions	1,432.91	43.28	283.48	C	7.81	8.30	107.65	656.66	131.38	0.12
Off-balance sheet items	1,555.87	34.77	264.68	C	31.11	7.32	224.77	552.39	233.07	1.22
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C	C	C	C
Fully phased-in definition										
Tier 1 capital	1,088.73	39.47	190.02	C	27.94	21.72	180.00	308.18	128.28	3.80
Total exposure	21,322.57	685.33	4,155.20	C	320.40	244.25	3,319.72	6,504.16	2,380.07	50.91
Exposure values	21,524.07	688.40	4,180.34	C	327.42	249.30	3,381.16	6,560.81	2,408.16	51.39
Asset amount deducted from Tier 1 capital	-201.50	-3.07	-25.14	C	-7.02	-5.05	-61.44	-56.65	-28.09	-0.48
Leverage ratio (fully phased-in definition)	5.11%	5.76%	4.57%	C	8.72%	8.89%	5.42%	4.74%	5.39%	7.46%
Transitional definition										
Tier 1 capital	1,137.43	39.64	198.03	C	31.06	27.57	188.23	313.89	138.87	4.21
Total exposure	21,344.17	685.33	4,155.25	C	323.17	247.77	3,325.88	6,504.77	2,388.13	51.11
Exposure values	21,524.07	688.40	4,180.34	C	327.42	249.30	3,381.16	6,560.81	2,408.16	51.39
Asset amount deducted from Tier 1 capital	-179.90	-3.07	-25.09	C	-4.25	-1.53	-55.28	-56.04	-20.04	-0.28
Leverage ratio (transitional definition)	5.33%	5.78%	4.77%	C	9.61%	11.13%	5.66%	4.83%	5.82%	8.23%

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.

T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q1 2018)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁾	Finland
Exposure values	12.19	23.03	121.60	C	2,544.27	541.59	210.67	23.32	-	C
Assets other than derivatives and securities financing transactions	11.52	21.19	110.85	19.89	2,174.46	471.41	196.88	20.93	-	C
Derivatives	0.05	0.13	C	0.03	C	C	C	0.03	-	C
Securities financing transactions	C	C	4.03	C	160.46	29.30	0.33	C	-	C
Off-balance sheet items	0.62	1.60	5.28	1.04	136.47	31.22	11.76	2.35	-	C
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C	C	-	C
Fully phased-in definition										
Tier 1 capital	1.30	1.98	7.47	1.44	109.46	35.16	16.20	2.54	-	C
Total exposure	12.13	22.97	120.65	20.87	2,538.38	537.96	207.99	23.22	-	C
Exposure values	12.19	23.03	121.60	C	2,544.27	541.59	210.67	23.32	-	C
Asset amount deducted from Tier 1 capital	-0.06	-0.06	-0.96	C	-5.89	-3.63	-2.68	-0.10	-	C
Leverage ratio (fully phased-in definition)	10.68%	8.62%	6.19%	6.91%	4.31%	6.54%	7.79%	10.94%	-	C
Transitional definition										
Tier 1 capital	1.29	1.98	7.47	1.44	115.49	35.27	16.60	2.54	-	C
Total exposure	12.13	22.97	120.65	20.87	2,538.46	537.98	208.09	23.25	-	C
Exposure values	12.19	23.03	121.60	C	2,544.27	541.59	210.67	23.32	-	C
Asset amount deducted from Tier 1 capital	-0.06	-0.06	-0.96	C	-5.81	-3.61	-2.58	-0.07	-	C
Leverage ratio (transitional definition)	10.67%	8.62%	6.19%	6.91%	4.55%	6.56%	7.98%	10.93%	-	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) There are no significant institutions at the highest level of consolidation in Slovakia.

T03.03.3 Leverage ratios by classification (income source)

(EUR billions; percentages)

Leverage ratio and its components (Q1 2018)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Exposure values	21,524.07	9,169.71	12,113.08	241.28
Assets other than derivatives and securities financing transactions	17,781.50	8,009.66	9,516.61	255.24
Derivatives	C	C	C	C
Securities financing transactions	1,432.91	402.26	C	C
Off-balance sheet items	1,555.87	562.15	987.87	5.84
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C
Fully phased-in definition				
Tier 1 capital	1,088.73	506.22	572.38	10.13
Total exposure	21,322.57	9,082.12	11,999.41	241.03
Exposure values	21,524.07	9,169.71	12,113.08	241.28
Asset amount deducted from Tier 1 capital	-201.50	-87.59	-113.67	-0.24
Leverage ratio (fully phased-in definition)	5.11%	5.57%	4.77%	4.20%
Transitional definition				
Tier 1 capital	1,137.43	530.82	596.31	10.31
Total exposure	21,344.17	9,093.15	12,009.99	241.04
Exposure values	21,524.07	9,169.71	12,113.08	241.28
Asset amount deducted from Tier 1 capital	-179.90	-76.56	-103.10	-0.24
Leverage ratio (transitional definition)	5.33%	5.84%	4.97%	4.28%

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. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

T03.03.3 Leverage ratios by classification (geographical diversification, version 1)

(EUR billions; percentages)

Leverage ratio and its components (Q1 2018)	Total	Banks with significant domestic exposures ¹⁾	Banks with significant international exposures ²⁾						Banks without geographically focused exposures ⁷⁾
			One geographical area		Internationally diversified ⁵⁾				
			SSM	Non-SSM EEA ³⁾ and RoW ⁴⁾	SSM ⁶⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Exposure values	21,524.07	1,493.37	825.40	420.79	C	1,100.94	5,189.45	12,259.66	C
Assets other than derivatives and securities financing transactions	17,781.50	1,385.43	759.33	388.83	C	998.64	4,318.74	9,699.86	C
Derivatives	C	C	C	C	C	C	C	C	C
Securities financing transactions	1,432.91	40.60	5.61	8.48	C	50.86	308.15	1,015.30	C
Off-balance sheet items	1,555.87	91.05	53.80	21.69	C	53.89	385.42	940.79	C
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C	C	C
Fully phased-in definition									
Tier 1 capital	1,088.73	92.16	47.15	28.47	C	68.17	280.07	562.83	C
Total exposure	21,322.57	1,476.30	815.80	418.02	C	1,092.37	5,146.83	12,141.29	C
Exposure values	21,524.07	1,493.37	825.40	420.79	C	1,100.94	5,189.45	12,259.66	C
Asset amount deducted from Tier 1 capital	-201.50	-17.07	-9.60	-2.77	C	-8.57	-42.63	-118.37	C
Leverage ratio (fully phased-in definition)	5.11%	6.24%	5.78%	6.81%	C	6.24%	5.44%	4.64%	5.04%
Transitional definition									
Tier 1 capital	1,137.43	98.53	48.73	31.49	C	70.72	287.66	588.68	C
Total exposure	21,344.17	1,482.53	816.53	418.53	C	1,094.85	5,148.37	12,149.67	C
Exposure values	21,524.07	1,493.37	825.40	420.79	C	1,100.94	5,189.45	12,259.66	C
Asset amount deducted from Tier 1 capital	-179.90	-10.84	-8.87	-2.26	C	-6.10	-41.08	-109.99	C
Leverage ratio (transitional definition)	5.33%	6.65%	5.97%	7.52%	C	6.46%	5.59%	4.85%	6.07%

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) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T03.03.3 Leverage ratios by classification (geographical diversification, version 2)

(EUR billions; percentages)

Leverage ratio and its components (Q1 2018)	Total	Banks with significant domestic exposures ¹⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ²⁾	SSM central Europe ²⁾	SSM southern Europe ²⁾	Non-SSM EEA ³⁾	Non-EEA Europe ⁴⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Exposure values	21,524.07	1,493.37	C	7,643.81	2,297.76	4,738.89	C	-	C	4,444.98	C
Assets other than derivatives and securities financing transactions	17,781.50	1,385.43	C	6,229.46	1,885.98	4,059.35	154.54	-	C	3,445.73	C
Derivatives	C	C	C	C	41.10	C	1.43	-	C	C	C
Securities financing transactions	1,432.91	40.60	C	514.02	C	289.95	3.23	-	C	408.98	C
Off-balance sheet items	1,555.87	91.05	C	567.59	215.96	318.73	10.39	-	C	290.63	C
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C	-	C	C	C
Fully phased-in definition											
Tier 1 capital	1,088.73	92.16	C	362.56	123.89	259.38	10.49	-	C	194.21	C
Total exposure	21,322.57	1,476.30	C	7,598.51	2,267.51	4,673.97	169.03	-	C	4,411.90	C
Exposure values	21,524.07	1,493.37	C	7,643.81	2,297.76	4,738.89	C	-	C	4,444.98	C
Asset amount deducted from Tier 1 capital	-201.50	-17.07	C	-45.30	-30.25	-64.92	C	-	C	-33.08	C
Leverage ratio (fully phased-in definition)	5.11%	6.24%	C	4.77%	5.46%	5.55%	6.21%	-	C	4.40%	C
Transitional definition											
Tier 1 capital	1,137.43	98.53	C	377.81	126.51	273.59	11.81	-	C	201.90	C
Total exposure	21,344.17	1,482.53	C	7,603.44	2,268.14	4,681.97	169.08	-	C	4,412.36	C
Exposure values	21,524.07	1,493.37	C	7,643.81	2,297.76	4,738.89	C	-	C	4,444.98	C
Asset amount deducted from Tier 1 capital	-179.90	-10.84	C	-40.37	-29.61	-56.93	C	-	C	-32.62	C
Leverage ratio (transitional definition)	5.33%	6.65%	C	4.97%	5.58%	5.84%	6.99%	-	C	4.58%	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) Domestic exposures more than 95% of total debt securities and loans and advances.

2) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

T03.03.3 Leverage ratios by classification (size)

(EUR billions; percentages)

Leverage ratio and its components (Q1 2018)	Total	Banks with total assets					G-SIBs ¹⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Exposure values	21,524.07	333.35	2,613.04	2,071.78	1,709.89	5,012.58	9,783.43
Assets other than derivatives and securities financing transactions	17,781.50	315.27	2,419.49	1,832.12	1,516.59	4,232.94	7,465.10
Derivatives	C	C	C	C	C	C	C
Securities financing transactions	1,432.91	3.29	53.41	98.80	96.02	248.40	933.00
Off-balance sheet items	1,555.87	13.79	139.41	126.84	102.14	361.77	811.91
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C
Fully phased-in definition							
Tier 1 capital	1,088.73	27.81	179.64	111.64	83.58	254.72	431.34
Total exposure	21,322.57	330.68	2,589.13	2,056.58	1,698.95	4,968.03	9,679.19
Exposure values	21,524.07	333.35	2,613.04	2,071.78	1,709.89	5,012.58	9,783.43
Asset amount deducted from Tier 1 capital	-201.50	-2.66	-23.91	-15.20	-10.94	-44.55	-104.24
Leverage ratio (fully phased-in definition)	5.11%	8.41%	6.94%	5.43%	4.92%	5.13%	4.46%
Transitional definition							
Tier 1 capital	1,137.43	29.06	190.87	117.35	85.67	266.27	448.21
Total exposure	21,344.17	331.30	2,596.37	2,060.72	1,700.74	4,974.23	9,680.82
Exposure values	21,524.07	333.35	2,613.04	2,071.78	1,709.89	5,012.58	9,783.43
Asset amount deducted from Tier 1 capital	-179.90	-2.05	-16.67	-11.07	-9.15	-38.35	-102.62
Leverage ratio (transitional definition)	5.33%	8.77%	7.35%	5.69%	5.04%	5.35%	4.63%

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 (Q1 2018)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Exposure values	21,524.07	14,621.47	6,902.60
Assets other than derivatives and securities financing transactions	17,781.50	11,976.86	5,804.65
Derivatives	C	C	C
Securities financing transactions	1,432.91	1,074.83	358.07
Off-balance sheet items	1,555.87	1,058.53	497.34
Deductions of exposures to public sector entities funding general interest investments	C	C	C
Fully phased-in definition			
Tier 1 capital	1,088.73	733.68	355.06
Total exposure	21,322.57	14,489.75	6,832.82
Exposure values	21,524.07	14,621.47	6,902.60
Asset amount deducted from Tier 1 capital	-201.50	-131.73	-69.78
Leverage ratio (fully phased-in definition)	5.11%	5.06%	5.20%
Transitional definition			
Tier 1 capital	1,137.43	757.56	379.87
Total exposure	21,344.17	14,497.60	6,846.57
Exposure values	21,524.07	14,621.47	6,902.60
Asset amount deducted from Tier 1 capital	-179.90	-123.87	-56.03
Leverage ratio (transitional definition)	5.33%	5.23%	5.55%

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.

T03.04.1 Leverage ratio band by reference period
(number of institutions)

Indicator	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ²⁾
LR ¹⁾ ≤ 3%	6	5	4	4	4
3% < LR ≤ 6%	60	56	57	49	53
LR > 6%	52	53	53	58	51
Total	118	114	114	111	108

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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 (fully phased in definition of Tier 1).

2) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.

T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q1 2018)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	5	2
Germany	1	15	4
Estonia	-	-	2
Ireland	-	-	5
Greece	-	-	4
Spain	-	9	3
France	2	6	2
Italy	-	9	2
Cyprus	-	1	3
Latvia	-	-	3
Lithuania	-	-	3
Luxembourg	-	2	2
Malta	-	-	3
Netherlands	1	5	-
Austria	-	-	6
Portugal	-	-	3
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	1	1
Total	4	53	51

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 Slovakia.

2) LR stands for Leverage Ratio (fully phased in definition of Tier 1).

T03.04.3 Leverage ratio band by classification (income source)
(number of institutions)

Category (Q1 2018)	LR ¹⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with net interest income more than 60% of operating income	2	27	32
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	-	25	19
<i>Mostly net trading income and foreign exchange gains and losses</i>	2	1	-
Total	4	53	51

Source: ECB.

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

1) LR stands for Leverage Ratio (fully phased in definition of Tier 1).

T03.04.3 Leverage ratio band by classification (geographical diversification, version 1)

(number of institutions)

Category (Q1 2018)	LR ¹⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures ²⁾	1	11	9
Banks with significant international exposures ³⁾			
One geographical area			
SSM	-	6	3
Non-SSM EEA ⁴⁾ and RoW ⁵⁾	-	2	9
Internationally diversified ⁶⁾			
SSM ⁷⁾	1	-	1
SSM and non-SSM EEA	-	6	7
SSM and RoW	-	8	8
SSM, non-SSM EEA and RoW	1	20	12
Exposures without geographically focused exposures ⁸⁾	1	-	2
Total	4	53	51

Source: ECB.

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

1) LR stands for Leverage Ratio (fully phased in definition of Tier 1).

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

3) International exposures more than 5% 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) RoW: rest of the world, i.e. countries outside the EEA.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

7) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

8) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T03.04.3 Leverage ratio band by classification (geographical diversification, version 2)
(number of institutions)

Category (Q1 2018)	LR ¹⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures ²⁾	1	11	9
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ³⁾	-	-	1
<i>SSM (central Europe)</i> ³⁾	2	17	15
<i>SSM (southern Europe)</i> ³⁾	1	3	4
<i>Non-SSM EEA</i> ⁴⁾	-	14	18
<i>Non-EEA Europe</i> ⁵⁾	-	3	2
<i>Africa</i>	-	-	-
<i>Asia and Oceania</i>	-	-	1
<i>North America</i>	-	5	-
<i>Latin America and the Caribbean</i>	-	-	1
Total	4	53	51

Source: ECB.

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

1) LR stands for Leverage Ratio (fully phased in definition of Tier 1).

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

3) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

5) European countries not in the EEA.

T03.04.3 Leverage ratio band by classification (size)

(number of institutions)

Category (Q1 2018)	LR ¹⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
<i>Less than €30 billion</i>	-	3	24
<i>Between €30 billion and €100 billion</i>	4	20	21
<i>Between €100 billion and €200 billion</i>	-	10	4
<i>Between €200 billion and €300 billion</i>	-	6	1
<i>More than €300 billion</i>	-	7	1
G-SIBs ²⁾	-	7	-
Total	4	53	51

Source: ECB.

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

1) LR stands for Leverage Ratio (fully phased in definition of Tier 1).

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

T03.05.1 Risk exposures composition by reference period (EUR billions)

Risk exposures	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ⁸⁾
Credit risk-weighted exposure amounts	6,861.58	6,719.27	6,604.60	6,568.05	6,313.33
Standardised approach (SA)	3,115.42	2,986.28	2,911.76	2,903.50	2,767.26
Internal ratings based approach (IRB)	3,738.09	3,725.44	3,685.42	3,657.78	3,539.38
Risk exposure for contributions to the default fund of a CCP ¹⁾	8.06	7.55	7.41	6.77	6.69
Settlement/delivery risk exposure amount	0.13	0.16	0.08	0.22	0.17
Market risk exposure amount	294.85	287.93	269.76	257.37	262.12
Market risk exposure under SA ²⁾	98.88	101.53	101.57	93.25	95.71
Market risk exposure under IM approach ³⁾	195.97	186.41	168.18	164.12	166.42
Operational risk exposure amount	822.66	816.91	826.29	812.62	792.34
Operational risk exposure under BIA ⁴⁾	62.89	60.50	60.46	46.46	43.71
Operational risk exposure under TSA/ASA ⁵⁾	309.97	304.73	303.50	319.07	314.20
Operational risk exposure under AMA ⁶⁾	449.81	451.68	462.32	447.09	434.43
Risk exposure for credit valuation adjustment	79.85	68.79	65.23	62.83	60.50
Other ⁷⁾	18.82	21.70	22.11	22.95	25.57
Total risk exposure amount	8,077.89	7,914.77	7,788.06	7,724.03	7,454.04

Source: ECB.

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

Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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.

Only relevant components of risk exposures have been reported.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

8) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.

T03.05.2 Risk exposures composition by country/1

(EUR billions)

Risk exposures (Q1 2018)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Credit risk-weighted exposure amounts	6,313.33	162.33	939.74	C	147.70	155.18	1,260.20	1,820.45	837.19	27.46
Standardised approach (SA)	2,767.26	34.44	274.00	C	C	124.83	781.91	778.56	414.33	C
Internal ratings based approach (IRB)	3,539.38	127.62	664.53	C	74.81	C	477.88	1,038.71	422.18	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	6.69	0.27	1.21	C	C	C	0.41	3.18	0.67	C
Settlement/delivery risk exposure amount	0.17	C	C	C	C	C	C	C	C	C
Market risk exposure amount	262.12	6.47	74.37	C	C	4.82	44.61	63.17	39.49	C
Market risk exposure under SA ²⁾	95.71	1.97	25.32	C	2.75	1.10	19.11	18.65	14.53	C
Market risk exposure under IM approach ³⁾	166.42	4.50	49.05	C	C	3.72	25.50	44.52	24.96	C
Operational risk exposure amount	792.34	18.07	161.71	C	14.54	13.42	135.75	220.01	82.62	3.28
Operational risk exposure under BIA ⁴⁾	43.71	1.52	4.90	C	C	C	C	7.64	10.09	C
Operational risk exposure under TSA/ASA ⁵⁾	314.20	16.55	38.05	C	C	13.41	107.34	77.14	15.93	2.26
Operational risk exposure under AMA ⁶⁾	434.43	0.00	118.76	C	C	C	C	135.23	56.60	C
Risk exposure for credit valuation adjustment	60.50	5.04	21.23	C	2.02	C	5.54	13.86	4.53	0.05
Other ⁷⁾	25.57	C	C	C	C	C	C	C	C	C
Total risk exposure amount	7,454.04	197.61	1,198.53	C	167.02	173.77	1,446.69	2,120.07	965.69	30.96

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

T03.05.2 Risk exposures composition by country/2

(EUR billions)

Risk exposures (Q1 2018)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁸⁾	Finland
Credit risk-weighted exposure amounts	4.85	9.04	28.39	8.69	532.91	212.49	108.86	11.55	-	C
Standardised approach (SA)	C	C	C	C	60.83	C	59.53	C	-	C
Internal ratings based approach (IRB)	3.48	4.56	18.29	C	471.15	116.28	C	C	-	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	C	C	C	C	0.92	C	C	C	-	C
Settlement/delivery risk exposure amount	C	C	C	C	C	C	C	C	-	C
Market risk exposure amount	C	C	0.53	C	11.91	7.21	4.08	C	-	C
Market risk exposure under SA ²⁾	C	0.14	C	C	1.84	3.88	C	C	-	C
Market risk exposure under IM approach ³⁾	C	C	C	C	10.07	3.33	C	C	-	C
Operational risk exposure amount	0.69	0.78	3.99	0.71	90.19	31.10	C	1.47	-	C
Operational risk exposure under BIA ⁴⁾	C	C	C	0.45	C	4.46	C	C	-	C
Operational risk exposure under TSA/ASA ⁵⁾	C	0.61	3.43	C	C	7.93	8.87	C	-	C
Operational risk exposure under AMA ⁶⁾	C	C	C	C	86.08	18.70	C	C	-	C
Risk exposure for credit valuation adjustment	C	0.01	C	C	5.33	1.31	0.67	C	-	C
Other⁷⁾	C	C	C	C	C	C	1.53	C	-	C
Total risk exposure amount	5.90	9.97	34.24	9.42	644.10	254.57	124.00	13.60	-	C

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

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

T03.05.3 Risk exposures composition by classification (income source)

(EUR billions)

Risk exposures (Q1 2018)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Credit risk-weighted exposure amounts	6,313.33	C	3,381.38	C
Standardised approach (SA)	2,767.26	C	1,416.73	C
Internal ratings based approach (IRB)	3,539.38	C	1,959.87	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	6.69	C	4.79	C
Settlement/delivery risk exposure amount	0.17	C	0.17	C
Market risk exposure amount	262.12	C	162.93	C
Market risk exposure under SA ²⁾	95.71	C	50.20	C
Market risk exposure under IM approach ³⁾	166.42	C	112.73	C
Operational risk exposure amount	792.34	C	458.55	C
Operational risk exposure under BIA ⁴⁾	43.71	C	18.30	C
Operational risk exposure under TSA/ASA ⁵⁾	314.20	C	130.74	C
Operational risk exposure under AMA ⁶⁾	434.43	C	309.50	C
Risk exposure for credit valuation adjustment	60.50	C	33.20	C
Other ⁷⁾	25.57	C	11.76	C
Total risk exposure amount	7,454.04	C	4,047.99	C

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

T03.05.3 Risk exposures composition by classification (geographical diversification, version 1)

(EUR billions)

Risk exposures (Q1 2018)	Total	Banks with significant domestic exposures ⁸⁾	Banks with significant international exposures ⁹⁾						Banks without geographically focused exposures ¹⁴⁾
			One geographical area		Internationally diversified ¹²⁾				
			SSM	Non-SSM EEA ¹⁰⁾ and RoW ¹¹⁾	SSM ¹³⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Credit risk-weighted exposure amounts	6,313.33	559.94	281.70	178.74	C	344.11	1,544.13	3,345.56	C
Standardised approach (SA)	2,767.26	408.66	143.01	101.15	C	188.92	626.77	1,243.12	C
Internal ratings based approach (IRB)	3,539.38	151.26	138.68	C	C	154.95	915.90	2,097.47	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	6.69	0.02	0.01	C	C	0.24	1.46	4.97	C
Settlement/delivery risk exposure amount	0.17	0.02	C	C	C	C	C	0.14	C
Market risk exposure amount	262.12	C	C	6.02	C	11.45	51.64	177.70	0.27
Market risk exposure under SA ²⁾	95.71	7.96	C	2.14	C	4.88	24.67	51.94	C
Market risk exposure under IM approach ³⁾	166.42	C	C	3.88	C	6.57	26.97	125.76	C
Operational risk exposure amount	792.34	53.51	28.76	15.69	C	33.29	182.57	474.00	C
Operational risk exposure under BIA ⁴⁾	43.71	8.79	C	2.79	C	C	11.42	16.24	C
Operational risk exposure under TSA/ASA ⁵⁾	314.20	29.48	27.04	12.48	C	29.39	69.73	141.80	C
Operational risk exposure under AMA ⁶⁾	434.43	15.24	C	0.42	C	C	101.42	315.96	C
Risk exposure for credit valuation adjustment	60.50	2.01	1.73	1.27	C	4.17	11.26	38.78	C
Other ⁷⁾	25.57	C	6.27	C	C	C	C	12.57	C
Total risk exposure amount	7,454.04	626.31	323.27	202.75	C	394.69	1,793.04	4,048.76	C

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

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

9) International exposures more than 5% of total debt securities and loans and advances.

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

11) RoW: rest of the world, i.e. countries outside the EEA.

12) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

13) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

14) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T03.05.3 Risk exposures composition by classification (geographical diversification, version 2)

(EUR billions)

Risk exposures (Q1 2018)	Total	Banks with domestic exposures ⁸⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁹⁾	SSM central Europe ⁹⁾	SSM southern Europe ⁹⁾	Non-SSM EEA ¹⁰⁾	Non-EEA Europe ¹¹⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Credit risk-weighted exposure amounts	6,313.33	559.94	C	2,059.03	754.97	1,536.76	63.95	-	C	1,025.43	C
Standardised approach (SA)	2,767.26	408.66	C	732.53	C	752.99	45.54	-	C	300.32	C
Internal ratings based approach (IRB)	3,539.38	151.26	C	1,323.41	441.96	782.63	C	-	C	723.10	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	6.69	0.02	C	3.09	C	1.14	C	-	C	2.01	C
Settlement/delivery risk exposure amount	0.17	0.02	C	0.02	C	0.01	C	-	C	C	C
Market risk exposure amount	262.12	C	C	81.33	C	69.18	C	-	C	64.34	C
Market risk exposure under SA ²⁾	95.71	7.96	C	24.33	10.09	29.79	2.03	-	C	14.68	C
Market risk exposure under IM approach ³⁾	166.42	C	C	57.00	C	39.40	C	-	C	49.66	C
Operational risk exposure amount	792.34	53.51	C	233.90	72.67	182.00	6.53	-	C	207.61	C
Operational risk exposure under BIA ⁴⁾	43.71	8.79	C	18.86	C	5.39	C	-	C	C	C
Operational risk exposure under TSA/ASA ⁵⁾	314.20	29.48	C	61.72	32.97	133.14	3.52	-	C	C	C
Operational risk exposure under AMA ⁶⁾	434.43	15.24	C	153.32	C	43.47	C	-	C	165.12	C
Risk exposure for credit valuation adjustment	60.50	2.01	C	17.55	5.25	18.60	0.48	-	C	15.03	C
Other ⁷⁾	25.57	C	C	16.68	1.51	6.41	C	-	C	C	C
Total risk exposure amount	7,454.04	626.31	C	2,408.52	851.36	1,812.97	75.44	-	C	1,312.90	C

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

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

9) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

11) European countries not in the EEA.

T03.05.3 Risk exposures composition by classification (size)

(EUR billions)

Risk exposures (Q1 2018)	Total	Total assets					G-SIBs ⁸⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Credit risk-weighted exposure amounts	6,313.33	139.90	1,014.32	545.99	491.88	1,527.02	2,594.22
Standardised approach (SA)	2,767.26	C	C	209.91	161.27	580.23	969.65
Internal ratings based approach (IRB)	3,539.38	C	C	335.72	330.18	944.78	1,620.71
Risk exposure for contributions to the default fund of a CCP ¹⁾	6.69	C	C	0.37	0.43	2.01	3.86
Settlement/delivery risk exposure amount	0.17	C	0.01	0.02	C	0.01	0.13
Market risk exposure amount	262.12	C	21.13	30.55	C	66.42	123.19
Market risk exposure under SA ²⁾	95.71	C	16.65	17.06	C	20.42	29.47
Market risk exposure under IM approach ³⁾	166.42	C	4.48	13.49	C	46.00	93.72
Operational risk exposure amount	792.34	15.20	84.48	57.38	61.60	182.14	391.54
Operational risk exposure under BIA ⁴⁾	43.71	5.27	C	1.73	C	8.14	8.16
Operational risk exposure under TSA/ASA ⁵⁾	314.20	9.50	C	33.04	C	74.63	87.33
Operational risk exposure under AMA ⁶⁾	434.43	0.42	C	22.60	C	99.38	296.05
Risk exposure for credit valuation adjustment	60.50	C	C	10.95	4.64	12.36	23.01
Other ⁷⁾	25.57	C	C	7.29	4.68	3.06	6.46
Total risk exposure amount	7,454.04	158.44	1,132.13	652.17	581.73	1,791.02	3,138.55

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

8) 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)

Risk exposures (Q1 2018)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Credit risk-weighted exposure amounts	6,313.33	4,176.80	2,136.53
Standardised approach (SA)	2,767.26	1,791.73	975.53
Internal ratings based approach (IRB)	3,539.38	2,379.27	1,160.11
Risk exposure for contributions to the default fund of a CCP ²⁾	6.69	5.80	0.89
Settlement/delivery risk exposure amount	0.17	0.02	0.15
Market risk exposure amount	262.12	163.41	98.71
Market risk exposure under SA ³⁾	95.71	57.85	37.85
Market risk exposure under IM approach ⁴⁾	166.42	105.56	60.86
Operational risk exposure amount	792.34	492.89	299.45
Operational risk exposure under BIA ⁵⁾	43.71	29.13	14.57
Operational risk exposure under TSA/ASA ⁶⁾	314.20	203.23	110.98
Operational risk exposure under AMA ⁷⁾	434.43	260.53	173.90
Risk exposure for credit valuation adjustment	60.50	33.83	26.68
Other ⁸⁾	25.57	16.78	8.78
Total risk exposure amount	7,454.04	4,883.73	2,570.31

Source: ECB.

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

Only relevant components of risk exposures have been reported.

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) CCP stands for central counterparty.

3) SA stands for standardised approach.

4) IM stands for internal model.

5) BIA stands for basic indicator approach.

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

7) AMA stands for advanced measurement approach.

8) 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".

T03.05.3 Risk exposures composition by classification (sovereign exposures)

(EUR billions)

Risk exposures (Q1 2018)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Credit risk-weighted exposure amounts	6,313.33	266.59	3,345.92	115.28	415.27	-	2,170.27	-
Standardised approach (SA)	2,767.26	C	1,493.55	C	54.95	-	942.50	-
Internal ratings based approach (IRB)	3,539.38	C	1,849.88	C	359.44	-	1,224.46	-
Risk exposure for contributions to the default fund of a CCP ¹⁾	6.69	C	2.49	C	0.88	-	3.31	-
Settlement/delivery risk exposure amount	0.17	C	0.05	C	C	-	C	-
Market risk exposure amount	262.12	C	117.79	C	9.53	-	123.55	-
Market risk exposure under SA ²⁾	95.71	C	54.15	C	2.65	-	31.38	-
Market risk exposure under IM approach ³⁾	166.42	C	63.65	C	6.88	-	92.17	-
Operational risk exposure amount	792.34	24.67	333.92	10.65	69.10	-	354.01	-
Operational risk exposure under BIA ⁴⁾	43.71	C	24.92	C	1.95	-	15.65	-
Operational risk exposure under TSA/ASA ⁵⁾	314.20	C	182.69	C	7.19	-	90.32	-
Operational risk exposure under AMA ⁶⁾	434.43	C	126.31	C	59.96	-	248.04	-
Risk exposure for credit valuation adjustment	60.50	1.39	31.09	C	5.19	-	C	-
Other ⁷⁾	25.57	C	9.55	C	C	-	5.34	-
Total risk exposure amount	7,454.04	304.04	3,838.32	130.88	505.00	-	2,675.81	-

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

T03.06 Asset quality: performing and non-performing exposures by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q1 2017		Q2 2017		Q3 2017		Q4 2017		Q1 2018 ⁴⁾	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances¹⁾	13,807.12	0.41%	13,693.11	0.40%	13,970.86	0.38%	13,928.29	0.35%	13,625.17	0.47%
Central banks	1,432.93	0.00%	1,503.39	0.00%	1,763.39	0.00%	1,737.98	0.00%	1,722.89	0.00%
General governments	999.25	0.06%	960.94	0.06%	952.33	0.05%	943.77	0.06%	917.84	0.08%
Credit institutions	1,230.08	0.04%	1,160.30	0.04%	1,186.87	0.05%	1,140.27	0.05%	1,208.93	0.06%
Other financial corporations	918.07	0.14%	878.11	0.13%	861.38	0.14%	853.35	0.13%	853.05	0.15%
Non-financial corporations	4,268.42	0.70%	4,217.08	0.70%	4,292.96	0.67%	4,315.88	0.58%	4,188.77	0.75%
Households	4,958.37	0.50%	4,973.28	0.45%	4,913.92	0.45%	4,937.03	0.42%	4,733.69	0.62%
Debt securities at amortised cost²⁾	765.42	0.18%	723.97	0.17%	704.26	0.17%	673.75	0.17%	C	C
Debt securities at fair value other than HFT^{2) 3)}	1,727.93	0.04%	1,675.97	0.07%	1,637.12	0.07%	1,575.25	0.06%	C	C
Debt securities other than HFT^{2) 3)}	-	-	-	-	-	-	-	-	2,194.04	0.08%
Debt instruments held for sale²⁾	-	-	-	-	-	-	-	-	52.44	0.33%
Off-balance sheet exposures	5,395.12	0.10%	5,290.68	0.10%	5,234.96	0.09%	5,138.42	0.09%	5,041.36	0.11%
Total	21,695.59	0.30%	21,383.72	0.29%	21,547.19	0.28%	21,315.70	0.26%	20,921.25	0.34%

Type of instrument and counterparty	Non-performing exposures									
	Q1 2017		Q2 2017		Q3 2017		Q4 2017		Q1 2018 ⁴⁾	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances¹⁾	865.33	46.57%	795.16	46.31%	759.10	45.92%	721.74	45.93%	688.01	47.84%
Central banks	0.22	93.62%	0.23	91.09%	0.22	90.49%	0.06	55.07%	0.05	65.83%
General governments	6.62	14.24%	6.10	13.10%	5.81	13.83%	5.47	14.65%	5.85	17.45%
Credit institutions	3.56	40.65%	2.80	46.48%	2.35	36.55%	2.11	39.06%	2.16	39.63%
Other financial corporations	25.38	51.71%	21.97	49.20%	21.00	49.27%	19.79	50.82%	18.49	50.39%
Non-financial corporations	537.32	49.21%	484.46	49.41%	459.40	48.70%	434.99	49.11%	413.59	50.96%
Households	292.23	42.04%	279.59	41.39%	270.32	41.65%	259.31	40.92%	247.86	43.24%
Debt securities at amortised cost²⁾	5.45	41.99%	5.49	41.50%	4.56	44.22%	3.84	51.55%	C	C
Debt securities at fair value other than HFT^{2) 3)}	2.22	60.26%	2.23	60.00%	5.60	24.66%	2.11	47.42%	C	C
Debt securities other than HFT^{2) 3)}	-	-	-	-	-	-	-	-	4.61	0.49%
Debt instruments held for sale²⁾	-	-	-	-	-	-	-	-	C	C
Off-balance sheet exposures	42.31	14.10%	40.50	14.33%	40.07	14.28%	42.61	13.98%	38.98	17.03%
Total	915.31	45.08%	843.38	44.78%	809.34	44.19%	770.31	44.19%	756.94	47.23%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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: i) held for trading exposures are excluded, ii) cash balances at central banks and other demand deposits are included.

2) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards. Please note that two of the institutions that apply an accounting year different from that of the calendar year will use Taxonomy 2.6 until the end of their financial year, in line with the option given by the EBA.

3) HFT stands for held for trading.

4) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.

T03.07.1 Asset quality: non-performing loans and advances by reference period
(EUR billions; percentages)

Item	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ²⁾
Loans and advances ¹⁾	14,672.45	14,488.26	14,729.96	14,650.03	14,313.17
Non-performing loans and advances	865.33	795.16	759.10	721.74	688.01
Non-performing loans ratio	5.90%	5.49%	5.15%	4.93%	4.81%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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.

2) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.

T03.07.2 Asset quality: non-performing loans and advances by country

(EUR billions; percentages)

Country (Q1 2018)	Loans and advances ¹⁾	Non-performing loans and advances	Non-performing loans ratio
Belgium	503.30	12.60	2.50%
Germany	2,845.59	48.34	1.70%
Estonia	C	C	C
Ireland	243.96	25.88	10.61%
Greece	218.05	98.74	45.28%
Spain	2,298.71	102.97	4.48%
France	3,826.29	121.63	3.18%
Italy	1,665.90	179.55	10.78%
Cyprus	50.41	16.29	32.32%
Latvia	10.38	0.19	1.86%
Lithuania	20.28	0.62	3.04%
Luxembourg	66.99	C	C
Malta	14.42	0.50	3.49%
Netherlands	1,857.39	39.43	2.12%
Austria	389.12	13.62	3.50%
Portugal	148.58	24.10	16.22%
Slovenia	15.18	1.48	9.73%
Slovakia ²⁾	-	-	-
Finland	C	C	C
Total	14,313.17	688.01	4.81%

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) 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.

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

T03.07.3 Asset quality: non-performing loans and advances by classification (income source)

(EUR billions; percentages)

Category (Q1 2018)	Loans and advances ¹⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with net interest income more than 60% of operating income	C	C	4.95%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	7,590.34	360.00	4.74%
<i>Mostly net trading income and foreign exchange gains and losses</i>	C	C	C
Total	14,313.17	688.01	4.81%

Source: ECB.

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

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.

T03.07.3 Asset quality: non-performing loans and advances by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q1 2018)	Loans and advances ⁸⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures ¹⁾	1,051.82	103.20	9.81%
Banks with significant international exposures ²⁾			
One geographical area			
SSM	612.69	29.77	4.86%
Non-SSM EEA ³⁾ and RoW ⁴⁾	314.52	57.48	18.27%
Internationally diversified ⁵⁾			
SSM ⁶⁾	C	C	C
SSM and non-SSM EEA	865.25	55.33	6.40%
SSM and RoW	3,522.01	129.28	3.67%
SSM, non-SSM EEA and RoW	7,732.83	278.47	3.60%
Banks without geographically focused exposures ⁷⁾	C	C	C
Total	14,313.17	688.01	4.81%

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) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

8) 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.

T03.07.3 Asset quality: non-performing loans and advances by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q1 2018)	Loans and advances ⁵⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures ¹⁾	1,051.82	103.20	9.81%
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ²⁾	C	C	C
<i>SSM (central Europe)</i> ²⁾	4,878.13	208.44	4.27%
<i>SSM (southern Europe)</i> ²⁾	1,500.74	65.59	4.37%
<i>Non-SSM EEA</i> ³⁾	3,429.06	191.17	5.58%
<i>Non-EEA Europe</i> ⁴⁾	128.57	22.76	17.71%
<i>Africa</i>	-	-	-
<i>Asia and Oceania</i>	C	C	C
<i>North America</i>	2,874.18	75.82	2.64%
<i>Latin America and the Caribbean</i>	C	C	C
Total	14,313.17	688.01	4.81%

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) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

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.

T03.07.3 Asset quality: non-performing loans and advances by classification (size)

(EUR billions; percentages)

Category (Q1 2018)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with total assets			
<i>Less than €30 billion</i>	285.73	35.58	12.45%
<i>Between €30 billion and €100 billion</i>	1,924.76	188.71	9.80%
<i>Between €100 billion and €200 billion</i>	1,460.22	84.00	5.75%
<i>Between €200 billion and €300 billion</i>	1,252.01	39.26	3.14%
<i>More than €300 billion</i>	3,544.66	144.71	4.08%
G-SIBs ¹⁾	5,845.79	195.75	3.35%
Total	14,313.17	688.01	4.81%

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.

T03.07.3 Asset quality: non-performing loans and advances by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q1 2018)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with low risk	9,570.13	302.53	3.16%
Banks with medium, high risk and non-rated	4,743.05	385.48	8.13%
Total	14,313.17	688.01	4.81%

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.

T03.07.3 Asset quality: non-performing loans and advances by classification (sovereign exposures)

(EUR billions; percentages)

Category (Q1 2018)	Loans and advances ¹⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with sovereign exposures			
Non-significant	435.09	50.65	11.64%
Mostly domestic			
<i>Investment grade</i>	7,746.34	399.04	5.15%
<i>Non-investment grade</i>	168.10	72.55	43.16%
Mostly to other SSM countries			
<i>Investment grade</i>	1,344.63	21.43	1.59%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	4,619.00	144.33	3.12%
<i>Non-investment grade</i>	-	-	-
Total	14,313.17	688.01	4.81%

Source: ECB.

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

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.

T03.08.1 Asset quality: forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forbore exposures									
	Q1 2017		Q2 2017		Q3 2017		Q4 2017		Q1 2018 ⁴⁾	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances¹⁾	187.69	4.54%	176.28	4.40%	169.01	4.20%	163.27	4.22%	155.92	5.92%
Central banks	C	C	C	C	C	C	C	C	0.02	C
General governments	3.13	1.25%	2.84	0.77%	2.75	0.70%	2.97	0.66%	2.77	1.35%
Credit institutions	C	C	C	C	C	C	C	C	0.18	0.90%
Other financial corporations	2.57	3.35%	2.40	3.09%	2.23	3.18%	2.42	2.69%	2.09	2.96%
Non-financial corporations	89.43	4.34%	83.80	4.21%	80.03	3.79%	75.01	3.91%	72.67	5.52%
Households	92.52	4.88%	87.22	4.74%	83.97	4.73%	82.85	4.67%	78.20	6.55%
Debt securities at amortised cost²⁾	C	0.87%	0.23	0.74%	0.22	0.74%	C	0.41%	C	C
Debt securities at fair value other than HFT^{2) 3)}	C	C	C	C	C	C	C	C	C	C
Debt securities other than HFT^{2) 3)}	-	-	-	-	-	-	-	-	C	C
Debt instruments held for sale²⁾	-	-	-	-	-	-	-	-	0.28	5.59%
Off-balance sheet exposures	6.38	0.97%	6.93	0.91%	6.99	0.62%	5.88	0.69%	4.53	1.06%
Total	194.31	4.41%	183.44	4.26%	176.22	4.05%	169.47	4.09%	161.10	5.79%

Type of instrument and counterparty	Non-performing forbore exposures									
	Q1 2017		Q2 2017		Q3 2017		Q4 2017		Q1 2018 ⁴⁾	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances¹⁾	333.60	37.36%	320.23	37.85%	304.27	37.00%	287.15	37.30%	276.02	38.80%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	2.01	11.27%	1.81	9.97%	1.66	11.48%	1.24	15.16%	1.09	17.30%
Credit institutions	C	18.90%	C	17.75%	C	16.80%	C	18.83%	C	22.81%
Other financial corporations	9.00	38.32%	8.64	37.78%	8.47	36.27%	8.19	38.24%	7.95	38.88%
Non-financial corporations	219.83	41.06%	207.05	42.00%	192.83	41.01%	179.26	41.78%	170.40	42.79%
Households	102.32	29.92%	102.34	30.05%	100.89	29.90%	98.11	29.39%	96.24	32.03%
Debt securities at amortised cost²⁾	0.32	18.23%	0.24	17.04%	0.41	16.93%	1.06	C	C	C
Debt securities at fair value other than HFT^{2) 3)}	0.19	10.43%	0.11	19.57%	0.19	10.89%	0.17	C	C	C
Debt securities other than HFT^{2) 3)}	-	-	-	-	-	-	-	-	C	52.67%
Debt instruments held for sale²⁾	-	-	-	-	-	-	-	-	2.43	57.26%
Off-balance sheet exposures	4.88	5.68%	4.83	4.70%	10.02	1.78%	4.75	4.56%	3.28	7.76%
Total	338.99	36.87%	325.40	37.34%	314.89	35.84%	293.13	36.82%	283.02	38.66%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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: i) held for trading exposures are excluded, ii) cash balances at central banks and other demand deposits are included.

2) The tables have been adjusted in alignment with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to Q42017, the EBA Reporting Framework 2.7 includes changes in reporting requirements due to IFRS 9 and applies to submissions from Q1 2018 onwards. Please note that two institutions that apply an accounting year different from the calendar year will use Taxonomy 2.6 until the end of their financial year, in line with the possibility granted by the EBA.

3) HFT stands for held for trading.

4) FINREP and COREP data for Q1 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in Q1 2018 only.

T03.08.2 Asset quality: non-performing exposures and forbearance by country

(EUR billions; percentages)

Country (Q1 2018)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	731.58	0.22%	13.35	44.01%	2.60	2.49%	C	C
Germany	3,987.09	0.23%	52.43	38.72%	12.84	3.26%	27.84	39.47%
Estonia	C	C	C	C	C	C	C	C
Ireland	315.86	0.44%	26.97	30.90%	6.04	4.12%	18.92	28.92%
Greece	169.42	2.16%	100.48	49.50%	16.94	9.96%	39.00	39.91%
Spain	3,277.64	0.62%	110.16	43.90%	53.50	7.56%	60.61	42.21%
France	6,249.91	0.31%	132.72	47.94%	13.87	7.63%	29.89	39.61%
Italy	2,582.70	0.36%	215.18	55.51%	26.44	5.22%	55.31	40.59%
Cyprus	40.76	0.56%	16.75	45.07%	2.73	2.36%	7.21	33.01%
Latvia	12.53	0.19%	0.20	35.45%	0.20	2.51%	0.12	29.60%
Lithuania	23.62	0.14%	0.63	26.02%	0.09	1.06%	0.35	31.99%
Luxembourg	123.78	0.09%	1.19	30.46%	C	C	C	C
Malta	21.44	0.30%	0.56	29.58%	0.12	C	0.29	29.24%
Netherlands	2,430.50	0.11%	41.30	26.80%	14.75	0.71%	19.08	18.96%
Austria	551.85	0.36%	14.46	50.62%	3.28	3.57%	5.51	47.23%
Portugal	196.04	0.55%	27.21	50.41%	5.18	1.94%	12.08	53.71%
Slovenia	22.43	0.70%	1.60	58.58%	0.19	10.67%	0.82	55.78%
Slovakia ¹⁾	-	-	-	-	-	-	-	-
Finland	C	C	C	C	C	C	C	C
Total	20,921.25	0.34%	756.94	47.23%	161.10	5.79%	283.02	38.66%

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.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (income source)

(EUR billions; percentages)

Category (Q1 2018)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with net interest income more than 60% of operating income	C	0.42%	C	42.87%	100.81	6.21%	166.13	37.87%
Banks with non-interest income more than 40% of operating income								
<i>Mostly net fee and commission income</i>	11,771.79	0.28%	411.93	51.13%	C	5.18%	C	40.01%
<i>Mostly net trading income and foreign exchange gains and losses</i>	256.35	C	3.08	C	C	C	C	C
Total	20,921.25	0.34%	756.94	47.23%	161.10	5.79%	283.02	38.66%

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. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q1 2018)	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⁾	1,495.41	0.44%	134.50	50.71%	19.46	5.64%	44.31	38.89%
Banks with significant international exposures ²⁾								
One geographical area								
SSM	841.28	0.33%	31.75	43.14%	10.62	3.40%	13.23	36.85%
Non-SSM EEA ³⁾ and RoW ⁴⁾	400.78	0.69%	59.62	49.57%	11.64	8.39%	21.83	41.39%
Internationally diversified ⁵⁾								
SSM ⁶⁾	C	C	C	C	C	C	C	C
SSM and non-SSM EEA	1,107.67	0.32%	58.20	40.84%	11.23	5.07%	30.28	34.71%
SSM and RoW	5,004.35	0.41%	138.77	43.09%	30.67	5.60%	57.72	38.96%
SSM, non-SSM EEA and RoW	11,857.64	0.29%	299.06	48.95%	72.82	5.80%	104.06	39.90%
Banks without geographically focused exposures ⁷⁾	C	C	C	C	C	C	C	C
Total	20,921.25	0.34%	756.94	47.23%	161.10	5.79%	283.02	38.66%

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) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q1 2018)	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⁾	1,495.41	0.44%	134.50	50.71%	19.46	5.64%	44.31	38.89%
Banks with largest non-domestic exposures								
SSM (northern Europe) ²⁾	C	C	C	C	C	C	C	C
SSM (central Europe) ²⁾	7,433.25	0.27%	222.94	49.21%	42.24	3.97%	77.54	37.34%
SSM (southern Europe) ²⁾	2,314.74	0.43%	70.95	48.65%	17.13	5.29%	27.55	45.21%
Non-SSM EEA ³⁾	4,711.36	0.43%	200.72	44.87%	60.77	6.90%	88.66	37.98%
Non-EEA Europe ⁴⁾	163.74	0.69%	23.35	54.20%	3.63	C	C	C
Africa	-	-	-	-	-	-	-	-
Asia and Oceania	C	C	C	C	C	C	C	C
North America	4,116.92	0.19%	81.96	38.48%	8.87	3.32%	23.47	32.18%
Latin America and the Caribbean	C	C	C	C	C	C	C	C
Total	20,921.25	0.34%	756.94	47.23%	161.10	5.79%	283.02	38.66%

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) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (size)

(EUR billions; percentages)

Category (Q1 2018)	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>	318.14	0.46%	36.89	41.68%	6.60	3.89%	19.30	33.66%
<i>Between €30 billion and €100 billion</i>	2,551.87	0.47%	199.77	46.40%	38.65	6.65%	82.25	42.69%
<i>Between €100 billion and €200 billion</i>	2,086.11	0.36%	112.88	52.02%	15.87	3.85%	36.10	35.92%
<i>Between €200 billion and €300 billion</i>	1,750.08	0.26%	41.70	44.66%	11.91	5.70%	20.36	36.97%
<i>More than €300 billion</i>	4,939.75	0.32%	155.25	43.46%	36.65	4.55%	57.16	34.70%
G-SIBs ¹⁾	9,275.30	0.32%	210.45	49.73%	51.41	6.89%	67.86	40.52%
Total	20,921.25	0.34%	756.94	47.23%	161.10	5.79%	283.02	38.66%

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.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q1 2018)	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	14,220.58	0.34%	323.92	45.15%	83.36	5.80%	110.48	36.65%
Banks with medium, high risk and non-rated	6,700.67	0.34%	433.02	48.79%	77.74	5.77%	172.54	39.95%
Total	20,921.25	0.34%	756.94	47.23%	161.10	5.79%	283.02	38.66%

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.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (sovereign exposures)

(EUR billions; percentages)

Category (Q1 2018)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with sovereign exposures								
Non-significant	535.65	0.44%	52.40	42.64%	8.94	5.24%	20.48	31.02%
Mostly domestic								
<i>Investment grade</i>	10,998.47	0.34%	452.48	47.89%	78.25	4.96%	164.50	39.64%
<i>Non-investment grade</i>	137.14	2.07%	73.76	49.48%	13.92	9.71%	30.21	41.34%
Mostly to other SSM countries								
<i>Investment grade</i>	1,925.47	0.13%	23.54	29.14%	12.33	0.39%	10.90	11.01%
<i>Non-investment grade</i>	-	-	-	-	-	-	-	-
Mostly to non-SSM countries								
<i>Investment grade</i>	7,324.52	0.36%	154.74	48.56%	47.66	7.49%	56.93	42.47%
<i>Non-investment grade</i>	-	-	-	-	-	-	-	-
Total	20,921.25	0.34%	756.94	47.23%	161.10	5.79%	283.02	38.66%

Source: ECB.

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

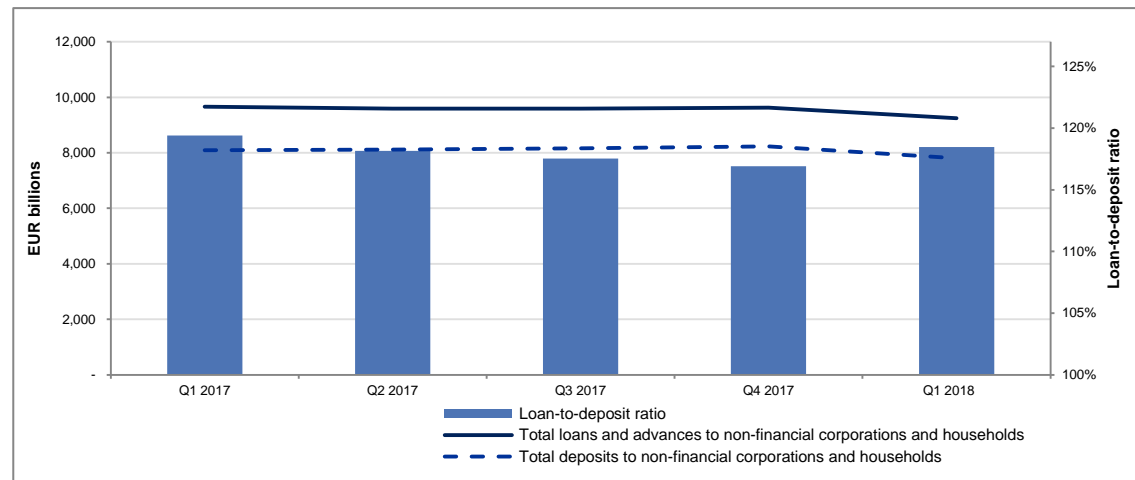
T04.01.1 Loan-to-deposit ratio by reference period (EUR billions; percentages)

Indicator	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ¹⁾
Total loans and advances to non-financial corporations and households	9,655.41	9,590.68	9,596.38	9,622.12	9,246.24
Total deposits to non-financial corporations and households	8,087.40	8,116.48	8,164.68	8,231.04	7,805.79
Loan-to-deposit ratio	119.39%	118.16%	117.54%	116.90%	118.45%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 118 banks in the first quarter of 2017, 114 in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 108 in the first quarter of 2018. 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) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.



T04.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q1 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Belgium	256.60	248.11	103.42%
Germany	1,318.06	960.96	137.16%
Estonia	C	C	C
Ireland	188.83	174.18	108.41%
Greece	145.88	136.98	106.50%
Spain	1,772.30	1,550.01	114.34%
France	2,585.10	2,209.90	116.98%
Italy	1,103.98	925.12	119.33%
Cyprus	24.94	32.26	77.33%
Latvia	6.75	8.14	82.88%
Lithuania	15.34	14.21	107.95%
Luxembourg	C	25.61	C
Malta	7.63	14.60	52.23%
Netherlands	1,295.38	1,021.40	126.82%
Austria	274.98	273.03	100.71%
Portugal	114.79	135.76	84.56%
Slovenia	10.46	15.53	67.35%
Slovakia ¹⁾	-	-	-
Finland	C	C	C
Total	9,246.24	7,805.79	118.45%

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.

T04.01.3 Loan-to-deposit ratio by classification (income source)

(EUR billions; percentages)

Category (Q1 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with net interest income more than 60% of operating income	C	C	123.60%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	4,746.53	4,181.86	113.50%
<i>Mostly net trading income and foreign exchange gains and losses</i>	C	C	C
Total	9,246.24	7,805.79	118.45%

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. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

T04.01.3 Loan-to-deposit ratio by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q1 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with significant domestic exposures ¹⁾	751.43	721.94	104.08%
Banks with significant international exposures ²⁾			
One geographical area			
SSM	507.15	440.39	115.16%
Non-SSM EEA ³⁾ and RoW ⁴⁾	188.83	183.35	102.99%
Internationally diversified ⁵⁾			
SSM ⁶⁾	C	C	C
SSM and non-SSM EEA	506.69	364.93	138.85%
SSM and RoW	2,541.26	2,042.41	124.42%
SSM, non-SSM EEA and RoW	4,701.73	4,008.51	117.29%
Banks without geographically focused exposures ⁷⁾	C	C	C
Total	9,246.24	7,805.79	118.45%

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) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T04.01.3 Loan-to-deposit ratio by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q1 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with significant domestic exposures ¹⁾	751.43	721.94	104.08%
Banks with largest non-domestic exposures			
SSM (northern Europe) ²⁾	C	C	C
SSM (central Europe) ²⁾	3,039.77	2,427.90	125.20%
SSM (southern Europe) ²⁾	1,164.77	1,031.52	112.92%
Non-SSM EEA ³⁾	2124.95997	1827.516787	1.162758121
Non-EEA Europe ⁴⁾	88.18	67.78	130.10%
Africa	-	-	-
Asia and Oceania	C	C	C
North America	1,737.45	1,408.38	123.36%
Latin America and the Caribbean	C	C	C
Total	9,246.24	7,805.79	118.45%

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) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

T04.01.3 Loan-to-deposit ratio by classification (size)

(EUR billions; percentages)

Category (Q1 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with total assets			
<i>Less than €30 billion</i>	178.09	185.81	95.85%
<i>Between €30 billion and €100 billion</i>	1,207.18	946.34	127.56%
<i>Between €100 billion and €200 billion</i>	811.74	538.15	150.84%
<i>Between €200 billion and €300 billion</i>	761.31	763.88	99.66%
<i>More than €300 billion</i>	2,393.99	1,912.54	125.17%
G-SIBs ¹⁾	3,893.93	3,459.08	112.57%
Total	9,246.24	7,805.79	118.45%

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.

T04.01.3 Loan-to-deposit ratio by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q1 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with low risk	6,275.88	5,096.27	123.15%
Banks with medium, high risk and non-rated	2,970.37	2,709.52	109.63%
Total	9,246.24	7,805.79	118.45%

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.

T04.01.3 Loan-to-deposit ratio by classification (sovereign exposures)

(EUR billions; percentages)

Category (Q1 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with sovereign exposures			
Non-significant	304.42	212.15	143.49%
Mostly domestic			
<i>Investment grade</i>	5,000.03	4,054.94	123.31%
<i>Non-investment grade</i>	113.71	108.50	104.80%
Mostly to other SSM countries			
<i>Investment grade</i>	911.94	781.42	116.70%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	2,916.15	2,648.78	110.09%
<i>Non-investment grade</i>	-	-	-
Total	9,246.24	7,805.79	118.45%

Source: ECB.

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

T05.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ³⁾
Numerator: Liquidity buffer	3,122.84	3,122.21	3,106.39	3,089.66	3,055.61
Level 1 assets: unadjusted	2,962.89	2,963.68	2,963.31	2,944.32	2,904.61
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-22.70	-93.72	-71.56	-42.46	10.25
<i>Level 1 assets: adjusted amount before cap application</i>	2,940.18	2,869.96	2,891.75	2,901.86	2,914.86
Excluding EHQCB ²⁾	2,839.58	2,767.09	2,791.57	2,800.25	2,812.25
EHQCB	100.60	102.87	100.19	101.61	102.61
Level 2 assets: unadjusted	167.62	165.68	148.24	149.70	155.04
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	21.57	31.47	21.24	23.36	0.97
<i>Level 2 assets: adjusted amount before cap application</i>	189.20	197.15	169.48	173.06	156.01
Level 2A	94.67	94.90	77.38	86.96	80.13
Level 2B	94.53	102.25	92.10	86.10	75.89
Excess liquidity asset amount	C	C	C	C	C
Denominator: Net liquidity outflow	2,203.50	2,186.54	2,213.25	2,151.90	2,145.09
Total outflows	3,389.39	3,354.62	3,428.64	3,224.33	3,356.35
Reduction for inflows	1,185.89	1,168.08	1,215.39	1,072.43	1,211.26
Liquidity coverage ratio	141.72%	142.79%	140.35%	143.58%	142.45%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table. According to Article 11(3) of Regulation (EU) No 575/2013, where a group comprises one or more banks, the EU parent institution shall report the liquidity requirement. As such, the list of banks used for this table is a subset of the list employed elsewhere in the publication, as the scope of reporting on liquidity differs from the scope of prudential reporting on own funds and specific waivers may apply. Specifically, there are 109 banks in the first quarter of 2017, 105 in the second and third quarter of 2017, 102 in the fourth quarter of 2017 and 100 in the first quarter of 2018. 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.

C: the value is suppressed for confidentiality reasons.

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.

3) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.

T05.01.2 Liquidity coverage ratio by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q1 2018)	Total	Belgium	Germany	Estonia ³⁾	Ireland	Greece	Spain	France	Italy	Cyprus
Numerator: Liquidity buffer	3,055.61	147.64	757.45	-	58.65	C	447.76	807.69	292.90	10.82
Level 1 assets: unadjusted	2,904.61	142.62	720.30	-	57.56	6.81	428.77	753.13	281.10	10.67
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	10.25	-19.53	19.71	-	C	-19.64	-14.88	4.55	11.14	C
<i>Level 1 assets: adjusted amount before cap application</i>	2,914.86	123.09	740.01	-	C	-12.83	413.89	757.68	292.23	C
Excluding EHQCB ²⁾	2,812.25	118.51	693.20	-	C	C	411.67	740.67	286.87	C
EHQCB	102.61	4.58	46.81	-	5.08	C	2.23	17.01	5.37	0.05
Level 2 assets: unadjusted	155.04	C	C	-	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	0.97	C	C	-	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	156.01	C	C	-	C	C	C	C	C	C
Level 2A	80.13	C	C	-	C	C	C	C	C	C
Level 2B	75.89	C	C	-	C	C	C	C	C	C
Excess liquidity asset amount	C	C	C	-	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,145.09	98.80	489.06	-	44.26	24.87	285.36	625.82	175.36	4.59
Total outflows	3,356.35	156.58	702.32	-	51.25	29.43	378.58	1,124.89	299.10	6.60
Reduction for inflows	1,211.26	57.78	213.26	-	6.98	4.56	93.22	499.08	123.74	2.00
Liquidity coverage ratio	142.45%	149.44%	154.88%	-	132.50%	C	156.91%	129.06%	167.03%	235.47%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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 Estonia required to report the liquidity coverage ratio and its components.

T05.01.2 Liquidity coverage ratio by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q1 2018)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Numerator: Liquidity buffer	C	C	32.19	C	332.71	91.43	32.31	5.44	-	C
Level 1 assets: unadjusted	C	C	30.27	C	311.35	90.84	32.10	5.35	-	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	C	C	1.54	C	24.10	C	0.15	C	-	C
<i>Level 1 assets: adjusted amount before cap application</i>	C	C	31.81	C	335.45	C	32.25	C	-	C
Excluding EHQCB ²⁾	C	C	30.01	C	325.04	C	C	C	-	C
EHQCB	C	C	1.80	C	10.41	3.34	C	0.22	-	C
Level 2 assets: unadjusted	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
<i>Level 2 assets: adjusted amount before cap application</i>	C	C	C	C	C	C	C	C	-	C
Level 2A	C	C	C	C	C	C	C	C	-	C
Level 2B	C	C	C	C	C	C	C	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	C	C	22.22	C	270.13	62.14	18.00	1.45	-	C
Total outflows	C	C	35.61	C	423.67	93.25	26.46	2.27	-	C
Reduction for inflows	C	C	13.40	C	153.54	31.11	8.47	0.82	-	C
Liquidity coverage ratio	C	C	144.90%	C	123.17%	147.13%	179.54%	375.00%	-	C

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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.

T05.01.3 Liquidity coverage ratio by classification (income source)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q1 2018)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Numerator: Liquidity buffer	3,055.61	C	1,741.60	C
Level 1 assets: unadjusted	2,904.61	1,236.60	1,649.40	18.61
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	10.25	C	36.41	C
<i>Level 1 assets: adjusted amount before cap application</i>	2,914.86	C	1,685.81	C
Excluding EHQCB ²⁾	2,812.25	C	1,641.88	C
EHQCB	102.61	57.93	43.93	0.76
Level 2 assets: unadjusted	155.04	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	0.97	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	156.01	C	C	C
Level 2A	80.13	C	C	C
Level 2B	75.89	C	C	C
Excess liquidity asset amount	C	C	C	C
Denominator: Net liquidity outflow	2,145.09	C	1,235.63	C
Total outflows	3,356.35	1,312.13	2,028.66	15.57
Reduction for inflows	1,211.26	C	793.03	C
Liquidity coverage ratio	142.45%	144.07%	140.95%	C

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

T05.01.3 Liquidity coverage ratio by classification (geographical diversification, version 1)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q1 2018)	Total	Banks with significant domestic exposures ³⁾	Banks with significant international exposures ⁴⁾						Banks without geographically focused exposures ⁹⁾
			One geographical area		Internationally diversified ⁷⁾				
			SSM	Non-SSM EEA ⁵⁾ and RoW ⁶⁾	SSM ⁸⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Numerator: Liquidity buffer	3,055.61	172.74	114.84	59.91	C	183.02	658.43	1,839.99	C
Level 1 assets: unadjusted	2,904.61	170.54	111.19	60.56	C	176.22	625.64	1,733.30	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	10.25	0.48	-1.62	-8.77	C	-20.96	7.24	38.31	C
<i>Level 1 assets: adjusted amount before cap application</i>	2,914.86	171.02	109.56	51.79	C	155.26	632.88	1,771.61	C
Excluding EHQCB ²⁾	2,812.25	168.00	104.67	49.99	C	140.49	618.01	1,709.39	C
EHQCB	102.61	3.02	4.89	1.80	C	14.77	14.87	62.22	C
Level 2 assets: unadjusted	155.04	C	C	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	0.97	C	C	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	156.01	C	C	C	C	C	C	C	C
Level 2A	80.13	C	C	C	C	C	C	C	C
Level 2B	75.89	C	C	C	C	C	C	C	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,145.09	95.28	65.48	43.95	C	120.48	478.68	1,315.97	C
Total outflows	3,356.35	133.50	80.87	66.91	C	184.69	694.34	2,167.58	C
Reduction for inflows	1,211.26	38.22	15.39	22.96	C	64.21	215.66	851.61	C
Liquidity coverage ratio	142.45%	181.31%	175.38%	136.31%	C	151.91%	137.55%	139.82%	C

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

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) International exposures more than 5% 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) RoW: rest of the world, i.e. countries outside the EEA.

7) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

8) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

9) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T05.01.3 Liquidity coverage ratio by classification (geographical diversification, version 2)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q1 2018)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁴⁾	SSM central Europe ⁴⁾	SSM southern Europe ⁴⁾	Non-SSM EEA ⁵⁾	Non-EEA Europe ⁶⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Numerator: Liquidity buffer	3,055.61	172.74	C	1,086.74	281.14	759.14	17.67	-	C	644.97	C
Level 1 assets: unadjusted	2,904.61	170.54	C	1,025.72	272.14	717.69	17.52	-	C	610.27	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	10.25	0.48	C	18.10	-1.61	-43.78	0.35	-	C	40.61	C
<i>Level 1 assets: adjusted amount before cap application</i>	2,914.86	171.02	C	1,043.82	270.54	673.91	17.87	-	C	650.88	C
Excluding EHQCB ²⁾	2,812.25	168.00	C	993.17	C	642.02	17.41	-	C	639.83	C
EHQCB	102.61	3.02	C	50.66	C	31.89	0.46	-	C	11.06	C
Level 2 assets: unadjusted	155.04	C	C	C	C	C	C	-	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	0.97	C	C	C	C	C	C	-	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	156.01	C	C	C	C	C	C	-	C	C	C
Level 2A	80.13	C	C	C	C	C	C	-	C	C	C
Level 2B	75.89	C	C	C	C	C	C	-	C	C	C
Excess liquidity asset amount	C	C	C	C	C	C	C	-	C	C	C
Denominator: Net liquidity outflow	2,145.09	95.28	C	767.86	184.19	532.78	13.44	-	C	479.32	C
Total outflows	3,356.35	133.50	C	1,209.00	255.52	755.00	19.03	-	C	886.46	C
Reduction for inflows	1,211.26	38.22	C	441.13	71.34	222.22	5.59	-	C	407.14	C
Liquidity coverage ratio	142.45%	181.31%	C	141.53%	152.64%	142.49%	131.54%	-	C	134.56%	C

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

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) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

6) European countries not in the EEA.

T05.01.3 Liquidity coverage ratio by classification (size)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q1 2018)	Total	Banks with total assets					G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Numerator: Liquidity buffer	3,055.61	60.81	376.42	296.33	299.62	679.57	1,342.86
Level 1 assets: unadjusted	2,904.61	59.51	366.87	285.09	287.14	644.31	1,261.70
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	10.25	C	-14.76	-1.01	C	11.69	34.64
<i>Level 1 assets: adjusted amount before cap application</i>	2,914.86	C	352.10	284.07	C	656.00	1,296.34
Excluding EHQCB ²⁾	2,812.25	C	329.67	263.68	C	638.90	1,270.25
EHQCB	102.61	1.56	22.43	20.39	15.03	17.10	26.09
Level 2 assets: unadjusted	155.04	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	0.97	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	156.01	C	C	C	C	C	C
Level 2A	80.13	C	C	C	C	C	C
Level 2B	75.89	C	C	C	C	C	C
Excess liquidity asset amount	C	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,145.09	33.41	235.03	187.14	200.26	493.05	996.19
Total outflows	3,356.35	46.24	334.10	243.58	302.56	699.97	1,729.89
Reduction for inflows	1,211.26	12.83	99.07	56.44	102.30	206.92	733.70
Liquidity coverage ratio	142.45%	182.03%	160.16%	158.35%	149.61%	137.83%	134.80%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

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.

T05.01.3 Liquidity coverage ratio by classification (risk-based) ¹⁾

(EUR billions; percentages)

Liquidity coverage ratio and its components ²⁾ (Q1 2018)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Numerator: Liquidity buffer	3,055.61	2,042.26	1,013.35
Level 1 assets: unadjusted	2,904.61	1,920.88	983.73
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	10.25	-1.82	12.07
<i>Level 1 assets: adjusted amount before cap application</i>	2,914.86	1,919.07	995.80
Excluding EHQCB ³⁾	2,812.25	1,849.35	962.90
EHQCB	102.61	69.71	32.90
Level 2 assets: unadjusted	155.04	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	0.97	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	156.01	C	C
Level 2A	80.13	C	C
Level 2B	75.89	C	C
Excess liquidity asset amount	C	C	C
Denominator: Net liquidity outflow	2,145.09	1,483.03	662.06
Total outflows	3,356.35	2,384.40	971.95
Reduction for inflows	1,211.26	901.37	309.89
Liquidity coverage ratio	142.45%	137.71%	153.06%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage 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) Data refer to the end of the quarter specified in the header.

3) EHQCB stands for Extremely High Quality Covered Bonds.

T05.02.1 Liquidity coverage ratio band by reference period (number of institutions)

Indicator ¹⁾	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ³⁾
LCR ²⁾ ≤ 100%	9	4	5	4	4
100% < LCR ≤ 150%	43	45	46	36	37
LCR > 150%	57	56	54	62	59
Total	109	105	105	102	100

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

According to Article 11(3) of Regulation (EU) No 575/2013, where a group comprises one or more banks, the EU parent institution shall report the liquidity requirement. As such, the list of banks used for this table is a subset of the list employed elsewhere in the publication, as the scope of reporting on liquidity differs from the scope of prudential reporting on own funds and specific waivers may apply.

Specifically, there are 109 banks in the first quarter of 2017, 105 in the second and third quarter of 2017, 102 in the fourth quarter of 2017 and 100 in the first quarter of 2018. 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) Unless otherwise stated, data refer to the end of the quarter specified in the header.

2) LCR stands for Liquidity Coverage Ratio.

3) FINREP and COREP data for the first quarter of 2018 were not available at the cut-off date for one significant institution. Therefore, this institution has been excluded from the list of entities in the first quarter of 2018 only.

T05.02.2 Liquidity coverage ratio band by country
(number of institutions)

Country (Q1 2018)	LCR ³⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	2	5
Germany	-	7	13
Estonia ¹⁾	-	-	-
Ireland	-	4	1
Greece	4	-	-
Spain	-	3	9
France	-	4	5
Italy	-	3	8
Cyprus	-	-	4
Latvia	-	-	1
Lithuania	-	1	-
Luxembourg	-	2	2
Malta	-	-	2
Netherlands	-	5	1
Austria	-	4	2
Portugal	-	1	2
Slovenia	-	-	3
Slovakia ²⁾	-	-	-
Finland	-	1	1
Total	4	37	59

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

1) There are no significant institutions at the highest level of consolidation in Estonia required to report the liquidity coverage ratio and its components.

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

3) LCR stands for Liquidity Coverage Ratio.

T05.02.3 Liquidity coverage ratio band by classification (income source)

(number of institutions)

Category (Q1 2018)	LCR ¹⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with net interest income more than 60% of operating income	4	20	35
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	-	17	21
<i>Mostly net trading income and foreign exchange gains and losses</i>	-	-	3
Total	4	37	59

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

1) LCR stands for Liquidity Coverage Ratio.

T05.02.3 Liquidity coverage ratio band by classification (geographical diversification, version 1)
(number of institutions)

Category (Q1 2018)	LCR ¹⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures ²⁾	-	4	14
Banks with significant international exposures ³⁾			
One geographical area			
SSM	-	3	6
Non-SSM EEA ⁴⁾ and RoW ⁵⁾	2	1	5
Internationally diversified ⁶⁾			
SSM ⁷⁾	-	-	2
SSM and non-SSM EEA	1	6	4
SSM and RoW	-	6	10
SSM, non-SSM EEA and RoW	-	15	18
Exposures without geographically focused exposures ⁸⁾	1	2	-
Total	4	37	59

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

1) LCR stands for Liquidity Coverage Ratio.

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

3) International exposures more than 5% 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) RoW: rest of the world, i.e. countries outside the EEA.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

7) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

8) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T05.02.3 Liquidity coverage ratio band by classification (geographical diversification, version 2)
(number of institutions)

Category (Q1 2018)	LCR ¹⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures ²⁾	-	4	14
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ³⁾	-	1	-
<i>SSM (central Europe)</i> ³⁾	-	10	24
<i>SSM (southern Europe)</i> ³⁾	-	3	5
<i>Non-SSM EEA</i> ⁴⁾	3	14	10
<i>Non-EEA Europe</i> ⁵⁾	1	-	4
<i>Africa</i>	-	-	-
<i>Asia and Oceania</i>	-	-	1
<i>North America</i>	-	4	1
<i>Latin America and the Caribbean</i>	-	1	-
Total	4	37	59

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

1) LCR stands for Liquidity Coverage Ratio.

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

3) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

5) European countries not in the EEA.

T05.02.3 Liquidity coverage ratio band by classification (size)
(number of institutions)

Category (Q1 2018)	LCR ¹⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
<i>Less than €30 billion</i>	-	4	16
<i>Between €30 billion and €100 billion</i>	4	10	31
<i>Between €100 billion and €200 billion</i>	-	8	5
<i>Between €200 billion and €300 billion</i>	-	3	4
<i>More than €300 billion</i>	-	6	2
G-SIBs ²⁾	-	6	1
Total	4	37	59

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

1) LCR stands for Liquidity Coverage Ratio.

2) 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 Overview of data quality findings by dimension ¹⁾ (number of issues; percentages)

Data quality dimension (Q1 2018)	Number of findings	Issues closed on 20 June		Issues remaining on 20 June	
		Number	Ratio	Number	Ratio
Punctuality	25	21	84.00%	4	16.00%
Completeness	19	19	100.00%	0	0.00%
Accuracy and consistency	2,533	2,463	97.24%	70	2.76%
Stability	16	13	81.25%	3	18.75%
Plausibility	912	745	81.69%	167	18.31%
Total	3,505	3,261	93.04%	244	6.96%

Source: ECB.

Notes: The table shows the number of findings by dimension one working day after the date for submission of reports to the ECB ("remittance date") and their evolution up to 20 June 2018. The remittance dates are defined under Article 3 of Decision (EU) 2017/1493²⁾. For the first quarter of 2018 this was 30 May 2018.

The percentage of closed issues is also shown. An issue is considered closed when the bank has taken action deemed appropriate by the ECB on a finding identified. Appropriate actions include, but are not limited to, an exhaustive explanation or the correction of an erroneous submission. The quality of the data published is assessed in accordance with the ECB Statistics Quality Framework (see link below), taking into account the following dimensions:

- Punctuality: this refers to the submission of information by the prescribed remittance date and it is assessed by checking whether there is any time lag between the remittance date and the date on which the data were actually submitted to ECB;
- Completeness: this is defined as the availability of all the expected information based on a defined set of modules, templates and data points;
- Accuracy and consistency: this refers to the exact correspondence of the reported information to the underlying concept and is assessed by identifying the number of validation rules that have failed for a specific submission. Consistency refers to the satisfaction of logical relations across different subsets of the data;
- Stability: this is analysed by examining variations in the values submitted by a bank during a reporting cycle. It is considered an issue if such variations imply a potential change in the supervisory assessment of a bank;
- Plausibility: this refers to the ECB's process for detecting outliers in the reported data. The assessment focuses on those data points with unusually extreme values, possibly as a result of errors in the compilation of the reporting obligations.

The ECB Statistics Quality Framework can be found on the ECB's website at:
<https://www.ecb.europa.eu/stats/html/sqf.en.html>

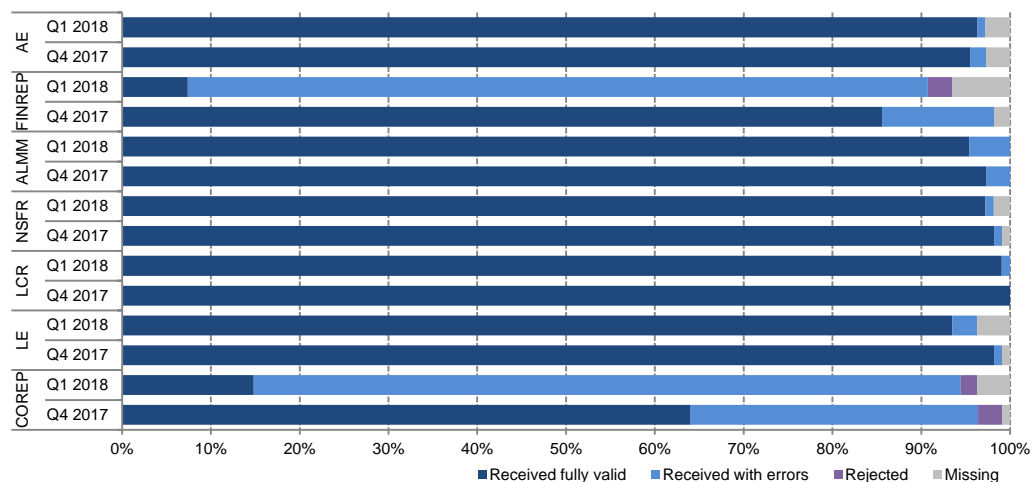
1) In the first quarter of 2018 the European Banking Authority (EBA) published the reporting framework 2.7. The reporting framework 2.6 applies to data submissions up to the fourth quarter of 2017, while the reporting framework 2.7 applies to data submissions as of the first quarter of 2018.

2) Decision (EU) 2017/1493 of the European Central Bank of 3 August 2017 amending Decision ECB/2014/29 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (ECB/2017/23) (OJ L 216, 22.8.2017, p. 23).

T06.02 Data quality: punctuality

(number of submissions; percentages)

Report status	COREP		LE		LCR		NSFR		ALMM		FINREP		AE	
	Q4 2017	Q1 2018	Q4 2017	Q1 2018	Q4 2017	Q1 2018	Q4 2017	Q1 2018	Q4 2017	Q1 2018	Q4 2017	Q1 2018	Q4 2017	Q1 2018
Received fully valid	71	16	109	101	111	107	109	105	108	103	95	8	106	104
Received with errors	36	86	1	3	0	1	1	1	3	5	14	90	2	1
Missing	1	4	1	4	0	0	1	2	0	0	2	7	3	3
Rejected	3	2	0	0	0	0	0	0	0	0	0	3	0	0
Total expected	111	108	111	108	111	108	111	108	111	108	111	108	111	108



Source: ECB.

Notes: The chart shows the share of received, rejected and missing reports as a percentage of total expected submissions in the fourth quarter of 2017 and the first quarter of 2018, one working day after the date for submission of reports to the ECB ("remittance date"). The remittance dates are defined under Article 3 of Decision (EU) 2017/1493¹. Specifically, the cut-off date for data was 27 February 2018 for the fourth quarter of 2017 and 30 May 2018 for the first quarter of 2018.

The status "received fully valid" denotes reports received by the ECB for which none of the validation rules of the European Banking Authority (EBA) have failed. The status "received with errors" denotes reports received by the ECB that contain failed EBA validation rules. The status "missing" denotes reports that the ECB expected but did not receive. The status "rejected" denotes reports that the ECB did not accept because of technical errors in the submission.

The abbreviations used are defined as follows:

COREP: common reporting;

LE: large exposures;

LCR: liquidity coverage ratio;

NSFR: net stable funding ratio;

ALMM: additional liquidity monitoring metrics;

FINREP: financial reporting;

AE: asset encumbrance.

1) Decision (EU) 2017/1493 of the European Central Bank of 3 August 2017 amending Decision ECB/2014/29 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (ECB/2017/23) (OJ L 216, 22.8.2017, p. 23).

T06.03 Data quality: completeness

(percentages)

Module	Quarterly reports	
	Q4 2017	Q1 2018
COREP	92.00%	91.49%
LCR	95.00%	92.36%
NSFR	91.00%	86.53%
ALMM	72.00%	73.80%
FINREP	92.00%	88.61%
AE	83.00%	87.19%
Total average	89.00%	88.00%

Source: ECB.

Notes: The table shows the data points submitted as a percentage of a set of predefined data points that supervisors consider essential for completing key supervisory tasks and that have to be reported by all institutions, irrespective of their size, business model or country of origin. The analysis is carried out as of one working day after the date for submission of reports to the ECB ("remittance date"). The remittance dates are defined under Article 3 of Decision (EU) 2017/1493¹⁾.

Specifically, the cut-off date for data was 27 February 2018 for the fourth quarter of 2017 and 30 May 2018 for the first quarter of 2018. Given that some business models render certain data points redundant for individual entities, 100% completeness is not possible for all submissions and rates over 80% are generally deemed satisfactory.

The abbreviations used are defined as follows:

COREP: common reporting;

LCR: liquidity coverage ratio;

NSFR: net stable funding ratio;

ALMM: additional liquidity monitoring metrics;

FINREP: financial reporting;

AE: asset encumbrance.

1) Decision (EU) 2017/1493 of the European Central Bank of 3 August 2017 amending Decision ECB/2014/29 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (ECB/2017/23) (OJ L 216, 22.8.2017, p. 23).

T06.04 Data quality: accuracy and consistency

(number of validation rules; percentages)

Module (Q1 2018)	Finding		Failed validation rules as a percentage of applicable validation rules
	Failed validation rules	Applicable validation rules	
COREP	111	1,080	10.28%
LE	2	34	5.88%
LCR	0	241	0.00%
NSFR	0	31	0.00%
ALMM	5	24	20.83%
FINREP	367	1,525	24.07%
AE	1	116	0.86%
Total	486	3,051	15.93%

Source: ECB.

Notes: The applicable validation rules are defined on the basis of the taxonomy published by the European Banking Authority (EBA) for each reporting period. The ratio of failed validation rules to applicable validation rules measures the accuracy of the reports received in terms of compliance with the EBA's validation rules.

The figures reported are computed one working day after the date for submission of reports to the ECB ("remittance date").

The remittance dates are defined under Article 3 of Decision (EU) 2017/1493¹⁾. Specifically, the cut-off date was 30 May 2018.

The abbreviations used are defined as follows:

COREP: common reporting;

LE: large exposures;

LCR: liquidity coverage ratio;

NSFR: net stable funding ratio;

ALMM: additional liquidity monitoring metrics;

FINREP: financial reporting;

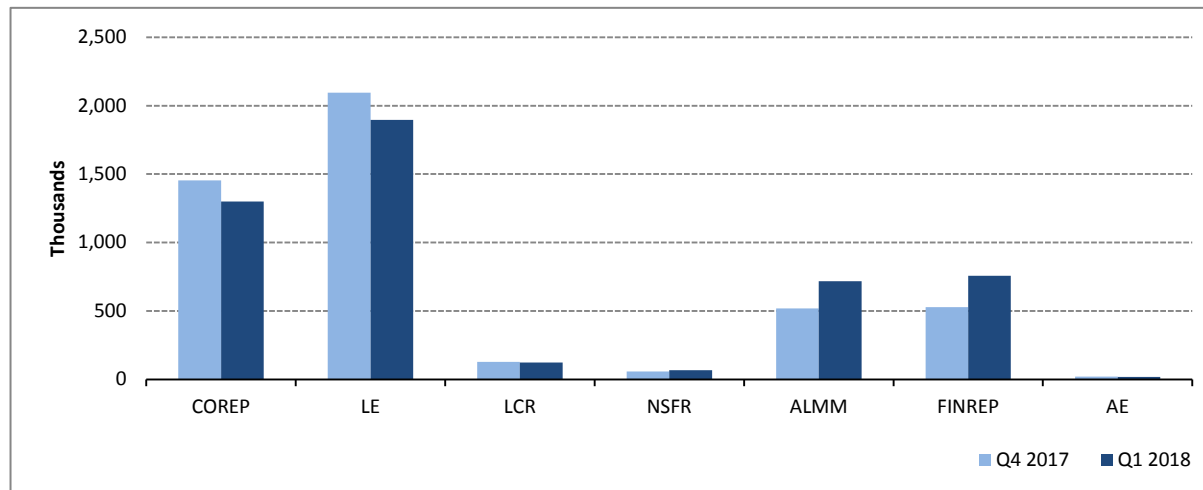
AE: asset encumbrance.

1) Decision (EU) 2017/1493 of the European Central Bank of 3 August 2017 amending Decision ECB/2014/29 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (ECB/2017/23) (OJ L 216, 22.8.2017, p. 23).

T06.05 Data quality: stability

(number of data points)

Module	Quarterly reports	
	Q4 2017	Q1 2018
COREP	1,455,149	1,300,415
LE	2,094,305	1,895,140
LCR	128,150	123,890
NSFR	58,455	67,293
ALMM	519,001	717,352
FINREP	528,465	757,435
AE	20,010	17,773
Total	4,803,535	4,879,298



Source: ECB.

Notes: The chart shows the number of data points reported for the fourth quarter of 2017 and the first quarter of 2018 as of one working day after the date for submission of reports to the ECB ("remittance date"). The remittance dates are defined under Article 3 of Decision (EU) 2017/1493¹. Specifically, the cut-off date for data was 27 February 2018 for the fourth quarter of 2017 and 30 May 2018 for the first quarter of 2018. The stability of data is measured by the difference in the number of data points submitted by a bank between two reference periods.

The abbreviations used are defined as follows:

COREP: common reporting;
 LE: large exposures;
 LCR: liquidity coverage ratio;
 NSFR: net stable funding ratio;
 ALMM: additional liquidity monitoring metrics;
 FINREP: financial reporting;
 AE: asset encumbrance.

1) Decision (EU) 2017/1493 of the European Central Bank of 3 August 2017 amending Decision ECB/2014/29 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (ECB/2017/23) (OJ L 216 22 8 2017 p 23).

T06.06 Data quality: plausibility

(number of non-plausible values detected)

Outlier severity (Q1 2018)	Number of outliers
1	57
2	24
3	692
4	139
Total	912

Source: ECB.

Note: The table shows the number of reported data points that the ECB has flagged as outliers. Each finding is placed on a scale of severity based on a combination of several indicators derived from the ECB's analysis. Category "1" on that scale denotes the highest level of severity, while category "4" denotes the lowest level. The figures reported are computed one working day after the date for submission of reports to the ECB ("remittance date"). The remittance dates are defined under Article 3 of Decision (EU) 2017/1493¹. Specifically, the cut-off date was 30 May 2018.

1) Decision (EU) 2017/1493 of the European Central Bank of 3 August 2017 amending Decision ECB/2014/29 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (ECB/2017/23) (OJ L 216, 22.8.2017, p. 23).

© European Central Bank, 2018

Postal address 60640 Frankfurt am Main, Germany

Telephone +49 69 1344 0

Website: www.ecb.europa.eu

All rights reserved. Reproduction for educational and non-commercial purposes is permitted provided that the source is acknowledged.

ISSN 2467-4303 (pdf)

EU catalogue No QB-BY-18-002-EN-N (pdf)