



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

## Supervisory Banking Statistics

First quarter 2020

BANKENTOEZICHT

July 2020

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



## T00.01 Overview

(EUR billions; percentages; number of institutions)

Main figures	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
<b>Number of SIs</b>					
Full sample	114	111	113	113	112
Liquidity sample <sup>1)</sup>	106	103	105	105	112
<b>Balance sheet composition</b>					
Total assets	22,695.57	22,650.51	23,262.69	22,182.01	23,991.73
Total liabilities	21,184.12	21,160.99	21,743.19	20,649.89	22,468.19
Equity	1,511.45	1,489.53	1,519.50	1,532.12	1,523.54
<b>Key indicators</b>					
Return on equity	5.76%	6.01%	5.83%	5.17%	1.21%
Cost-to-income ratio	69.18%	66.43%	65.48%	65.83%	72.44%
<b>Capital adequacy and leverage</b>					
CET 1 ratio <sup>2)</sup>	14.35%	14.33%	14.37%	14.87%	14.43%
Tier 1 ratio <sup>2)</sup>	15.60%	15.55%	15.58%	16.06%	15.65%
Total capital ratio <sup>2)</sup>	18.00%	18.00%	18.05%	18.53%	18.11%
Leverage ratio (transitional definition)	5.41%	5.42%	5.42%	5.72%	5.36%
Leverage ratio (fully phased-in definition)	5.23%	5.24%	5.26%	5.57%	5.23%
<b>Asset quality</b>					
Level 1 as a share of total assets <sup>3)</sup>	7.74%	7.71%	7.45%	7.15%	6.97%
Level 2 as a share of total assets <sup>3)</sup>	13.03%	14.01%	15.30%	13.02%	15.42%
Level 3 as a share of total assets <sup>3)</sup>	0.84%	0.86%	0.87%	0.89%	0.96%
Non-performing loans ratio	3.68%	3.56%	3.41%	3.22%	3.05%
<b>Funding</b>					
Loan-to-deposit ratio	118.03%	116.98%	116.78%	116.00%	116.04%
<b>Liquidity</b>					
Liquidity coverage ratio	148.96%	146.70%	145.06%	145.93%	146.57%

Source: ECB.

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

1) Up to the end of the reference period Q4 2019, the tables showing information on the liquidity coverage ratio were derived by aggregating data from stand-alone entities and from banking groups where the ultimate EU parent is within the SSM. As of the reference period Q1 2020, the liquidity sample matches the full sample.

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

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

## T01.01 Significant institutions by country and classification

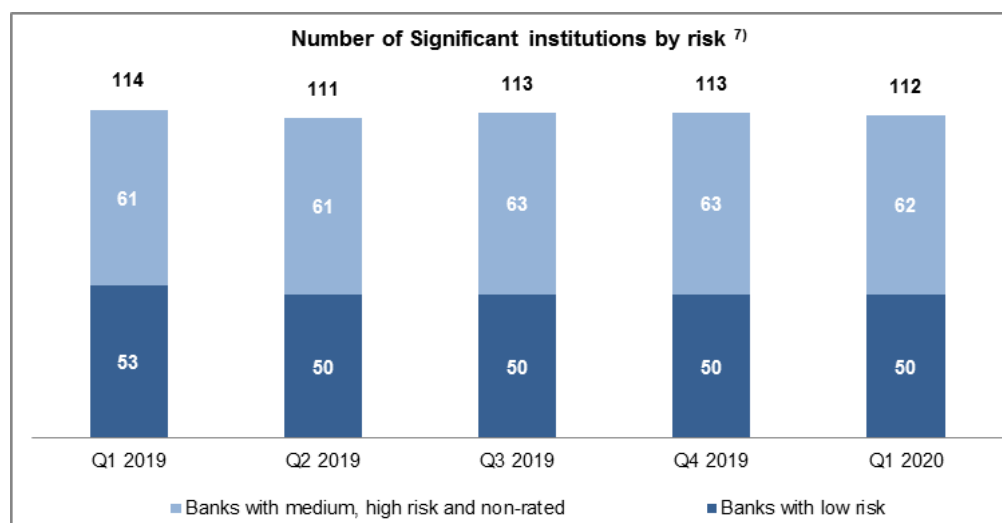
(number of institutions)

Country	Q1 2020
Belgium	7
Germany	21
Estonia	3
Ireland	6
Greece	4
Spain	12
France	11
Italy	12
Cyprus	3
Latvia	2
Lithuania	3
Luxembourg	5
Malta	3
Netherlands	6
Austria	6
Portugal	3
Slovenia	2
Slovakia <sup>1)</sup>	-
Finland	3
<b>Total</b>	<b>112</b>

Size	Q1 2020
Banks with total assets	
<i>Less than €30 billion</i>	27
<i>Between €30 billion and €100 billion</i>	45
<i>Between €100 billion and €200 billion</i>	14
<i>More than €200 billion</i>	18
G-SIBs <sup>2)</sup>	8
<b>Total</b>	<b>112</b>

Geographical diversification	Q1 2020
Banks with significant domestic exposures <sup>3)</sup>	18
Banks with largest non-domestic exposures	
SSM	57
<i>Non-SSM EEA <sup>4)</sup></i>	23
<i>Non-EEA Europe <sup>5)</sup></i>	3
<i>RoW <sup>6)</sup></i>	11
<b>Total</b>	<b>112</b>

Business model classification	Q1 2020
Corporate/wholesale lenders	12
Custodian and asset managers	8
Development/promotional lenders	6
Diversified lenders	32
G-SIBs <sup>2)</sup>	8
Retail and consumer credit lenders	16
Small market lenders	11
Universal and investment banks	18
Not classified	1
<b>Total</b>	<b>112</b>



Source: ECB.

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

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

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

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

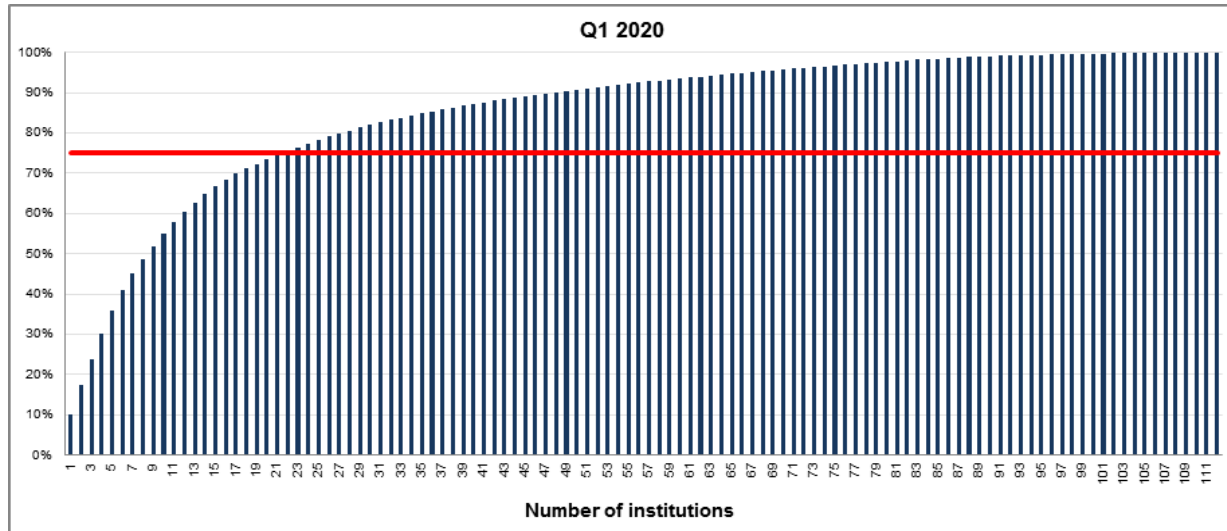
4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

5) European countries not in the EEA.

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

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

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



Source: ECB.

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

The charts show the cumulative percentage of the total assets in the sample which is covered when the total assets of each institution, ordered from the largest to the smallest, are added. For instance, it is shown that the largest institution in the sample accounts for almost 10% and the 20 largest institutions represent approximately 75% of the total assets in the sample. The solid line in red corresponds to the 75th percentile.

## T02.01.1 Profit and loss figures by reference period

(EUR millions)

Profit and loss <sup>1) 2)</sup>	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
Net interest income	67,025.86	134,738.06	202,995.29	271,986.23	67,776.20
Net fee and commission income	35,288.85	70,881.39	107,220.43	145,294.60	36,989.83
Net trading income	17,427.51	25,989.92	32,743.24	39,751.96	-22,137.24
Exchange differences, net	2,053.20	4,222.22	5,762.94	8,372.56	-5,235.75
Net other operating income <sup>3)</sup>	-6,772.10	-3,534.10	-1,451.68	-844.73	33,038.15
<b>Operating income <sup>4)</sup></b>	<b>115,023.32</b>	<b>232,297.48</b>	<b>347,270.22</b>	<b>464,560.61</b>	<b>110,431.19</b>
Administrative expenses and depreciation	-79,568.58	-154,321.99	-227,409.77	-305,826.04	-79,997.95
<b>Net income before impairment, provisions and taxes</b>	<b>35,454.74</b>	<b>77,975.50</b>	<b>119,860.45</b>	<b>158,734.57</b>	<b>30,433.25</b>
Impairment and provisions <sup>5)</sup>	-10,548.96	-26,576.79	-41,897.25	-65,478.96	-26,734.16
Other	4,747.52	9,528.26	13,346.90	17,243.64	5,490.78
<b>Profit and loss before tax <sup>6)</sup></b>	<b>29,790.16</b>	<b>62,445.59</b>	<b>92,747.17</b>	<b>111,385.15</b>	<b>9,289.82</b>
Tax expenses or income	-8,042.99	-17,653.51	-26,302.76	-32,237.58	-4,685.95
<b>Net profit/loss</b>	<b>21,747.18</b>	<b>44,792.08</b>	<b>66,444.41</b>	<b>79,147.57</b>	<b>4,603.87</b>
<i>Net interest income/Operating income</i>	<i>58.27%</i>	<i>58.00%</i>	<i>58.45%</i>	<i>58.55%</i>	<i>61.37%</i>
<i>Net fee and commission income/Operating income</i>	<i>30.68%</i>	<i>30.51%</i>	<i>30.88%</i>	<i>31.28%</i>	<i>33.50%</i>
<i>Net trading income/Operating income</i>	<i>15.15%</i>	<i>11.19%</i>	<i>9.43%</i>	<i>8.56%</i>	<i>-20.05%</i>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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) This includes, among other items, gains or losses resulting from the valuation of financial assets/liabilities at fair value, where those financial assets/liabilities are not reported as "held for trading".

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

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

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

## T02.01.2 Profit and loss figures by country

(EUR millions)

Profit and loss <sup>1) 2)</sup> (Q1 2020)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Net interest income	67,776.20	1,701.39	8,294.06	138.01	1,473.91	1,352.78	16,586.94	17,609.40	7,360.21	183.21
Net fee and commission income	36,989.83	847.42	5,342.87	47.99	692.35	299.12	6,081.13	13,178.48	5,821.90	58.79
Net trading income	-22,137.24	-791.01	-233.61	12.32	-172.62	-72.53	C	-23,679.87	-715.08	C
Exchange differences, net	-5,235.75	448.94	-16.11	C	3.18	C	C	-561.53	89.96	12.22
Net other operating income <sup>3)</sup>	33,038.15	-859.45	-162.67	C	281.05	C	1,079.90	26,567.44	3,427.18	C
<b>Operating income <sup>4)</sup></b>	<b>110,431.19</b>	<b>1,347.29</b>	<b>13,224.55</b>	<b>255.03</b>	<b>2,277.87</b>	<b>2,528.52</b>	<b>23,794.04</b>	<b>33,113.93</b>	<b>15,984.18</b>	<b>250.57</b>
Administrative expenses and depreciation	-79,997.95	-2,028.90	-12,059.41	-116.87	-1,687.92	-925.15	-11,914.85	-27,665.87	-11,703.37	-165.77
<b>Net income before impairment, provisions and taxes</b>	<b>30,433.25</b>	<b>-681.61</b>	<b>1,165.13</b>	<b>138.16</b>	<b>589.95</b>	<b>1,603.37</b>	<b>11,879.19</b>	<b>5,448.05</b>	<b>4,280.81</b>	<b>84.80</b>
Impairment and provisions <sup>5)</sup>	-26,734.16	C	-1,405.58	C	C	-1,456.24	-11,064.21	-4,907.71	-3,422.04	-92.20
Other	5,490.78	C	-229.33	C	C	-119.69	484.81	6,241.78	-1,218.78	-8.06
<b>Profit and loss before tax <sup>6)</sup></b>	<b>9,289.82</b>	<b>-915.66</b>	<b>-425.72</b>	<b>98.98</b>	<b>-58.71</b>	<b>C</b>	<b>1,327.29</b>	<b>6,781.04</b>	<b>-331.01</b>	<b>-15.47</b>
Tax expenses or income	-4,685.95	40.46	-434.47	-10.69	-23.06	C	-1,630.38	-1,064.23	-764.11	-5.94
<b>Net profit/loss</b>	<b>4,603.87</b>	<b>-875.20</b>	<b>-860.19</b>	<b>88.29</b>	<b>-81.76</b>	<b>119.28</b>	<b>-303.08</b>	<b>5,716.82</b>	<b>-1,095.11</b>	<b>-21.41</b>
<i>Net interest income/Operating income</i>	<i>61.37%</i>	<i>126.28%</i>	<i>62.72%</i>	<i>54.11%</i>	<i>64.71%</i>	<i>53.50%</i>	<i>69.71%</i>	<i>53.18%</i>	<i>46.05%</i>	<i>73.12%</i>
<i>Net fee and commission income/Operating income</i>	<i>33.50%</i>	<i>62.90%</i>	<i>40.40%</i>	<i>18.82%</i>	<i>30.39%</i>	<i>11.83%</i>	<i>25.56%</i>	<i>39.80%</i>	<i>36.42%</i>	<i>23.46%</i>
<i>Net trading income/Operating income</i>	<i>-20.05%</i>	<i>-58.71%</i>	<i>-1.77%</i>	<i>4.83%</i>	<i>-7.58%</i>	<i>-2.87%</i>	<i>C</i>	<i>-71.51%</i>	<i>-4.47%</i>	<i>C</i>

Profit and loss <sup>1) 2)</sup> (Q1 2020)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>7)</sup>	Finland
Net interest income	C	86.23	329.42	76.13	7,551.65	2,586.18	792.20	C	-	1,501.02
Net fee and commission income	C	44.06	437.54	25.75	1,684.17	1,125.21	377.33	C	-	839.27
Net trading income	C	3.26	-36.12	1.56	-235.67	468.00	-177.30	C	-	C
Exchange differences, net	C	C	8.70	C	-189.11	-593.66	27.24	C	-	C
Net other operating income <sup>3)</sup>	C	C	83.88	C	489.88	-153.42	122.00	C	-	1,198.75
<b>Operating income <sup>4)</sup></b>	<b>C</b>	<b>137.13</b>	<b>823.41</b>	<b>99.57</b>	<b>9,300.91</b>	<b>3,432.32</b>	<b>1,141.46</b>	<b>C</b>	<b>-</b>	<b>2,484.81</b>
Administrative expenses and depreciation	C	-55.82	-638.61	-77.39	-6,183.38	-2,359.93	-680.05	C	-	-1,583.18
<b>Net income before impairment, provisions and taxes</b>	<b>C</b>	<b>81.32</b>	<b>184.80</b>	<b>22.19</b>	<b>3,117.53</b>	<b>1,072.38</b>	<b>461.41</b>	<b>C</b>	<b>-</b>	<b>901.63</b>
Impairment and provisions <sup>5)</sup>	C	C	-56.10	C	-2,383.71	-427.83	-370.24	C	-	C
Other	C	C	-1.76	C	48.11	-113.85	18.81	C	-	C
<b>Profit and loss before tax <sup>6)</sup></b>	<b>C</b>	<b>70.93</b>	<b>126.95</b>	<b>9.49</b>	<b>781.93</b>	<b>530.71</b>	<b>111.01</b>	<b>C</b>	<b>-</b>	<b>C</b>
Tax expenses or income	C	-14.00	-42.73	-2.25	-337.38	-187.02	-148.12	C	-	-152.36
<b>Net profit/loss</b>	<b>C</b>	<b>56.93</b>	<b>84.22</b>	<b>7.24</b>	<b>444.56</b>	<b>343.69</b>	<b>-37.11</b>	<b>C</b>	<b>-</b>	<b>C</b>
<i>Net interest income/Operating income</i>	<i>C</i>	<i>62.88%</i>	<i>40.01%</i>	<i>76.46%</i>	<i>81.19%</i>	<i>75.35%</i>	<i>69.40%</i>	<i>C</i>	<i>-</i>	<i>60.41%</i>
<i>Net fee and commission income/Operating income</i>	<i>C</i>	<i>32.13%</i>	<i>53.14%</i>	<i>25.86%</i>	<i>18.11%</i>	<i>32.78%</i>	<i>33.06%</i>	<i>C</i>	<i>-</i>	<i>33.78%</i>
<i>Net trading income/Operating income</i>	<i>C</i>	<i>2.38%</i>	<i>-4.39%</i>	<i>1.56%</i>	<i>-2.53%</i>	<i>13.64%</i>	<i>-15.53%</i>	<i>C</i>	<i>-</i>	<i>C</i>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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) This includes, among other items, gains or losses resulting from the valuation of financial assets/liabilities at fair value, where those financial assets/liabilities are not reported as "held for trading".

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

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

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

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

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

(EUR millions)

Profit and loss <sup>1) 2)</sup> (Q1 2020)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>7)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Net interest income	67,776.20	2,452.70	326.75	C	10,803.75	32,164.68	3,646.51	441.23	17,626.53	C
Net fee and commission income	36,989.83	477.00	1,249.40	C	5,402.63	18,101.95	1,875.80	201.77	9,588.00	C
Net trading income	-22,137.24	-315.58	347.20	C	-70.33	-19,741.17	-55.12	24.85	-1,824.09	C
Exchange differences, net	-5,235.75	-38.84	-25.49	C	-519.26	-4,682.32	-13.21	2.74	17.70	C
Net other operating income <sup>3)</sup>	33,038.15	-867.38	-93.73	C	1,914.53	30,192.37	-394.66	29.42	2,613.07	C
<b>Operating income <sup>4)</sup></b>	<b>110,431.19</b>	<b>1,707.90</b>	<b>1,804.12</b>	<b>C</b>	<b>17,531.31</b>	<b>56,035.51</b>	<b>5,059.33</b>	<b>700.00</b>	<b>28,021.21</b>	<b>C</b>
Administrative expenses and depreciation	-79,997.95	-2,230.40	-1,416.61	C	-11,054.40	-41,031.05	-4,476.85	-392.24	-19,002.26	C
<b>Net income before impairment, provisions and taxes</b>	<b>30,433.25</b>	<b>-522.51</b>	<b>387.51</b>	<b>C</b>	<b>6,476.92</b>	<b>15,004.46</b>	<b>582.48</b>	<b>307.76</b>	<b>9,018.96</b>	<b>C</b>
Impairment and provisions <sup>5)</sup>	-26,734.16	-513.98	-81.30	C	-4,969.63	-10,572.95	C	C	-8,824.91	C
Other	5,490.78	-100.92	-0.46	C	-114.49	-646.14	C	C	677.61	C
<b>Profit and loss before tax <sup>6)</sup></b>	<b>9,289.82</b>	<b>-1,137.41</b>	<b>305.75</b>	<b>C</b>	<b>1,420.65</b>	<b>3,784.87</b>	<b>5,367.43</b>	<b>405.14</b>	<b>944.39</b>	<b>C</b>
Tax expenses or income	-4,685.95	169.91	-159.78	C	-530.92	-2,711.48	-432.83	-29.70	-1,048.44	C
<b>Net profit/loss</b>	<b>4,603.87</b>	<b>-967.50</b>	<b>145.97</b>	<b>C</b>	<b>889.73</b>	<b>1,073.39</b>	<b>4,934.60</b>	<b>375.43</b>	<b>-104.04</b>	<b>C</b>
<i>Net interest income/Operating income</i>	<b>61.37%</b>	143.61%	18.11%	C	61.63%	57.40%	72.08%	63.03%	62.90%	C
<i>Net fee and commission income/Operating income</i>	<b>33.50%</b>	27.93%	69.25%	C	30.82%	32.30%	37.08%	28.82%	34.22%	C
<i>Net trading income/Operating income</i>	<b>-20.05%</b>	-18.48%	19.24%	C	-0.40%	-35.23%	-1.09%	3.55%	-6.51%	C

Source: ECB.

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

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

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

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

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



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

(EUR millions)

Profit and loss <sup>1) 2)</sup> (Q1 2020)	Total	Banks with significant domestic exposures <sup>7)</sup>	Banks with largest non-domestic exposures			
			SSM	non-SSM EEA <sup>8)</sup>	non-EEA Europe <sup>9)</sup>	RoW <sup>10)</sup>
Net interest income	67,776.20	4,828.47	20,212.53	7,976.08	272.36	34,486.76
Net fee and commission income	36,989.83	3,798.65	11,579.97	3,472.69	96.27	18,042.26
Net trading income	-22,137.24	C	-2,011.52	-1,020.19	C	-19,112.16
Exchange differences, net	-5,235.75	C	-8.40	-768.25	C	-4,421.84
Net other operating income <sup>3)</sup>	33,038.15	C	3,584.53	1,726.78	C	28,644.65
<b>Operating income <sup>4)</sup></b>	<b>110,431.19</b>	7,719.94	33,357.11	11,387.10	327.38	57,639.66
Administrative expenses and depreciation	-79,997.95	-6,882.85	-25,180.52	-7,509.96	-261.92	-40,162.70
<b>Net income before impairment, provisions and taxes</b>	<b>30,433.25</b>	C	8,176.59	3,877.14	C	17,476.96
Impairment and provisions <sup>5)</sup>	-26,734.16	C	-7,314.42	-1,995.59	C	-15,106.45
Other	5,490.78	C	-1,187.78	80.55	C	1,196.13
<b>Profit and loss before tax <sup>6)</sup></b>	<b>9,289.82</b>	4,086.19	-297.51	1,962.00	-27.10	3,566.24
Tax expenses or income	-4,685.95	-522.40	-1,295.09	-467.31	10.74	-2,411.89
<b>Net profit/loss</b>	<b>4,603.87</b>	<b>3,563.79</b>	<b>-1,592.60</b>	<b>1,494.68</b>	<b>-16.36</b>	<b>1,154.35</b>
<i>Net interest income/Operating income</i>	<b>61.37%</b>	62.55%	60.59%	70.04%	83.19%	59.83%
<i>Net fee and commission income/Operating income</i>	<b>33.50%</b>	49.21%	34.72%	30.50%	29.41%	31.30%
<i>Net trading income/Operating income</i>	<b>-20.05%</b>	C	-6.03%	-8.96%	C	-33.16%

Source: ECB.

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

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

2) Figures reported are year-to-date.

3) This includes, among other items, gains or losses resulting from the valuation of financial assets/liabilities at fair value, where those financial assets/liabilities are not reported as "held for trading".

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

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

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

7) Domestic exposures more than 95% 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) European countries not in the EEA.

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

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

(EUR millions)

Profit and loss <sup>1) 2)</sup> (Q1 2020)	Total	Banks with total assets				G-SIBs <sup>7)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Net interest income	67,776.20	1,016.20	8,479.95	4,391.22	21,724.14	32,164.68
Net fee and commission income	36,989.83	822.82	3,890.14	2,692.16	11,482.77	18,101.95
Net trading income	-22,137.24	-25.56	-913.79	390.75	-1,847.47	-19,741.17
Exchange differences, net	-5,235.75	65.95	-5.79	-167.32	-446.26	-4,682.32
Net other operating income <sup>3)</sup>	33,038.15	174.24	2,230.07	-447.49	888.97	30,192.37
<b>Operating income <sup>4)</sup></b>	<b>110,431.19</b>	<b>2,053.65</b>	<b>13,680.57</b>	<b>6,859.32</b>	<b>31,802.14</b>	<b>56,035.51</b>
Administrative expenses and depreciation	-79,997.95	-1,485.63	-8,491.52	-5,593.91	-23,395.83	-41,031.05
<b>Net income before impairment, provisions and taxes</b>	<b>30,433.25</b>	<b>568.02</b>	<b>5,189.05</b>	<b>1,265.40</b>	<b>8,406.31</b>	<b>15,004.46</b>
Impairment and provisions <sup>5)</sup>	-26,734.16	C	C	C	-9,863.00	-10,572.95
Other	5,490.78	C	C	C	6,077.31	-646.14
<b>Profit and loss before tax <sup>6)</sup></b>	<b>9,289.82</b>	<b>432.78</b>	<b>522.53</b>	<b>-142.73</b>	<b>4,692.37</b>	<b>3,784.87</b>
Tax expenses or income	-4,685.95	-71.20	-520.41	-343.41	-1,039.45	-2,711.48
<b>Net profit/loss</b>	<b>4,603.87</b>	<b>361.58</b>	<b>2.11</b>	<b>-486.14</b>	<b>3,652.92</b>	<b>1,073.39</b>
<i>Net interest income/Operating income</i>	<b>61.37%</b>	49.48%	61.99%	64.02%	68.31%	57.40%
<i>Net fee and commission income/Operating income</i>	<b>33.50%</b>	40.07%	28.44%	39.25%	36.11%	32.30%
<i>Net trading income/Operating income</i>	<b>-20.05%</b>	-1.24%	-6.68%	5.70%	-5.81%	-35.23%

Source: ECB.

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

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

2) Figures reported are year-to-date.

3) This includes, among other items, gains or losses resulting from the valuation of financial assets/liabilities at fair value, where those financial assets/liabilities are not reported as "held for trading".

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

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

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

7) 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) <sup>1)</sup>

(EUR millions)

Profit and loss <sup>2) 3)</sup> (Q1 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	67,776.20	43,650.44	24,125.76
Net fee and commission income	36,989.83	22,851.89	14,137.95
Net trading income	-22,137.24	-10,541.27	-11,595.97
Exchange differences, net	-5,235.75	-4,451.05	-784.70
Net other operating income <sup>4)</sup>	33,038.15	18,993.26	14,044.89
<b>Operating income <sup>5)</sup></b>	<b>110,431.19</b>	<b>70,503.27</b>	<b>39,927.93</b>
Administrative expenses and depreciation	-79,997.95	-47,181.90	-32,816.05
<b>Net income before impairment, provisions and taxes</b>	<b>30,433.25</b>	<b>23,321.37</b>	<b>7,111.88</b>
Impairment and provisions <sup>6)</sup>	-26,734.16	-17,269.51	-9,464.65
Other	5,490.78	1,281.00	4,209.78
<b>Profit and loss before tax <sup>7)</sup></b>	<b>9,289.82</b>	<b>7,388.59</b>	<b>1,901.23</b>
Tax expenses or income	-4,685.95	-3,756.26	-929.70
<b>Net profit/loss</b>	<b>4,603.87</b>	<b>3,632.33</b>	<b>971.54</b>
<i>Net interest income/Operating income</i>	<b>61.37%</b>	61.91%	60.42%
<i>Net fee and commission income/Operating income</i>	<b>33.50%</b>	32.41%	35.41%
<i>Net trading income/Operating income</i>	<b>-20.05%</b>	-14.95%	-29.04%

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) This includes, among other items, gains or losses resulting from the valuation of financial assets/liabilities at fair value, where those financial assets/liabilities are not reported as "held for trading".

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

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

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

## T02.02.1 Key performance indicators by reference period

(percentages)

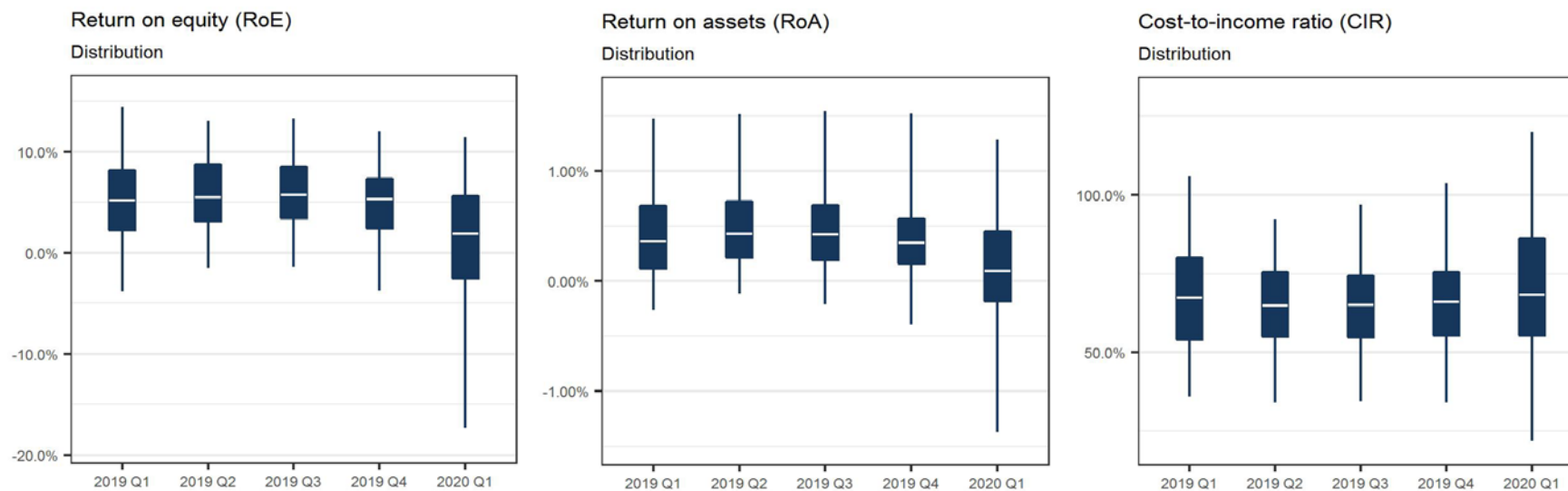
Indicator <sup>1) 2)</sup>	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
Return on equity (RoE)	5.76%	6.01%	5.83%	5.17%	1.21%
Return on assets (RoA)	0.38%	0.40%	0.38%	0.36%	0.08%
Cost-to-income ratio (CIR)	69.18%	66.43%	65.48%	65.83%	72.44%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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.



## T02.02.2 Key performance indicators by country

(percentages)

Country <sup>1) 2)</sup> (Q1 2020)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Belgium	-8.21%	-0.52%	150.59%
Germany	-1.58%	-0.08%	91.19%
Estonia	7.75%	1.11%	45.83%
Ireland	-0.62%	-0.07%	74.10%
Greece	1.74%	0.18%	36.59%
Spain	-0.52%	-0.04%	50.07%
France	4.64%	0.27%	83.55%
Italy	-2.33%	-0.18%	73.22%
Cyprus	-2.37%	-0.21%	66.16%
Latvia	C	C	C
Lithuania	11.28%	1.03%	40.70%
Luxembourg	2.64%	0.20%	77.56%
Malta	1.59%	0.13%	77.72%
Netherlands	1.40%	0.08%	66.48%
Austria	3.01%	0.25%	68.76%
Portugal	-0.77%	-0.07%	59.58%
Slovenia	C	C	C
Slovakia <sup>3)</sup>	-	-	-
Finland	C	C	63.71%

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 (business model)

(percentages)

Category <sup>1) 2)</sup> (Q1 2020)	Return on Equity (RoE)	Return on Assets (RoA)	Cost-to-income ratio (CIR)
Corporate/wholesale lenders	-5.39%	-0.32%	130.59%
Custodian and asset managers	2.25%	0.16%	78.52%
Development/promotional lenders	C	C	96.38%
Diversified lenders	1.56%	0.12%	63.06%
G-SIBs <sup>3)</sup>	0.65%	0.04%	73.22%
Retail and consumer credit lenders <sup>4)</sup>	22.22%	1.66%	88.49%
Small market lenders	12.56%	1.52%	56.03%
Universal and investment banks	-0.11%	-0.01%	67.81%
Not classified	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) The Q1 2020 statistics for retail and consumer lenders are significantly affected by the recognition of a negative goodwill in the takeover of one subsidiary by one SSM significant institution.

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

(percentages)

Category <sup>1) 2)</sup> (Q1 2020)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with significant domestic exposures <sup>3)</sup>	9.78%	0.73%	89.16%
Banks with largest non-domestic exposures			
SSM	-1.20%	-0.08%	75.49%
Non-SSM EEA <sup>4)</sup>	3.56%	0.26%	65.95%
Non-EEA Europe <sup>5)</sup>	-1.09%	-0.06%	80.00%
RoW <sup>6)</sup>	0.69%	0.04%	69.68%

Source: ECB.

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

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

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

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

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

5) European countries not in the EEA.

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

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

(percentages)

Category <sup>1) 2)</sup> (Q1 2020)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with total assets			
<i>Less than €30 billion</i>	4.64%	0.39%	72.34%
<i>Between €30 billion and €100 billion</i>	0.00%	0.00%	62.07%
<i>Between €100 billion and €200 billion</i>	-1.66%	-0.10%	81.55%
<i>More than €200 billion</i>	3.13%	0.20%	73.57%
G-SIBs <sup>3)</sup>	0.65%	0.04%	73.22%

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) <sup>1)</sup>

(percentages)

Category <sup>2) 3)</sup> (Q1 2020)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with low risk	1.53%	0.10%	66.92%
Banks with medium, high risk and non-rated	0.68%	0.04%	82.19%

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.

## T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
<b>Cash, cash balances at central banks, other demand deposits</b>	1,956.57	1,863.33	1,886.06	1,807.11	2,149.24
<b>Loans and advances</b>	14,518.15	14,489.23	14,726.73	14,376.47	14,993.62
Central banks	236.86	254.63	232.03	234.32	217.66
General governments	937.43	905.56	908.01	889.09	917.99
Credit institutions	1,415.26	1,325.89	1,363.66	1,186.73	1,352.90
Other financial corporations	1,448.63	1,452.15	1,577.91	1,338.38	1,634.98
Non-financial corporations	5,019.87	5,053.62	5,090.78	5,101.38	5,291.26
Households	5,460.11	5,497.37	5,554.34	5,626.56	5,578.82
<b>Debt securities</b>	2,995.10	2,924.81	2,998.39	2,848.59	3,066.11
<b>Equity instruments</b>	391.53	383.43	350.02	346.15	264.48
<b>Derivatives</b>	1,484.27	1,636.22	1,938.96	1,552.27	2,141.29
Trading	1,346.60	1,481.27	1,758.89	1,412.56	1,973.91
Derivatives – hedge accounting	137.67	154.94	180.07	139.71	167.38
<b>Investments in subsidiaries, joint-ventures and associates</b>	141.07	143.05	150.27	149.41	146.84
<b>Intangible assets and goodwill</b>	138.59	136.83	136.40	135.52	131.46
<b>Other assets <sup>1)</sup></b>	1,070.30	1,073.62	1,075.86	966.48	1,098.70
<b>Total assets</b>	<b>22,695.57</b>	<b>22,650.51</b>	<b>23,262.69</b>	<b>22,182.01</b>	<b>23,991.73</b>
<i>Share of unencumbered assets <sup>2)</sup></i>	<i>79.96%</i>	<i>80.03%</i>	<i>80.34%</i>	<i>80.74%</i>	<i>79.33%</i>
<i>Share of encumbered assets <sup>2)</sup></i>	<i>20.04%</i>	<i>19.97%</i>	<i>19.66%</i>	<i>19.26%</i>	<i>20.67%</i>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

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

## T02.03.2 Composition of assets by country/1

(EUR billions; percentages)

Assets (Q1 2020)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>2,149.24</b>	58.20	455.99	6.61	71.44	20.57	249.83	757.93	107.47	9.78
<b>Loans and advances</b>	<b>14,993.62</b>	425.18	2,352.85	24.26	288.42	152.31	2,249.01	4,999.12	1,612.10	20.56
Central banks	<b>217.66</b>	C	10.40	C	4.26	C	22.90	63.39	50.79	C
General governments	<b>917.99</b>	45.94	176.98	0.58	1.48	C	95.29	383.12	50.56	C
Credit institutions	<b>1,352.90</b>	51.36	386.06	C	35.46	6.72	145.51	428.42	97.80	0.32
Other financial corporations	<b>1,634.98</b>	C	344.09	0.20	37.67	5.04	116.77	663.80	200.69	1.10
Non-financial corporations	<b>5,291.26</b>	111.29	876.20	10.44	97.16	76.02	737.48	1,655.70	708.34	10.08
Households	<b>5,578.82</b>	165.88	559.12	12.97	112.38	63.55	1,131.07	1,804.68	503.92	8.74
<b>Debt securities</b>	<b>3,066.11</b>	131.09	539.19	0.55	43.33	32.63	441.79	922.15	495.24	6.72
<b>Equity instruments</b>	<b>264.48</b>	2.66	28.34	0.02	0.58	0.63	26.92	159.50	23.98	0.03
<b>Derivatives</b>	<b>2,141.29</b>	38.93	664.05	0.09	49.34	9.45	189.14	914.86	100.76	0.03
Trading	<b>1,973.91</b>	35.64	650.01	C	47.52	9.39	168.52	834.09	88.43	C
Derivatives – hedge accounting	<b>167.38</b>	3.28	14.04	C	1.82	0.06	20.63	80.77	12.33	C
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>146.84</b>	C	16.66	C	1.14	0.61	24.54	67.50	19.44	0.09
<b>Intangible assets and goodwill</b>	<b>131.46</b>	2.08	13.17	0.01	1.68	1.36	38.82	47.58	15.68	0.09
<b>Other assets <sup>1)</sup></b>	<b>1,098.70</b>	C	105.89	C	14.77	41.17	198.54	493.98	113.53	2.84
<b>Total assets</b>	<b>23,991.73</b>	<b>679.27</b>	<b>4,176.15</b>	<b>31.89</b>	<b>470.70</b>	<b>258.72</b>	<b>3,418.59</b>	<b>8,362.61</b>	<b>2,488.20</b>	<b>40.14</b>
<i>Share of unencumbered assets <sup>2)</sup></i>	<b>79.33%</b>	<i>80.30%</i>	<i>73.63%</i>	C	<i>88.31%</i>	<i>79.56%</i>	<i>77.99%</i>	<i>82.18%</i>	<i>71.87%</i>	C
<i>Share of encumbered assets <sup>2)</sup></i>	<b>20.67%</b>	<i>19.70%</i>	<i>26.37%</i>	C	<i>11.69%</i>	<i>20.44%</i>	<i>22.01%</i>	<i>17.82%</i>	<i>28.13%</i>	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

## T02.03.2 Composition of assets by country/2

(EUR billions; percentages)

Assets (Q1 2020)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Cash, cash balances at central banks, other demand deposits</b>	C	6.72	36.59	4.71	215.60	65.47	13.29	C	-	62.77
<b>Loans and advances</b>	C	14.11	98.03	10.95	1,743.52	374.54	124.63	C	-	484.10
Central banks	C	C	C	C	9.23	21.00	C	C	-	C
General governments	C	0.17	C	C	125.66	12.70	4.44	C	-	17.34
Credit institutions	C	C	41.96	1.07	122.47	15.42	4.56	C	-	C
Other financial corporations	C	0.10	14.11	1.44	166.92	18.54	C	C	-	C
Non-financial corporations	C	6.47	11.26	3.04	584.27	162.52	41.69	C	-	190.46
Households	C	7.34	28.80	5.21	734.97	144.36	71.16	C	-	214.98
<b>Debt securities</b>	C	0.98	29.31	5.30	186.69	76.99	53.13	C	-	95.05
<b>Equity instruments</b>	C	0.01	C	C	9.69	1.65	3.75	C	-	C
<b>Derivatives</b>	C	0.03	2.49	0.02	93.29	11.17	2.46	C	-	C
Trading	C	C	2.34	C	68.87	9.31	2.34	C	-	C
Derivatives – hedge accounting	C	C	0.15	C	24.42	1.86	0.12	C	-	7.88
<b>Investments in subsidiaries, joint-ventures and associates</b>	C	C	0.03	0.13	4.60	4.34	1.20	C	-	3.71
<b>Intangible assets and goodwill</b>	C	0.02	0.85	0.09	2.92	2.70	0.34	C	-	3.99
<b>Other assets <sup>1)</sup></b>	C	C	C	C	68.75	10.38	14.75	C	-	10.73
<b>Total assets</b>	C	22.04	171.79	21.74	2,325.06	547.24	213.55	C	-	730.90
<i>Share of unencumbered assets <sup>2)</sup></i>	C	99.92%	94.27%	93.38%	86.29%	86.16%	85.65%	C	-	68.59%
<i>Share of encumbered assets <sup>2)</sup></i>	C	0.08%	5.73%	6.62%	13.71%	13.84%	14.35%	C	-	31.41%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q1 2020)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>2,149.24</b>	110.95	109.42	C	234.04	959.94	70.53	21.59	599.07	C
<b>Loans and advances</b>	<b>14,993.62</b>	835.12	148.28	C	1,898.72	7,033.96	800.70	66.79	3,828.35	C
Central banks	217.66	0.68	C	C	32.10	130.39	C	C	53.48	C
General governments	917.99	115.44	C	176.89	60.05	312.92	96.41	1.57	131.46	C
Credit institutions	1,352.90	132.53	80.62	29.29	75.03	597.19	C	C	397.11	C
Other financial corporations	1,634.98	84.21	30.63	C	83.02	1,051.21	32.31	0.80	340.62	C
Non-financial corporations	5,291.26	439.58	23.29	C	750.83	2,328.31	183.42	29.76	1,417.53	C
Households	5,578.82	62.69	9.86	C	897.70	2,613.95	468.94	33.53	1,488.14	C
<b>Debt securities</b>	<b>3,066.11</b>	162.42	76.78	C	482.53	1,278.57	233.97	8.50	705.76	C
<b>Equity instruments</b>	<b>264.48</b>	4.51	2.41	C	17.31	183.33	6.89	0.19	38.07	C
<b>Derivatives</b>	<b>2,141.29</b>	81.26	28.62	C	61.23	1,464.15	6.80	0.24	459.34	C
Trading	1,973.91	72.74	C	C	53.64	1,370.09	2.88	C	431.16	C
Derivatives – hedge accounting	167.38	8.52	C	C	7.59	94.07	3.92	C	28.17	C
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>146.84</b>	7.01	0.04	C	17.03	58.28	13.76	0.15	47.00	C
<b>Intangible assets and goodwill</b>	<b>131.46</b>	0.76	2.88	C	17.02	78.49	2.50	0.24	29.34	C
<b>Other assets <sup>1)</sup></b>	<b>1,098.70</b>	24.68	4.94	C	169.67	602.88	51.15	1.21	214.94	C
<b>Total assets</b>	<b>23,991.73</b>	<b>1,226.72</b>	<b>373.37</b>	<b>C</b>	<b>2,897.54</b>	<b>11,659.61</b>	<b>1,186.29</b>	<b>98.90</b>	<b>5,921.86</b>	<b>C</b>
<i>Share of unencumbered assets <sup>2)</sup></i>	<b>79.33%</b>	62.66%	87.19%	68.48%	77.55%	82.70%	72.31%	96.15%	79.05%	C
<i>Share of encumbered assets <sup>2)</sup></i>	<b>20.67%</b>	37.34%	12.81%	31.52%	22.45%	17.30%	27.69%	3.85%	20.95%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q1 2020)	Total	Banks with significant domestic exposures <sup>3)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>4)</sup>	Non-EEA Europe <sup>5)</sup>	RoW <sup>6)</sup>
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>2,149.24</b>	159.90	681.62	224.62	6.26	1,076.84
<b>Loans and advances</b>	<b>14,993.62</b>	1,218.12	5,053.87	1,529.68	75.22	7,116.72
Central banks	217.66	C	65.52	57.10	C	90.49
General governments	917.99	C	387.28	79.65	C	326.25
Credit institutions	1,352.90	C	517.67	112.71	C	628.20
Other financial corporations	1,634.98	85.14	455.21	86.89	4.82	1,002.91
Non-financial corporations	5,291.26	395.24	1,912.65	579.55	30.83	2,373.00
Households	5,578.82	518.41	1,715.55	613.78	35.21	2,695.87
<b>Debt securities</b>	<b>3,066.11</b>	382.34	1,116.10	309.70	16.97	1,241.00
<b>Equity instruments</b>	<b>264.48</b>	23.40	55.11	8.04	0.75	177.18
<b>Derivatives</b>	<b>2,141.29</b>	C	456.06	106.73	C	1,499.98
Trading	1,973.91	C	412.84	86.19	C	1,403.90
Derivatives – hedge accounting	167.38	C	43.22	20.54	C	96.08
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>146.84</b>	C	60.52	8.32	C	60.24
<b>Intangible assets and goodwill</b>	<b>131.46</b>	7.73	31.60	12.42	0.08	79.63
<b>Other assets <sup>1)</sup></b>	<b>1,098.70</b>	C	305.76	92.46	C	621.19
<b>Total assets</b>	<b>23,991.73</b>	<b>1,964.49</b>	<b>7,760.63</b>	<b>2,291.97</b>	<b>101.85</b>	<b>11,872.78</b>
<i>Share of unencumbered assets <sup>2)</sup></i>	<b>79.33%</b>	73.65%	75.86%	80.40%	54.88%	82.55%
<i>Share of encumbered assets <sup>2)</sup></i>	<b>20.67%</b>	26.35%	24.14%	19.60%	45.12%	17.45%

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

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

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

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

5) European countries not in the EEA.

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

### T02.03.3 Composition of assets by classification (size)

(EUR billions; percentages)

Assets (Q1 2020)	Total	Banks with total assets				G-SIBs <sup>3)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>2,149.24</b>	70.46	268.49	167.95	682.40	959.94
<b>Loans and advances</b>	<b>14,993.62</b>	200.67	1,703.88	1,185.47	4,869.64	7,033.96
Central banks	<b>217.66</b>	1.34	4.80	13.93	67.21	130.39
General governments	<b>917.99</b>	3.30	121.34	176.22	304.22	312.92
Credit institutions	<b>1,352.90</b>	15.33	130.48	127.45	482.45	597.19
Other financial corporations	<b>1,634.98</b>	20.31	107.32	88.36	367.78	1,051.21
Non-financial corporations	<b>5,291.26</b>	64.26	625.50	453.32	1,819.88	2,328.31
Households	<b>5,578.82</b>	96.14	714.45	326.19	1,828.09	2,613.95
<b>Debt securities</b>	<b>3,066.11</b>	69.86	432.57	319.18	965.93	1,278.57
<b>Equity instruments</b>	<b>264.48</b>	1.28	32.30	7.08	40.49	183.33
<b>Derivatives</b>	<b>2,141.29</b>	12.55	105.39	118.45	440.75	1,464.15
Trading	<b>1,973.91</b>	12.38	88.69	95.46	407.29	1,370.09
Derivatives – hedge accounting	<b>167.38</b>	0.16	16.69	22.99	33.46	94.07
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>146.84</b>	0.61	17.04	7.96	62.95	58.28
<b>Intangible assets and goodwill</b>	<b>131.46</b>	1.65	9.14	5.88	36.29	78.49
<b>Other assets <sup>1)</sup></b>	<b>1,098.70</b>	13.25	135.76	101.27	245.53	602.88
<b>Total assets</b>	<b>23,991.73</b>	<b>370.34</b>	<b>2,704.56</b>	<b>1,913.25</b>	<b>7,343.97</b>	<b>11,659.61</b>
<i>Share of unencumbered assets <sup>2)</sup></i>	<b>79.33%</b>	82.10%	76.24%	75.04%	76.11%	82.70%
<i>Share of encumbered assets <sup>2)</sup></i>	<b>20.67%</b>	17.90%	23.76%	24.96%	23.89%	17.30%

Source: ECB.

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

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

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

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

### T02.03.3 Composition of assets by classification (risk-based) <sup>1)</sup>

(EUR billions; percentages)

Assets (Q1 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>2,149.24</b>	1,339.45	809.79
<b>Loans and advances</b>	<b>14,993.62</b>	9,619.21	5,374.40
Central banks	217.66	115.86	101.80
General governments	917.99	657.23	260.76
Credit institutions	1,352.90	903.70	449.20
Other financial corporations	1,634.98	895.09	739.89
Non-financial corporations	5,291.26	3,383.22	1,908.04
Households	5,578.82	3,664.10	1,914.72
<b>Debt securities</b>	<b>3,066.11</b>	1,772.83	1,293.27
<b>Equity instruments</b>	<b>264.48</b>	170.09	94.40
<b>Derivatives</b>	<b>2,141.29</b>	1,068.86	1,072.43
Trading	1,973.91	956.03	1,017.88
Derivatives – hedge accounting	167.38	112.83	54.55
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>146.84</b>	109.34	37.51
<b>Intangible assets and goodwill</b>	<b>131.46</b>	93.83	37.63
<b>Other assets <sup>2)</sup></b>	<b>1,098.70</b>	641.41	457.29
<b>Total assets</b>	<b>23,991.73</b>	<b>14,815.01</b>	<b>9,176.72</b>
<i>Share of unencumbered assets <sup>3)</sup></i>	<b>79.33%</b>	80.00%	78.26%
<i>Share of encumbered assets <sup>3)</sup></i>	<b>20.67%</b>	20.00%	21.74%

Source: ECB.

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

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

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

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



## T02.04.1 Composition of liabilities and equity by reference period

(EUR billions)

Liabilities and equity	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
<b>Deposits</b>	14,251.92	14,278.70	14,411.86	14,047.32	15,076.79
Central banks	920.87	904.63	922.04	806.95	1,214.79
General governments	573.22	594.19	591.76	558.52	587.15
Credit institutions	1,700.83	1,624.67	1,652.16	1,472.52	1,623.82
Other financial corporations	2,177.57	2,135.79	2,130.56	1,960.77	2,283.49
Non-financial corporations	2,866.65	2,921.54	2,980.30	3,023.72	3,115.55
Households	6,012.78	6,097.87	6,135.04	6,224.84	6,251.99
<b>Debt securities issued</b>	3,976.32	3,793.64	3,909.09	3,822.08	3,780.18
<i>of which: subordinated</i>	282.03	276.57	285.42	280.98	285.17
<b>Derivatives</b>	1,518.22	1,677.04	1,992.98	1,582.16	2,164.55
<i>of which: trading</i>	1,317.98	1,455.57	1,738.22	1,379.45	1,934.83
<b>Provisions <sup>1)</sup></b>	138.78	136.67	138.82	134.85	128.36
<b>Other liabilities <sup>2)</sup></b>	1,298.89	1,274.94	1,290.45	1,063.48	1,318.30
<b>Equity</b>	1,511.45	1,489.53	1,519.50	1,532.12	1,523.54
Paid-up capital	660.99	643.79	649.16	655.37	658.27
Reserves	746.90	719.01	719.79	718.35	792.32
Minority interests	61.77	59.45	59.90	61.32	59.85
Other comprehensive income	-45.00	-43.18	-36.07	-40.33	-64.32
Other <sup>3)</sup>	86.79	110.46	126.73	137.42	77.43
<b>Total liabilities and equity</b>	<b>22,695.57</b>	<b>22,650.51</b>	<b>23,262.69</b>	<b>22,182.01</b>	<b>23,991.73</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

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

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

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

(EUR billions)

Liabilities and equity (Q1 2020)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
<b>Deposits</b>	<b>15,076.79</b>	426.35	2,347.98	25.57	324.05	208.36	2,428.22	4,930.52	1,787.10	35.37
Central banks	<b>1,214.79</b>	13.26	136.79	C	7.36	12.35	228.53	431.98	247.31	C
General governments	<b>587.15</b>	16.69	185.26	C	6.96	16.85	95.10	115.35	70.97	C
Credit institutions	<b>1,623.82</b>	52.48	489.58	1.53	70.85	16.25	234.63	412.57	164.54	2.23
Other financial corporations	<b>2,283.49</b>	58.78	510.77	1.26	34.33	6.79	186.86	940.85	187.10	3.47
Non-financial corporations	<b>3,115.55</b>	70.36	386.49	9.13	98.40	32.38	467.54	1,183.36	341.23	6.74
Households	<b>6,251.99</b>	214.78	639.10	11.05	106.16	123.74	1,215.56	1,846.41	775.94	22.18
<b>Debt securities issued</b>	<b>3,780.18</b>	129.92	633.00	C	21.90	6.52	429.50	1,340.27	283.41	0.43
<i>of which: subordinated</i>	<b>285.17</b>	4.15	27.62	C	4.33	2.38	53.04	89.25	35.46	C
<b>Derivatives</b>	<b>2,164.55</b>	66.69	649.76	0.08	49.14	8.54	174.99	909.80	109.45	0.09
<i>of which: trading</i>	<b>1,934.83</b>	35.27	627.29	0.08	47.84	6.85	162.62	829.85	85.38	0.01
<b>Provisions <sup>1)</sup></b>	<b>128.36</b>	1.36	34.24	C	1.57	1.27	26.36	29.54	22.61	0.17
<b>Other liabilities <sup>2)</sup></b>	<b>1,318.30</b>	12.28	292.71	0.51	20.92	6.54	124.22	659.87	97.87	0.47
<b>Equity</b>	<b>1,523.54</b>	42.67	218.46	4.56	53.11	27.50	235.30	492.61	187.76	3.61
Paid-up capital	<b>658.27</b>	16.00	116.44	0.24	17.34	52.48	129.48	144.01	105.31	2.24
Reserves	<b>792.32</b>	27.12	88.47	4.22	34.97	<b>-27.26</b>	127.28	295.05	77.49	0.99
Minority interests	<b>59.85</b>	0.36	5.13	C	1.30	0.16	20.63	20.88	1.84	C
Other comprehensive income	<b>-64.32</b>	<b>-2.03</b>	<b>-2.27</b>	C	<b>-1.53</b>	<b>-0.06</b>	<b>-41.99</b>	3.39	<b>-7.77</b>	0.16
Other <sup>3)</sup>	<b>77.43</b>	1.22	10.70	0.09	1.03	2.17	<b>-0.10</b>	29.28	10.89	C
<b>Total liabilities and equity</b>	<b>23,991.73</b>	<b>679.27</b>	<b>4,176.15</b>	<b>31.89</b>	<b>470.70</b>	<b>258.72</b>	<b>3,418.59</b>	<b>8,362.61</b>	<b>2,488.20</b>	<b>40.14</b>

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 2020)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>4)</sup>	Finland
<b>Deposits</b>	C	19.51	142.10	19.14	1,442.85	417.19	176.09	C	-	318.34
Central banks	C	C	2.53	C	73.72	13.71	10.48	C	-	C
General governments	C	1.41	7.09	0.34	22.38	23.60	5.62	C	-	15.52
Credit institutions	C	C	10.99	C	79.82	51.38	7.07	C	-	C
Other financial corporations	C	0.67	67.52	2.52	210.89	30.92	6.72	C	-	32.93
Non-financial corporations	C	4.72	15.43	2.81	291.59	86.12	35.17	C	-	78.41
Households	C	12.17	38.53	13.24	764.45	211.46	111.03	C	-	126.63
<b>Debt securities issued</b>	C	C	9.00	0.22	597.24	61.78	8.01	C	-	257.41
<i>of which: subordinated</i>	C	C	0.27	0.22	43.89	11.01	3.06	C	-	C
<b>Derivatives</b>	C	0.04	4.00	0.04	117.64	9.49	2.48	C	-	C
<i>of which: trading</i>	C	0.04	2.40	0.02	68.55	8.18	1.98	C	-	C
<b>Provisions <sup>1)</sup></b>	C	C	0.56	0.17	3.38	3.97	1.85	C	-	C
<b>Other liabilities <sup>2)</sup></b>	C	0.45	3.37	0.34	36.48	9.17	5.77	C	-	46.87
<b>Equity</b>	C	2.02	12.77	1.82	127.46	45.64	19.36	C	-	44.97
Paid-up capital	C	0.98	5.62	0.81	35.11	13.46	9.59	C	-	7.20
Reserves	C	0.96	6.55	1.01	74.72	29.13	11.38	C	-	38.55
Minority interests	C	C	C	C	1.44	C	2.30	C	-	C
Other comprehensive income	C	C	C	C	1.35	C	-4.80	C	-	C
Other <sup>3)</sup>	C	C	0.43	0.01	14.84	3.47	0.89	C	-	1.96
<b>Total liabilities and equity</b>	C	<b>22.04</b>	<b>171.79</b>	<b>21.74</b>	<b>2,325.06</b>	<b>547.24</b>	<b>213.55</b>	C	-	<b>730.90</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q1 2020)	Total	Corporate/wholesale lenders	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs <sup>4)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Deposits</b>	<b>15,076.79</b>	767.04	273.48	C	2,231.69	6,967.96	949.28	83.14	3,736.16	C
Central banks	<b>1,214.79</b>	35.75	C	11.92	177.49	645.12	75.22	0.45	264.30	C
General governments	<b>587.15</b>	75.28	C	1.55	102.61	218.88	25.14	5.48	148.93	C
Credit institutions	<b>1,623.82</b>	252.53	53.76	C	154.85	582.29	58.19	3.92	491.96	C
Other financial corporations	<b>2,283.49</b>	166.85	172.55	C	160.79	1,236.42	79.16	3.52	443.37	C
Non-financial corporations	<b>3,115.55</b>	104.55	13.05	C	422.70	1,582.88	91.26	22.80	872.28	C
Households	<b>6,251.99</b>	132.08	21.38	C	1,213.25	2,702.37	620.30	46.98	1,515.32	C
<b>Debt securities issued</b>	<b>3,780.18</b>	270.39	C	C	285.82	1,634.28	107.32	1.61	1,030.53	C
<i>of which: subordinated</i>	<b>285.17</b>	13.04	C	C	40.32	132.64	8.81	0.40	89.75	C
<b>Derivatives</b>	<b>2,164.55</b>	78.25	30.28	C	55.99	1,424.41	8.47	0.30	478.14	C
<i>of which: trading</i>	<b>1,934.83</b>	65.49	29.59	C	44.79	1,338.63	2.45	0.24	434.51	C
<b>Provisions <sup>1)</sup></b>	<b>128.36</b>	19.70	C	C	20.91	56.11	5.11	0.20	24.27	C
<b>Other liabilities <sup>2)</sup></b>	<b>1,318.30</b>	19.48	9.64	C	75.71	914.10	27.27	1.70	256.70	C
<b>Equity</b>	<b>1,523.54</b>	71.86	25.91	C	227.42	662.75	88.83	11.95	396.06	C
Paid-up capital	<b>658.27</b>	45.56	8.20	C	141.44	255.75	35.02	5.16	141.69	C
Reserves	<b>792.32</b>	27.63	17.13	C	76.66	364.20	48.06	6.46	236.70	C
Minority interests	<b>59.85</b>	0.34	C	C	15.46	32.50	0.68	C	10.39	C
Other comprehensive income	<b>-64.32</b>	<b>-2.43</b>	C	C	<b>-14.59</b>	<b>-24.76</b>	0.01	C	<b>-20.22</b>	C
Other <sup>3)</sup>	<b>77.43</b>	0.75	0.82	C	8.45	35.06	5.05	0.41	27.49	C
<b>Total liabilities and equity</b>	<b>23,991.73</b>	<b>1,226.72</b>	<b>373.37</b>	C	<b>2,897.54</b>	<b>11,659.61</b>	<b>1,186.29</b>	<b>98.90</b>	<b>5,921.86</b>	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q1 2020)	Total	Banks with significant domestic exposures <sup>4)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>5)</sup>	Non-EEA Europe <sup>6)</sup>	RoW <sup>7)</sup>
<b>Deposits</b>	<b>15,076.79</b>	1,430.97	5,118.18	1,456.39	53.26	7,017.98
Central banks	1,214.79	103.06	375.06	92.58	4.83	639.27
General governments	587.15	46.54	250.56	55.43	6.33	228.28
Credit institutions	1,623.82	173.15	698.79	119.95	4.82	627.11
Other financial corporations	2,283.49	153.53	716.35	174.96	4.03	1,234.63
Non-financial corporations	3,115.55	202.78	915.51	336.57	8.73	1,651.96
Households	6,251.99	751.91	2,161.92	676.90	24.52	2,636.74
<b>Debt securities issued</b>	<b>3,780.18</b>	C	1,280.29	469.98	C	1,747.83
<i>of which: subordinated</i>	285.17	17.63	87.25	29.35	1.01	149.92
<b>Derivatives</b>	<b>2,164.55</b>	C	498.25	119.06	C	1,466.84
<i>of which: trading</i>	1,934.83	69.86	399.05	85.51	0.13	1,380.27
<b>Provisions <sup>1)</sup></b>	<b>128.36</b>	C	55.52	6.89	C	55.34
<b>Other liabilities <sup>2)</sup></b>	<b>1,318.30</b>	55.13	276.37	71.67	2.16	912.97
<b>Equity</b>	<b>1,523.54</b>	145.69	532.03	167.97	6.02	671.82
Paid-up capital	658.27	71.56	261.25	64.50	3.59	257.37
Reserves	792.32	65.53	252.70	99.78	2.40	371.91
Minority interests	59.85	6.77	7.16	8.26	0.14	37.52
Other comprehensive income	-64.32	-1.96	-10.23	-13.40	-0.07	-38.66
Other <sup>3)</sup>	77.43	3.79	21.16	8.84	-0.04	43.68
<b>Total liabilities and equity</b>	<b>23,991.73</b>	<b>1,964.49</b>	<b>7,760.63</b>	<b>2,291.97</b>	<b>101.85</b>	<b>11,872.78</b>

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

6) European countries not in the EEA.

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

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

(EUR billions)

Liabilities and equity (Q1 2020)	Total	Banks with total assets				G-SIBs <sup>4)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Deposits</b>	<b>15,076.79</b>	271.02	1,867.05	1,070.38	4,900.39	6,967.96
Central banks	1,214.79	5.20	120.55	87.54	356.38	645.12
General governments	587.15	11.08	83.17	59.24	214.79	218.88
Credit institutions	1,623.82	14.75	216.82	150.01	659.95	582.29
Other financial corporations	2,283.49	52.69	290.74	165.31	538.33	1,236.42
Non-financial corporations	3,115.55	46.67	293.42	183.77	1,008.80	1,582.88
Households	6,251.99	140.64	862.34	424.50	2,122.14	2,702.37
<b>Debt securities issued</b>	<b>3,780.18</b>	44.55	377.03	476.24	1,248.08	1,634.28
<i>of which: subordinated</i>	285.17	1.81	21.80	16.85	112.06	132.64
<b>Derivatives</b>	<b>2,164.55</b>	12.91	112.08	172.35	442.80	1,424.41
<i>of which: trading</i>	1,934.83	11.44	88.23	96.05	400.48	1,338.63
<b>Provisions <sup>1)</sup></b>	<b>128.36</b>	1.67	18.28	10.14	42.16	56.11
<b>Other liabilities <sup>2)</sup></b>	<b>1,318.30</b>	8.98	84.73	66.90	243.59	914.10
<b>Equity</b>	<b>1,523.54</b>	31.20	245.39	117.24	466.95	662.75
Paid-up capital	658.27	16.02	145.47	50.65	190.38	255.75
Reserves	792.32	14.79	93.89	69.59	249.85	364.20
Minority interests	59.85	0.10	5.19	1.77	20.29	32.50
Other comprehensive income	-64.32	-0.86	-6.49	-6.63	-25.58	-24.76
Other <sup>3)</sup>	77.43	1.15	7.34	1.86	32.01	35.06
<b>Total liabilities and equity</b>	<b>23,991.73</b>	<b>370.34</b>	<b>2,704.56</b>	<b>1,913.25</b>	<b>7,343.97</b>	<b>11,659.61</b>

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) <sup>1)</sup>

(EUR billions)

Liabilities and equity (Q1 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Deposits</b>	<b>15,076.79</b>	9,401.86	5,674.93
Central banks	1,214.79	731.65	483.15
General governments	587.15	355.38	231.77
Credit institutions	1,623.82	969.01	654.80
Other financial corporations	2,283.49	1,516.93	766.56
Non-financial corporations	3,115.55	1,937.79	1,177.75
Households	6,251.99	3,891.10	2,360.90
<b>Debt securities issued</b>	<b>3,780.18</b>	2,619.76	1,160.42
<i>of which: subordinated</i>	285.17	183.21	101.96
<b>Derivatives</b>	<b>2,164.55</b>	1,094.13	1,070.42
<i>of which: trading</i>	1,934.83	936.10	998.72
<b>Provisions</b> <sup>2)</sup>	<b>128.36</b>	79.12	49.24
<b>Other liabilities</b> <sup>3)</sup>	<b>1,318.30</b>	668.59	649.71
<b>Equity</b>	<b>1,523.54</b>	951.54	572.00
Paid-up capital	658.27	340.04	318.23
Reserves	792.32	567.81	224.51
Minority interests	59.85	42.35	17.49
Other comprehensive income	-64.32	-42.22	-22.10
Other <sup>4)</sup>	77.43	43.56	33.87
<b>Total liabilities and equity</b>	<b>23,991.73</b>	<b>14,815.01</b>	<b>9,176.72</b>

Source: ECB.

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

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

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

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

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

## T02.05.1 Total exposure to general governments by country of the counterparty by reference period

(EUR millions)

Exposure to General governments	Q2 2019	Q4 2019 <sup>5)</sup>
<b>SSM</b>		
Belgium	121,072.75	120,721.25
Germany	275,360.87	277,625.66
Estonia	C	766.69
Ireland	21,774.08	20,118.65
Greece	21,208.88	23,405.02
Spain	336,994.29	322,216.63
France	677,180.95	634,994.61
Italy	427,837.45	402,788.20
Cyprus	8,044.47	11,625.49
Latvia	1,343.37	1,391.59
Lithuania	1,470.79	1,607.23
Luxembourg	23,155.97	22,815.68
Malta	C	1,568.70
Netherlands	196,542.00	195,804.33
Austria	63,197.79	65,663.72
Portugal	48,475.64	48,101.46
Slovenia	5,095.10	4,881.74
Slovakia	10,561.39	11,916.86
Finland	82,484.29	90,204.51
<b>Non-SSM EEA <sup>1)</sup></b>	237,399.04	220,463.92
<b>Non-EEA Europe <sup>2)</sup></b>	31,643.34	24,232.76
<b>RoW <sup>3)</sup></b>	372,280.15	399,847.38
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	61,836.32	57,823.70
<b>Total exposure</b>	<b>3,026,452.88</b>	<b>2,960,585.79</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. In accordance with Article 5(b), point 3 of Regulation (EU) No 680/2014, reporting requirements apply to sovereign exposures where the aggregate carrying amount of financial assets from the "General governments" counterparty sector is equal to or higher than 1% of the sum of the total carrying amounts for "Debt securities" and "Loans and advances". Therefore, the sample of entities in the table is smaller than the full sample of entities. Specifically, there are 106 banks in the second quarter of 2019 and 109 banks in the fourth quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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



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

(EUR millions)

Exposure to General governments (Q4 2019)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
<b>SSM</b>										
Belgium	120,721.25	54,582.34	3,697.62	C	971.68	C	C	29,341.86	1,923.85	C
Germany	277,625.66	1,566.60	187,102.27	C	1,250.00	C	C	27,658.45	21,795.17	C
Estonia	766.69	C	C	C	C	C	C	C	C	C
Ireland	20,118.65	1,734.11	407.58	C	11,361.78	C	286.29	2,981.03	1,163.73	C
Greece	23,405.02	C	1,411.93	C	C	20,941.78	C	262.75	C	C
Spain	322,216.63	6,980.02	7,956.74	C	2,354.40	1,096.14	228,389.31	19,989.70	42,908.49	C
France	634,994.61	11,634.17	11,816.90	C	2,732.80	C	3,823.85	581,069.49	9,323.07	C
Italy	402,788.20	21,104.24	22,757.93	C	1,363.18	2,449.33	38,230.58	49,122.90	264,082.90	C
Cyprus	11,625.49	C	C	C	C	953.10	C	C	C	10,634.81
Latvia	1,391.59	52.02	334.07	C	C	C	C	C	C	C
Lithuania	1,607.23	C	C	C	C	C	C	C	11.42	C
Luxembourg	22,815.68	1,325.71	406.73	C	C	C	C	10,639.08	C	C
Malta	1,568.70	C	C	C	C	C	C	C	C	C
Netherlands	195,804.33	1,311.58	1,627.70	C	99.87	C	C	2,310.39	705.90	C
Austria	65,663.72	C	10,711.90	C	C	C	C	3,128.85	C	C
Portugal	48,101.46	C	2,995.96	C	532.81	151.47	14,596.48	6,125.07	1,658.44	C
Slovenia	4,881.74	406.03	186.48	C	C	C	C	C	C	C
Slovakia	11,916.86	C	202.34	C	12.90	C	C	359.91	1,337.03	C
Finland	90,204.51	255.23	1,147.47	C	C	C	C	3,085.02	62.90	C
<b>Non-SSM EEA <sup>1)</sup></b>	<b>220,463.92</b>	46,795.66	16,121.74	C	4,033.10	530.47	C	25,961.33	23,317.66	C
<b>Non-EEA Europe <sup>2)</sup></b>	<b>24,232.76</b>	C	1,800.88	C	0.33	473.36	92.28	6,344.07	3,940.33	C
<b>RoW <sup>3)</sup></b>	<b>399,847.38</b>	11,654.84	51,457.27	C	2,269.23	C	96,033.68	134,103.62	37,919.23	175.22
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	<b>57,823.70</b>	C	22,115.97	C	C	C	C	7,284.68	8,599.71	157.26
<b>Total exposure</b>	<b>2,960,585.79</b>	<b>166,760.70</b>	<b>344,321.87</b>	<b>C</b>	<b>28,128.54</b>	<b>29,578.87</b>	<b>417,053.43</b>	<b>910,119.93</b>	<b>430,593.55</b>	<b>11,350.71</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

(EUR millions)

Exposure to General governments (Q4 2019)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>5)</sup>	Finland
<b>SSM</b>										
Belgium	C	C	1,455.28	285.57	26,943.01	371.51	138.47	228.31	.	400.70
Germany	C	C	287.70	358.88	27,317.27	2,049.94	C	C	.	5,238.09
Estonia	C	C	C	C	C	C	C	C	.	C
Ireland	C	C	498.08	C	267.08	309.18	805.42	153.86	.	C
Greece	C	C	C	C	C	C	C	C	.	C
Spain	C	C	1,442.30	C	C	722.91	4,908.22	175.00	.	C
France	C	C	1,589.04	288.24	10,778.96	599.52	641.90	263.30	.	225.23
Italy	C	C	C	56.63	317.88	615.91	2,109.09	37.09	.	C
Cyprus	C	C	C	C	C	C	C	C	.	C
Latvia	322.36	C	37.27	C	C	58.02	C	53.21	.	C
Lithuania	C	C	109.77	C	C	87.41	C	63.52	.	C
Luxembourg	C	C	4,670.49	C	3,508.72	336.07	594.10	C	.	528.70
Malta	C	C	C	1,524.75	C	C	C	C	.	C
Netherlands	C	C	48.78	C	188,107.28	154.28	C	107.68	.	780.85
Austria	C	C	181.11	C	6,949.79	32,788.40	C	146.22	.	C
Portugal	C	C	C	C	39.38	142.23	17,560.20	C	.	C
Slovenia	C	C	47.66	C	C	879.38	C	2,435.11	.	C
Slovakia	C	C	268.01	C	C	6,847.06	C	129.14	.	C
Finland	C	C	C	C	7,562.45	70.66	C	68.41	.	77,193.75
<b>Non-SSM EEA <sup>1)</sup></b>	C	C	663.55	C	12,096.10	34,132.79	C	382.16	.	C
<b>Non-EEA Europe <sup>2)</sup></b>	C	C	C	C	1,923.10	6,394.05	C	C	.	C
<b>RoW <sup>3)</sup></b>	C	C	2,067.58	C	42,315.99	1,844.65	3,440.31	114.65	.	C
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	C	C	607.24	101.78	8,085.11	93.50	C	123.52	.	C
<b>Total exposure</b>	<b>429.05</b>	<b>C</b>	<b>16,955.98</b>	<b>2,982.91</b>	<b>341,427.64</b>	<b>88,503.32</b>	<b>35,928.89</b>	<b>5,266.19</b>	<b>-</b>	<b>129,352.36</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q4 2019)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lender	Diversified lenders	G-SIBs <sup>5)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>SSM</b>										
Belgium	120,721.25	1,446.92	848.96	C	3,177.10	44,639.31	8,900.80	228.31	60,758.90	C
Germany	277,625.66	124,037.38	C	3,008.93	11,226.79	64,834.91	7,792.87	196.26	58,739.55	C
Estonia	766.69	C	C	C	C	0.06	C	596.66	C	C
Ireland	20,118.65	511.92	214.00	C	12,933.37	3,240.38	653.15	153.86	2,362.87	C
Greece	23,405.02	C	C	C	21,192.18	828.67	C	C	1,303.20	C
Spain	322,216.63	2,032.52	1,210.19	C	115,722.32	73,868.18	42,168.28	179.64	82,697.66	C
France	634,994.61	4,261.47	1,526.33	73,179.16	9,497.70	396,073.53	C	263.30	34,826.33	C
Italy	402,788.20	5,644.86	1,290.69	C	77,792.09	106,780.73	92,429.79	117.59	94,991.26	C
Cyprus	11,625.49	C	C	C	11,609.93	C	C	C	C	C
Latvia	1,391.59	130.40	C	C	126.33	150.87	C	511.76	280.34	C
Lithuania	1,607.23	C	C	C	157.79	C	C	1,091.40	180.86	C
Luxembourg	22,815.68	218.28	C	1,105.43	6,023.34	10,512.85	1,060.00	C	3,351.15	C
Malta	1,568.70	84.08	C	C	1,478.30	1.87	C	C	C	C
Netherlands	195,804.33	365.33	898.98	158,440.88	C	13,704.23	2,199.76	107.68	19,512.14	C
Austria	65,663.72	10,871.41	88.93	C	30,523.16	C	336.74	146.22	6,789.65	C
Portugal	48,101.46	690.37	C	42.19	21,510.67	15,189.24	2,898.70	C	3,761.98	C
Slovenia	4,881.74	190.56	C	C	823.53	769.05	C	2,629.15	C	C
Slovakia	11,916.86	204.67	C	C	7,034.20	973.69	C	129.14	3,524.16	C
Finland	90,204.51	349.13	107.96	C	334.85	6,429.18	40.79	68.41	54,749.53	C
<b>Non-SSM EEA <sup>1)</sup></b>	<b>220,463.92</b>	<b>4,610.55</b>	<b>788.30</b>	<b>C</b>	<b>41,757.99</b>	<b>80,009.05</b>	<b>911.83</b>	<b>733.46</b>	<b>82,305.31</b>	<b>C</b>
<b>Non-EEA Europe <sup>2)</sup></b>	<b>24,232.76</b>	<b>C</b>	<b>C</b>	<b>967.08</b>	<b>9,149.01</b>	<b>6,679.37</b>	<b>C</b>	<b>717.33</b>	<b>5,251.96</b>	<b>C</b>
<b>RoW <sup>3)</sup></b>	<b>399,847.38</b>	<b>7,547.35</b>	<b>3,540.62</b>	<b>C</b>	<b>16,273.81</b>	<b>259,039.54</b>	<b>1,115.96</b>	<b>114.66</b>	<b>102,024.16</b>	<b>C</b>
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	<b>57,823.70</b>	<b>7,815.49</b>	<b>682.27</b>	<b>1,144.95</b>	<b>12,531.67</b>	<b>11,843.78</b>	<b>C</b>	<b>123.52</b>	<b>23,222.62</b>	<b>C</b>
<b>Total exposure</b>	<b>2,960,585.79</b>	<b>171,174.51</b>	<b>C</b>	<b>278,204.29</b>	<b>411,451.45</b>	<b>1,111,842.69</b>	<b>273,052.04</b>	<b>8,218.87</b>	<b>641,139.08</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q4 2019)	Total	Banks with total assets				G-SIBs <sup>5)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>SSM</b>						
Belgium	120,721.25	3,397.31	C	C	30,980.01	44,639.31
Germany	277,625.66	1,340.83	38,221.64	17,804.97	155,423.31	64,834.91
Estonia	766.69	596.66	C	C	C	0.06
Ireland	20,118.65	624.93	7,641.39	C	C	3,240.38
Greece	23,405.02	20.15	21,009.82	C	C	828.67
Spain	322,216.63	1,679.14	60,242.31	11,920.80	174,506.20	73,868.18
France	634,994.61	2,345.24	82,029.47	12,652.31	141,894.05	396,073.53
Italy	402,788.20	2,945.66	79,538.10	110,427.88	103,095.83	106,780.73
Cyprus	11,625.49	10,644.34	980.91	C	C	C
Latvia	1,391.59	581.05	276.66	103.30	279.72	150.87
Lithuania	1,607.23	1,190.75	120.40	C	142.55	C
Luxembourg	22,815.68	2,592.91	5,779.34	810.21	3,120.36	10,512.85
Malta	1,568.70	1,524.75	C	C	C	1.87
Netherlands	195,804.33	466.85	C	C	19,169.80	13,704.23
Austria	65,663.72	1,496.29	18,526.40	C	17,636.05	C
Portugal	48,101.46	292.79	21,429.87	C	C	15,189.24
Slovenia	4,881.74	2,685.03	375.60	133.45	918.62	769.05
Slovakia	11,916.86	364.13	C	C	8,153.38	973.69
Finland	90,204.51	184.69	C	C	C	6,429.18
<b>Non-SSM EEA <sup>1)</sup></b>	<b>220,463.92</b>	<b>1,411.67</b>	<b>12,363.31</b>	<b>22,228.21</b>	<b>104,451.69</b>	<b>80,009.05</b>
<b>Non-EEA Europe <sup>2)</sup></b>	<b>24,232.76</b>	<b>3,133.30</b>	<b>C</b>	<b>C</b>	<b>6,226.80</b>	<b>6,679.37</b>
<b>RoW <sup>3)</sup></b>	<b>399,847.38</b>	<b>2,084.45</b>	<b>16,486.78</b>	<b>14,874.36</b>	<b>107,362.26</b>	<b>259,039.54</b>
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	<b>57,823.70</b>	<b>726.80</b>	<b>6,615.12</b>	<b>3,169.10</b>	<b>35,468.89</b>	<b>11,843.78</b>
<b>Total exposure</b>	<b>2,960,585.79</b>	<b>42,329.72</b>	<b>483,833.63</b>	<b>366,113.29</b>	<b>956,466.45</b>	<b>1,111,842.69</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

### T02.05.3 Total exposure to general governments by country of the counterparty by classification (risk-based) <sup>1)</sup>

(EUR millions)

Exposure to General governments (Q4 2019)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>SSM</b>			
Belgium	120,721.25	99,234.95	21,486.30
Germany	277,625.66	182,290.00	95,335.66
Estonia	766.69	C	C
Ireland	20,118.65	6,434.58	13,684.07
Greece	23,405.02	627.13	22,777.89
Spain	322,216.63	185,134.23	137,082.40
France	634,994.61	465,178.86	169,815.75
Italy	402,788.20	143,323.59	259,464.60
Cyprus	11,625.49	C	C
Latvia	1,391.59	962.31	429.28
Lithuania	1,607.23	1,130.00	477.23
Luxembourg	22,815.68	15,517.01	7,298.68
Malta	1,568.70	C	C
Netherlands	195,804.33	179,683.68	16,120.64
Austria	65,663.72	29,686.16	35,977.56
Portugal	48,101.46	18,062.95	30,038.51
Slovenia	4,881.74	1,371.23	3,510.52
Slovakia	11,916.86	8,680.58	3,236.29
Finland	90,204.51	52,737.44	37,467.06
<b>Non-SSM EEA <sup>2)</sup></b>	<b>220,463.92</b>	<b>118,391.81</b>	<b>102,072.11</b>
<b>Non-EEA Europe <sup>3)</sup></b>	<b>24,232.76</b>	<b>11,168.42</b>	<b>13,064.33</b>
<b>RoW <sup>4)</sup></b>	<b>399,847.38</b>	<b>249,520.75</b>	<b>150,326.63</b>
<b>Total non-domestic unallocated exposure <sup>5)</sup></b>	<b>57,823.70</b>	<b>37,972.41</b>	<b>19,851.28</b>
<b>Total exposure</b>	<b>2,960,585.79</b>	<b>1,807,869.03</b>	<b>1,152,716.76</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

3) European countries not in the EEA.

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

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

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

(EUR billions; percentages)

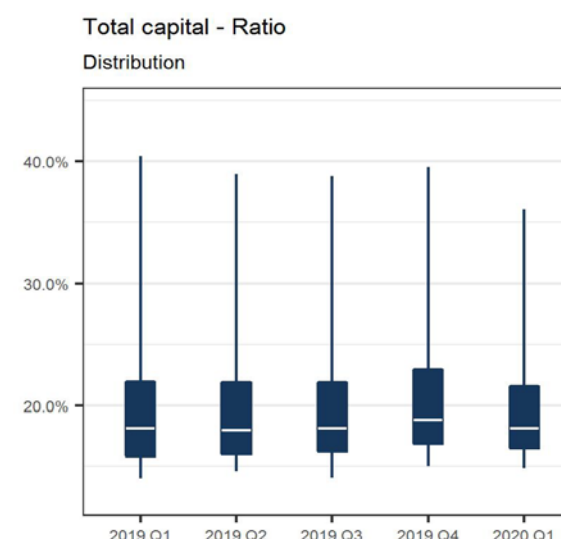
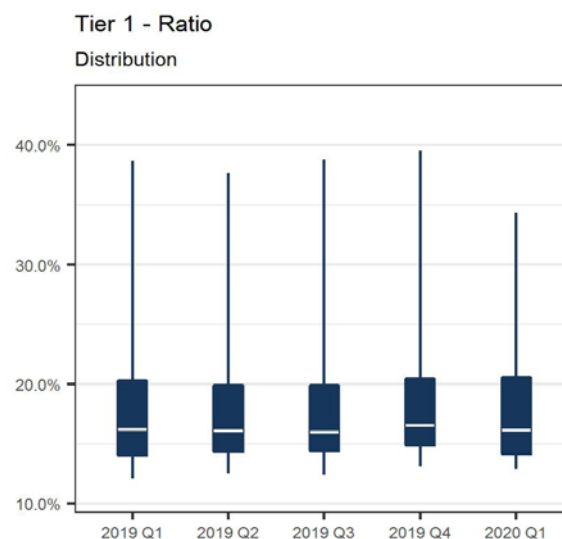
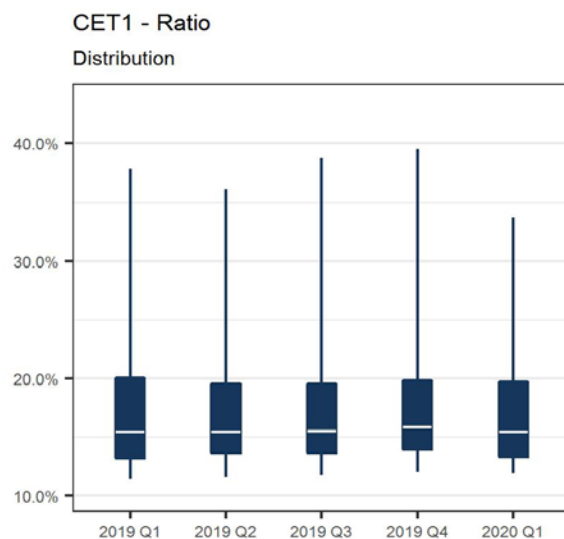
Indicator	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
Total risk exposure amount	8,233.76	8,204.64	8,300.60	8,218.31	8,335.15
CET1 ratio <sup>1), 2)</sup>	14.35%	14.33%	14.37%	14.87%	14.43%
Tier 1 ratio <sup>2)</sup>	15.60%	15.55%	15.58%	16.06%	15.65%
<b>Total capital ratio <sup>2)</sup></b>	<b>18.00%</b>	<b>18.00%</b>	<b>18.05%</b>	<b>18.53%</b>	<b>18.11%</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) CET1 stands for Common Equity Tier 1.

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



### T03.01.2 Total capital ratio and its components by country

(EUR billions; percentages)

Country (Q1 2020)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2) 3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Belgium	212.83	44.43	20.87%	40.39	18.98%
Germany	1,203.97	216.00	17.94%	187.37	15.56%	172.91	14.36%
Estonia	14.85	4.19	28.19%	4.19	28.19%	4.19	28.19%
Ireland	231.52	50.38	21.76%	45.52	19.66%	43.70	18.88%
Greece	171.73	27.93	16.26%	25.16	14.65%	25.16	14.65%
Spain	1,446.22	222.65	15.40%	191.63	13.25%	171.40	11.85%
France	2,583.57	471.42	18.25%	405.44	15.69%	379.44	14.69%
Italy	1,069.45	189.16	17.69%	164.44	15.38%	150.04	14.03%
Cyprus	20.05	3.83	19.10%	3.63	18.10%	3.28	16.36%
Latvia	C	C	C	C	C	C	C
Lithuania	8.43	1.92	22.81%	1.89	22.44%	1.89	22.44%
Luxembourg	61.15	11.30	18.48%	11.13	18.20%	10.95	17.91%
Malta	8.98	1.85	20.63%	1.59	17.66%	1.59	17.66%
Netherlands	678.73	151.53	22.33%	123.19	18.15%	108.75	16.02%
Austria	270.37	46.09	17.05%	39.09	14.46%	35.34	13.07%
Portugal	120.12	19.27	16.04%	17.12	14.25%	15.97	13.30%
Slovenia	C	C	C	C	C	C	C
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-
Finland	214.40	43.74	20.40%	39.35	18.36%	36.16	16.86%
<b>Total</b>	<b>8,335.15</b>	<b>1,509.38</b>	<b>18.11%</b>	<b>1,304.45</b>	<b>15.65%</b>	<b>1,202.38</b>	<b>14.43%</b>

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 solvency ratio and its components by classification (business model)

(EUR billions; percentages)

Category (Q1 2020)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2) 3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Corporate/wholesale lenders	422.78	82.62	19.54%	65.94	15.60%
Custodian and asset managers	100.58	22.59	22.46%	21.48	21.36%	20.71	20.59%
Development/promotional lenders	C	C	33.11%	C	32.98%	C	31.48%
Diversified lenders	1,317.80	222.27	16.87%	193.70	14.70%	181.34	13.76%
G-SIBs <sup>1)</sup>	3,674.61	630.41	17.16%	543.32	14.79%	489.62	13.32%
Retail and consumer credit lenders	477.44	83.78	17.55%	76.72	16.07%	75.19	15.75%
Small market lenders	49.87	11.41	22.89%	10.74	21.53%	10.74	21.53%
Universal and investment banks	2,169.26	418.66	19.30%	355.11	16.37%	325.50	15.01%
Not classified	C	C	C	C	C	C	C
<b>Total</b>	<b>8,335.15</b>	<b>1,509.38</b>	<b>18.11%</b>	<b>1,304.45</b>	<b>15.65%</b>	<b>1,202.38</b>	<b>14.43%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.



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

(EUR billions; percentages)

Category (Q1 2020)	Total risk exposure amount	Total capital <sup>5)</sup>		Tier 1 <sup>5)</sup>		CET1 <sup>5) 6)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with significant domestic exposures <sup>1)</sup>	775.89	139.25	17.95%	124.88	16.10%
Banks with largest non-domestic exposures							
SSM	2,911.64	538.55	18.50%	472.39	16.22%	441.04	15.15%
Non-SSM EEA <sup>2)</sup>	862.02	164.38	19.07%	146.60	17.01%	134.83	15.64%
Non-EEA Europe <sup>3)</sup>	33.98	6.42	18.91%	5.62	16.55%	5.50	16.18%
RoW <sup>4)</sup>	3,751.62	660.78	17.61%	554.95	14.79%	500.36	13.34%
<b>Total</b>	<b>8,335.15</b>	<b>1,509.38</b>	<b>18.11%</b>	<b>1,304.45</b>	<b>15.65%</b>	<b>1,202.38</b>	<b>14.43%</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

6) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q1 2020)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2) 3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with total assets					
<i>Less than €30 billion</i>	144.24	29.63	20.54%	27.61	19.14%	26.77	18.56%
<i>Between €30 billion and €100 billion</i>	1,235.70	237.88	19.25%	217.25	17.58%	212.11	17.17%
<i>Between €100 billion and €200 billion</i>	642.31	119.62	18.62%	105.64	16.45%	100.23	15.61%
<i>More than €200 billion</i>	2,638.29	491.85	18.64%	410.63	15.56%	373.64	14.16%
G-SIBs <sup>1)</sup>	3,674.61	630.41	17.16%	543.32	14.79%	489.62	13.32%
<b>Total</b>	<b>8,335.15</b>	<b>1,509.38</b>	<b>18.11%</b>	<b>1,304.45</b>	<b>15.65%</b>	<b>1,202.38</b>	<b>14.43%</b>

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) <sup>1)</sup>

(EUR billions; percentages)

Category (Q1 2020)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2) 3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with low risk	5,208.88	939.42	18.04%	810.85	15.57%
Banks with medium, high risk and non-rated	3,126.27	569.96	18.23%	493.59	15.79%	453.63	14.51%
<b>Total</b>	<b>8,335.15</b>	<b>1,509.38</b>	<b>18.11%</b>	<b>1,304.45</b>	<b>15.65%</b>	<b>1,202.38</b>	<b>14.43%</b>

Source: ECB.

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

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

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

3) CET1 stands for Common Equity Tier 1.

### T03.02.1 CET1 ratio band by reference period

(number of institutions)

Indicator	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
CET1 ratio <sup>1)</sup> ≤ 10%	2	3	3	1	-
10% < CET1 ratio ≤ 20%	82	83	84	85	86
CET1 ratio > 20%	30	25	26	27	26
<b>Total</b>	<b>114</b>	<b>111</b>	<b>113</b>	<b>113</b>	<b>112</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

### T03.02.2 CET1 ratio band by country

(number of institutions)

Country (Q1 2020)	CET1 ratio <sup>2)</sup> ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	4	3
Germany	-	16	5
Estonia	-	-	3
Ireland	-	3	3
Greece	-	4	-
Spain	-	12	-
France	-	9	2
Italy	-	12	-
Cyprus	-	2	1
Latvia	-	-	2
Lithuania	-	1	2
Luxembourg	-	4	1
Malta	-	3	-
Netherlands	-	3	3
Austria	-	6	-
Portugal	-	3	-
Slovenia	-	2	-
Slovakia <sup>1)</sup>	-	-	-
Finland	-	2	1
<b>Total</b>	-	<b>86</b>	<b>26</b>

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 (geographical diversification)

(number of institutions)

Category (Q1 2020)	CET1 ratio <sup>5)</sup> ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures <sup>1)</sup>	-	15	3
Banks with largest non-domestic exposures			
SSM	-	43	14
Non-SSM EEA <sup>2)</sup>	-	15	8
Non-EEA Europe <sup>3)</sup>	-	3	-
RoW <sup>4)</sup>	-	10	1
<b>Total</b>	-	<b>86</b>	<b>26</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

### T03.02.3 CET1 ratio band by classification (size)

(number of institutions)

Category (Q1 2020)	CET1 ratio <sup>2)</sup> ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
<i>Less than €30 billion</i>	-	17	10
<i>Between €30 billion and €100 billion</i>	-	33	12
<i>Between €100 billion and €200 billion</i>	-	10	4
<i>More than €200 billion</i>	-	18	-
G-SIBs <sup>1)</sup>	-	8	-
<b>Total</b>	-	<b>86</b>	<b>26</b>

Source: ECB.

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

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

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

### T03.03.1 Leverage ratios by reference period

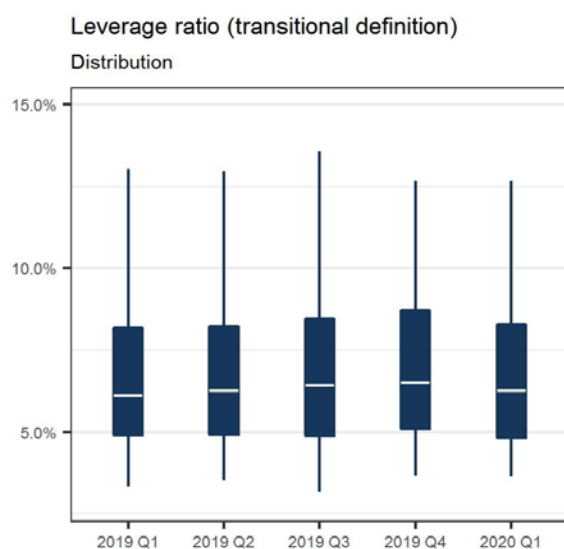
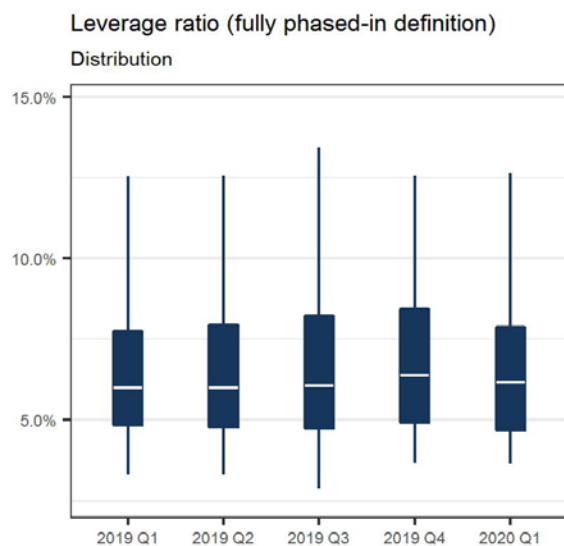
(EUR billions; percentages)

Leverage ratio and its components	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
<b>Exposure values</b>	23,957.35	23,742.47	24,062.32	23,264.83	24,535.55
Assets other than derivatives and securities financing transactions	19,809.78	19,567.82	19,816.83	19,438.73	20,354.45
Derivatives	C	C	C	C	C
Securities financing transactions	1,673.44	1,712.37	1,766.95	1,430.44	1,775.02
Off-balance sheet items	1,791.30	1,825.69	1,870.33	1,817.08	1,799.74
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C
<b>Fully phased-in definition</b>					
<b>Tier 1 capital</b>	1,241.83	1,232.48	1,254.29	1,283.86	1,272.32
<b>Total exposure</b>	23,744.26	23,532.50	23,854.73	23,062.24	24,331.32
Exposure values	23,957.35	23,742.47	24,062.32	23,264.83	24,535.55
Asset amount deducted from Tier 1 capital	-213.09	-209.97	-207.59	-202.59	-204.24
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.23%</b>	<b>5.24%</b>	<b>5.26%</b>	<b>5.57%</b>	<b>5.23%</b>
<b>Transitional definition</b>					
<b>Tier 1 capital</b>	1,284.60	1,275.68	1,293.38	1,320.35	1,304.31
<b>Total exposure</b>	23,761.34	23,549.40	23,871.43	23,078.35	24,346.15
Exposure values	23,957.35	23,742.47	24,062.32	23,264.83	24,535.55
Asset amount deducted from Tier 1 capital	-196.01	-193.08	-190.88	-186.47	-189.41
<b>Leverage ratio (transitional definition)</b>	<b>5.41%</b>	<b>5.42%</b>	<b>5.42%</b>	<b>5.72%</b>	<b>5.36%</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.





### T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q1 2020)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
<b>Exposure values</b>	<b>24,535.55</b>	666.22	4,007.25	33.59	492.95	259.62	3,539.81	8,245.31	2,743.14	41.90
Assets other than derivatives and securities financing transactions	<b>20,354.45</b>	608.46	3,290.24	31.80	390.70	245.47	3,073.86	6,543.73	2,234.34	40.55
Derivatives	C	C	C	C	C	C	C	C	C	C
Securities financing transactions	<b>1,775.02</b>	44.99	241.35	C	37.28	4.90	158.32	876.30	165.76	0.03
Off-balance sheet items	<b>1,799.74</b>	38.05	265.84	1.64	56.11	6.27	235.39	661.10	294.95	1.28
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C	C	C	C
<b>Fully phased-in definition</b>										
<b>Tier 1 capital</b>	<b>1,272.32</b>	40.25	184.21	4.19	43.74	20.71	186.26	400.22	154.30	3.39
<b>Total exposure</b>	<b>24,331.32</b>	662.68	3,987.01	33.54	485.08	253.35	3,482.05	8,181.99	2,717.79	41.62
Exposure values	<b>24,535.55</b>	666.22	4,007.25	33.59	492.95	259.62	3,539.81	8,245.31	2,743.14	41.90
Asset amount deducted from Tier 1 capital	<b>-204.24</b>	<b>-3.54</b>	<b>-20.24</b>	<b>-0.05</b>	<b>-7.87</b>	<b>-6.27</b>	<b>-57.75</b>	<b>-63.32</b>	<b>-25.35</b>	<b>-0.29</b>
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.23%</b>	<b>6.07%</b>	<b>4.62%</b>	<b>12.48%</b>	<b>9.02%</b>	<b>8.17%</b>	<b>5.35%</b>	<b>4.89%</b>	<b>5.68%</b>	<b>8.14%</b>
<b>Transitional definition</b>										
<b>Tier 1 capital</b>	<b>1,304.31</b>	40.39	187.37	4.19	45.52	25.02	191.63	405.44	164.44	3.63
<b>Total exposure</b>	<b>24,346.15</b>	662.68	3,987.01	33.54	486.78	257.52	3,485.32	8,182.40	2,722.88	41.73
Exposure values	<b>24,535.55</b>	666.22	4,007.25	33.59	492.95	259.62	3,539.81	8,245.31	2,743.14	41.90
Asset amount deducted from Tier 1 capital	<b>-189.41</b>	<b>-3.54</b>	<b>-20.24</b>	<b>-0.05</b>	<b>-6.16</b>	<b>-2.10</b>	<b>-54.48</b>	<b>-62.91</b>	<b>-20.25</b>	<b>-0.17</b>
<b>Leverage ratio (transitional definition)</b>	<b>5.36%</b>	<b>6.10%</b>	<b>4.70%</b>	<b>12.48%</b>	<b>9.35%</b>	<b>9.72%</b>	<b>5.50%</b>	<b>4.96%</b>	<b>6.04%</b>	<b>8.70%</b>

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 2020)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>1)</sup>	Finland
<b>Exposure values</b>	C	23.45	180.01	22.40	2,700.03	590.19	222.79	C	-	730.08
Assets other than derivatives and securities financing transactions	C	21.98	158.91	21.69	2,320.50	512.08	209.31	C	-	617.84
Derivatives	C	C	C	C	C	C	C	C	-	C
Securities financing transactions	C	C	12.32	C	154.70	36.44	0.88	C	-	C
Off-balance sheet items	C	1.38	6.72	0.68	139.49	32.99	11.14	C	-	43.06
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C	C	-	C
<b>Fully phased-in definition</b>										
<b>Tier 1 capital</b>	C	1.89	11.13	1.57	121.90	39.00	16.93	C	-	39.31
<b>Total exposure</b>	C	23.39	178.78	22.24	2,692.44	586.69	221.27	C	-	724.73
Exposure values	C	23.45	180.01	22.40	2,700.03	590.19	222.79	C	-	730.08
Asset amount deducted from Tier 1 capital	C	-0.05	-1.23	-0.17	-7.59	-3.50	-1.51	C	-	-5.35
<b>Leverage ratio (fully phased-in definition)</b>	C	8.09%	6.22%	7.08%	4.53%	6.65%	7.65%	C	-	5.42%
<b>Transitional definition</b>										
<b>Tier 1 capital</b>	C	1.89	11.13	1.59	123.19	39.09	17.12	C	-	39.35
<b>Total exposure</b>	C	23.39	178.78	22.25	2,692.44	586.69	221.33	C	-	724.73
Exposure values	C	23.45	180.01	22.40	2,700.03	590.19	222.79	C	-	730.08
Asset amount deducted from Tier 1 capital	C	-0.05	-1.23	-0.16	-7.59	-3.50	-1.45	C	-	-5.35
<b>Leverage ratio (transitional definition)</b>	C	8.09%	6.22%	7.13%	4.58%	6.66%	7.74%	C	-	5.43%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

### T03.03.3 Leverage ratios by classification (business model)

(EUR billions; percentages)

Leverage ratio and its components (Q1 2020)	Total	Corporate/w holesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>1)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Exposure values</b>	<b>24,535.55</b>	1,275.15	371.84	C	3,047.77	11,797.41	1,195.46	106.40	6,168.24	C
Assets other than derivatives and securities financing transactions	<b>20,354.45</b>	1,102.83	300.18	C	2,766.94	9,221.90	1,142.93	98.56	5,134.85	C
Derivatives	C	C	C	C	C	499.67	C	0.40	C	C
Securities financing transactions	<b>1,775.02</b>	54.64	53.50	C	92.05	1,184.00	34.49	C	353.86	C
Off-balance sheet items	<b>1,799.74</b>	98.36	5.83	C	159.67	977.93	48.12	7.42	470.47	C
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	<b>-86.09</b>	C	C	C	C
<b>Fully phased-in definition</b>										
<b>Tier 1 capital</b>	<b>1,272.32</b>	64.94	21.47	C	182.66	532.25	74.11	10.74	348.86	C
<b>Total exposure</b>	<b>24,331.32</b>	1,272.90	368.42	C	3,007.49	11,686.34	1,186.67	106.03	6,131.73	C
Exposure values	<b>24,535.55</b>	1,275.15	371.84	C	3,047.77	11,797.41	1,195.46	106.40	6,168.24	C
Asset amount deducted from Tier 1 capital	<b>-204.24</b>	<b>-2.24</b>	<b>-3.41</b>	C	<b>-40.28</b>	<b>-111.08</b>	<b>-8.79</b>	<b>-0.37</b>	<b>-36.51</b>	C
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.23%</b>	<b>5.10%</b>	<b>5.83%</b>	<b>6.48%</b>	<b>6.07%</b>	<b>4.55%</b>	<b>6.24%</b>	<b>10.13%</b>	<b>5.69%</b>	C
<b>Transitional definition</b>										
<b>Tier 1 capital</b>	<b>1,304.31</b>	65.94	21.48	C	193.56	543.32	76.72	10.74	355.11	C
<b>Total exposure</b>	<b>24,346.15</b>	1,272.91	368.42	C	3,015.72	11,686.75	1,188.88	106.03	6,135.70	C
Exposure values	<b>24,535.55</b>	1,275.15	371.84	C	3,047.77	11,797.41	1,195.46	106.40	6,168.24	C
Asset amount deducted from Tier 1 capital	<b>-189.41</b>	<b>-2.24</b>	<b>-3.41</b>	C	<b>-32.04</b>	<b>-110.67</b>	<b>-6.58</b>	<b>-0.37</b>	<b>-32.54</b>	C
<b>Leverage ratio (transitional definition)</b>	<b>5.36%</b>	<b>5.18%</b>	<b>5.83%</b>	<b>6.48%</b>	<b>6.42%</b>	<b>4.65%</b>	<b>6.45%</b>	<b>10.13%</b>	<b>5.79%</b>	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

### T03.03.3 Leverage ratios by classification (geographical diversification)

(EUR billions; percentages)

Leverage ratio and its components (Q1 2020)	Total	Banks with significant domestic exposures <sup>1)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>2)</sup>	Non-EEA Europe <sup>3)</sup>	RoW <sup>4)</sup>
<b>Exposure values</b>	<b>24,535.55</b>	2,058.82	8,266.95	2,343.03	106.91	11,759.84
Assets other than derivatives and securities financing transactions	<b>20,354.45</b>	1,815.98	7,120.55	2,062.36	98.28	9,257.28
Derivatives	C	C	C	31.06	C	575.29
Securities financing transactions	<b>1,775.02</b>	108.25	414.51	C	C	1,119.34
Off-balance sheet items	<b>1,799.74</b>	134.64	644.59	117.71	8.78	894.02
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	<b>-86.09</b>
<b>Fully phased-in definition</b>						
<b>Tier 1 capital</b>	<b>1,272.32</b>	121.70	457.84	141.87	5.62	545.29
<b>Total exposure</b>	<b>24,331.32</b>	2,042.22	8,213.86	2,319.59	106.86	11,648.79
Exposure values	<b>24,535.55</b>	2,058.82	8,266.95	2,343.03	106.91	11,759.84
Asset amount deducted from Tier 1 capital	<b>-204.24</b>	<b>-16.60</b>	<b>-53.09</b>	<b>-23.44</b>	<b>-0.05</b>	<b>-111.05</b>
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.23%</b>	<b>5.96%</b>	<b>5.57%</b>	<b>6.12%</b>	<b>5.26%</b>	<b>4.68%</b>
<b>Transitional definition</b>						
<b>Tier 1 capital</b>	<b>1,304.31</b>	124.88	472.39	146.47	5.62	554.95
<b>Total exposure</b>	<b>24,346.15</b>	2,044.59	8,220.15	2,323.99	106.86	11,650.56
Exposure values	<b>24,535.55</b>	2,058.82	8,266.95	2,343.03	106.91	11,759.84
Asset amount deducted from Tier 1 capital	<b>-189.41</b>	<b>-14.23</b>	<b>-46.81</b>	<b>-19.04</b>	<b>-0.05</b>	<b>-109.28</b>
<b>Leverage ratio (transitional definition)</b>	<b>5.36%</b>	<b>6.11%</b>	<b>5.75%</b>	<b>6.30%</b>	<b>5.26%</b>	<b>4.76%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

### T03.03.3 Leverage ratios by classification (size)

(EUR billions; percentages)

Leverage ratio and its components (Q1 2020)	Total	Banks with total assets				G-SIBs <sup>1)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Exposure values</b>	<b>24,535.55</b>	390.43	2,765.30	1,940.88	7,641.53	11,797.41
Assets other than derivatives and securities financing transactions	<b>20,354.45</b>	351.02	2,495.71	1,743.43	6,542.39	9,221.90
Derivatives	C	C	C	C	C	499.67
Securities financing transactions	<b>1,775.02</b>	8.91	87.92	90.71	403.48	1,184.00
Off-balance sheet items	<b>1,799.74</b>	16.31	159.73	100.65	545.13	977.93
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	<b>-86.09</b>
<b>Fully phased-in definition</b>						
<b>Tier 1 capital</b>	<b>1,272.32</b>	27.10	208.14	101.37	403.45	532.25
<b>Total exposure</b>	<b>24,331.32</b>	387.41	2,739.65	1,927.22	7,590.70	11,686.34
Exposure values	<b>24,535.55</b>	390.43	2,765.30	1,940.88	7,641.53	11,797.41
Asset amount deducted from Tier 1 capital	<b>-204.24</b>	<b>-3.03</b>	<b>-25.64</b>	<b>-13.66</b>	<b>-50.83</b>	<b>-111.08</b>
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.23%</b>	<b>7.00%</b>	<b>7.60%</b>	<b>5.26%</b>	<b>5.32%</b>	<b>4.55%</b>
<b>Transitional definition</b>						
<b>Tier 1 capital</b>	<b>1,304.31</b>	27.61	217.11	105.64	410.63	543.32
<b>Total exposure</b>	<b>24,346.15</b>	387.53	2,746.39	1,930.00	7,595.47	11,686.75
Exposure values	<b>24,535.55</b>	390.43	2,765.30	1,940.88	7,641.53	11,797.41
Asset amount deducted from Tier 1 capital	<b>-189.41</b>	<b>-2.90</b>	<b>-18.91</b>	<b>-10.88</b>	<b>-46.05</b>	<b>-110.67</b>
<b>Leverage ratio (transitional definition)</b>	<b>5.36%</b>	<b>7.12%</b>	<b>7.91%</b>	<b>5.47%</b>	<b>5.41%</b>	<b>4.65%</b>

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) <sup>1)</sup>

(EUR billions; percentages)

Leverage ratio and its components (Q1 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Exposure values</b>	<b>24,535.55</b>	15,337.70	9,197.85
Assets other than derivatives and securities financing transactions	<b>20,354.45</b>	12,880.81	7,473.65
Derivatives	C	C	C
Securities financing transactions	<b>1,775.02</b>	1,080.93	694.09
Off-balance sheet items	<b>1,799.74</b>	1,099.78	699.96
Deductions of exposures to public sector entities funding general interest investments	C	C	C
<b>Fully phased-in definition</b>			
<b>Tier 1 capital</b>	<b>1,272.32</b>	796.73	475.59
<b>Total exposure</b>	<b>24,331.32</b>	15,206.73	9,124.58
Exposure values	<b>24,535.55</b>	15,337.70	9,197.85
Asset amount deducted from Tier 1 capital	<b>-204.24</b>	<b>-130.97</b>	<b>-73.27</b>
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.23%</b>	<b>5.24%</b>	<b>5.21%</b>
<b>Transitional definition</b>			
<b>Tier 1 capital</b>	<b>1,304.31</b>	810.85	493.45
<b>Total exposure</b>	<b>24,346.15</b>	15,211.18	9,134.97
Exposure values	<b>24,535.55</b>	15,337.70	9,197.85
Asset amount deducted from Tier 1 capital	<b>-189.41</b>	<b>-126.53</b>	<b>-62.88</b>
<b>Leverage ratio (transitional definition)</b>	<b>5.36%</b>	<b>5.33%</b>	<b>5.40%</b>

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 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
LR <sup>1)</sup> ≤ 3%	4	4	6	4	3
3% < LR ≤ 6%	53	51	48	48	50
LR > 6%	57	56	59	61	59
<b>Total</b>	<b>114</b>	<b>111</b>	<b>113</b>	<b>113</b>	<b>112</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) LR stands for Leverage Ratio.

### T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q1 2020)	LR <sup>2)</sup> ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	4	3
Germany	-	13	8
Estonia	-	-	3
Ireland	-	1	5
Greece	-	-	4
Spain	-	8	4
France	2	6	3
Italy	-	9	3
Cyprus	-	-	3
Latvia	-	-	2
Lithuania	-	-	3
Luxembourg	-	3	2
Malta	-	-	3
Netherlands	1	4	1
Austria	-	-	6
Portugal	-	-	3
Slovenia	-	-	2
Slovakia <sup>1)</sup>	-	-	-
Finland	-	2	1
<b>Total</b>	<b>3</b>	<b>50</b>	<b>59</b>

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.



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

(number of institutions)

Category (Q1 2020)	LR <sup>5)</sup> ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures <sup>1)</sup>	1	11	6
Banks with largest non-domestic exposures			
SSM	2	24	31
Non-SSM EEA <sup>2)</sup>	-	5	18
Non-EEA Europe <sup>3)</sup>	-	2	1
RoW <sup>4)</sup>	-	8	3
<b>Total</b>	<b>3</b>	<b>50</b>	<b>59</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

5) LR stands for Leverage Ratio.

### T03.04.3 Leverage ratio band by classification (size)

(number of institutions)

Category (Q1 2020)	LR <sup>2)</sup> ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
<i>Less than €30 billion</i>	1	6	20
<i>Between €30 billion and €100 billion</i>	1	15	29
<i>Between €100 billion and €200 billion</i>	1	9	4
<i>More than €200 billion</i>	-	12	6
G-SIBs <sup>1)</sup>	-	8	-
<b>Total</b>	<b>3</b>	<b>50</b>	<b>59</b>

Source: ECB.

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

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

2) LR stands for Leverage Ratio.

### T03.05.1 Risk exposures composition by reference period

(EUR billions; percentages)

Risk exposures	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
<b>Credit risk-weighted exposure amounts</b>	6,984.33	6,959.20	7,027.87	6,951.08	7,069.91
Standardised approach (SA)	3,004.78	2,931.56	2,929.51	2,905.96	2,864.89
<i>of which: exposures to institutions</i>	135.95	112.96	114.47	110.17	118.33
<i>of which: exposures to corporates</i>	1,073.58	1,026.83	1,018.76	1,019.11	1,015.92
<i>of which: exposures to retail</i>	540.52	536.37	538.80	542.78	519.80
<i>of which: exposures secured by mortgages on immovable property</i>	320.82	324.53	325.73	321.97	319.77
Internal ratings based approach (IRB)	3,973.75	4,020.89	4,090.87	4,038.47	4,085.26
<i>of which: exposures to institutions</i>	221.14	221.26	220.00	203.57	213.69
<i>of which: exposures to corporates <sup>1)</sup></i>	2,196.19	2,240.34	2,268.44	2,230.98	2,340.55
<i>of which: exposures to retail <sup>2)</sup></i>	372.72	378.98	386.08	387.13	393.20
<i>of which: exposures to retail secured by real estate <sup>3)</sup></i>	527.73	531.48	529.66	528.17	527.54
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	5.80	6.75	7.48	6.66	6.44
Securitisation positions <sup>5)</sup>	-	-	-	-	113.32
<b>Settlement/delivery risk exposure amount</b>	0.24	0.53	0.51	0.73	1.45
<b>Market risk exposure amount</b>	270.47	261.56	275.37	251.19	296.31
Market risk exposure under SA <sup>6)</sup>	95.49	91.83	94.57	79.70	89.06
Market risk exposure under IM approach <sup>7)</sup>	174.99	169.73	180.80	171.48	207.25
<b>Operational risk exposure amount</b>	845.89	850.65	850.17	845.10	837.37
Operational risk exposure under BIA <sup>8)</sup>	57.94	55.70	57.34	53.24	53.04
Operational risk exposure under TSA/ASA <sup>9)</sup>	334.24	334.46	335.71	343.79	337.74
Operational risk exposure under AMA <sup>10)</sup>	453.71	460.49	457.13	448.07	446.58
<b>Risk exposure for credit valuation adjustment</b>	62.72	60.69	62.04	52.74	57.95
<b>Other <sup>11)</sup></b>	70.11	72.01	84.63	117.47	72.15
<b>Total risk exposure amount</b>	<b>8,233.76</b>	<b>8,204.64</b>	<b>8,300.60</b>	<b>8,218.31</b>	<b>8,335.15</b>
<b>Risk weights SA vs. IRB - Credit Risk <sup>12)</sup></b>	<b>Q1 2019</b>	<b>Q2 2019</b>	<b>Q3 2019</b>	<b>Q4 2019</b>	<b>Q1 2020</b>
<b>Standardised approach (SA)</b>					
<i>Risk weights of exposures to institutions</i>	15.86%	14.90%	14.71%	14.87%	14.27%
<i>Risk weights of exposures to corporates</i>	92.32%	92.32%	92.29%	91.88%	91.84%
<i>Risk weights of exposures to retail</i>	70.27%	70.12%	70.29%	70.27%	70.20%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	40.72%	40.96%	41.01%	40.62%	40.72%
<b>Internal ratings based approach (IRB)</b>					
<i>Risk weights of exposures to institutions</i>	18.18%	17.77%	17.59%	17.26%	16.90%
<i>Risk weights of exposures to corporates <sup>1)</sup></i>	45.41%	45.85%	45.97%	44.88%	45.05%
<i>Risk weights of exposures to retail <sup>2)</sup></i>	28.07%	28.33%	28.47%	28.41%	29.05%
<i>Risk weights of exposures to retail secured by real estate <sup>3)</sup></i>	14.51%	14.53%	14.34%	14.12%	14.04%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

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

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

4) CCP stands for central counterparty.

5) The indicator is introduced with the new EBA Reporting Framework 2.9, applicable from the first quarter of 2020.

6) SA stands for standardised approach.

7) IM stands for internal model.

8) BIA stands for basic indicator approach.

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

10) AMA stands for advanced measurement approach.

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

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

## T03.05.2 Risk exposures composition by country/1

(EUR billions; percentages)

Risk exposures (Q1 2020)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
<b>Credit risk-weighted exposure amounts</b>	<b>7,069.91</b>	174.47	967.52	13.33	201.36	154.85	1,258.10	2,224.20	919.50	17.52
Standardised approach (SA)	<b>2,864.89</b>	54.03	210.48	C	123.55	136.10	749.46	849.83	421.97	17.37
<i>of which: exposures to institutions</i>	<b>118.33</b>	4.00	9.48	0.12	4.45	2.37	20.98	35.75	21.70	0.55
<i>of which: exposures to corporates</i>	<b>1,015.92</b>	23.76	96.18	C	79.18	33.14	207.06	318.88	129.10	5.81
<i>of which: exposures to retail</i>	<b>519.80</b>	2.08	47.52	1.74	9.05	8.32	174.20	162.54	64.85	1.69
<i>of which: exposures secured by mortgages on immovable property</i>	<b>319.77</b>	0.92	13.93	C	12.62	17.67	109.81	85.73	30.84	1.83
Internal ratings based approach (IRB)	<b>4,085.26</b>	119.05	724.21	5.21	72.56	C	497.56	1,333.04	481.57	C
<i>of which: exposures to institutions</i>	<b>213.69</b>	5.54	63.49	C	3.77	C	18.17	55.60	29.17	C
<i>of which: exposures to corporates <sup>1)</sup></i>	<b>2,340.55</b>	59.08	460.00	C	37.57	C	274.60	678.42	322.35	C
<i>of which: exposures to retail <sup>2)</sup></i>	<b>393.20</b>	5.86	53.11	C	4.95	C	64.80	169.32	34.57	C
<i>of which: exposures to retail secured by real estate <sup>3)</sup></i>	<b>527.54</b>	20.06	53.04	C	24.14	C	83.97	148.88	58.36	C
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	<b>6.44</b>	0.19	1.38	C	0.08	C	0.32	3.50	0.35	C
Securitisation positions	<b>113.32</b>	1.21	31.45	C	5.19	C	10.76	37.83	15.61	C
<b>Settlement/delivery risk exposure amount</b>	<b>1.45</b>	C	0.76	C	C	C	0.02	0.60	C	C
<b>Market risk exposure amount</b>	<b>296.31</b>	6.45	70.73	0.05	5.48	4.40	45.69	80.31	41.58	C
Market risk exposure under SA <sup>5)</sup>	<b>89.06</b>	2.01	19.23	C	C	1.25	13.73	20.99	13.35	C
Market risk exposure under IM approach <sup>6)</sup>	<b>207.25</b>	4.44	51.51	C	C	3.16	31.96	59.32	28.23	C
<b>Operational risk exposure amount</b>	<b>837.37</b>	18.38	138.35	1.31	21.82	12.21	132.52	255.93	97.10	2.45
Operational risk exposure under BIA <sup>7)</sup>	<b>53.04</b>	C	6.83	C	C	C	C	9.18	18.77	C
Operational risk exposure under TSA/ASA <sup>8)</sup>	<b>337.74</b>	16.85	36.32	C	C	C	106.98	81.18	17.42	1.69
Operational risk exposure under AMA <sup>9)</sup>	<b>446.58</b>	C	95.20	C	C	C	C	165.57	60.91	C
<b>Risk exposure for credit valuation adjustment</b>	<b>57.95</b>	3.16	19.11	C	2.84	0.27	4.26	16.27	4.12	0.02
<b>Other <sup>10)</sup></b>	<b>72.15</b>	C	7.50	C	C	C	5.63	6.26	C	C
<b>Total risk exposure amount</b>	<b>8,335.15</b>	<b>212.83</b>	<b>1,203.97</b>	<b>14.85</b>	<b>231.52</b>	<b>171.73</b>	<b>1,446.22</b>	<b>2,583.57</b>	<b>1,069.45</b>	<b>20.05</b>

Risk weights SA vs. IRB - Credit Risk <sup>11)</sup> (Q1 2020)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
<b>Standardised approach (SA)</b>										
<i>Risk weights of exposures to institutions</i>	<b>14.27%</b>	20.71%	3.59%	22.22%	39.20%	15.84%	28.92%	13.42%	26.87%	23.33%
<i>Risk weights of exposures to corporates</i>	<b>91.84%</b>	81.73%	91.26%	C	92.29%	98.26%	96.68%	86.11%	95.64%	99.72%
<i>Risk weights of exposures to retail</i>	<b>70.20%</b>	66.25%	72.86%	64.79%	73.30%	69.60%	69.92%	70.21%	68.68%	70.88%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	<b>40.72%</b>	44.70%	37.43%	C	62.84%	43.68%	37.41%	44.03%	37.68%	39.43%
<b>Internal ratings based approach (IRB)</b>										
<i>Risk weights of exposures to institutions</i>	<b>16.90%</b>	10.59%	18.66%	C	14.04%	C	11.16%	14.11%	36.46%	C
<i>Risk weights of exposures to corporates <sup>1)</sup></i>	<b>45.05%</b>	45.81%	40.40%	C	73.52%	C	54.08%	44.69%	49.20%	C
<i>Risk weights of exposures to retail <sup>2)</sup></i>	<b>29.05%</b>	18.76%	30.58%	C	50.67%	C	42.91%	24.24%	28.77%	C
<i>Risk weights of exposures to retail secured by real estate <sup>3)</sup></i>	<b>14.04%</b>	12.29%	13.96%	C	27.56%	C	14.23%	12.90%	18.33%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

## T03.05.2 Risk exposures composition by country/2

(EUR billions; percentages)

Risk exposures (Q1 2020)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>12)</sup>	Finland
<b>Credit risk-weighted exposure amounts</b>	C	7.41	53.06	8.12	548.38	229.98	103.85	C	-	171.95
Standardised approach (SA)	C	2.25	30.68	8.06	65.81	99.25	57.24	C	-	17.96
<i>of which: exposures to institutions</i>	C	0.28	8.30	0.74	3.89	2.88	1.85	C	-	0.56
<i>of which: exposures to corporates</i>	C	0.37	18.42	3.32	29.81	37.66	21.09	C	-	4.31
<i>of which: exposures to retail</i>	C	0.49	C	0.91	13.69	16.15	7.32	C	-	4.54
<i>of which: exposures secured by mortgages on immovable property</i>	C	C	C	1.53	C	18.36	C	C	-	C
Internal ratings based approach (IRB)	C	C	C	C	474.80	129.49	C	C	-	C
<i>of which: exposures to institutions</i>	C	C	C	C	19.44	4.76	C	C	-	C
<i>of which: exposures to corporates <sup>1)</sup></i>	C	C	C	C	272.47	89.77	C	C	-	C
<i>of which: exposures to retail <sup>2)</sup></i>	C	C	C	C	29.29	13.42	C	C	-	C
<i>of which: exposures to retail secured by real estate <sup>3)</sup></i>	C	C	C	C	84.32	11.30	C	C	-	C
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	C	C	C	C	0.57	0.02	C	C	-	C
Securitisation positions	C	C	0.04	C	7.20	1.21	C	C	-	C
<b>Settlement/delivery risk exposure amount</b>	C	C	C	C	C	C	C	C	-	C
<b>Market risk exposure amount</b>	C	0.06	0.51	C	16.98	7.79	4.89	C	-	10.74
Market risk exposure under SA <sup>5)</sup>	C	C	C	C	0.67	3.35	C	C	-	C
Market risk exposure under IM approach <sup>6)</sup>	C	C	C	C	16.30	4.45	C	C	-	C
<b>Operational risk exposure amount</b>	C	0.71	5.99	C	91.73	27.62	9.42	C	-	19.07
Operational risk exposure under BIA <sup>7)</sup>	C	C	C	0.60	C	4.91	C	C	-	C
Operational risk exposure under TSA/ASA <sup>8)</sup>	C	C	3.50	C	C	7.35	C	C	-	18.66
Operational risk exposure under AMA <sup>9)</sup>	C	C	C	C	88.17	15.36	C	C	-	C
<b>Risk exposure for credit valuation adjustment</b>	C	C	0.48	C	C	1.30	C	C	-	1.22
<b>Other <sup>10)</sup></b>	C	C	C	C	17.26	C	1.47	C	-	C
<b>Total risk exposure amount</b>	C	<b>8.43</b>	<b>61.15</b>	<b>8.98</b>	<b>678.73</b>	<b>270.37</b>	<b>120.12</b>	C	-	<b>214.40</b>
Risk weights SA vs. IRB - Credit Risk <sup>11)</sup> (Q1 2020)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>12)</sup>	Finland
<b>Standardised approach (SA)</b>										
<i>Risk weights of exposures to institutions</i>	C	24.68%	21.13%	29.44%	15.05%	19.79%	25.97%	C	-	11.80%
<i>Risk weights of exposures to corporates</i>	C	94.85%	97.17%	96.06%	94.85%	97.02%	98.30%	C	-	98.37%
<i>Risk weights of exposures to retail</i>	C	70.40%	C	72.45%	71.88%	69.52%	68.42%	C	-	74.26%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	C	C	C	36.71%	C	42.99%	C	C	-	C
<b>Internal ratings based approach (IRB)</b>										
<i>Risk weights of exposures to institutions</i>	C	C	C	C	16.85%	19.79%	C	C	-	C
<i>Risk weights of exposures to corporates <sup>1)</sup></i>	C	C	C	C	34.27%	63.21%	C	C	-	C
<i>Risk weights of exposures to retail <sup>2)</sup></i>	C	C	C	C	41.31%	35.92%	C	C	-	C
<i>Risk weights of exposures to retail secured by real estate <sup>3)</sup></i>	C	C	C	C	11.70%	15.93%	C	C	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

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

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

(EUR billions; percentages)

Risk exposures (Q1 2020)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs <sup>12)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment	Not classified
<b>Credit risk-weighted exposure amounts</b>	<b>7,069.91</b>	368.38	72.11	C	1,152.40	3,083.46	427.96	44.10	1,810.28	C
Standardised approach (SA)	<b>2,864.89</b>	101.63	53.66	C	588.78	1,054.18	367.68	30.13	562.66	C
<i>of which: exposures to institutions</i>	<b>118.33</b>	3.17	13.08	C	25.48	29.72	19.16	0.94	22.08	C
<i>of which: exposures to corporates</i>	<b>1,015.92</b>	63.68	33.74	C	164.76	356.79	104.15	11.39	237.23	C
<i>of which: exposures to retail</i>	<b>519.80</b>	7.48	0.43	C	66.61	242.90	82.61	8.87	106.65	C
<i>of which: exposures secured by mortgages on immovable property</i>	<b>319.77</b>	8.16	C	C	92.20	111.41	67.39	3.52	29.47	C
Internal ratings based approach (IRB)	<b>4,085.26</b>	256.35	C	C	555.58	1,957.16	59.23	C	1,222.09	C
<i>of which: exposures to institutions</i>	<b>213.69</b>	19.97	C	C	16.64	85.88	1.81	0.35	84.05	C
<i>of which: exposures to corporates <sup>1)</sup></i>	<b>2,340.55</b>	202.74	C	C	329.13	1,089.63	14.86	9.73	682.12	C
<i>of which: exposures to retail <sup>2)</sup></i>	<b>393.20</b>	8.76	C	C	57.44	219.84	21.20	1.27	84.70	C
<i>of which: exposures to retail secured by real estate <sup>3)</sup></i>	<b>527.54</b>	2.32	C	C	99.06	250.95	19.19	2.52	153.49	C
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	<b>6.44</b>	0.30	0.17	C	0.10	3.94	C	C	1.86	C
Securitisation positions	<b>113.32</b>	10.10	C	C	7.93	68.18	C	C	23.66	C
<b>Settlement/delivery risk exposure amount</b>	<b>1.45</b>	C	C	C	0.02	0.78	C	C	0.54	C
<b>Market risk exposure amount</b>	<b>296.31</b>	18.32	10.94	0.62	29.09	142.33	2.23	C	90.59	C
Market risk exposure under SA <sup>5)</sup>	<b>89.06</b>	9.50	C	C	16.53	27.13	C	C	26.35	C
Market risk exposure under IM approach <sup>6)</sup>	<b>207.25</b>	8.82	C	C	12.56	115.20	C	C	64.24	C
<b>Operational risk exposure amount</b>	<b>837.37</b>	27.08	14.86	C	122.26	410.71	43.03	4.59	210.30	C
Operational risk exposure under BIA <sup>7)</sup>	<b>53.04</b>	C	6.45	C	7.72	7.35	C	2.31	9.31	C
Operational risk exposure under TSA/ASA <sup>8)</sup>	<b>337.74</b>	24.22	C	1.70	83.33	122.41	27.32	1.88	71.80	C
Operational risk exposure under AMA <sup>9)</sup>	<b>446.58</b>	C	C	C	31.22	280.95	C	0.40	129.19	C
<b>Risk exposure for credit valuation adjustment</b>	<b>57.95</b>	5.52	2.52	2.76	4.37	21.94	C	0.05	18.46	C
<b>Other <sup>10)</sup></b>	<b>72.15</b>	C	C	C	9.66	15.39	2.79	0.38	39.09	C
<b>Total RWA</b>	<b>8,335.15</b>	<b>422.78</b>	<b>100.58</b>	<b>C</b>	<b>1,317.80</b>	<b>3,674.61</b>	<b>477.44</b>	<b>49.87</b>	<b>2,169.26</b>	<b>C</b>
Risk weights SA vs. IRB - Credit Risk <sup>11)</sup> (Q1 2020)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs <sup>12)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment	Not classified
<b>Standardised approach (SA)</b>										
<i>Risk weights of exposures to institutions</i>	<b>14.27%</b>	3.09%	16.93%	21.79%	26.69%	11.61%	25.51%	25.38%	11.05%	C
<i>Risk weights of exposures to corporates</i>	<b>91.84%</b>	90.60%	94.96%	87.69%	95.61%	89.45%	93.20%	98.20%	93.44%	C
<i>Risk weights of exposures to retail</i>	<b>70.20%</b>	68.77%	72.26%	C	68.24%	70.71%	69.20%	69.50%	71.37%	C
<i>Risk weights of exposures secured by mortgages on immovable property</i>	<b>40.72%</b>	48.39%	C	C	40.66%	42.42%	36.45%	38.70%	40.02%	C
<b>Internal ratings based approach (IRB)</b>										
<i>Risk weights of exposures to institutions</i>	<b>16.90%</b>	13.27%	C	C	21.19%	16.60%	24.21%	21.22%	19.40%	C
<i>Risk weights of exposures to corporates <sup>1)</sup></i>	<b>45.05%</b>	41.54%	C	C	58.88%	41.13%	54.06%	64.18%	47.85%	C
<i>Risk weights of exposures to retail <sup>2)</sup></i>	<b>29.05%</b>	30.81%	C	C	33.49%	30.82%	36.11%	38.91%	22.38%	C
<i>Risk weights of exposures to retail secured by real estate <sup>3)</sup></i>	<b>14.04%</b>	16.48%	C	C	17.26%	13.94%	14.73%	17.12%	12.53%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

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

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

(EUR billions; percentages)

Risk exposures (Q1 2020)	Total	Banks with significant domestic exposures <sup>12)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>13)</sup>	Non-EEA Europe <sup>14)</sup>	RoW <sup>15)</sup>
<b>Credit risk-weighted exposure amounts</b>	<b>7,069.91</b>	<b>681.35</b>	<b>2,517.06</b>	<b>722.46</b>	<b>29.88</b>	<b>3,119.17</b>
Standardised approach (SA)	<b>2,864.89</b>	422.32	1,009.12	265.43	17.02	1,151.00
<i>of which: exposures to institutions</i>	<b>118.33</b>	22.44	45.63	13.41	1.16	35.69
<i>of which: exposures to corporates</i>	<b>1,015.92</b>	115.31	391.72	83.71	5.49	419.69
<i>of which: exposures to retail</i>	<b>519.80</b>	61.10	159.25	C	C	261.61
<i>of which: exposures secured by mortgages on immovable property</i>	<b>319.77</b>	78.64	87.24	37.04	2.01	114.83
Internal ratings based approach (IRB)	<b>4,085.26</b>	252.55	1,471.43	C	C	1,898.10
<i>of which: exposures to institutions</i>	<b>213.69</b>	24.93	85.93	C	C	84.12
<i>of which: exposures to corporates <sup>1)</sup></i>	<b>2,340.55</b>	152.78	863.31	C	C	1,045.90
<i>of which: exposures to retail <sup>2)</sup></i>	<b>393.20</b>	27.56	109.90	C	C	215.99
<i>of which: exposures to retail secured by real estate <sup>3)</sup></i>	<b>527.54</b>	32.64	179.26	C	C	238.25
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	<b>6.44</b>	0.28	1.40	C	C	4.32
Securitisation positions	<b>113.32</b>	6.21	35.10	C	C	65.75
<b>Settlement/delivery risk exposure amount</b>	<b>1.45</b>	0.15	0.45	C	C	0.76
<b>Market risk exposure amount</b>	<b>296.31</b>	20.69	95.15	C	C	152.98
Market risk exposure under SA <sup>5)</sup>	<b>89.06</b>	7.93	36.87	C	C	33.93
Market risk exposure under IM approach <sup>6)</sup>	<b>207.25</b>	12.76	58.29	C	C	119.05
<b>Operational risk exposure amount</b>	<b>837.37</b>	66.77	249.30	85.43	2.92	432.95
Operational risk exposure under BIA <sup>7)</sup>	<b>53.04</b>	18.40	20.10	C	C	6.14
Operational risk exposure under TSA/ASA <sup>8)</sup>	<b>337.74</b>	24.20	110.55	C	C	138.81
Operational risk exposure under AMA <sup>9)</sup>	<b>446.58</b>	24.17	118.64	C	C	288.01
<b>Risk exposure for credit valuation adjustment</b>	<b>57.95</b>	6.18	21.89	C	C	24.12
<b>Other <sup>10)</sup></b>	<b>72.15</b>	0.75	27.79	C	C	21.65
<b>Total risk exposure amount</b>	<b>8,335.15</b>	<b>775.89</b>	<b>2,911.64</b>	<b>862.02</b>	<b>33.98</b>	<b>3,751.62</b>

Risk weights SA vs. IRB - Credit Risk <sup>11)</sup> (Q1 2020)	Total	Banks with significant domestic exposures <sup>12)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>13)</sup>	Non-EEA Europe <sup>14)</sup>	RoW <sup>15)</sup>
<b>Standardised approach (SA)</b>						
<i>Risk weights of exposures to institutions</i>	<b>14.27%</b>	20.74%	13.44%	19.70%	31.02%	11.52%
<i>Risk weights of exposures to corporates</i>	<b>91.84%</b>	89.32%	93.35%	96.84%	93.83%	90.23%
<i>Risk weights of exposures to retail</i>	<b>70.20%</b>	67.26%	70.72%	71.71%	C	70.40%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	<b>40.72%</b>	38.22%	40.72%	45.52%	40.56%	41.16%
<b>Internal ratings based approach (IRB)</b>						
<i>Risk weights of exposures to institutions</i>	<b>16.90%</b>	30.31%	18.54%	16.91%	C	13.82%
<i>Risk weights of exposures to corporates <sup>1)</sup></i>	<b>45.05%</b>	52.68%	44.74%	55.35%	C	42.44%
<i>Risk weights of exposures to retail <sup>2)</sup></i>	<b>29.05%</b>	26.24%	26.85%	33.48%	C	30.08%
<i>Risk weights of exposures to retail secured by real estate <sup>3)</sup></i>	<b>14.04%</b>	16.40%	14.83%	16.26%	C	12.82%

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

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

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

14) European countries not in the EEA.

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

### T03.05.3 Risk exposures composition by classification (size)

(EUR billions; percentages)

Risk exposures (Q1 2020)	Total	Total assets				G-SIBs <sup>12)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Credit risk-weighted exposure amounts</b>	<b>7,069.91</b>	121.43	1,097.19	544.01	2,223.82	3,083.46
Standardised approach (SA)	<b>2,864.89</b>	94.68	789.84	243.60	682.59	1,054.18
<i>of which: exposures to institutions</i>	<b>118.33</b>	6.31	36.89	15.98	29.43	29.72
<i>of which: exposures to corporates</i>	<b>1,015.92</b>	31.69	293.16	95.06	239.22	356.79
<i>of which: exposures to retail</i>	<b>519.80</b>	15.81	110.75	26.42	123.92	242.90
<i>of which: exposures secured by mortgages on immovable property</i>	<b>319.77</b>	14.23	110.64	20.89	62.59	111.41
Internal ratings based approach (IRB)	<b>4,085.26</b>	26.04	298.85	292.05	1,511.15	1,957.16
<i>of which: exposures to institutions</i>	<b>213.69</b>	1.65	13.41	11.08	101.66	85.88
<i>of which: exposures to corporates <sup>1)</sup></i>	<b>2,340.55</b>	14.69	164.59	201.10	870.53	1,089.63
<i>of which: exposures to retail <sup>2)</sup></i>	<b>393.20</b>	2.39	38.91	20.69	111.37	219.84
<i>of which: exposures to retail secured by real estate <sup>3)</sup></i>	<b>527.54</b>	6.60	50.38	41.31	178.30	250.95
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	<b>6.44</b>	0.40	0.14	0.36	1.59	3.94
Securitisation positions	<b>113.32</b>	0.31	8.36	7.99	28.48	68.18
<b>Settlement/delivery risk exposure amount</b>	<b>1.45</b>	C	0.12	C	0.07	0.78
<b>Market risk exposure amount</b>	<b>296.31</b>	C	21.49	C	102.30	142.33
Market risk exposure under SA <sup>5)</sup>	<b>89.06</b>	C	16.40	C	30.00	27.13
Market risk exposure under IM approach <sup>6)</sup>	<b>207.25</b>	C	5.09	C	72.30	115.20
<b>Operational risk exposure amount</b>	<b>837.37</b>	14.74	101.44	55.37	255.10	410.71
Operational risk exposure under BIA <sup>7)</sup>	<b>53.04</b>	C	C	C	7.73	7.35
Operational risk exposure under TSA/ASA <sup>8)</sup>	<b>337.74</b>	8.30	76.31	23.63	107.09	122.41
Operational risk exposure under AMA <sup>9)</sup>	<b>446.58</b>	C	C	C	140.29	280.95
<b>Risk exposure for credit valuation adjustment</b>	<b>57.95</b>	1.40	8.85	8.43	17.33	21.94
<b>Other <sup>10)</sup></b>	<b>72.15</b>	C	6.61	C	39.67	15.39
<b>Total risk exposure amount</b>	<b>8,335.15</b>	<b>144.24</b>	<b>1,235.70</b>	<b>642.31</b>	<b>2,638.29</b>	<b>3,674.61</b>

Risk weights SA vs. IRB - Credit Risk <sup>11)</sup> (Q1 2020)	Total	Total assets				G-SIBs <sup>12)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Standardised approach (SA)</b>						
<i>Risk weights of exposures to institutions</i>	<b>14.27%</b>	24.60%	24.78%	15.17%	10.04%	11.61%
<i>Risk weights of exposures to corporates</i>	<b>91.84%</b>	95.25%	94.67%	91.20%	91.97%	89.45%
<i>Risk weights of exposures to retail</i>	<b>70.20%</b>	68.80%	70.03%	66.85%	70.30%	70.71%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	<b>40.72%</b>	37.77%	40.65%	41.74%	38.45%	42.42%
<b>Internal ratings based approach (IRB)</b>						
<i>Risk weights of exposures to institutions</i>	<b>16.90%</b>	16.35%	12.47%	12.23%	18.88%	16.60%
<i>Risk weights of exposures to corporates <sup>1)</sup></i>	<b>45.05%</b>	65.69%	49.84%	55.42%	47.55%	41.13%
<i>Risk weights of exposures to retail <sup>2)</sup></i>	<b>29.05%</b>	30.30%	33.61%	29.81%	24.90%	30.82%
<i>Risk weights of exposures to retail secured by real estate <sup>3)</sup></i>	<b>14.04%</b>	14.46%	17.35%	17.88%	12.82%	13.94%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

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



### T03.05.3 Risk exposures composition by classification (risk-based) <sup>1)</sup>

(EUR billions; percentages)

Risk exposures (Q1 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Credit risk-weighted exposure amounts</b>	<b>7,069.91</b>	<b>4,481.98</b>	<b>2,587.93</b>
Standardised approach (SA)	2,864.89	1,667.14	1,197.75
<i>of which: exposures to institutions</i>	118.33	59.24	59.08
<i>of which: exposures to corporates</i>	1,015.92	604.23	411.69
<i>of which: exposures to retail</i>	519.80	366.56	153.24
<i>of which: exposures secured by mortgages on immovable property</i>	319.77	166.54	153.23
Internal ratings based approach (IRB)	4,085.26	2,744.13	1,341.13
<i>of which: exposures to institutions</i>	213.69	143.75	69.93
<i>of which: exposures to corporates <sup>2)</sup></i>	2,340.55	1,491.19	849.36
<i>of which: exposures to retail <sup>3)</sup></i>	393.20	278.57	114.62
<i>of which: exposures to retail secured by real estate <sup>4)</sup></i>	527.54	337.81	189.73
Risk exposure for contributions to the default fund of a CCP <sup>5)</sup>	6.44	3.90	2.54
Securitisation positions	113.32	66.81	46.51
<b>Settlement/delivery risk exposure amount</b>	<b>1.45</b>	<b>0.41</b>	<b>1.04</b>
<b>Market risk exposure amount</b>	<b>296.31</b>	<b>180.25</b>	<b>116.07</b>
Market risk exposure under SA <sup>6)</sup>	89.06	54.03	35.03
Market risk exposure under IM approach <sup>7)</sup>	207.25	126.22	81.04
<b>Operational risk exposure amount</b>	<b>837.37</b>	<b>488.34</b>	<b>349.03</b>
Operational risk exposure under BIA <sup>8)</sup>	53.04	27.01	26.04
Operational risk exposure under TSA/ASA <sup>9)</sup>	337.74	214.62	123.12
Operational risk exposure under AMA <sup>10)</sup>	446.58	246.71	199.87
<b>Risk exposure for credit valuation adjustment</b>	<b>57.95</b>	<b>30.63</b>	<b>27.32</b>
<b>Other <sup>11)</sup></b>	<b>72.15</b>	<b>27.27</b>	<b>44.88</b>
<b>Total risk exposure amount</b>	<b>8,335.15</b>	<b>5,208.88</b>	<b>3,126.27</b>

Risk weights SA vs. IRB - Credit Risk <sup>12)</sup> (Q1 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Standardised approach (SA)</b>			
<i>Risk weights of exposures to institutions</i>	14.27%	11.42%	19.03%
<i>Risk weights of exposures to corporates</i>	91.84%	91.41%	92.49%
<i>Risk weights of exposures to retail</i>	70.20%	70.75%	68.92%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	40.72%	41.46%	39.94%
<b>Internal ratings based approach (IRB)</b>			
<i>Risk weights of exposures to institutions</i>	16.90%	15.34%	21.36%
<i>Risk weights of exposures to corporates <sup>2)</sup></i>	45.05%	45.32%	44.58%
<i>Risk weights of exposures to retail <sup>3)</sup></i>	29.05%	27.73%	32.86%
<i>Risk weights of exposures to retail secured by real estate <sup>4)</sup></i>	14.04%	13.28%	15.63%

Source: ECB.

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

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

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

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

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

5) CCP stands for central counterparty.

6) SA stands for standardised approach.

7) IM stands for internal model.

8) BIA stands for basic indicator approach.

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

10) AMA stands for advanced measurement approach.

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

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

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

(EUR billions; percentages)

Parameters and type of counterparty (Q1 2020)	Residence of the obligor <sup>1)</sup>													
	AT	BE	CH	CZ	DE	ES	FI	FR	GB	IE	IT	LU	NL	US
<b>PD assigned to the obligor grade or pool (%)</b>														
Institutions	0.15%	0.10%	0.24%	0.28%	0.16%	0.23%	0.26%	0.09%	0.14%	0.17%	0.96%	0.14%	0.75%	0.20%
Corporates	1.13%	1.72%	0.68%	1.98%	1.02%	2.17%	1.24%	1.61%	0.83%	1.18%	5.38%	1.04%	1.51%	1.09%
of which: SME	2.21%	2.50%	1.02%	2.65%	1.16%	2.55%	1.77%	2.61%	3.24%	2.96%	8.84%	2.75%	2.67%	2.96%
Retail	1.38%	1.10%	1.36%	1.67%	1.04%	1.87%	1.27%	1.68%	2.33%	2.06%	2.26%	1.31%	0.75%	2.12%
Retail - Secured by immovable property - Non-SME	0.96%	0.85%	0.79%	1.09%	0.79%	1.23%	0.83%	0.99%	2.32%	1.83%	1.35%	1.08%	0.61%	1.13%
Qualifying Revolving	C	C	1.83%	3.55%	0.59%	2.76%	1.53%	3.07%	1.98%	2.86%	3.86%	C	C	1.59%
Other Retail	1.87%	1.78%	3.60%	2.94%	1.96%	3.00%	3.01%	2.15%	3.43%	4.52%	5.30%	2.20%	2.47%	C
<b>Exposure weighted average Igd (%)</b>														
Institutions	24.49%	16.34%	32.00%	21.91%	26.75%	21.49%	19.97%	21.93%	29.37%	31.82%	20.98%	22.74%	23.67%	36.64%
Corporates	33.00%	26.56%	31.07%	32.37%	36.25%	38.78%	37.46%	34.82%	32.03%	30.78%	38.24%	31.65%	25.00%	26.60%
of which: SME	33.72%	25.90%	28.95%	29.55%	32.76%	40.45%	36.01%	35.46%	33.55%	38.24%	40.21%	31.12%	18.54%	20.09%
Retail	25.07%	17.08%	20.31%	26.15%	27.21%	29.10%	23.59%	17.96%	11.24%	26.54%	26.45%	13.92%	12.85%	27.79%
Retail - Secured by immovable property - Non-SME	11.22%	13.39%	19.52%	19.79%	17.12%	20.72%	21.45%	12.35%	7.05%	23.80%	18.28%	12.51%	10.75%	16.65%
Qualifying Revolving	C	49.76%	51.11%	51.43%	63.63%	61.19%	55.89%	40.17%	73.30%	59.78%	57.65%	C	C	57.89%
Other Retail	50.30%	31.41%	22.11%	42.56%	46.13%	53.27%	31.90%	23.69%	55.73%	60.94%	42.44%	20.35%	43.92%	C
<b>Exposure value</b>														
Institutions	15.22	58.58	33.27	6.02	124.53	44.84	10.52	313.23	162.94	8.81	44.98	24.91	45.77	89.41
Corporates	100.63	207.92	89.36	53.97	686.42	286.96	75.45	702.42	269.20	85.25	439.76	158.85	335.11	616.34
of which: SME	20.73	51.11	1.03	16.54	109.65	71.45	25.64	144.71	8.40	13.14	143.19	9.74	74.96	14.26
Retail	75.83	269.43	12.22	59.20	626.20	415.58	97.71	1,490.89	281.34	74.20	443.78	170.56	586.83	10.49
Retail - Secured by immovable property - Non-SME	41.33	184.84	9.16	42.64	424.48	293.49	74.54	794.48	260.55	68.73	274.73	158.34	528.82	1.65
Qualifying Revolving	C	1.54	0.16	1.10	40.10	22.64	0.00	49.11	10.32	1.72	4.56	C	C	0.09
Other Retail	24.68	50.43	2.71	14.40	146.83	80.67	21.27	540.48	10.42	3.75	136.93	10.38	26.09	C
<b>Risk weight (%)</b>														
Institutions	15.93%	9.03%	14.65%	18.89%	15.45%	16.24%	12.01%	10.29%	14.50%	23.93%	31.19%	9.98%	18.03%	16.12%
Corporates	46.18%	41.92%	31.65%	58.76%	40.67%	56.59%	55.90%	54.80%	37.98%	43.61%	53.78%	40.49%	40.39%	31.30%
of which: SME	51.79%	44.78%	36.57%	51.89%	36.96%	55.86%	58.24%	69.91%	66.98%	81.23%	53.98%	51.24%	40.79%	40.96%
Retail	17.07%	13.75%	13.38%	25.54%	20.09%	20.96%	21.82%	16.60%	14.06%	32.99%	24.90%	9.60%	11.79%	25.98%
Retail - Secured by immovable property - Non-SME	9.97%	11.15%	12.57%	18.81%	14.75%	14.29%	17.95%	10.88%	11.36%	30.99%	18.37%	9.14%	9.62%	15.33%
Qualifying Revolving	C	12.46%	23.58%	26.26%	11.60%	19.63%	14.37%	21.02%	33.72%	30.80%	40.27%	4.21%	C	27.62%
Other Retail	29.70%	22.69%	15.37%	41.95%	38.62%	44.61%	34.55%	22.11%	62.11%	70.75%	37.00%	15.88%	37.73%	C

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available; only the banks using Internal Rating Based approach to calculate their credit risk-weighted exposure amounts are accounted in the table. Where the conditions set out in Part Three, Title II, Chapter 3 of the CRR are met, the competent authority shall permit institutions to calculate their risk-weighted exposure amounts using the IRB approach. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q1 2019		Q2 2019		Q3 2019		Q4 2019		Q1 2020	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Loans and advances</b> <sup>1)</sup>	15,380.68	0.41%	15,202.14	0.39%	15,387.21	0.38%	15,191.79	0.38%	15,922.83	0.41%
Central banks	1,912.89	0.00%	1,806.34	0.00%	1,796.84	0.00%	1,738.45	0.00%	1,989.34	0.00%
General governments	912.15	0.07%	881.34	0.07%	884.59	0.07%	864.52	0.07%	893.06	0.07%
Credit institutions	1,330.52	0.05%	1,248.09	0.03%	1,283.90	0.03%	1,139.17	0.03%	1,303.48	0.03%
Other financial corporations	1,048.66	0.14%	1,023.98	0.13%	1,074.87	0.12%	1,003.25	0.13%	1,145.68	0.12%
Non-financial corporations	4,814.34	0.63%	4,841.01	0.57%	4,885.99	0.57%	4,908.62	0.55%	5,100.02	0.63%
Households	5,362.12	0.57%	5,401.38	0.54%	5,461.02	0.53%	5,537.78	0.52%	5,491.25	0.54%
<b>Debt securities</b>	2,467.43	0.07%	2,368.09	0.07%	2,427.42	0.07%	2,397.12	0.07%	2,498.88	0.07%
<b>Other</b> <sup>2)</sup>	38.71	0.39%	10.90	0.75%	9.79	1.11%	4.45	1.03%	4.48	1.13%
<b>Off-balance sheet exposures</b>	5,504.89	0.11%	5,537.54	0.11%	5,645.72	0.11%	5,478.86	0.11%	5,678.18	0.12%
<b>Total</b>	<b>23,391.71</b>	<b>0.31%</b>	<b>23,118.67</b>	<b>0.29%</b>	<b>23,470.14</b>	<b>0.28%</b>	<b>23,072.22</b>	<b>0.29%</b>	<b>24,104.37</b>	<b>0.30%</b>

Type of instrument and counterparty	Non-performing exposures									
	Q1 2019		Q2 2019		Q3 2019		Q4 2019		Q1 2020	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Loans and advances</b> <sup>1)</sup>	587.08	46.57%	561.78	46.25%	542.70	46.01%	506.04	45.95%	501.02	46.04%
Central banks	0.05	60.84%	0.04	92.16%	0.03	93.81%	0.03	93.95%	0.03	95.38%
General governments	5.67	21.95%	4.90	24.82%	4.65	25.85%	4.25	26.28%	4.37	26.87%
Credit institutions	1.91	44.38%	1.84	46.60%	2.11	47.36%	1.45	52.86%	1.46	53.66%
Other financial corporations	14.19	51.61%	13.53	50.86%	13.89	48.64%	12.24	49.58%	12.46	49.28%
Non-financial corporations	343.30	49.52%	327.42	49.17%	315.02	49.28%	289.41	49.35%	284.25	49.55%
Households	221.95	42.33%	214.05	41.96%	207.02	41.28%	198.65	41.13%	198.45	41.17%
<b>Debt securities</b>	5.03	48.84%	4.48	52.31%	4.08	53.45%	3.60	56.57%	3.64	56.59%
<b>Other</b> <sup>2)</sup>	11.21	50.48%	10.72	61.45%	14.61	61.00%	7.32	61.53%	7.45	64.00%
<b>Off-balance sheet exposures</b>	39.55	17.21%	39.15	17.29%	40.18	16.55%	41.98	15.99%	40.80	16.20%
<b>Total</b>	<b>642.86</b>	<b>44.85%</b>	<b>616.13</b>	<b>44.72%</b>	<b>601.58</b>	<b>44.46%</b>	<b>558.93</b>	<b>43.97%</b>	<b>552.91</b>	<b>44.15%</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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) Other includes Debt instrument held for sale.

## T04.02.1 Asset quality: non-performing loans and advances by reference period

(EUR billions; percentages)

Item	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
Loans and advances <sup>1)</sup>	15,967.76	15,763.92	15,929.92	15,697.82	16,423.85
Non-performing loans and advances	587.08	561.78	542.70	506.04	501.02
Non-performing loans ratio	3.68%	3.56%	3.41%	3.22%	3.05%

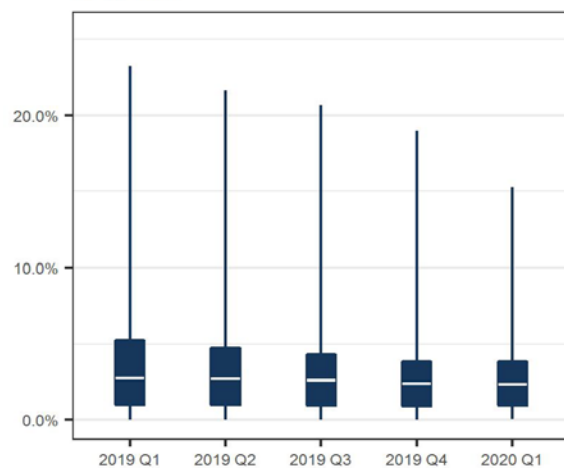
Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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.

### Non-performing loans ratio

Distribution



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

(EUR billions; percentages)

Country (Q1 2020)	Loans and advances <sup>2)</sup>	Non-performing loans and advances	Non-performing loans ratio
Belgium	486.27	8.16	1.68%
Germany	2,767.57	30.97	1.12%
Estonia	30.86	0.50	1.61%
Ireland	360.56	10.35	2.87%
Greece	204.37	69.46	33.99%
Spain	2,489.52	77.52	3.11%
France	5,066.07	120.81	2.38%
Italy	1,768.26	112.85	6.38%
Cyprus	33.10	5.73	17.32%
Latvia	C	C	C
Lithuania	20.62	0.29	1.39%
Luxembourg	134.96	1.06	0.79%
Malta	15.76	0.48	3.03%
Netherlands	1,951.65	35.97	1.84%
Austria	433.86	9.09	2.10%
Portugal	142.92	9.75	6.83%
Slovenia	C	C	C
Slovakia <sup>1)</sup>	-	-	-
Finland	491.38	7.29	1.48%
<b>Total</b>	<b>16,423.85</b>	<b>501.02</b>	<b>3.05%</b>

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

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

(EUR billions; percentages)

Category (Q1 2020)	Loans and advances <sup>2)</sup>	Non-performing loans and advances	Non-performing loans ratio
Corporate/wholesale lenders	936.03	10.48	1.12%
Custodian and asset managers	256.96	0.52	0.20%
Development/promotional lenders	C	C	1.00%
Diversified lenders	2,191.29	164.44	7.50%
G-SIBs <sup>1)</sup>	7,306.25	179.02	2.45%
Retail and consumer credit lenders	882.69	29.63	3.36%
Small market lenders	88.23	1.84	2.08%
Universal and investment banks	4,335.63	110.80	2.56%
Not classified	C	C	C
<b>Total</b>	<b>16,423.85</b>	<b>501.02</b>	<b>3.05%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

(EUR billions; percentages)

Category (Q1 2020)	Loans and advances <sup>5)</sup>	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures <sup>1)</sup>	1,380.65	41.77	3.03%
Banks with largest non-domestic exposures			
SSM	5,762.76	199.96	3.47%
Non-SSM EEA <sup>2)</sup>	1,716.43	C	C
Non-EEA Europe <sup>3)</sup>	83.81	C	C
RoW <sup>4)</sup>	7,480.20	181.68	2.43%
<b>Total</b>	<b>16,423.85</b>	<b>501.02</b>	<b>3.05%</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

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

(EUR billions; percentages)

Category (Q1 2020)	Loans and advances <sup>2)</sup>	Non-performing loans and advances	Non-performing loans ratio
Banks with total assets			
<i>Less than €30 billion</i>	274.52	10.83	3.95%
<i>Between €30 billion and €100 billion</i>	2,024.34	125.24	6.19%
<i>Between €100 billion and €200 billion</i>	1,364.83	52.46	3.84%
<i>More than €200 billion</i>	5,453.91	133.48	2.45%
G-SIBs <sup>1)</sup>	7,306.25	179.02	2.45%
<b>Total</b>	<b>16,423.85</b>	<b>501.02</b>	<b>3.05%</b>

Source: ECB.

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

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

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



### T04.02.3 Asset quality: non-performing loans and advances by classification (risk-based) <sup>1)</sup>

(EUR billions; percentages)

Category (Q1 2020)	Loans and advances <sup>2)</sup>	Non-performing loans and advances	Non-performing loans ratio
Banks with low risk	10,400.68	249.12	2.40%
Banks with medium, high risk and non-rated	6,023.17	251.90	4.18%
<b>Total</b>	<b>16,423.85</b>	<b>501.02</b>	<b>3.05%</b>

Source: ECB.

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

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

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

### T04.03.1 Asset quality: forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forbore exposures									
	Q1 2019		Q2 2019		Q3 2019		Q4 2019		Q1 2020	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Loans and advances</b> <sup>1)</sup>	135.58	7.23%	131.08	5.99%	128.01	6.15%	122.51	6.23%	119.95	6.41%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	2.35	1.05%	2.22	1.37%	2.04	0.89%	1.75	1.33%	1.66	1.07%
Credit institutions	C	C	C	C	C	C	C	C	C	C
Other financial corporations	1.84	2.99%	1.77	3.48%	1.39	2.57%	1.26	2.84%	1.39	2.49%
Non-financial corporations	66.55	5.72%	64.94	5.62%	64.67	5.82%	61.92	5.93%	61.96	6.06%
Households	64.83	9.12%	62.14	6.61%	59.91	6.78%	57.57	6.78%	54.94	7.07%
<b>Debt securities</b>	0.23	5.53%	0.29	2.66%	0.26	1.25%	0.54	0.63%	0.64	0.38%
<b>Other</b> <sup>2)</sup>	0.15	16.52%	0.29	15.42%	0.19	30.41%	0.09	C	0.11	13.10%
<b>Off-balance sheet exposures</b>	4.96	1.56%	4.70	2.44%	4.99	2.30%	5.61	1.89%	4.92	1.69%
<b>Total</b>	<b>140.92</b>	<b>7.04%</b>	<b>136.37</b>	<b>5.88%</b>	<b>133.45</b>	<b>6.04%</b>	<b>128.75</b>	<b>6.03%</b>	<b>125.62</b>	<b>6.20%</b>

Type of instrument and counterparty	Non-performing forbore exposures									
	Q1 2019		Q2 2019		Q3 2019		Q4 2019		Q1 2020	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Loans and advances</b> <sup>1)</sup>	230.47	39.24%	221.83	38.90%	213.62	38.52%	197.31	38.45%	193.76	38.39%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.06	14.17%	0.98	14.24%	0.87	15.63%	0.76	14.72%	0.81	22.19%
Credit institutions	C	32.49%	C	33.10%	C	28.02%	C	26.99%	C	25.58%
Other financial corporations	5.84	50.91%	5.33	50.91%	5.58	49.75%	4.51	49.69%	4.92	47.54%
Non-financial corporations	139.39	43.15%	134.16	42.56%	127.98	42.64%	116.08	43.08%	112.87	42.91%
Households	83.93	32.27%	81.12	32.38%	78.95	31.32%	75.74	30.96%	74.96	31.19%
<b>Debt securities</b>	1.40	48.10%	1.25	50.20%	1.27	49.06%	1.01	49.09%	0.91	43.51%
<b>Other</b> <sup>2)</sup>	5.63	50.34%	3.57	55.87%	4.28	52.69%	2.37	60.84%	2.88	55.60%
<b>Off-balance sheet exposures</b>	2.76	12.25%	2.76	12.08%	2.94	7.06%	2.78	8.80%	2.91	7.24%
<b>Total</b>	<b>240.26</b>	<b>39.24%</b>	<b>229.42</b>	<b>38.91%</b>	<b>222.11</b>	<b>38.44%</b>	<b>203.47</b>	<b>38.36%</b>	<b>200.45</b>	<b>38.21%</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

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

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

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

(EUR billions; percentages)

Country (Q1 2020)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	706.69	0.19%	8.55	46.06%	1.89	2.16%	2.79	26.78%
Germany	3,899.38	0.17%	34.98	37.12%	8.73	3.85%	15.05	37.91%
Estonia	35.61	0.21%	0.52	33.46%	0.39	2.11%	0.30	C
Ireland	508.66	0.30%	10.88	26.95%	4.75	3.81%	7.20	26.41%
Greece	195.57	1.31%	74.72	46.53%	13.59	7.21%	29.28	36.56%
Spain	3,503.99	0.59%	83.70	42.17%	33.05	9.43%	41.70	39.44%
France	7,981.54	0.27%	135.24	46.89%	14.99	7.05%	31.08	38.74%
Italy	2,926.77	0.33%	125.95	50.46%	21.90	5.13%	40.17	45.23%
Cyprus	37.88	0.47%	6.09	50.41%	1.01	C	2.79	40.40%
Latvia	C	C	C	C	C	C	C	C
Lithuania	23.82	0.16%	0.30	31.25%	0.07	0.95%	0.17	33.54%
Luxembourg	191.23	0.09%	1.16	30.68%	0.29	2.20%	0.39	21.38%
Malta	23.86	0.28%	0.58	23.30%	0.17	4.06%	0.28	24.10%
Netherlands	2,522.83	0.14%	39.87	24.29%	15.03	1.97%	17.89	22.07%
Austria	610.10	0.37%	9.73	52.80%	2.38	3.59%	3.20	51.29%
Portugal	215.10	0.58%	11.69	49.57%	4.21	6.09%	5.12	55.63%
Slovenia	C	C	C	C	C	C	C	C
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-	-
Finland	684.59	0.11%	8.14	29.35%	2.97	C	2.63	C
<b>Total</b>	<b>24,104.37</b>	<b>0.30%</b>	<b>552.91</b>	<b>44.15%</b>	<b>125.62</b>	<b>6.20%</b>	<b>200.45</b>	<b>38.21%</b>

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.

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

(EUR billions; percentages)

Category (Q1 2020)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Corporate/wholesale lenders	1,324.39	0.20%	11.94	41.36%	3.41	6.11%	6.81	42.71%
Custodian and asset managers	359.30	0.06%	0.53	30.70%	C	C	C	C
Development/promotional lenders	C	C	6.19	11.12%	1.14	2.77%	0.76	C
Diversified lenders	3,094.87	0.41%	180.33	44.66%	40.79	5.51%	73.04	37.63%
G-SIBs <sup>1)</sup>	11,139.82	0.31%	198.50	45.94%	41.65	7.85%	62.42	41.38%
Retail and consumer credit lenders	1,251.23	0.35%	31.51	44.18%	8.89	5.52%	13.05	37.83%
Small market lenders	109.61	0.39%	1.96	44.14%	0.74	3.02%	0.98	42.98%
Universal and investment banks	6,236.42	0.27%	121.16	42.63%	28.73	5.25%	42.84	34.51%
Not classified	C	C	C	C	C	C	C	C
<b>Total</b>	<b>24,104.37</b>	<b>0.30%</b>	<b>552.91</b>	<b>44.15%</b>	<b>125.62</b>	<b>6.20%</b>	<b>200.45</b>	<b>38.21%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q1 2020)	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 <sup>1)</sup>	2,153.58	0.28%	48.45	40.20%	12.31	4.27%	16.64	36.21%
Banks with largest non-domestic exposures								
SSM	8,408.77	0.26%	221.44	46.49%	49.15	4.87%	78.16	40.92%
Non-SSM EEA <sup>2)</sup>	2,287.99	0.29%	C	43.65%	C	6.78%	35.26	36.62%
Non-EEA Europe <sup>3)</sup>	122.09	0.29%	C	C	C	C	1.31	48.78%
RoW <sup>4)</sup>	11,131.94	0.34%	199.95	42.46%	44.55	8.01%	69.09	36.23%
<b>Total</b>	<b>24,104.37</b>	<b>0.30%</b>	<b>552.91</b>	<b>44.15%</b>	<b>125.62</b>	<b>6.20%</b>	<b>200.45</b>	<b>38.21%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q1 2020)	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>	376.15	0.26%	11.83	44.22%	3.10	2.57%	4.78	38.52%
<i>Between €30 billion and €100 billion</i>	2,767.87	0.41%	137.84	43.40%	31.03	6.18%	55.00	37.76%
<i>Between €100 billion and €200 billion</i>	1,963.19	0.26%	57.31	43.97%	14.51	4.14%	22.86	38.56%
<i>More than €200 billion</i>	7,857.34	0.26%	147.44	42.50%	35.34	5.42%	55.39	34.91%
G-SIBs <sup>1)</sup>	11,139.82	0.31%	198.50	45.94%	41.65	7.85%	62.42	41.38%
<b>Total</b>	<b>24,104.37</b>	<b>0.30%</b>	<b>552.91</b>	<b>44.15%</b>	<b>125.62</b>	<b>6.20%</b>	<b>200.45</b>	<b>38.21%</b>

Source: ECB.

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

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

### T04.03.3 Asset quality: non-performing exposures and forbearance by classification (risk-based) <sup>1)</sup>

(EUR billions; percentages)

Category (Q1 2020)	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	15,084.79	0.32%	273.74	43.17%	66.05	6.65%	92.56	36.52%
Banks with medium, high risk and non-rated	9,019.58	0.27%	279.18	45.10%	59.56	5.70%	107.89	39.66%
<b>Total</b>	<b>24,104.37</b>	<b>0.30%</b>	<b>552.91</b>	<b>44.15%</b>	<b>125.62</b>	<b>6.20%</b>	<b>200.45</b>	<b>38.21%</b>

Source: ECB.

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

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

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

(EUR billions; percentages)

Type of instrument	Fair value hierarchy														
	Q1 2019			Q2 2019			Q3 2019			Q4 2019			Q1 2020		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Derivatives	35.39	1,409.52	37.04	35.39	1,558.63	40.38	35.48	1,853.40	47.17	21.46	1,495.29	33.63	48.73	2,039.33	51.12
Equity instruments	299.92	36.40	50.43	290.05	38.08	50.80	266.81	28.46	50.16	252.54	35.96	53.11	182.24	26.61	50.76
Debt securities	1,419.77	385.35	45.83	1,417.95	391.46	46.23	1,424.81	418.22	47.53	1,306.53	382.80	47.34	1,436.32	390.00	56.42
Loans and advances	2.48	1,125.03	57.77	4.07	1,185.98	56.76	4.94	1,259.75	58.25	4.92	973.68	63.25	4.28	1,243.12	72.45
<b>Total</b>	<b>1,757.56</b>	<b>2,956.31</b>	<b>191.06</b>	<b>1,747.47</b>	<b>3,174.16</b>	<b>194.17</b>	<b>1,732.05</b>	<b>3,559.82</b>	<b>203.12</b>	<b>1,585.45</b>	<b>2,887.72</b>	<b>197.33</b>	<b>1,671.57</b>	<b>3,699.07</b>	<b>230.74</b>
<i>as a share of total assets</i>	<i>7.74%</i>	<i>13.03%</i>	<i>0.84%</i>	<i>7.71%</i>	<i>14.01%</i>	<i>0.86%</i>	<i>7.45%</i>	<i>15.30%</i>	<i>0.87%</i>	<i>7.15%</i>	<i>13.02%</i>	<i>0.89%</i>	<i>6.97%</i>	<i>15.42%</i>	<i>0.96%</i>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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



## T04.04.2 Asset quality: fair value hierarchy by country

(EUR billions; percentages)

Country (Q1 2020)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	679.27	28.11	4.14%	41.96	6.18%	12.46	1.83%
Germany	4,176.15	239.76	5.74%	964.60	23.10%	74.80	1.79%
Estonia	31.88	0.52	1.64%	0.09	0.27%	0.02	0.07%
Ireland	470.70	30.84	6.55%	64.12	13.62%	3.85	0.82%
Greece	258.72	15.20	5.87%	11.52	4.45%	0.83	0.32%
Spain	3,418.59	230.64	6.75%	324.34	9.49%	13.42	0.39%
France	8,362.61	621.93	7.44%	1,742.19	20.83%	85.46	1.02%
Italy	2,488.20	259.43	10.43%	137.96	5.54%	14.80	0.59%
Cyprus	40.14	1.36	3.40%	0.04	0.09%	C	C
Latvia	C	C	C	C	C	C	C
Lithuania	22.04	0.46	2.09%	0.03	0.11%	0.02	0.07%
Luxembourg	171.79	1.97	1.15%	7.74	4.51%	0.96	0.56%
Malta	21.74	1.42	6.52%	0.57	2.63%	0.02	0.09%
Netherlands	2,325.06	119.78	5.15%	170.62	7.34%	9.09	0.39%
Austria	547.24	28.77	5.26%	16.08	2.94%	4.55	0.83%
Portugal	213.55	29.46	13.80%	2.58	1.21%	5.96	2.79%
Slovenia	C	C	C	C	C	C	C
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-
Finland	730.90	58.74	8.04%	C	C	4.08	0.56%
<b>Total</b>	<b>23,991.73</b>	<b>1,671.57</b>	<b>6.97%</b>	<b>3,699.07</b>	<b>15.42%</b>	<b>230.74</b>	<b>0.96%</b>

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q1 2020)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	<b>1,226.72</b>	89.77	7.32%	146.63	11.95%	13.00	1.06%
Custodian and asset managers	<b>373.37</b>	31.51	8.44%	48.76	13.06%	C	C
Development/promotional lenders	C	C	4.27%	C	5.48%	13.20	2.61%
Diversified lenders	<b>2,897.54</b>	198.71	6.86%	74.73	2.58%	18.87	0.65%
G-SIBs <sup>1)</sup>	<b>11,659.61</b>	866.00	7.43%	2,554.44	21.91%	106.40	0.91%
Retail and consumer credit lenders	<b>1,186.29</b>	54.97	4.63%	18.49	1.56%	18.05	1.52%
Small market lenders	<b>98.90</b>	4.82	4.87%	1.86	1.88%	0.26	0.26%
Universal and investment banks	<b>5,921.86</b>	403.87	6.82%	808.62	13.65%	50.12	0.85%
Not classified	C	C	C	C	C	C	C
<b>Total</b>	<b>23,991.73</b>	<b>1671.57</b>	<b>6.97%</b>	<b>3,699.07</b>	<b>15.42%</b>	<b>230.74</b>	<b>0.96%</b>

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q1 2020)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures <sup>1)</sup>	<b>1,964.49</b>	110.60	5.63%	139.82	7.12%	25.10	1.28%
Banks with largest non-domestic exposures							
SSM	<b>7,760.63</b>	531.82	6.85%	718.97	9.26%	87.47	1.13%
Non-SSM EEA <sup>2)</sup>	<b>2,291.97</b>	C	6.49%	C	11.40%	C	0.55%
Non-EEA Europe <sup>3)</sup>	<b>101.85</b>	C	C	C	C	C	C
RoW <sup>4)</sup>	<b>11,872.78</b>	876.20	7.38%	2,577.98	21.71%	105.35	0.89%
<b>Total</b>	<b>23,991.73</b>	<b>1,671.57</b>	<b>6.97%</b>	<b>3,699.07</b>	<b>15.42%</b>	<b>230.74</b>	<b>0.96%</b>

Source: ECB.

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

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

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q1 2020)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
<i>Less than €30 billion</i>	<b>370.34</b>	12.44	3.36%	21.57	5.82%	2.39	0.65%
<i>Between €30 billion and €100 billion</i>	<b>2,704.56</b>	166.26	6.15%	140.12	5.18%	47.10	1.74%
<i>Between €100 billion and €200 billion</i>	<b>1,913.25</b>	106.57	5.57%	162.45	8.49%	27.13	1.42%
<i>More than €200 billion</i>	<b>7,343.97</b>	520.31	7.08%	820.49	11.17%	47.73	0.65%
G-SIBs <sup>1)</sup>	<b>11,659.61</b>	866.00	7.43%	2,554.44	21.91%	106.40	0.91%
<b>Total</b>	<b>23,991.73</b>	<b>1,671.57</b>	<b>6.97%</b>	<b>3,699.07</b>	<b>15.42%</b>	<b>230.74</b>	<b>0.96%</b>

Source: ECB.

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

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

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

### T04.04.3 Asset quality: fair value hierarchy by classification (risk-based) <sup>1)</sup>

(EUR billions, percentages)

Category (Q1 2020)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Low risk banks	<b>14,815.01</b>	998.50	6.74%	2,033.28	13.72%	128.80	0.87%
Medium, high risk and non-rated banks	<b>9,176.72</b>	673.07	7.33%	1,665.79	18.15%	101.94	1.11%
<b>Total</b>	<b>23,991.73</b>	<b>1,671.57</b>	<b>6.97%</b>	<b>3,699.07</b>	<b>15.42%</b>	<b>230.74</b>	<b>0.96%</b>

Source: ECB.

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

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

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

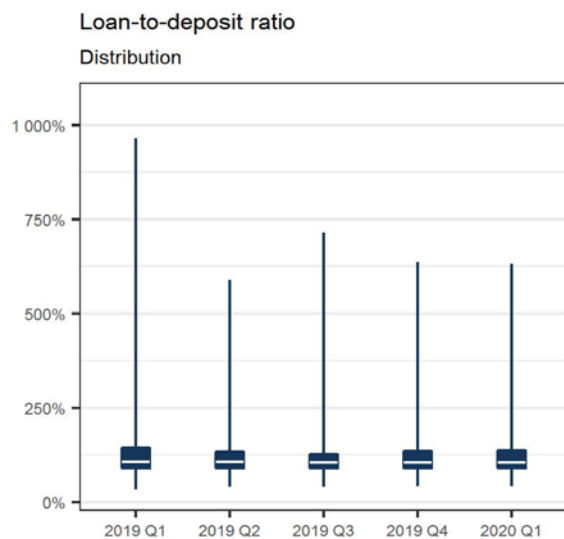
### T05.01.1 Loan-to-deposit ratio by reference period

(EUR billions; percentages)

Indicator	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
Total loans and advances to non-financial corporations and households	10,479.98	10,550.99	10,645.12	10,727.94	10,870.08
Total deposits to non-financial corporations and households	8,879.43	9,019.41	9,115.34	9,248.56	9,367.54
<b>Loan-to-deposit ratio</b>	<b>118.03%</b>	<b>116.98%</b>	<b>116.78%</b>	<b>116.00%</b>	<b>116.04%</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.



## T05.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q1 2020)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Belgium	277.18	285.13	97.21%
Germany	1,435.32	1,025.59	139.95%
Estonia	23.41	20.18	116.03%
Ireland	209.55	204.56	102.44%
Greece	139.56	156.12	89.39%
Spain	1,868.55	1,683.10	111.02%
France	3,460.38	3,029.76	114.21%
Italy	1,212.26	1,117.17	108.51%
Cyprus	18.82	28.92	65.09%
Latvia	C	C	C
Lithuania	13.80	16.90	81.70%
Luxembourg	40.06	53.97	74.22%
Malta	8.25	16.05	51.39%
Netherlands	1,319.24	1,056.04	124.92%
Austria	306.88	297.58	103.12%
Portugal	112.86	146.20	77.19%
Slovenia	C	C	C
Slovakia <sup>1)</sup>	-	-	-
Finland	405.45	205.04	197.74%
<b>Total</b>	<b>10,870.08</b>	<b>9,367.54</b>	<b>116.04%</b>

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.

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

(EUR billions; percentages)

Category (Q1 2020)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Corporate/wholesale lenders	502.27	236.63	212.26%
Custodian and asset managers	33.14	34.44	96.24%
Development/promotional lenders	C	C	C
Diversified lenders	1,648.53	1,635.95	100.77%
G-SIBs <sup>1)</sup>	4,942.26	4,285.25	115.33%
Retail and consumer credit lenders	652.36	711.57	91.68%
Small market lenders	63.30	69.77	90.72%
Universal and investment banks	2,905.67	2,387.60	121.70%
Not classified	C	C	C
<b>Total</b>	<b>10,870.08</b>	<b>9,367.54</b>	<b>116.04%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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



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

(EUR billions; percentages)

Category (Q1 2020)	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 <sup>1)</sup>	913.65	954.69	95.70%
Banks with largest non-domestic exposures			
SSM	3,628.20	3,077.43	117.90%
Non-SSM EEA <sup>2)</sup>	1,193.32	1,013.47	117.75%
Non-EEA Europe <sup>3)</sup>	66.04	33.25	198.60%
RoW <sup>4)</sup>	5,068.87	4,288.70	118.19%
<b>Total</b>	<b>10,870.08</b>	<b>9,367.54</b>	<b>116.04%</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q1 2020)	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>	160.39	187.31	85.63%
<i>Between €30 billion and €100 billion</i>	1,339.94	1,155.77	115.94%
<i>Between €100 billion and €200 billion</i>	779.51	608.28	128.15%
<i>More than €200 billion</i>	3,647.97	3,130.94	116.51%
G-SIBs <sup>1)</sup>	4,942.26	4,285.25	115.33%
<b>Total</b>	<b>10,870.08</b>	<b>9,367.54</b>	<b>116.04%</b>

Source: ECB.

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

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

### T05.01.3 Loan-to-deposit ratio by classification (risk-based) <sup>1)</sup>

(EUR billions; percentages)

Category (Q1 2020)	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	7,047.33	5,828.89	120.90%
Banks with medium, high risk and non-rated	3,822.76	3,538.65	108.03%
<b>Total</b>	<b>10,870.08</b>	<b>9,367.54</b>	<b>116.04%</b>

Source: ECB.

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

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

## T05.02.1 Deposits to total funding ratio by reference period

(percentages)

Indicator	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
Deposits from credit institutions and other financial corporations to total funding	20.89%	20.42%	20.27%	18.93%	20.33%
Deposits from non-financial corporations to total funding	15.44%	15.87%	15.97%	16.67%	16.21%
Deposits from households to total funding	32.38%	33.11%	32.88%	34.31%	32.53%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 in the first quarter of 2019, 111 in the second quarter of 2019, 113 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

## T05.02.2 Deposits to total funding ratio by country

(percentages)

Country (Q1 2020)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Belgium	19.84%	12.55%	38.30%
Germany	31.92%	12.33%	20.39%
Estonia	10.30%	33.68%	40.76%
Ireland	29.21%	27.32%	29.48%
Greece	10.64%	14.95%	57.13%
Spain	14.45%	16.03%	41.67%
France	21.29%	18.61%	29.04%
Italy	16.88%	16.38%	37.24%
Cyprus	15.90%	18.84%	61.95%
Latvia	C	C	C
Lithuania	6.04%	23.69%	61.11%
Luxembourg	51.79%	10.18%	25.42%
Malta	14.17%	14.49%	68.16%
Netherlands	14.21%	14.25%	37.36%
Austria	17.09%	17.88%	43.91%
Portugal	7.44%	18.97%	59.88%
Slovenia	C	C	C
Slovakia <sup>1)</sup>	-	-	-
Finland	10.30%	13.18%	21.29%

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.

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

(percentages)

Category (Q1 2020)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Corporate/wholesale lenders	40.25%	10.03%	12.68%
Custodian and asset managers	73.58%	4.24%	6.95%
Development/promotional lenders	7.14%	1.39%	C
Diversified lenders	12.41%	16.61%	47.68%
G-SIBs <sup>1)</sup>	20.58%	17.91%	30.58%
Retail and consumer credit lenders	12.91%	8.58%	58.31%
Small market lenders	8.63%	26.45%	54.50%
Universal and investment banks	19.31%	18.00%	31.28%
Not classified	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(percentages)

Category (Q1 2020)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with significant domestic exposures <sup>1)</sup>	19.34%	12.00%	44.51%
Banks with largest non-domestic exposures			
SSM	21.87%	14.15%	33.42%
Non-SSM EEA <sup>2)</sup>	15.09%	17.22%	34.62%
Non-EEA Europe <sup>3)</sup>	9.45%	9.32%	26.18%
RoW <sup>4)</sup>	20.66%	18.33%	29.26%

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

(percentages)

Category (Q1 2020)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with total assets			
<i>Less than €30 billion</i>	21.10%	14.60%	44.00%
<i>Between €30 billion and €100 billion</i>	22.30%	12.89%	37.88%
<i>Between €100 billion and €200 billion</i>	20.23%	11.79%	27.24%
<i>More than €200 billion</i>	19.24%	16.20%	34.07%
G-SIBs <sup>1)</sup>	20.58%	17.91%	30.58%

Source: ECB.

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

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



### T05.02.3 Deposits to total funding ratio by classification (risk-based) <sup>1)</sup>

(percentages)

Category (Q1 2020)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with low risk	20.53%	16.00%	32.13%
Banks with medium, high risk and non-rated	19.99%	16.56%	33.20%

Source: ECB.

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

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

## T06.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup>	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
<b>Numerator: Liquidity buffer</b>	3,535.54	3,399.19	3,532.24	3,389.32	3,718.72
Level 1 assets: unadjusted	3,364.29	3,224.05	3,334.54	3,219.61	3,542.98
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	117.08	105.05	91.05	64.05	108.16
<i>Level 1 assets: adjusted amount before cap application</i>	3,481.38	3,329.10	3,425.59	3,283.67	3,651.15
Excluding EHQCB <sup>2)</sup>	3,322.65	3,171.47	3,266.90	3,112.18	3,489.28
EHQCB	158.73	157.63	158.69	171.48	161.87
Level 2 assets: unadjusted	172.88	177.58	198.86	173.16	176.65
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	-9.01	-8.40	-1.53	9.00	-8.32
<i>Level 2 assets: adjusted amount before cap application</i>	163.86	169.17	197.32	182.16	168.33
Level 2A	92.54	92.66	118.59	101.10	119.51
Level 2B	71.33	76.52	78.74	81.06	48.83
Excess liquidity asset amount	1.63	2.44	1.16	3.46	0.91
<b>Denominator: Net liquidity outflow</b>	2,373.49	2,317.15	2,434.97	2,322.64	2,537.20
Total outflows	3,677.94	3,557.61	3,692.65	3,494.30	3,979.20
Reduction for inflows	1,304.45	1,240.46	1,257.67	1,171.66	1,442.00
<b>Liquidity coverage ratio</b>	<b>148.96%</b>	<b>146.70%</b>	<b>145.06%</b>	<b>145.93%</b>	<b>146.57%</b>

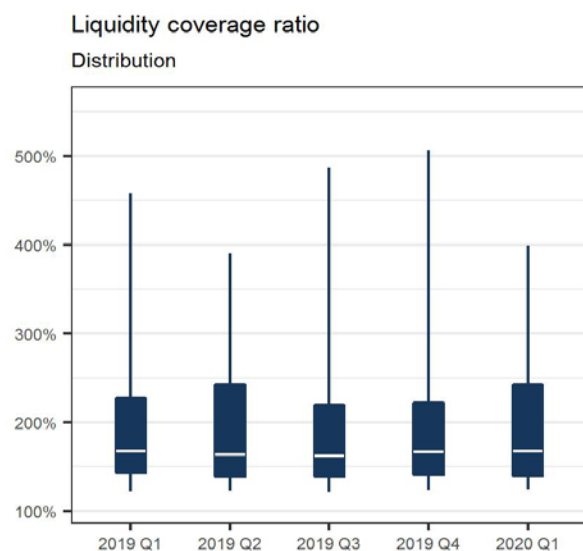
Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Up to the end of the reference period Q4 2019, the tables showing information on the liquidity coverage ratio were derived by aggregating data from stand-alone entities and from banking groups where the ultimate EU parent is within the SSM. As of the reference period Q1 2020, the liquidity sample matches the full sample. Specifically, there are 106 in the first quarter of 2019, 103 in the second quarter of 2019 and 105 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

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

2) EHQCB stands for Extremely High Quality Covered Bonds.



## T06.01.2 Liquidity coverage ratio by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q1 2020)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
<b>Numerator: Liquidity buffer</b>	<b>3,718.72</b>	141.08	650.63	5.7716	115.76	31.02	522.59	1,148.09	372.81	13.79
Level 1 assets: unadjusted	<b>3,542.98</b>	132.28	607.17	5.7704	113.77	30.59	507.74	1,079.50	362.61	13.42
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	<b>108.16</b>	<b>-0.03</b>	12.07	C	<b>-0.69</b>	C	<b>-16.28</b>	49.88	5.12	C
<i>Level 1 assets: adjusted amount before cap application</i>	<b>3,651.15</b>	132.24	619.23	C	113.07	C	491.47	1,129.38	367.73	C
Excluding EHQCB <sup>2)</sup>	<b>3,489.28</b>	124.49	566.77	5.7704	106.03	32.74	486.39	1,094.28	359.50	13.10
EHQCB	<b>161.87</b>	7.76	52.46	C	7.04	C	5.08	35.10	8.23	C
Level 2 assets: unadjusted	<b>176.65</b>	C	C	C	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	<b>-8.32</b>	C	C	C	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	<b>168.33</b>	9.27	48.07	C	C	C	17.86	52.60	11.99	0.38
Level 2A	<b>119.51</b>	6.26	35.84	C	C	0.02	8.72	41.23	8.62	0.25
Level 2B	<b>48.83</b>	3.00	12.22	C	0.35	C	9.14	11.38	3.37	0.13
Excess liquidity asset amount	<b>0.91</b>	C	C	C	C	C	C	C	C	C
<b>Denominator: Net liquidity outflow</b>	<b>2,537.20</b>	98.84	462.67	3.662	71.75	24.69	320.39	829.86	231.35	4.37
Total outflows	<b>3,979.20</b>	131.39	691.69	5.2309	94.47	28.46	417.43	1,502.80	347.83	5.57
Reduction for inflows	<b>1,442.00</b>	32.54	229.02	1.5688	22.72	3.78	97.05	672.94	116.48	1.19
<b>Liquidity coverage ratio</b>	<b>146.57%</b>	<b>142.73%</b>	<b>140.62%</b>	<b>157.61%</b>	<b>161.35%</b>	<b>125.65%</b>	<b>163.11%</b>	<b>138.35%</b>	<b>161.15%</b>	<b>315.53%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

## T06.01.2 Liquidity coverage ratio by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q1 2020)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Numerator: Liquidity buffer</b>	C	6.83	47.76	6.79	368.24	106.06	45.90	C	-	126.71
Level 1 assets: unadjusted	C	6.74	45.05	6.66	349.16	104.89	44.67	C	-	124.18
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	C	C	0.56	C	20.44	5.88	C	C	-	C
<i>Level 1 assets: adjusted amount before cap application</i>	C	C	45.61	C	369.61	110.77	C	C	-	C
Excluding EHQCB <sup>2)</sup>	C	C	42.41	C	358.19	105.98	44.85	C	-	127.00
EHQCB	C	C	3.20	C	11.41	4.79	C	C	-	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	0.09	C	-2.30	C	C	C	-	C
<i>Level 2 assets: adjusted amount before cap application</i>	C	C	C	C	C	1.12	1.24	C	-	2.70
Level 2A	C	C	2.34	C	10.57	0.93	C	C	-	C
Level 2B	C	C	C	C	C	0.19	C	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	-	C
<b>Denominator: Net liquidity outflow</b>	C	2.27	30.46	1.69	286.25	74.85	19.21	C	-	72.16
Total outflows	C	3.14	58.45	3.05	451.24	105.24	32.20	C	-	C
Reduction for inflows	C	0.87	28.00	1.36	164.99	30.39	12.99	C	-	C
<b>Liquidity coverage ratio</b>	C	301.25%	156.82%	402.18%	128.64%	141.71%	239.01%	C	-	175.59%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q1 2020)	Total	Corporate/w holesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Numerator: Liquidity buffer</b>	<b>3,718.72</b>	215.04	133.36	C	515.36	1,622.20	168.96	23.66	970.58	C
Level 1 assets: unadjusted	<b>3,542.98</b>	201.02	124.49	C	503.93	1,533.28	164.71	23.50	928.16	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	<b>108.16</b>	<b>-0.32</b>	3.61	C	7.30	54.58	0.49	0.04	43.32	C
<i>Level 1 assets: adjusted amount before cap application</i>	<b>3,651.15</b>	200.70	128.10	C	511.23	1,587.85	165.20	23.54	971.48	C
Excluding EHQCB <sup>2)</sup>	<b>3,489.28</b>	170.50	120.83	C	492.75	1,551.41	158.77	23.13	913.94	C
EHQCB	<b>161.87</b>	30.20	7.27	C	18.48	36.44	6.44	0.41	57.54	C
Level 2 assets: unadjusted	<b>176.65</b>	C	C	C	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	<b>-8.32</b>	C	C	C	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	<b>168.33</b>	15.59	8.63	C	11.27	78.36	4.50	0.16	43.12	C
Level 2A	<b>119.51</b>	11.16	3.77	C	6.27	60.97	2.28	0.08	32.78	C
Level 2B	<b>48.83</b>	4.43	4.86	C	5.00	17.39	2.22	0.09	10.34	C
Excess liquidity asset amount	<b>0.91</b>	C	C	C	C	C	C	C	C	C
<b>Denominator: Net liquidity outflow</b>	<b>2,537.20</b>	139.52	80.15	C	298.12	1,194.85	75.55	10.00	702.93	C
Total outflows	<b>3,979.20</b>	199.65	142.05	C	390.35	2,105.57	106.89	14.53	968.66	C
Reduction for inflows	<b>1,442.00</b>	60.13	61.90	C	92.23	910.72	31.34	4.53	265.73	C
<b>Liquidity coverage ratio</b>	<b>146.57%</b>	<b>154.13%</b>	<b>166.39%</b>	<b>195.25%</b>	<b>172.87%</b>	<b>135.77%</b>	<b>223.63%</b>	<b>236.66%</b>	<b>138.08%</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q1 2020)	Total	Banks with significant domestic exposures <sup>3)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>4)</sup>	Non-EEA Europe <sup>5)</sup>	RoW <sup>6)</sup>
<b>Numerator: Liquidity buffer</b>	<b>3,718.72</b>	301.36	1,284.96	437.99	13.31	1,681.09
Level 1 assets: unadjusted	<b>3,542.98</b>	C	1,234.35	423.42	C	1,590.68
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	<b>108.16</b>	C	16.18	34.87	C	52.73
<i>Level 1 assets: adjusted amount before cap application</i>	<b>3,651.15</b>	C	1,250.53	458.29	C	1,643.41
Excluding EHQCB <sup>2)</sup>	<b>3,489.28</b>	C	1,181.95	422.18	C	1,602.63
EHQCB	<b>161.87</b>	C	68.58	36.11	C	40.79
Level 2 assets: unadjusted	<b>176.65</b>	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	<b>-8.32</b>	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	<b>168.33</b>	22.19	52.51	15.24	0.36	78.03
Level 2A	<b>119.51</b>	C	33.29	C	C	61.06
Level 2B	<b>48.83</b>	C	19.22	C	C	16.96
Excess liquidity asset amount	<b>0.91</b>	C	C	C	C	C
<b>Denominator: Net liquidity outflow</b>	<b>2,537.20</b>	171.56	832.56	275.81	6.69	1,250.58
Total outflows	<b>3,979.20</b>	251.18	1,215.06	384.29	11.42	2,117.24
Reduction for inflows	<b>1,442.00</b>	79.62	382.51	108.48	4.73	866.66
<b>Liquidity coverage ratio</b>	<b>146.57%</b>	<b>175.65%</b>	<b>154.34%</b>	<b>158.80%</b>	<b>199.10%</b>	<b>134.43%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

5) European countries not in the EEA.

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

### T06.01.3 Liquidity coverage ratio by classification (size)

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q1 2020)	Total	Banks with total assets				G-SIBs <sup>3)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Numerator: Liquidity buffer</b>	<b>3,718.72</b>	87.89	483.28	310.21	1,215.14	1,622.20
Level 1 assets: unadjusted	<b>3,542.98</b>	85.47	467.08	298.68	1,158.47	1,533.28
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	<b>108.16</b>	0.17	2.01	7.27	44.14	54.58
<i>Level 1 assets: adjusted amount before cap application</i>	<b>3,651.15</b>	85.64	469.09	305.95	1,202.62	1,587.85
Excluding EHQCB <sup>2)</sup>	<b>3,489.28</b>	81.40	447.55	286.78	1,122.14	1,551.41
EHQCB	<b>161.87</b>	4.23	21.54	19.17	80.48	36.44
Level 2 assets: unadjusted	<b>176.65</b>	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	<b>-8.32</b>	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	<b>168.33</b>	2.42	15.54	14.04	57.97	78.36
Level 2A	<b>119.51</b>	1.92	8.47	4.92	43.23	60.97
Level 2B	<b>48.83</b>	0.50	7.07	9.12	14.74	17.39
Excess liquidity asset amount	<b>0.91</b>	C	C	C	C	C
<b>Denominator: Net liquidity outflow</b>	<b>2,537.20</b>	42.66	267.35	191.13	841.21	1,194.85
Total outflows	<b>3,979.20</b>	61.42	391.73	273.08	1,147.40	2,105.57
Reduction for inflows	<b>1,442.00</b>	18.76	124.38	81.94	306.19	910.72
<b>Liquidity coverage ratio</b>	<b>146.57%</b>	<b>206.03%</b>	<b>180.77%</b>	<b>162.30%</b>	<b>144.45%</b>	<b>135.77%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

### T06.01.3 Liquidity coverage ratio by classification (risk-based) <sup>1)</sup>

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>2)</sup> (Q1 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Numerator: Liquidity buffer</b>	<b>3,718.72</b>	2,254.39	1,464.33
Level 1 assets: unadjusted	<b>3,542.98</b>	C	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	<b>108.16</b>	C	C
<i>Level 1 assets: adjusted amount before cap application</i>	<b>3,651.15</b>	2,146.61	1,504.54
Excluding EHQCB <sup>3)</sup>	<b>3,489.28</b>	2,053.16	1,436.12
EHQCB	<b>161.87</b>	93.45	68.42
Level 2 assets: unadjusted	<b>176.65</b>	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	<b>-8.32</b>	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	<b>168.33</b>	126.79	41.54
Level 2A	<b>119.51</b>	80.66	38.85
Level 2B	<b>48.83</b>	46.13	2.69
Excess liquidity asset amount	<b>0.91</b>	C	C
<b>Denominator: Net liquidity outflow</b>	<b>2,537.20</b>	1,612.69	924.51
Total outflows	<b>3,979.20</b>	2,445.10	1,534.10
Reduction for inflows	<b>1,442.00</b>	832.41	609.58
<b>Liquidity coverage ratio</b>	<b>146.57%</b>	<b>139.79%</b>	<b>158.39%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) EHQCB stands for Extremely High Quality Covered Bonds.



## T06.02.1 Liquidity coverage ratio band by reference period

(number of institutions)

Indicator	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
LCR <sup>1)</sup> ≤ 100%	3	3	2	2	1
100% < LCR ≤ 150%	32	39	36	35	39
LCR > 150%	71	61	67	68	72
<b>Total</b>	<b>106</b>	<b>103</b>	<b>105</b>	<b>105</b>	<b>112</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Up to the end of the reference period Q4 2019, the tables showing information on the liquidity coverage ratio were derived by aggregating data from stand-alone entities and from banking groups where the ultimate EU parent is within the SSM. As of the reference period Q1 2020, the liquidity sample matches the full sample. Specifically, there are 106 in the first quarter of 2019, 103 in the second quarter of 2019 and 105 in the third and fourth quarter of 2019 and 112 in the first quarter of 2020. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

1) LCR stands for Liquidity Coverage Ratio.

## T06.02.2 Liquidity coverage ratio band by country

(number of institutions)

Country (Q1 2020)	LCR <sup>2)</sup> ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	2	5
Germany	-	7	14
Estonia	-	1	2
Ireland	-	2	4
Greece	1	2	1
Spain	-	3	9
France	-	5	6
Italy	-	3	9
Cyprus	-	-	3
Latvia	-	-	2
Lithuania	-	-	3
Luxembourg	-	3	2
Malta	-	-	3
Netherlands	-	4	2
Austria	-	5	1
Portugal	-	1	2
Slovenia	-	-	2
Slovakia <sup>1)</sup>	-	-	-
Finland	-	1	2
<b>Total</b>	<b>1</b>	<b>39</b>	<b>72</b>

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) LCR stands for Liquidity Coverage Ratio.

### T06.02.3 Liquidity coverage ratio band by classification (geographical diversification)

(number of institutions)

Category (Q1 2020)	LCR <sup>5)</sup> ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures <sup>1)</sup>	-	3	15
Banks with largest non-domestic exposures			
SSM	-	20	37
Non-SSM EEA <sup>2)</sup>	1	6	16
Non-EEA Europe <sup>3)</sup>	-	-	3
RoW <sup>4)</sup>	-	10	1
<b>Total</b>	<b>1</b>	<b>39</b>	<b>72</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

5) LCR stands for Liquidity Coverage Ratio.

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

(number of institutions)

Category (Q1 2020)	LCR <sup>2)</sup> ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
<i>Less than €30 billion</i>	-	4	23
<i>Between €30 billion and €100 billion</i>	1	10	34
<i>Between €100 billion and €200 billion</i>	-	7	7
<i>More than €200 billion</i>	-	10	8
G-SIBs <sup>1)</sup>	-	8	-
<b>Total</b>	<b>1</b>	<b>39</b>	<b>72</b>

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

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