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BANKING SUPERVISION

Supervisory Banking Statistics

First quarter 2021

BANKENTOEZICHT

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BANKTILSYN BANKU UZRAUDZĪBA

BANKŲ PRIEŽIŪRA NADZÓR BANKOWY

VIGILANZA BANCARIA

BANKFELÜGYELET

BANKING SUPERVISION

SUPERVISION BANCAIRE BANČNI NADZOR

MAOIRSEACHT AR BHAINCÉIREACHT NADZOR BANAKA

BANKING SUPERVISION

PANGANDJUSJÄRELEVALVE

SUPERVISÃO BANCÁRIA

BANKOVNÍ DOHLED

БАНКОВ НАДЗОР

BANKTILSYN

BANKENAUF SICHT

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

Table of contents

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

T00.01 Overview

(EUR billions; percentages; number of institutions)

Main figures	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Number of SIs					
Full sample	112	112	110	112	114
Liquidity sample ¹⁾	112	112	110	112	114
Balance sheet composition					
Total assets	23,991.82	24,430.69	24,357.08	24,193.20	25,218.12
Total liabilities	22,468.31	22,914.68	22,835.86	22,659.39	23,655.17
Equity	1,523.51	1,516.01	1,521.22	1,533.81	1,562.95
Key indicators					
Return on equity	1.21%	0.01%	2.12%	1.53%	7.21%
Cost-to-income ratio	72.44%	67.61%	65.50%	66.03%	64.69%
Cost of risk	0.66%	0.70%	0.64%	0.67%	0.64%
Capital adequacy and leverage					
CET 1 ratio ²⁾	14.42%	14.89%	15.20%	15.65%	15.49%
Tier 1 ratio ²⁾	15.64%	16.13%	16.50%	16.98%	16.77%
Total capital ratio ²⁾	18.10%	18.66%	19.04%	19.55%	19.34%
Leverage ratio (transitional definition)	5.36%	5.33%	5.63%	6.01%	5.70%
Leverage ratio (fully phased-in definition)	5.23%	5.16%	5.46%	5.83%	5.56%
Asset quality					
Non-performing loans ratio	3.05%	2.94%	2.82%	2.63%	2.54%
Level 1 as a share of total assets ³⁾	6.97%	7.24%	7.08%	6.77%	7.14%
Level 2 as a share of total assets ³⁾	15.42%	13.90%	13.65%	13.47%	13.01%
Level 3 as a share of total assets ³⁾	0.96%	0.87%	0.82%	0.81%	0.82%
Funding					
Loan-to-deposit ratio	116.04%	110.81%	108.32%	106.72%	106.07%
Liquidity					
Liquidity coverage ratio	146.47%	165.41%	170.83%	171.68%	172.73%

Source: ECB.

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

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

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

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

T01.01 Significant institutions by country and classification

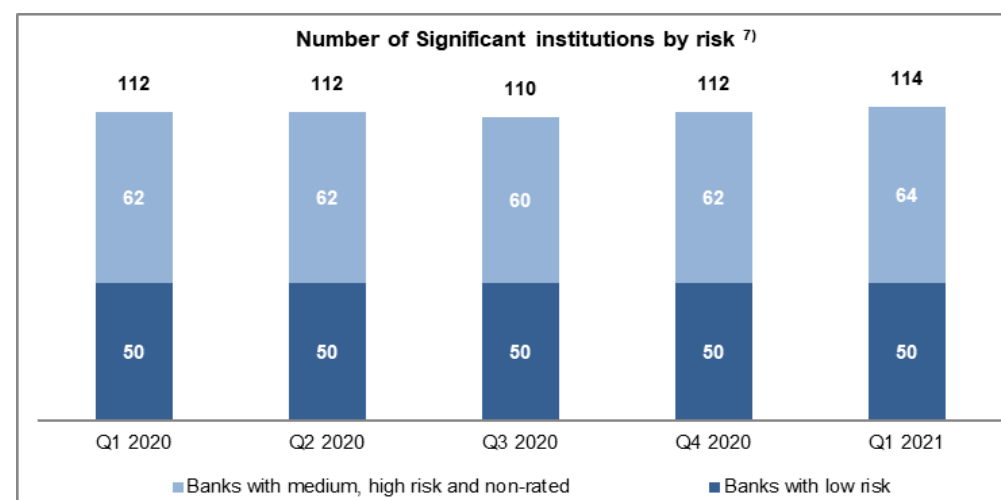
(number of institutions)

Country	Q1 2021
Belgium	6
Bulgaria	1
Germany	21
Estonia	3
Ireland	6
Greece	4
Spain	11
France	11
Croatia ¹⁾	-
Italy	11
Cyprus	3
Latvia	3
Lithuania	3
Luxembourg	5
Malta	3
Netherlands	7
Austria	7
Portugal	3
Slovenia	3
Slovakia ¹⁾	-
Finland	3
Total	114

Size	Q1 2021
Banks with total assets	
<i>Less than €30 billion</i>	27
<i>Between €30 billion and €100 billion</i>	48
<i>Between €100 billion and €200 billion</i>	13
<i>More than €200 billion</i>	18
G-SIBs ²⁾	8
Total	114

Geographical diversification	Q1 2021
Banks with significant domestic exposures ³⁾	16
Banks with largest non-domestic exposures	
SSM	66
<i>Non-SSM EEA ⁴⁾</i>	9
<i>Non-EEA Europe ⁵⁾</i>	11
<i>RoW ⁶⁾</i>	12
Total	114

Business model classification	Q1 2021
Corporate/wholesale lenders	12
Custodian and asset managers	8
Development/promotional lenders	6
Diversified lenders	30
G-SIBs ²⁾	8
Retail and consumer credit lenders	16
Small market lenders	15
Universal and investment banks	18
Not classified	1
Total	114



Source: ECB.

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

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

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

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

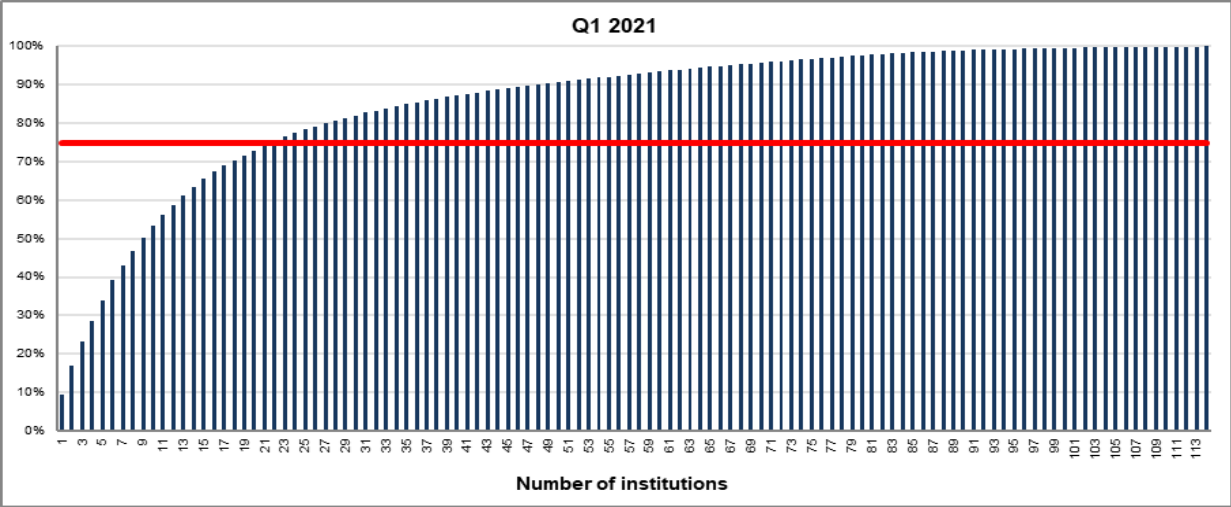
4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

5) European countries not in the EEA.

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

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

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



Source: ECB.

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

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

T02.01.1 Profit and loss figures by reference period

(EUR millions; percentages)

Profit and loss ^{1) 2)}	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Net interest income	67,776.20	133,309.20	197,980.81	259,366.53	64,706.26
Net fee and commission income	36,989.83	70,247.23	104,401.20	140,338.84	38,310.90
Net gains or losses on financial assets and liabilities held for trading	-22,218.74	-3,405.48	-2,032.47	21,900.60	15,233.20
Net gains or losses on financial assets and liabilities at fair value through profit and loss					-576.15
Net gains or losses from hedge accounting					420.49
Exchange differences, net	-5,141.26	-107.45	-986.62	-1,324.48	-3,059.01
Net other operating income ³⁾	33,026.57	25,246.16	37,515.62	27,759.83	7,807.99
Operating income ⁴⁾	110,432.60	225,289.66	336,878.55	448,041.32	122,843.67
Administrative expenses and depreciation	-79,999.30	-152,311.03	-220,653.72	-295,831.57	-79,469.91
Net income before impairment, provisions and taxes	30,433.29	72,978.63	116,224.84	152,209.75	43,373.76
Impairment and provisions ⁵⁾	-26,741.01	-71,738.44	-89,184.28	-118,304.92	-15,304.56
Other	5,497.62	8,488.40	14,619.32	17,727.28	8,881.72
Profit and loss before tax ⁶⁾	9,289.87	11,041.98	42,799.19	45,202.51	37,238.33
Tax expenses or income	-4,683.52	-10,943.48	-18,602.39	-21,667.98	-9,069.37
Net profit/loss	4,606.35	98.50	24,196.80	23,534.53	28,168.96
<i>Net interest income to operating income</i>	<i>61.37%</i>	<i>59.17%</i>	<i>58.77%</i>	<i>57.89%</i>	<i>52.67%</i>
<i>Net fee and commission income to operating income</i>	<i>33.50%</i>	<i>31.18%</i>	<i>30.99%</i>	<i>31.32%</i>	<i>31.19%</i>
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	<i>-20.12%</i>	<i>-1.51%</i>	<i>-0.60%</i>	<i>4.89%</i>	<i>12.40%</i>

Source: ECB.

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

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

2) Figures reported are year-to-date.

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

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

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

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

T02.01.2 Profit and loss figures by country

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q1 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁶⁾	Italy
Net interest income	64,706.26	1,612.82	C	7,958.21	139.53	1,341.67	1,389.29	14,480.02	17,614.93	-	6,916.61
Net fee and commission income	38,310.90	902.15	C	6,420.19	47.72	667.04	301.86	5,360.10	13,431.45	-	6,159.08
Net gains or losses on financial assets and liabilities held for trading	15,233.20	344.84	C	1,583.70	13.54	491.94	326.08	1,202.99	8,465.56	-	1,228.42
Net gains or losses on financial assets and liabilities at fair value through profit and loss	-576.15	-57.35	C	942.88	C	-16.10	-9.08	660.84	-2,096.75	-	-150.67
Net gains or losses from hedge accounting	420.49	C	C	133.18	C	C	C	-34.85	206.16	-	76.39
Exchange differences, net	-3,059.01	C	C	32.70	-3.25	C	C	-939.60	-1,231.65	-	-60.20
Net other operating income	7,807.99	79.60	C	685.37	8.76	210.40	741.15	995.72	1,833.98	-	2,271.26
Operating income ³⁾	122,843.67	2,746.40	C	17,756.23	205.79	2,482.29	2,703.75	21,725.23	38,223.67	-	16,440.88
Administrative expenses and depreciation	-79,469.91	-2,146.51	C	-12,848.95	-121.08	-1,703.77	-1,011.95	-10,679.25	-27,354.57	-	-10,518.64
Net income before impairment, provisions and taxes	43,373.76	599.90	C	4,907.28	84.71	778.52	1,691.80	11,045.98	10,869.11	-	5,922.24
Impairment and provisions ⁴⁾	-15,304.56	C	C	-1,068.12	C	C	-1,692.98	C	-3,517.19	-	-2,327.69
Other	8,881.72	C	C	41.86	C	C	-14.23	C	2,002.59	-	1,615.36
Profit and loss before tax ⁵⁾	37,238.33	693.58	C	3,880.93	81.96	751.95	32.69	10,684.40	9,347.80	-	5,211.37
Tax expenses or income	-9,069.37	-137.98	C	-1,054.17	-8.77	-128.93	-98.11	-1,952.42	-2,563.66	-	-1,361.36
Net profit/loss	28,168.96	555.59	C	2,826.77	73.19	623.02	-65.43	8,731.97	6,784.15	-	3,850.01
<i>Net interest income to operating income</i>	<i>52.67%</i>	<i>58.72%</i>	<i>C</i>	<i>44.82%</i>	<i>67.80%</i>	<i>54.05%</i>	<i>51.38%</i>	<i>66.65%</i>	<i>46.08%</i>	<i>-</i>	<i>42.07%</i>
<i>Net fee and commission income to operating income</i>	<i>31.19%</i>	<i>32.85%</i>	<i>C</i>	<i>36.16%</i>	<i>23.19%</i>	<i>26.87%</i>	<i>11.16%</i>	<i>24.67%</i>	<i>35.14%</i>	<i>-</i>	<i>37.46%</i>
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	<i>12.40%</i>	<i>12.56%</i>	<i>C</i>	<i>8.92%</i>	<i>6.58%</i>	<i>19.82%</i>	<i>12.06%</i>	<i>5.54%</i>	<i>22.15%</i>	<i>-</i>	<i>7.47%</i>

Profit and loss ^{1) 2)} (Q1 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁶⁾	Finland
Net interest income	168.69	C	75.36	263.53	73.70	7,528.59	2,462.97	761.15	155.51	-	1,618.40
Net fee and commission income	57.57	C	44.06	448.92	24.05	1,818.94	1,177.44	370.60	81.66	-	928.13
Net gains or losses on financial assets and liabilities held for trading	C	C	14.29	48.65	C	668.97	85.89	184.02	9.71	-	548.83
Net gains or losses on financial assets and liabilities at fair value through profit and loss	C	0.13	C	-5.78	C	75.26	133.53	-49.55	12.22	-	-15.53
Net gains or losses from hedge accounting	0.55	C	C	-0.88	C	56.38	-0.26	C	C	-	C
Exchange differences, net	5.67	C	-4.50	12.11	2.43	-233.48	-91.06	-52.02	C	-	C
Net other operating income	7.30	2.17	3.15	68.05	C	721.61	79.79	C	0.53	-	55.74
Operating income ³⁾	240.09	C	131.31	834.59	102.25	10,636.27	3,848.28	1,263.48	258.64	-	3,008.15
Administrative expenses and depreciation	-171.77	C	-62.58	-681.49	-93.07	-7,026.65	-2,398.44	-658.10	-166.35	-	-1,710.39
Net income before impairment, provisions and taxes	68.33	C	68.73	153.10	9.17	3,609.61	1,449.84	605.37	92.29	-	1,297.76
Impairment and provisions ⁴⁾	C	-12.86	C	-15.37	C	-269.41	-420.89	-316.16	10.55	-	-94.58
Other	C	C	C	1.17	C	60.38	80.99	31.05	0.22	-	C
Profit and loss before tax ⁵⁾	31.40	37.08	70.33	138.90	17.60	3,400.58	1,109.94	321.71	103.05	-	C
Tax expenses or income	-5.35	C	-13.56	-47.21	-3.62	-995.30	-255.16	-138.47	-6.80	-	C
Net profit/loss	26.05	C	56.77	91.70	13.98	2,405.28	854.78	183.24	96.26	-	975.89
<i>Net interest income to operating income</i>	<i>70.26%</i>	<i>60.48%</i>	<i>57.39%</i>	<i>31.58%</i>	<i>72.08%</i>	<i>70.78%</i>	<i>64.00%</i>	<i>60.24%</i>	<i>60.12%</i>	<i>-</i>	<i>53.80%</i>
<i>Net fee and commission income to operating income</i>	<i>23.98%</i>	<i>31.54%</i>	<i>33.55%</i>	<i>53.79%</i>	<i>23.53%</i>	<i>17.10%</i>	<i>30.60%</i>	<i>29.33%</i>	<i>31.57%</i>	<i>-</i>	<i>30.85%</i>
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	<i>C</i>	<i>11.35%</i>	<i>10.88%</i>	<i>5.83%</i>	<i>C</i>	<i>6.29%</i>	<i>2.23%</i>	<i>14.56%</i>	<i>3.76%</i>	<i>-</i>	<i>18.24%</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) Operating income before administrative expenses and depreciation are deducted.

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

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

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

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

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q1 2021)	Total	Corporate/ wholesale lender	Custodians and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ⁶⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Net interest income	64,706.26	2,551.34	228.55	C	9,709.56	30,791.88	3,655.53	623.55	16,527.95	C
Net fee and commission income	38,310.90	511.92	1,342.87	C	4,799.76	18,464.00	1,893.92	281.77	10,941.53	C
Net gains or losses on financial assets and liabilities held for trading	15,233.20	117.45	178.53	C	644.83	11,656.23	78.27	53.96	2,381.98	C
Net gains or losses on financial assets and liabilities at fair value through profit and loss	-576.15	610.46	2.37	C	-4.33	-1,810.84	-9.61	10.32	646.82	C
Net gains or losses from hedge accounting	420.49	16.38	1.63	C	-67.62	422.66	-5.78	-0.16	29.10	C
Exchange differences, net	-3,059.01	-215.02	-6.49	C	106.80	-2,675.43	-31.19	-6.13	-226.68	C
Net other operating income	7,807.99	210.95	72.04	C	1,298.68	2,512.32	1,369.92	16.88	1,870.77	C
Operating income ³⁾	122,843.67	3,803.47	1,819.50	C	16,487.68	59,360.82	6,951.06	980.19	32,171.47	C
Administrative expenses and depreciation	-79,469.91	-2,632.34	-1,404.40	C	-10,098.98	-38,786.06	-4,618.54	-595.22	-20,775.92	C
Net income before impairment, provisions and taxes	43,373.76	1,171.13	415.10	C	6,388.70	20,574.76	2,332.52	384.98	11,395.55	C
Impairment and provisions ⁴⁾	-15,304.56	-308.91	-20.05	C	-4,336.54	-7,471.90	-869.61	-44.82	-2,294.74	C
Other	8,881.72	12.84	0.95	C	5,788.85	1,590.53	268.47	13.42	1,166.39	C
Profit and loss before tax ⁵⁾	37,238.33	875.07	396.00	C	7,921.47	14,687.84	1,711.13	353.60	10,499.90	C
Tax expenses or income	-9,069.37	-195.60	-134.33	C	-971.44	-4,444.55	-433.06	-38.39	-2,647.48	C
Net profit/loss	28,168.96	679.47	261.67	C	6,950.03	10,243.29	1,278.08	315.21	7,852.42	C
<i>Net interest income to operating income</i>	<i>52.67%</i>	<i>67.08%</i>	<i>12.56%</i>	<i>62.90%</i>	<i>58.89%</i>	<i>51.87%</i>	<i>52.59%</i>	<i>63.62%</i>	<i>51.37%</i>	<i>C</i>
<i>Net fee and commission income to operating income</i>	<i>31.19%</i>	<i>13.46%</i>	<i>73.80%</i>	<i>2.87%</i>	<i>29.11%</i>	<i>31.10%</i>	<i>27.25%</i>	<i>28.75%</i>	<i>34.01%</i>	<i>C</i>
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	<i>12.40%</i>	<i>3.09%</i>	<i>9.81%</i>	<i>13.60%</i>	<i>3.91%</i>	<i>19.64%</i>	<i>1.13%</i>	<i>5.51%</i>	<i>7.40%</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) Operating income before administrative expenses and depreciation are deducted.

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

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

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

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

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q1 2021)	Total	Banks with significant domestic exposures ⁶⁾	Banks with largest non-domestic exposures			
			SSM	non-SSM EEA ⁷⁾	non-EEA Europe ⁸⁾	RoW ⁹⁾
Net interest income	64,706.26	3,213.21	22,570.38	3,899.94	2,614.10	32,408.63
Net fee and commission income	38,310.90	2,252.45	13,994.35	2,063.58	1,099.42	18,901.10
Net gains or losses on financial assets and liabilities held for trading	15,233.20	100.08	2,892.26	1,027.76	203.27	11,009.82
Net gains or losses on financial assets and liabilities at fair value through profit and loss	-576.15	19.74	737.87	-158.53	-80.65	-1,094.57
Net gains or losses from hedge accounting	420.49	C	43.52	C	C	412.00
Exchange differences, net	-3,059.01	C	-508.90	C	C	-2,409.31
Net other operating income	7,807.99	850.42	4,454.69	116.60	58.79	2,327.49
Operating income ³⁾	122,843.67	6,430.16	44,184.17	6,606.80	4,067.39	61,555.15
Administrative expenses and depreciation	-79,469.91	-4,597.16	-28,603.92	-3,931.71	-2,824.64	-39,512.47
Net income before impairment, provisions and taxes	43,373.76	1,833.00	15,580.24	2,675.09	1,242.75	22,042.68
Impairment and provisions ⁴⁾	-15,304.56	-448.61	-5,384.46	-465.47	-605.02	-8,401.01
Other	8,881.72	239.14	6,674.42	115.92	116.75	1,735.49
Profit and loss before tax ⁵⁾	37,238.33	1,654.46	16,900.97	2,325.54	754.47	15,602.89
Tax expenses or income	-9,069.37	-406.87	-3,488.08	-543.76	-140.20	-4,490.46
Net profit/loss	28,168.96	1,247.59	13,412.89	1,781.78	614.27	11,112.43
<i>Net interest income to operating income</i>	52.67%	49.97%	51.08%	59.03%	64.27%	52.65%
<i>Net fee and commission income to operating income</i>	31.19%	35.03%	31.67%	31.23%	27.03%	30.71%
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	12.40%	1.56%	6.55%	15.56%	5.00%	17.89%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

8) European countries not in the EEA.

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

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

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q1 2021)	Total	Banks with total assets				G-SIBs ⁶⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Net interest income	64,706.26	1,026.54	7,980.27	4,696.25	20,211.31	30,791.88
Net fee and commission income	38,310.90	751.49	4,071.80	2,588.31	12,435.29	18,464.00
Net gains or losses on financial assets and liabilities held for trading	15,233.20	104.90	1,244.03	310.48	1,917.57	11,656.23
Net gains or losses on financial assets and liabilities at fair value through profit and loss	-576.15	16.08	76.52	64.66	1,077.43	-1,810.84
Net gains or losses from hedge accounting	420.49	4.63	-78.02	56.55	14.66	422.66
Exchange differences, net	-3,059.01	4.37	-270.31	-67.41	-50.25	-2,675.43
Net other operating income	7,807.99	47.41	2,763.52	851.55	1,633.19	2,512.32
Operating income ³⁾	122,843.67	1,955.43	15,787.82	8,500.39	37,239.21	59,360.82
Administrative expenses and depreciation	-79,469.91	-1,469.78	-8,835.27	-5,932.83	-24,445.97	-38,786.06
Net income before impairment, provisions and taxes	43,373.76	485.65	6,952.55	2,567.56	12,793.24	20,574.76
Impairment and provisions ⁴⁾	-15,304.56	C	C	C	-3,149.23	-7,471.90
Other	8,881.72	C	C	C	5,764.91	1,590.53
Profit and loss before tax ⁵⁾	37,238.33	416.09	4,263.39	2,229.37	15,641.63	14,687.84
Tax expenses or income	-9,069.37	-67.36	-1,171.69	-461.34	-2,924.42	-4,444.55
Net profit/loss	28,168.96	348.73	3,091.70	1,768.03	12,717.21	10,243.29
<i>Net interest income to operating income</i>	52.67%	52.50%	50.55%	55.25%	54.27%	51.87%
<i>Net fee and commission income to operating income</i>	31.19%	38.43%	25.79%	30.45%	33.39%	31.10%
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	12.40%	5.36%	7.88%	3.65%	5.15%	19.64%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

(EUR millions; percentages)

Profit and loss ^{2) 3)} (Q1 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	64,706.26	42,846.38	21,859.88
Net fee and commission income	38,310.90	23,455.58	14,855.32
Net gains or losses on financial assets and liabilities held for trading	15,233.20	7,543.65	7,689.55
Net gains or losses on financial assets and liabilities at fair value through profit and loss	-576.15	951.60	-1,527.75
Net gains or losses from hedge accounting	420.49	145.97	274.51
Exchange differences, net	-3,059.01	-2,337.72	-721.29
Net other operating income	7,807.99	3,702.22	4,105.77
Operating income ⁴⁾	122,843.67	76,307.68	46,535.99
Administrative expenses and depreciation	-79,469.91	-46,832.26	-32,637.65
Net income before impairment, provisions and taxes	43,373.76	29,475.43	13,898.34
Impairment and provisions ⁵⁾	-15,304.56	-9,247.76	-6,056.80
Other	8,881.72	6,937.56	1,944.16
Profit and loss before tax ⁶⁾	37,238.33	27,422.20	9,816.13
Tax expenses or income	-9,069.37	-6,501.54	-2,567.82
Net profit/loss	28,168.96	20,920.65	7,248.31
<i>Net interest income to operating income</i>	<i>52.67%</i>	<i>56.15%</i>	<i>46.97%</i>
<i>Net fee and commission income to operating income</i>	<i>31.19%</i>	<i>30.74%</i>	<i>31.92%</i>
<i>Net gains or losses on financial assets and liabilities held for trading to operating income</i>	<i>12.40%</i>	<i>9.89%</i>	<i>16.52%</i>

Source: ECB.

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

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

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

3) Figures reported are year-to-date.

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

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

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

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

Indicator ^{1) 2)}	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Return on equity (RoE)	1.21%	0.01%	2.12%	1.53%	7.21%
Return on assets (RoA)	0.08%	0.00%	0.13%	0.10%	0.45%
Cost-to-income ratio (CIR)	72.44%	67.61%	65.50%	66.03%	64.69%
Cost of risk (CoR) ³⁾	0.66%	0.70%	0.64%	0.67%	0.64%

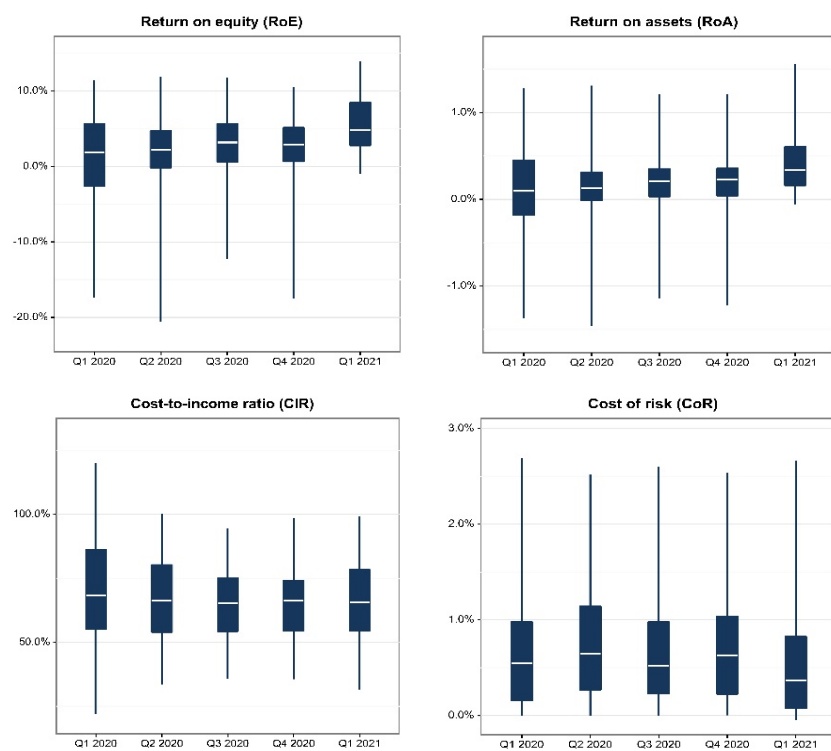
Source: ECB.

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

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

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

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



T02.02.2 Key performance indicators by country

(percentages)

Country ^{1) 2)} (Q1 2021)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾
Belgium	5.57%	0.36%	78.16%	C
Bulgaria	C	C	C	C
Germany	4.84%	0.25%	72.36%	0.28%
Estonia	6.59%	0.80%	58.83%	0.25%
Ireland	4.77%	0.46%	68.64%	0.86%
Greece	-1.03%	-0.09%	37.43%	3.79%
Spain	15.78%	0.99%	49.16%	1.69%
France	5.26%	0.31%	71.56%	0.45%
Croatia ³⁾	-	-	-	-
Italy	8.18%	0.57%	63.98%	0.58%
Cyprus	2.97%	0.24%	71.54%	1.95%
Latvia	8.38%	0.83%	56.02%	1.97%
Lithuania	10.30%	0.81%	47.66%	0.12%
Luxembourg	2.70%	0.19%	81.66%	0.13%
Malta	3.14%	0.23%	91.03%	0.91%
Netherlands	7.17%	0.39%	66.06%	0.12%
Austria	6.70%	0.54%	62.32%	0.43%
Portugal	3.80%	0.32%	52.09%	1.06%
Slovenia	9.78%	1.14%	64.32%	0.24%
Slovakia ³⁾	-	-	-	-
Finland	8.00%	0.54%	56.86%	0.28%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(percentages)

Category ^{1) 2)} (Q1 2021)	Return on Equity (RoE)	Return on Assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾
Corporate/wholesale lenders	3.69%	0.21%	69.21%	0.35%
Custodians and asset managers	3.89%	0.30%	77.19%	0.12%
Development/promotional lenders	4.54%	0.31%	37.21%	C
Diversified lenders	12.88%	0.89%	61.25%	1.67%
G-SIBs ³⁾	6.16%	0.35%	65.34%	0.56%
Retail and consumer credit lenders	5.48%	0.39%	66.44%	0.59%
Small market lenders	7.72%	0.86%	60.72%	0.56%
Universal and investment banks	7.29%	0.47%	64.58%	0.36%
Not classified	C	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(percentages)

Category ^{1) 2)} (Q1 2021)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁷⁾
Banks with significant domestic exposures ³⁾	5.00%	0.38%	71.49%	0.32%
Banks with largest non-domestic exposures				
SSM	8.65%	0.56%	64.74%	0.78%
Non-SSM EEA ⁴⁾	7.89%	0.55%	59.51%	0.28%
Non-EEA Europe ⁵⁾	3.88%	0.26%	69.45%	0.58%
RoW ⁶⁾	6.45%	0.37%	64.19%	0.60%

Source: ECB.

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

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

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

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

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

5) European countries not in the EEA.

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

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

T02.02.3 Key performance indicators by classification (size)

(percentages)

Category ^{1) 2)} (Q1 2021)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾
Banks with total assets				
<i>Less than €30 billion</i>	4.77%	0.42%	75.16%	0.66%
<i>Between €30 billion and €100 billion</i>	4.91%	0.41%	55.96%	0.88%
<i>Between €100 billion and €200 billion</i>	6.12%	0.37%	69.79%	0.60%
<i>More than €200 billion</i>	10.16%	0.62%	65.65%	0.65%
G-SIBs ³⁾	6.16%	0.35%	65.34%	0.56%

Source: ECB.

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

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

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

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

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

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

(percentages)

Category ^{2) 3)} (Q1 2021)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾
Banks with low risk	8.43%	0.53%	61.37%	0.64%
Banks with medium, high risk and non-rated	5.08%	0.31%	70.13%	0.62%

Source: ECB.

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

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

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

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

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

T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Cash, cash balances at central banks, other demand deposits	2,173.25	2,818.39	3,103.62	3,208.49	3,856.27
Loans and advances	14,969.58	14,876.76	14,682.38	14,236.40	14,778.77
Central banks	209.64	242.64	263.09	213.58	186.58
General governments	917.99	920.18	902.51	894.21	889.43
Credit institutions	1,336.92	1,284.28	1,216.78	1,107.19	1,266.54
Other financial corporations	1,634.98	1,479.81	1,459.15	1,345.58	1,471.17
Non-financial corporations	5,291.26	5,340.59	5,217.71	5,087.43	5,246.15
Households	5,578.79	5,609.26	5,623.14	5,588.41	5,718.90
Debt securities	3,066.14	3,249.06	3,155.83	2,974.15	3,120.02
Equity instruments	263.08	296.38	307.36	344.46	439.48
Derivatives	2,141.26	1,896.66	1,817.08	1,855.48	1,658.68
Trading	1,973.84	1,727.86	1,661.25	1,711.66	1,539.22
Derivatives – hedge accounting	167.42	168.79	155.82	143.82	119.46
Investments in subsidiaries, joint-ventures and associates	148.24	153.30	155.02	162.24	162.20
Intangible assets and goodwill	131.46	119.99	117.35	111.82	112.73
Other assets ¹⁾	1,098.82	1,020.15	1,018.43	1,300.18	1,089.97
Total assets	23,991.82	24,430.69	24,357.08	24,193.20	25,218.12
<i>Share of unencumbered assets ²⁾</i>	<i>79.33%</i>	<i>77.85%</i>	<i>77.65%</i>	<i>77.48%</i>	<i>77.08%</i>
<i>Share of encumbered assets ²⁾</i>	<i>20.67%</i>	<i>22.15%</i>	<i>22.35%</i>	<i>22.52%</i>	<i>22.92%</i>

Source: ECB.

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

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 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Cash, cash balances at central banks, other demand deposits	3,856.27	132.73	C	777.45	9.50	114.70	40.67	420.41	1,223.34	-	406.50
Loans and advances	14,778.77	357.62	C	2,353.99	23.98	287.61	147.49	2,185.75	5,023.93	-	1,518.50
Central banks	186.58	C	C	11.54	C	5.18	C	28.17	56.95	-	C
General governments	889.43	26.87	C	166.59	0.68	2.32	C	93.61	390.84	-	C
Credit institutions	1,266.54	C	C	399.54	C	47.94	4.95	115.20	430.08	-	65.54
Other financial corporations	1,471.17	15.72	C	369.04	0.29	41.43	7.59	105.35	557.84	-	156.07
Non-financial corporations	5,246.15	100.45	C	829.56	9.85	81.93	77.39	725.95	1,711.71	-	709.91
Households	5,718.90	179.03	C	577.72	13.12	108.81	56.66	1,117.47	1,876.51	-	515.73
Debt securities	3,120.02	93.67	C	542.13	2.79	54.02	44.47	464.82	932.04	-	523.54
Equity instruments	439.48	1.39	C	37.01	0.02	0.66	0.76	34.88	298.59	-	30.91
Derivatives	1,658.68	16.32	C	589.04	0.07	70.12	8.62	123.81	643.75	-	81.50
Trading	1,539.22	C	C	577.14	C	68.72	8.33	112.19	581.70	-	76.00
Derivatives – hedge accounting	119.46	C	C	11.90	C	1.40	0.29	11.62	62.05	-	5.50
Investments in subsidiaries, joint-ventures and associates	162.20	4.87	C	19.30	C	1.28	0.69	23.73	74.78	-	22.03
Intangible assets and goodwill	112.73	2.01	C	11.81	0.02	1.64	1.33	26.08	45.50	-	12.80
Other assets ¹⁾	1,089.97	15.10	C	122.53	C	13.67	42.23	260.01	398.69	-	110.82
Total assets	25,218.12	623.72	C	4,453.26	36.67	543.70	286.27	3,539.49	8,640.62	-	2,706.60
<i>Share of unencumbered assets ²⁾</i>	<i>77.08%</i>	<i>80.75%</i>	<i>C</i>	<i>72.06%</i>	<i>93.29%</i>	<i>87.12%</i>	<i>73.43%</i>	<i>76.42%</i>	<i>79.35%</i>	<i>-</i>	<i>70.73%</i>
<i>Share of encumbered assets ²⁾</i>	<i>22.92%</i>	<i>19.25%</i>	<i>C</i>	<i>27.94%</i>	<i>6.71%</i>	<i>12.88%</i>	<i>26.57%</i>	<i>23.58%</i>	<i>20.65%</i>	<i>-</i>	<i>29.27%</i>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.03.2 Composition of assets by country/2

(EUR billions; percentages)

Assets (Q1 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Cash, cash balances at central banks, other demand deposits	12.41	C	12.26	57.44	5.56	385.32	125.03	25.41	7.38	-	94.33
Loans and advances	19.50	C	13.89	100.51	11.62	1,699.38	396.70	124.87	17.21	-	477.90
Central banks	C	C	C	C	C	C	31.18	1.36	0.06	-	C
General governments	C	0.20	0.17	C	0.19	C	13.61	4.02	0.63	-	19.05
Credit institutions	0.32	C	C	41.12	1.13	119.30	14.42	2.88	0.38	-	C
Other financial corporations	0.72	0.06	0.06	13.32	C	157.97	17.55	1.30	0.42	-	C
Non-financial corporations	9.85	C	5.63	12.18	3.48	555.63	165.98	43.54	7.33	-	188.07
Households	8.31	C	7.99	32.22	6.25	743.25	153.97	71.78	8.39	-	233.74
Debt securities	7.20	2.98	C	28.46	5.87	183.69	81.98	57.98	7.88	-	83.52
Equity instruments	0.05	0.02	0.01	C	C	15.00	3.78	3.15	0.23	-	C
Derivatives	0.02	0.06	0.03	1.91	C	71.05	7.89	1.76	0.02	-	42.64
Trading	C	C	C	1.77	0.01	52.29	6.58	1.63	C	-	C
Derivatives – hedge accounting	C	C	C	0.14	C	18.75	1.31	0.13	C	-	C
Investments in subsidiaries, joint-ventures and associates	0.07	C	C	C	0.17	4.47	4.85	1.33	0.02	-	4.48
Intangible assets and goodwill	0.08	0.02	0.02	0.88	0.09	2.86	2.80	0.42	0.10	-	C
Other assets ¹⁾	3.34	0.14	0.19	2.36	0.44	84.28	9.98	15.07	0.81	-	9.83
Total assets	42.69	C	27.90	193.22	23.81	2,446.04	633.00	229.99	33.66	-	728.21
<i>Share of unencumbered assets ²⁾</i>	C	92.36%	C	93.54%	89.26%	81.24%	83.16%	84.05%	95.36%	-	68.15%
<i>Share of encumbered assets ²⁾</i>	C	7.64%	C	6.46%	10.74%	18.76%	16.84%	15.95%	4.64%	-	31.85%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 2021)	Total	Corporate/wholesale lenders	Custodians and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Cash, cash balances at central banks, other demand deposits	3,856.27	236.97	127.11	C	508.21	1,650.83	147.13	38.89	1,075.09	C
Loans and advances	14,778.77	802.17	127.44	C	1,855.89	6,866.86	809.99	85.94	3,907.09	C
Central banks	186.58	0.74	0.05	C	33.93	104.48	C	C	46.11	C
General governments	889.43	107.55	C	172.67	61.37	320.69	99.03	1.87	123.12	C
Credit institutions	1,266.54	122.95	63.17	23.30	56.53	537.70	C	2.92	444.48	C
Other financial corporations	1,471.17	77.46	C	4.66	74.09	900.48	29.08	C	355.78	C
Non-financial corporations	5,246.15	428.25	22.08	C	751.19	2,313.39	191.45	36.13	1,385.77	C
Households	5,718.90	65.22	10.88	C	878.78	2,690.13	475.05	43.22	1,551.83	C
Debt securities	3,120.02	145.21	59.93	C	496.93	1,317.90	271.58	18.78	736.29	C
Equity instruments	439.48	5.10	6.32	C	19.12	325.67	6.95	0.33	59.04	C
Derivatives	1,658.68	61.73	21.47	C	47.83	1,011.98	5.86	0.25	490.16	C
Trading	1,539.22	53.92	C	C	42.29	945.56	2.14	0.24	472.32	C
Derivatives – hedge accounting	119.46	7.82	C	17.75	5.54	66.41	3.72	0.01	17.83	C
Investments in subsidiaries, joint-ventures and associates	162.20	7.15	0.05	C	17.87	62.19	16.12	0.12	55.95	C
Intangible assets and goodwill	112.73	0.79	2.95	C	15.33	64.81	2.52	0.40	25.07	C
Other assets ¹⁾	1,089.97	21.94	3.74	C	155.39	491.38	48.35	1.95	321.25	C
Total assets	25,218.12	1,281.06	349.03	C	3,116.56	11,791.62	1,308.49	146.66	6,669.94	C
<i>Share of unencumbered assets ²⁾</i>	77.08%	60.22%	88.94%	61.64%	75.55%	79.40%	71.04%	95.08%	78.24%	C
<i>Share of encumbered assets ²⁾</i>	22.92%	39.78%	11.06%	38.36%	24.45%	20.60%	28.96%	4.92%	21.76%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 2021)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾
Cash, cash balances at central banks, other demand deposits	3,856.27	184.67	1,566.97	186.26	175.06	1,743.31
Loans and advances	14,778.77	771.87	5,650.75	825.89	541.83	6,988.43
Central banks	186.58	C	45.83	47.07	C	90.64
General governments	889.43	97.51	402.40	21.41	29.65	338.46
Credit institutions	1,266.54	C	576.73	22.05	C	625.34
Other financial corporations	1,471.17	C	462.30	34.52	C	873.47
Non-financial corporations	5,246.15	250.39	2,153.73	309.28	176.57	2,356.18
Households	5,718.90	367.54	2,009.77	391.57	245.67	2,704.35
Debt securities	3,120.02	263.68	1,253.91	186.63	108.12	1,307.67
Equity instruments	439.48	25.76	76.40	13.58	4.59	319.15
Derivatives	1,658.68	6.68	463.23	45.00	76.97	1,066.80
Trading	1,539.22	C	423.20	C	C	995.62
Derivatives – hedge accounting	119.46	C	40.03	C	C	71.18
Investments in subsidiaries, joint-ventures and associates	162.20	19.04	68.74	5.71	4.80	63.91
Intangible assets and goodwill	112.73	2.77	32.83	6.68	4.53	65.92
Other assets ¹⁾	1,089.97	42.33	396.48	24.45	27.59	599.13
Total assets	25,218.12	1,316.80	9,509.31	1,294.20	943.49	12,154.32
<i>Share of unencumbered assets ²⁾</i>	<i>77.08%</i>	<i>67.50%</i>	<i>75.06%</i>	<i>76.59%</i>	<i>75.81%</i>	<i>79.84%</i>
<i>Share of encumbered assets ²⁾</i>	<i>22.92%</i>	<i>32.50%</i>	<i>24.94%</i>	<i>23.41%</i>	<i>24.19%</i>	<i>20.16%</i>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) 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 2021)	Total	Banks with total assets				G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Cash, cash balances at central banks, other demand deposits	3,856.27	79.60	470.40	314.43	1,341.01	1,650.83
Loans and advances	14,778.77	169.33	1,683.20	1,135.09	4,924.28	6,866.86
Central banks	186.58	0.98	4.74	12.40	63.98	104.48
General governments	889.43	2.84	126.06	146.04	293.80	320.69
Credit institutions	1,266.54	15.31	123.22	75.39	514.93	537.70
Other financial corporations	1,471.17	6.08	143.38	85.55	335.68	900.48
Non-financial corporations	5,246.15	65.08	600.93	444.55	1,822.21	2,313.39
Households	5,718.90	79.04	684.88	371.16	1,893.69	2,690.13
Debt securities	3,120.02	67.22	479.35	297.88	957.66	1,317.90
Equity instruments	439.48	1.08	44.66	7.27	60.79	325.67
Derivatives	1,658.68	1.36	128.16	96.81	420.37	1,011.98
Trading	1,539.22	1.25	113.72	79.91	398.78	945.56
Derivatives – hedge accounting	119.46	0.11	14.44	16.91	21.59	66.41
Investments in subsidiaries, joint-ventures and associates	162.20	0.56	17.45	10.80	71.20	62.19
Intangible assets and goodwill	112.73	1.56	8.95	5.14	32.27	64.81
Other assets ¹⁾	1,089.97	9.76	147.92	66.55	374.36	491.38
Total assets	25,218.12	330.48	2,980.09	1,933.99	8,181.94	11,791.62
<i>Share of unencumbered assets ²⁾</i>	77.08%	<i>83.57%</i>	<i>73.60%</i>	<i>74.50%</i>	<i>75.33%</i>	<i>79.40%</i>
<i>Share of encumbered assets ²⁾</i>	22.92%	<i>16.43%</i>	<i>26.40%</i>	<i>25.50%</i>	<i>24.67%</i>	<i>20.60%</i>

Source: ECB.

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

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

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

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

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

(EUR billions; percentages)

Assets (Q1 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Cash, cash balances at central banks, other demand deposits	3,856.27	2,365.40	1,490.86
Loans and advances	14,778.77	9,737.01	5,041.76
Central banks	186.58	122.57	64.01
General governments	889.43	654.53	234.90
Credit institutions	1,266.54	822.79	443.76
Other financial corporations	1,471.17	785.63	685.54
Non-financial corporations	5,246.15	3,498.94	1,747.21
Households	5,718.90	3,852.55	1,866.35
Debt securities	3,120.02	1,848.14	1,271.88
Equity instruments	439.48	262.71	176.77
Derivatives	1,658.68	766.94	891.73
Trading	1,539.22	684.04	855.17
Derivatives – hedge accounting	119.46	82.90	36.56
Investments in subsidiaries, joint-ventures and associates	162.20	120.31	41.89
Intangible assets and goodwill	112.73	79.75	32.98
Other assets ²⁾	1,089.97	654.77	435.20
Total assets	25,218.12	15,835.03	9,383.09
<i>Share of unencumbered assets ³⁾</i>	77.08%	77.36%	76.60%
<i>Share of encumbered assets ³⁾</i>	22.92%	22.64%	23.40%

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 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Deposits	15,076.79	15,847.11	16,021.71	15,709.46	16,890.27
Central banks	1,214.79	1,693.54	1,781.03	1,750.73	2,095.87
General governments	587.15	569.26	561.02	495.08	526.87
Credit institutions	1,623.82	1,550.43	1,507.83	1,360.49	1,641.21
Other financial corporations	2,283.49	2,152.67	2,163.63	2,099.33	2,288.62
Non-financial corporations	3,115.55	3,426.10	3,516.79	3,500.95	3,568.07
Households	6,251.99	6,455.12	6,491.40	6,502.87	6,769.63
Debt securities issued	3,780.18	3,788.34	3,641.95	3,499.24	3,614.04
<i>of which: subordinated</i>	285.15	281.43	284.41	275.79	282.56
Derivatives	2,164.56	1,935.75	1,828.25	1,874.83	1,650.77
<i>of which: trading</i>	1,934.01	1,695.43	1,621.05	1,676.19	1,483.19
Provisions ¹⁾	128.37	126.18	124.87	127.45	127.68
Other liabilities ²⁾	1,318.40	1,217.30	1,219.08	1,448.41	1,372.42
Equity	1,523.51	1,516.01	1,521.22	1,533.81	1,562.95
Paid-up capital	658.27	650.98	646.14	641.95	648.19
Reserves	792.29	796.24	790.86	802.70	823.53
Minority interests	59.85	58.11	57.82	55.58	52.69
Other comprehensive income	-64.33	-65.07	-74.18	-72.16	-69.68
Other ³⁾	77.43	75.73	100.59	105.75	108.21
Total liabilities and equity	23,991.82	24,430.69	24,357.08	24,193.20	25,218.12

Source: ECB.

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

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 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁴⁾	Italy
Deposits	16,890.27	477.28	C	2,681.68	30.22	359.48	239.89	2,575.60	5,519.50	-	2,021.14
Central banks	2,095.87	47.49	C	283.63	C	23.94	44.20	361.43	632.83	-	392.98
General governments	526.87	19.47	C	139.92	3.43	7.17	7.68	93.76	104.75	-	71.04
Credit institutions	1,641.21	40.22	C	612.58	C	61.08	5.21	163.74	444.76	-	133.51
Other financial corporations	2,288.62	56.57	C	511.39	1.09	38.16	7.18	191.39	933.30	-	167.72
Non-financial corporations	3,568.07	77.57	C	439.85	10.23	113.45	41.57	490.05	1,389.37	-	418.10
Households	6,769.63	235.96	C	694.33	12.81	115.67	134.05	1,275.23	2,014.49	-	837.79
Debt securities issued	3,614.04	73.21	C	640.23	C	23.03	5.55	402.30	1,324.85	-	267.95
<i>of which: subordinated</i>	282.56	3.99	C	31.44	C	5.40	3.31	55.37	89.19	-	32.39
Derivatives	1,650.77	22.04	C	567.37	0.06	71.05	7.20	116.03	636.55	-	90.19
<i>of which: trading</i>	1,483.19	13.51	C	546.95	0.06	69.45	6.25	103.60	570.55	-	76.17
Provisions ¹⁾	127.68	1.05	C	31.87	C	1.83	1.45	24.35	31.12	-	24.01
Other liabilities ²⁾	1,372.42	10.28	C	298.45	0.73	36.11	6.75	199.90	612.64	-	114.96
Equity	1,562.95	39.87	C	233.66	4.44	52.21	25.43	221.31	515.97	-	188.35
Paid-up capital	648.19	13.61	C	111.29	0.24	18.44	54.81	126.66	144.02	-	98.42
Reserves	823.53	23.83	C	105.22	4.12	32.74	-29.25	116.55	317.01	-	76.28
Minority interests	52.69	C	C	3.73	C	C	0.16	15.65	20.61	-	1.84
Other comprehensive income	-69.68	C	C	-2.95	C	C	-0.24	-48.77	2.87	-	-4.77
Other ³⁾	108.21	2.62	C	16.37	0.07	3.42	-0.05	11.22	31.45	-	16.57
Total liabilities and equity	25,218.12	623.72	C	4,453.26	36.67	543.70	286.27	3,539.49	8,640.62	-	2,706.60

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q1 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	38.04	C	25.17	163.61	20.50	1,657.93	495.44	191.52	28.70	-	339.49
Central banks	C	1.18	C	5.05	C	192.20	46.70	18.95	0.23	-	39.97
General governments	1.17	0.32	1.70	8.65	C	19.51	21.25	4.83	0.75	-	C
Credit institutions	2.06	0.11	0.85	14.77	0.16	79.03	57.20	5.31	0.53	-	C
Other financial corporations	C	0.75	C	76.99	1.19	228.69	31.42	5.43	0.95	-	32.67
Non-financial corporations	6.38	C	6.81	18.14	3.91	313.00	100.32	38.70	5.13	-	89.01
Households	22.83	C	14.89	40.01	14.33	825.50	238.55	118.30	21.12	-	137.96
Debt securities issued	0.40	C	C	9.78	1.03	526.89	66.61	8.02	0.38	-	262.53
<i>of which: subordinated</i>	C	C	C	0.19	0.23	37.29	11.65	2.82	0.38	-	8.59
Derivatives	0.05	C	0.03	2.77	0.03	87.17	6.30	1.68	C	-	C
<i>of which: trading</i>	0.00	C	0.03	1.35	0.02	50.26	4.93	1.36	0.02	-	C
Provisions ¹⁾	0.17	0.01	C	0.63	C	3.60	4.22	2.02	C	-	C
Other liabilities ²⁾	0.52	0.48	0.47	2.83	C	36.33	9.40	7.45	0.40	-	34.31
Equity	3.51	C	2.20	13.60	1.78	134.13	51.03	19.29	3.94	-	48.81
Paid-up capital	1.54	0.88	0.98	5.47	0.81	38.66	13.66	9.59	C	-	7.17
Reserves	1.55	0.79	1.16	6.80	C	77.29	32.04	11.55	2.37	-	41.61
Minority interests	C	C	C	C	C	1.95	6.07	2.08	C	-	C
Other comprehensive income	0.15	C	C	C	-0.00	-0.64	-6.05	-5.02	0.05	-	C
Other ³⁾	C	0.04	0.07	0.57	0.02	16.87	5.31	1.09	0.09	-	2.19
Total liabilities and equity	42.69	C	27.90	193.22	23.81	2,446.04	633.00	229.99	33.66	-	728.21

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 2021)	Total	Corporate/ wholesale lenders	Custodians and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ⁴⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Deposits	16,890.27	852.96	262.65	C	2,498.74	7,675.96	1,069.66	125.59	4,311.99	C
Central banks	2,095.87	138.96	4.18	C	372.38	914.74	125.97	4.09	491.76	C
General governments	526.87	51.44	3.02	C	87.56	198.59	24.59	7.28	152.77	C
Credit institutions	1,641.21	236.00	52.09	C	122.44	588.73	51.81	3.30	573.19	C
Other financial corporations	2,288.62	152.47	167.90	C	146.22	1,224.15	87.39	4.92	487.16	C
Non-financial corporations	3,568.07	125.95	16.23	C	487.90	1,811.91	108.92	33.70	977.79	C
Households	6,769.63	148.14	19.23	C	1,282.24	2,937.85	670.97	72.30	1,629.32	C
Debt securities issued	3,614.04	266.19	C	350.46	261.91	1,589.97	105.18	1.66	998.65	C
<i>of which: subordinated</i>	282.56	12.07	C	C	42.10	130.73	9.22	0.44	87.71	C
Derivatives	1,650.77	57.11	20.56	C	41.97	978.05	7.22	0.27	504.08	C
<i>of which: trading</i>	1,483.19	45.79	20.17	C	32.14	908.06	1.80	0.20	472.17	C
Provisions ¹⁾	127.68	15.64	C	0.20	21.78	53.92	5.42	0.35	28.17	C
Other liabilities ²⁾	1,372.42	15.42	7.84	C	76.24	828.49	27.64	2.47	396.49	C
Equity	1,562.95	73.74	26.91	C	215.92	665.24	93.37	16.33	430.57	C
Paid-up capital	648.19	45.16	8.05	C	139.65	249.41	31.27	6.19	141.62	C
Reserves	823.53	28.83	17.95	C	64.52	371.38	58.85	9.56	260.82	C
Minority interests	52.69	0.36	C	C	9.45	33.54	0.73	C	7.90	C
Other comprehensive income	-69.68	-3.00	C	0.35	-13.58	-36.61	0.89	C	-17.53	C
Other ³⁾	108.21	2.39	1.06	C	15.88	47.53	1.65	0.33	37.76	C
Total liabilities and equity	25,218.12	1,281.06	349.03	C	3,116.56	11,791.62	1,308.49	146.66	6,669.94	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 2021)	Total	Banks with significant domestic exposures ⁴⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁵⁾	Non-EEA Europe ⁶⁾	RoW ⁷⁾
Deposits	16,890.27	1,019.18	6,569.04	852.60	655.99	7,793.46
Central banks	2,095.87	156.15	846.19	84.46	81.25	927.81
General governments	526.87	22.90	245.87	35.60	29.92	192.58
Credit institutions	1,641.21	53.72	831.01	58.14	28.45	669.88
Other financial corporations	2,288.62	77.66	795.09	64.32	88.15	1,263.40
Non-financial corporations	3,568.07	128.23	1,210.39	201.36	131.67	1,896.41
Households	6,769.63	580.53	2,640.47	408.71	296.55	2,843.37
Debt securities issued	3,614.04	142.05	1,431.08	261.61	106.49	1,672.81
<i>of which: subordinated</i>	282.56	8.15	104.52	15.82	9.15	144.92
Derivatives	1,650.77	7.71	482.23	44.63	81.10	1,035.10
<i>of which: trading</i>	1,483.19	3.07	408.88	41.16	71.85	958.23
Provisions ¹⁾	127.68	7.92	58.38	3.88	2.88	54.62
Other liabilities ²⁾	1,372.42	40.06	348.22	41.14	33.76	909.22
Equity	1,562.95	99.87	620.36	90.34	63.26	689.12
Paid-up capital	648.19	51.39	300.95	19.37	20.11	256.37
Reserves	823.53	46.68	283.61	65.68	41.06	386.49
Minority interests	52.69	0.35	6.62	6.21	0.43	39.09
Other comprehensive income	-69.68	1.96	-12.31	-7.85	-2.08	-49.39
Other ³⁾	108.21	-0.50	41.49	6.92	3.74	56.56
Total liabilities and equity	25,218.12	1,316.80	9,509.31	1,294.20	943.49	12,154.32

Source: ECB.

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

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

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

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

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

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

6) European countries not in the EEA.

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

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

(EUR billions)

Liabilities and equity (Q1 2021)	Total	Banks with total assets				G-SIBs ⁴⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Deposits	16,890.27	260.93	2,053.54	1,262.78	5,637.05	7,675.96
Central banks	2,095.87	12.70	272.74	202.36	693.33	914.74
General governments	526.87	10.55	70.38	49.19	198.16	198.59
Credit institutions	1,641.21	9.16	183.01	112.12	748.19	588.73
Other financial corporations	2,288.62	32.69	348.49	125.18	558.11	1,224.15
Non-financial corporations	3,568.07	52.56	295.16	261.49	1,146.96	1,811.91
Households	6,769.63	143.28	883.76	512.45	2,292.29	2,937.85
Debt securities issued	3,614.04	31.11	420.35	358.31	1,214.30	1,589.97
<i>of which: subordinated</i>	282.56	2.16	20.16	19.12	110.38	130.73
Derivatives	1,650.77	1.96	132.80	120.74	417.22	978.05
<i>of which: trading</i>	1,483.19	1.13	112.11	76.49	385.40	908.06
Provisions ¹⁾	127.68	1.40	18.30	11.43	42.64	53.92
Other liabilities ²⁾	1,372.42	5.82	103.06	65.20	369.85	828.49
Equity	1,562.95	29.26	252.05	115.52	500.88	665.24
Paid-up capital	648.19	14.86	146.37	46.44	191.13	249.41
Reserves	823.53	14.11	95.95	66.05	276.05	371.38
Minority interests	52.69	0.23	4.57	1.14	13.21	33.54
Other comprehensive income	-69.68	-0.61	-3.69	-5.23	-23.53	-36.61
Other ³⁾	108.21	0.67	8.86	7.12	44.03	47.53
Total liabilities and equity	25,218.12	330.48	2,980.09	1,933.99	8,181.94	11,791.62

Source: ECB.

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

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

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

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

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

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

Liabilities and equity (Q1 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Deposits	16,890.27	10,693.75	6,196.52
Central banks	2,095.87	1,368.03	727.84
General governments	526.87	339.23	187.65
Credit institutions	1,641.21	954.66	686.54
Other financial corporations	2,288.62	1,486.42	802.20
Non-financial corporations	3,568.07	2,229.89	1,338.18
Households	6,769.63	4,315.51	2,454.12
Debt securities issued	3,614.04	2,556.77	1,057.27
<i>of which: subordinated</i>	282.56	186.41	96.15
Derivatives	1,650.77	784.11	866.66
<i>of which: trading</i>	1,483.19	657.15	826.03
Provisions ²⁾	127.68	78.54	49.14
Other liabilities ³⁾	1,372.42	729.12	643.29
Equity	1,562.95	992.74	570.21
Paid-up capital	648.19	344.00	304.20
Reserves	823.53	590.07	233.46
Minority interests	52.69	40.57	12.12
Other comprehensive income	-69.68	-45.78	-23.90
Other ⁴⁾	108.21	63.88	44.33
Total liabilities and equity	25,218.12	15,835.03	9,383.09

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 2020	Q4 2020 ^{5) 6)}
SSM		
Belgium	134,137.22	129,703.83
Bulgaria		4,980.31
Germany	319,569.26	283,277.43
Estonia	949.02	C
Ireland	27,544.68	26,554.10
Greece	29,008.62	32,275.66
Spain	373,307.00	369,598.24
France	627,831.60	616,982.28
Croatia		10,204.28
Italy	443,045.45	428,938.08
Cyprus	12,751.08	12,140.06
Latvia	1,777.52	1,737.10
Lithuania	2,376.92	2,908.57
Luxembourg	23,343.40	23,632.05
Malta	2,192.89	C
Netherlands	205,034.95	197,426.87
Austria	59,379.49	54,661.81
Portugal	55,704.51	56,666.81
Slovenia	6,099.44	8,341.17
Slovakia	14,403.07	13,911.40
Finland	57,198.75	55,755.25
Non-SSM EEA ¹⁾	202,427.16	173,689.14
Non-EEA Europe ²⁾	19,349.02	23,104.66
RoW ³⁾	448,453.99	418,555.76
Total non-domestic unallocated exposure ⁴⁾	54,922.74	53,409.18
Total exposure	3,120,807.77	3,000,139.10

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. In accordance with Article 5(b), point 3 of Regulation (EU) No 680/2014, reporting requirements apply to sovereign exposures where the aggregate carrying amount of financial assets from the "General governments" counterparty sector is equal to or higher than 1% of the sum of the total carrying amounts for "Debt securities" and "Loans and advances". Therefore, the sample of entities in the table is smaller than the full sample of entities. Specifically, there are 109 banks in the second and fourth 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) 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.

6) Following the establishment of close cooperation, Bulgaria and Croatia participate in the SSM as of 1 October 2020.

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

(EUR millions)

Exposure to General governments (Q4 2020)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁵⁾	Italy
SSM											
Belgium	129,703.83	56,971.20	C	6,594.82	C	1,262.14	C	C	30,201.87	-	2,009.13
Bulgaria	4,980.31	C	C	C	C	C	C	C	C	-	C
Germany	283,277.43	1,803.36	C	181,991.57	C	1,209.79	C	C	32,620.71	-	24,014.82
Estonia	C	C	C	7.58	766.91	C	C	C	C	-	C
Ireland	26,554.10	1,453.24	C	1,544.44	C	15,801.67	C	C	3,129.82	-	2,132.10
Greece	32,275.66	C	C	1,776.22	C	C	28,895.94	C	917.48	-	C
Spain	369,598.24	3,365.65	C	12,769.63	C	2,069.88	2,005.50	273,204.00	22,865.72	-	36,841.65
France	616,982.28	7,041.26	C	13,755.77	C	2,900.10	C	4,390.86	557,935.62	-	13,635.92
Croatia	10,204.28	C	C	C	C	C	C	C	C	-	5,603.66
Italy	428,938.08	2,565.05	C	22,727.19	C	764.14	5,328.87	48,277.51	52,822.68	-	286,626.16
Cyprus	12,140.06	C	C	C	C	C	1,315.65	C	C	-	C
Latvia	1,737.10	C	C	310.81	219.94	C	C	C	C	-	C
Lithuania	2,908.57	C	C	47.57	385.94	C	C	C	C	-	C
Luxembourg	23,632.05	733.10	C	462.61	C	C	C	C	9,995.58	-	664.80
Malta	C	C	C	C	C	C	C	C	C	-	C
Netherlands	197,426.87	937.99	C	1,591.51	C	255.93	C	C	2,243.90	-	530.33
Austria	54,661.81	C	C	13,322.89	C	33.10	C	C	3,699.22	-	C
Portugal	56,666.81	C	C	3,299.57	C	C	259.90	17,416.84	7,229.89	-	3,295.75
Slovenia	8,341.17	619.97	C	521.78	C	C	C	C	C	-	980.41
Slovakia	13,911.40	C	C	533.89	C	73.45	C	C	447.74	-	C
Finland	55,755.25	C	C	2,483.98	C	C	C	C	3,062.24	-	27.90
Non-SSM EEA ¹⁾	173,689.14	C	C	21,436.78	C	4,398.12	C	C	27,904.45	-	9,161.59
Non-EEA Europe ²⁾	23,104.66	C	C	1,671.08	C	C	550.04	134.75	4,639.97	-	4,804.39
RoW ³⁾	418,555.76	4,967.75	C	51,895.58	C	2,383.81	C	130,264.96	138,161.37	-	34,712.15
Total non-domestic unallocated exposure ⁴⁾	53,409.18	66.60	C	13,346.05	C	953.70	C	C	8,868.03	-	7,878.52
Total exposure	3,000,139.10	103,876.78	C	352,140.79	1,390.87	33,089.37	43,963.29	513,528.19	908,043.24	-	445,877.28

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q4 2020)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁵⁾	Finland
SSM											
Belgium	C	C	C	1,873.76	C	28,780.04	423.92	C	C	-	C
Bulgaria	C	C	C	C	C	C	C	C	C	-	C
Germany	C	C	C	672.96	C	28,426.22	2,586.18	C	C	-	C
Estonia	C	C	C	C	C	C	C	C	C	-	C
Ireland	C	C	C	405.17	C	282.87	283.61	C	C	-	C
Greece	C	C	C	C	C	C	C	C	C	-	C
Spain	C	C	C	1,301.16	C	5,468.43	1,394.21	7,912.50	C	-	C
France	C	C	C	2,064.37	143.22	12,952.16	869.22	C	C	-	C
Croatia	C	C	C	C	C	C	4,508.49	C	C	-	C
Italy	C	C	C	C	C	C	1,484.45	5,072.28	C	-	C
Cyprus	10,779.37	C	C	C	C	C	C	C	C	-	C
Latvia	C	C	C	89.07	C	C	80.15	C	C	-	C
Lithuania	C	C	1,708.50	106.98	C	C	93.35	C	C	-	C
Luxembourg	C	C	C	3,670.32	C	5,347.23	C	1,028.71	C	-	C
Malta	C	C	C	C	C	C	C	C	C	-	C
Netherlands	C	C	C	C	C	190,055.56	253.17	C	C	-	C
Austria	C	C	C	144.76	C	7,060.16	20,564.93	C	C	-	C
Portugal	C	C	C	C	C	C	168.64	23,947.04	C	-	C
Slovenia	C	C	C	C	C	C	2,548.22	C	C	-	C
Slovakia	C	C	C	257.12	C	C	7,174.73	C	C	-	C
Finland	C	C	C	106.86	C	7,276.91	97.23	C	C	-	41,686.78
Non-SSM EEA ¹⁾	C	C	C	753.48	C	15,436.65	29,895.75	C	C	-	C
Non-EEA Europe ²⁾	C	C	C	C	C	3,983.92	5,005.70	C	C	-	C
RoW ³⁾	C	C	C	2,134.89	C	42,991.23	1,895.45	3,668.39	C	-	C
Total non-domestic unallocated exposure ⁴⁾	156.60	C	C	624.37	36.01	6,980.53	C	C	C	-	C
Total exposure	11,275.04	C	1,919.06	14,687.47	1,096.43	358,009.01	81,161.87	48,687.45	C	-	73,084.46

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 2020)	Total	Corporate/wholesale lender	Custodians and asset managers	Development/promotional lender	Diversified lenders	G-SIBs ⁵⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
SSM										
Belgium	129,703.83	1,033.23	1,978.27	607.41	3,802.91	47,813.02	10,520.02	237.11	63,711.87	-
Bulgaria	4,980.31	C	C	C	764.16	C	C	C	C	-
Germany	283,277.43	103,355.85	9,354.77	C	13,076.37	74,411.88	8,993.17	C	71,304.20	-
Estonia	C	C	C	C	C	C	C	769.93	176.86	-
Ireland	26,554.10	557.53	C	C	17,370.21	4,449.37	746.57	140.73	2,137.98	-
Greece	32,275.66	C	C	C	28,900.72	1,305.78	92.28	C	1,969.89	-
Spain	369,598.24	1,683.15	1,976.08	C	132,231.42	88,508.47	55,886.97	C	87,621.17	-
France	616,982.28	4,571.21	3,422.88	82,986.06	9,747.53	361,645.25	C	C	42,684.51	-
Croatia	10,204.28	C	C	C	3,082.86	C	C	1,421.23	C	-
Italy	428,938.08	3,705.08	1,393.28	C	79,225.80	118,557.05	119,092.48	C	100,110.93	-
Cyprus	12,140.06	C	C	C	12,069.34	C	C	C	C	-
Latvia	1,737.10	88.65	181.15	C	125.61	182.37	C	911.80	215.59	-
Lithuania	2,908.57	C	C	C	156.10	100.80	C	2,222.61	307.87	-
Luxembourg	23,632.05	350.75	468.16	2,369.65	5,821.18	10,020.35	C	C	4,177.59	-
Malta	C	C	C	C	C	C	C	C	C	-
Netherlands	197,426.87	472.98	1,156.11	C	506.56	11,560.78	2,157.29	C	17,243.40	-
Austria	54,661.81	10,017.28	C	C	18,772.50	16,017.91	C	146.21	7,513.99	-
Portugal	56,666.81	692.40	C	C	27,014.31	22,142.74	2,734.72	C	3,925.27	-
Slovenia	8,341.17	161.22	C	C	1,092.57	1,733.61	C	3,938.57	1,211.73	-
Slovakia	13,911.40	209.38	C	C	7,387.96	1,112.93	C	C	5,003.00	-
Finland	55,755.25	351.34	1,015.87	C	330.52	6,818.34	C	C	15,094.74	-
Non-SSM EEA ¹⁾	173,689.14	3,676.94	1,005.50	C	35,359.66	73,787.80	C	3,277.23	55,349.72	-
Non-EEA Europe ²⁾	23,104.66	C	C	C	3,024.59	7,581.71	C	4,712.56	4,225.18	-
RoW ³⁾	418,555.76	5,772.90	5,453.02	C	12,638.66	261,666.94	594.78	C	129,161.42	-
Total non-domestic unallocated exposure ⁴⁾	53,409.18	7,438.41	1,796.13	C	15,750.93	11,690.30	2,006.81	C	13,589.61	-
Total exposure	3,000,139.10	144,458.77	31,681.25	298,059.56	428,974.37	1,126,425.84	318,616.49	21,369.17	630,553.64	-

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

5) 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 2020)	Total	Banks with total assets				G-SIBs ⁵⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
SSM						
Belgium	129,703.83	C	12,463.06	C	32,822.88	47,813.02
Bulgaria	4,980.31	C	311.63	C	C	C
Germany	283,277.43	1,027.32	42,260.68	17,279.98	148,297.57	74,411.88
Estonia	C	769.93	C	C	18.13	C
Ireland	26,554.10	243.63	3,788.14	15,822.91	2,250.05	4,449.37
Greece	32,275.66	C	28,990.60	C	1,967.53	1,305.78
Spain	369,598.24	1,577.98	79,416.89	5,773.30	194,321.60	88,508.47
France	616,982.28	904.79	94,792.04	8,034.07	151,606.13	361,645.25
Croatia	10,204.28	1,421.23	C	C	4,931.28	C
Italy	428,938.08	4,494.14	104,964.85	97,242.13	103,679.92	118,557.05
Cyprus	12,140.06	10,793.86	1,345.95	C	C	C
Latvia	1,737.10	984.07	294.96	44.26	231.45	182.37
Lithuania	2,908.57	2,273.86	183.19	66.30	284.41	100.80
Luxembourg	23,632.05	151.27	6,423.81	3,266.04	3,770.59	10,020.35
Malta	C	C	C	C	C	C
Netherlands	197,426.87	239.72	3,495.25	165,457.38	16,673.74	11,560.78
Austria	54,661.81	1,168.95	14,827.66	4,224.15	18,423.14	16,017.91
Portugal	56,666.81	181.86	27,991.39	686.18	5,664.65	22,142.74
Slovenia	8,341.17	3,979.27	472.71	322.90	1,832.69	1,733.61
Slovakia	13,911.40	C	481.79	C	10,489.93	1,112.93
Finland	55,755.25	139.82	C	C	8,903.73	6,818.34
Non-SSM EEA ¹⁾	173,689.14	3,785.22	10,825.59	7,518.85	77,771.68	73,787.80
Non-EEA Europe ²⁾	23,104.66	4,712.83	C	C	5,194.30	7,581.71
RoW ³⁾	418,555.76	1,610.28	16,038.66	6,635.32	132,604.57	261,666.94
Total non-domestic unallocated exposure ⁴⁾	53,409.18	426.23	10,846.73	3,973.99	26,471.93	11,690.30
Total exposure	3,000,139.10	43,426.97	497,315.02	383,469.63	949,501.64	1,126,425.84

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

Exposure to General governments (Q4 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
SSM			
Belgium	129,703.83	104,923.78	24,780.05
Bulgaria	4,980.31	C	C
Germany	283,277.43	174,871.86	108,405.57
Estonia	C	884.09	C
Ireland	26,554.10	7,085.16	19,468.94
Greece	32,275.66	869.69	31,405.97
Spain	369,598.24	219,375.12	150,223.13
France	616,982.28	444,570.65	172,411.63
Croatia	10,204.28	4,992.51	5,211.78
Italy	428,938.08	158,737.67	270,200.41
Cyprus	12,140.06	C	C
Latvia	1,737.10	1,223.41	513.70
Lithuania	2,908.57	2,467.35	441.23
Luxembourg	23,632.05	15,493.06	8,138.99
Malta	C	12.44	C
Netherlands	197,426.87	182,160.51	15,266.36
Austria	54,661.81	26,756.22	27,905.59
Portugal	56,666.81	24,155.71	32,511.10
Slovenia	8,341.17	2,925.27	5,415.90
Slovakia	13,911.40	10,820.47	3,090.93
Finland	55,755.25	45,609.23	10,146.03
Non-SSM EEA ²⁾	173,689.14	100,529.38	73,159.76
Non-EEA Europe ³⁾	23,104.66	7,037.85	16,066.81
RoW ⁴⁾	418,555.76	287,978.96	130,576.81
Total non-domestic unallocated exposure ⁵⁾	53,409.18	33,377.92	20,031.26
Total exposure	3,000,139.10	1,858,300.41	1,141,838.70

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)

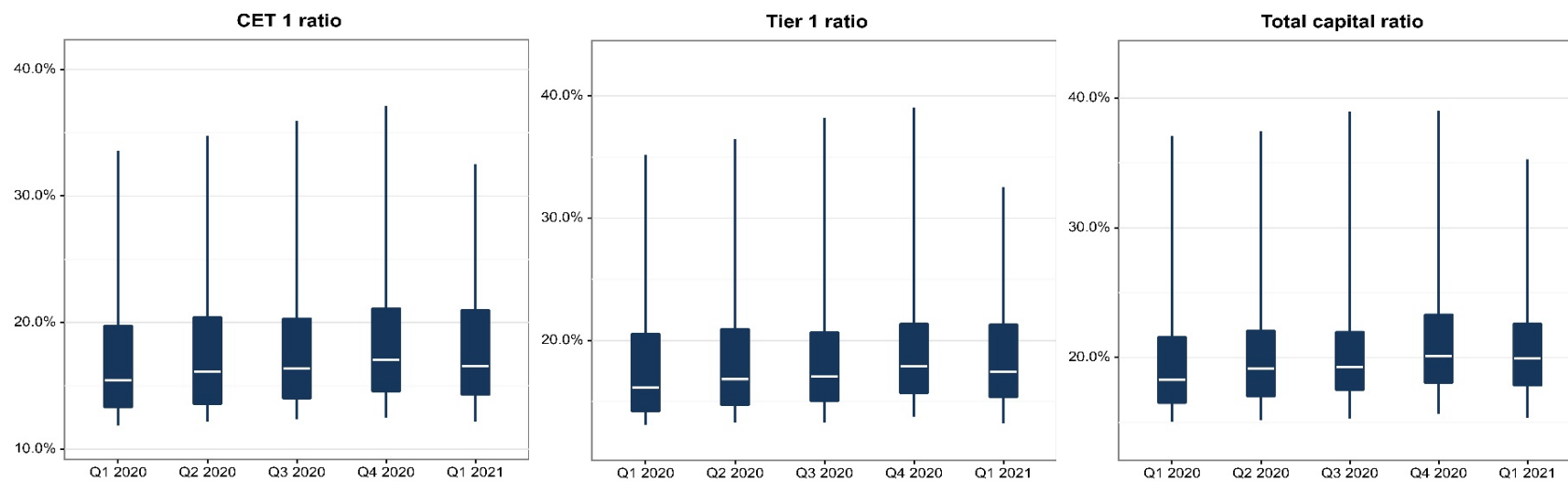
Indicator	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
CET1 amount ^{1), 2)}	1,201.98	1,229.31	1,224.66	1,275.11	1,279.51
Tier 1 amount ²⁾	1,304.05	1,332.29	1,329.43	1,383.51	1,385.38
Total capital amount ²⁾	1,509.00	1,540.60	1,533.96	1,592.27	1,597.49
Total risk exposure amount	8,335.31	8,257.91	8,056.31	8,146.44	8,261.15
CET1 ratio ^{1), 2)}	14.42%	14.89%	15.20%	15.65%	15.49%
Tier 1 ratio ²⁾	15.64%	16.13%	16.50%	16.98%	16.77%
Total capital ratio ²⁾	18.10%	18.66%	19.04%	19.55%	19.34%

Source: ECB.

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

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 2021)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Belgium	188.53	42.02	22.29%	38.40	20.37%
Bulgaria	C	C	C	C	C	C	C
Germany	1,234.42	240.68	19.50%	206.61	16.74%	190.99	15.47%
Estonia	14.42	4.33	30.00%	4.32	29.97%	4.32	29.97%
Ireland	230.46	52.36	22.72%	46.82	20.32%	44.07	19.12%
Greece	163.77	25.83	15.77%	22.58	13.79%	22.58	13.79%
Spain	1,387.96	231.62	16.69%	199.93	14.40%	177.84	12.81%
France	2,614.48	504.73	19.31%	438.20	16.76%	413.14	15.80%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	1,003.89	195.81	19.51%	170.44	16.98%	155.70	15.51%
Cyprus	19.22	3.79	19.69%	3.59	18.67%	3.24	16.86%
Latvia	C	C	25.77%	C	24.86%	C	24.86%
Lithuania	8.88	2.15	24.18%	2.12	23.87%	2.12	23.87%
Luxembourg	65.30	15.77	24.14%	12.18	18.65%	11.91	18.24%
Malta	8.44	1.86	22.10%	1.59	18.84%	1.59	18.84%
Netherlands	679.68	152.11	22.38%	128.33	18.88%	114.70	16.88%
Austria	275.01	51.73	18.81%	44.23	16.08%	39.11	14.22%
Portugal	115.43	19.23	16.66%	17.08	14.79%	15.93	13.80%
Slovenia	20.20	3.59	17.78%	3.24	16.03%	3.23	16.01%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	217.28	46.57	21.43%	42.49	19.55%	39.45	18.15%
Total	8,261.15	1,597.49	19.34%	1,385.38	16.77%	1,279.51	15.49%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q1 2021)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Corporate/wholesale lenders	404.64	83.64	20.67%	67.92	16.78%
Custodians and asset managers	97.87	26.71	27.29%	22.43	22.92%	21.57	22.04%
Development/promotional lenders	C	C	34.15%	C	34.06%	C	32.65%
Diversified lenders	1,237.08	222.17	17.96%	192.46	15.56%	175.83	14.21%
G-SIBs ¹⁾	3,581.96	659.32	18.41%	569.46	15.90%	517.28	14.44%
Retail and consumer credit lenders	471.00	94.42	20.05%	87.12	18.50%	85.22	18.09%
Small market lenders	69.45	15.80	22.75%	15.14	21.81%	15.14	21.80%
Universal and investment banks	2,277.15	457.09	20.07%	392.66	17.24%	362.23	15.91%
Not classified	C	C	C	C	C	C	C
Total	8,261.15	1,597.49	19.34%	1,385.38	16.77%	1,279.51	15.49%

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 2021)	Total risk exposure amount	Total capital ⁵⁾		Tier 1 ⁵⁾		CET1 ^{5) 6)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with significant domestic exposures ¹⁾	486.56	100.91	20.74%	93.78	19.27%
Banks with largest non-domestic exposures							
SSM	3,200.52	647.12	20.22%	565.11	17.66%	526.78	16.46%
Non-SSM EEA ²⁾	437.06	89.52	20.48%	80.34	18.38%	72.90	16.68%
Non-EEA Europe ³⁾	325.07	64.87	19.96%	56.59	17.41%	51.62	15.88%
RoW ⁴⁾	3,811.93	695.07	18.23%	589.56	15.47%	536.23	14.07%
Total	8,261.15	1,597.49	19.34%	1,385.38	16.77%	1,279.51	15.49%

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 2021)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with total assets					
<i>Less than €30 billion</i>	135.07	28.91	21.40%	26.64	19.72%	25.98	19.23%
<i>Between €30 billion and €100 billion</i>	1,215.40	249.04	20.49%	225.87	18.58%	219.73	18.08%
<i>Between €100 billion and €200 billion</i>	617.97	120.60	19.52%	105.30	17.04%	97.88	15.84%
<i>More than €200 billion</i>	2,710.75	539.62	19.91%	458.11	16.90%	418.64	15.44%
G-SIBs ¹⁾	3,581.96	659.32	18.41%	569.46	15.90%	517.28	14.44%
Total	8,261.15	1,597.49	19.34%	1,385.38	16.77%	1,279.51	15.49%

Source: ECB.

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

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q1 2021)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with low risk	5,262.67	1,006.42	19.12%	873.86	16.60%
Banks with medium, high risk and non-rated	2,998.48	591.07	19.71%	511.52	17.06%	467.98	15.61%
Total	8,261.15	1,597.49	19.34%	1,385.38	16.77%	1,279.51	15.49%

Source: ECB.

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

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

2) 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 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
CET1 ratio ¹⁾ ≤ 10%	-	-	-	-	-
10% < CET1 ratio ≤ 20%	86	81	82	76	79
CET1 ratio > 20%	26	31	28	36	35
Total	112	112	110	112	114

Source: ECB.

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

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 2021)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	3	3
Bulgaria	-	-	1
Germany	-	15	6
Estonia	-	-	3
Ireland	-	3	3
Greece	-	4	-
Spain	-	11	-
France	-	7	4
Croatia ¹⁾	-	-	-
Italy	-	10	1
Cyprus	-	2	1
Latvia	-	1	2
Lithuania	-	1	2
Luxembourg	-	3	2
Malta	-	2	1
Netherlands	-	4	3
Austria	-	6	1
Portugal	-	3	-
Slovenia	-	2	1
Slovakia ¹⁾	-	-	-
Finland	-	2	1
Total	-	79	35

Source: ECB.

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

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

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

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

(number of institutions)

Category (Q1 2021)	CET1 ratio ⁵⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures ¹⁾	-	11	5
Banks with largest non-domestic exposures			
SSM	-	46	20
Non-SSM EEA ²⁾	-	4	5
Non-EEA Europe ³⁾	-	7	4
RoW ⁴⁾	-	11	1
Total	-	79	35

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 2021)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
<i>Less than €30 billion</i>	-	12	15
<i>Between €30 billion and €100 billion</i>	-	32	16
<i>Between €100 billion and €200 billion</i>	-	11	2
<i>More than €200 billion</i>	-	16	2
G-SIBs ¹⁾	-	8	-
Total	-	79	35

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

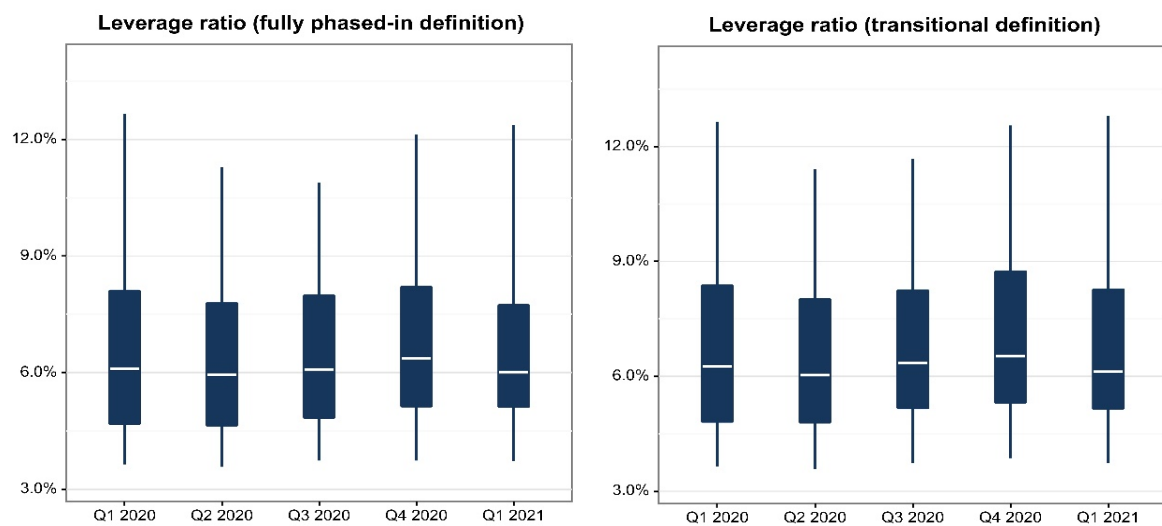
(EUR billions; percentages)

Leverage ratio and its components	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Exposure values	24,537.29	25,178.99	23,763.96	23,145.79	24,441.17
Assets other than derivatives and securities financing transactions	20,356.19	21,150.45	21,018.47	21,112.67	21,970.96
Derivatives	C	C	717.05	697.42	882.83
Securities financing transactions	1,775.02	1,641.83	1,597.98	1,416.53	1,707.15
Off-balance sheet items	1,799.74	1,886.14	1,872.54	1,877.04	1,960.09
Deductions of exposures to public sector entities funding general interest investments	C	C	-1,442.07	-1,957.87	-2,079.85
Fully phased-in definition					
Tier 1 capital	1,272.37	1,290.76	1,288.77	1,340.11	1,351.03
Total exposure	24,332.34	24,996.34	23,586.40	22,989.02	24,284.21
Exposure values	24,537.29	25,178.99	23,763.96	23,145.79	24,441.17
Asset amount deducted from Tier 1 capital	-204.95	-182.66	-177.56	-156.77	-156.96
Leverage ratio (fully phased-in definition)	5.23%	5.16%	5.46%	5.83%	5.56%
Transitional definition					
Tier 1 capital	1,304.05	1,332.27	1,329.40	1,383.54	1,385.15
Total exposure	24,347.17	25,015.59	23,610.94	23,015.38	24,305.01
Exposure values	24,537.29	25,178.99	23,763.96	23,145.79	24,441.17
Asset amount deducted from Tier 1 capital	-190.12	-163.41	-153.02	-130.41	-136.16
Leverage ratio (transitional definition)	5.36%	5.33%	5.63%	6.01%	5.70%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.



T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q1 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹⁾	Italy
Exposure values	24,441.17	611.76	C	4,041.05	38.44	529.49	269.17	3,593.05	8,084.38	-	2,700.57
Assets other than derivatives and securities financing transactions	21,970.96	581.47	C	3,503.80	36.60	420.40	271.30	3,264.35	7,167.13	-	2,489.98
Derivatives	882.83	0.83	C	262.64	0.15	17.86	3.01	69.30	354.57	-	53.93
Securities financing transactions	1,707.15	40.61	C	317.46	C	46.02	3.16	126.45	814.54	-	119.80
Off-balance sheet items	1,960.09	40.69	C	300.69	1.70	66.61	6.39	264.36	706.91	-	298.60
Deductions of exposures to public sector entities funding general interest investments	-2,079.85	-51.84	C	-343.53	C	-21.40	-14.70	-131.42	-958.77	-	-261.74
Fully phased-in definition											
Tier 1 capital	1,351.03	37.54	C	204.36	4.32	44.23	19.39	193.64	432.10	-	159.70
Total exposure	24,284.21	608.77	C	4,025.06	38.40	523.14	266.18	3,554.64	8,030.19	-	2,681.20
Exposure values	24,441.17	611.76	C	4,041.05	38.44	529.49	269.17	3,593.05	8,084.38	-	2,700.57
Asset amount deducted from Tier 1 capital	-156.96	-2.98	C	-15.99	-0.05	-6.35	-2.99	-38.41	-54.20	-	-19.37
Leverage ratio (fully phased-in definition)	5.56%	6.17%	C	5.08%	11.25%	8.46%	7.29%	5.45%	5.38%	-	5.96%
Transitional definition											
Tier 1 capital	1,385.15	38.40	C	206.61	4.32	46.82	22.58	199.93	438.20	-	170.44
Total exposure	24,305.01	609.76	C	4,025.35	38.40	525.72	268.30	3,557.24	8,033.67	-	2,689.26
Exposure values	24,441.17	611.76	C	4,041.05	38.44	529.49	269.17	3,593.05	8,084.38	-	2,700.57
Asset amount deducted from Tier 1 capital	-136.16	-1.99	C	-15.70	-0.05	-3.77	-0.87	-35.81	-50.71	-	-11.31
Leverage ratio (transitional definition)	5.70%	6.30%	C	5.13%	11.25%	8.91%	8.42%	5.62%	5.45%	-	6.34%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q1 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁾	Finland
Exposure values	C	18.08	29.47	200.21	24.66	2,542.21	688.37	243.01	37.46	-	733.26
Assets other than derivatives and securities financing transactions	42.62	C	27.88	179.65	23.74	2,415.00	599.11	228.33	33.54	-	656.89
Derivatives	0.04	0.08	0.07	C	0.01	84.00	C	C	0.04	-	C
Securities financing transactions	C	C	C	13.63	C	151.77	45.01	0.68	C	-	C
Off-balance sheet items	1.14	C	1.51	6.86	0.90	156.03	36.78	12.80	3.98	-	52.67
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	-264.59	C	C	C	-	C
Fully phased-in definition											
Tier 1 capital	3.36	C	2.09	12.15	1.57	127.25	43.97	16.69	3.24	-	42.23
Total exposure	43.59	C	29.43	199.10	24.54	2,536.69	684.99	241.40	37.34	-	728.91
Exposure values	C	18.08	29.47	200.21	24.66	2,542.21	688.37	243.01	37.46	-	733.26
Asset amount deducted from Tier 1 capital	C	C	-0.04	-1.11	-0.12	-5.52	-3.38	-1.62	-0.11	-	-4.34
Leverage ratio (fully phased-in definition)	7.70%	9.06%	7.12%	6.10%	6.38%	5.02%	6.42%	6.92%	8.67%	-	5.79%
Transitional definition											
Tier 1 capital	3.59	C	2.12	12.18	1.59	128.33	44.23	17.08	3.24	-	42.25
Total exposure	43.75	C	29.43	199.13	24.56	2,536.84	685.20	241.49	37.34	-	728.91
Exposure values	C	18.08	29.47	200.21	24.66	2,542.21	688.37	243.01	37.46	-	733.26
Asset amount deducted from Tier 1 capital	C	C	-0.04	-1.09	-0.10	-5.36	-3.17	-1.52	-0.11	-	-4.34
Leverage ratio (transitional definition)	8.20%	9.07%	7.20%	6.12%	6.47%	5.06%	6.45%	7.07%	8.67%	-	5.80%

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 2021)	Total	Corporate/w holesale lenders	Custodians and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ¹⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Exposure values	24,441.17	1,270.33	339.14	C	3,155.73	11,422.29	1,258.06	156.50	6,327.81	C
Assets other than derivatives and securities financing transactions	21,970.96	1,196.04	298.24	C	2,968.30	9,899.88	1,264.83	146.40	5,683.68	C
Derivatives	882.83	21.67	12.97	C	28.25	537.05	3.79	0.45	295.91	C
Securities financing transactions	1,707.15	41.99	39.65	C	72.26	1,079.24	26.96	C	446.85	C
Off-balance sheet items	1,960.09	104.95	C	31.85	171.47	1,061.82	45.11	9.75	525.84	C
Deductions of exposures to public sector entities funding general interest investments	-2,079.85	-94.32	C	C	-84.55	-1,155.71	-82.62	C	-624.48	C
Fully phased-in definition										
Tier 1 capital	1,351.03	67.25	22.43	C	182.55	554.81	84.53	14.94	386.33	C
Total exposure	24,284.21	1,268.53	335.83	C	3,126.76	11,340.44	1,250.23	155.97	6,297.06	C
Exposure values	24,441.17	1,270.33	339.14	C	3,155.73	11,422.29	1,258.06	156.50	6,327.81	C
Asset amount deducted from Tier 1 capital	-156.96	-1.80	-3.31	C	-28.97	-81.85	-7.83	-0.53	-30.75	C
Leverage ratio (fully phased-in definition)	5.56%	5.30%	6.68%	7.29%	5.84%	4.89%	6.76%	9.58%	6.14%	C
Transitional definition										
Tier 1 capital	1,385.15	67.92	22.43	C	192.46	569.46	87.12	15.14	392.43	C
Total exposure	24,305.01	1,268.67	335.83	C	3,133.85	11,346.00	1,252.82	156.09	6,302.35	C
Exposure values	24,441.17	1,270.33	339.14	C	3,155.73	11,422.29	1,258.06	156.50	6,327.81	C
Asset amount deducted from Tier 1 capital	-136.16	-1.66	-3.31	C	-21.88	-76.29	-5.25	-0.41	-25.46	C
Leverage ratio (transitional definition)	5.70%	5.35%	6.68%	7.29%	6.14%	5.02%	6.95%	9.70%	6.23%	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 2021)	Total	Banks with significant domestic exposures ¹⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ²⁾	Non-EEA Europe ³⁾	RoW ⁴⁾
Exposure values	24,441.17	1,285.13	9,304.46	1,342.21	889.72	11,619.66
Assets other than derivatives and securities financing transactions	21,970.96	1,244.97	8,697.17	1,169.80	820.35	10,038.67
Derivatives	882.83	C	244.61	C	C	552.03
Securities financing transactions	1,707.15	31.10	489.34	81.18	38.62	1,066.91
Off-balance sheet items	1,960.09	72.30	745.84	91.55	51.10	999.30
Deductions of exposures to public sector entities funding general interest investments	-2,079.85	C	-872.48	C	C	-1,037.26
Fully phased-in definition						
Tier 1 capital	1,351.03	90.84	548.78	79.59	53.64	578.18
Total exposure	24,284.21	1,277.29	9,258.41	1,333.88	880.84	11,533.79
Exposure values	24,441.17	1,285.13	9,304.46	1,342.21	889.72	11,619.66
Asset amount deducted from Tier 1 capital	-156.96	-7.84	-46.05	-8.33	-8.88	-85.86
Leverage ratio (fully phased-in definition)	5.56%	7.11%	5.93%	5.97%	6.09%	5.01%
Transitional definition						
Tier 1 capital	1,385.15	93.78	565.11	80.11	56.59	589.56
Total exposure	24,305.01	1,280.27	9,267.85	1,334.55	883.88	11,538.47
Exposure values	24,441.17	1,285.13	9,304.46	1,342.21	889.72	11,619.66
Asset amount deducted from Tier 1 capital	-136.16	-4.86	-36.61	-7.66	-5.84	-81.19
Leverage ratio (transitional definition)	5.70%	7.33%	6.10%	6.00%	6.40%	5.11%

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 2021)	Total	Banks with total assets				G-SIBs ¹⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Exposure values	24,441.17	347.09	2,926.93	1,844.60	7,900.27	11,422.29
Assets other than derivatives and securities financing transactions	21,970.96	327.16	2,702.60	1,738.10	7,303.23	9,899.88
Derivatives	882.83	C	77.13	C	259.36	537.05
Securities financing transactions	1,707.15	C	99.75	C	453.81	1,079.24
Off-balance sheet items	1,960.09	15.69	169.64	112.38	600.55	1,061.82
Deductions of exposures to public sector entities funding general interest investments	-2,079.85	C	-122.19	C	-716.68	-1,155.71
Fully phased-in definition						
Tier 1 capital	1,351.03	25.87	218.97	99.51	451.87	554.81
Total exposure	24,284.21	344.91	2,907.34	1,831.95	7,859.58	11,340.44
Exposure values	24,441.17	347.09	2,926.93	1,844.60	7,900.27	11,422.29
Asset amount deducted from Tier 1 capital	-156.96	-2.18	-19.59	-12.65	-40.70	-81.85
Leverage ratio (fully phased-in definition)	5.56%	7.50%	7.53%	5.43%	5.75%	4.89%
Transitional definition						
Tier 1 capital	1,385.15	26.64	225.87	105.30	457.87	569.46
Total exposure	24,305.01	345.52	2,912.78	1,837.25	7,863.46	11,346.00
Exposure values	24,441.17	347.09	2,926.93	1,844.60	7,900.27	11,422.29
Asset amount deducted from Tier 1 capital	-136.16	-1.57	-14.14	-7.35	-36.82	-76.29
Leverage ratio (transitional definition)	5.70%	7.71%	7.75%	5.73%	5.82%	5.02%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Leverage ratio and its components (Q1 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Exposure values	24,441.17	15,461.06	8,980.12
Assets other than derivatives and securities financing transactions	21,970.96	14,265.93	7,705.03
Derivatives	882.83	430.85	451.98
Securities financing transactions	1,707.15	995.42	711.74
Off-balance sheet items	1,960.09	1,193.46	766.62
Deductions of exposures to public sector entities funding general interest investments	-2,079.85	-1,424.61	-655.25
Fully phased-in definition			
Tier 1 capital	1,351.03	857.12	493.91
Total exposure	24,284.21	15,355.48	8,928.73
Exposure values	24,441.17	15,461.06	8,980.12
Asset amount deducted from Tier 1 capital	-156.96	-105.58	-51.39
Leverage ratio (fully phased-in definition)	5.56%	5.58%	5.53%
Transitional definition			
Tier 1 capital	1,385.15	873.86	511.29
Total exposure	24,305.01	15,363.88	8,941.13
Exposure values	24,441.17	15,461.06	8,980.12
Asset amount deducted from Tier 1 capital	-136.16	-97.18	-38.98
Leverage ratio (transitional definition)	5.70%	5.69%	5.72%

Source: ECB.

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

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

T03.04.1 Leverage ratio band by reference period

(number of institutions)

Indicator	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
LR ¹⁾ ≤ 3%	3	3	3	3	3
3% < LR ≤ 6%	51	53	51	45	54
LR > 6%	58	56	56	64	57
Total	112	112	110	112	114

Source: ECB.

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

1) LR stands for Leverage Ratio.

T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q1 2021)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	3	3
Bulgaria	-	-	1
Germany	-	15	6
Estonia	-	-	3
Ireland	-	2	4
Greece	-	-	4
Spain	-	8	3
France	2	6	3
Croatia ¹⁾	-	-	-
Italy	-	8	3
Cyprus	-	-	3
Latvia	-	-	3
Lithuania	-	-	3
Luxembourg	-	3	2
Malta	-	1	2
Netherlands	1	4	2
Austria	-	1	6
Portugal	-	1	2
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	2	1
Total	3	54	57

Source: ECB.

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

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

2) LR stands for Leverage Ratio.

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

(number of institutions)

Category (Q1 2021)	LR ⁵⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures ¹⁾	1	9	6
Banks with largest non-domestic exposures			
SSM	2	29	35
Non-SSM EEA ²⁾	-	2	7
Non-EEA Europe ³⁾	-	6	5
RoW ⁴⁾	-	8	4
Total	3	54	57

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 2021)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
<i>Less than €30 billion</i>	1	4	22
<i>Between €30 billion and €100 billion</i>	1	20	27
<i>Between €100 billion and €200 billion</i>	1	9	3
<i>More than €200 billion</i>	-	13	5
G-SIBs ¹⁾	-	8	-
Total	3	54	57

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 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Credit risk-weighted exposure amounts	7,070.02	6,960.45	6,808.15	6,880.25	6,988.02
Standardised approach (SA)	2,864.91	2,791.94	2,716.00	2,766.21	2,803.16
of which: exposures to institutions	118.32	117.43	115.15	122.59	117.07
of which: exposures to corporates	1,015.90	968.51	924.57	942.88	983.35
of which: exposures to retail	519.72	501.98	495.64	496.76	495.67
of which: exposures secured by mortgages on immovable property	319.77	315.84	307.20	306.09	306.88
Internal ratings based approach (IRB)	4,085.35	4,056.89	3,984.86	4,000.20	4,073.96
of which: exposures to institutions	213.69	198.06	188.58	188.09	190.83
of which: exposures to corporates ¹⁾	2,340.64	2,326.95	2,265.98	2,277.71	2,327.91
of which: exposures to retail ²⁾	393.20	386.79	381.17	376.68	376.89
of which: exposures to retail secured by real estate ³⁾	527.54	526.32	525.48	528.67	530.00
Risk exposure for contributions to the default fund of a CCP ⁴⁾	6.44	6.42	6.25	7.41	5.61
Securitisation positions	113.32	105.19	101.05	106.42	105.29
Settlement/delivery risk exposure amount	1.45	0.60	0.55	0.88	1.44
Market risk exposure amount	296.38	320.85	277.79	281.45	294.85
Market risk exposure under SA ⁵⁾	88.91	90.06	85.63	94.83	99.28
Market risk exposure under IM approach ⁶⁾	207.47	230.79	192.17	186.62	195.58
Operational risk exposure amount	837.37	837.61	832.65	831.64	830.22
Operational risk exposure under BIA ⁷⁾	53.04	51.95	50.92	52.08	55.24
Operational risk exposure under TSA/ASA ⁸⁾	337.74	337.25	333.46	360.22	362.03
Operational risk exposure under AMA ⁹⁾	446.58	448.40	448.27	419.34	412.96
Risk exposure for credit valuation adjustment	57.94	55.72	51.39	54.70	59.21
Other ¹⁰⁾	72.15	82.69	85.77	97.52	87.41
Total risk exposure amount	8,335.31	8,257.91	8,056.31	8,146.44	8,261.15
Risk weights SA vs. IRB - Credit Risk ¹¹⁾	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Standardised approach (SA)					
Risk weights of exposures to institutions	14.32%	14.88%	14.73%	15.74%	14.74%
Risk weights of exposures to corporates	91.84%	89.48%	89.22%	88.99%	87.29%
Risk weights of exposures to retail	70.20%	69.26%	69.51%	69.49%	69.40%
Risk weights of exposures secured by mortgages on immovable property	40.72%	40.21%	40.25%	40.02%	39.90%
Internal ratings based approach (IRB)					
Risk weights of exposures to institutions	16.90%	16.40%	16.56%	17.31%	16.99%
Risk weights of exposures to corporates ¹⁾	45.05%	45.03%	45.07%	46.16%	46.00%
Risk weights of exposures to retail ²⁾	29.05%	28.62%	28.10%	27.83%	27.62%
Risk weights of exposures to retail secured by real estate ³⁾	14.04%	13.80%	13.61%	13.51%	13.37%

Source: ECB.

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

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

T03.05.2 Risk exposures composition by country/1

(EUR billions; percentages)

Risk exposures (Q1 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹²⁾	Italy
Credit risk-weighted exposure amounts	6,988.02	153.63	C	977.57	12.90	199.44	147.11	1,209.42	2,259.90	-	851.81
Standardised approach (SA)	2,803.16	33.96	C	228.57	C	124.18	129.99	710.03	839.80	-	395.60
of which: exposures to institutions	117.07	C	C	11.38	0.06	4.55	2.24	20.54	33.40	-	20.17
of which: exposures to corporates	983.35	11.20	C	111.80	C	80.54	32.10	200.18	301.35	-	117.07
of which: exposures to retail	495.67	2.22	C	46.68	1.52	8.26	7.76	157.99	157.52	-	57.48
of which: exposures secured by mortgages on immovable property	306.88	1.30	C	12.82	C	10.78	16.15	102.05	82.31	-	30.29
Internal ratings based approach (IRB)	4,073.96	119.22	C	720.56	C	70.40	C	489.51	1,382.03	-	438.21
of which: exposures to institutions	190.83	4.72	C	54.73	C	3.75	C	14.55	58.70	-	23.24
of which: exposures to corporates ¹⁾	2,327.91	60.06	C	453.54	C	36.43	C	269.16	705.13	-	284.81
of which: exposures to retail ²⁾	376.89	6.17	C	54.07	C	4.57	C	61.46	160.97	-	29.58
of which: exposures to retail secured by real estate ³⁾	530.00	20.92	C	55.81	C	23.79	C	87.12	148.77	-	58.47
Risk exposure for contributions to the default fund of a CCP ⁴⁾	5.61	0.09	C	1.02	C	0.13	C	C	3.10	-	0.34
Securitisation positions	105.29	0.36	C	27.42	C	4.72	C	C	34.97	-	17.66
Settlement/delivery risk exposure amount	1.44	C	C	1.16	C	C	C	0.01	0.17	-	C
Market risk exposure amount	294.85	4.62	C	87.85	0.06	7.82	4.64	37.21	75.46	-	39.98
Market risk exposure under SA ⁵⁾	99.28	1.01	C	32.95	C	3.62	1.42	12.77	22.55	-	11.58
Market risk exposure under IM approach ⁶⁾	195.58	3.61	C	54.90	C	4.20	3.22	24.43	52.91	-	28.40
Operational risk exposure amount	830.22	C	C	133.67	1.31	20.34	C	C	257.33	-	101.44
Operational risk exposure under BIA ⁷⁾	55.24	1.59	C	9.87	C	C	C	4.70	8.14	-	18.33
Operational risk exposure under TSA/ASA ⁸⁾	362.03	16.98	C	36.08	C	20.34	11.79	126.11	80.70	-	23.36
Operational risk exposure under AMA ⁹⁾	412.96	C	C	87.72	C	C	C	C	168.49	-	59.75
Risk exposure for credit valuation adjustment	59.21	1.60	C	24.99	0.02	2.50	0.23	3.96	15.75	-	3.72
Other ¹⁰⁾	87.41	10.11	C	9.19	C	C	C	C	5.86	-	C
Total risk exposure amount	8,261.15	188.53	C	1,234.42	14.42	230.46	163.77	1,387.96	2,614.48	-	1,003.89
Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q1 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹²⁾	Italy
Standardised approach (SA)											
Risk weights of exposures to institutions	14.74%	C	C	4.27%	23.00%	36.98%	19.26%	28.34%	13.87%	-	27.66%
Risk weights of exposures to corporates	87.29%	78.60%	C	83.39%	C	90.37%	89.96%	93.62%	82.53%	-	87.00%
Risk weights of exposures to retail	69.40%	66.55%	C	72.80%	64.75%	71.71%	69.35%	69.73%	69.07%	-	65.91%
Risk weights of exposures secured by mortgages on immovable property	39.90%	43.21%	C	36.02%	C	C	41.75%	36.61%	43.26%	-	37.03%
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions	16.99%	11.63%	C	18.26%	C	17.11%	C	10.53%	15.49%	-	36.25%
Risk weights of exposures to corporates ¹⁾	46.00%	49.87%	C	41.83%	C	84.61%	C	55.37%	46.03%	-	47.17%
Risk weights of exposures to retail ²⁾	27.62%	19.13%	C	30.18%	C	48.49%	C	41.35%	22.47%	-	27.09%
Risk weights of exposures to retail secured by real estate ³⁾	13.37%	11.92%	C	13.84%	C	27.35%	C	14.14%	11.82%	-	18.01%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

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

T03.05.2 Risk exposures composition by country/2

(EUR billions; percentages)

Risk exposures (Q1 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹²⁾	Finland
Credit risk-weighted exposure amounts	17.03	C	7.87	57.17	7.62	544.22	232.80	99.89	17.04	-	179.87
Standardised approach (SA)	16.87	C	2.74	32.03	7.52	72.04	99.42	55.44	C	-	21.40
of which: exposures to institutions	0.61	0.10	0.45	9.29	0.64	5.22	3.14	1.64	0.56	-	0.41
of which: exposures to corporates	5.69	C	0.47	19.21	2.46	29.03	36.26	19.67	4.95	-	5.21
of which: exposures to retail	1.76	C	0.60	C	0.96	14.43	17.72	7.61	5.79	-	4.82
of which: exposures secured by mortgages on immovable property	1.93	C	C	C	1.73	C	18.29	C	0.98	-	C
Internal ratings based approach (IRB)	C	C	C	C	C	465.42	131.86	C	C	-	C
of which: exposures to institutions	C	C	C	C	C	16.56	4.71	C	C	-	C
of which: exposures to corporates ¹⁾	C	C	C	C	C	278.25	90.82	C	C	-	C
of which: exposures to retail ²⁾	C	C	C	C	C	27.45	13.87	C	C	-	C
of which: exposures to retail secured by real estate ³⁾	C	C	C	C	C	78.80	11.90	C	C	-	C
Risk exposure for contributions to the default fund of a CCP ⁴⁾	C	C	C	C	C	0.52	C	C	C	-	C
Securitisation positions	0.15	C	C	C	0.10	6.25	C	C	C	-	C
Settlement/delivery risk exposure amount	C	C	C	C	C	C	C	C	C	-	C
Market risk exposure amount	C	0.02	0.04	0.39	0.00	14.62	9.78	5.03	C	-	5.82
Market risk exposure under SA ⁵⁾	C	C	C	C	C	1.19	3.85	C	C	-	C
Market risk exposure under IM approach ⁶⁾	C	C	C	C	C	13.43	5.93	C	C	-	C
Operational risk exposure amount	2.14	0.63	0.77	6.00	0.82	C	27.81	C	1.71	-	18.50
Operational risk exposure under BIA ⁷⁾	C	C	C	C	0.58	C	5.25	C	C	-	C
Operational risk exposure under TSA/ASA ⁸⁾	1.41	0.50	C	3.54	C	5.11	7.76	9.10	C	-	18.09
Operational risk exposure under AMA ⁹⁾	C	C	C	C	C	81.41	14.80	C	C	-	C
Risk exposure for credit valuation adjustment	0.02	C	C	0.38	0.00	3.65	0.98	0.33	0.00	-	1.09
Other¹⁰⁾	C	C	C	C	C	30.06	C	1.08	C	-	C
Total risk exposure amount	19.22	C	8.88	65.30	8.44	679.68	275.01	115.43	20.20	-	217.28
Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q1 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹²⁾	Finland
Standardised approach (SA)											
Risk weights of exposures to institutions	26.60%	25.07%	21.07%	20.58%	29.15%	19.71%	20.52%	28.15%	28.57%	-	11.07%
Risk weights of exposures to corporates	91.19%	C	97.05%	93.17%	84.57%	90.36%	93.10%	95.63%	91.39%	-	86.79%
Risk weights of exposures to retail	71.07%	C	70.18%	C	72.64%	70.76%	69.27%	69.33%	71.03%	-	74.36%
Risk weights of exposures secured by mortgages on immovable property	37.90%	C	C	C	37.09%	C	42.71%	C	38.28%	-	C
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions	C	C	C	C	C	16.36%	23.50%	C	C	-	C
Risk weights of exposures to corporates ¹⁾	C	C	C	C	C	35.78%	61.35%	C	C	-	C
Risk weights of exposures to retail ²⁾	C	C	C	C	C	40.74%	37.06%	C	C	-	C
Risk weights of exposures to retail secured by real estate ³⁾	C	C	C	C	C	10.77%	15.80%	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 2021)	Total	Corporate/wholesale lender	Custodians and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ¹²⁾	Retail and consumer credit	Small market lenders	Universal and investment	Not classified
Credit risk-weighted exposure amounts	6,988.02	356.21	71.04	C	1,076.33	3,011.82	419.79	61.41	1,879.38	C
Standardised approach (SA)	2,803.16	93.66	54.45	C	546.48	1,005.38	358.67	47.17	600.01	C
of which: exposures to institutions	117.07	2.65	14.14	C	23.94	27.43	19.98	2.20	24.07	C
of which: exposures to corporates	983.35	55.59	34.06	C	164.59	327.17	97.92	15.61	252.88	C
of which: exposures to retail	495.67	7.69	0.23	C	61.09	225.89	76.12	14.14	106.07	C
of which: exposures secured by mortgages on immovable property	306.88	6.89	C	C	84.67	103.23	69.38	5.79	29.46	C
Internal ratings based approach (IRB)	4,073.96	253.47	C	C	521.92	1,942.89	59.30	14.24	1,252.47	C
of which: exposures to institutions	190.83	18.34	C	C	14.23	81.48	1.33	0.44	71.09	C
of which: exposures to corporates ¹⁾	2,327.91	203.00	C	C	301.19	1,078.44	15.17	9.72	706.22	C
of which: exposures to retail ²⁾	376.89	8.83	C	C	52.56	207.77	21.07	1.23	85.33	C
of which: exposures to retail secured by real estate ³⁾	530.00	2.06	C	C	96.43	253.14	18.78	2.76	156.83	C
Risk exposure for contributions to the default fund of a CCP ⁴⁾	5.61	0.34	0.12	C	0.11	3.54	0.00	C	1.50	C
Securitisation positions	105.29	8.74	C	1.07	7.83	60.01	1.83	C	25.40	C
Settlement/delivery risk exposure amount	1.44	0.01	C	C	0.00	0.24	C	C	0.99	C
Market risk exposure amount	294.85	15.43	9.74	C	30.44	126.81	2.27	1.80	107.32	C
Market risk exposure under SA ⁵⁾	99.28	8.66	C	C	16.11	27.75	C	C	35.90	C
Market risk exposure under IM approach ⁶⁾	195.58	6.78	C	C	14.33	99.06	C	C	71.42	C
Operational risk exposure amount	830.22	25.68	14.68	C	119.15	404.15	43.80	5.85	210.27	C
Operational risk exposure under BIA ⁷⁾	55.24	C	5.87	2.65	7.55	5.55	16.19	2.57	13.31	C
Operational risk exposure under TSA/ASA ⁸⁾	362.03	22.68	C	C	85.73	121.30	C	2.49	92.94	C
Operational risk exposure under AMA ⁹⁾	412.96	C	C	C	25.87	277.31	C	0.79	104.02	C
Risk exposure for credit valuation adjustment	59.21	4.24	2.30	2.22	3.99	24.09	C	C	20.90	C
Other ¹⁰⁾	87.41	3.06	C	C	7.18	14.85	3.59	0.34	58.31	C
Total RWA	8,261.15	404.64	97.87	C	1,237.08	3,581.96	471.00	69.45	2,277.15	C

Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q1 2021)	Total	Corporate/wholesale lender	Custodians and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ¹²⁾	Retail and consumer credit	Small market lenders	Universal and investment	Not classified
Standardised approach (SA)										
Risk weights of exposures to institutions	14.74%	2.76%	19.50%	23.09%	28.19%	11.75%	28.03%	29.08%	11.09%	C
Risk weights of exposures to corporates	87.29%	90.40%	90.95%	81.80%	90.37%	85.02%	88.66%	92.59%	87.13%	C
Risk weights of exposures to retail	69.40%	68.21%	69.43%	C	67.79%	69.26%	69.46%	70.04%	70.76%	C
Risk weights of exposures secured by mortgages on immovable property	39.90%	43.43%	C	C	40.34%	41.16%	36.25%	42.73%	39.24%	C
Internal ratings based approach (IRB)										
Risk weights of exposures to institutions	16.99%	13.36%	C	C	22.61%	16.87%	22.17%	22.69%	18.99%	C
Risk weights of exposures to corporates ¹⁾	46.00%	42.07%	C	C	58.07%	41.80%	59.80%	66.52%	50.15%	C
Risk weights of exposures to retail ²⁾	27.62%	28.33%	C	C	33.25%	28.89%	35.95%	38.82%	21.66%	C
Risk weights of exposures to retail secured by real estate ³⁾	13.37%	14.53%	C	C	16.73%	13.16%	14.02%	17.61%	12.05%	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 2021)	Total	Banks with significant domestic exposures ¹²⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ¹³⁾	Non-EEA Europe ¹⁴⁾	RoW ¹⁵⁾
Credit risk-weighted exposure amounts	6,988.02	429.42	2,741.31	355.38	275.13	3,186.77
Standardised approach (SA)	2,803.16	372.88	1,118.75	56.25	122.52	1,132.76
<i>of which: exposures to institutions</i>	117.07	21.06	48.42	1.25	5.79	40.55
<i>of which: exposures to corporates</i>	983.35	104.93	420.21	17.82	38.92	401.47
<i>of which: exposures to retail</i>	495.67	50.34	170.75	13.61	13.79	247.19
<i>of which: exposures secured by mortgages on immovable property</i>	306.88	71.96	107.45	5.03	17.20	105.24
Internal ratings based approach (IRB)	4,073.96	54.31	1,582.39	297.29	150.34	1,989.62
<i>of which: exposures to institutions</i>	190.83	C	77.79	9.15	C	94.76
<i>of which: exposures to corporates ¹⁾</i>	2,327.91	28.20	931.90	174.21	90.66	1,102.94
<i>of which: exposures to retail ²⁾</i>	376.89	10.22	115.01	23.29	12.78	215.60
<i>of which: exposures to retail secured by real estate ³⁾</i>	530.00	13.42	204.89	46.02	32.55	233.13
Risk exposure for contributions to the default fund of a CCP ⁴⁾	5.61	0.02	1.69	0.05	0.20	3.65
Securitisation positions	105.29	2.22	38.49	1.79	2.07	60.73
Settlement/delivery risk exposure amount	1.44	C	0.31	C	C	0.20
Market risk exposure amount	294.85	5.58	119.47	13.46	11.58	144.75
Market risk exposure under SA ⁵⁾	99.28	C	49.52	C	C	36.00
Market risk exposure under IM approach ⁶⁾	195.58	C	69.95	C	C	108.75
Operational risk exposure amount	830.22	48.28	288.06	45.24	24.95	423.70
Operational risk exposure under BIA ⁷⁾	55.24	C	23.11	C	C	6.91
Operational risk exposure under TSA/ASA ⁸⁾	362.03	18.35	132.51	30.56	22.43	158.18
Operational risk exposure under AMA ⁹⁾	412.96	C	132.43	C	C	258.60
Risk exposure for credit valuation adjustment	59.21	1.11	20.95	1.90	5.59	29.65
Other ¹⁰⁾	87.41	C	30.41	C	C	26.87
Total risk exposure amount	8,261.15	486.56	3,200.52	437.06	325.07	3,811.93

Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q1 2021)	Total	Banks with significant domestic exposures ¹²⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ¹³⁾	Non-EEA Europe ¹⁴⁾	RoW ¹⁵⁾
Standardised approach (SA)						
<i>Risk weights of exposures to institutions</i>	14.74%	25.92%	13.16%	17.84%	21.06%	13.07%
<i>Risk weights of exposures to corporates</i>	87.29%	84.30%	87.83%	90.04%	87.98%	87.34%
<i>Risk weights of exposures to retail</i>	69.40%	67.03%	69.76%	71.45%	69.97%	69.51%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	39.90%	37.79%	40.85%	37.94%	45.54%	39.78%
Internal ratings based approach (IRB)						
<i>Risk weights of exposures to institutions</i>	16.99%	C	19.57%	16.09%	C	15.55%
<i>Risk weights of exposures to corporates ¹⁾</i>	46.00%	65.26%	44.98%	51.28%	60.23%	44.92%
<i>Risk weights of exposures to retail ²⁾</i>	27.62%	26.66%	26.90%	27.90%	31.28%	27.85%
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	13.37%	13.45%	14.40%	13.67%	15.89%	12.27%

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 2021)	Total	Total assets				G-SIBs ¹²⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Credit risk-weighted exposure amounts	6,988.02	118.88	1,058.04	527.19	2,272.08	3,011.82
Standardised approach (SA)	2,803.16	104.30	749.99	234.66	708.83	1,005.38
<i>of which: exposures to institutions</i>	117.07	6.23	38.17	12.37	32.87	27.43
<i>of which: exposures to corporates</i>	983.35	32.66	275.67	85.24	262.60	327.17
<i>of which: exposures to retail</i>	495.67	20.79	97.82	28.58	122.60	225.89
<i>of which: exposures secured by mortgages on immovable property</i>	306.88	16.62	97.76	29.79	59.47	103.23
Internal ratings based approach (IRB)	4,073.96	14.24	300.58	284.08	1,532.17	1,942.89
<i>of which: exposures to institutions</i>	190.83	0.44	13.45	10.76	84.69	81.48
<i>of which: exposures to corporates ¹⁾</i>	2,327.91	9.72	163.98	185.98	889.79	1,078.44
<i>of which: exposures to retail ²⁾</i>	376.89	1.23	36.43	22.04	109.44	207.77
<i>of which: exposures to retail secured by real estate ³⁾</i>	530.00	2.76	43.87	47.39	182.85	253.14
Risk exposure for contributions to the default fund of a CCP ⁴⁾	5.61	C	C	C	1.53	3.54
Securitisation positions	105.29	C	C	C	29.56	60.01
Settlement/delivery risk exposure amount	1.44	C	1.00	C	C	0.24
Market risk exposure amount	294.85	C	34.89	C	109.30	126.81
Market risk exposure under SA ⁵⁾	99.28	C	20.26	C	40.07	27.75
Market risk exposure under IM approach ⁶⁾	195.58	C	14.63	C	69.22	99.06
Operational risk exposure amount	830.22	13.17	97.20	61.17	254.53	404.15
Operational risk exposure under BIA ⁷⁾	55.24	C	24.93	C	12.21	5.55
Operational risk exposure under TSA/ASA ⁸⁾	362.03	C	67.30	C	127.89	121.30
Operational risk exposure under AMA ⁹⁾	412.96	C	4.97	C	114.43	277.31
Risk exposure for credit valuation adjustment	59.21	C	11.69	C	C	24.09
Other ¹⁰⁾	87.41	0.34	12.57	2.98	56.67	14.85
Total risk exposure amount	8,261.15	135.07	1,215.40	617.97	2,710.75	3,581.96

Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q1 2021)	Total	Total assets				G-SIBs ¹²⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Standardised approach (SA)						
<i>Risk weights of exposures to institutions</i>	14.74%	26.21%	24.05%	21.52%	10.25%	11.75%
<i>Risk weights of exposures to corporates</i>	87.29%	90.74%	89.86%	88.64%	86.72%	85.02%
<i>Risk weights of exposures to retail</i>	69.40%	69.59%	69.49%	67.42%	70.04%	69.26%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	39.90%	38.66%	38.42%	44.33%	38.71%	41.16%
Internal ratings based approach (IRB)						
<i>Risk weights of exposures to institutions</i>	16.99%	22.69%	13.87%	15.11%	18.01%	16.87%
<i>Risk weights of exposures to corporates ¹⁾</i>	46.00%	66.52%	49.97%	57.34%	49.06%	41.80%
<i>Risk weights of exposures to retail ²⁾</i>	27.62%	38.82%	33.76%	29.27%	23.85%	28.89%
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	13.37%	17.61%	15.14%	18.71%	12.34%	13.16%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

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

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

(EUR billions; percentages)

Risk exposures (Q1 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Credit risk-weighted exposure amounts	6,988.02	4,526.66	2,461.36
Standardised approach (SA)	2,803.16	1,645.30	1,157.86
<i>of which: exposures to institutions</i>	117.07	52.29	64.79
<i>of which: exposures to corporates</i>	983.35	564.24	419.10
<i>of which: exposures to retail</i>	495.67	350.39	145.28
<i>of which: exposures secured by mortgages on immovable property</i>	306.88	162.81	144.07
Internal ratings based approach (IRB)	4,073.96	2,815.52	1,258.43
<i>of which: exposures to institutions</i>	190.83	133.74	57.08
<i>of which: exposures to corporates</i> ²⁾	2,327.91	1,539.00	788.91
<i>of which: exposures to retail</i> ³⁾	376.89	275.96	100.93
<i>of which: exposures to retail secured by real estate</i> ⁴⁾	530.00	353.64	176.36
Risk exposure for contributions to the default fund of a CCP ⁵⁾	5.61	3.63	1.98
Securitisation positions	105.29	62.21	43.08
Settlement/delivery risk exposure amount	1.44	0.26	1.18
Market risk exposure amount	294.85	169.28	125.57
Market risk exposure under SA ⁶⁾	99.28	51.91	47.36
Market risk exposure under IM approach ⁷⁾	195.58	117.37	78.21
Operational risk exposure amount	830.22	492.91	337.31
Operational risk exposure under BIA ⁸⁾	55.24	24.12	31.12
Operational risk exposure under TSA/ASA ⁹⁾	362.03	242.18	119.85
Operational risk exposure under AMA ¹⁰⁾	412.96	226.62	186.34
Risk exposure for credit valuation adjustment	59.21	27.35	31.86
Other ¹¹⁾	87.41	46.20	41.21
Total risk exposure amount	8,261.15	5,262.67	2,998.48
Risk weights SA vs. IRB - Credit Risk ¹²⁾ (Q1 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Standardised approach (SA)			
<i>Risk weights of exposures to institutions</i>	14.74%	11.53%	19.03%
<i>Risk weights of exposures to corporates</i>	87.29%	87.44%	87.07%
<i>Risk weights of exposures to retail</i>	69.40%	69.85%	68.34%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	39.90%	40.22%	39.55%
Internal ratings based approach (IRB)			
<i>Risk weights of exposures to institutions</i>	16.99%	15.76%	20.77%
<i>Risk weights of exposures to corporates</i> ²⁾	46.00%	46.29%	45.45%
<i>Risk weights of exposures to retail</i> ³⁾	27.62%	26.55%	31.06%
<i>Risk weights of exposures to retail secured by real estate</i> ⁴⁾	13.37%	12.75%	14.80%

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 2021)	Residence of the obligor ¹⁾													
	AT	BE	CH	CZ	DE	ES	FI	FR	GB	IE	IT	LU	NL	US
PD assigned to the obligor grade or pool (%)														
Institutions	0.17%	0.11%	1.16%	0.28%	0.20%	0.26%	0.17%	0.11%	0.24%	0.44%	1.38%	0.12%	0.67%	0.19%
Corporates	1.20%	2.26%	1.25%	2.19%	1.03%	2.73%	1.45%	1.85%	1.01%	2.01%	4.87%	1.20%	1.52%	1.24%
of which: SME	2.45%	2.66%	1.90%	3.29%	1.29%	4.58%	1.94%	3.02%	3.02%	3.59%	9.82%	2.35%	2.81%	2.80%
Retail	1.24%	0.91%	0.71%	1.55%	0.93%	1.90%	1.46%	1.42%	2.28%	2.86%	2.18%	1.07%	0.64%	2.36%
Retail - Secured by immovable property - Non-SME	0.81%	0.65%	0.71%	1.02%	0.74%	1.09%	0.99%	0.80%	2.31%	2.77%	1.22%	0.89%	0.52%	0.94%
Qualifying Revolving	C	0.60%	1.75%	4.15%	0.59%	2.48%	2.23%	2.90%	1.64%	2.57%	3.16%	C	C	1.45%
Other Retail	1.71%	1.59%	0.95%	2.76%	1.69%	4.79%	3.20%	1.84%	2.74%	4.58%	5.43%	1.77%	1.95%	C
Exposure weighted average Igd (%)														
Institutions	26.77%	16.06%	36.03%	22.54%	29.99%	24.23%	22.61%	23.19%	28.53%	29.28%	25.33%	25.89%	27.25%	35.06%
Corporates	36.17%	27.86%	30.74%	31.71%	36.52%	40.30%	37.59%	35.06%	34.07%	29.62%	36.81%	31.24%	26.39%	27.00%
of which: SME	34.22%	25.54%	30.80%	30.69%	32.97%	40.81%	36.12%	34.89%	33.94%	38.57%	39.23%	26.71%	18.66%	21.28%
Retail	24.24%	16.92%	20.31%	26.49%	27.22%	28.71%	21.33%	17.01%	13.15%	26.44%	26.32%	14.02%	12.13%	24.83%
Retail - Secured by immovable property - Non-SME	10.37%	13.22%	19.08%	20.20%	17.42%	20.97%	16.65%	11.68%	9.11%	24.01%	19.61%	12.88%	10.47%	16.42%
Qualifying Revolving	87.14%	49.89%	51.90%	53.62%	64.49%	59.65%	56.66%	36.41%	72.93%	59.78%	57.37%	C	C	57.26%
Other Retail	42.36%	31.49%	22.97%	42.93%	46.21%	52.91%	34.67%	22.74%	57.07%	60.27%	40.53%	18.69%	40.85%	C
Exposure value														
Institutions	13.04	53.07	36.71	7.87	111.71	37.61	9.64	293.09	122.75	9.08	34.71	32.35	41.05	76.83
Corporates	102.69	196.57	82.20	53.05	680.70	313.44	74.54	735.93	266.36	86.91	416.74	161.26	341.77	561.14
of which: SME	21.27	58.19	1.15	14.56	111.32	82.65	25.79	154.18	7.12	12.05	118.73	10.63	72.78	13.84
Retail	76.87	279.49	12.21	66.09	661.76	470.70	103.44	1,595.03	300.76	73.00	438.24	188.42	581.90	10.59
Retail - Secured by immovable property - Non-SME	42.67	193.02	9.20	47.91	439.91	331.10	77.16	869.06	272.76	63.91	280.02	177.19	529.34	1.77
Qualifying Revolving	4.54	1.44	0.17	1.06	40.87	27.73	0.00	50.63	10.90	1.53	5.70	C	C	0.09
Other Retail	21.41	51.52	2.65	16.04	151.89	82.64	24.44	558.06	10.29	3.69	128.74	9.33	24.28	C
Risk weight (%)														
Institutions	18.43%	9.75%	14.33%	16.81%	17.35%	19.21%	14.49%	10.67%	13.51%	22.81%	37.44%	11.69%	19.41%	16.12%
Corporates	45.86%	44.17%	33.11%	52.95%	40.56%	57.09%	57.31%	56.43%	42.60%	45.14%	51.37%	42.67%	42.99%	32.46%
of which: SME	46.36%	40.50%	38.44%	47.86%	32.21%	53.42%	54.65%	62.59%	54.20%	79.17%	48.59%	52.77%	39.53%	32.41%
Retail	15.10%	13.30%	12.58%	25.57%	19.44%	19.95%	21.92%	15.08%	16.21%	31.82%	24.63%	9.26%	10.27%	25.02%
Retail - Secured by immovable property - Non-SME	8.80%	10.32%	12.43%	19.08%	14.60%	13.48%	17.89%	9.93%	13.83%	30.06%	19.12%	8.81%	8.20%	14.78%
Qualifying Revolving	15.92%	10.27%	25.50%	24.26%	12.48%	19.94%	12.07%	17.62%	30.55%	27.81%	35.97%	C	C	28.32%
Other Retail	28.22%	23.44%	12.17%	42.12%	37.17%	44.18%	33.90%	20.40%	60.99%	71.55%	35.96%	16.57%	35.03%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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 2020		Q2 2020		Q3 2020		Q4 2020		Q1 2021	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits			2,729.17	0.00%	3,018.03	0.00%	3,116.86	0.00%	3,770.07	0.00%
Loans and advances ¹⁾	15,922.71	0.41%	13,873.82	0.54%	13,675.07	0.55%	13,329.64	0.59%	13,714.32	0.58%
Central banks	1,989.34	0.00%	225.68	0.01%	236.23	0.02%	185.14	0.01%	152.16	0.01%
General governments	893.06	0.07%	892.08	0.07%	875.31	0.06%	863.41	0.05%	856.88	0.05%
Credit institutions	1,303.47	0.03%	1,016.16	0.04%	944.64	0.04%	846.85	0.04%	905.90	0.03%
Other financial corporations	1,145.68	0.12%	1,063.55	0.18%	1,046.58	0.19%	988.08	0.22%	1,081.47	0.20%
Non-financial corporations	5,100.02	0.63%	5,151.59	0.75%	5,027.86	0.78%	4,926.15	0.86%	5,072.42	0.87%
Households	5,491.13	0.54%	5,524.76	0.60%	5,544.45	0.60%	5,520.01	0.60%	5,645.48	0.58%
Debt securities	2,498.91	0.07%	2,666.74	0.07%	2,580.54	0.07%	2,469.10	0.07%	2,493.81	0.07%
Other ²⁾	4.48	1.13%	5.26	4.07%	8.04	0.84%	285.55	0.65%	82.63	1.26%
Off-balance sheet exposures	5,678.18	0.12%	5,973.68	0.13%	5,973.14	0.14%	5,946.40	0.15%	6,292.82	0.14%
Total	24,104.28	0.30%	25,248.67	0.34%	25,254.81	0.34%	25,147.56	0.36%	26,353.64	0.35%

Type of instrument and counterparty	Non-performing exposures									
	Q1 2020		Q2 2020		Q3 2020		Q4 2020		Q1 2021	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits			0.12	82.77%	0.13	78.70%	0.12	83.45%	0.15	64.74%
Loans and advances ¹⁾	501.11	46.03%	503.50	45.47%	485.12	45.53%	443.44	45.07%	454.88	44.80%
Central banks	0.03	95.38%	0.03	99.11%	C	C	0.03	99.20%	0.03	99.18%
General governments	4.37	26.87%	4.75	24.81%	4.64	23.37%	4.23	24.92%	4.13	25.78%
Credit institutions	1.46	53.66%	1.31	51.32%	C	76.30%	1.11	70.72%	1.11	73.37%
Other financial corporations	12.46	49.28%	12.38	51.05%	12.38	47.93%	11.67	45.40%	11.51	45.01%
Non-financial corporations	284.25	49.55%	286.88	48.61%	277.81	48.61%	252.98	47.55%	258.17	47.45%
Households	198.54	41.15%	198.16	41.03%	189.11	41.19%	173.42	41.75%	179.94	41.25%
Debt securities	3.64	56.59%	4.19	52.65%	3.93	51.12%	3.55	56.24%	3.62	55.91%
Other ²⁾	7.45	64.00%	14.71	72.29%	14.43	61.12%	24.12	55.95%	13.98	60.33%
Off-balance sheet exposures	40.80	16.20%	39.77	16.22%	40.65	15.46%	41.98	15.60%	41.83	16.02%
Total	553.00	44.14%	562.29	44.17%	544.26	43.74%	513.21	43.26%	514.47	42.97%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Other includes Debt instrument held for sale.

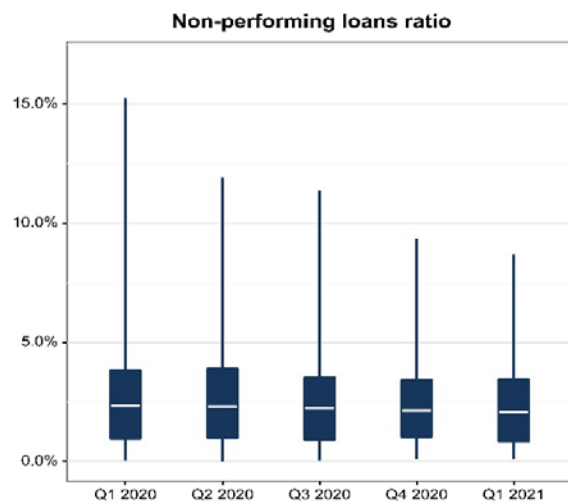
T04.02.1 Asset quality: non-performing loans and advances by reference period
 (EUR billions; percentages)

Item	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Loans and advances ¹⁾	16,423.82	17,106.61	17,178.34	16,890.06	17,939.43
Non-performing loans and advances	501.11	503.63	485.24	443.56	455.04
Non-performing loans ratio	3.05%	2.94%	2.82%	2.63%	2.54%

Source: ECB.

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

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



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

(EUR billions; percentages)

Country (Q1 2021)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Belgium	493.65	7.84	1.59%
Bulgaria	C	C	C
Germany	3,017.00	33.18	1.10%
Estonia	33.42	0.38	1.14%
Ireland	406.17	11.95	2.94%
Greece	213.48	53.73	25.17%
Spain	2,604.60	80.51	3.09%
France	5,641.60	119.60	2.12%
Croatia ¹⁾	-	-	-
Italy	1,952.44	79.22	4.06%
Cyprus	33.21	3.27	9.84%
Latvia	C	C	1.86%
Lithuania	25.94	0.28	1.08%
Luxembourg	158.34	1.13	0.71%
Malta	17.37	0.59	3.42%
Netherlands	2,085.40	36.45	1.75%
Austria	516.19	9.95	1.93%
Portugal	155.14	7.69	4.96%
Slovenia	24.36	0.77	3.16%
Slovakia ¹⁾	-	-	-
Finland	536.66	7.66	1.43%
Total	17,939.43	455.04	2.54%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

(EUR billions; percentages)

Category (Q1 2021)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Corporate/wholesale lenders	1,027.84	10.02	0.97%
Custodians and asset managers	254.59	0.76	0.30%
Development/promotional lenders	C	C	0.94%
Diversified lenders	2,408.44	127.46	5.29%
G-SIBs ¹⁾	7,920.26	182.18	2.30%
Retail and consumer credit lenders	970.01	26.73	2.76%
Small market lenders	124.94	2.80	2.24%
Universal and investment banks	4,836.54	101.36	2.10%
Not classified	C	C	C
Total	17,939.43	455.04	2.54%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 2021)	Loans and advances ⁵⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures ¹⁾	966.47	28.26	2.92%
Banks with largest non-domestic exposures			
SSM	7,174.22	208.42	2.91%
Non-SSM EEA ²⁾	975.73	18.30	1.88%
Non-EEA Europe ³⁾	725.58	19.84	2.73%
RoW ⁴⁾	8,097.43	180.22	2.23%
Total	17,939.43	455.04	2.54%

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 2021)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with total assets			
<i>Less than €30 billion</i>	250.93	7.85	3.13%
<i>Between €30 billion and €100 billion</i>	2,195.98	96.07	4.37%
<i>Between €100 billion and €200 billion</i>	1,462.62	44.95	3.07%
<i>More than €200 billion</i>	6,109.64	123.99	2.03%
G-SIBs ¹⁾	7,920.26	182.18	2.30%
Total	17,939.43	455.04	2.54%

Source: ECB.

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

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

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

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

(EUR billions; percentages)

Category (Q1 2021)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with low risk	11,613.18	247.94	2.14%
Banks with medium, high risk and non-rated	6,326.25	207.09	3.27%
Total	17,939.43	455.04	2.54%

Source: ECB.

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

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

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

T04.03.1 Asset quality: forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forborne exposures									
	Q1 2020		Q2 2020		Q3 2020		Q4 2020		Q1 2021	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits			C	C	C	C	C	C	C	C
Loans and advances ¹⁾	120.28	6.39%	147.03	5.57%	159.14	5.16%	167.82	5.40%	186.85	5.25%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.66	1.07%	1.69	1.13%	1.27	1.45%	C	1.37%	1.48	1.24%
Credit institutions	C	C	C	C	C	C	C	C	C	C
Other financial corporations	1.38	2.50%	3.48	1.94%	3.48	2.34%	3.94	2.94%	4.48	2.89%
Non-financial corporations	62.10	6.04%	79.36	5.36%	88.70	4.89%	96.25	5.01%	111.54	4.92%
Households	55.14	7.05%	62.49	6.16%	65.59	5.76%	66.35	6.18%	69.34	6.00%
Debt securities	0.64	0.38%	0.42	0.59%	C	C	C	C	C	C
Other ²⁾	0.11	13.10%	C	C	0.22	6.18%	3.85	9.43%	1.37	26.16%
Off-balance sheet exposures	4.92	1.69%	8.04	0.88%	11.44	0.84%	14.57	0.89%	17.40	0.78%
Total	125.95	6.19%	155.92	5.38%	171.40	4.86%	186.64	5.12%	206.16	5.00%

Type of instrument and counterparty	Non-performing forborne exposures									
	Q1 2020		Q2 2020		Q3 2020		Q4 2020		Q1 2021	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits			C	C	C	C	C	C	C	C
Loans and advances ¹⁾	193.80	38.38%	197.48	37.95%	190.34	37.69%	177.11	37.73%	184.04	37.40%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	0.81	22.19%	1.01	20.21%	0.79	14.25%	0.72	12.64%	0.70	13.97%
Credit institutions	C	25.58%	C	26.84%	C	30.45%	C	30.70%	C	30.73%
Other financial corporations	4.92	47.51%	4.85	47.78%	4.73	44.50%	4.45	44.12%	4.76	41.27%
Non-financial corporations	112.85	42.92%	116.00	42.00%	112.13	41.42%	104.02	40.93%	108.65	40.40%
Households	75.01	31.17%	75.43	31.34%	72.51	31.75%	67.74	32.68%	69.76	32.71%
Debt securities	0.91	43.51%	1.03	31.18%	0.98	32.35%	0.98	33.94%	0.98	32.33%
Other ²⁾	2.88	55.60%	C	60.59%	C	53.87%	C	45.83%	C	52.19%
Off-balance sheet exposures	2.91	7.24%	3.67	8.63%	4.30	7.43%	4.20	7.71%	4.30	7.53%
Total	200.49	38.20%	206.47	37.86%	201.06	37.46%	191.37	37.44%	194.00	37.07%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

(EUR billions; percentages)

Country (Q1 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	700.69	0.31%	8.11	47.15%	4.26	3.96%	2.84	25.20%
Bulgaria	C	C	C	C	C	C	C	C
Germany	4,208.64	0.20%	38.56	33.40%	32.89	1.94%	16.02	31.59%
Estonia	40.78	0.24%	0.41	24.89%	0.57	2.68%	0.23	27.99%
Ireland	580.38	0.58%	12.70	27.22%	7.09	8.41%	7.73	27.74%
Greece	236.58	1.10%	60.68	47.73%	12.43	8.95%	24.54	39.29%
Spain	3,760.90	0.58%	88.77	40.94%	35.67	9.56%	40.83	39.04%
France	8,876.39	0.33%	133.46	46.12%	31.40	5.50%	33.63	36.98%
Croatia ¹⁾	-	-	-	-	-	-	-	-
Italy	3,189.59	0.37%	93.78	50.50%	24.90	5.52%	32.04	47.25%
Cyprus	41.13	0.39%	4.74	49.35%	1.03	C	2.29	43.16%
Latvia	C	0.41%	C	28.57%	C	4.38%	C	31.12%
Lithuania	30.00	0.18%	0.28	27.38%	0.26	4.15%	0.17	26.60%
Luxembourg	223.29	0.13%	1.23	26.79%	0.91	2.45%	0.65	17.15%
Malta	26.62	0.40%	0.65	31.25%	0.33	3.26%	0.37	30.76%
Netherlands	2,671.24	0.17%	40.91	24.27%	38.06	1.02%	20.79	20.81%
Austria	710.64	0.52%	10.74	51.79%	6.63	4.51%	3.63	48.32%
Portugal	241.33	0.80%	9.29	53.63%	4.37	8.87%	4.14	59.87%
Slovenia	37.25	0.66%	0.84	43.77%	0.19	5.20%	0.37	C
Slovakia ¹⁾	-	-	-	-	-	-	-	-
Finland	746.75	C	8.45	27.43%	4.71	1.13%	3.30	17.15%
Total	26,353.64	0.35%	514.47	42.97%	206.16	5.00%	194.00	37.07%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q1 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Corporate/wholesale lenders	1,421.37	0.29%	11.44	34.30%	16.73	2.62%	6.75	33.17%
Custodians and asset managers	356.13	0.09%	0.77	23.57%	C	C	C	27.92%
Development/promotional lenders	C	C	C	14.36%	0.85	3.10%	0.92	14.13%
Diversified lenders	3,395.74	0.52%	145.38	44.77%	43.57	7.38%	60.98	39.53%
G-SIBs ¹⁾	12,135.11	0.33%	202.67	43.46%	80.09	4.71%	65.48	38.29%
Retail and consumer credit lenders	1,389.82	0.40%	28.84	45.65%	10.30	6.79%	11.46	42.90%
Small market lenders	161.11	0.57%	2.94	46.61%	1.88	5.82%	1.33	42.15%
Universal and investment banks	6,976.96	0.32%	116.35	41.54%	51.68	3.93%	46.63	31.66%
Not classified	C	C	C	C	C	C	C	C
Total	26,353.64	0.35%	514.47	42.97%	206.16	5.00%	194.00	37.07%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures ¹⁾	1,437.33	0.37%	34.42	42.87%	9.17	5.59%	11.18	44.35%
Banks with largest non-domestic exposures								
SSM	10,224.44	0.33%	238.78	44.06%	104.76	4.34%	96.13	37.98%
Non-SSM EEA ²⁾	1,368.10	0.34%	19.98	44.07%	7.74	4.14%	7.52	33.89%
Non-EEA Europe ³⁾	981.72	0.48%	22.00	37.06%	10.31	7.33%	10.75	33.92%
RoW ⁴⁾	12,342.06	0.35%	199.29	42.22%	74.17	5.61%	68.41	35.44%
Total	26,353.64	0.35%	514.47	42.97%	206.16	5.00%	194.00	37.07%

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q1 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with total assets								
<i>Less than €30 billion</i>	352.44	0.43%	9.80	45.66%	4.45	4.43%	4.45	41.37%
<i>Between €30 billion and €100 billion</i>	3,033.78	0.43%	109.66	44.06%	42.12	6.06%	44.58	40.06%
<i>Between €100 billion and €200 billion</i>	2,101.34	0.38%	48.93	43.20%	19.28	5.55%	20.31	38.84%
<i>More than €200 billion</i>	8,730.98	0.33%	143.42	41.18%	60.22	4.49%	59.18	32.53%
G-SIBs ¹⁾	12,135.11	0.33%	202.67	43.46%	80.09	4.71%	65.48	38.29%
Total	26,353.64	0.35%	514.47	42.97%	206.16	5.00%	194.00	37.07%

Source: ECB.

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

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

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

(EUR billions; percentages)

Category (Q1 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with low risk	16,917.64	0.36%	277.66	41.92%	115.48	5.15%	100.97	34.46%
Banks with medium, high risk and non-rated	9,436.01	0.32%	236.81	44.21%	90.68	4.79%	93.03	39.89%
Total	26,353.64	0.35%	514.47	42.97%	206.16	5.00%	194.00	37.07%

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 2020			Q2 2020			Q3 2020			Q4 2020			Q1 2021		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Derivatives	48.73	2,039.33	51.09	39.35	1,811.34	44.01	35.24	1,741.79	39.62	30.55	1,787.88	35.67	28.99	1,592.92	35.00
Equity instruments	182.25	26.61	49.36	209.19	32.57	49.96	220.75	32.45	50.05	252.41	36.53	51.77	345.51	33.33	57.09
Debt securities	1,436.32	390.00	56.42	1,514.70	402.75	47.12	1,462.89	406.96	46.87	1,348.76	395.90	48.07	1,422.17	414.36	49.18
Loans and advances	4.28	1,242.82	72.74	5.71	1,150.20	72.64	4.77	1,142.85	62.16	7.23	1,039.44	60.84	4.56	1,241.46	64.96
Total	1,671.57	3,698.76	229.60	1,768.95	3,396.85	213.73	1,723.65	3,324.05	198.70	1,638.95	3,259.74	196.35	1,801.23	3,282.07	206.23
<i>as a share of total assets</i>	<i>6.97%</i>	<i>15.42%</i>	<i>0.96%</i>	<i>7.24%</i>	<i>13.90%</i>	<i>0.87%</i>	<i>7.08%</i>	<i>13.65%</i>	<i>0.82%</i>	<i>6.77%</i>	<i>13.47%</i>	<i>0.81%</i>	<i>7.14%</i>	<i>13.01%</i>	<i>0.82%</i>

Source: ECB.

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

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 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	623.72	27.61	4.43%	16.67	2.67%	4.29	0.69%
Bulgaria	C	C	C	C	C	C	C
Germany	4,453.26	224.88	5.05%	1,024.57	23.01%	63.29	1.42%
Estonia	36.67	0.65	1.77%	C	C	0.01	0.03%
Ireland	543.70	30.90	5.68%	105.45	19.39%	3.13	0.58%
Greece	286.27	17.66	6.17%	10.94	3.82%	0.77	0.27%
Spain	3,539.49	251.24	7.10%	247.83	7.00%	16.19	0.46%
France	8,640.62	764.11	8.84%	1,402.71	16.23%	80.58	0.93%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	2,706.60	240.58	8.89%	121.96	4.51%	14.60	0.54%
Cyprus	42.69	1.07	2.50%	0.08	0.20%	C	C
Latvia	C	C	4.61%	C	C	C	0.04%
Lithuania	27.90	0.81	2.90%	0.03	0.11%	0.02	0.06%
Luxembourg	193.22	2.76	1.43%	4.91	2.54%	C	C
Malta	23.81	1.63	6.84%	0.70	2.92%	C	C
Netherlands	2,446.04	118.32	4.84%	153.98	6.30%	7.73	0.32%
Austria	633.00	29.10	4.60%	12.39	1.96%	4.52	0.71%
Portugal	229.99	29.84	12.97%	1.98	0.86%	5.52	2.40%
Slovenia	33.66	3.67	10.91%	1.95	5.81%	0.11	0.32%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	728.21	54.63	7.50%	C	C	C	C
Total	25,218.12	1,801.23	7.14%	3,282.07	13.01%	206.23	0.82%

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q1 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	1,281.06	74.55	5.82%	130.39	10.18%	9.24	0.72%
Custodians and asset managers	349.03	28.01	8.02%	33.15	9.50%	C	C
Development/promotional lenders	C	C	4.57%	C	4.05%	C	3.14%
Diversified lenders	3,116.56	178.26	5.72%	62.06	1.99%	18.24	0.59%
G-SIBs ¹⁾	11,791.62	998.60	8.47%	2,063.47	17.50%	93.44	0.79%
Retail and consumer credit lenders	1,308.49	61.46	4.70%	12.40	0.95%	C	C
Small market lenders	146.66	8.48	5.78%	5.54	3.77%	0.36	0.25%
Universal and investment banks	6,669.94	427.99	6.42%	953.75	14.30%	43.45	0.65%
Not classified	C	C	C	C	C	C	C
Total	25,218.12	1,801.23	7.14%	3,282.07	13.01%	206.23	0.82%

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 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures ¹⁾	1,316.80	65.76	4.99%	15.94	1.21%	15.71	1.19%
Banks with largest non-domestic exposures							
SSM	9,509.31	602.98	6.34%	841.38	8.85%	78.85	0.83%
Non-SSM EEA ²⁾	1,294.20	73.39	5.67%	C	C	8.88	0.69%
Non-EEA Europe ³⁾	943.49	45.14	4.78%	C	C	5.46	0.58%
RoW ⁴⁾	12,154.32	1,013.96	8.34%	2,140.80	17.61%	97.34	0.80%
Total	25,218.12	1,801.23	7.14%	3,282.07	13.01%	206.23	0.82%

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q1 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
<i>Less than €30 billion</i>	330.48	16.13	4.88%	9.61	2.91%	1.82	0.55%
<i>Between €30 billion and €100 billion</i>	2,980.09	168.86	5.67%	183.63	6.16%	55.14	1.85%
<i>Between €100 billion and €200 billion</i>	1,933.99	106.53	5.51%	145.15	7.51%	11.91	0.62%
<i>More than €200 billion</i>	8,181.94	511.11	6.25%	880.20	10.76%	43.92	0.54%
G-SIBs ¹⁾	11,791.62	998.60	8.47%	2,063.47	17.50%	93.44	0.79%
Total	25,218.12	1,801.23	7.14%	3,282.07	13.01%	206.23	0.82%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The Level 1, 2 and 3 asset categories include only financial instruments measured at fair value.

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

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

(EUR billions, percentages)

Category (Q1 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Low risk banks	15,835.03	1,094.37	6.91%	1,682.33	10.62%	129.37	0.82%
Medium, high risk and non-rated banks	9,383.09	706.86	7.53%	1,599.74	17.05%	76.87	0.82%
Total	25,218.12	1,801.23	7.14%	3,282.07	13.01%	206.23	0.82%

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.

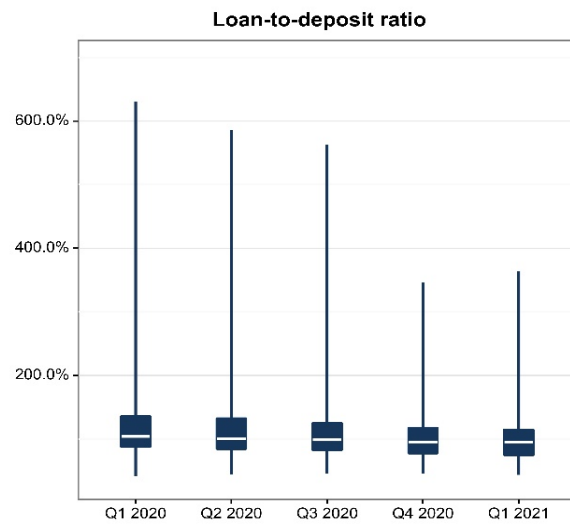
T05.01.1 Loan-to-deposit ratio by reference period

(EUR billions; percentages)

Indicator	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Total loans and advances to non-financial corporations and households	10,870.05	10,949.85	10,840.85	10,675.83	10,965.05
Total deposits from non-financial corporations and households	9,367.54	9,881.22	10,008.19	10,003.82	10,337.70
Loan-to-deposit ratio	116.04%	110.81%	108.32%	106.72%	106.07%

Source: ECB.

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



T05.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q1 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Belgium	279.48	313.53	89.14%
Bulgaria	C	C	C
Germany	1,407.28	1,134.17	124.08%
Estonia	22.97	23.04	99.72%
Ireland	190.74	229.12	83.25%
Greece	134.05	175.62	76.33%
Spain	1,843.42	1,765.28	104.43%
France	3,588.22	3,403.86	105.42%
Croatia ¹⁾	-	-	-
Italy	1,225.64	1,255.89	97.59%
Cyprus	18.16	29.22	62.15%
Latvia	C	C	70.97%
Lithuania	13.61	21.70	62.74%
Luxembourg	44.40	58.15	76.34%
Malta	9.74	18.25	53.36%
Netherlands	1,298.88	1,138.50	114.09%
Austria	319.95	338.87	94.42%
Portugal	115.32	157.00	73.45%
Slovenia	15.71	26.25	59.87%
Slovakia ¹⁾	-	-	-
Finland	421.81	226.97	185.85%
Total	10,965.05	10,337.70	106.07%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q1 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Corporate/wholesale lenders	493.47	274.09	180.04%
Custodians and asset managers	32.96	35.46	92.96%
Development/promotional lenders	C	C	1992.10%
Diversified lenders	1,629.97	1,770.13	92.08%
G-SIBs ¹⁾	5,003.52	4,749.76	105.34%
Retail and consumer credit lenders	666.51	779.90	85.46%
Small market lenders	79.34	105.99	74.86%
Universal and investment banks	2,937.60	2,607.11	112.68%
Not classified	C	C	C
Total	10,965.05	10,337.70	106.07%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with significant domestic exposures ¹⁾	617.94	708.76	87.19%
Banks with largest non-domestic exposures			
SSM	4,163.49	3,850.87	108.12%
Non-SSM EEA ²⁾	700.85	610.08	114.88%
Non-EEA Europe ³⁾	422.24	428.22	98.60%
RoW ⁴⁾	5,060.53	4,739.78	106.77%
Total	10,965.05	10,337.70	106.07%

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 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with total assets			
<i>Less than €30 billion</i>	144.12	195.84	73.59%
<i>Between €30 billion and €100 billion</i>	1,285.80	1,178.92	109.07%
<i>Between €100 billion and €200 billion</i>	815.71	773.94	105.40%
<i>More than €200 billion</i>	3,715.89	3,439.25	108.04%
G-SIBs ¹⁾	5,003.52	4,749.76	105.34%
Total	10,965.05	10,337.70	106.07%

Source: ECB.

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

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

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

(EUR billions; percentages)

Category (Q1 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with low risk	7,351.50	6,545.40	112.32%
Banks with medium, high risk and non-rated	3,613.55	3,792.30	95.29%
Total	10,965.05	10,337.70	106.07%

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 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Deposits from credit institutions and other financial corporations to total funding	20.33%	18.55%	18.36%	17.74%	18.85%
Deposits from non-financial corporations to total funding	16.21%	17.16%	17.59%	17.95%	17.11%
Deposits from households to total funding	32.53%	32.33%	32.47%	33.35%	32.47%

Source: ECB.

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

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

Country (Q1 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Belgium	17.47%	14.01%	42.60%
Bulgaria	C	C	C
Germany	32.63%	12.77%	20.16%
Estonia	6.50%	32.03%	40.08%
Ireland	24.58%	28.09%	28.64%
Greece	5.01%	16.81%	54.19%
Spain	11.69%	16.13%	41.98%
France	19.86%	20.02%	29.03%
Croatia ¹⁾	-	-	-
Italy	13.07%	18.15%	36.36%
Cyprus	12.59%	16.48%	58.98%
Latvia	5.58%	30.94%	50.90%
Lithuania	6.37%	26.62%	58.24%
Luxembourg	52.77%	10.43%	23.01%
Malta	6.23%	18.11%	66.29%
Netherlands	14.05%	14.29%	37.69%
Austria	15.68%	17.75%	42.21%
Portugal	5.33%	19.22%	58.75%
Slovenia	5.03%	17.43%	71.74%
Slovakia ¹⁾	-	-	-
Finland	8.44%	14.53%	22.52%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(percentages)

Category (Q1 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Corporate/wholesale lenders	34.60%	11.22%	13.20%
Custodians and asset managers	74.84%	5.52%	6.54%
Development/promotional lenders	6.48%	1.28%	C
Diversified lenders	9.64%	17.50%	46.00%
G-SIBs ¹⁾	19.15%	19.14%	31.04%
Retail and consumer credit lenders	11.77%	9.21%	56.74%
Small market lenders	6.37%	26.09%	55.98%
Universal and investment banks	19.63%	18.10%	30.16%
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 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with significant domestic exposures ¹⁾	11.17%	10.90%	49.37%
Banks with largest non-domestic exposures			
SSM	20.11%	14.97%	32.65%
Non-SSM EEA ²⁾	10.87%	17.87%	36.27%
Non-EEA Europe ³⁾	14.85%	16.77%	37.78%
RoW ⁴⁾	19.98%	19.60%	29.39%

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 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with total assets			
<i>Less than €30 billion</i>	14.16%	17.79%	48.50%
<i>Between €30 billion and €100 billion</i>	21.11%	11.72%	35.10%
<i>Between €100 billion and €200 billion</i>	14.43%	15.90%	31.17%
<i>More than €200 billion</i>	18.86%	16.56%	33.10%
G-SIBs ¹⁾	19.15%	19.14%	31.04%

Source: ECB.

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

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

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

Category (Q1 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with low risk	18.29%	16.71%	32.34%
Banks with medium, high risk and non-rated	19.84%	17.83%	32.70%

Source: ECB.

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

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

T06.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Numerator: Liquidity buffer	3,718.72	4,422.86	4,637.66	4,622.38	4,981.58
Level 1 assets: unadjusted	3,542.98	4,258.68	4,477.71	4,467.44	4,811.92
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	108.62	80.50	74.01	25.62	-14.76
<i>Level 1 assets: adjusted amount</i>	3,651.60	4,339.18	4,551.72	4,493.06	4,797.16
Excluding EHQCB ²⁾	3,489.74	4,202.39	4,435.30	4,383.92	4,713.46
EHQCB	161.87	136.79	116.42	109.13	83.70
Level 2 assets: unadjusted	176.65	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	-8.32	C	C	C	C
<i>Level 2 assets: adjusted amount</i>	168.33	161.14	165.09	177.76	205.23
Level 2A	119.51	105.53	105.79	100.33	101.31
Level 2B	48.83	55.61	59.30	77.44	103.92
Excess liquidity asset amount	0.91	C	C	C	C
Denominator: Net liquidity outflow	2,538.96	2,673.95	2,714.78	2,692.49	2,884.00
Total outflows	3,980.98	3,900.95	3,952.59	3,820.29	4,230.12
Reduction for inflows	1,442.02	1,227.00	1,237.80	1,127.81	1,346.12
Liquidity coverage ratio	146.47%	165.41%	170.83%	171.68%	172.73%

Source: ECB.

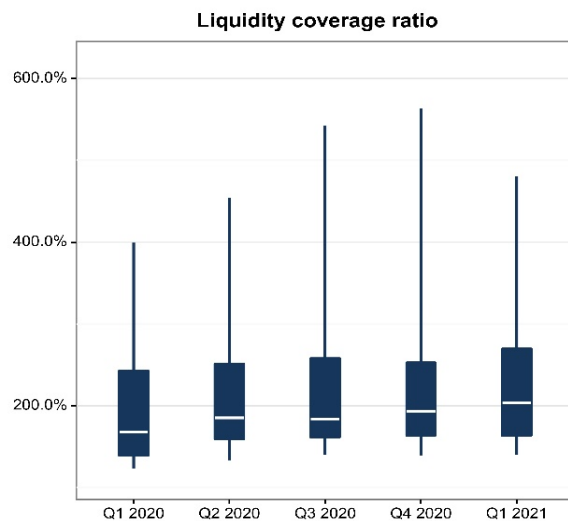
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 112 in the first and second quarter of 2020, 110 in the third quarter of 2020, 112 in the fourth quarter of 2020 and 114 in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

C: the value is suppressed for confidentiality reasons.

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

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

2) EHQCB stands for Extremely High Quality Covered Bonds.



T06.01.2 Liquidity coverage ratio by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q1 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Numerator: Liquidity buffer	4,981.58	172.88	C	890.85	8.9051	137.98	49.07	681.85	1,531.38	-	541.72
Level 1 assets: unadjusted	4,811.92	167.41	C	857.59	C	135.52	48.96	660.85	1,467.85	-	528.39
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-14.76	-0.42	C	-16.97	C	1.73	0.12	-5.29	-37.06	-	1.12
<i>Level 1 assets: adjusted amount</i>	4,797.16	166.99	C	840.62	C	137.25	49.08	655.56	1,430.79	-	529.50
Excluding EHQCB ²⁾	4,713.46	163.47	C	824.17	8.8869	133.05	C	653.62	1,413.32	-	526.02
EHQCB	83.70	3.52	C	16.45	C	4.20	C	1.94	17.47	-	3.48
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	-	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	C	C	C	C	C	C	C	C	-	C
<i>Level 2 assets: adjusted amount</i>	205.23	5.54	C	35.10	C	C	0.13	26.18	91.43	-	15.43
Level 2A	101.31	4.21	C	23.00	C	C	C	14.47	30.48	-	11.57
Level 2B	103.92	1.33	C	12.10	C	C	C	11.72	60.95	-	3.86
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	2,884.00	91.49	C	540.07	4.3539	82.71	26.65	344.51	965.55	-	279.37
Total outflows	4,230.12	126.03	C	758.27	5.5156	104.74	29.80	442.61	1,579.23	-	390.21
Reduction for inflows	1,346.12	34.54	C	218.20	1.1618	22.03	3.15	98.10	613.68	-	110.84
Liquidity coverage ratio	172.73%	188.95%	C	164.95%	204.53%	166.83%	184.17%	197.92%	158.60%	-	193.91%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

T06.01.2 Liquidity coverage ratio by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q1 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Numerator: Liquidity buffer	15.79	C	11.56	64.68	7.73	488.02	146.51	63.22	9.62	-	152.11
Level 1 assets: unadjusted	15.36	5.14	11.51	61.26	7.62	469.16	145.31	61.24	9.54	-	147.96
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	C	C	C	0.39	C	37.42	C	C	C	-	C
<i>Level 1 assets: adjusted amount</i>	C	C	C	61.65	C	506.58	C	C	C	-	C
Excluding EHQCB ²⁾	14.92	5.14	11.51	59.41	7.58	500.53	149.32	61.37	9.18	-	120.68
EHQCB	C	C	C	2.24	C	6.05	C	C	C	-	C
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	-	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	C	C	C	C	C	C	C	C	-	C
<i>Level 2 assets: adjusted amount</i>	0.43	C	C	3.42	C	17.84	1.18	1.98	0.08	-	3.75
Level 2A	C	C	C	C	0.08	7.63	0.86	0.72	C	-	C
Level 2B	C	C	C	C	C	10.21	0.32	1.25	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	5.02	C	2.49	41.23	1.76	302.21	82.09	21.74	3.28	-	87.14
Total outflows	5.96	C	3.86	63.02	3.25	464.02	110.84	31.82	4.33	-	103.11
Reduction for inflows	0.94	C	1.36	21.78	1.49	161.80	28.75	10.08	1.05	-	15.97
Liquidity coverage ratio	314.65%	357.19%	463.85%	156.85%	437.82%	161.48%	178.48%	290.83%	293.19%	-	174.55%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q1 2021)	Total	Corporate/w holesale lenders	Custodians and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Numerator: Liquidity buffer	4,981.58	286.56	140.64	C	704.03	2,108.50	242.94	41.80	1,369.48	C
Level 1 assets: unadjusted	4,811.92	275.08	135.09	C	693.11	2,019.03	239.02	41.43	1,325.04	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-14.76	0.15	2.73	C	5.59	-43.44	3.37	-0.21	22.42	C
<i>Level 1 assets: adjusted amount</i>	4,797.16	275.24	137.82	C	698.70	1,975.60	242.40	41.22	1,347.46	C
Excluding EHQCB ²⁾	4,713.46	267.57	133.52	C	689.83	1,959.55	239.78	40.84	1,306.80	C
EHQCB	83.70	7.66	4.30	C	8.87	16.05	2.61	0.38	40.66	C
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	C	C	C	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount</i>	205.23	10.21	6.56	C	11.14	123.85	4.01	0.37	45.58	C
Level 2A	101.31	C	3.62	1.36	6.45	50.72	1.63	0.22	31.41	C
Level 2B	103.92	C	2.94	C	4.69	73.13	2.38	0.15	14.16	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,884.00	149.67	84.24	C	324.37	1,342.20	100.72	14.67	824.49	C
Total outflows	4,230.12	197.99	128.53	C	408.31	2,179.64	128.03	20.10	1,114.24	C
Reduction for inflows	1,346.12	48.32	44.29	C	83.94	837.45	27.32	5.43	289.74	C
Liquidity coverage ratio	172.73%	191.46%	166.96%	196.00%	217.05%	157.09%	241.20%	284.92%	166.10%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q1 2021)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾
Numerator: Liquidity buffer	4,981.58	251.63	1,988.13	310.82	192.00	2,239.00
Level 1 assets: unadjusted	4,811.92	248.94	1,933.54	305.79	188.40	2,135.24
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-14.76	1.24	15.02	-2.72	-1.66	-26.64
<i>Level 1 assets: adjusted amount</i>	4,797.16	250.18	1,948.56	303.07	186.75	2,108.60
Excluding EHQCB ²⁾	4,713.46	C	1,910.94	C	C	2,093.56
EHQCB	83.70	C	37.63	C	C	15.04
Level 2 assets: unadjusted	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount</i>	205.23	2.72	58.79	4.63	3.48	135.61
Level 2A	101.31	1.38	34.16	4.21	2.97	58.58
Level 2B	103.92	1.33	24.63	0.41	0.52	77.03
Excess liquidity asset amount	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,884.00	103.93	1,068.78	175.82	108.19	1,427.28
Total outflows	4,230.12	133.26	1,501.64	227.73	133.71	2,233.78
Reduction for inflows	1,346.12	29.33	432.86	51.91	25.53	806.50
Liquidity coverage ratio	172.73%	242.11%	186.02%	176.79%	177.46%	156.87%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

5) European countries not in the EEA.

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

T06.01.3 Liquidity coverage ratio by classification (size)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q1 2021)	Total	Banks with total assets				G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Numerator: Liquidity buffer	4,981.58	93.14	632.95	404.82	1,742.17	2,108.50
Level 1 assets: unadjusted	4,811.92	91.14	618.49	397.11	1,686.15	2,019.03
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-14.76	0.36	2.72	0.51	25.09	-43.44
<i>Level 1 assets: adjusted amount</i>	4,797.16	91.50	621.21	397.62	1,711.24	1,975.60
Excluding EHQCB ²⁾	4,713.46	88.86	609.98	389.17	1,665.89	1,959.55
EHQCB	83.70	2.63	11.23	8.45	45.35	16.05
Level 2 assets: unadjusted	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount</i>	205.23	1.98	15.54	7.92	55.94	123.85
Level 2A	101.31	1.43	7.38	4.22	37.55	50.72
Level 2B	103.92	0.54	8.16	3.70	18.39	73.13
Excess liquidity asset amount	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,884.00	38.60	310.25	216.82	976.13	1,342.20
Total outflows	4,230.12	49.16	430.18	266.53	1,304.61	2,179.64
Reduction for inflows	1,346.12	10.56	119.93	49.72	328.47	837.45
Liquidity coverage ratio	172.73%	241.28%	204.01%	186.71%	178.48%	157.09%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components ²⁾ (Q1 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Numerator: Liquidity buffer	4,981.58	3,080.03	1,901.54
Level 1 assets: unadjusted	4,811.92	2,957.60	1,854.32
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-14.76	-6.21	-8.55
<i>Level 1 assets: adjusted amount</i>	4,797.16	2,951.39	1,845.77
Excluding EHQCB ³⁾	4,713.46	2,911.28	1,802.17
EHQCB	83.70	40.11	43.60
Level 2 assets: unadjusted	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	C	C
<i>Level 2 assets: adjusted amount</i>	205.23	133.68	71.55
Level 2A	101.31	67.37	33.93
Level 2B	103.92	66.31	37.62
Excess liquidity asset amount	C	C	C
Denominator: Net liquidity outflow	2,884.00	1,778.87	1,105.12
Total outflows	4,230.12	2,531.67	1,698.45
Reduction for inflows	1,346.12	752.79	593.33
Liquidity coverage ratio	172.73%	173.15%	172.07%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
LCR ¹⁾ ≤ 100%	1	-	-	-	-
100% < LCR ≤ 150%	39	18	13	13	19
LCR > 150%	72	94	97	99	95
Total	112	112	110	112	114

Source: ECB.

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

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

1) LCR stands for Liquidity Coverage Ratio.

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

Country (Q1 2021)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	-	6
Bulgaria	-	-	1
Germany	-	7	14
Estonia	-	-	3
Ireland	-	1	5
Greece	-	2	2
Spain	-	-	11
France	-	3	8
Croatia	-	-	-
Italy	-	-	11
Cyprus	-	1	2
Latvia	-	-	3
Lithuania	-	-	3
Luxembourg	-	2	3
Malta	-	-	3
Netherlands	-	2	5
Austria	-	-	7
Portugal	-	1	2
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	-	3
Total	-	19	95

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 2021)	LCR ⁵⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures ¹⁾	-	-	16
Banks with largest non-domestic exposures			
SSM	-	10	56
Non-SSM EEA ²⁾	-	-	9
Non-EEA Europe ³⁾	-	3	8
RoW ⁴⁾	-	6	6
Total	-	19	95

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 2021)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
<i>Less than €30 billion</i>	-	3	24
<i>Between €30 billion and €100 billion</i>	-	7	41
<i>Between €100 billion and €200 billion</i>	-	2	11
<i>More than €200 billion</i>	-	3	15
G-SIBs ¹⁾	-	4	4
Total	-	19	95

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

Annex 01.01 Loans and advances subject to Covid-19-related measures by reference period
(EUR billions; percentages)

Indicator	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Total loans and advances ¹⁾	14,377.32	14,160.19	13,773.08	14,169.20
of which: subject to expired COVID-19-related measures ²⁾	88.53	359.58	591.91	685.06
of which: non-performing	503.50	485.12	443.44	454.88
of which: performing stage 2	1,131.88	1,094.77	1,219.19	1,243.10
Loans and advances subject to Covid-19-related measures ²⁾	999.86	875.68	672.95	617.11
Loans and advances subject to EBA-compliant moratoria (non-expired)	767.67	540.75	282.20	178.41
as a share of total loans and advances	5.34%	3.82%	2.05%	1.26%
of which: non-performing	19.13	16.20	9.46	7.66
of which: performing stage 2	129.88	112.37	80.92	53.93
Coverage ratio of non-performing loans and advances	24.20%	27.48%	31.66%	31.49%
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	48.95	48.43	50.70	63.92
as a share of total loans and advances	0.34%	0.34%	0.37%	0.45%
of which: non-performing	5.97	6.94	9.42	11.97
of which: performing stage 2	18.82	23.76	30.13	39.74
Coverage ratio of non-performing loans and advances	25.97%	20.11%	22.12%	21.17%
Newly originated loans and advances subject to public guarantee schemes	183.23	286.51	340.05	374.78
as a share of total loans and advances	1.27%	2.02%	2.47%	2.65%
of which: non-performing	0.96	1.98	3.48	5.00
of which: performing stage 2	5.44	13.85	39.50	50.99
Coverage ratio of non-performing loans and advances	11.79%	10.60%	10.55%	11.56%

Source: ECB.

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

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

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

(EUR billions; percentages)

Country (Q1 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Total loans and advances ¹⁾	14,169.20	362.57	C	2,252.31	24.17	292.59	174.70	2,203.04	4,432.30	-	1,561.00
of which: subject to expired COVID-19-related measures ²⁾	685.06	19.17	C	23.74	0.87	23.69	25.39	143.42	235.84	-	107.12
of which: non-performing	454.88	7.84	C	33.15	0.38	11.95	53.66	80.51	119.56	-	79.21
of which: performing stage 2	1,243.10	39.35	C	180.91	2.52	37.14	23.81	155.33	365.03	-	209.19
Loans and advances subject to Covid-19-related measures ²⁾	617.11	3.96	C	34.45	0.22	6.37	7.75	162.46	158.53	-	180.71
Loans and advances subject to EBA-compliant moratoria (non-expired)	178.41	1.66	C	2.40	0.12	1.06	2.23	48.19	16.81	-	71.65
as a share of total loans and advances	1.26%	0.46%	C	0.11%	0.49%	0.36%	1.28%	2.19%	0.38%	-	4.59%
of which: non-performing	7.66	0.08	C	0.12	0.00	0.06	0.31	2.62	0.58	-	1.58
of which: performing stage 2	53.93	0.72	C	0.76	C	0.60	0.87	13.71	4.33	-	24.47
Coverage ratio of non-performing loans and advances	31.49%	C	C	11.62%	12.52%	18.33%	12.28%	23.52%	25.25%	-	35.12%
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	63.92	C	C	20.88	0.06	4.33	0.19	5.53	10.06	-	6.80
as a share of total loans and advances	0.45%	C	C	0.93%	0.24%	1.48%	0.11%	0.25%	0.23%	-	0.44%
of which: non-performing	11.97	0.31	C	2.76	0.01	1.30	0.05	2.02	2.19	-	1.11
of which: performing stage 2	39.74	0.73	C	12.88	0.04	1.70	0.14	3.14	4.64	-	4.37
Coverage ratio of non-performing loans and advances	21.17%	12.60%	C	21.54%	19.49%	16.94%	18.22%	30.98%	15.62%	-	25.00%
Newly originated loans and advances subject to public guarantee schemes	374.78	C	C	11.17	0.04	0.99	5.33	108.74	131.66	-	102.26
as a share of total loans and advances	2.65%	C	C	0.50%	0.16%	0.34%	3.05%	4.94%	2.97%	-	6.55%
of which: non-performing	5.00	C	C	0.18	0.01	0.08	0.04	1.11	2.94	-	0.28
of which: performing stage 2	50.99	0.13	C	2.17	0.01	0.28	0.30	12.92	20.72	-	10.75
Coverage ratio of non-performing loans and advances	11.56%	C	C	17.39%	C	3.41%	C	13.22%	9.03%	-	21.66%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Country (Q1 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Total loans and advances ¹⁾	21.10	C	14.02	101.03	11.90	1,702.57	405.07	130.94	17.75	-	443.12
of which: subject to expired COVID-19-related measures ²⁾	9.05	0.29	0.40	1.63	1.02	53.80	30.23	4.92	2.74	-	C
of which: non-performing	3.27	C	0.28	1.13	0.59	36.45	9.95	7.69	0.77	-	7.66
of which: performing stage 2	3.48	C	1.37	7.07	1.11	112.51	63.08	15.16	1.38	-	22.85
Loans and advances subject to Covid-19-related measures ²⁾	0.30	0.16	0.16	C	0.87	15.19	7.40	26.92	1.00	-	C
Loans and advances subject to EBA-compliant moratoria (non-expired)	0.04	C	0.06	C	0.31	C	2.58	21.23	0.75	-	C
as a share of total loans and advances	0.20%	C	0.46%	C	2.62%	C	0.64%	16.22%	4.22%	-	C
of which: non-performing	0.00	C	0.00	C	0.02	C	0.11	1.88	0.05	-	C
of which: performing stage 2	0.02	C	0.02	C	0.18	C	1.24	5.83	0.32	-	C
Coverage ratio of non-performing loans and advances	C	C	7.02%	C	C	C	50.73%	48.29%	30.52%	-	C
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	C	C	0.09	C	C	10.57	1.31	0.41	0.11	-	C
as a share of total loans and advances	C	0.75%	0.62%	C	C	0.62%	0.32%	0.31%	0.65%	-	C
of which: non-performing	C	0.02	0.01	C	0.11	1.39	0.15	0.14	C	-	C
of which: performing stage 2	0.08	0.04	0.08	C	0.14	9.09	1.04	0.24	0.04	-	C
Coverage ratio of non-performing loans and advances	C	14.33%	12.09%	C	18.99%	16.12%	35.78%	43.45%	C	-	C
Newly originated loans and advances subject to public guarantee schemes	C	C	0.01	0.08	C	C	3.52	5.27	0.14	-	C
as a share of total loans and advances	C	C	0.06%	0.08%	C	C	0.87%	4.03%	0.78%	-	C
of which: non-performing	C	C	C	0.01	0.01	0.13	0.09	0.02	0.00	-	0.08
of which: performing stage 2	C	C	C	0.01	C	0.89	1.62	0.99	0.02	-	0.09
Coverage ratio of non-performing loans and advances	C	C	C	C	C	11.78%	15.75%	29.10%	C	-	28.19%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Category (Q1 2021)	Total	Corporate/wholesale lender	Custodians and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Total loans and advances ¹⁾	14,169.20	791.64	127.49	C	1,925.38	6,300.26	827.00	88.09	3,784.60	C
of which: subject to expired COVID-19-related measures ²⁾	685.06	6.66	0.09	C	129.53	298.81	27.76	6.67	201.86	C
of which: non-performing	454.88	10.02	0.76	C	127.38	182.11	26.73	2.80	101.36	C
of which: performing stage 2	1,243.10	99.92	7.22	C	215.77	517.03	70.98	8.83	307.28	C
Loans and advances subject to Covid-19-related measures ²⁾	617.11	17.50	C	C	168.60	246.03	47.64	2.32	131.47	C
Loans and advances subject to EBA-compliant moratoria (non-expired)	178.41	0.34	C	C	74.31	52.32	24.01	1.46	25.36	C
as a share of total loans and advances	1.26%	0.04%	C	C	3.86%	0.83%	2.90%	1.66%	0.67%	C
of which: non-performing	7.66	0.00	C	C	3.68	2.43	0.46	0.06	0.99	C
of which: performing stage 2	53.93	C	C	C	23.26	17.08	5.13	0.58	7.61	C
Coverage ratio of non-performing loans and advances	31.49%	C	C	C	34.94%	32.44%	25.36%	33.74%	19.53%	C
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	63.92	14.19	C	C	6.90	22.74	1.00	0.51	17.07	C
as a share of total loans and advances	0.45%	1.79%	C	0.14%	0.36%	0.36%	0.12%	0.58%	0.45%	C
of which: non-performing	11.97	1.71	C	C	1.38	4.25	0.27	0.10	3.75	C
of which: performing stage 2	39.74	10.43	C	0.14	3.79	11.55	0.66	0.33	12.11	C
Coverage ratio of non-performing loans and advances	21.17%	17.12%	C	C	28.37%	15.78%	37.99%	27.29%	24.61%	C
Newly originated loans and advances subject to public guarantee schemes	374.78	2.97	C	C	87.39	170.98	22.64	0.35	89.03	C
as a share of total loans and advances	2.65%	0.37%	C	C	4.54%	2.71%	2.74%	0.40%	2.35%	C
of which: non-performing	5.00	0.13	C	C	0.70	2.85	0.16	0.01	1.05	C
of which: performing stage 2	50.99	0.83	C	C	13.78	20.34	2.19	0.04	13.62	C
Coverage ratio of non-performing loans and advances	11.56%	11.01%	C	C	13.31%	9.44%	13.39%	41.32%	16.00%	C

Source: ECB.

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

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

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

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