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BANKING SUPERVISION

Supervisory Banking Statistics

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BANKENTOEZICHT

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BANKTILSYN BANKU UZRAUDZĪBA

BANKŪ 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

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T00.01 Overview

(EUR billions; percentages; number of institutions)

Main figures	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Number of SIs					
Full sample	113	112	112	110	112
Liquidity sample ¹⁾	105	112	112	110	112
Balance sheet composition					
Total assets	22,184.67	23,991.84	24,430.45	24,356.73	24,193.57
Total liabilities	20,652.69	22,468.30	22,914.44	22,835.51	22,659.59
Equity	1,531.98	1,523.54	1,516.01	1,521.22	1,533.98
Key indicators					
Return on equity	5.16%	1.21%	0.01%	2.12%	1.53%
Cost-to-income ratio	65.84%	72.44%	67.61%	65.50%	66.03%
Cost of risk	0.50%	0.66%	0.70%	0.64%	0.67%
Capital adequacy and leverage					
CET 1 ratio ²⁾	14.94%	14.42%	14.89%	15.20%	15.62%
Tier 1 ratio ²⁾	16.13%	15.65%	16.13%	16.50%	16.95%
Total capital ratio ²⁾	18.60%	18.10%	18.66%	19.04%	19.51%
Leverage ratio (transitional definition)	5.74%	5.36%	5.33%	5.63%	6.00%
Leverage ratio (fully phased-in definition)	5.59%	5.23%	5.16%	5.46%	5.82%
Asset quality					
Non-performing loans ratio	3.22%	3.05%	2.94%	2.82%	2.63%
Level 1 as a share of total assets ³⁾	7.15%	6.97%	7.24%	7.08%	6.77%
Level 2 as a share of total assets ³⁾	13.02%	15.42%	13.90%	13.65%	13.47%
Level 3 as a share of total assets ³⁾	0.89%	0.96%	0.87%	0.82%	0.81%
Funding					
Loan-to-deposit ratio	116.00%	116.04%	110.82%	108.32%	106.73%
Liquidity					
Liquidity coverage ratio	145.93%	146.47%	165.41%	170.83%	171.78%

Source: ECB.

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

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

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

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

T01.01 Significant institutions by country and classification

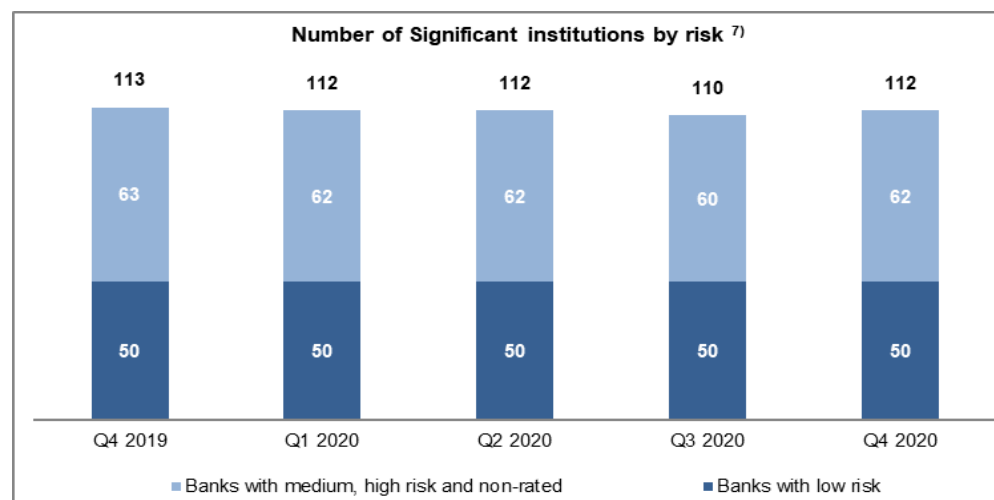
(number of institutions)

Country	Q4 2020
Belgium	6
Bulgaria	1
Germany	21
Estonia	3
Ireland	6
Greece	4
Spain	12
France	11
Croatia ¹⁾	-
Italy	11
Cyprus	3
Latvia	2
Lithuania	3
Luxembourg	5
Malta	3
Netherlands	6
Austria	7
Portugal	3
Slovenia	2
Slovakia ¹⁾	-
Finland	3
Total	112

Size	Q4 2020
Banks with total assets	
<i>Less than €30 billion</i>	25
<i>Between €30 billion and €100 billion</i>	48
<i>Between €100 billion and €200 billion</i>	12
<i>More than €200 billion</i>	19
G-SIBs ²⁾	8
Total	112

Geographical diversification	Q4 2020
Banks with significant domestic exposures ³⁾	16
Banks with largest non-domestic exposures	
SSM	60
<i>Non-SSM EEA</i> ⁴⁾	21
<i>Non-EEA Europe</i> ⁵⁾	3
<i>RoW</i> ⁶⁾	12
Total	112

Business model classification	Q4 2020
Corporate/wholesale lenders	12
Custodian and asset managers	8
Development/promotional lenders	6
Diversified lenders	31
G-SIBs ²⁾	8
Retail and consumer credit lenders	16
Small market lenders	13
Universal and investment banks	18
Not classified	-
Total	112



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.

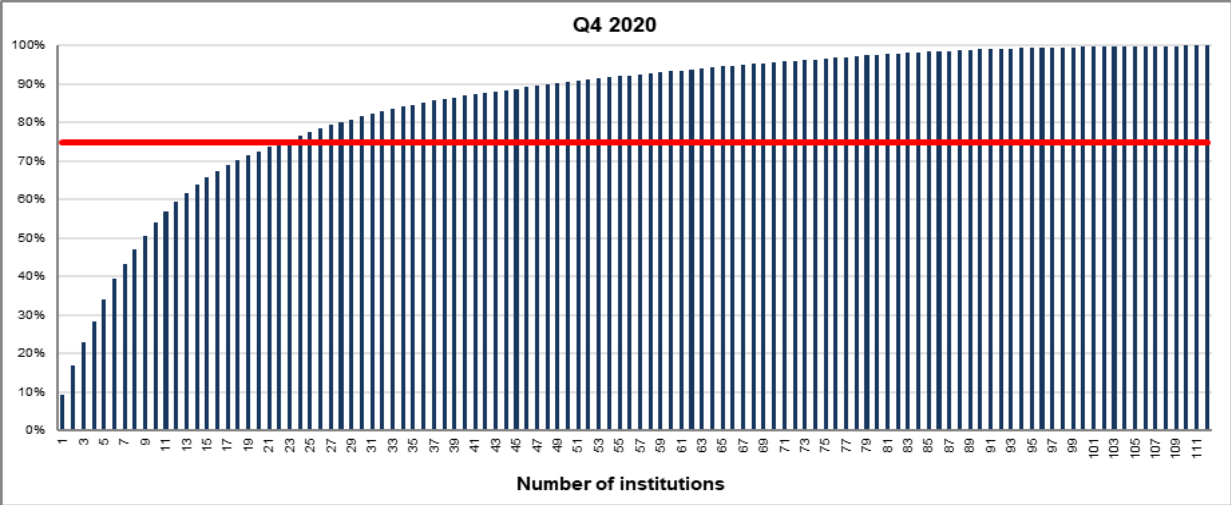
4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

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)}	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Net interest income	271,982.57	67,776.20	133,308.28	197,978.95	259,391.66
Net fee and commission income	145,266.06	36,989.83	70,245.57	104,397.79	140,314.47
Net trading income	39,704.44	-22,137.24	-3,323.71	-1,870.13	22,140.27
Exchange differences, net	8,372.49	-5,225.02	-191.01	-1,151.97	-1,578.70
Net other operating income ³⁾	-815.43	33,028.78	25,248.10	37,517.19	27,710.99
Operating income ⁴⁾	464,510.13	110,432.56	225,287.23	336,871.83	447,978.69
Administrative expenses and depreciation	-305,818.78	-79,999.30	-152,308.88	-220,649.43	-295,788.51
Net income before impairment, provisions and taxes	158,691.35	30,433.25	72,978.34	116,222.40	152,190.18
Impairment and provisions ⁵⁾	-65,515.37	-26,741.01	-71,737.74	-89,183.59	-118,222.53
Other	17,250.12	5,497.62	8,488.40	14,619.41	17,719.64
Profit and loss before tax ⁶⁾	111,307.92	9,289.83	11,042.39	42,797.54	45,268.96
Tax expenses or income	-32,228.69	-4,687.96	-10,946.04	-18,604.99	-21,754.74
Net profit/loss	79,079.23	4,601.87	96.34	24,192.56	23,514.22
<i>Net interest income/Operating income</i>	<i>58.55%</i>	<i>61.37%</i>	<i>59.17%</i>	<i>58.77%</i>	<i>57.90%</i>
<i>Net fee and commission income/Operating income</i>	<i>31.27%</i>	<i>33.50%</i>	<i>31.18%</i>	<i>30.99%</i>	<i>31.32%</i>
<i>Net trading income/Operating income</i>	<i>8.55%</i>	<i>-20.05%</i>	<i>-1.48%</i>	<i>-0.56%</i>	<i>4.94%</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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

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

2) Figures reported are year-to-date.

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

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

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

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

T02.01.2 Profit and loss figures by country

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q4 2020)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁷⁾	Italy
Net interest income	259,391.66	6,602.34	C	31,677.44	572.04	5,549.98	5,524.05	58,965.95	69,909.25	-	28,082.09
Net fee and commission income	140,314.47	3,288.57	C	21,012.61	193.11	2,504.33	1,208.45	20,685.09	51,251.96	-	21,947.75
Net trading income	22,140.27	-126.95	C	3,019.84	6.35	241.61	59.32	4,587.49	12,292.42	-	938.07
Exchange differences, net	-1,578.70	350.28	C	106.50	28.62	48.39	42.06	-2,201.07	-711.84	-	545.22
Net other operating income ³⁾	27,710.99	233.86	C	3,857.33	88.58	1,034.75	2,553.57	3,833.25	7,534.51	-	5,484.07
Operating income ⁴⁾	447,978.69	10,348.09	C	59,673.72	888.69	9,379.07	9,387.45	85,870.72	140,276.31	-	56,997.20
Administrative expenses and depreciation	-295,788.51	-6,344.57	C	-45,666.86	-490.22	-6,501.54	-3,949.24	-45,199.62	-100,191.51	-	-41,654.56
Net income before impairment, provisions and taxes	152,190.18	4,003.52	C	14,006.86	398.47	2,877.53	5,438.21	40,671.09	40,084.80	-	15,342.65
Impairment and provisions ⁵⁾	-118,222.53	-1,648.59	C	-10,751.10	C	C	-6,086.51	-37,862.74	-22,621.72	-	-18,321.74
Other	17,719.64	318.59	C	48.39	C	C	-232.51	2,307.39	10,920.25	-	2,984.87
Profit and loss before tax ⁶⁾	45,268.96	2,673.52	C	3,333.46	340.14	-1,614.12	-1,245.18	-1,897.04	28,129.72	-	1,218.24
Tax expenses or income	-21,754.74	-529.89	C	-2,026.32	-40.16	146.01	-507.43	-7,119.13	-6,595.65	-	-744.09
Net profit/loss	23,514.22	2,143.63	C	1,307.14	299.98	-1,468.10	-1,752.61	-9,016.17	21,534.07	-	474.15
<i>Net interest income/Operating income</i>	<i>57.90%</i>	<i>63.80%</i>	C	<i>53.08%</i>	<i>64.37%</i>	<i>59.17%</i>	<i>58.85%</i>	<i>68.67%</i>	<i>49.84%</i>	-	<i>49.27%</i>
<i>Net fee and commission income/Operating income</i>	<i>31.32%</i>	<i>31.78%</i>	C	<i>35.21%</i>	<i>21.73%</i>	<i>26.70%</i>	<i>12.87%</i>	<i>24.09%</i>	<i>36.54%</i>	-	<i>38.51%</i>
<i>Net trading income/Operating income</i>	<i>4.94%</i>	<i>-1.23%</i>	C	<i>5.06%</i>	<i>0.71%</i>	<i>2.58%</i>	<i>0.63%</i>	<i>5.34%</i>	<i>8.76%</i>	-	<i>1.65%</i>

Profit and loss ^{1) 2)} (Q4 2020)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁷⁾	Finland
Net interest income	742.16	C	339.07	1,159.84	301.76	29,559.47	10,161.27	3,137.96	C	-	6,159.69
Net fee and commission income	220.56	C	182.45	1,587.24	93.50	6,419.85	4,564.95	1,491.11	C	-	3,180.05
Net trading income	C	C	20.67	152.17	C	272.14	111.33	-74.72	C	-	516.22
Exchange differences, net	C	C	17.16	38.68	C	149.53	-111.05	184.51	C	-	C
Net other operating income ³⁾	64.63	C	17.85	276.19	3.42	1,548.15	716.06	-291.92	C	-	C
Operating income ⁴⁾	1,056.03	C	577.20	3,214.13	418.30	37,949.15	15,442.57	4,446.94	C	-	10,501.90
Administrative expenses and depreciation	-705.39	C	-257.88	-2,532.23	-313.62	-23,083.30	-9,389.93	-2,647.35	C	-	-5,945.55
Net income before impairment, provisions and taxes	350.64	C	319.32	681.90	104.68	14,865.85	6,052.64	1,799.59	C	-	4,556.35
Impairment and provisions ⁵⁾	C	C	-30.86	-190.11	C	-8,765.31	-2,879.99	-2,262.58	C	-	-1,273.97
Other	C	C	-0.24	8.09	C	280.14	172.75	167.75	C	-	C
Profit and loss before tax ⁶⁾	-95.24	C	288.27	499.87	-40.76	6,380.68	3,345.39	-324.62	C	-	C
Tax expenses or income	-17.71	C	-55.35	-114.80	-4.09	-2,291.61	-789.04	-292.60	C	-	C
Net profit/loss	-112.95	C	232.93	385.07	-44.85	4,089.08	2,556.35	-617.22	C	-	2,806.80
<i>Net interest income/Operating income</i>	<i>70.28%</i>	C	<i>58.74%</i>	<i>36.09%</i>	<i>72.14%</i>	<i>77.89%</i>	<i>65.80%</i>	<i>70.56%</i>	C	-	<i>58.65%</i>
<i>Net fee and commission income/Operating income</i>	<i>20.89%</i>	C	<i>31.61%</i>	<i>49.38%</i>	<i>22.35%</i>	<i>16.92%</i>	<i>29.56%</i>	<i>33.53%</i>	C	-	<i>30.28%</i>
<i>Net trading income/Operating income</i>	C	C	<i>3.58%</i>	<i>4.73%</i>	C	<i>0.72%</i>	<i>0.72%</i>	<i>-1.68%</i>	C	-	<i>4.92%</i>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

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

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q4 2020)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ⁷⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Net interest income	259,391.66	10,174.84	1,095.06	1,838.62	39,405.40	123,657.33	14,577.09	2,284.80	66,358.52	-
Net fee and commission income	140,314.47	1,918.27	4,980.46	46.56	18,260.68	69,143.05	7,453.59	1,007.52	37,504.35	-
Net trading income	22,140.27	238.33	374.59	-184.74	637.40	18,454.08	-81.26	163.13	2,538.74	-
Exchange differences, net	-1,578.70	209.06	56.27	2.72	-263.22	-2,579.20	189.28	-33.57	839.96	-
Net other operating income ³⁾	27,710.99	1,476.77	370.46	259.09	5,135.70	10,478.55	2,274.25	184.41	7,531.76	-
Operating income ⁴⁾	447,978.69	14,017.28	6,876.83	1,962.25	63,175.96	219,153.81	24,412.95	3,606.29	114,773.32	-
Administrative expenses and depreciation	-295,788.51	-8,945.70	-5,174.35	-874.75	-40,389.69	-147,174.06	-18,005.18	-2,122.05	-73,102.73	-
Net income before impairment, provisions and taxes	152,190.18	5,071.58	1,702.47	1,087.50	22,786.27	71,979.75	6,407.77	1,484.24	41,670.59	-
Impairment and provisions ⁵⁾	-118,222.53	-3,685.62	C	C	-23,763.90	-54,679.02	C	-545.95	-29,785.94	-
Other	17,719.64	134.20	C	C	1,655.95	3,217.72	C	408.22	6,209.42	-
Profit and loss before tax ⁶⁾	45,268.96	1,520.15	1,362.44	583.33	-4,993.98	20,309.74	7,578.04	1,346.55	17,562.68	-
Tax expenses or income	-21,754.74	-132.32	-375.31	-221.94	-1,646.29	-13,059.50	-874.64	-129.02	-5,315.71	-
Net profit/loss	23,514.22	1,387.83	987.13	361.38	-6,640.27	7,250.23	6,703.40	1,217.53	12,246.97	-
<i>Net interest income/Operating income</i>	<i>57.90%</i>	<i>72.59%</i>	<i>15.92%</i>	<i>93.70%</i>	<i>62.37%</i>	<i>56.42%</i>	<i>59.71%</i>	<i>63.36%</i>	<i>57.82%</i>	-
<i>Net fee and commission income/Operating income</i>	<i>31.32%</i>	<i>13.69%</i>	<i>72.42%</i>	<i>2.37%</i>	<i>28.90%</i>	<i>31.55%</i>	<i>30.53%</i>	<i>27.94%</i>	<i>32.68%</i>	-
<i>Net trading income/Operating income</i>	<i>4.94%</i>	<i>1.70%</i>	<i>5.45%</i>	<i>-9.41%</i>	<i>1.01%</i>	<i>8.42%</i>	<i>-0.33%</i>	<i>4.52%</i>	<i>2.21%</i>	-

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

7) 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)} (Q4 2020)	Total	Banks with significant domestic exposures ⁷⁾	Banks with largest non-domestic exposures			
			SSM	non-SSM EEA ⁸⁾	non-EEA Europe ⁹⁾	RoW ¹⁰⁾
Net interest income	259,391.66	12,729.51	98,818.13	30,795.63	1,243.74	115,804.64
Net fee and commission income	140,314.47	8,484.76	60,538.67	15,510.45	377.41	55,403.18
Net trading income	22,140.27	-97.30	5,361.53	1,019.10	22.56	15,834.38
Exchange differences, net	-1,578.70	200.61	1,213.10	-105.07	-0.65	-2,886.69
Net other operating income ³⁾	27,710.99	965.92	13,115.51	2,798.13	-15.10	10,846.54
Operating income ⁴⁾	447,978.69	22,283.50	179,046.95	50,018.23	1,627.96	195,002.05
Administrative expenses and depreciation	-295,788.51	-17,974.67	-117,743.14	-31,627.67	-1,020.66	-127,422.38
Net income before impairment, provisions and taxes	152,190.18	4,308.82	61,303.81	18,390.57	607.30	67,579.67
Impairment and provisions ⁵⁾	-118,222.53	C	-44,578.61	C	C	-51,841.82
Other	17,719.64	C	7,110.07	C	C	3,704.61
Profit and loss before tax ⁶⁾	45,268.96	-1,602.52	24,393.62	4,229.72	534.45	17,713.69
Tax expenses or income	-21,754.74	-823.64	-7,022.61	-1,760.88	-90.30	-12,057.31
Net profit/loss	23,514.22	-2,426.16	17,371.01	2,468.84	444.15	5,656.38
<i>Net interest income/Operating income</i>	57.90%	57.13%	55.19%	61.57%	76.40%	59.39%
<i>Net fee and commission income/Operating income</i>	31.32%	38.08%	33.81%	31.01%	23.18%	28.41%
<i>Net trading income/Operating income</i>	4.94%	-0.44%	2.99%	2.04%	1.39%	8.12%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

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

9) European countries not in the EEA.

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

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

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q4 2020)	Total	Banks with total assets				G-SIBs ⁷⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Net interest income	259,391.66	4,032.85	32,505.53	18,194.61	81,001.34	123,657.33
Net fee and commission income	140,314.47	2,773.69	15,989.53	8,219.74	44,188.46	69,143.05
Net trading income	22,140.27	335.44	165.82	214.09	2,970.84	18,454.08
Exchange differences, net	-1,578.70	18.62	663.89	262.42	55.57	-2,579.20
Net other operating income ³⁾	27,710.99	502.44	8,245.75	1,553.45	6,930.80	10,478.55
Operating income ⁴⁾	447,978.69	7,663.04	57,570.52	28,444.31	135,147.01	219,153.81
Administrative expenses and depreciation	-295,788.51	-5,473.10	-33,653.08	-20,241.47	-89,246.81	-147,174.06
Net income before impairment, provisions and taxes	152,190.18	2,189.94	23,917.44	8,202.84	45,900.20	71,979.75
Impairment and provisions ⁵⁾	-118,222.53	-1,439.25	-17,054.78	-9,114.15	-35,935.34	-54,679.02
Other	17,719.64	409.57	637.61	492.95	12,961.80	3,217.72
Profit and loss before tax ⁶⁾	45,268.96	1,160.13	7,240.47	-418.35	16,976.97	20,309.74
Tax expenses or income	-21,754.74	-312.24	-2,772.25	-486.27	-5,124.49	-13,059.50
Net profit/loss	23,514.22	847.90	4,468.22	-904.62	11,852.49	7,250.23
<i>Net interest income/Operating income</i>	57.90%	52.63%	56.46%	63.97%	59.94%	56.42%
<i>Net fee and commission income/Operating income</i>	31.32%	36.20%	27.77%	28.90%	32.70%	31.55%
<i>Net trading income/Operating income</i>	4.94%	4.38%	0.29%	0.75%	2.20%	8.42%

Source: ECB.

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

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

2) Figures reported are year-to-date.

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

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

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

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

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

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

(EUR millions; percentages)

Profit and loss ^{2) 3)} (Q4 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	259,391.66	169,980.10	89,411.56
Net fee and commission income	140,314.47	87,622.87	52,691.60
Net trading income	22,140.27	15,321.88	6,818.39
Exchange differences, net	-1,578.70	-2,449.55	870.85
Net other operating income ⁴⁾	27,710.99	15,855.97	11,855.03
Operating income ⁵⁾	447,978.69	286,331.27	161,647.42
Administrative expenses and depreciation	-295,788.51	-177,890.23	-117,898.28
Net income before impairment, provisions and taxes	152,190.18	108,441.04	43,749.14
Impairment and provisions ⁶⁾	-118,222.53	-71,273.09	-46,949.44
Other	17,719.64	10,913.88	6,805.77
Profit and loss before tax ⁷⁾	45,268.96	47,402.71	-2,133.75
Tax expenses or income	-21,754.74	-16,831.09	-4,923.65
Net profit/loss	23,514.22	30,571.62	-7,057.40
<i>Net interest income/Operating income</i>	<i>57.90%</i>	<i>59.36%</i>	<i>55.31%</i>
<i>Net fee and commission income/Operating income</i>	<i>31.32%</i>	<i>30.60%</i>	<i>32.60%</i>
<i>Net trading income/Operating income</i>	<i>4.94%</i>	<i>5.35%</i>	<i>4.22%</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) This includes, among other items, gains or losses resulting from the valuation of financial assets/liabilities at fair value, where those financial assets/liabilities are not reported as "held for trading".

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

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

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

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

Indicator ^{1) 2)}	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Return on equity (RoE)	5.16%	1.21%	0.01%	2.12%	1.53%
Return on assets (RoA)	0.36%	0.08%	0.00%	0.13%	0.10%
Cost-to-income ratio (CIR)	65.84%	72.44%	67.61%	65.50%	66.03%
Cost of Risk (CoR) ³⁾	0.50%	0.66%	0.70%	0.64%	0.67%

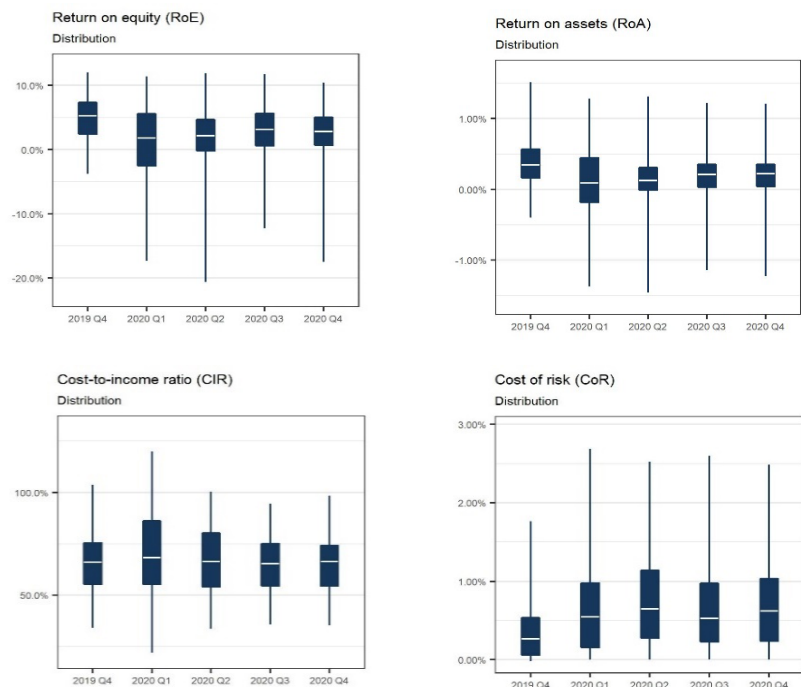
Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

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)} (Q4 2020)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of Risk (CoR) ⁴⁾
Belgium	5.49%	0.37%	61.31%	0.61%
Bulgaria	C	C	C	C
Germany	0.57%	0.03%	76.53%	0.43%
Estonia	6.75%	0.82%	55.16%	0.30%
Ireland	-2.92%	-0.29%	69.32%	1.52%
Greece	-6.81%	-0.62%	42.07%	0.76%
Spain	-4.15%	-0.26%	52.64%	1.22%
France	4.23%	0.26%	71.42%	0.53%
Croatia ³⁾	-	-	-	-
Italy	0.26%	0.02%	73.08%	0.73%
Cyprus	-3.26%	-0.27%	66.80%	2.54%
Latvia	C	C	C	C
Lithuania	10.60%	0.86%	44.68%	0.25%
Luxembourg	2.88%	0.21%	78.78%	0.16%
Malta	-2.52%	-0.20%	74.97%	1.26%
Netherlands	3.20%	0.18%	60.83%	0.49%
Austria	5.09%	0.43%	60.81%	0.74%
Portugal	-3.20%	-0.28%	59.53%	1.24%
Slovenia	C	C	C	C
Slovakia ³⁾	-	-	-	-
Finland	5.84%	0.41%	56.61%	0.32%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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)} (Q4 2020)	Return on Equity (RoE)	Return on Assets (RoA)	Cost-to-income ratio (CIR)	Cost of Risk (CoR) ⁴⁾
Corporate/wholesale lenders	1.92%	0.11%	63.82%	0.49%
Custodian and asset managers	3.72%	0.30%	75.24%	0.17%
Development/promotional lenders	1.03%	0.07%	44.58%	C
Diversified lenders	-3.13%	-0.22%	63.93%	0.97%
G-SIBs ³⁾	1.11%	0.06%	67.16%	0.64%
Retail and consumer credit lenders	7.26%	0.52%	73.75%	0.55%
Small market lenders	8.07%	0.90%	58.84%	0.78%
Universal and investment banks	2.88%	0.19%	63.69%	0.71%
Not classified	-	-	-	-

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)} (Q4 2020)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of Risk (CoR) ⁷⁾
Banks with significant domestic exposures ³⁾	-2.29%	-0.16%	80.66%	0.76%
Banks with largest non-domestic exposures				
SSM	2.58%	0.18%	65.76%	0.61%
Non-SSM EEA ⁴⁾	1.24%	0.08%	63.23%	0.72%
Non-EEA Europe ⁵⁾	6.51%	0.38%	62.70%	-0.17%
RoW ⁶⁾	1.03%	0.06%	65.34%	0.72%

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)} (Q4 2020)	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>	3.03%	0.27%	71.42%	0.95%
<i>Between €30 billion and €100 billion</i>	1.80%	0.15%	58.46%	0.65%
<i>Between €100 billion and €200 billion</i>	-0.85%	-0.05%	71.16%	0.81%
<i>More than €200 billion</i>	2.40%	0.15%	66.04%	0.68%
G-SIBs ³⁾	1.11%	0.06%	67.16%	0.64%

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)} (Q4 2020)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of Risk (CoR) ⁴⁾
Banks with low risk	3.15%	0.20%	62.13%	0.66%
Banks with medium, high risk and non-rated	-1.25%	-0.08%	72.94%	0.70%

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.

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	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Cash, cash balances at central banks, other demand deposits	1,808.25	2,173.25	2,818.32	3,089.70	3,208.79
Loans and advances	14,377.55	14,969.58	14,876.57	14,695.94	14,236.34
Central banks	234.27	209.64	242.64	263.09	213.58
General governments	889.09	917.99	920.18	902.51	894.03
Credit institutions	1,187.88	1,336.92	1,284.15	1,230.42	1,107.10
Other financial corporations	1,338.38	1,634.98	1,479.77	1,459.09	1,345.54
Non-financial corporations	5,101.37	5,291.26	5,340.58	5,217.72	5,087.40
Households	5,626.56	5,578.79	5,609.24	5,623.11	5,588.69
Debt securities	2,848.59	3,066.14	3,249.06	3,155.83	2,974.03
Equity instruments	346.11	263.08	296.38	307.36	344.36
Derivatives	1,552.24	2,141.29	1,896.68	1,817.10	1,855.73
Trading	1,412.52	1,973.87	1,727.89	1,661.28	1,711.92
Derivatives – hedge accounting	139.72	167.42	168.79	155.82	143.81
Investments in subsidiaries, joint-ventures and associates	149.41	148.24	153.30	155.02	162.24
Intangible assets and goodwill	135.52	131.46	119.99	117.35	111.83
Other assets ¹⁾	966.98	1,098.81	1,020.15	1,018.42	1,300.25
Total assets	22,184.67	23,991.84	24,430.45	24,356.73	24,193.57
<i>Share of unencumbered assets ²⁾</i>	<i>80.74%</i>	<i>79.33%</i>	<i>77.85%</i>	<i>77.65%</i>	<i>77.48%</i>
<i>Share of encumbered assets ²⁾</i>	<i>19.26%</i>	<i>20.67%</i>	<i>22.15%</i>	<i>22.35%</i>	<i>22.52%</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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

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 (Q4 2020)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Cash, cash balances at central banks, other demand deposits	3,208.79	94.28	C	625.57	9.44	91.05	35.72	354.77	1,061.83	-	362.90
Loans and advances	14,236.34	352.67	C	2,210.23	24.10	274.83	150.60	2,030.03	4,916.52	-	1,484.22
Central banks	213.58	C	C	33.32	C	3.71	C	28.39	81.27	-	9.41
General governments	894.03	24.28	C	167.41	0.65	2.10	2.27	86.31	395.13	-	52.41
Credit institutions	1,107.10	C	C	319.77	C	43.43	C	104.95	389.51	-	64.50
Other financial corporations	1,345.54	15.54	C	309.02	0.29	35.71	7.88	102.11	514.15	-	164.42
Non-financial corporations	5,087.40	99.84	C	804.84	9.90	80.93	76.83	677.45	1,675.21	-	691.19
Households	5,588.69	176.09	C	575.88	13.05	108.95	58.01	1,030.82	1,861.25	-	502.28
Debt securities	2,974.03	93.66	C	544.08	2.58	52.11	41.09	421.77	858.31	-	502.86
Equity instruments	344.36	1.35	C	31.08	0.01	0.61	0.78	32.21	221.84	-	30.74
Derivatives	1,855.73	18.80	C	658.06	0.06	72.09	9.91	137.38	722.32	-	90.74
Trading	1,711.92	C	C	642.87	C	70.22	9.88	124.78	644.16	-	84.88
Derivatives – hedge accounting	143.81	C	C	15.18	C	1.87	0.03	12.59	78.16	-	5.86
Investments in subsidiaries, joint-ventures and associates	162.24	4.79	C	18.37	C	1.24	0.70	23.15	76.70	-	21.95
Intangible assets and goodwill	111.83	1.98	C	11.54	C	1.63	1.38	25.66	45.53	-	13.13
Other assets ¹⁾	1,300.25	16.89	C	102.14	0.24	12.04	42.77	451.13	430.47	-	139.12
Total assets	24,193.57	584.42	C	4,201.08	36.55	505.62	282.95	3,476.10	8,333.52	-	2,645.66
<i>Share of unencumbered assets ²⁾</i>	77.48%	<i>81.47%</i>	C	<i>70.80%</i>	<i>92.42%</i>	<i>88.11%</i>	<i>73.90%</i>	<i>76.79%</i>	<i>80.39%</i>	-	<i>72.62%</i>
<i>Share of encumbered assets ²⁾</i>	22.52%	<i>18.53%</i>	C	<i>29.20%</i>	<i>7.58%</i>	<i>11.89%</i>	<i>26.10%</i>	<i>23.21%</i>	<i>19.61%</i>	-	<i>27.38%</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 (Q4 2020)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Cash, cash balances at central banks, other demand deposits	10.91	C	10.03	54.20	5.45	301.10	96.68	19.26	C	-	63.81
Loans and advances	19.90	C	15.47	93.19	10.90	1,646.92	384.62	124.31	C	-	468.41
Central banks	C	C	C	C	C	4.66	24.27	1.42	C	-	1.18
General governments	C	C	C	C	C	121.33	14.11	4.01	C	-	21.07
Credit institutions	0.33	C	1.81	35.93	0.73	107.70	12.60	3.18	C	-	C
Other financial corporations	1.14	C	0.06	12.95	0.59	144.45	17.92	1.27	C	-	C
Non-financial corporations	9.77	C	5.56	11.65	3.46	529.91	162.80	43.09	C	-	193.07
Households	8.34	C	7.85	31.00	5.92	738.86	152.93	71.34	C	-	231.42
Debt securities	6.91	C	1.48	29.36	5.71	187.33	80.42	56.62	C	-	79.98
Equity instruments	0.04	C	C	C	C	12.15	3.60	3.12	C	-	C
Derivatives	C	C	0.03	1.65	0.01	81.31	9.10	1.95	C	-	C
Trading	0.01	C	C	1.56	C	60.71	7.46	1.84	C	-	C
Derivatives – hedge accounting	C	C	C	0.09	C	20.60	1.64	0.11	C	-	6.02
Investments in subsidiaries, joint-ventures and associates	C	C	C	C	C	4.38	4.88	1.32	C	-	4.37
Intangible assets and goodwill	0.09	C	0.02	0.88	0.09	2.27	2.84	0.42	C	-	C
Other assets ¹⁾	3.30	C	0.18	2.59	0.49	64.71	10.11	14.95	C	-	8.13
Total assets	41.25	C	27.24	183.44	22.85	2,300.17	592.26	221.95	C	-	686.11
<i>Share of unencumbered assets ²⁾</i>	C	C	99.30%	93.55%	91.64%	80.66%	83.97%	84.94%	C	-	68.27%
<i>Share of encumbered assets ²⁾</i>	C	C	0.70%	6.45%	8.36%	19.34%	16.03%	15.06%	C	-	31.73%

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 (Q4 2020)	Total	Corporate/wholesale lenders	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Cash, cash balances at central banks, other demand deposits	3,208.79	142.99	116.84	28.68	391.92	1,493.40	90.17	34.89	909.90	-
Loans and advances	14,236.34	812.25	113.87	331.58	1,695.80	6,604.61	853.22	81.59	3,743.42	-
Central banks	213.58	C	0.01	C	27.01	72.98	C	C	52.01	-
General governments	894.03	C	C	176.18	57.98	320.97	98.59	1.78	122.40	-
Credit institutions	1,107.10	125.90	57.85	31.71	53.30	476.87	C	C	340.32	-
Other financial corporations	1,345.54	69.00	21.25	6.06	73.59	832.01	31.18	0.96	311.49	-
Non-financial corporations	5,087.40	420.54	21.42	113.85	691.33	2,238.37	189.52	32.92	1,379.43	-
Households	5,588.69	65.05	C	C	792.59	2,663.41	474.56	41.37	1,537.76	-
Debt securities	2,974.03	150.48	68.51	76.72	438.15	1,249.51	261.94	15.90	712.82	-
Equity instruments	344.36	4.88	C	C	18.23	246.40	6.71	C	49.13	-
Derivatives	1,855.73	74.77	22.83	21.28	46.01	1,153.68	5.42	0.20	531.53	-
Trading	1,711.92	65.55	C	C	40.93	1,068.16	2.15	C	511.68	-
Derivatives – hedge accounting	143.81	9.22	C	C	5.07	85.52	3.27	C	19.85	-
Investments in subsidiaries, joint-ventures and associates	162.24	7.07	C	C	16.98	61.62	16.12	C	55.18	-
Intangible assets and goodwill	111.83	0.81	2.76	0.24	15.23	64.69	2.57	0.39	25.15	-
Other assets¹⁾	1,300.25	22.84	3.87	30.15	346.36	519.94	49.67	1.70	325.71	-
Total assets	24,193.57	1,216.09	333.25	507.99	2,968.69	11,393.84	1,285.82	135.06	6,352.83	-
<i>Share of unencumbered assets²⁾</i>	<i>77.48%</i>	<i>57.70%</i>	<i>88.50%</i>	<i>59.29%</i>	<i>76.40%</i>	<i>80.41%</i>	<i>71.66%</i>	<i>94.93%</i>	<i>78.22%</i>	<i>-</i>
<i>Share of encumbered assets²⁾</i>	<i>22.52%</i>	<i>42.30%</i>	<i>11.50%</i>	<i>40.71%</i>	<i>23.60%</i>	<i>19.59%</i>	<i>28.34%</i>	<i>5.07%</i>	<i>21.78%</i>	<i>-</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) 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 (Q4 2020)	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	3,208.79	118.90	1,354.74	425.13	12.74	1,297.28
Loans and advances	14,236.34	807.76	6,057.23	1,715.61	80.04	5,575.70
Central banks	213.58	C	31.98	C	C	81.13
General governments	894.03	99.96	397.68	114.05	2.71	279.64
Credit institutions	1,107.10	C	566.84	C	C	417.09
Other financial corporations	1,345.54	41.58	452.09	100.51	4.22	747.14
Non-financial corporations	5,087.40	245.40	2,316.10	620.73	33.95	1,871.21
Households	5,588.69	361.82	2,292.53	717.07	37.77	2,179.49
Debt securities	2,974.03	257.30	1,282.92	381.58	21.05	1,031.17
Equity instruments	344.36	23.08	82.95	11.09	1.12	226.13
Derivatives	1,855.73	7.14	514.81	290.35	0.45	1,042.99
Trading	1,711.92	C	459.04	C	C	977.03
Derivatives – hedge accounting	143.81	C	55.77	C	C	65.96
Investments in subsidiaries, joint-ventures and associates	162.24	21.27	83.38	10.12	0.48	46.99
Intangible assets and goodwill	111.83	2.76	49.33	12.45	0.09	47.19
Other assets ¹⁾	1,300.25	248.22	393.41	118.54	1.96	538.11
Total assets	24,193.57	1,486.43	9,818.77	2,964.88	117.93	9,805.56
<i>Share of unencumbered assets ²⁾</i>	77.48%	68.32%	76.28%	78.10%	54.88%	80.17%
<i>Share of encumbered assets ²⁾</i>	22.52%	31.68%	23.72%	21.90%	45.12%	19.83%

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 (Q4 2020)	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	3,208.79	74.53	406.13	222.45	1,012.28	1,493.40
Loans and advances	14,236.34	162.96	1,704.30	1,055.28	4,709.19	6,604.61
Central banks	213.58	0.99	8.23	9.04	122.34	72.98
General governments	894.03	2.58	126.95	149.39	294.15	320.97
Credit institutions	1,107.10	14.43	122.54	76.36	416.89	476.87
Other financial corporations	1,345.54	6.64	120.64	80.81	305.43	832.01
Non-financial corporations	5,087.40	61.53	621.13	402.81	1,763.56	2,238.37
Households	5,588.69	76.78	704.80	336.87	1,806.82	2,663.41
Debt securities	2,974.03	67.76	495.27	264.27	897.22	1,249.51
Equity instruments	344.36	1.00	40.26	5.47	51.23	246.40
Derivatives	1,855.73	1.29	124.21	105.23	471.31	1,153.68
Trading	1,711.92	1.18	108.29	86.24	448.05	1,068.16
Derivatives – hedge accounting	143.81	0.11	15.93	18.99	23.27	85.52
Investments in subsidiaries, joint-ventures and associates	162.24	0.55	19.49	10.58	69.99	61.62
Intangible assets and goodwill	111.83	1.55	8.93	4.70	31.96	64.69
Other assets ¹⁾	1,300.25	9.66	132.20	67.52	570.93	519.94
Total assets	24,193.57	319.32	2,930.78	1,735.51	7,814.12	11,393.84
<i>Share of unencumbered assets ²⁾</i>	77.48%	83.33%	73.46%	75.09%	75.02%	80.41%
<i>Share of encumbered assets ²⁾</i>	22.52%	16.67%	26.54%	24.91%	24.98%	19.59%

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 (Q4 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Cash, cash balances at central banks, other demand deposits	3,208.79	1,927.27	1,281.52
Loans and advances	14,236.34	9,395.63	4,840.71
Central banks	213.58	121.55	92.03
General governments	894.03	647.14	246.89
Credit institutions	1,107.10	767.45	339.65
Other financial corporations	1,345.54	736.27	609.27
Non-financial corporations	5,087.40	3,377.68	1,709.72
Households	5,588.69	3,745.54	1,843.15
Debt securities	2,974.03	1,746.29	1,227.74
Equity instruments	344.36	197.04	147.32
Derivatives	1,855.73	857.57	998.16
Trading	1,711.92	757.95	953.97
Derivatives – hedge accounting	143.81	99.62	44.19
Investments in subsidiaries, joint-ventures and associates	162.24	121.05	41.19
Intangible assets and goodwill	111.83	79.06	32.78
Other assets ²⁾	1,300.25	700.98	599.27
Total assets	24,193.57	15,024.89	9,168.68
<i>Share of unencumbered assets ³⁾</i>	77.48%	77.83%	76.92%
<i>Share of encumbered assets ³⁾</i>	22.52%	22.17%	23.08%

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	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Deposits	14,049.56	15,076.79	15,846.88	16,021.37	15,709.78
Central banks	806.95	1,214.79	1,693.54	1,781.03	1,750.73
General governments	558.52	587.15	569.26	561.02	495.08
Credit institutions	1,474.76	1,623.82	1,550.43	1,507.83	1,360.55
Other financial corporations	1,960.77	2,283.49	2,152.50	2,163.40	2,100.28
Non-financial corporations	3,023.72	3,115.55	3,426.07	3,516.74	3,500.12
Households	6,224.84	6,251.99	6,455.09	6,491.36	6,503.01
Debt securities issued	3,822.08	3,780.18	3,788.34	3,641.95	3,499.24
<i>of which: subordinated</i>	280.98	285.15	281.43	284.41	275.79
Derivatives	1,582.18	2,164.55	1,935.75	1,828.24	1,874.82
<i>of which: trading</i>	1,378.76	1,934.00	1,695.42	1,621.04	1,676.16
Provisions ¹⁾	134.87	128.37	126.18	124.87	127.39
Other liabilities ²⁾	1,064.00	1,318.41	1,217.30	1,219.07	1,448.36
Equity	1,531.98	1,523.54	1,516.01	1,521.22	1,533.98
Paid-up capital	655.37	658.27	650.97	646.12	641.97
Reserves	718.35	792.33	796.27	790.88	802.79
Minority interests	61.32	59.85	58.11	57.82	55.61
Other comprehensive income	-40.41	-64.33	-65.07	-74.18	-72.14
Other ³⁾	137.36	77.42	75.73	100.58	105.74
Total liabilities and equity	22,184.67	23,991.84	24,430.45	24,356.73	24,193.57

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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

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 (Q4 2020)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁴⁾	Italy
Deposits	15,709.78	445.79	C	2,453.90	30.44	336.16	235.91	2,334.73	5,193.13	-	1,918.86
Central banks	1,750.73	42.09	C	224.82	C	12.08	41.36	300.17	550.37	-	324.67
General governments	495.08	18.24	C	146.45	3.88	9.13	9.32	90.74	85.80	-	63.13
Credit institutions	1,360.55	23.90	C	513.46	C	57.16	5.30	141.96	350.86	-	131.43
Other financial corporations	2,100.28	54.02	C	466.62	1.13	34.51	6.90	168.19	881.09	-	173.96
Non-financial corporations	3,500.12	76.19	C	416.22	10.37	111.05	41.26	482.93	1,363.41	-	422.54
Households	6,503.01	231.35	C	686.32	12.32	112.22	131.79	1,150.74	1,961.60	-	803.13
Debt securities issued	3,499.24	61.93	C	617.53	C	21.11	5.10	378.87	1,302.68	-	280.12
<i>of which: subordinated</i>	275.79	4.01	C	29.76	C	4.68	2.81	50.91	88.12	-	32.76
Derivatives	1,874.82	26.83	C	632.48	0.07	73.02	8.49	130.22	726.95	-	102.12
<i>of which: trading</i>	1,676.16	17.04	C	609.76	0.07	71.71	7.24	116.85	650.25	-	84.78
Provisions ¹⁾	127.39	1.13	C	32.34	C	1.90	1.33	23.36	31.62	-	24.28
Other liabilities ²⁾	1,448.36	9.66	C	234.53	0.38	23.12	6.39	391.45	570.58	-	134.41
Equity	1,533.98	39.08	C	230.30	4.45	50.31	25.73	217.47	508.56	-	185.89
Paid-up capital	641.97	13.61	C	111.47	0.24	17.72	52.44	127.72	143.46	-	98.34
Reserves	802.79	21.79	C	103.31	3.90	33.77	-27.08	125.73	297.31	-	77.66
Minority interests	55.61	C	C	5.07	C	C	0.16	18.15	20.13	-	1.93
Other comprehensive income	-72.14	C	C	-3.86	C	C	-0.09	-48.39	1.79	-	-5.14
Other ³⁾	105.74	4.19	C	14.32	0.30	1.17	0.30	-5.75	45.87	-	13.10
Total liabilities and equity	24,193.57	584.42	C	4,201.08	36.55	505.62	282.95	3,476.10	8,333.52	-	2,645.66

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 (Q4 2020)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	36.55	C	24.68	155.45	19.85	1,538.17	457.55	183.75	C	-	299.89
Central banks	C	C	C	4.80	C	170.81	35.19	15.74	C	-	24.86
General governments	C	C	C	8.17	C	18.71	18.06	4.79	C	-	C
Credit institutions	2.06	C	1.30	9.33	0.24	60.56	46.28	5.27	C	-	C
Other financial corporations	3.23	C	0.58	74.95	1.98	167.60	28.27	5.58	C	-	30.54
Non-financial corporations	6.70	C	6.66	19.40	3.14	314.72	95.77	36.66	C	-	83.86
Households	22.63	C	14.67	38.82	14.13	805.77	233.98	115.72	C	-	135.96
Debt securities issued	0.43	C	C	8.14	0.77	496.98	64.70	7.64	C	-	251.65
<i>of which: subordinated</i>	C	C	C	0.22	0.22	38.12	11.33	2.94	C	-	9.24
Derivatives	0.07	C	0.04	3.54	0.05	107.53	7.61	2.17	C	-	C
<i>of which: trading</i>	0.01	C	0.04	1.85	0.02	59.04	6.13	1.75	C	-	C
Provisions ¹⁾	0.18	C	C	0.67	C	3.12	4.04	1.95	C	-	C
Other liabilities ²⁾	0.56	C	0.30	2.29	C	26.72	8.10	7.15	C	-	31.98
Equity	3.46	C	2.20	13.35	1.78	127.65	50.26	19.29	C	-	48.06
Paid-up capital	1.54	C	0.98	5.37	0.81	35.11	13.66	9.59	C	-	7.27
Reserves	1.67	C	0.96	6.37	1.01	72.98	29.84	11.92	C	-	39.14
Minority interests	C	C	C	C	C	1.50	5.93	2.14	C	-	C
Other comprehensive income	0.12	C	C	C	C	-0.93	-5.98	-4.92	C	-	C
Other ³⁾	C	C	0.26	0.86	-0.04	18.99	6.81	0.56	C	-	3.99
Total liabilities and equity	41.25	C	27.24	183.44	22.85	2,300.17	592.26	221.95	C	-	686.11

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) 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 (Q4 2020)	Total	Corporate/wholesale lenders	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ⁴⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Deposits	15,709.78	792.96	248.75	66.10	2,192.90	7,259.74	1,051.57	116.25	3,981.52	-
Central banks	1,750.73	105.18	C	C	290.80	802.59	115.52	3.60	391.86	-
General governments	495.08	55.68	4.24	1.47	83.27	172.59	27.69	7.09	143.05	-
Credit institutions	1,360.55	222.77	36.14	7.73	91.20	487.79	46.41	3.91	464.60	-
Other financial corporations	2,100.28	151.11	168.97	13.71	128.70	1,133.66	95.24	4.08	404.80	-
Non-financial corporations	3,500.12	113.02	C	C	459.37	1,793.31	107.60	31.21	973.33	-
Households	6,503.01	145.19	C	C	1,139.56	2,869.79	659.11	66.35	1,603.88	-
Debt securities issued	3,499.24	252.58	C	C	238.33	1,541.54	102.42	1.60	997.64	-
<i>of which: subordinated</i>	275.79	12.39	C	C	37.22	130.09	8.47	0.40	86.95	-
Derivatives	1,874.82	68.76	21.99	53.79	42.42	1,123.38	9.01	0.31	555.17	-
<i>of which: trading</i>	1,676.16	56.17	21.66	3.57	31.30	1,043.93	2.16	0.22	517.14	-
Provisions ¹⁾	127.39	16.10	C	C	20.26	55.07	5.52	0.35	28.12	-
Other liabilities ²⁾	1,448.36	13.47	C	C	262.52	758.17	24.95	1.46	365.77	-
Equity	1,533.98	72.22	26.56	34.94	212.26	655.95	92.36	15.10	424.61	-
Paid-up capital	641.97	44.82	C	C	134.29	253.09	31.26	C	141.21	-
Reserves	802.79	27.52	17.00	10.63	73.63	363.93	52.45	7.60	250.03	-
Minority interests	55.61	0.35	C	C	12.16	32.72	0.73	C	9.45	-
Other comprehensive income	-72.14	-3.56	-0.17	-0.43	-13.70	-37.71	1.32	0.04	-17.93	-
Other ³⁾	105.74	3.08	1.77	1.40	5.88	43.92	6.60	1.25	41.85	-
Total liabilities and equity	24,193.57	1,216.09	333.25	507.99	2,968.69	11,393.84	1,285.82	135.06	6,352.83	-

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 (Q4 2020)	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	15,709.78	984.72	6,804.26	1,841.06	67.66	6,012.09
Central banks	1,750.73	138.87	784.32	169.26	11.48	646.79
General governments	495.08	24.01	244.21	59.02	8.07	159.77
Credit institutions	1,360.55	51.04	638.49	199.30	4.27	467.45
Other financial corporations	2,100.28	81.80	825.65	162.95	3.47	1,026.41
Non-financial corporations	3,500.12	124.76	1,415.22	433.36	11.44	1,515.35
Households	6,503.01	564.24	2,896.37	817.17	28.92	2,196.32
Debt securities issued	3,499.24	C	1,380.39	C	C	1,444.21
<i>of which: subordinated</i>	275.79	7.83	110.34	31.75	1.00	124.88
Derivatives	1,874.82	9.13	523.45	316.39	0.58	1,025.26
<i>of which: trading</i>	1,676.16	3.31	437.12	269.87	0.05	965.80
Provisions ¹⁾	127.39	C	62.45	C	C	46.04
Other liabilities ²⁾	1,448.36	233.95	373.95	108.19	1.49	730.78
Equity	1,533.98	105.89	674.26	199.81	6.82	547.20
Paid-up capital	641.97	53.21	295.55	51.07	3.66	238.48
Reserves	802.79	50.39	325.19	137.96	2.43	286.83
Minority interests	55.61	C	12.69	C	C	32.06
Other comprehensive income	-72.14	C	-8.80	C	C	-53.88
Other ³⁾	105.74	-2.21	49.64	14.20	0.41	43.70
Total liabilities and equity	24,193.57	1,486.43	9,818.77	2,964.88	117.93	9,805.56

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

6) European countries not in the EEA.

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

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

(EUR billions)

Liabilities and equity (Q4 2020)	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	15,709.78	249.17	2,039.42	1,087.65	5,073.80	7,259.74
Central banks	1,750.73	9.67	261.19	142.64	534.64	802.59
General governments	495.08	10.32	77.35	52.02	182.80	172.59
Credit institutions	1,360.55	9.90	158.60	96.71	607.56	487.79
Other financial corporations	2,100.28	32.36	344.26	114.25	475.75	1,133.66
Non-financial corporations	3,500.12	49.83	305.62	235.59	1,115.77	1,793.31
Households	6,503.01	137.09	892.40	446.44	2,157.28	2,869.79
Debt securities issued	3,499.24	33.90	401.51	341.84	1,180.45	1,541.54
<i>of which: subordinated</i>	275.79	1.64	20.74	18.09	105.24	130.09
Derivatives	1,874.82	2.36	131.68	140.21	477.18	1,123.38
<i>of which: trading</i>	1,676.16	1.32	106.27	84.64	440.00	1,043.93
Provisions ¹⁾	127.39	1.43	18.62	10.85	41.42	55.07
Other liabilities ²⁾	1,448.36	4.46	90.80	48.39	546.54	758.17
Equity	1,533.98	27.98	248.75	106.57	494.73	655.95
Paid-up capital	641.97	14.70	143.33	42.81	188.05	253.09
Reserves	802.79	C	93.88	C	267.67	363.93
Minority interests	55.61	C	4.24	C	17.47	32.72
Other comprehensive income	-72.14	C	-4.08	C	-24.05	-37.71
Other ³⁾	105.74	1.19	11.38	3.65	45.59	43.92
Total liabilities and equity	24,193.57	319.32	2,930.78	1,735.51	7,814.12	11,393.84

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 (risk-based) ¹⁾
(EUR billions)

Liabilities and equity (Q4 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Deposits	15,709.78	9,901.62	5,808.16
Central banks	1,750.73	1,120.69	630.04
General governments	495.08	314.16	180.92
Credit institutions	1,360.55	790.54	570.01
Other financial corporations	2,100.28	1,339.82	760.46
Non-financial corporations	3,500.12	2,201.22	1,298.90
Households	6,503.01	4,135.19	2,367.83
Debt securities issued	3,499.24	2,456.37	1,042.87
<i>of which: subordinated</i>	275.79	183.69	92.09
Derivatives	1,874.82	895.75	979.07
<i>of which: trading</i>	1,676.16	744.48	931.68
Provisions ²⁾	127.39	77.56	49.83
Other liabilities ³⁾	1,448.36	722.28	726.07
Equity	1,533.98	971.30	562.68
Paid-up capital	641.97	342.21	299.76
Reserves	802.79	561.92	240.87
Minority interests	55.61	41.36	14.24
Other comprehensive income	-72.14	-46.77	-25.38
Other ⁴⁾	105.74	72.57	33.17
Total liabilities and equity	24,193.57	15,024.89	9,168.68

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	129,703.81
Bulgaria		4,980.29
Germany	319,587.48	283,248.45
Estonia	949.02	C
Ireland	27,544.68	26,554.09
Greece	29,008.62	32,275.66
Spain	373,307.00	372,078.90
France	627,831.60	632,577.39
Croatia		10,196.73
Italy	443,045.45	428,703.01
Cyprus	12,751.08	8,231.97
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	69,473.09	54,521.57
Portugal	55,704.51	56,666.79
Slovenia	6,099.44	8,323.68
Slovakia	15,170.72	13,911.38
Finland	57,198.75	55,755.25
Non-SSM EEA ¹⁾	209,173.47	173,689.11
Non-EEA Europe ²⁾	22,758.88	23,097.80
RoW ³⁾	448,457.74	418,530.91
Total non-domestic unallocated exposure ⁴⁾	54,995.56	57,327.33
Total exposure	3,141,919.99	3,017,763.74

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). The figure for the second quarter of 2020 includes Bulgaria and Croatia.

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	129,703.81	56,971.20	C	6,594.82	C	1,262.14	C	C	30,201.87	-	2,009.13
Bulgaria	4,980.29	C	C	C	C	C	C	C	C	-	C
Germany	283,248.45	1,803.36	C	181,962.61	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	26,554.09	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	372,078.90	3,365.65	C	12,769.63	C	2,069.88	2,005.50	275,684.67	22,865.72	-	36,841.65
France	632,577.39	7,041.26	C	13,755.77	C	2,900.10	C	4,390.86	573,540.81	-	13,635.92
Croatia	10,196.73	C	C	C	C	C	C	C	C	-	5,603.66
Italy	428,703.01	2,565.05	C	22,727.19	C	764.14	5,328.87	48,277.51	52,822.68	-	286,391.14
Cyprus	8,231.97	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	54,521.57	C	C	13,322.89	C	33.10	C	C	3,699.22	-	C
Portugal	56,666.79	C	C	3,299.57	C	C	259.90	17,416.84	7,229.89	-	3,295.75
Slovenia	8,323.68	619.97	C	521.78	C	C	C	C	C	-	980.41
Slovakia	13,911.38	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⁾	173,689.11	C	C	21,436.78	C	4,398.12	C	C	27,904.45	-	9,161.59
Non-EEA Europe ²⁾	23,097.80	C	C	1,671.08	C	C	550.04	134.75	4,639.97	-	4,804.39
RoW ³⁾	418,530.91	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⁾	57,327.33	66.60	C	13,346.05	C	953.70	C	C	8,868.03	-	7,878.52
Total exposure	3,017,763.74	103,876.78	C	352,111.83	1,390.87	33,089.37	43,963.29	516,008.86	923,648.42	-	445,642.25

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	423.89	C	C	-	C
Bulgaria	C	C	C	C	C	C	C	C	C	-	C
Germany	C	C	C	672.96	C	28,426.22	2,586.16	C	C	-	C
Estonia	C	C	C	C	C	C	C	C	C	-	C
Ireland	C	C	C	405.17	C	282.87	283.60	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	1,394.20	7,912.50	C	-	C
France	C	C	C	2,064.37	143.22	12,952.16	859.14	C	C	-	C
Croatia	C	C	C	C	C	C	4,500.93	C	C	-	C
Italy	C	C	C	C	C	C	1,484.40	5,072.28	C	-	C
Cyprus	C	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	20,424.69	C	C	-	C
Portugal	C	C	C	C	C	C	168.62	23,947.04	C	-	C
Slovenia	C	C	C	C	C	C	2,530.73	C	C	-	C
Slovakia	C	C	C	257.12	C	C	7,174.70	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	29,895.72	C	C	-	C
Non-EEA Europe ²⁾	C	C	C	C	C	3,983.92	4,998.84	C	C	-	C
RoW ³⁾	C	C	C	2,135.74	C	42,991.23	1,895.45	3,642.69	C	-	C
Total non-domestic unallocated exposure ⁴⁾	C	C	C	624.37	36.01	6,980.53	C	C	C	-	C
Total exposure	C	C	1,919.06	14,688.32	1,096.43	358,009.01	80,979.43	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	Custodian and asset managers	Development/promotional lender	Diversified lenders	G-SIBs ⁵⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
SSM										
Belgium	129,703.81	1,033.23	1,978.27	607.41	3,802.88	47,813.02	10,520.02	237.11	63,711.87	-
Bulgaria	4,980.29	C	C	C	764.16	C	C	C	C	-
Germany	283,248.45	103,326.89	9,354.77	C	13,076.35	74,411.88	8,993.17	C	71,304.20	-
Estonia	C	C	C	C	C	C	C	769.93	176.86	-
Ireland	26,554.09	557.53	C	C	17,370.20	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	372,078.90	1,683.15	1,976.08	C	132,231.41	90,989.14	55,886.97	C	87,621.17	-
France	632,577.39	4,571.21	3,422.88	82,986.06	9,737.45	377,250.43	C	C	42,684.51	-
Croatia	10,196.73	C	C	C	3,082.86	C	C	1,413.67	C	-
Italy	428,703.01	3,705.08	1,393.28	C	79,225.75	118,557.05	118,857.45	C	100,110.93	-
Cyprus	8,231.97	C	C	C	8,161.25	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	54,521.57	10,017.25	C	C	18,632.30	16,017.91	C	146.21	7,513.99	-
Portugal	56,666.79	692.40	C	C	27,014.29	22,142.74	2,734.72	C	3,925.27	-
Slovenia	8,323.68	161.22	C	C	1,092.56	1,733.61	C	3,921.09	1,211.73	-
Slovakia	13,911.38	209.38	C	C	7,387.94	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⁾	173,689.11	3,676.94	1,005.50	C	35,359.63	73,787.80	C	3,277.23	55,349.72	-
Non-EEA Europe ²⁾	23,097.80	C	C	C	3,024.59	7,581.71	C	4,705.70	4,225.18	-
RoW ³⁾	418,530.91	5,772.90	5,453.86	C	12,612.96	261,666.94	594.78	C	129,161.42	-
Total non-domestic unallocated exposure ⁴⁾	57,327.33	7,438.41	1,796.13	C	19,669.08	11,690.30	2,006.81	C	13,589.61	-
Total exposure	3,017,763.74	144,429.78	31,682.10	298,059.56	428,808.24	1,144,511.70	318,381.47	21,337.26	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	129,703.81	C	12,463.06	C	32,822.88	47,813.02
Bulgaria	4,980.29	C	311.63	C	C	C
Germany	283,248.45	1,027.30	42,260.68	17,251.02	148,297.57	74,411.88
Estonia	C	769.93	C	C	18.13	C
Ireland	26,554.09	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	372,078.90	1,577.97	79,416.89	5,773.30	194,321.60	90,989.14
France	632,577.39	894.71	94,792.04	8,034.07	151,606.13	377,250.43
Croatia	10,196.73	1,413.67	C	C	4,931.28	C
Italy	428,703.01	4,494.09	104,964.85	97,007.10	103,679.92	118,557.05
Cyprus	8,231.97	C	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	54,521.57	1,028.74	14,827.63	4,224.15	18,423.14	16,017.91
Portugal	56,666.79	181.83	27,991.39	686.18	5,664.65	22,142.74
Slovenia	8,323.68	3,961.78	472.71	322.90	1,832.69	1,733.61
Slovakia	13,911.38	C	481.79	C	10,489.93	1,112.93
Finland	55,755.25	139.81	C	C	8,903.73	6,818.34
Non-SSM EEA ¹⁾	173,689.11	3,785.19	10,825.59	7,518.85	77,771.68	73,787.80
Non-EEA Europe ²⁾	23,097.80	4,705.98	C	C	5,194.30	7,581.71
RoW ³⁾	418,530.91	1,610.28	16,013.80	6,635.32	132,604.57	261,666.94
Total non-domestic unallocated exposure ⁴⁾	57,327.33	C	10,872.44	C	26,471.93	11,690.30
Total exposure	3,017,763.74	43,228.92	497,315.83	383,205.65	949,501.64	1,144,511.70

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) 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	129,703.81	104,923.78	24,780.03
Bulgaria	4,980.29	C	C
Germany	283,248.45	174,871.86	108,376.59
Estonia	C	884.09	C
Ireland	26,554.09	7,085.16	19,468.94
Greece	32,275.66	869.69	31,405.97
Spain	372,078.90	221,855.79	150,223.11
France	632,577.39	460,175.83	172,401.55
Croatia	10,196.73	4,992.51	5,204.22
Italy	428,703.01	158,737.67	269,965.34
Cyprus	8,231.97	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	54,521.57	26,756.18	27,765.39
Portugal	56,666.79	24,155.71	32,511.07
Slovenia	8,323.68	2,925.27	5,398.41
Slovakia	13,911.38	10,820.47	3,090.91
Finland	55,755.25	45,609.23	10,146.02
Non-SSM EEA ²⁾	173,689.11	100,529.38	73,159.73
Non-EEA Europe ³⁾	23,097.80	7,037.85	16,059.95
RoW ⁴⁾	418,530.91	287,978.96	130,551.95
Total non-domestic unallocated exposure ⁵⁾	57,327.33	33,377.92	23,949.41
Total exposure	3,017,763.74	1,876,386.22	1,141,377.52

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)

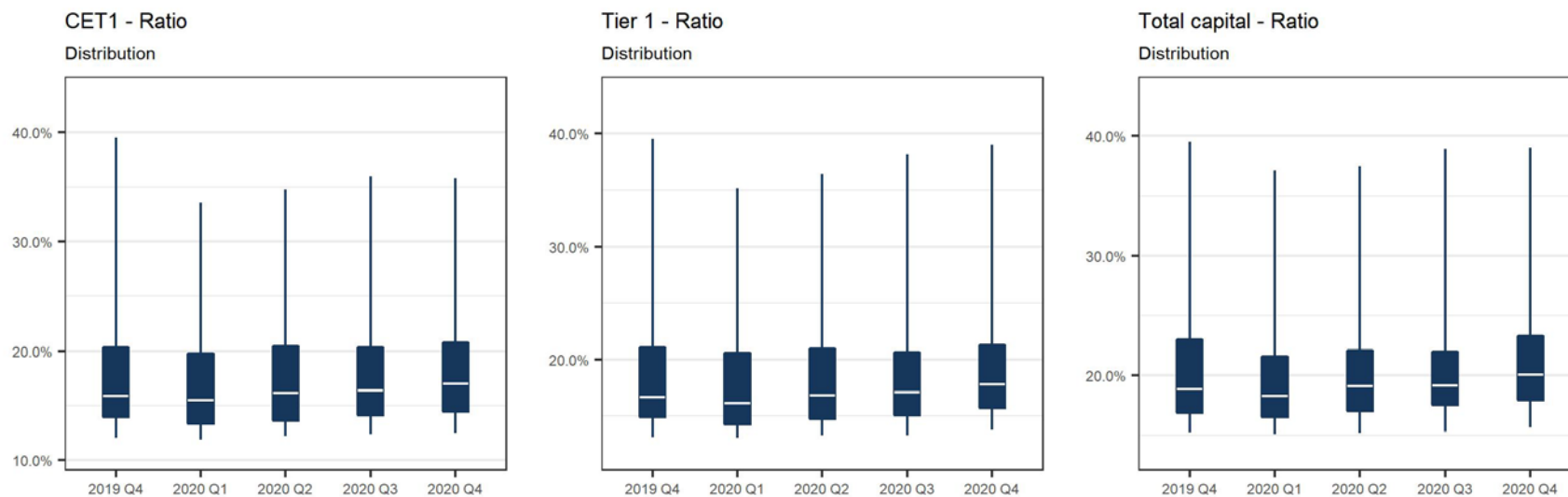
Indicator	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
CET1 amount ^{1), 2)}	1,228.10	1,201.99	1,229.30	1,224.64	1,272.69
Tier 1 amount ²⁾	1,325.71	1,304.06	1,332.28	1,329.40	1,381.09
Total capital amount ²⁾	1,528.64	1,509.01	1,540.58	1,533.94	1,589.66
Total risk exposure amount	8,218.13	8,335.31	8,257.79	8,056.14	8,145.85
CET1 ratio ^{1), 2)}	14.94%	14.42%	14.89%	15.20%	15.62%
Tier 1 ratio ²⁾	16.13%	15.65%	16.13%	16.50%	16.95%
Total capital ratio ²⁾	18.60%	18.10%	18.66%	19.04%	19.51%

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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

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 (Q4 2020)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Belgium	185.28	41.84	22.58%	37.91	20.46%
Bulgaria	C	C	C	C	C	C	C
Germany	1,193.29	238.17	19.96%	206.03	17.27%	189.43	15.87%
Estonia	14.45	4.22	29.17%	4.21	29.14%	4.21	29.14%
Ireland	225.01	50.41	22.40%	45.13	20.06%	42.47	18.88%
Greece	165.38	27.71	16.76%	25.01	15.12%	25.01	15.12%
Spain	1,381.08	230.43	16.68%	199.67	14.46%	178.30	12.91%
France	2,588.18	504.17	19.48%	438.74	16.95%	412.01	15.92%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	1,013.39	197.98	19.54%	172.95	17.07%	157.06	15.50%
Cyprus	19.32	3.79	19.61%	3.60	18.61%	3.25	16.80%
Latvia	C	C	C	C	C	C	C
Lithuania	8.98	1.94	21.55%	1.90	21.21%	1.90	21.21%
Luxembourg	62.91	15.31	24.34%	11.82	18.80%	11.56	18.38%
Malta	8.46	1.87	22.10%	1.60	18.96%	1.60	18.96%
Netherlands	648.87	148.40	22.87%	123.67	19.06%	110.53	17.03%
Austria	271.39	51.84	19.10%	44.05	16.23%	38.89	14.33%
Portugal	114.75	19.45	16.95%	17.26	15.05%	16.12	14.05%
Slovenia	C	C	C	C	C	C	C
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	216.54	46.36	21.41%	42.10	19.44%	39.12	18.07%
Total	8,145.85	1,589.66	19.51%	1,381.09	16.95%	1,272.69	15.62%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 (Q4 2020)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	397.69	82.93	20.85%	67.45	16.96%	64.98	16.34%
Custodian and asset managers	93.69	26.48	28.26%	21.98	23.46%	21.12	22.54%
Development/promotional lenders	100.00	33.61	33.61%	33.52	33.52%	32.09	32.09%
Diversified lenders	1,221.21	223.24	18.28%	194.52	15.93%	179.49	14.70%
G-SIBs ¹⁾	3,564.18	656.48	18.42%	569.08	15.97%	515.37	14.46%
Retail and consumer credit lenders	465.91	94.39	20.26%	86.84	18.64%	85.31	18.31%
Small market lenders	64.05	14.40	22.48%	13.78	21.51%	13.76	21.49%
Universal and investment banks	2,239.12	458.13	20.46%	393.92	17.59%	360.56	16.10%
Not classified	-	-	-	-	-	-	-
Total	8,145.85	1,589.66	19.51%	1,381.09	16.95%	1,272.69	15.62%

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 (geographical diversification)

(EUR billions; percentages)

Category (Q4 2020)	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⁾	550.36	113.32	20.59%	104.01	18.90%	101.73	18.48%
Banks with largest non-domestic exposures							
SSM	3,428.34	693.93	20.24%	605.23	17.65%	564.40	16.46%
Non-SSM EEA ²⁾	975.32	203.86	20.90%	181.83	18.64%	165.87	17.01%
Non-EEA Europe ³⁾	37.96	7.12	18.75%	6.38	16.80%	6.24	16.43%
RoW ⁴⁾	3,153.87	571.43	18.12%	483.63	15.33%	434.46	13.78%
Total	8,145.85	1,589.66	19.51%	1,381.09	16.95%	1,272.69	15.62%

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 (Q4 2020)	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>	129.34	27.58	21.32%	25.36	19.61%	24.69	19.09%
<i>Between €30 billion and €100 billion</i>	1,205.56	251.09	20.83%	226.84	18.82%	221.24	18.35%
<i>Between €100 billion and €200 billion</i>	559.60	112.97	20.19%	98.56	17.61%	91.70	16.39%
<i>More than €200 billion</i>	2,687.17	541.54	20.15%	461.24	17.16%	419.69	15.62%
G-SIBs ¹⁾	3,564.18	656.48	18.42%	569.08	15.97%	515.37	14.46%
Total	8,145.85	1,589.66	19.51%	1,381.09	16.95%	1,272.69	15.62%

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 (Q4 2020)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with low risk	5,155.41	994.19	19.28%	863.61	16.75%
Banks with medium, high risk and non-rated	2,990.44	595.47	19.91%	517.48	17.30%	474.04	15.85%
Total	8,145.85	1,589.66	19.51%	1,381.09	16.95%	1,272.69	15.62%

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) 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	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
CET1 ratio ¹⁾ ≤ 10%	1	-	-	-	-
10% < CET1 ratio ≤ 20%	83	86	81	82	79
CET1 ratio > 20%	29	26	31	28	33
Total	113	112	112	110	112

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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

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 (Q4 2020)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	3	3
Bulgaria	-	-	1
Germany	-	14	7
Estonia	-	-	3
Ireland	-	4	2
Greece	-	4	-
Spain	-	12	-
France	-	8	3
Croatia ¹⁾	-	-	-
Italy	-	10	1
Cyprus	-	2	1
Latvia	-	-	2
Lithuania	-	2	1
Luxembourg	-	2	3
Malta	-	2	1
Netherlands	-	3	3
Austria	-	6	1
Portugal	-	3	-
Slovenia	-	2	-
Slovakia ¹⁾	-	-	-
Finland	-	2	1
Total	-	79	33

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 (Q4 2020)	CET1 ratio ⁵⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures ¹⁾	-	13	3
Banks with largest non-domestic exposures			
SSM	-	43	17
Non-SSM EEA ²⁾	-	11	10
Non-EEA Europe ³⁾	-	2	1
RoW ⁴⁾	-	10	2
Total	-	79	33

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 (Q4 2020)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
<i>Less than €30 billion</i>	-	12	13
<i>Between €30 billion and €100 billion</i>	-	32	16
<i>Between €100 billion and €200 billion</i>	-	10	2
<i>More than €200 billion</i>	-	17	2
G-SIBs ¹⁾	-	8	-
Total	-	79	33

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).

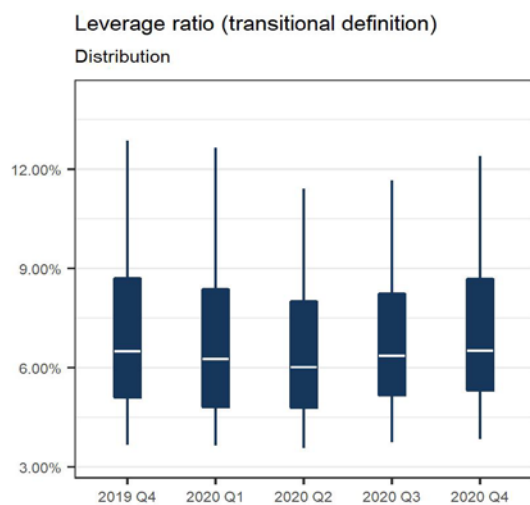
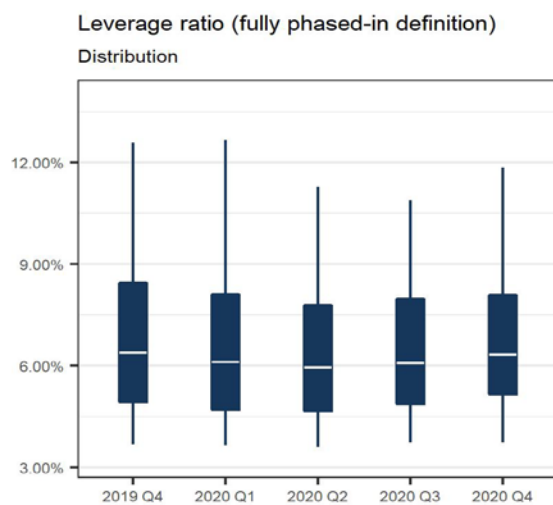
T03.03.1 Leverage ratios by reference period

(EUR billions; percentages)

Leverage ratio and its components	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Exposure values	23,266.52	24,537.29	25,178.99	23,763.96	23,145.80
Assets other than derivatives and securities financing transactions	19,440.43	20,356.19	21,150.45	21,018.47	21,112.27
Derivatives	C	C	C	717.05	697.75
Securities financing transactions	1,430.44	1,775.02	1,641.83	1,597.98	1,416.53
Off-balance sheet items	1,817.06	1,799.74	1,886.14	1,872.54	1,877.14
Deductions of exposures to public sector entities funding general interest investments	C	C	C	-1,442.07	-1,957.88
Fully phased-in definition					
Tier 1 capital	1,289.22	1,272.40	1,290.80	1,288.82	1,337.60
Total exposure	23,063.43	24,332.34	24,996.34	23,586.40	22,982.95
Exposure values	23,266.52	24,537.29	25,178.99	23,763.96	23,145.80
Asset amount deducted from Tier 1 capital	-203.09	-204.95	-182.66	-177.56	-162.85
Leverage ratio (fully phased-in definition)	5.59%	5.23%	5.16%	5.46%	5.82%
Transitional definition					
Tier 1 capital	1,325.71	1,304.06	1,332.28	1,329.40	1,380.85
Total exposure	23,079.54	24,347.17	25,015.59	23,610.93	23,009.34
Exposure values	23,266.52	24,537.29	25,178.99	23,763.96	23,145.80
Asset amount deducted from Tier 1 capital	-186.97	-190.12	-163.41	-153.03	-136.45
Leverage ratio (transitional definition)	5.74%	5.36%	5.33%	5.63%	6.00%

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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.



T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q4 2020)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹⁾	Italy
Exposure values	23,145.80	576.58	C	3,744.06	38.24	483.87	266.80	3,485.65	7,614.30	-	2,647.48
Assets other than derivatives and securities financing transactions	21,112.27	541.42	C	3,343.53	36.49	394.39	268.21	3,194.76	6,884.09	-	2,429.02
Derivatives	697.75	-2.44	C	199.15	0.14	7.93	3.51	65.36	279.88	-	45.72
Securities financing transactions	1,416.53	40.22	C	210.65	C	40.71	2.02	121.53	705.61	-	113.72
Off-balance sheet items	1,877.14	40.38	C	288.81	1.61	63.04	6.38	251.83	669.48	-	291.44
Deductions of exposures to public sector entities funding general interest investments	-1,957.88	-42.98	C	-298.08	C	-22.21	-13.31	-147.82	-924.76	-	-232.42
Fully phased-in definition											
Tier 1 capital	1,337.60	37.00	C	202.54	4.03	42.06	20.58	191.90	430.93	-	159.35
Total exposure	22,982.95	573.48	C	3,728.77	38.19	477.79	263.92	3,445.65	7,555.93	-	2,626.65
Exposure values	23,145.80	576.58	C	3,744.06	38.24	483.87	266.80	3,485.65	7,614.30	-	2,647.48
Asset amount deducted from Tier 1 capital	-162.85	-3.11	C	-15.29	-0.05	-6.08	-2.87	-40.01	-58.38	-	-20.83
Leverage ratio (fully phased-in definition)	5.82%	6.45%	C	5.43%	10.56%	8.80%	7.80%	5.57%	5.70%	-	6.07%
Transitional definition											
Tier 1 capital	1,380.85	37.91	C	205.99	4.03	45.13	25.01	199.67	438.72	-	172.95
Total exposure	23,009.34	574.52	C	3,729.15	38.19	480.54	266.78	3,450.17	7,559.70	-	2,636.89
Exposure values	23,145.80	576.58	C	3,744.06	38.24	483.87	266.80	3,485.65	7,614.30	-	2,647.48
Asset amount deducted from Tier 1 capital	-136.45	-2.06	C	-14.92	-0.05	-3.32	-0.02	-35.48	-54.61	-	-10.59
Leverage ratio (transitional definition)	6.00%	6.60%	C	5.52%	10.56%	9.39%	9.38%	5.79%	5.80%	-	6.56%

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 (Q4 2020)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁾	Finland
Exposure values	C	C	28.85	189.98	23.67	2,382.20	644.99	234.13	C	-	684.69
Assets other than derivatives and securities financing transactions	41.40	C	27.22	172.87	22.83	2,304.33	565.38	219.70	C	-	614.31
Derivatives	0.02	C	0.08	1.96	0.02	62.81	7.86	1.05	C	-	24.53
Securities financing transactions	C	C	C	C	C	117.33	C	C	C	-	C
Off-balance sheet items	1.16	C	1.55	6.68	0.80	148.16	35.66	12.70	C	-	52.11
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	-250.44	C	C	C	-	C
Fully phased-in definition											
Tier 1 capital	3.28	C	1.88	11.79	1.58	122.53	43.72	17.06	C	-	42.06
Total exposure	42.30	C	28.80	188.85	23.55	2,376.69	641.75	232.66	C	-	680.54
Exposure values	C	C	28.85	189.98	23.67	2,382.20	644.99	234.13	C	-	684.69
Asset amount deducted from Tier 1 capital	C	C	-0.06	-1.13	-0.13	-5.51	-3.25	-1.47	C	-	-4.14
Leverage ratio (fully phased-in definition)	7.76%	C	6.52%	6.24%	6.70%	5.16%	6.81%	7.33%	C	-	6.18%
Transitional definition											
Tier 1 capital	3.60	C	1.90	11.82	1.60	123.67	44.05	17.26	C	-	42.10
Total exposure	42.58	C	28.80	188.88	23.57	2,376.86	641.99	232.75	C	-	680.54
Exposure values	C	C	28.85	189.98	23.67	2,382.20	644.99	234.13	C	-	684.69
Asset amount deducted from Tier 1 capital	C	C	-0.06	-1.10	-0.10	-5.35	-3.01	-1.38	C	-	-4.14
Leverage ratio (transitional definition)	8.44%	C	6.61%	6.26%	6.80%	5.20%	6.86%	7.42%	C	-	6.19%

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 (Q4 2020)	Total	Corporate/w olesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ¹⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Exposure values	23,145.80	1,206.45	C	C	2,993.47	10,781.38	1,239.95	C	5,981.75	-
Assets other than derivatives and securities financing transactions	21,112.27	1,124.44	286.49	474.10	2,829.82	9,520.34	1,240.74	134.99	5,501.35	-
Derivatives	697.75	16.90	12.25	-27.48	28.03	449.60	3.21	0.41	214.83	-
Securities financing transactions	1,416.53	37.87	C	C	66.85	926.35	29.82	C	322.79	-
Off-balance sheet items	1,877.14	103.46	5.45	31.71	165.72	995.41	46.12	9.58	519.68	-
Deductions of exposures to public sector entities funding general interest investments	-1,957.88	-76.22	C	C	-96.95	-1,110.32	-79.95	C	-576.89	-
Fully phased-in definition										
Tier 1 capital	1,337.60	66.31	21.97	33.52	181.71	551.68	83.54	13.32	385.55	-
Total exposure	22,982.95	1,204.72	318.71	474.82	2,962.67	10,700.91	1,231.57	144.25	5,945.31	-
Exposure values	23,145.80	1,206.45	C	C	2,993.47	10,781.38	1,239.95	C	5,981.75	-
Asset amount deducted from Tier 1 capital	-162.85	-1.73	C	C	-30.80	-80.47	-8.38	C	-36.45	-
Leverage ratio (fully phased-in definition)	5.82%	5.50%	6.89%	7.06%	6.13%	5.16%	6.78%	9.23%	6.48%	-
Transitional definition										
Tier 1 capital	1,380.85	67.41	21.98	33.52	194.52	569.08	86.84	13.60	393.90	-
Total exposure	23,009.34	1,204.88	318.71	474.82	2,972.59	10,707.35	1,234.86	144.40	5,951.73	-
Exposure values	23,145.80	1,206.45	C	C	2,993.47	10,781.38	1,239.95	C	5,981.75	-
Asset amount deducted from Tier 1 capital	-136.45	-1.57	C	C	-20.88	-74.03	-5.08	C	-30.02	-
Leverage ratio (transitional definition)	6.00%	5.60%	6.90%	7.06%	6.54%	5.31%	7.03%	9.42%	6.62%	-

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 (Q4 2020)	Total	Banks with significant domestic exposures ¹⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ²⁾	Non-EEA Europe ³⁾	RoW ⁴⁾
Exposure values	23,145.80	C	9,565.33	C	C	9,140.77
Assets other than derivatives and securities financing transactions	21,112.27	1,410.17	9,024.46	2,543.19	113.51	8,020.93
Derivatives	697.75	C	158.17	79.25	C	452.68
Securities financing transactions	1,416.53	C	459.98	155.59	C	760.16
Off-balance sheet items	1,877.14	84.94	820.76	219.12	10.00	742.31
Deductions of exposures to public sector entities funding general interest investments	-1,957.88	C	-898.04	C	C	-835.31
Fully phased-in definition						
Tier 1 capital	1,337.60	99.32	581.29	177.21	6.35	473.43
Total exposure	22,982.95	1,449.82	9,493.90	2,844.85	115.03	9,079.35
Exposure values	23,145.80	C	9,565.33	C	C	9,140.77
Asset amount deducted from Tier 1 capital	-162.85	C	-71.43	C	C	-61.43
Leverage ratio (fully phased-in definition)	5.82%	6.85%	6.12%	6.23%	5.52%	5.21%
Transitional definition						
Tier 1 capital	1,380.85	104.01	605.17	181.66	6.38	483.63
Total exposure	23,009.34	1,455.01	9,507.43	2,848.87	115.03	9,083.01
Exposure values	23,145.80	C	9,565.33	C	C	9,140.77
Asset amount deducted from Tier 1 capital	-136.45	C	-57.90	C	C	-57.77
Leverage ratio (transitional definition)	6.00%	7.15%	6.37%	6.38%	5.54%	5.32%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 (Q4 2020)	Total	Banks with total assets				G-SIBs ¹⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Exposure values	23,145.80	334.47	2,862.57	1,651.25	7,516.13	10,781.38
Assets other than derivatives and securities financing transactions	21,112.27	316.52	2,677.09	1,559.32	7,039.01	9,520.34
Derivatives	697.75	C	C	-11.69	204.76	449.60
Securities financing transactions	1,416.53	C	C	65.19	338.69	926.35
Off-balance sheet items	1,877.14	15.35	165.92	100.51	599.94	995.41
Deductions of exposures to public sector entities funding general interest investments	-1,957.88	C	C	-62.08	-666.26	-1,110.32
Fully phased-in definition						
Tier 1 capital	1,337.60	24.18	217.78	91.83	452.13	551.68
Total exposure	22,982.95	332.11	2,843.24	1,639.14	7,467.55	10,700.91
Exposure values	23,145.80	334.47	2,862.57	1,651.25	7,516.13	10,781.38
Asset amount deducted from Tier 1 capital	-162.85	-2.36	-19.33	-12.11	-48.58	-80.47
Leverage ratio (fully phased-in definition)	5.82%	7.28%	7.66%	5.60%	6.05%	5.16%
Transitional definition						
Tier 1 capital	1,380.85	25.18	226.84	98.52	461.22	569.08
Total exposure	23,009.34	332.94	2,849.99	1,645.30	7,473.76	10,707.35
Exposure values	23,145.80	334.47	2,862.57	1,651.25	7,516.13	10,781.38
Asset amount deducted from Tier 1 capital	-136.45	-1.53	-12.58	-5.94	-42.36	-74.03
Leverage ratio (transitional definition)	6.00%	7.56%	7.96%	5.99%	6.17%	5.31%

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 (Q4 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Exposure values	23,145.80	14,503.38	8,642.42
Assets other than derivatives and securities financing transactions	21,112.27	13,512.76	7,599.51
Derivatives	697.75	337.17	360.57
Securities financing transactions	1,416.53	849.19	567.33
Off-balance sheet items	1,877.14	1,142.34	734.79
Deductions of exposures to public sector entities funding general interest investments	-1,957.88	-1,338.09	-619.79
Fully phased-in definition			
Tier 1 capital	1,337.60	843.40	494.20
Total exposure	22,982.95	14,393.48	8,589.47
Exposure values	23,145.80	14,503.38	8,642.42
Asset amount deducted from Tier 1 capital	-162.85	-109.90	-52.95
Leverage ratio (fully phased-in definition)	5.82%	5.86%	5.75%
Transitional definition			
Tier 1 capital	1,380.85	863.43	517.42
Total exposure	23,009.34	14,403.20	8,606.14
Exposure values	23,145.80	14,503.38	8,642.42
Asset amount deducted from Tier 1 capital	-136.45	-100.18	-36.27
Leverage ratio (transitional definition)	6.00%	5.99%	6.01%

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	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
LR ¹⁾ ≤ 3%	4	3	3	3	3
3% < LR ≤ 6%	48	51	53	51	46
LR > 6%	61	58	56	56	63
Total	113	112	112	110	112

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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

1) LR stands for Leverage Ratio.

T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q4 2020)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	2	4
Bulgaria	-	-	1
Germany	-	12	9
Estonia	-	-	3
Ireland	-	-	6
Greece	-	-	4
Spain	-	9	3
France	2	5	4
Croatia ¹⁾	-	-	-
Italy	-	6	5
Cyprus	-	-	3
Latvia	-	-	2
Lithuania	-	1	2
Luxembourg	-	3	2
Malta	-	1	2
Netherlands	1	4	1
Austria	-	-	7
Portugal	-	1	2
Slovenia	-	-	2
Slovakia ¹⁾	-	-	-
Finland	-	2	1
Total	3	46	63

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 (Q4 2020)	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	22	36
Non-SSM EEA ²⁾	-	6	15
Non-EEA Europe ³⁾	-	1	2
RoW ⁴⁾	-	8	4
Total	3	46	63

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 (Q4 2020)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
<i>Less than €30 billion</i>	1	5	19
<i>Between €30 billion and €100 billion</i>	1	17	30
<i>Between €100 billion and €200 billion</i>	1	5	6
<i>More than €200 billion</i>	-	11	8
G-SIBs ¹⁾	-	8	-
Total	3	46	63

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	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Credit risk-weighted exposure amounts	6,950.91	7,070.02	6,960.35	6,808.00	6,879.22
Standardised approach (SA)	2,905.78	2,864.91	2,791.84	2,715.85	2,766.80
<i>of which: exposures to institutions</i>	110.17	118.32	117.40	115.10	122.61
<i>of which: exposures to corporates</i>	1,018.89	1,015.90	968.44	924.48	943.28
<i>of which: exposures to retail</i>	542.75	519.72	501.98	495.64	496.76
<i>of which: exposures secured by mortgages on immovable property</i>	321.97	319.77	315.84	307.20	306.05
Internal ratings based approach (IRB)	4,038.47	4,085.35	4,056.89	3,984.86	3,998.99
<i>of which: exposures to institutions</i>	203.57	213.69	198.06	188.58	188.08
<i>of which: exposures to corporates ¹⁾</i>	2,230.98	2,340.64	2,326.95	2,265.98	2,277.06
<i>of which: exposures to retail ²⁾</i>	387.13	393.20	386.79	381.17	376.68
<i>of which: exposures to retail secured by real estate ³⁾</i>	528.17	527.54	526.32	525.48	528.67
Risk exposure for contributions to the default fund of a CCP ⁴⁾	6.66	6.44	6.42	6.25	7.38
Securitisation positions	-	113.32	105.19	101.05	106.04
Settlement/delivery risk exposure amount	0.73	1.45	0.60	0.55	0.88
Market risk exposure amount	251.19	296.38	320.85	277.79	281.17
Market risk exposure under SA ⁵⁾	79.71	88.91	90.06	85.63	94.55
Market risk exposure under IM approach ⁶⁾	171.48	207.47	230.79	192.17	186.62
Operational risk exposure amount	845.09	837.37	837.60	832.64	831.38
Operational risk exposure under BIA ⁷⁾	53.23	53.04	51.94	50.91	51.97
Operational risk exposure under TSA/ASA ⁸⁾	343.79	337.74	337.25	333.46	360.06
Operational risk exposure under AMA ⁹⁾	448.07	446.58	448.40	448.27	419.34
Risk exposure for credit valuation adjustment	52.74	57.94	55.71	51.39	55.30
Other ¹⁰⁾	117.47	72.15	82.69	85.77	97.90
Total risk exposure amount	8,218.13	8,335.31	8,257.79	8,056.14	8,145.85
Risk weights SA vs. IRB - Credit Risk ¹¹⁾					
Standardised approach (SA)					
<i>Risk weights of exposures to institutions</i>	14.87%	14.32%	14.88%	14.73%	15.73%
<i>Risk weights of exposures to corporates</i>	91.87%	91.84%	89.48%	89.22%	89.00%
<i>Risk weights of exposures to retail</i>	70.27%	70.20%	69.26%	69.51%	69.49%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	40.62%	40.72%	40.21%	40.25%	40.02%
Internal ratings based approach (IRB)					
<i>Risk weights of exposures to institutions</i>	17.26%	16.90%	16.40%	16.56%	17.31%
<i>Risk weights of exposures to corporates ¹⁾</i>	44.88%	45.05%	45.03%	45.07%	46.15%
<i>Risk weights of exposures to retail ²⁾</i>	28.41%	29.05%	28.62%	28.10%	27.83%
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	14.12%	14.04%	13.80%	13.61%	13.51%

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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

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 (Q4 2020)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹²⁾	Italy
Credit risk-weighted exposure amounts	6,879.22	149.71	C	942.77	12.89	195.54	149.21	1,193.83	2,238.42	-	864.56
Standardised approach (SA)	2,766.80	32.39	C	213.00	7.55	122.15	132.11	705.49	835.12	-	400.25
<i>of which: exposures to institutions</i>	122.61	1.71	C	13.39	0.07	5.74	1.93	21.67	34.12	-	21.23
<i>of which: exposures to corporates</i>	943.28	10.28	C	93.64	C	76.81	31.57	190.38	300.11	-	116.57
<i>of which: exposures to retail</i>	496.76	2.23	C	47.06	1.54	8.29	8.33	160.47	157.10	-	58.77
<i>of which: exposures secured by mortgages on immovable property</i>	306.05	1.31	C	13.53	C	C	16.57	100.93	82.83	-	29.80
Internal ratings based approach (IRB)	3,998.99	116.79	C	700.29	5.35	69.10	C	478.11	1,364.05	-	445.36
<i>of which: exposures to institutions</i>	188.08	4.95	C	53.51	C	3.14	C	16.07	56.36	-	22.97
<i>of which: exposures to corporates ¹⁾</i>	2,277.06	57.93	C	438.18	C	35.22	C	261.93	690.67	-	291.04
<i>of which: exposures to retail ²⁾</i>	376.68	5.90	C	53.21	C	4.60	C	60.60	161.23	-	29.99
<i>of which: exposures to retail secured by real estate ³⁾</i>	528.67	20.50	C	54.95	C	24.49	C	84.01	149.97	-	58.64
Risk exposure for contributions to the default fund of a CCP ⁴⁾	7.38	0.12	C	1.85	C	0.15	C	0.40	3.54	-	0.60
Securitisation positions	106.04	0.41	C	27.63	C	4.14	C	9.83	35.72	-	18.35
Settlement/delivery risk exposure amount	0.88	C	C	0.46	C	C	C	0.00	C	-	C
Market risk exposure amount	281.17	4.15	C	83.54	0.07	5.83	4.20	36.67	71.26	-	37.75
Market risk exposure under SA ⁵⁾	94.55	0.97	C	28.24	C	C	1.13	13.56	20.30	-	11.29
Market risk exposure under IM approach ⁶⁾	186.62	3.18	C	55.30	C	C	3.07	23.11	50.96	-	26.46
Operational risk exposure amount	831.38	18.56	C	136.33	1.31	20.58	11.75	130.88	258.09	-	100.22
Operational risk exposure under BIA ⁷⁾	51.97	C	C	7.23	C	C	C	C	8.01	-	18.40
Operational risk exposure under TSA/ASA ⁸⁾	360.06	16.97	C	36.95	C	20.58	11.75	126.22	81.25	-	21.67
Operational risk exposure under AMA ⁹⁾	419.34	C	C	92.15	C	C	C	C	168.83	-	60.15
Risk exposure for credit valuation adjustment	55.30	C	C	22.13	0.02	2.62	0.23	3.42	14.51	-	C
Other ¹⁰⁾	97.90	11.26	C	8.05	C	C	C	16.27	C	-	6.95
Total risk exposure amount	8,145.85	185.28	C	1,193.29	14.45	225.01	165.38	1,381.08	2,588.18	-	1,013.39
Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q4 2020)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹²⁾	Italy
Standardised approach (SA)											
<i>Risk weights of exposures to institutions</i>	15.73%	17.73%	C	5.17%	21.50%	38.96%	16.12%	30.87%	14.92%	-	27.96%
<i>Risk weights of exposures to corporates</i>	89.00%	83.24%	C	91.84%	C	90.69%	90.14%	93.86%	82.66%	-	91.48%
<i>Risk weights of exposures to retail</i>	69.49%	66.55%	C	72.88%	64.74%	71.91%	69.04%	69.80%	69.25%	-	65.92%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	40.02%	43.63%	C	37.25%	C	C	41.67%	36.66%	43.32%	-	36.85%
Internal ratings based approach (IRB)											
<i>Risk weights of exposures to institutions</i>	17.31%	12.06%	C	18.46%	C	15.70%	C	11.73%	15.97%	-	36.68%
<i>Risk weights of exposures to corporates ¹⁾</i>	46.15%	49.20%	C	41.62%	C	84.94%	C	54.99%	46.23%	-	48.45%
<i>Risk weights of exposures to retail ²⁾</i>	27.83%	18.58%	C	30.06%	C	48.98%	C	41.24%	22.65%	-	27.70%
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	13.51%	11.91%	C	13.85%	C	28.17%	C	13.96%	12.08%	-	18.18%

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 (Q4 2020)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹²⁾	Finland
Credit risk-weighted exposure amounts	17.08	C	7.96	55.08	7.63	515.15	229.89	98.71	C	-	175.73
Standardised approach (SA)	16.94	C	2.87	30.55	7.55	64.05	99.97	54.36	C	-	20.99
<i>of which: exposures to institutions</i>	0.59	C	0.74	9.78	0.63	4.81	3.12	1.53	C	-	0.47
<i>of which: exposures to corporates</i>	5.61	C	C	17.14	2.72	27.65	36.50	19.33	C	-	5.27
<i>of which: exposures to retail</i>	1.75	C	0.61	C	0.94	12.57	17.64	7.36	C	-	4.77
<i>of which: exposures secured by mortgages on immovable property</i>	1.92	C	C	C	1.56	C	18.04	C	C	-	C
Internal ratings based approach (IRB)	C	C	5.09	24.50	C	444.72	128.53	43.87	C	-	153.71
<i>of which: exposures to institutions</i>	C	C	C	C	C	15.69	5.05	C	C	-	C
<i>of which: exposures to corporates ¹⁾</i>	C	C	C	C	C	268.27	88.32	C	C	-	C
<i>of which: exposures to retail ²⁾</i>	C	C	C	C	C	28.95	13.51	C	C	-	C
<i>of which: exposures to retail secured by real estate ³⁾</i>	C	C	C	C	C	80.19	11.73	C	C	-	C
Risk exposure for contributions to the default fund of a CCP ⁴⁾	C	C	C	C	C	0.66	0.04	C	C	-	C
Securitisation positions	0.15	C	C	C	0.08	5.72	1.36	C	C	-	C
Settlement/delivery risk exposure amount	C	C	C	C	C	C	C	C	C	-	C
Market risk exposure amount	C	C	0.04	0.35	C	14.27	8.95	5.02	C	-	C
Market risk exposure under SA ⁵⁾	C	C	C	C	C	C	3.90	C	C	-	4.04
Market risk exposure under IM approach ⁶⁾	C	C	C	C	C	C	5.05	C	C	-	C
Operational risk exposure amount	2.15	C	0.77	5.78	0.82	85.71	28.00	9.10	C	-	19.08
Operational risk exposure under BIA ⁷⁾	C	C	C	C	0.58	C	5.13	C	C	-	C
Operational risk exposure under TSA/ASA ⁸⁾	1.41	C	C	3.54	C	C	7.77	C	C	-	18.66
Operational risk exposure under AMA ⁹⁾	C	C	C	C	C	82.31	15.10	C	C	-	C
Risk exposure for credit valuation adjustment	0.02	C	C	0.38	0.00	C	0.96	C	C	-	1.02
Other ¹⁰⁾	C	C	C	C	C	29.56	C	1.58	C	-	C
Total risk exposure amount	19.32	C	8.98	62.91	8.46	648.87	271.39	114.75	C	-	216.54
Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q4 2020)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹²⁾	Finland
Standardised approach (SA)											
<i>Risk weights of exposures to institutions</i>	26.46%	C	20.72%	20.51%	30.64%	19.46%	19.86%	26.76%	C	-	11.48%
<i>Risk weights of exposures to corporates</i>	91.35%	C	C	97.33%	87.43%	90.37%	93.93%	95.51%	C	-	94.88%
<i>Risk weights of exposures to retail</i>	71.11%	C	70.32%	C	72.25%	70.75%	69.55%	69.18%	C	-	74.33%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	37.81%	C	C	C	36.38%	C	42.78%	C	C	-	C
Internal ratings based approach (IRB)											
<i>Risk weights of exposures to institutions</i>	C	C	C	C	C	15.04%	28.01%	C	C	-	C
<i>Risk weights of exposures to corporates ¹⁾</i>	C	C	C	C	C	36.03%	62.14%	C	C	-	C
<i>Risk weights of exposures to retail ²⁾</i>	C	C	C	C	C	41.57%	36.16%	C	C	-	C
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	C	C	C	C	C	11.01%	15.75%	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 (Q4 2020)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ¹²⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Credit risk-weighted exposure amounts	6,879.22	349.10	66.12	92.65	1,058.90	2,988.15	415.99	56.63	1,851.68	-
Standardised approach (SA)	2,766.80	91.00	50.14	89.90	546.76	1,007.18	354.41	42.62	584.80	-
of which: exposures to institutions	122.61	2.49	14.15	2.39	24.01	27.08	19.72	2.17	30.61	-
of which: exposures to corporates	943.28	52.60	29.42	33.98	151.89	330.40	96.33	13.70	234.96	-
of which: exposures to retail	496.76	7.83	C	C	61.41	228.60	77.69	13.11	103.48	-
of which: exposures secured by mortgages on immovable property	306.05	7.39	C	C	84.59	103.30	68.80	5.29	29.40	-
Internal ratings based approach (IRB)	3,998.99	249.22	C	C	504.06	1,916.08	59.82	14.01	1,238.99	-
of which: exposures to institutions	188.08	19.03	C	C	15.09	78.58	1.42	0.43	69.53	-
of which: exposures to corporates ¹⁾	2,277.06	198.77	C	C	291.60	1,056.51	15.34	9.62	693.88	-
of which: exposures to retail ²⁾	376.68	8.72	C	C	51.33	207.12	21.05	1.23	87.22	-
of which: exposures to retail secured by real estate ³⁾	528.67	2.08	C	C	92.02	253.57	19.03	2.63	159.35	-
Risk exposure for contributions to the default fund of a CCP ⁴⁾	7.38	0.58	C	C	0.14	4.09	0.01	C	2.40	-
Securitisation positions	106.04	8.30	C	1.30	7.93	60.80	1.75	C	25.49	-
Settlement/delivery risk exposure amount	0.88	0.01	C	C	0.00	0.18	C	C	0.60	-
Market risk exposure amount	281.17	14.15	C	C	29.58	129.77	C	C	93.06	-
Market risk exposure under SA ⁵⁾	94.55	8.45	C	C	15.53	26.49	1.69	C	34.24	-
Market risk exposure under IM approach ⁶⁾	186.62	5.70	C	C	14.04	103.28	C	C	58.82	-
Operational risk exposure amount	831.38	26.59	14.42	4.25	118.67	407.78	43.72	5.41	210.53	-
Operational risk exposure under BIA ⁷⁾	51.97	C	C	C	7.67	5.62	C	2.31	10.51	-
Operational risk exposure under TSA/ASA ⁸⁾	360.06	23.66	5.28	1.60	84.43	121.80	27.62	2.30	93.38	-
Operational risk exposure under AMA ⁹⁾	419.34	C	C	C	26.58	280.36	C	0.79	106.65	-
Risk exposure for credit valuation adjustment	55.30	4.87	2.25	2.37	3.75	23.70	1.10	0.05	17.21	-
Other ¹⁰⁾	97.90	2.96	C	C	10.31	14.58	3.39	0.37	66.03	-
Total RWA	8,145.85	397.69	93.69	100.00	1,221.21	3,564.18	465.91	64.05	2,239.12	-

Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q4 2020)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ¹²⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Standardised approach (SA)										
Risk weights of exposures to institutions	15.73%	2.58%	19.02%	20.87%	28.18%	12.44%	27.50%	28.30%	14.25%	-
Risk weights of exposures to corporates	89.00%	90.77%	95.39%	83.54%	90.90%	85.94%	88.84%	92.85%	91.90%	-
Risk weights of exposures to retail	69.49%	68.27%	C	C	67.90%	69.46%	69.37%	70.30%	70.74%	-
Risk weights of exposures secured by mortgages on immovable property	40.02%	45.75%	C	C	40.43%	41.27%	36.25%	42.33%	39.37%	-
Internal ratings based approach (IRB)										
Risk weights of exposures to institutions	17.31%	13.88%	C	C	23.65%	17.05%	22.01%	21.42%	19.48%	-
Risk weights of exposures to corporates ¹⁾	46.15%	42.09%	C	C	58.04%	42.24%	59.02%	66.39%	49.79%	-
Risk weights of exposures to retail ²⁾	27.83%	28.71%	C	C	33.59%	29.02%	35.66%	38.59%	22.13%	-
Risk weights of exposures to retail secured by real estate ³⁾	13.51%	14.68%	C	C	16.37%	13.41%	14.33%	17.09%	12.28%	-

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) 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 (Q4 2020)	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	6,879.22	488.49	2,974.73	794.64	33.17	2,588.19
Standardised approach (SA)	2,766.80	392.13	1,136.16	238.07	20.28	980.16
<i>of which: exposures to institutions</i>	122.61	21.27	48.92	14.03	1.65	36.73
<i>of which: exposures to corporates</i>	943.28	104.36	399.63	97.95	5.85	335.50
<i>of which: exposures to retail</i>	496.76	C	185.03	26.80	C	228.53
<i>of which: exposures secured by mortgages on immovable property</i>	306.05	74.97	108.40	21.06	2.01	99.61
Internal ratings based approach (IRB)	3,998.99	93.61	1,791.89	546.25	12.68	1,554.56
<i>of which: exposures to institutions</i>	188.08	C	92.71	32.04	C	60.18
<i>of which: exposures to corporates ¹⁾</i>	2,277.06	C	993.20	325.54	C	901.08
<i>of which: exposures to retail ²⁾</i>	376.68	C	166.39	47.54	C	146.62
<i>of which: exposures to retail secured by real estate ³⁾</i>	528.67	C	227.74	81.07	C	192.78
Risk exposure for contributions to the default fund of a CCP ⁴⁾	7.38	C	2.20	C	C	4.29
Securitisation positions	106.04	C	44.47	C	C	49.19
Settlement/delivery risk exposure amount	0.88	C	0.13	0.58	C	0.15
Market risk exposure amount	281.17	5.04	103.25	43.01	1.56	128.31
Market risk exposure under SA ⁵⁾	94.55	C	37.71	C	C	29.20
Market risk exposure under IM approach ⁶⁾	186.62	C	65.54	C	C	99.11
Operational risk exposure amount	831.38	53.80	310.21	92.56	2.91	371.90
Operational risk exposure under BIA ⁷⁾	51.97	C	17.86	6.36	C	7.42
Operational risk exposure under TSA/ASA ⁸⁾	360.06	C	130.39	56.48	C	148.31
Operational risk exposure under AMA ⁹⁾	419.34	C	161.97	29.72	C	216.17
Risk exposure for credit valuation adjustment	55.30	C	20.25	11.81	C	21.78
Other ¹⁰⁾	97.90	C	19.78	32.73	C	43.54
Total risk exposure amount	8,145.85	550.36	3,428.34	975.32	37.96	3,153.87

Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q4 2020)	Total	Banks with significant domestic exposures ¹²⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ¹³⁾	Non-EEA Europe ¹⁴⁾	RoW ¹⁵⁾
Standardised approach (SA)						
<i>Risk weights of exposures to institutions</i>	15.73%	25.65%	13.75%	21.12%	35.96%	13.63%
<i>Risk weights of exposures to corporates</i>	89.00%	85.18%	90.11%	90.32%	89.30%	88.54%
<i>Risk weights of exposures to retail</i>	69.49%	67.02%	69.52%	71.79%	C	69.79%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	40.02%	37.84%	41.19%	43.82%	40.11%	39.79%
Internal ratings based approach (IRB)						
<i>Risk weights of exposures to institutions</i>	17.31%	30.29%	18.46%	21.62%	C	14.13%
<i>Risk weights of exposures to corporates ¹⁾</i>	46.15%	55.50%	44.95%	55.13%	C	44.60%
<i>Risk weights of exposures to retail ²⁾</i>	27.83%	30.05%	25.48%	27.39%	C	31.15%
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	13.51%	15.78%	14.07%	13.72%	C	12.70%

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 (Q4 2020)	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	6,879.22	113.78	1,052.98	476.11	2,248.20	2,988.15
Standardised approach (SA)	2,766.80	99.46	747.74	212.21	700.21	1,007.18
<i>of which: exposures to institutions</i>	122.61	5.86	41.61	10.88	37.18	27.08
<i>of which: exposures to corporates</i>	943.28	30.58	267.26	72.99	242.05	330.40
<i>of which: exposures to retail</i>	496.76	19.77	100.22	28.04	120.13	228.60
<i>of which: exposures secured by mortgages on immovable property</i>	306.05	15.91	99.70	27.83	59.30	103.30
Internal ratings based approach (IRB)	3,998.99	14.01	297.28	255.34	1,516.29	1,916.08
<i>of which: exposures to institutions</i>	188.08	0.43	12.60	9.92	86.54	78.58
<i>of which: exposures to corporates ¹⁾</i>	2,277.06	9.62	166.76	167.66	876.51	1,056.51
<i>of which: exposures to retail ²⁾</i>	376.68	1.23	37.41	19.20	111.71	207.12
<i>of which: exposures to retail secured by real estate ³⁾</i>	528.67	2.63	46.47	42.89	183.12	253.57
Risk exposure for contributions to the default fund of a CCP ⁴⁾	7.38	C	C	C	2.31	4.09
Securitisation positions	106.04	C	C	C	29.39	60.80
Settlement/delivery risk exposure amount	0.88	C	0.37	C	0.31	0.18
Market risk exposure amount	281.17	C	31.68	C	99.91	129.77
Market risk exposure under SA ⁵⁾	94.55	C	19.87	C	38.21	26.49
Market risk exposure under IM approach ⁶⁾	186.62	C	11.81	C	61.70	103.28
Operational risk exposure amount	831.38	12.77	98.91	56.50	255.41	407.78
Operational risk exposure under BIA ⁷⁾	51.97	C	24.66	C	9.40	5.62
Operational risk exposure under TSA/ASA ⁸⁾	360.06	C	69.28	C	128.38	121.80
Operational risk exposure under AMA ⁹⁾	419.34	C	4.96	C	117.63	280.36
Risk exposure for credit valuation adjustment	55.30	C	9.42	C	17.29	23.70
Other ¹⁰⁾	97.90	0.37	12.20	4.70	66.05	14.58
Total risk exposure amount	8,145.85	129.34	1,205.56	559.60	2,687.17	3,564.18

Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q4 2020)	Total	Total assets				G-SIBs ¹²⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Standardised approach (SA)						
<i>Risk weights of exposures to institutions</i>	15.73%	26.01%	24.68%	20.65%	11.70%	12.44%
<i>Risk weights of exposures to corporates</i>	89.00%	90.77%	91.57%	89.43%	90.23%	85.94%
<i>Risk weights of exposures to retail</i>	69.49%	69.67%	69.43%	67.32%	70.09%	69.46%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	40.02%	38.34%	38.75%	44.37%	38.80%	41.27%
Internal ratings based approach (IRB)						
<i>Risk weights of exposures to institutions</i>	17.31%	21.42%	12.64%	14.40%	19.02%	17.05%
<i>Risk weights of exposures to corporates ¹⁾</i>	46.15%	66.39%	49.63%	57.41%	48.96%	42.24%
<i>Risk weights of exposures to retail ²⁾</i>	27.83%	38.59%	32.55%	32.50%	24.16%	29.02%
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	13.51%	17.09%	15.46%	18.80%	12.39%	13.41%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 (Q4 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Credit risk-weighted exposure amounts	6,879.22	4,422.73	2,456.49
Standardised approach (SA)	2,766.80	1,617.72	1,149.08
<i>of which: exposures to institutions</i>	122.61	53.78	68.83
<i>of which: exposures to corporates</i>	943.28	555.50	387.78
<i>of which: exposures to retail</i>	496.76	351.85	144.91
<i>of which: exposures secured by mortgages on immovable property</i>	306.05	159.32	146.72
Internal ratings based approach (IRB)	3,998.99	2,736.75	1,262.24
<i>of which: exposures to institutions</i>	188.08	129.26	58.82
<i>of which: exposures to corporates</i> ²⁾	2,277.06	1,486.36	790.70
<i>of which: exposures to retail</i> ³⁾	376.68	270.77	105.91
<i>of which: exposures to retail secured by real estate</i> ⁴⁾	528.67	345.16	183.51
Risk exposure for contributions to the default fund of a CCP ⁵⁾	7.38	4.52	2.87
Securitisation positions	106.04	63.74	42.30
Settlement/delivery risk exposure amount	0.88	0.05	0.83
Market risk exposure amount	281.17	161.42	119.75
Market risk exposure under SA ⁶⁾	94.55	52.06	42.49
Market risk exposure under IM approach ⁷⁾	186.62	109.36	77.26
Operational risk exposure amount	831.38	489.11	342.27
Operational risk exposure under BIA ⁸⁾	51.97	24.01	27.96
Operational risk exposure under TSA/ASA ⁹⁾	360.06	237.65	122.41
Operational risk exposure under AMA ¹⁰⁾	419.34	227.45	191.89
Risk exposure for credit valuation adjustment	55.30	26.55	28.74
Other ¹¹⁾	97.90	55.55	42.35
Total risk exposure amount	8,145.85	5,155.41	2,990.44

Risk weights SA vs. IRB - Credit Risk ¹²⁾ (Q4 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Standardised approach (SA)			
<i>Risk weights of exposures to institutions</i>	15.73%	11.89%	21.06%
<i>Risk weights of exposures to corporates</i>	89.00%	88.09%	90.34%
<i>Risk weights of exposures to retail</i>	69.49%	69.95%	68.39%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	40.02%	40.50%	39.51%
Internal ratings based approach (IRB)			
<i>Risk weights of exposures to institutions</i>	17.31%	16.01%	21.09%
<i>Risk weights of exposures to corporates</i> ²⁾	46.15%	46.34%	45.80%
<i>Risk weights of exposures to retail</i> ³⁾	27.83%	26.48%	32.03%
<i>Risk weights of exposures to retail secured by real estate</i> ⁴⁾	13.51%	12.85%	14.95%

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 (Q4 2020)	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	0.15%	0.11%	0.07%	0.27%	0.15%	0.19%	0.16%	0.10%	0.10%	0.36%	1.13%	0.13%	0.98%	0.21%
Corporates	1.17%	2.28%	1.13%	2.27%	1.06%	2.98%	1.22%	1.86%	1.06%	1.91%	4.88%	1.27%	1.62%	1.20%
of which: SME	2.23%	2.61%	5.62%	3.29%	1.13%	5.34%	1.66%	3.04%	2.26%	3.49%	9.74%	2.36%	2.71%	2.67%
Retail	1.22%	0.94%	0.69%	1.53%	0.95%	1.95%	1.12%	1.47%	2.29%	2.94%	2.30%	1.05%	0.68%	2.37%
Retail - Secured by immovable property - Non-SME	0.81%	0.69%	0.67%	1.02%	0.77%	1.10%	0.64%	0.84%	2.33%	2.87%	1.44%	0.85%	0.55%	0.91%
Qualifying Revolving	C	0.73%	1.76%	3.80%	0.61%	2.72%	1.96%	3.03%	1.66%	2.47%	2.87%	C	C	1.44%
Other Retail	1.64%	1.64%	1.06%	2.63%	1.72%	4.67%	3.06%	1.88%	2.64%	4.44%	5.42%	1.84%	2.08%	C
Exposure weighted average Igd (%)														
Institutions	23.95%	15.04%	32.79%	28.57%	26.64%	24.32%	21.14%	22.44%	28.37%	32.31%	25.38%	20.90%	24.63%	32.38%
Corporates	36.10%	27.71%	30.23%	32.84%	36.33%	38.84%	37.40%	34.62%	33.96%	29.08%	36.99%	33.06%	25.34%	26.54%
of which: SME	34.35%	25.79%	28.07%	30.73%	32.82%	40.47%	36.40%	34.71%	33.98%	39.23%	38.93%	29.76%	17.47%	21.94%
Retail	24.50%	16.99%	19.83%	26.26%	27.20%	28.78%	23.21%	17.08%	12.14%	26.47%	26.09%	14.02%	12.52%	24.94%
Retail - Secured by immovable property - Non-SME	10.57%	13.36%	19.14%	19.92%	17.35%	20.65%	21.27%	11.71%	8.01%	24.05%	19.17%	12.85%	10.57%	16.55%
Qualifying Revolving	87.79%	49.81%	52.28%	49.45%	64.53%	62.28%	57.37%	36.65%	73.66%	59.46%	55.50%	C	C	58.17%
Other Retail	42.27%	31.50%	20.67%	42.19%	46.06%	52.92%	31.09%	22.78%	57.68%	60.73%	40.82%	18.92%	42.69%	C
Exposure value														
Institutions	13.54	50.67	29.60	5.53	101.00	35.57	10.09	280.95	137.70	7.36	33.24	24.83	39.75	72.60
Corporates	100.45	191.41	80.07	51.55	660.17	272.60	74.98	730.79	234.86	84.26	426.52	150.68	333.55	538.35
of which: SME	21.01	57.39	1.28	14.41	111.84	71.17	25.44	153.03	7.14	12.06	119.51	10.71	73.65	14.84
Retail	76.75	275.50	12.11	64.42	650.46	403.86	99.46	1,578.49	283.41	73.68	435.52	184.71	584.79	10.24
Retail - Secured by immovable property - Non-SME	42.35	190.46	9.25	46.52	431.34	288.66	76.35	858.34	256.98	64.61	277.81	173.56	528.91	1.69
Qualifying Revolving	4.57	1.47	0.18	1.12	40.87	22.54	0.00	51.06	10.36	1.61	6.37	C	C	0.11
Other Retail	21.53	50.41	2.48	15.70	149.46	75.32	21.28	554.14	9.59	3.66	127.15	9.18	25.23	C
Risk weight (%)														
Institutions	16.73%	9.84%	13.56%	21.87%	17.54%	19.06%	13.24%	12.34%	13.39%	23.64%	39.33%	9.74%	18.75%	16.34%
Corporates	45.36%	43.84%	32.56%	54.87%	40.88%	58.05%	54.49%	55.97%	42.65%	44.27%	52.51%	44.18%	44.31%	31.83%
of which: SME	45.93%	40.47%	43.45%	47.92%	32.05%	55.85%	54.19%	61.88%	54.81%	80.11%	49.94%	45.89%	40.51%	32.83%
Retail	15.17%	13.52%	12.77%	25.39%	19.56%	19.57%	22.77%	15.31%	15.55%	32.55%	24.93%	9.15%	10.74%	24.86%
Retail - Secured by immovable property - Non-SME	8.96%	10.59%	12.51%	18.98%	14.65%	13.28%	17.93%	10.24%	13.06%	30.97%	19.24%	8.70%	8.62%	14.31%
Qualifying Revolving	15.88%	11.99%	20.28%	24.54%	13.03%	18.55%	11.70%	18.13%	31.44%	27.66%	33.55%	C	C	33.15%
Other Retail	27.95%	24.02%	13.07%	41.13%	37.35%	43.15%	38.86%	20.45%	61.35%	70.56%	36.68%	16.75%	36.10%	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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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) 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									
	Q4 2019		Q1 2020		Q2 2020		Q3 2020		Q4 2020	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	-	-	-	-	2,729.11	0.00%	3,004.10	0.00%	3,117.16	0.00%
Loans and advances ¹⁾	15,191.81	0.38%	15,922.71	0.41%	13,873.63	0.54%	13,688.65	0.55%	13,330.01	0.59%
Central banks	1,738.45	0.00%	1,989.34	0.00%	225.68	0.01%	236.23	0.02%	185.14	0.01%
General governments	864.52	0.07%	893.06	0.07%	892.08	0.07%	875.31	0.06%	863.24	0.05%
Credit institutions	1,140.62	0.03%	1,303.47	0.03%	1,016.03	0.04%	958.28	0.04%	847.22	0.04%
Other financial corporations	1,002.27	0.13%	1,145.68	0.12%	1,063.52	0.18%	1,046.50	0.19%	988.04	0.21%
Non-financial corporations	4,908.17	0.55%	5,100.02	0.63%	5,151.58	0.75%	5,027.91	0.78%	4,926.15	0.86%
Households	5,537.78	0.52%	5,491.13	0.54%	5,524.74	0.60%	5,544.42	0.60%	5,520.22	0.60%
Debt securities	2,397.12	0.07%	2,498.91	0.07%	2,666.74	0.07%	2,580.53	0.07%	2,469.13	0.07%
Other ²⁾	4.45	1.03%	4.48	1.13%	5.26	4.07%	8.04	0.84%	285.48	0.65%
Off-balance sheet exposures	5,479.08	0.11%	5,678.18	0.12%	5,972.37	0.13%	5,973.06	0.14%	5,947.07	0.15%
Total	23,072.46	0.29%	24,104.28	0.30%	25,247.10	0.34%	25,254.39	0.34%	25,148.86	0.36%

Type of instrument and counterparty	Non-performing exposures									
	Q4 2019		Q1 2020		Q2 2020		Q3 2020		Q4 2020	
	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%
Loans and advances ¹⁾	506.04	45.95%	501.11	46.03%	503.50	45.47%	485.09	45.53%	443.42	45.09%
Central banks	0.03	93.95%	0.03	95.38%	0.03	99.11%	C	C	0.03	99.20%
General governments	4.25	26.28%	4.37	26.87%	4.75	24.81%	4.64	23.37%	4.23	24.92%
Credit institutions	1.45	52.86%	1.46	53.66%	1.31	51.32%	C	76.30%	1.11	70.72%
Other financial corporations	12.24	49.59%	12.46	49.28%	12.38	51.05%	12.40	47.89%	11.67	45.70%
Non-financial corporations	289.41	49.36%	284.25	49.55%	286.88	48.61%	277.75	48.62%	252.97	47.57%
Households	198.65	41.13%	198.54	41.15%	198.16	41.03%	189.11	41.19%	173.42	41.74%
Debt securities	3.60	56.57%	3.64	56.59%	4.19	52.65%	3.93	51.12%	3.55	56.29%
Other ²⁾	7.32	61.53%	7.45	64.00%	14.71	72.29%	14.43	61.12%	24.12	55.97%
Off-balance sheet exposures	41.98	15.99%	40.80	16.20%	39.77	16.22%	40.65	15.46%	42.03	15.58%
Total	558.93	43.98%	553.00	44.14%	562.29	44.17%	544.23	43.75%	513.23	43.27%

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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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) 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	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Loans and advances ¹⁾	15,697.85	16,423.82	17,106.36	17,177.97	16,890.71
Non-performing loans and advances	506.04	501.11	503.62	485.21	443.54
Non-performing loans ratio	3.22%	3.05%	2.94%	2.82%	2.63%

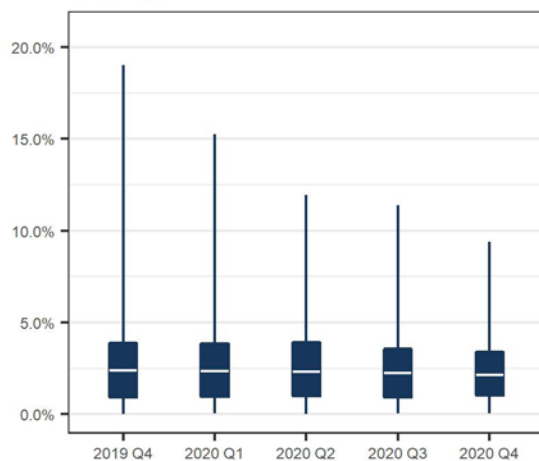
Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

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

Non-performing loans ratio

Distribution



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

(EUR billions; percentages)

Country (Q4 2020)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Belgium	450.72	7.89	1.75%
Bulgaria	C	C	C
Germany	2,792.34	33.43	1.20%
Estonia	33.49	0.40	1.19%
Ireland	369.86	12.43	3.36%
Greece	210.16	53.68	25.54%
Spain	2,381.57	69.67	2.93%
France	5,440.22	119.26	2.19%
Croatia ¹⁾	-	-	-
Italy	1,872.10	77.34	4.13%
Cyprus	32.07	3.27	10.21%
Latvia	C	C	C
Lithuania	25.32	0.32	1.25%
Luxembourg	147.77	1.16	0.78%
Malta	16.54	0.57	3.46%
Netherlands	1,948.22	36.94	1.90%
Austria	475.40	9.99	2.10%
Portugal	148.46	8.13	5.48%
Slovenia	C	C	C
Slovakia ¹⁾	-	-	-
Finland	505.29	7.66	1.51%
Total	16,890.71	443.54	2.63%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 (Q4 2020)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Corporate/wholesale lenders	943.22	10.07	1.07%
Custodian and asset managers	230.70	0.81	0.35%
Development/promotional lenders	361.60	3.49	0.96%
Diversified lenders	2,127.76	122.14	5.74%
G-SIBs ¹⁾	7,562.74	175.63	2.32%
Retail and consumer credit lenders	953.66	26.21	2.75%
Small market lenders	116.51	2.64	2.27%
Universal and investment banks	4,594.51	102.56	2.23%
Not classified	-	-	-
Total	16,890.71	443.54	2.63%

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 (geographical diversification)

(EUR billions; percentages)

Category (Q4 2020)	Loans and advances ⁵⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures ¹⁾	935.25	27.60	2.95%
Banks with largest non-domestic exposures			
SSM	7,340.62	217.14	2.96%
Non-SSM EEA ²⁾	2,100.38	41.05	1.95%
Non-EEA Europe ³⁾	94.01	2.96	3.15%
RoW ⁴⁾	6,420.44	154.79	2.41%
Total	16,890.71	443.54	2.63%

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 (Q4 2020)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with total assets			
<i>Less than €30 billion</i>	239.36	7.80	3.26%
<i>Between €30 billion and €100 billion</i>	2,153.95	100.28	4.66%
<i>Between €100 billion and €200 billion</i>	1,287.40	40.25	3.13%
<i>More than €200 billion</i>	5,647.26	119.58	2.12%
G-SIBs ¹⁾	7,562.74	175.63	2.32%
Total	16,890.71	443.54	2.63%

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 (Q4 2020)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with low risk	10,902.25	238.85	2.19%
Banks with medium, high risk and non-rated	5,988.46	204.69	3.42%
Total	16,890.71	443.54	2.63%

Source: ECB.

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

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

2) 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									
	Q4 2019		Q1 2020		Q2 2020		Q3 2020		Q4 2020	
	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
Loans and advances ¹⁾	122.51	6.23%	120.31	6.39%	147.04	5.57%	159.17	5.16%	167.71	5.39%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.75	1.33%	1.66	1.07%	1.69	1.13%	1.27	1.45%	C	1.37%
Credit institutions	C	C	C	C	C	C	C	C	C	C
Other financial corporations	1.26	2.84%	1.39	2.49%	3.48	1.94%	3.48	2.34%	3.94	2.88%
Non-financial corporations	61.92	5.93%	62.12	6.04%	79.37	5.36%	88.73	4.88%	96.14	5.01%
Households	57.57	6.78%	55.13	7.05%	62.49	6.16%	65.59	5.76%	66.35	6.18%
Debt securities	C	0.63%	0.64	0.38%	0.42	0.59%	C	C	C	C
Other ²⁾	C	C	0.11	13.10%	C	C	0.22	6.18%	3.85	9.44%
Off-balance sheet exposures	5.61	1.89%	4.92	1.69%	7.90	0.88%	11.45	0.84%	14.52	0.89%
Total	128.75	6.03%	125.98	6.18%	155.79	5.38%	171.44	4.86%	186.47	5.11%

Type of instrument and counterparty	Non-performing forborne exposures									
	Q4 2019		Q1 2020		Q2 2020		Q3 2020		Q4 2020	
	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
Loans and advances ¹⁾	197.31	38.45%	193.85	38.37%	197.47	37.94%	190.34	37.69%	177.15	37.74%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	0.76	14.72%	0.81	22.19%	1.01	20.21%	0.79	14.25%	0.72	12.64%
Credit institutions	C	26.99%	C	25.58%	C	26.84%	C	30.45%	C	30.70%
Other financial corporations	4.51	49.69%	4.92	47.54%	4.85	47.78%	4.73	44.50%	4.45	44.16%
Non-financial corporations	116.08	43.08%	112.87	42.91%	115.99	42.00%	112.13	41.42%	104.06	40.95%
Households	75.74	30.96%	75.05	31.16%	75.43	31.34%	72.51	31.75%	67.74	32.68%
Debt securities	1.01	49.09%	0.91	43.51%	1.03	31.18%	0.98	32.35%	0.98	33.94%
Other ²⁾	2.37	60.84%	2.88	55.60%	C	60.59%	C	53.87%	C	45.90%
Off-balance sheet exposures	2.78	8.80%	2.91	7.24%	3.67	8.63%	4.16	7.67%	4.22	7.67%
Total	203.47	38.36%	200.54	38.19%	206.46	37.86%	200.92	37.48%	191.43	37.45%

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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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) 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 (Q4 2020)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	651.49	0.34%	8.16	48.04%	3.00	4.05%	2.81	26.01%
Bulgaria	C	C	C	C	C	C	C	C
Germany	3,988.45	0.21%	39.12	33.42%	31.40	2.06%	15.96	32.67%
Estonia	40.40	0.21%	0.43	27.48%	0.48	2.19%	0.24	31.51%
Ireland	536.77	0.63%	13.22	29.06%	5.88	8.04%	7.94	30.70%
Greece	230.78	1.06%	62.80	46.66%	12.39	7.74%	25.45	37.82%
Spain	3,670.65	0.59%	83.82	42.97%	33.65	9.82%	40.19	39.86%
France	8,417.12	0.34%	133.00	46.20%	24.91	6.17%	31.97	37.59%
Croatia ¹⁾	-	-	-	-	-	-	-	-
Italy	3,112.53	0.39%	94.20	50.19%	21.07	6.49%	31.71	46.67%
Cyprus	39.71	0.42%	4.81	48.53%	0.82	C	2.33	42.77%
Latvia	C	C	C	C	C	C	C	C
Lithuania	29.49	0.16%	0.32	29.39%	0.23	3.05%	0.18	31.75%
Luxembourg	209.41	0.13%	1.27	28.30%	0.85	3.32%	0.55	15.99%
Malta	25.02	0.46%	0.65	31.25%	0.27	4.21%	0.32	32.24%
Netherlands	2,533.14	0.18%	40.80	24.99%	36.69	1.08%	20.38	21.55%
Austria	664.84	0.54%	10.76	51.85%	5.36	3.60%	3.27	48.01%
Portugal	231.71	0.79%	9.81	53.00%	4.52	8.49%	4.45	59.15%
Slovenia	C	C	C	C	C	C	C	C
Slovakia ¹⁾	-	-	-	-	-	-	-	-
Finland	709.64	C	8.58	27.21%	4.67	1.18%	3.00	19.45%
Total	25,148.86	0.36%	513.23	43.27%	186.47	5.11%	191.43	37.45%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q4 2020)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Corporate/wholesale lenders	1,338.85	0.30%	11.50	35.08%	15.65	2.70%	6.59	33.87%
Custodian and asset managers	332.64	0.09%	0.83	23.71%	C	C	C	C
Development/promotional lenders	C	C	5.77	14.16%	C	3.05%	C	12.85%
Diversified lenders	3,218.39	0.51%	148.48	44.43%	39.69	6.40%	62.01	39.02%
G-SIBs ¹⁾	11,528.52	0.36%	196.48	44.30%	72.38	5.62%	62.68	39.35%
Retail and consumer credit lenders	1,361.41	0.40%	27.99	46.58%	9.79	7.06%	11.42	42.81%
Small market lenders	C	0.55%	2.79	48.23%	1.23	4.32%	1.23	45.04%
Universal and investment banks	6,739.93	0.33%	119.39	41.58%	45.80	3.77%	46.14	32.35%
Not classified	-	-	-	-	-	-	-	-
Total	25,148.86	0.36%	513.23	43.27%	186.47	5.11%	191.43	37.45%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 (Q4 2020)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures ¹⁾	1,616.03	0.38%	40.85	42.13%	10.59	6.00%	14.16	41.23%
Banks with largest non-domestic exposures								
SSM	10,949.15	0.36%	252.64	45.50%	88.61	4.83%	95.11	39.46%
Non-SSM EEA ²⁾	3,030.40	0.34%	45.49	40.89%	16.77	5.25%	18.76	34.89%
Non-EEA Europe ³⁾	139.70	0.32%	3.26	47.60%	0.89	3.73%	1.20	47.13%
RoW ⁴⁾	9,413.57	0.37%	170.99	40.79%	69.62	5.33%	62.19	34.09%
Total	25,148.86	0.36%	513.23	43.27%	186.47	5.11%	191.43	37.45%

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 (Q4 2020)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with total assets								
<i>Less than €30 billion</i>	340.11	0.42%	9.84	45.55%	3.18	3.81%	4.34	41.91%
<i>Between €30 billion and €100 billion</i>	3,004.90	0.44%	116.15	43.91%	42.08	5.67%	47.21	39.34%
<i>Between €100 billion and €200 billion</i>	1,845.09	0.40%	43.83	42.91%	15.13	5.46%	18.61	39.29%
<i>More than €200 billion</i>	8,430.24	0.33%	146.94	41.35%	53.71	3.97%	58.59	32.97%
G-SIBs ¹⁾	11,528.52	0.36%	196.48	44.30%	72.38	5.62%	62.68	39.35%
Total	25,148.86	0.36%	513.23	43.27%	186.47	5.11%	191.43	37.45%

Source: ECB.

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

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

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

(EUR billions; percentages)

Category (Q4 2020)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with low risk	15,993.76	0.38%	268.69	42.62%	99.35	5.44%	95.54	35.02%
Banks with medium, high risk and non-rated	9,155.10	0.34%	244.54	43.98%	87.12	4.74%	95.89	39.87%
Total	25,148.86	0.36%	513.23	43.27%	186.47	5.11%	191.43	37.45%

Source: ECB.

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

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

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

(EUR billions; percentages)

Type of instrument	Fair value hierarchy														
	Q4 2019			Q1 2020			Q2 2020			Q3 2020			Q4 2020		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Derivatives	21.47	1,495.29	33.61	48.73	2,039.33	51.12	39.35	1,811.34	44.04	35.24	1,741.78	39.65	30.55	1,788.04	35.75
Equity instruments	252.54	35.96	53.07	182.25	26.61	49.36	209.19	32.57	49.96	220.75	32.45	50.05	251.51	36.55	52.55
Debt securities	1,306.53	382.80	47.34	1,436.32	390.00	56.42	1,514.70	402.75	47.12	1,462.89	406.96	46.87	1,348.91	395.61	48.05
Loans and advances	4.92	973.68	63.25	4.28	1,242.82	72.74	5.71	1,150.20	72.64	4.77	1,142.85	62.16	7.23	1,039.12	60.60
Total	1,585.45	2,887.72	197.26	1,671.57	3,698.76	229.63	1,768.95	3,396.85	213.76	1,723.65	3,324.05	198.73	1,638.20	3,259.33	196.95
<i>as a share of total assets</i>	<i>7.15%</i>	<i>13.02%</i>	<i>0.89%</i>	<i>6.97%</i>	<i>15.42%</i>	<i>0.96%</i>	<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>

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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

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 (Q4 2020)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	584.42	27.02	4.62%	18.55	3.17%	4.46	0.76%
Bulgaria	C	C	C	C	C	C	C
Germany	4,201.08	234.29	5.58%	988.78	23.54%	63.89	1.52%
Estonia	36.55	0.68	1.85%	C	C	0.01	0.03%
Ireland	505.62	31.84	6.30%	98.60	19.50%	3.56	0.70%
Greece	282.95	15.52	5.49%	12.73	4.50%	0.74	0.26%
Spain	3,476.10	249.32	7.17%	249.70	7.18%	13.75	0.40%
France	8,333.52	614.74	7.38%	1,418.06	17.02%	72.58	0.87%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	2,645.66	226.65	8.57%	131.68	4.98%	14.33	0.54%
Cyprus	41.25	0.97	2.34%	0.08	0.19%	C	C
Latvia	C	C	C	C	C	C	C
Lithuania	27.24	0.79	2.88%	0.03	0.10%	0.01	0.04%
Luxembourg	183.44	2.74	1.49%	5.41	2.95%	C	C
Malta	22.85	1.64	7.16%	0.62	2.72%	C	C
Netherlands	2,300.17	118.95	5.17%	146.23	6.36%	8.07	0.35%
Austria	592.26	28.16	4.75%	14.08	2.38%	4.39	0.74%
Portugal	221.95	30.54	13.76%	1.98	0.89%	5.05	2.28%
Slovenia	C	C	C	C	C	C	C
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	686.11	49.02	7.14%	C	C	C	C
Total	24,193.57	1,638.20	6.77%	3,259.33	13.47%	196.95	0.81%

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q4 2020)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	1,216.09	81.66	6.71%	139.59	11.48%	10.72	0.88%
Custodian and asset managers	333.25	32.14	9.64%	37.07	11.12%	2.46	0.74%
Development/promotional lenders	507.99	23.69	4.66%	22.77	4.48%	14.64	2.88%
Diversified lenders	2,968.69	165.59	5.58%	59.95	2.02%	16.81	0.57%
G-SIBs ¹⁾	11,393.84	859.69	7.55%	2,109.39	18.51%	88.43	0.78%
Retail and consumer credit lenders	1,285.82	57.94	4.51%	15.53	1.21%	C	C
Small market lenders	135.06	8.37	6.20%	4.91	3.63%	C	0.23%
Universal and investment banks	6,352.83	409.12	6.44%	870.14	13.70%	42.34	0.67%
Not classified	-	-	-	-	-	-	-
Total	24,193.57	1,638.20	6.77%	3,259.33	13.47%	196.95	0.81%

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q4 2020)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures ¹⁾	1,486.43	C	4.18%	C	1.22%	C	0.92%
Banks with largest non-domestic exposures							
SSM	9,818.77	587.83	5.99%	899.14	9.16%	82.38	0.84%
Non-SSM EEA ²⁾	2,964.88	155.02	5.23%	491.36	16.57%	22.67	0.76%
Non-EEA Europe ³⁾	117.93	C	C	C	C	C	C
RoW ⁴⁾	9,805.56	828.52	8.45%	1,848.59	18.85%	77.60	0.79%
Total	24,193.57	1,638.20	6.77%	3,259.33	13.47%	196.95	0.81%

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q4 2020)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
<i>Less than €30 billion</i>	319.32	16.20	5.07%	9.64	3.02%	1.75	0.55%
<i>Between €30 billion and €100 billion</i>	2,930.78	172.16	5.87%	173.60	5.92%	52.59	1.79%
<i>Between €100 billion and €200 billion</i>	1,735.51	92.74	5.34%	148.30	8.54%	11.41	0.66%
<i>More than €200 billion</i>	7,814.12	497.40	6.37%	818.41	10.47%	42.77	0.55%
G-SIBs ¹⁾	11,393.84	859.69	7.55%	2,109.39	18.51%	88.43	0.78%
Total	24,193.57	1,638.20	6.77%	3,259.33	13.47%	196.95	0.81%

Source: ECB.

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

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

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

(EUR billions, percentages)

Category (Q4 2020)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Low risk banks	15,024.89	974.12	6.48%	1,670.64	11.12%	118.37	0.79%
Medium, high risk and non-rated banks	9,168.68	664.08	7.24%	1,588.69	17.33%	78.58	0.86%
Total	24,193.57	1,638.20	6.77%	3,259.33	13.47%	196.95	0.81%

Source: ECB.

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

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

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

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

(EUR billions; percentages)

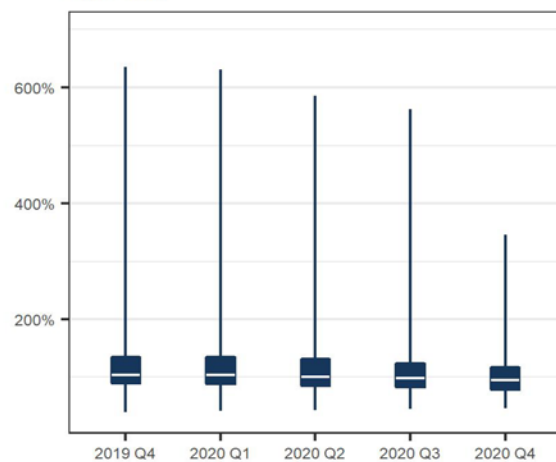
Indicator	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Total loans and advances to non-financial corporations and households	10,727.93	10,870.05	10,949.83	10,840.82	10,676.08
Total deposits from non-financial corporations and households	9,248.56	9,367.54	9,881.16	10,008.10	10,003.13
Loan-to-deposit ratio	116.00%	116.04%	110.82%	108.32%	106.73%

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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

Loan-to-deposit ratio

Distribution



T05.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q4 2020)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Belgium	275.93	307.54	89.72%
Bulgaria	C	C	C
Germany	1,380.72	1,102.54	125.23%
Estonia	22.95	22.69	101.16%
Ireland	189.89	223.27	85.05%
Greece	134.84	173.05	77.92%
Spain	1,708.27	1,633.68	104.57%
France	3,536.46	3,325.01	106.36%
Croatia ¹⁾	-	-	-
Italy	1,193.47	1,225.67	97.37%
Cyprus	18.12	29.33	61.78%
Latvia	C	C	C
Lithuania	13.42	21.33	62.91%
Luxembourg	42.64	58.22	73.25%
Malta	9.38	17.27	54.31%
Netherlands	1,268.78	1,120.49	113.23%
Austria	315.73	329.75	95.75%
Portugal	114.43	152.38	75.09%
Slovenia	C	C	C
Slovakia ¹⁾	-	-	-
Finland	424.48	219.81	193.11%
Total	10,676.08	10,003.13	106.73%

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 (Q4 2020)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Corporate/wholesale lenders	485.59	258.21	188.06%
Custodian and asset managers	C	C	88.54%
Development/promotional lenders	C	C	2053.42%
Diversified lenders	1,483.92	1,598.93	92.81%
G-SIBs ¹⁾	4,901.78	4,663.10	105.12%
Retail and consumer credit lenders	664.08	766.71	86.61%
Small market lenders	74.29	97.56	76.15%
Universal and investment banks	2,917.19	2,577.20	113.19%
Not classified	-	-	-
Total	10,676.08	10,003.13	106.73%

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 (Q4 2020)	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⁾	607.22	689.00	88.13%
Banks with largest non-domestic exposures			
SSM	4,608.63	4,311.58	106.89%
Non-SSM EEA ²⁾	1,337.81	1,250.52	106.98%
Non-EEA Europe ³⁾	71.72	40.36	177.70%
RoW ⁴⁾	4,050.70	3,711.67	109.13%
Total	10,676.08	10,003.13	106.73%

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 (Q4 2020)	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>	138.31	186.93	73.99%
<i>Between €30 billion and €100 billion</i>	1,325.93	1,198.02	110.68%
<i>Between €100 billion and €200 billion</i>	739.68	682.04	108.45%
<i>More than €200 billion</i>	3,570.38	3,273.04	109.08%
G-SIBs ¹⁾	4,901.78	4,663.10	105.12%
Total	10,676.08	10,003.13	106.73%

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 (Q4 2020)	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	7,123.22	6,336.40	112.42%
Banks with medium, high risk and non-rated	3,552.86	3,666.73	96.89%
Total	10,676.08	10,003.13	106.73%

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	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Deposits from credit institutions and other financial corporations to total funding	18.94%	20.33%	18.55%	18.36%	17.75%
Deposits from non-financial corporations to total funding	16.67%	16.21%	17.16%	17.59%	17.95%
Deposits from households to total funding	34.31%	32.53%	32.33%	32.47%	33.35%

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 113 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

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

Country (Q4 2020)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Belgium	15.26%	14.92%	45.29%
Bulgaria	C	C	C
Germany	30.83%	13.09%	21.59%
Estonia	6.88%	32.52%	38.63%
Ireland	24.95%	30.22%	30.54%
Greece	5.02%	16.98%	54.25%
Spain	11.20%	17.44%	41.56%
France	18.74%	20.74%	29.83%
Croatia ¹⁾	-	-	-
Italy	13.81%	19.11%	36.32%
Cyprus	14.16%	17.96%	60.66%
Latvia	C	C	C
Lithuania	7.53%	26.69%	58.77%
Luxembourg	51.38%	11.83%	23.67%
Malta	10.72%	15.19%	68.37%
Netherlands	11.19%	15.43%	39.51%
Austria	14.20%	18.25%	44.58%
Portugal	5.62%	18.99%	59.95%
Slovenia	C	C	C
Slovakia ¹⁾	-	-	-
Finland	7.13%	14.92%	24.18%

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 (Q4 2020)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Corporate/wholesale lenders	35.65%	10.78%	13.84%
Custodian and asset managers	73.92%	6.10%	6.76%
Development/promotional lenders	5.19%	1.30%	C
Diversified lenders	8.96%	18.72%	46.44%
G-SIBs ¹⁾	18.07%	19.99%	31.99%
Retail and consumer credit lenders	12.21%	9.27%	56.79%
Small market lenders	6.72%	26.24%	55.77%
Universal and investment banks	17.20%	19.25%	31.73%
Not classified	-	-	-

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 (Q4 2020)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with significant domestic exposures ¹⁾	11.62%	10.92%	49.37%
Banks with largest non-domestic exposures			
SSM	17.75%	17.16%	35.12%
Non-SSM EEA ²⁾	15.31%	18.32%	34.54%
Non-EEA Europe ³⁾	7.10%	10.50%	26.54%
RoW ⁴⁾	19.57%	19.85%	28.77%

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 (Q4 2020)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with total assets			
<i>Less than €30 billion</i>	14.80%	17.45%	48.01%
<i>Between €30 billion and €100 billion</i>	20.26%	12.32%	35.96%
<i>Between €100 billion and €200 billion</i>	14.63%	16.34%	30.97%
<i>More than €200 billion</i>	17.14%	17.66%	34.14%
G-SIBs ¹⁾	18.07%	19.99%	31.99%

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 (Q4 2020)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with low risk	17.12%	17.69%	33.22%
Banks with medium, high risk and non-rated	18.87%	18.42%	33.58%

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⁾	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Numerator: Liquidity buffer	3,389.30	3,718.72	4,422.86	4,637.66	4,622.74
Level 1 assets: unadjusted	3,219.60	3,542.98	4,258.68	4,477.71	4,468.03
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	64.05	108.62	80.50	74.01	25.62
<i>Level 1 assets: adjusted amount</i>	3,283.65	3,651.60	4,339.18	4,551.72	4,493.65
Excluding EHQCB ²⁾	3,112.17	3,489.74	4,202.39	4,435.30	4,384.51
EHQCB	171.48	161.87	136.79	116.42	109.14
Level 2 assets: unadjusted	173.16	176.65	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	9.00	-8.32	C	C	C
<i>Level 2 assets: adjusted amount</i>	182.16	168.33	161.14	165.09	177.53
Level 2A	101.10	119.51	105.53	105.79	100.07
Level 2B	81.06	48.83	55.61	59.30	77.45
Excess liquidity asset amount	3.46	0.91	C	C	C
Denominator: Net liquidity outflow	2,322.51	2,538.96	2,673.92	2,714.74	2,691.13
Total outflows	3,493.90	3,980.98	3,900.91	3,952.54	3,819.04
Reduction for inflows	1,171.39	1,442.02	1,227.00	1,237.80	1,127.91
Liquidity coverage ratio	145.93%	146.47%	165.41%	170.83%	171.78%

Source: ECB.

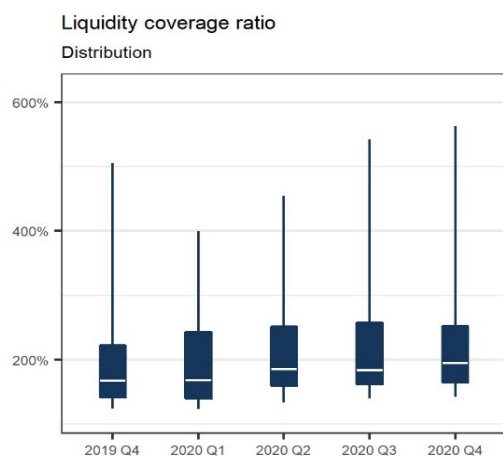
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Up to the end of the reference period Q4 2019, the tables showing information on the liquidity coverage ratio were derived by aggregating data from stand-alone entities and from banking groups where the ultimate EU parent is within the SSM. As of the reference period Q1 2020, the liquidity sample matches the full sample. Specifically, there are 105 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

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⁾ (Q4 2020)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Numerator: Liquidity buffer	4,622.74	155.23	C	792.54	8.9767	128.61	45.16	661.75	1,462.92	-	542.52
Level 1 assets: unadjusted	4,468.03	149.65	C	761.48	8.9767	126.64	45.09	642.40	1,404.37	-	529.08
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	25.62	C	C	-6.24	C	6.12	0.12	-6.15	-11.84	-	1.51
<i>Level 1 assets: adjusted amount</i>	4,493.65	C	C	755.24	C	132.76	45.21	636.25	1,392.53	-	530.59
Excluding EHQCB ²⁾	4,384.51	146.48	C	730.53	8.961	126.93	C	632.04	1,367.96	-	527.12
EHQCB	109.14	C	C	24.71	C	5.83	C	4.21	24.56	-	3.47
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>	177.53	5.70	C	35.40	C	C	0.09	23.83	70.80	-	15.03
Level 2A	100.07	4.35	C	24.81	C	C	C	13.38	31.86	-	11.20
Level 2B	77.45	1.35	C	10.59	C	C	C	10.45	38.95	-	3.83
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	2,691.13	88.50	C	499.65	4.6253	74.69	25.79	354.50	893.54	-	290.09
Total outflows	3,819.04	107.76	C	653.86	5.7624	96.36	29.26	445.31	1,400.30	-	391.32
Reduction for inflows	1,127.91	19.26	C	154.22	1.137	21.67	3.48	90.81	506.76	-	101.23
Liquidity coverage ratio	171.78%	175.39%	C	158.62%	194.08%	172.19%	175.16%	186.67%	163.72%	-	187.02%

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) 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⁾ (Q4 2020)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Numerator: Liquidity buffer	14.98	C	9.80	54.97	7.99	416.22	125.70	55.91	C	-	124.50
Level 1 assets: unadjusted	14.57	C	9.74	51.27	7.90	402.28	124.79	54.21	C	-	120.66
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	C	C	C	0.87	C	32.06	C	C	C	-	C
<i>Level 1 assets: adjusted amount</i>	C	C	C	52.14	C	434.34	C	C	C	-	C
Excluding EHQCB ²⁾	14.13	C	C	49.26	7.82	426.66	128.34	54.44	C	-	94.36
EHQCB	C	C	C	2.88	C	7.67	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>	0.41	C	C	3.57	C	14.61	0.88	1.69	C	-	3.38
Level 2A	C	C	C	C	C	6.01	0.59	0.46	C	-	C
Level 2B	C	C	C	C	C	8.60	0.28	1.23	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	4.81	C	1.28	32.52	2.08	252.47	69.07	20.25	C	-	72.66
Total outflows	5.86	C	3.63	61.01	3.10	391.81	95.82	31.04	C	-	C
Reduction for inflows	1.05	C	2.34	28.48	1.02	139.34	26.75	10.79	C	-	C
Liquidity coverage ratio	311.61%	C	763.19%	169.00%	383.78%	164.86%	181.99%	276.07%	C	-	171.35%

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⁾ (Q4 2020)	Total	Corporate/w holesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Numerator: Liquidity buffer	4,622.74	229.27	134.53	47.73	627.89	2,035.96	235.16	37.52	1,274.69	-
Level 1 assets: unadjusted	4,468.03	220.45	128.43	44.91	617.33	1,957.02	231.07	37.36	1,231.46	-
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	25.62	-0.16	3.30	C	C	-18.99	0.05	C	34.76	-
<i>Level 1 assets: adjusted amount</i>	4,493.65	220.29	131.73	C	C	1,938.03	231.11	C	1,266.22	-
Excluding EHQCB ²⁾	4,384.51	204.73	127.22	41.30	612.26	1,912.48	227.88	36.90	1,221.74	-
EHQCB	109.14	15.56	4.51	C	C	25.55	3.23	C	44.48	-
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	-
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	C	C	C	C	C	C	C	C	-
<i>Level 2 assets: adjusted amount</i>	177.53	7.54	6.59	2.82	10.49	101.97	4.27	0.16	43.69	-
Level 2A	100.07	C	3.98	C	5.89	52.82	1.87	C	30.15	-
Level 2B	77.45	C	2.62	C	4.60	49.15	2.39	C	13.53	-
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-
Denominator: Net liquidity outflow	2,691.13	128.55	77.09	25.13	303.01	1,266.02	97.16	12.56	781.63	-
Total outflows	3,819.04	168.70	120.40	34.40	383.32	1,968.49	121.98	18.39	1,003.37	-
Reduction for inflows	1,127.91	40.14	43.31	9.28	80.30	702.47	24.83	5.83	221.75	-
Liquidity coverage ratio	171.78%	178.35%	174.51%	189.97%	207.22%	160.82%	242.04%	298.81%	163.08%	-

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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⁾ (Q4 2020)	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	4,622.74	271.89	1,923.62	629.66	14.42	1,783.15
Level 1 assets: unadjusted	4,468.03	268.90	1,861.92	610.46	13.93	1,712.82
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	25.62	C	20.68	C	C	5.23
<i>Level 1 assets: adjusted amount</i>	4,493.65	C	1,882.60	C	C	1,718.05
Excluding EHQCB ²⁾	4,384.51	268.93	1,835.07	572.95	13.49	1,694.07
EHQCB	109.14	C	47.53	C	C	23.98
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>	177.53	C	62.56	18.79	C	92.66
Level 2A	100.07	C	37.61	15.68	C	44.67
Level 2B	77.45	C	24.94	3.11	C	47.99
Excess liquidity asset amount	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,691.13	121.40	1,055.28	373.45	5.34	1,135.66
Total outflows	3,819.04	C	1,421.90	C	C	1,766.07
Reduction for inflows	1,127.91	C	366.62	C	C	630.41
Liquidity coverage ratio	171.78%	223.96%	182.29%	168.61%	269.84%	157.01%

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) 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⁾ (Q4 2020)	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	4,622.74	91.66	587.15	330.69	1,577.28	2,035.96
Level 1 assets: unadjusted	4,468.03	89.77	571.88	324.53	1,524.83	1,957.02
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	25.62	0.37	6.46	10.08	27.68	-18.99
<i>Level 1 assets: adjusted amount</i>	4,493.65	90.14	578.35	334.61	1,552.52	1,938.03
Excluding EHQCB ²⁾	4,384.51	86.80	566.70	322.08	1,496.45	1,912.48
EHQCB	109.14	3.35	11.64	12.53	56.07	25.55
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>	177.53	1.80	15.75	6.25	51.76	101.97
Level 2A	100.07	1.25	7.88	3.07	35.06	52.82
Level 2B	77.45	0.56	7.87	3.19	16.70	49.15
Excess liquidity asset amount	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,691.13	38.65	282.88	177.80	925.79	1,266.02
Total outflows	3,819.04	51.06	401.39	218.95	1,179.14	1,968.49
Reduction for inflows	1,127.91	12.42	118.51	41.16	253.36	702.47
Liquidity coverage ratio	171.78%	237.16%	207.56%	185.99%	170.37%	160.82%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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⁾ (Q4 2020)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Numerator: Liquidity buffer	4,622.74	2,789.02	1,833.72
Level 1 assets: unadjusted	4,468.03	2,679.65	1,788.38
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	25.62	15.50	10.12
<i>Level 1 assets: adjusted amount</i>	4,493.65	2,695.15	1,798.50
Excluding EHQCB ³⁾	4,384.51	2,638.04	1,746.46
EHQCB	109.14	57.11	52.03
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>	177.53	112.66	64.87
Level 2A	100.07	62.93	37.14
Level 2B	77.45	49.72	27.73
Excess liquidity asset amount	C	C	C
Denominator: Net liquidity outflow	2,691.13	1,629.38	1,061.75
Total outflows	3,819.04	2,262.33	1,556.71
Reduction for inflows	1,127.91	632.95	494.96
Liquidity coverage ratio	171.78%	171.17%	172.71%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
LCR ¹⁾ ≤ 100%	2	1	-	-	-
100% < LCR ≤ 150%	35	39	18	13	13
LCR > 150%	68	72	94	97	99
Total	105	112	112	110	112

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Up to the end of the reference period Q4 2019, the tables showing information on the liquidity coverage ratio were derived by aggregating data from stand-alone entities and from banking groups where the ultimate EU parent is within the SSM. As of the reference period Q1 2020, the liquidity sample matches the full sample. Specifically, there are 105 in the fourth quarter of 2019, 112 in the first and second quarter of 2020, 110 in the third quarter of 2020 and 112 in the 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.

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 (Q4 2020)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	-	6
Bulgaria	-	-	1
Germany	-	4	17
Estonia	-	-	3
Ireland	-	1	5
Greece	-	1	3
Spain	-	1	11
France	-	2	9
Croatia ¹⁾	-	-	-
Italy	-	-	11
Cyprus	-	-	3
Latvia	-	-	2
Lithuania	-	-	3
Luxembourg	-	2	3
Malta	-	-	3
Netherlands	-	1	5
Austria	-	-	7
Portugal	-	1	2
Slovenia	-	-	2
Slovakia ¹⁾	-	-	-
Finland	-	-	3
Total	-	13	99

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

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

Category (Q4 2020)	LCR ⁵⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures ¹⁾	-	-	16
Banks with largest non-domestic exposures			
SSM	-	5	55
Non-SSM EEA ²⁾	-	3	18
Non-EEA Europe ³⁾	-	-	3
RoW ⁴⁾	-	5	7
Total	-	13	99

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 (Q4 2020)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
<i>Less than €30 billion</i>	-	2	23
<i>Between €30 billion and €100 billion</i>	-	3	45
<i>Between €100 billion and €200 billion</i>	-	1	11
<i>More than €200 billion</i>	-	5	14
G-SIBs ¹⁾	-	2	6
Total	-	13	99

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 measures by reference period
(EUR billions; percentages)

Indicator	Q2 2020	Q3 2020	Q4 2020
Total loans and advances ¹⁾	14,377.13	14,173.74	13,773.43
of which: subject to expired COVID-19 measures ²⁾	90.53	360.13	592.86
of which: non-performing	503.50	485.09	443.42
of which: performing stage 2	1,131.88	1,094.78	1,216.77
Loans and advances subject to Covid-19 measures ²⁾	998.58	875.46	671.73
Loans and advances subject to EBA-compliant moratoria (non-expired)	766.44	540.63	281.84
as a share of total loans and advances	5.33%	3.81%	2.05%
of which: non-performing	19.49	16.17	9.46
of which: performing stage 2	129.03	112.28	78.56
Coverage ratio of non-performing loans and advances	24.53%	27.49%	31.54%
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	48.91	48.32	49.88
as a share of total loans and advances	0.34%	0.34%	0.36%
of which: non-performing	5.91	6.87	9.11
of which: performing stage 2	18.82	23.71	29.55
Coverage ratio of non-performing loans and advances	25.82%	19.95%	22.13%
Newly originated loans and advances subject to public guarantee schemes	183.23	286.51	340.02
as a share of total loans and advances	1.27%	2.02%	2.47%
of which: non-performing	0.96	1.98	3.48
of which: performing stage 2	5.44	13.85	39.45
Coverage ratio of non-performing loans and advances	11.79%	10.61%	10.50%

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 measures reporting and disclosure (EBA/GL/2020/07).

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

(EUR billions; percentages)

Country (Q4 2020)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Total loans and advances ¹⁾	13,773.43	358.29	C	2,180.28	24.29	280.23	176.53	2,045.94	4,394.14	-	1,526.14
of which: subject to expired COVID-19 measures ²⁾	592.86	18.21	C	24.61	0.87	22.89	23.45	129.08	222.94	-	59.88
of which: non-performing	443.42	7.89	C	33.43	0.40	12.43	53.61	69.67	119.23	-	77.33
of which: performing stage 2	1,216.77	38.07	C	173.12	2.47	36.37	24.02	139.33	362.08	-	208.78
Loans and advances subject to Covid-19 measures ²⁾	671.73	7.63	C	31.72	0.23	6.09	8.74	164.11	174.32	-	202.26
Loans and advances subject to EBA-compliant moratoria (non-expired)	281.84	5.73	C	2.80	0.16	1.80	4.11	57.91	41.44	-	116.97
as a share of total loans and advances	2.05%	1.60%	C	0.13%	0.64%	0.64%	2.33%	2.83%	0.94%	-	7.66%
of which: non-performing	9.46	C	C	0.18	C	0.11	0.29	2.97	1.04	-	1.70
of which: performing stage 2	78.56	1.49	C	0.72	C	1.16	1.15	15.08	8.77	-	37.04
Coverage ratio of non-performing loans and advances	31.54%	C	C	13.74%	C	19.83%	25.55%	24.07%	25.54%	-	36.64%
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	49.88	C	C	19.01	0.04	C	C	4.13	6.08	-	1.88
as a share of total loans and advances	0.36%	C	C	0.87%	0.17%	C	C	0.20%	0.14%	-	0.12%
of which: non-performing	9.11	C	C	1.99	0.01	0.91	C	1.14	1.93	-	0.95
of which: performing stage 2	29.55	0.28	C	10.79	0.03	1.23	C	C	2.42	-	0.74
Coverage ratio of non-performing loans and advances	22.13%	C	C	21.21%	20.50%	18.69%	C	37.06%	15.99%	-	21.58%
Newly originated loans and advances subject to public guarantee schemes	340.02	C	C	9.90	0.04	C	C	102.07	126.80	-	83.40
as a share of total loans and advances	2.47%	C	C	0.45%	0.15%	C	C	4.99%	2.89%	-	5.47%
of which: non-performing	3.48	C	C	0.14	0.01	0.02	0.03	0.57	2.32	-	0.15
of which: performing stage 2	39.45	0.08	C	1.37	C	0.17	0.17	9.39	16.23	-	8.93
Coverage ratio of non-performing loans and advances	10.50%	C	C	13.43%	C	2.63%	4.07%	13.24%	8.60%	-	22.07%

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 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 measures by country/2

(EUR billions; percentages)

Country (Q4 2020)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Total loans and advances ¹⁾	21.45	C	15.61	93.71	11.18	1,649.60	392.93	130.50	C	-	442.09
of which: subject to expired COVID-19 measures ²⁾	C	C	0.38	1.64	0.76	54.61	25.89	3.77	C	-	C
of which: non-performing	3.27	C	0.32	1.16	0.57	36.94	9.99	8.13	C	-	7.66
of which: performing stage 2	3.75	C	1.30	5.94	1.10	117.09	63.86	15.17	C	-	21.68
Loans and advances subject to Covid-19 measures ²⁾	9.22	C	0.16	C	0.99	14.92	13.34	26.60	C	-	C
Loans and advances subject to EBA-compliant moratoria (non-expired)	9.22	C	0.08	C	0.58	1.74	9.11	21.79	C	-	C
as a share of total loans and advances	42.99%	C	0.49%	C	5.19%	0.11%	2.32%	16.70%	C	-	C
of which: non-performing	0.60	C	C	C	0.03	0.08	0.34	1.85	C	-	C
of which: performing stage 2	2.19	C	0.02	C	0.24	C	3.84	5.79	C	-	C
Coverage ratio of non-performing loans and advances	25.57%	C	C	C	C	11.60%	43.44%	46.53%	C	-	C
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	C	C	0.08	C	C	10.52	1.19	0.39	C	-	C
as a share of total loans and advances	C	C	0.48%	C	C	0.64%	0.30%	0.30%	C	-	C
of which: non-performing	C	C	0.01	C	0.06	1.29	0.17	0.14	C	-	C
of which: performing stage 2	C	C	0.06	C	C	8.79	0.89	0.20	C	-	C
Coverage ratio of non-performing loans and advances	C	C	8.27%	C	18.65%	16.50%	30.27%	45.33%	C	-	C
Newly originated loans and advances subject to public guarantee schemes	C	C	0.01	0.06	C	2.65	3.04	4.42	C	-	C
as a share of total loans and advances	C	C	0.05%	0.06%	C	0.16%	0.77%	3.38%	C	-	C
of which: non-performing	C	C	C	0.01	0.00	0.11	0.08	0.01	C	-	0.01
of which: performing stage 2	C	C	C	C	0.04	0.74	1.36	0.83	C	-	0.11
Coverage ratio of non-performing loans and advances	C	C	C	7.64%	3.20%	12.97%	14.65%	27.36%	C	-	15.38%

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 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 measures by selected classification (business model)

(EUR billions; percentages)

Category (Q4 2020)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Total loans and advances ¹⁾	13,773.43	801.21	113.87	332.92	1,761.36	6,102.81	868.15	83.61	3,709.50	-
of which: subject to expired COVID-19 measures ²⁾	592.86	5.65	C	C	93.87	268.72	28.46	6.12	180.21	-
of which: non-performing	443.42	10.07	0.81	3.49	122.06	175.59	26.21	2.64	102.56	-
of which: performing stage 2	1,216.77	94.46	6.40	16.65	197.93	513.49	69.34	8.15	310.34	-
Loans and advances subject to Covid-19 measures ²⁾	671.73	17.20	C	C	183.11	260.53	49.39	2.55	151.82	-
Loans and advances subject to EBA-compliant moratoria (non-expired)	281.84	1.10	C	C	105.87	82.18	28.32	2.04	57.70	-
as a share of total loans and advances	2.05%	0.14%	C	C	6.01%	1.35%	3.26%	2.44%	1.56%	-
of which: non-performing	9.46	C	C	C	4.62	2.60	0.43	0.09	1.40	-
of which: performing stage 2	78.56	0.54	C	C	30.92	23.78	3.38	0.72	19.22	-
Coverage ratio of non-performing loans and advances	31.54%	C	C	C	33.33%	33.00%	27.92%	37.97%	22.29%	-
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	49.88	13.41	C	C	3.44	19.07	0.95	0.23	11.54	-
as a share of total loans and advances	0.36%	1.67%	C	C	0.20%	0.31%	0.11%	0.27%	0.31%	-
of which: non-performing	9.11	1.39	C	C	0.96	3.51	0.25	0.05	2.58	-
of which: performing stage 2	29.55	9.56	C	C	1.78	8.78	0.48	0.15	8.18	-
Coverage ratio of non-performing loans and advances	22.13%	16.90%	C	C	39.94%	13.73%	35.52%	25.41%	27.09%	-
Newly originated loans and advances subject to public guarantee schemes	340.02	2.70	C	C	73.81	159.27	20.12	0.29	82.58	-
as a share of total loans and advances	2.47%	0.34%	C	C	4.19%	2.61%	2.32%	0.34%	2.23%	-
of which: non-performing	3.48	0.09	C	C	0.50	1.97	0.08	0.01	0.75	-
of which: performing stage 2	39.45	0.75	C	C	9.62	15.85	1.71	0.02	11.49	-
Coverage ratio of non-performing loans and advances	10.50%	11.64%	C	C	12.53%	8.48%	17.50%	43.61%	13.84%	-

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 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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