



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

Supervisory Banking Statistics for significant institutions

Second quarter 2023

BANKENTOEZICHT

October 2023

BANKTILLSYN BANKU UZRAUDZĪBA

BANKŲ PRIEŽIŪRA NADZÓR BANKOWY

VIGILANZA BANCARIA

BANKFELÜGYELET

BANKING SUPERVISION

SUPERVISION BANCAIRE BANČNI NADZOR

MAOIRSEACHT AR BHAINCÉIREACHT NADZOR BANAKA

BANKING SUPERVISION

PANGANDJUSJÄRELEVALVE

SUPERVISÃO BANCÁRIA

BANKOVNÍ DOHLED

БАНКОВ НАДЗОР

BANKTILLSYN

BANKENAUF SICHT

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

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T00.01 Overview

(EUR billions; percentages; number of institutions)

Main figures	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Number of SIs					
Full sample	111	111	110	111	110
Liquidity sample ¹⁾	111	111	110	111	110
Balance sheet composition					
Total assets	26,765.38	27,770.97	25,840.64	26,420.99	26,338.83
Total liabilities	25,152.06	26,141.36	24,184.63	24,716.97	24,624.50
Equity	1,613.32	1,629.60	1,656.01	1,704.02	1,714.32
Key indicators					
Net interest margin	1.23%	1.23%	1.36%	1.48%	1.53%
Cost-to-income ratio	62.20%	61.43%	61.19%	60.36%	57.32%
Cost of risk	0.52%	0.48%	0.47%	0.46%	0.45%
Return on equity	7.59%	7.55%	7.68%	9.56%	10.04%
Capital adequacy and leverage					
CET 1 ratio ²⁾	14.96%	14.74%	15.39%	15.53%	15.72%
Tier 1 ratio ²⁾	16.22%	16.03%	16.73%	16.94%	17.11%
Total capital ratio ²⁾	18.85%	18.68%	19.39%	19.60%	19.78%
Leverage ratio (transitional definition)	5.27%	5.17%	5.62%	5.52%	5.67%
Leverage ratio (fully phased-in definition)	5.19%	5.09%	5.54%	5.48%	5.63%
Asset quality					
Non-performing loans ratio (including cb) ³⁾	1.85%	1.79%	1.84%	1.80%	1.85%
Non-performing loans ratio (excluding cb) ³⁾	2.35%	2.30%	2.27%	2.24%	2.26%
Stage 2 as a share of total loans and advances ⁴⁾	9.72%	9.82%	9.62%	9.31%	9.19%
Funding					
Loan-to-deposit ratio	105.33%	104.75%	103.52%	104.99%	105.08%
Net stable funding ratio	126.99%	127.06%	125.81%	125.87%	126.34%
Liquidity					
Liquidity coverage ratio	164.31%	161.98%	161.32%	161.25%	158.00%

Source: ECB.

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

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

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

3) "cb" refers to "cash balances at central banks and other demand deposits".

4) Stage 2 loans as a share of total loans and advances. Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI). Cash balances at central banks and other demand deposits are excluded.

T01.01 Significant institutions by country and classification

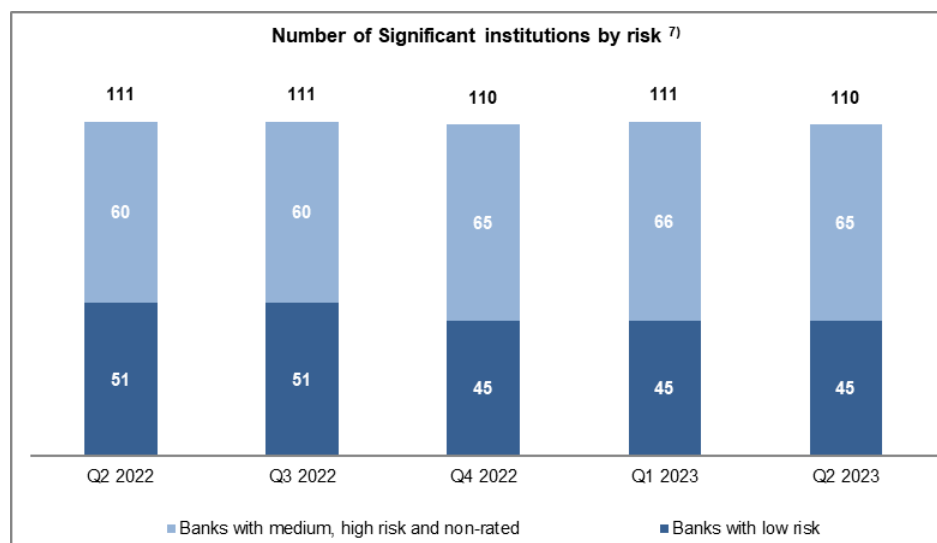
(number of institutions)

Country	Q2 2023
Belgium	5
Bulgaria	1
Germany	22
Estonia	4
Ireland	6
Greece	4
Spain	10
France	11
Croatia ¹⁾	-
Italy	12
Cyprus	2
Latvia	3
Lithuania	3
Luxembourg	4
Malta	2
Netherlands	6
Austria	6
Portugal	3
Slovenia	3
Slovakia ¹⁾	-
Finland	3
Total	110

Size	Q2 2023
Banks with total assets	
Less than €30 billion	23
Between €30 billion and €100 billion	42
Between €100 billion and €200 billion	17
More than €200 billion	20
G-SIBs ²⁾	8
Total	110

Geographical diversification	Q2 2023
Banks with significant domestic exposures ³⁾	15
Banks with largest non-domestic exposures	
SSM	65
Non-SSM EEA ⁴⁾	11
Non-EEA Europe ⁵⁾	9
RoW ⁶⁾	10
Total	110

Business model classification	Q2 2023
Corporate/wholesale lenders	8
Custodian and asset managers	8
Development/promotional lenders	5
Diversified lenders	31
G-SIBs ²⁾	8
Retail and consumer credit lenders	13
Small market lenders	15
Universal and investment banks	22
Not classified	-
Total	110



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, as well as mergers and acquisitions.

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

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

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

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

5) European countries not in the EEA.

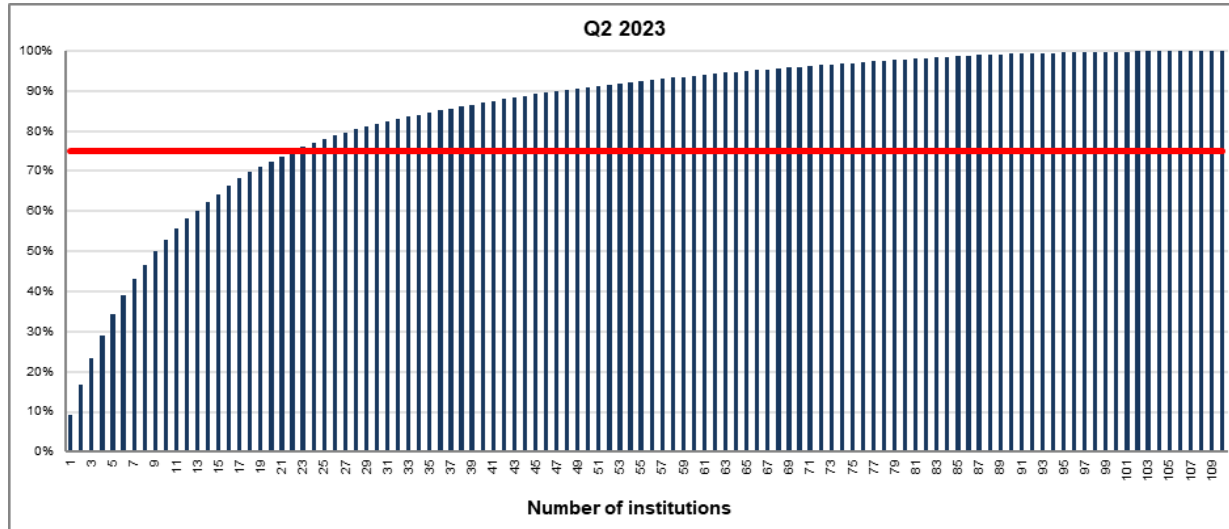
6) RoW: rest of the world, i.e. all countries except European countries.

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

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

T01.02 Concentration of total assets

(cumulative percentages of total assets)



Source: ECB.

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

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

T02.01.1 Profit and loss figures by reference period

(EUR millions; percentages)

Profit and loss ^{1) 2)}	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Net interest income	139,694.55	213,703.53	297,875.45	84,436.31	173,253.89
Net fee and commission income	82,972.35	123,624.34	165,408.93	41,471.77	82,135.81
Net trading (and investment) income	25,005.55	33,087.93	41,602.98	13,340.50	21,695.71
Net gains or losses from hedge accounting	1,265.91	1,244.79	1,255.78	91.94	605.12
Exchange differences, net	-91.48	1,441.13	1,123.03	1,382.42	4,250.16
Net other operating income	11,117.28	15,320.23	20,274.96	3,100.66	9,264.43
Operating income ³⁾	259,964.17	388,421.95	527,541.12	143,823.59	291,205.13
Administrative expenses and depreciation	-161,699.21	-238,615.09	-322,816.67	-86,806.14	-166,923.08
Net income before impairment, provisions and taxes	98,264.96	149,806.86	204,724.45	57,017.45	124,282.04
Impairment and provisions ⁴⁾	-24,367.96	-36,857.70	-56,241.63	-12,642.29	-24,797.71
Other	5,460.57	9,032.52	14,870.21	6,625.31	11,463.28
Profit and loss before tax ⁵⁾	82,278.54	122,960.14	163,743.08	54,688.99	114,533.34
Tax expenses or income	-21,085.06	-30,722.92	-36,634.19	-13,947.25	-28,489.46
Net profit/loss	61,193.48	92,237.22	127,108.89	40,741.74	86,043.89
Net interest income to operating income	53.74%	55.02%	56.46%	58.71%	59.50%
Net fee and commission income to operating income	31.92%	31.83%	31.35%	28.84%	28.21%
Net trading (and investment) income to operating income	9.62%	8.52%	7.89%	9.28%	7.45%

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, as well as 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) Operating income before administrative expenses and depreciation are deducted.

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

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

T02.01.2 Profit and loss figures by country

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q2 2023)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁶⁾	Italy
Net interest income	173,253.89	4,565.68		C 21,852.49	783.76	4,973.14	3,889.52	42,515.18	33,787.82	-	23,571.75
Net fee and commission income	82,135.81	1,678.74		C 12,562.81	131.36	1,780.07	814.37	13,182.12	28,146.20	-	12,935.48
Net trading (and investment) income	21,695.71	344.40		C 5,705.94	24.15	741.12	4.47	558.28	10,324.18	-	1,532.36
Net gains or losses from hedge accounting	605.12	-57.73		C 324.21	C	-1.70	-21.64	154.81	210.76	-	-26.18
Exchange differences, net	4,250.16	-18.82		C 90.50	C	-39.22	51.33	1,408.57	1,875.06	-	-314.01
Net other operating income	9,264.43	39.94		C 950.03	15.96	702.00	249.66	-1,510.56	5,097.20	-	2,760.55
Operating income ³⁾	291,205.13	6,552.21		C 41,485.97	962.97	8,155.41	4,987.69	56,308.39	79,441.23	-	40,459.95
Administrative expenses and depreciation	-166,923.08	-4,175.99		C -26,245.23	-373.34	-4,215.81	-1,814.98	-26,589.88	-56,697.17	-	-21,082.97
Net income before impairment, provisions and taxes	124,282.04	2,376.21		C 15,240.75	589.63	3,939.61	3,172.71	29,718.51	22,744.06	-	19,376.98
Impairment and provisions ⁴⁾	-24,797.71	C		C -2,238.61	C	C	-939.62	-11,262.90	-5,056.72	-	-2,299.50
Other	11,463.28	C		C 272.95	C	C	115.72	1,324.98	6,944.84	-	1,129.32
Profit and loss before tax ⁵⁾	114,533.34	3,267.76		C 13,354.22	611.22	3,500.92	2,303.65	19,765.44	28,304.00	-	18,208.15
Tax expenses or income	-28,489.46	-609.78		C -4,035.96	-94.91	-686.98	-500.03	-5,771.51	-6,428.71	-	-4,535.17
Net profit/loss	86,043.89	2,657.98		C 9,318.26	516.31	2,813.94	1,803.62	13,993.93	21,875.29	-	13,672.98
Net interest income to operating income	59.50%	69.68%		C 52.67%	81.39%	60.98%	77.98%	75.50%	42.53%	-	58.26%
Net fee and commission income to operating income	28.21%	25.62%		C 30.28%	13.64%	21.83%	16.33%	23.41%	35.43%	-	31.97%
Net trading (and investment) income to operating income	7.45%	5.26%		C 13.75%	2.51%	9.09%	0.09%	0.99%	13.00%	-	3.79%

Profit and loss ^{1) 2)} (Q2 2023)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁶⁾	Finland
Net interest income	C	347.07	568.56	734.79	C	18,040.50	7,638.80	3,233.29	635.84	-	5,049.82
Net fee and commission income	C	86.64	110.80	483.12	C	3,749.44	3,468.12	830.95	204.40	-	1,708.02
Net trading (and investment) income	C	18.91	34.83	119.82	C	1,736.01	-274.55	12.06	21.11	-	C
Net gains or losses from hedge accounting	C	C	C	3.70	C	C	-52.03	21.52	C	-	75.31
Exchange differences, net	C	C	C	16.78	C	C	555.32	83.32	C	-	C
Net other operating income	C	-0.95	-12.70	102.67	C	412.09	152.24	256.94	-21.78	-	-31.23
Operating income ³⁾	C	451.53	696.94	1,460.88	C	24,355.50	11,487.90	4,438.08	841.76	-	7,638.17
Administrative expenses and depreciation	C	-155.64	-201.03	-960.05	C	-12,653.90	-5,851.10	-1,492.46	-408.38	-	-3,428.98
Net income before impairment, provisions and taxes	C	295.89	495.91	500.84	C	11,701.59	5,636.80	2,945.62	433.39	-	4,209.19
Impairment and provisions ⁴⁾	C	-2.42	-3.74	C	C	-579.76	-785.91	-930.27	C	-	C
Other	C	-5.80	0.99	C	C	158.61	390.33	64.92	C	-	C
Profit and loss before tax ⁵⁾	C	287.68	493.15	412.99	C	11,280.45	5,241.23	2,080.17	434.46	-	4,137.96
Tax expenses or income	C	-13.54	-100.12	-56.73	C	-3,052.68	-1,012.56	-574.58	-59.22	-	-838.52
Net profit/loss	C	274.13	393.04	356.26	C	8,227.77	4,228.66	1,505.59	375.24	-	3,299.44
Net interest income to operating income	C	76.87%	81.58%	50.30%	C	74.07%	66.49%	72.85%	75.54%	-	66.11%
Net fee and commission income to operating income	C	19.19%	15.90%	33.07%	C	15.39%	30.19%	18.72%	24.28%	-	22.36%
Net trading (and investment) income to operating income	C	4.19%	5.00%	8.20%	C	7.13%	-2.39%	0.27%	2.51%	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q2 2023)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ⁶⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Net interest income	173,253.89	5,531.90	1,344.11	1,009.37	32,317.27	69,235.10	6,393.19	2,716.64	54,706.31	-
Net fee and commission income	82,135.81	985.47	2,706.84	61.08	11,254.96	38,441.18	2,519.14	658.91	25,508.24	-
Net trading (and investment) income	21,695.71	269.20	782.58	26.18	124.94	14,739.81	-23.16	67.31	5,708.85	-
Net gains or losses from hedge accounting	605.12	6.09	C	C	-52.07	715.08	-12.63	C	-54.39	-
Exchange differences, net	4,250.16	105.51	-57.89	-27.90	679.85	2,757.00	100.96	52.71	639.92	-
Net other operating income	9,264.43	320.12	C	C	1,464.85	5,434.21	738.82	C	537.89	-
Operating income ³⁾	291,205.13	7,218.28	4,901.57	1,724.91	45,789.80	131,322.38	9,716.32	3,485.05	87,046.83	-
Administrative expenses and depreciation	-166,923.08	-4,221.78	-2,732.66	-725.42	-22,459.09	-81,513.44	-6,840.82	-1,369.22	-47,060.65	-
Net income before impairment, provisions and taxes	124,282.04	2,996.50	2,168.91	999.48	23,330.71	49,808.94	2,875.50	2,115.83	39,986.18	-
Impairment and provisions ⁴⁾	-24,797.71	C	C	C	-5,050.56	-13,184.59	-829.98	-41.90	-5,191.99	-
Other	11,463.28	C	C	C	422.28	3,060.94	1,001.45	33.17	6,242.04	-
Profit and loss before tax ⁵⁾	114,533.34	2,876.92	2,220.32	1,274.10	18,755.46	43,358.78	2,904.79	2,107.10	41,035.88	-
Tax expenses or income	-28,489.46	-771.57	-556.82	-151.32	-4,078.34	-11,169.62	-816.50	-297.16	-10,648.14	-
Net profit/loss	86,043.89	2,105.36	1,663.49	1,122.78	14,677.12	32,189.16	2,088.29	1,809.94	30,387.74	-
Net interest income to operating income	59.50%	76.64%	27.42%	58.52%	70.58%	52.72%	65.80%	77.95%	62.85%	-
Net fee and commission income to operating income	28.21%	13.65%	55.22%	3.54%	24.58%	29.27%	25.93%	18.91%	29.30%	-
Net trading (and investment) income to operating income	7.45%	3.73%	15.97%	1.52%	0.27%	11.22%	-0.24%	1.93%	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) Profit and loss statement figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.

2) Figures reported are year-to-date.

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

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

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

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

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

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q2 2023)	Total	Banks with significant domestic exposures ⁶⁾	Banks with largest non-domestic exposures			
			SSM	non-SSM EEA ⁷⁾	non-EEA Europe ⁸⁾	RoW ⁹⁾
Net interest income	173,253.89	8,808.02	83,308.39	15,159.17	6,875.07	59,103.24
Net fee and commission income	82,135.81	4,115.13	44,347.40	6,256.58	1,714.94	25,701.77
Net trading (and investment) income	21,695.71	75.28	12,357.04	717.56	304.52	8,241.32
Net gains or losses from hedge accounting	605.12	22.72	-43.29	-20.32	-15.52	661.53
Exchange differences, net	4,250.16	93.60	1,775.77	577.25	-4.04	1,807.59
Net other operating income	9,264.43	1,106.18	7,107.48	-93.98	-63.50	1,208.24
Operating income ³⁾	291,205.13	14,220.93	148,852.79	22,596.26	8,811.47	96,723.68
Administrative expenses and depreciation	-166,923.08	-8,807.46	-84,919.93	-11,063.43	-4,893.19	-57,239.07
Net income before impairment, provisions and taxes	124,282.04	5,413.46	63,932.86	11,532.83	3,918.27	39,484.61
Impairment and provisions ⁴⁾	-24,797.71	-930.36	-9,716.14	-1,132.21	-833.41	-12,185.58
Other	11,463.28	1,277.98	7,765.33	981.70	132.89	1,305.38
Profit and loss before tax ⁵⁾	114,533.34	5,761.10	65,694.81	11,382.31	3,090.72	28,604.41
Tax expenses or income	-28,489.46	-892.65	-16,307.52	-2,233.97	-743.12	-8,312.19
Net profit/loss	86,043.89	4,868.45	49,387.29	9,148.34	2,347.60	20,292.21
Net interest income to operating income	59.50%	61.94%	55.97%	67.09%	78.02%	61.11%
Net fee and commission income to operating income	28.21%	28.94%	29.79%	27.69%	19.46%	26.57%
Net trading (and investment) income to operating income	7.45%	0.53%	8.30%	3.18%	3.46%	8.52%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

8) European countries not in the EEA.

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

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

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q2 2023)	Total	Banks with total assets				G-SIBs ⁶⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Net interest income	173,253.89	3,919.85	21,711.98	15,268.79	63,118.18	69,235.10
Net fee and commission income	82,135.81	1,257.95	6,982.76	7,009.88	28,444.04	38,441.18
Net trading (and investment) income	21,695.71	154.53	726.23	1,789.20	4,285.93	14,739.81
Net gains or losses from hedge accounting	605.12	0.13	-8.78	20.87	-122.19	715.08
Exchange differences, net	4,250.16	81.27	78.22	-11.90	1,345.57	2,757.00
Net other operating income	9,264.43	108.31	2,191.30	1,919.98	-389.37	5,434.21
Operating income ³⁾	291,205.13	5,522.05	31,681.72	25,996.82	96,682.16	131,322.38
Administrative expenses and depreciation	-166,923.08	-2,785.86	-15,408.85	-13,980.13	-53,234.80	-81,513.44
Net income before impairment, provisions and taxes	124,282.04	2,736.19	16,272.87	12,016.69	43,447.36	49,808.94
Impairment and provisions ⁴⁾	-24,797.71	-177.25	-3,433.81	-1,732.51	-6,269.55	-13,184.59
Other	11,463.28	34.93	791.19	678.16	6,898.06	3,060.94
Profit and loss before tax ⁵⁾	114,533.34	2,486.02	13,650.68	10,962.34	44,075.52	43,358.78
Tax expenses or income	-28,489.46	-430.26	-3,357.59	-2,099.06	-11,432.92	-11,169.62
Net profit/loss	86,043.89	2,055.76	10,293.09	8,863.27	32,642.60	32,189.16
Net interest income to operating income	59.50%	70.99%	68.53%	58.73%	65.28%	52.72%
Net fee and commission income to operating income	28.21%	22.78%	22.04%	26.96%	29.42%	29.27%
Net trading (and investment) income to operating income	7.45%	2.80%	2.29%	6.88%	4.43%	11.22%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

(EUR millions; percentages)

Profit and loss ^{2) 3)} (Q2 2023)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	173,253.89	100,886.44	72,367.46
Net fee and commission income	82,135.81	42,879.54	39,256.28
Net trading (and investment) income	21,695.71	9,164.22	12,531.49
Net gains or losses from hedge accounting	605.12	79.07	526.05
Exchange differences, net	4,250.16	4,001.01	249.15
Net other operating income	9,264.43	4,907.68	4,356.75
Operating income ⁴⁾	291,205.13	161,917.95	129,287.18
Administrative expenses and depreciation	-166,923.08	-87,345.30	-79,577.78
Net income before impairment, provisions and taxes	124,282.04	74,572.65	49,709.40
Impairment and provisions ⁵⁾	-24,797.71	-16,199.63	-8,598.08
Other	11,463.28	6,650.77	4,812.51
Profit and loss before tax ⁶⁾	114,533.34	68,776.82	45,756.53
Tax expenses or income	-28,489.46	-17,482.25	-11,007.21
Net profit/loss	86,043.89	51,294.57	34,749.32
Net interest income to operating income	59.50%	62.31%	55.97%
Net fee and commission income to operating income	28.21%	26.48%	30.36%
Net trading (and investment) income to operating income	7.45%	5.66%	9.69%

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

3) Figures reported are year-to-date.

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

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

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

T02.02.1 Key performance indicators by reference period

(percentages)

Indicator ^{1) 2)}	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Net interest margin (NIM)	1.23%	1.23%	1.36%	1.48%	1.53%
Cost-to-income ratio (CIR)	62.20%	61.43%	61.19%	60.36%	57.32%
Cost of risk (CoR) ³⁾	0.52%	0.48%	0.47%	0.46%	0.45%
Return on equity (RoE)	7.59%	7.55%	7.68%	9.56%	10.04%
Return on assets (RoA)	0.46%	0.44%	0.49%	0.62%	0.65%

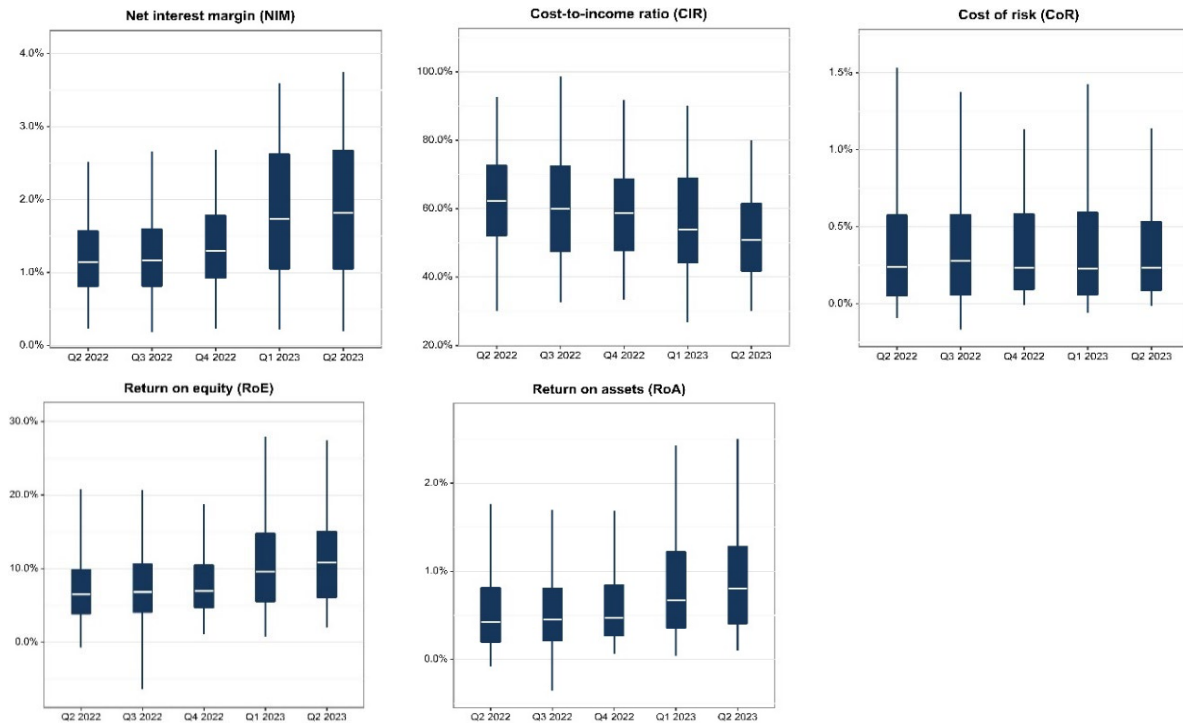
Source: ECB.

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, as well as mergers and acquisitions.

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

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

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



T02.02.2 Key performance indicators by country

(percentages)

Country ^{1) 2)} (Q2 2023)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾	Return on equity (RoE)	Return on assets (RoA)
Belgium	1.47%	63.73%	0.08%	12.52%	0.82%
Bulgaria	C	C	C	C	C
Germany	1.13%	63.26%	0.33%	6.59%	0.38%
Estonia	3.63%	38.77%	0.01%	20.39%	2.34%
Ireland	1.89%	51.69%	0.37%	9.24%	0.89%
Greece	3.13%	36.39%	0.39%	12.71%	1.19%
Spain	2.54%	47.22%	1.09%	12.07%	0.75%
France	0.89%	71.37%	0.40%	7.55%	0.48%
Croatia ³⁾	-	-	-	-	-
Italy	2.02%	52.11%	0.34%	13.73%	1.04%
Cyprus	C	C	C	C	C
Latvia	3.73%	34.47%	0.11%	25.82%	2.87%
Lithuania	3.36%	28.85%	0.09%	27.87%	2.28%
Luxembourg	1.37%	65.72%	0.31%	6.86%	0.62%
Malta	C	C	C	C	C
Netherlands	1.59%	51.96%	0.11%	12.34%	0.70%
Austria	2.36%	50.93%	0.41%	14.37%	1.23%
Portugal	3.02%	33.63%	0.66%	14.99%	1.30%
Slovenia	3.22%	48.51%	0.45%	15.88%	1.82%
Slovakia ³⁾	-	-	-	-	-
Finland	1.54%	44.89%	0.16%	14.71%	0.92%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(percentages)

Category ^{1) 2)} (Q2 2023)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾	Return on equity (RoE)	Return on Assets (RoA)
Corporate/wholesale lenders	1.04%	58.49%	0.29%	6.72%	0.37%
Custodian and asset managers	0.90%	55.75%	0.05%	12.22%	0.98%
Development/promotional lenders	0.50%	42.06%	0.01%	5.71%	0.51%
Diversified lenders	2.39%	49.05%	0.45%	12.92%	1.00%
G-SIBs ³⁾	1.35%	62.07%	0.56%	9.01%	0.53%
Retail and consumer credit lenders	1.33%	70.41%	0.45%	5.39%	0.40%
Small market lenders	3.49%	39.29%	0.30%	20.65%	2.25%
Universal and investment banks	1.61%	54.06%	0.35%	11.08%	0.75%
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)} (Q2 2023)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁷⁾	Return on equity (RoE)	Return on assets (RoA)
Banks with significant domestic exposures ³⁾	1.38%	61.93%	0.19%	8.68%	0.70%
Banks with largest non-domestic exposures					
SSM	1.38%	57.05%	0.38%	10.45%	0.69%
Non-SSM EEA ⁴⁾	2.05%	48.96%	0.27%	16.41%	1.15%
Non-EEA Europe ⁵⁾	2.18%	55.53%	0.49%	8.97%	0.67%
RoW ⁶⁾	1.66%	59.18%	0.65%	8.23%	0.49%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

5) European countries not in the EEA.

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

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

T02.02.3 Key performance indicators by classification (size)

(percentages)

Category ^{1) 2)} (Q2 2023)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾	Return on equity (RoE)	Return on assets (RoA)
Banks with total assets					
Less than €30 billion	2.88%	50.45%	0.35%	14.35%	1.42%
Between €30 billion and €100 billion	1.87%	48.64%	0.41%	9.87%	0.81%
Between €100 billion and €200 billion	1.59%	53.78%	0.32%	9.64%	0.77%
More than €200 billion	1.61%	55.06%	0.35%	11.28%	0.73%
G-SIBs ³⁾	1.35%	62.07%	0.56%	9.01%	0.53%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(percentages)

Category ^{2) 3)} (Q2 2023)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾	Return on equity (RoE)	Return on assets (RoA)
Banks with low risk	1.66%	53.94%	0.55%	11.27%	0.74%
Banks with medium, high risk and non-rated	1.39%	61.55%	0.32%	8.64%	0.56%

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

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

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

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

T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Cash, cash balances at central banks, other demand deposits	4,181.75	4,420.77	3,677.96	3,861.30	3,558.06
Loans and advances	15,682.57	15,880.01	15,426.66	15,906.03	15,922.23
Central banks	242.77	264.94	223.45	258.67	247.39
General governments	886.51	879.44	875.77	884.11	885.90
Credit institutions	1,290.57	1,335.90	1,147.66	1,350.22	1,395.20
Other financial corporations	1,614.55	1,642.80	1,468.73	1,671.29	1,599.62
Non-financial corporations	5,591.13	5,705.37	5,652.36	5,649.88	5,657.37
Households	6,057.03	6,051.55	6,058.69	6,091.85	6,136.75
Debt securities	3,035.52	2,990.30	2,874.41	3,097.54	3,178.93
Central banks	44.18	47.13	50.31	45.85	46.54
<i>of which: at amortised cost</i>	16.13	15.81	18.71	15.42	15.64
General governments	2,050.66	1,987.21	1,899.26	2,092.60	2,126.45
<i>of which: at amortised cost</i>	969.72	989.80	994.66	1,032.71	1,033.25
Credit institutions	475.72	467.72	458.85	494.48	508.93
<i>of which: at amortised cost</i>	147.76	151.42	151.94	160.35	167.67
Other financial corporations	279.92	301.22	296.76	294.74	316.37
<i>of which: at amortised cost</i>	132.80	155.12	160.00	167.36	173.96
Non-financial corporations	185.03	187.02	169.23	169.88	180.63
<i>of which: at amortised cost</i>	83.85	82.89	82.66	81.48	84.62
Equity instruments	358.45	323.84	347.16	397.98	409.52
Derivatives	2,089.58	2,679.22	2,183.00	1,937.04	2,073.64
Trading	1,929.87	2,454.17	1,954.33	1,727.77	1,863.44
Derivatives – hedge accounting	159.71	225.04	228.68	209.27	210.20
Investments in subsidiaries, joint-ventures and associates	141.42	138.06	138.27	153.91	154.74
Intangible assets and goodwill	114.49	116.84	115.95	115.96	118.54
Other assets ¹⁾	1,161.62	1,221.93	1,077.23	951.22	923.17
Total assets	26,765.38	27,770.97	25,840.64	26,420.99	26,338.83
Share of unencumbered assets ²⁾	77.38%	77.85%	80.38%	80.52%	81.79%
Share of encumbered assets ²⁾	22.62%	22.15%	19.62%	19.48%	18.21%

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, as well as mergers and acquisitions.

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

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

T02.03.2 Composition of assets by country/1

(EUR billions; percentages)

Assets (Q2 2023)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Cash, cash balances at central banks, other demand deposits	3,558.06	115.68	C	787.81	9.87	151.76	39.25	385.62	1,168.87	-	249.16
Loans and advances	15,922.23	416.36	C	2,550.75	31.57	311.93	155.10	2,446.72	5,525.88	-	1,532.79
Central banks	247.39	C	C	22.87	C	5.85	C	39.37	75.20	-	17.40
General governments	885.90	24.19	C	148.20	0.92	2.60	C	103.91	411.56	-	51.21
Credit institutions	1,395.20	C	C	455.09	C	62.68	4.77	176.24	492.70	-	62.32
Other financial corporations	1,599.62	15.99	C	413.71	1.02	56.59	24.43	138.63	569.34	-	160.42
Non-financial corporations	5,657.37	126.99	C	900.05	12.61	85.65	79.60	786.55	1,929.60	-	675.01
Households	6,136.75	213.42	C	610.82	16.15	98.56	42.53	1,202.03	2,047.49	-	566.44
Debt securities	3,178.93	90.45	C	535.73	2.04	63.48	56.87	530.15	870.17	-	562.56
Central banks	46.54	C	C	2.65	C	C	C	16.63	17.01	-	C
<i>of which: at amortised cost</i>	15.64	C	C	C	C	C	C	C	9.23	-	C
General governments	2,126.45	60.25	C	261.15	1.82	44.37	47.17	425.80	577.51	-	428.70
<i>of which: at amortised cost</i>	1,033.25	49.73	C	56.70	1.32	7.87	37.80	254.42	208.05	-	269.44
Credit institutions	508.93	16.80	C	152.36	C	13.24	3.74	29.88	110.00	-	60.14
<i>of which: at amortised cost</i>	167.67	9.41	C	25.42	C	C	3.36	16.90	40.52	-	29.64
Other financial corporations	316.37	6.98	C	85.14	0.01	4.26	3.17	29.46	101.29	-	57.34
<i>of which: at amortised cost</i>	173.96	5.23	C	42.18	0.01	C	2.91	16.06	44.42	-	43.51
Non-financial corporations	180.63	C	C	34.43	C	C	C	28.38	64.36	-	C
<i>of which: at amortised cost</i>	84.62	4.71	C	8.23	C	C	1.80	19.37	24.36	-	8.22
Equity instruments	409.52	1.46	C	32.09	0.01	1.36	1.19	28.26	274.59	-	27.56
Derivatives	2,073.64	14.11	C	845.66	C	69.60	7.29	147.10	774.57	-	91.05
Trading	1,863.44	10.47	C	838.47	0.16	65.31	C	127.14	649.71	-	70.54
Derivatives – hedge accounting	210.20	3.64	C	7.19	C	4.29	C	19.96	124.86	-	20.51
Investments in subsidiaries, joint-ventures and associates	154.74	4.50	C	20.73	C	1.16	1.94	19.40	69.99	-	22.50
Intangible assets and goodwill	118.54	C	C	12.04	0.09	2.26	1.62	29.63	45.16	-	14.70
Other assets ¹⁾	923.17	C	C	108.46	0.22	27.81	40.13	162.07	445.55	-	117.22
Total assets	26,338.83	647.76	C	4,893.26	44.09	629.35	303.39	3,748.94	9,174.78	-	2,617.54
Share of unencumbered assets ²⁾	81.79%	88.30%	C	74.75%	96.46%	88.97%	85.97%	82.88%	83.74%	-	76.61%
Share of encumbered assets ²⁾	18.21%	11.70%	C	25.25%	3.54%	11.03%	14.03%	17.12%	16.26%	-	23.39%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.03.2 Composition of assets by country/2

(EUR billions; percentages)

Assets (Q2 2023)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Cash, cash balances at central banks, other demand deposits	C	4.20	8.11	30.46	C	353.41	106.00	27.40	9.90	-	87.51
Loans and advances	C	12.88	23.67	52.08	C	1,733.01	447.37	130.12	22.74	-	491.44
Central banks	C	C	0.00	C	C	C	36.16	C	0.77	-	0.84
General governments	C	0.25	0.20	C	C	98.00	13.72	4.84	C	-	20.56
Credit institutions	C	2.70	6.16	3.45	C	C	17.34	3.16	C	-	10.52
Other financial corporations	C	C	0.11	4.78	C	174.02	20.53	C	0.61	-	16.16
Non-financial corporations	C	4.96	7.18	12.22	C	576.00	186.50	44.16	10.05	-	205.90
Households	C	4.84	10.02	30.27	C	779.44	173.12	75.00	10.36	-	237.46
Debt securities	C	1.69	2.47	24.87	C	179.36	102.43	58.04	7.62	-	75.74
Central banks	C	C	C	C	C	C	C	C	C	-	C
<i>of which: at amortised cost</i>	C	C	C	C	C	C	0.02	0.14	C	-	C
General governments	C	1.40	1.35	8.41	C	118.82	70.96	42.66	5.58	-	23.04
<i>of which: at amortised cost</i>	C	C	C	7.84	C	C	55.77	33.13	2.97	-	C
Credit institutions	C	C	C	8.93	C	37.01	19.43	2.80	1.43	-	46.31
<i>of which: at amortised cost</i>	C	C	C	8.22	C	C	12.29	1.61	0.84	-	0.10
Other financial corporations	C	C	C	C	C	16.16	5.11	C	C	-	C
<i>of which: at amortised cost</i>	C	C	C	2.28	C	9.50	3.34	0.46	C	-	C
Non-financial corporations	C	C	C	4.56	C	C	C	9.98	0.33	-	2.82
<i>of which: at amortised cost</i>	C	C	C	4.42	C	1.39	2.23	8.70	0.29	-	C
Equity instruments	C	C	C	2.22	C	18.64	4.58	2.33	0.20	-	C
Derivatives	C	0.04	0.06	C	C	71.27	9.41	1.56	0.09	-	38.07
Trading	C	C	C	C	C	58.66	6.51	C	C	-	C
Derivatives – hedge accounting	C	C	C	2.38	C	12.61	2.90	C	C	-	C
Investments in subsidiaries, joint-ventures and associates	C	C	C	C	C	3.81	5.51	1.13	0.02	-	3.75
Intangible assets and goodwill	C	0.01	0.01	0.99	C	2.07	2.83	0.47	0.09	-	C
Other assets¹⁾	C	0.27	0.17	0.96	C	-8.97	9.00	11.38	0.66	-	2.94
Total assets	C	19.10	34.52	114.72	C	2,352.59	687.13	232.42	41.33	-	718.07
Share of unencumbered assets ²⁾	C	C	95.22%	97.43%	C	88.57%	84.36%	93.37%	C	-	69.61%
Share of encumbered assets ²⁾	C	C	4.78%	2.57%	C	11.43%	15.64%	6.63%	C	-	30.39%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q2 2023)	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	3,558.06	189.72	96.82	63.40	385.71	1,492.75	119.63	34.83	1,175.21	-
Loans and advances	15,922.23	753.24	112.52	292.26	1,786.85	7,429.04	708.60	106.60	4,733.12	-
Central banks	247.39	0.22	0.73	C	38.74	137.40	C	0.81	68.98	-
General governments	885.90	88.54	C	150.74	44.84	351.65	C	1.87	146.96	-
Credit institutions	1,395.20	115.68	43.00	10.40	66.89	583.67	12.14	12.83	550.59	-
Other financial corporations	1,599.62	68.78	17.65	4.21	94.09	933.63	23.06	2.20	456.00	-
Non-financial corporations	5,657.37	426.22	C	C	729.08	2,519.04	143.62	40.16	1,653.76	-
Households	6,136.75	53.79	C	C	813.21	2,903.65	430.69	48.74	1,856.83	-
Debt securities	3,178.93	121.91	88.97	47.62	547.17	1,325.25	138.02	16.27	893.71	-
Central banks	46.54	C	C	C	4.75	31.78	C	C	9.51	-
<i>of which: at amortised cost</i>	15.64	C	C	C	0.38	13.72	C	C	1.54	-
General governments	2,126.45	37.29	55.45	25.80	404.24	912.56	104.67	12.46	573.98	-
<i>of which: at amortised cost</i>	1,033.25	6.68	44.54	17.87	315.11	322.88	93.73	6.96	225.48	-
Credit institutions	508.93	65.29	20.72	9.53	80.85	138.69	21.96	2.74	169.17	-
<i>of which: at amortised cost</i>	167.67	5.59	9.66	3.57	49.80	64.48	8.58	1.05	24.94	-
Other financial corporations	316.37	16.13	9.65	8.75	29.93	144.70	6.10	0.37	100.74	-
<i>of which: at amortised cost</i>	173.96	1.38	7.63	8.19	23.45	71.61	2.61	0.30	58.80	-
Non-financial corporations	180.63	C	C	C	27.41	97.53	C	C	40.31	-
<i>of which: at amortised cost</i>	84.62	0.31	C	C	20.49	42.65	3.28	0.59	13.84	-
Equity instruments	409.52	4.89	C	C	19.93	278.99	4.31	0.26	72.78	-
Derivatives	2,073.64	43.20	22.44	13.16	48.63	1,052.36	15.95	0.41	877.48	-
Trading	1,863.44	40.09	20.59	0.63	25.49	928.26	4.23	0.33	843.83	-
Derivatives – hedge accounting	210.20	3.11	1.85	12.53	23.14	124.10	11.72	0.08	33.65	-
Investments in subsidiaries, joint-ventures and associates	154.74	6.61	C	C	12.56	50.30	C	0.17	58.63	-
Intangible assets and goodwill	118.54	0.91	2.65	C	12.90	69.88	C	0.31	29.06	-
Other assets ¹⁾	923.17	13.17	6.78	-5.30	126.88	499.44	36.65	1.77	243.77	-
Total assets	26,338.83	1,133.65	337.77	436.35	2,940.62	12,198.02	1,048.05	160.62	8,083.75	-
Share of unencumbered assets ²⁾	81.79%	61.07%	85.28%	70.90%	81.98%	84.16%	77.14%	96.57%	81.80%	-
Share of encumbered assets ²⁾	18.21%	38.93%	14.72%	29.10%	18.02%	15.84%	22.86%	3.43%	18.20%	-

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q2 2023)	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	3,558.06	162.24	1,922.54	217.31	117.18	1,138.78
Loans and advances	15,922.23	865.08	8,435.15	1,041.67	438.74	5,141.58
Central banks	247.39	0.17	88.86	66.31	2.73	89.32
General governments	885.90	174.26	340.47	21.96	25.68	323.54
Credit institutions	1,395.20	20.03	879.68	40.66	31.85	422.98
Other financial corporations	1,599.62	33.93	879.53	37.58	29.28	619.30
Non-financial corporations	5,657.37	279.27	3,097.93	409.84	150.38	1,719.95
Households	6,136.75	357.43	3,148.68	465.32	198.83	1,966.49
Debt securities	3,178.93	254.13	1,759.13	232.18	78.15	855.34
Central banks	46.54	C	16.56	C	C	22.69
<i>of which: at amortised cost</i>	15.64	C	11.54	0.87	C	C
General governments	2,126.45	205.55	1,168.66	153.81	54.55	543.88
<i>of which: at amortised cost</i>	1,033.25	164.87	553.18	110.08	38.42	166.70
Credit institutions	508.93	27.86	306.06	58.28	17.22	99.51
<i>of which: at amortised cost</i>	167.67	11.10	122.04	14.72	4.06	15.75
Other financial corporations	316.37	15.59	170.94	4.81	4.68	120.34
<i>of which: at amortised cost</i>	173.96	13.10	101.93	2.46	3.05	53.42
Non-financial corporations	180.63	C	96.90	C	C	68.92
<i>of which: at amortised cost</i>	84.62	1.75	49.84	4.28	0.86	27.89
Equity instruments	409.52	30.09	189.85	17.90	1.56	170.12
Derivatives	2,073.64	17.97	1,327.57	45.79	29.94	652.36
Trading	1,863.44	5.69	1,205.80	38.06	20.31	593.58
Derivatives – hedge accounting	210.20	12.28	121.77	7.73	9.63	58.78
Investments in subsidiaries, joint-ventures and associates	154.74	25.90	93.53	6.19	2.06	27.07
Intangible assets and goodwill	118.54	2.70	58.02	8.09	4.69	45.04
Other assets ¹⁾	923.17	26.10	540.00	18.06	24.21	314.80
Total assets	26,338.83	1,384.22	14,325.79	1,587.20	696.53	8,345.09
Share of unencumbered assets ²⁾	81.79%	75.99%	81.87%	81.70%	83.33%	82.50%
Share of encumbered assets ²⁾	18.21%	24.01%	18.13%	18.30%	16.67%	17.50%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

5) European countries not in the EEA.

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

T02.03.3 Composition of assets by classification (size)

(EUR billions; percentages)

Assets (Q2 2023)	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	3,558.06	77.05	330.36	306.30	1,351.60	1,492.75
Loans and advances	15,922.23	162.21	1,557.20	1,293.74	5,480.04	7,429.04
Central banks	247.39	0.95	2.43	9.42	97.19	137.40
General governments	885.90	2.36	162.39	85.08	284.41	351.65
Credit institutions	1,395.20	15.05	76.10	132.92	587.46	583.67
Other financial corporations	1,599.62	4.68	115.32	145.09	400.91	933.63
Non-financial corporations	5,657.37	61.70	517.22	523.44	2,035.96	2,519.04
Households	6,136.75	77.48	683.74	397.79	2,074.10	2,903.65
Debt securities	3,178.93	35.10	447.19	325.13	1,046.27	1,325.25
Central banks	46.54	C	C	C	13.13	31.78
<i>of which: at amortised cost</i>	15.64	C	0.36	C	1.56	13.72
General governments	2,126.45	20.56	319.59	222.21	651.53	912.56
<i>of which: at amortised cost</i>	1,033.25	14.18	248.74	128.74	318.72	322.88
Credit institutions	508.93	10.57	68.62	60.00	231.05	138.69
<i>of which: at amortised cost</i>	167.67	8.32	35.06	22.25	37.57	64.48
Other financial corporations	316.37	2.72	31.83	27.78	109.35	144.70
<i>of which: at amortised cost</i>	173.96	2.19	21.23	21.03	57.90	71.61
Non-financial corporations	180.63	C	C	C	41.21	97.53
<i>of which: at amortised cost</i>	84.62	0.97	19.80	7.35	13.85	42.65
Equity instruments	409.52	0.54	21.36	41.22	67.42	278.99
Derivatives	2,073.64	1.86	72.22	240.14	707.05	1,052.36
Trading	1,863.44	0.93	40.55	223.38	670.32	928.26
Derivatives – hedge accounting	210.20	0.94	31.66	16.76	36.73	124.10
Investments in subsidiaries, joint-ventures and associates	154.74	0.44	16.77	12.17	75.05	50.30
Intangible assets and goodwill	118.54	1.03	8.28	5.82	33.54	69.88
Other assets ¹⁾	923.17	10.49	101.67	83.50	228.07	499.44
Total assets	26,338.83	288.72	2,555.04	2,308.01	8,989.04	12,198.02
Share of unencumbered assets ²⁾	81.79%	92.55%	78.99%	79.99%	79.49%	84.16%
Share of encumbered assets ²⁾	18.21%	7.45%	21.01%	20.01%	20.51%	15.84%

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

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

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

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

(EUR billions; percentages)

Assets (Q2 2023)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Cash, cash balances at central banks, other demand deposits	3,558.06	1,751.96	1,806.10
Loans and advances	15,922.23	8,759.50	7,162.73
Central banks	247.39	155.52	91.87
General governments	885.90	438.57	447.33
Credit institutions	1,395.20	776.79	618.41
Other financial corporations	1,599.62	714.36	885.26
Non-financial corporations	5,657.37	3,123.47	2,533.90
Households	6,136.75	3,550.79	2,585.96
Debt securities	3,178.93	1,698.64	1,480.29
Central banks	46.54	37.76	8.79
<i>of which: at amortised cost</i>	15.64	15.22	0.43
General governments	2,126.45	1,142.76	983.69
<i>of which: at amortised cost</i>	1,033.25	566.08	467.18
Credit institutions	508.93	262.10	246.83
<i>of which: at amortised cost</i>	167.67	104.82	62.85
Other financial corporations	316.37	154.72	161.65
<i>of which: at amortised cost</i>	173.96	93.86	80.11
Non-financial corporations	180.63	101.30	79.33
<i>of which: at amortised cost</i>	84.62	55.08	29.54
Equity instruments	409.52	210.86	198.66
Derivatives	2,073.64	837.33	1,236.31
Trading	1,863.44	717.41	1,146.03
Derivatives – hedge accounting	210.20	119.92	90.28
Investments in subsidiaries, joint-ventures and associates	154.74	83.66	71.09
Intangible assets and goodwill	118.54	76.02	42.52
Other assets ²⁾	923.17	434.64	488.53
Total assets	26,338.83	13,852.61	12,486.21
Share of unencumbered assets ³⁾	81.79%	82.74%	80.73%
Share of encumbered assets ³⁾	18.21%	17.26%	19.27%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.04.1 Composition of liabilities and equity by reference period

(EUR billions)

Liabilities and equity	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Deposits	17,889.11	18,198.16	16,945.07	17,386.03	17,057.27
Central banks	2,126.28	2,121.26	1,359.67	1,239.44	816.13
General governments	621.02	629.95	577.19	673.78	734.90
Credit institutions	1,611.50	1,713.03	1,456.32	1,742.15	1,792.24
Other financial corporations	2,471.49	2,509.88	2,238.94	2,547.20	2,490.07
Non-financial corporations	3,831.50	3,967.31	4,013.73	3,915.58	3,873.20
Households	7,227.32	7,256.74	7,299.22	7,267.88	7,350.73
Debt securities issued	3,514.60	3,544.43	3,577.52	3,837.28	3,984.22
of which: subordinated	303.80	303.26	295.60	303.69	304.35
Derivatives	2,035.77	2,619.15	2,136.92	1,894.23	2,027.12
of which: trading	1,838.76	2,367.32	1,887.14	1,660.21	1,790.29
Provisions ¹⁾	108.03	106.08	106.98	105.32	102.34
Other liabilities ²⁾	1,604.54	1,673.53	1,418.14	1,494.12	1,453.56
Equity	1,613.32	1,629.60	1,656.01	1,704.02	1,714.32
Paid-up capital	629.48	602.17	603.47	593.05	589.29
Reserves	888.66	909.88	920.63	1,035.04	1,001.30
Minority interests	42.67	43.48	44.71	46.18	49.31
Other comprehensive income	-81.68	-91.08	-111.68	-94.80	-94.26
Other ³⁾	134.19	165.15	198.88	124.54	168.70
Total liabilities and equity	26,765.38	27,770.97	25,840.64	26,420.99	26,338.83

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, as well as mergers and acquisitions.

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2023)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁴⁾	Italy
Deposits	17,057.27	498.92	C	2,764.97	35.57	406.24	248.58	2,726.85	5,587.31	-	1,920.96
Central banks	816.13	11.79	C	136.07	C	4.92	19.81	136.60	267.49	-	149.23
General governments	734.90	28.84	C	203.76	2.96	8.17	8.06	133.02	177.30	-	71.44
Credit institutions	1,792.24	35.99	C	589.92	C	68.61	7.52	271.64	480.92	-	169.97
Other financial corporations	2,490.07	52.82	C	617.00	2.55	67.95	8.42	233.09	976.70	-	192.66
Non-financial corporations	3,873.20	93.49	C	496.85	13.20	125.57	53.24	572.51	1,434.18	-	439.91
Households	7,350.73	275.99	C	721.36	15.34	131.02	151.54	1,379.99	2,250.72	-	897.74
Debt securities issued	3,984.22	83.42	C	669.90	2.64	30.27	10.63	464.99	1,511.28	-	290.98
of which: subordinated	304.35	4.82	C	50.30	C	8.19	3.50	62.01	92.02	-	29.64
Derivatives	2,027.12	15.80	C	821.33	0.21	64.47	6.38	135.63	775.36	-	91.49
of which: trading	1,790.29	10.59	C	810.38	0.12	58.50	5.32	115.64	621.84	-	79.24
Provisions ¹⁾	102.34	0.95	C	22.42	0.03	1.27	0.96	20.72	27.21	-	18.34
Other liabilities ²⁾	1,453.56	6.23	C	331.99	0.57	66.22	8.47	168.92	693.77	-	96.64
Equity	1,714.32	42.45	C	282.65	5.06	60.88	28.38	231.84	579.86	-	199.14
Paid-up capital	589.29	13.47	C	116.74	0.42	15.21	17.09	113.64	155.36	-	86.55
Reserves	1,001.30	24.44	C	140.41	4.11	43.81	9.19	142.23	356.33	-	95.21
Minority interests	49.31	C	C	3.73	C	C	0.17	12.03	20.47	-	1.32
Other comprehensive income	-94.26	C	C	-6.11	C	C	-0.88	-53.20	-4.01	-	-8.41
Other ³⁾	168.70	4.92	C	27.87	0.52	4.90	2.81	17.14	51.70	-	24.47
Total liabilities and equity	26,338.83	647.76	C	4,893.26	44.09	629.35	303.39	3,748.94	9,174.78	-	2,617.54

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2023)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	C	16.29	30.94	91.81	C	1,584.94	514.75	194.43	33.59	-	332.30
Central banks	C	C	1.49	C	C	48.82	23.08	2.07	C	-	C
General governments	C	C	2.49	11.65	C	21.98	24.09	5.31	0.65	-	33.05
Credit institutions	C	0.83	1.57	C	C	67.19	55.94	6.64	C	-	C
Other financial corporations	C	0.46	0.75	26.54	C	240.12	41.23	5.60	0.99	-	20.22
Non-financial corporations	C	5.53	7.24	8.67	C	349.16	110.83	44.57	6.93	-	C
Households	C	8.99	17.41	35.47	C	857.68	259.57	130.24	24.51	-	C
Debt securities issued	C	C	C	9.25	C	535.83	89.25	8.08	2.30	-	272.33
of which: subordinated	C	C	C	0.82	C	31.86	9.59	2.67	0.61	-	6.62
Derivatives	C	0.02	0.04	1.30	C	61.53	11.06	0.83	0.03	-	41.47
of which: trading	C	0.02	0.04	0.95	C	48.59	7.47	0.55	0.03	-	C
Provisions ¹⁾	C	C	C	0.26	C	2.93	3.92	2.19	0.15	-	C
Other liabilities ²⁾	C	0.39	0.49	1.70	C	34.02	9.32	6.79	0.53	-	C
Equity	C	2.12	2.82	10.39	C	133.36	58.84	20.09	4.73	-	44.87
Paid-up capital	C	0.88	0.98	2.37	C	34.65	11.70	8.55	1.29	-	7.60
Reserves	C	0.97	1.45	5.66	C	78.41	39.01	13.09	3.07	-	40.97
Minority interests	C	C	C	C	C	1.32	7.63	2.13	C	-	C
Other comprehensive income	C	C	C	1.53	C	-3.83	-6.89	-5.40	C	-	-3.20
Other ³⁾	C	0.28	0.40	C	C	22.82	7.40	1.72	0.46	-	C
Total liabilities and equity	C	19.10	34.52	114.72	C	2,352.59	687.13	232.42	41.33	-	718.07

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2023)	Total	Corporate/wholesale lenders	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ⁴⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Deposits	17,057.27	735.49	241.01	43.44	2,317.84	7,727.29	821.07	134.70	5,036.42	-
Central banks	816.13	52.27	C	C	146.55	381.02	22.08	1.58	199.62	-
General governments	734.90	76.98	C	C	92.31	267.39	36.38	6.94	245.54	-
Credit institutions	1,792.24	225.09	49.56	11.55	144.32	659.25	45.95	5.15	651.37	-
Other financial corporations	2,490.07	129.18	114.07	12.41	160.57	1,299.23	59.98	5.36	709.28	-
Non-financial corporations	3,873.20	115.25	C	C	517.69	1,954.15	66.78	36.44	1,171.23	-
Households	7,350.73	136.72	C	C	1,256.41	3,166.25	589.91	79.23	2,059.38	-
Debt securities issued	3,984.22	270.68	C	C	255.69	1,799.43	110.37	C	1,186.83	-
of which: subordinated	304.35	11.47	C	C	32.50	138.22	7.12	1.19	113.02	-
Derivatives	2,027.12	52.08	24.41	20.63	41.70	1,032.06	10.29	0.45	845.49	-
of which: trading	1,790.29	46.08	23.94	2.14	25.61	879.13	3.90	0.25	809.24	-
Provisions ¹⁾	102.34	7.24	1.50	0.14	16.63	44.88	3.96	0.33	27.66	-
Other liabilities ²⁾	1,453.56	5.47	C	C	81.49	880.13	24.81	C	438.81	-
Equity	1,714.32	62.68	27.22	39.30	227.27	714.23	77.54	17.53	548.55	-
Paid-up capital	589.29	30.59	C	C	79.08	235.24	22.04	4.45	189.77	-
Reserves	1,001.30	30.51	18.97	13.36	132.86	423.32	50.44	11.29	320.55	-
Minority interests	49.31	0.42	C	C	10.93	31.00	0.82	0.07	5.99	-
Other comprehensive income	-94.26	-2.60	C	C	-16.43	-47.02	-1.74	-0.19	-27.48	-
Other ³⁾	168.70	3.75	3.45	1.37	20.83	71.69	5.99	1.91	59.71	-
Total liabilities and equity	26,338.83	1,133.65	337.77	436.35	2,940.62	12,198.02	1,048.05	160.62	8,083.75	-

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2023)	Total	Banks with significant domestic exposures ⁴⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁵⁾	Non-EEA Europe ⁶⁾	RoW ⁷⁾
Deposits	17,057.27	900.96	9,341.42	1,083.79	507.65	5,223.45
Central banks	816.13	68.74	370.04	36.99	17.97	322.40
General governments	734.90	31.21	413.61	63.66	15.88	210.55
Credit institutions	1,792.24	44.86	1,061.53	91.54	37.72	556.59
Other financial corporations	2,490.07	89.48	1,519.01	78.44	38.71	764.43
Non-financial corporations	3,873.20	111.69	2,062.40	281.46	129.25	1,288.41
Households	7,350.73	555.00	3,914.82	531.70	268.14	2,081.08
Debt securities issued	3,984.22	306.46	1,898.12	303.59	89.50	1,386.55
of which: subordinated	304.35	6.10	165.12	16.49	8.47	108.17
Derivatives	2,027.12	19.17	1,283.06	49.11	30.23	645.55
of which: trading	1,790.29	4.91	1,164.61	40.66	19.52	560.59
Provisions ¹⁾	102.34	6.78	56.35	4.74	2.00	32.47
Other liabilities ²⁾	1,453.56	38.66	801.94	34.46	14.78	563.73
Equity	1,714.32	112.20	944.90	111.51	52.37	493.34
Paid-up capital	589.29	45.22	302.05	24.72	14.87	202.43
Reserves	1,001.30	61.25	556.27	80.86	38.10	264.82
Minority interests	49.31	0.34	15.51	8.43	0.16	24.85
Other comprehensive income	-94.26	0.69	-24.44	-12.65	-4.41	-53.44
Other ³⁾	168.70	4.69	95.51	10.15	3.65	54.69
Total liabilities and equity	26,338.83	1,384.22	14,325.79	1,587.20	696.53	8,345.09

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

6) European countries not in the EEA.

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

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

(EUR billions)

Liabilities and equity (Q2 2023)	Total	Banks with total assets				G-SIBs ⁴⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Deposits	17,057.27	241.04	1,792.92	1,370.21	5,925.81	7,727.29
Central banks	816.13	7.21	81.47	84.90	261.54	381.02
General governments	734.90	9.17	78.54	64.32	315.47	267.39
Credit institutions	1,792.24	12.17	166.47	146.68	807.67	659.25
Other financial corporations	2,490.07	24.25	237.82	225.55	703.22	1,299.23
Non-financial corporations	3,873.20	51.84	270.90	306.32	1,290.00	1,954.15
Households	7,350.73	136.40	957.72	542.43	2,547.92	3,166.25
Debt securities issued	3,984.22	12.09	403.27	356.26	1,413.17	1,799.43
of which: subordinated	304.35	3.77	17.20	21.03	124.13	138.22
Derivatives	2,027.12	1.40	70.59	239.39	683.69	1,032.06
of which: trading	1,790.29	0.89	44.64	218.02	647.62	879.13
Provisions ¹⁾	102.34	1.07	13.16	8.89	34.33	44.88
Other liabilities ²⁾	1,453.56	4.48	66.45	149.36	353.14	880.13
Equity	1,714.32	28.64	208.65	183.91	578.90	714.23
Paid-up capital	589.29	9.00	71.19	75.72	198.14	235.24
Reserves	1,001.30	19.11	121.88	97.91	339.09	423.32
Minority interests	49.31	0.10	4.17	0.32	13.72	31.00
Other comprehensive income	-94.26	-1.30	-5.56	-4.18	-36.20	-47.02
Other ³⁾	168.70	1.73	16.98	14.14	64.16	71.69
Total liabilities and equity	26,338.83	288.72	2,555.04	2,308.01	8,989.04	12,198.02

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2023)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Deposits	17,057.27	9,075.61	7,981.66
Central banks	816.13	422.55	393.58
General governments	734.90	419.17	315.73
Credit institutions	1,792.24	917.24	875.00
Other financial corporations	2,490.07	1,313.42	1,176.65
Non-financial corporations	3,873.20	1,988.32	1,884.89
Households	7,350.73	4,014.91	3,335.82
Debt securities issued	3,984.22	2,333.73	1,650.48
of which: subordinated	304.35	160.94	143.41
Derivatives	2,027.12	831.59	1,195.53
of which: trading	1,790.29	694.44	1,095.85
Provisions ²⁾	102.34	52.79	49.55
Other liabilities ³⁾	1,453.56	648.99	804.57
Equity	1,714.32	909.90	804.42
Paid-up capital	589.29	285.09	304.20
Reserves	1,001.30	564.89	436.40
Minority interests	49.31	32.39	16.92
Other comprehensive income	-94.26	-67.00	-27.26
Other ⁴⁾	168.70	94.53	74.17
Total liabilities and equity	26,338.83	13,852.61	12,486.21

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 ⁵⁾	Q4 2022	Q2 2023
SSM		
Belgium	114,218.36	125,982.62
Bulgaria	6,305.21	6,046.85
Germany	232,962.30	229,461.79
Estonia	3,906.25	3,793.73
Ireland	18,452.54	17,213.38
Greece	37,712.60	37,413.88
Spain	356,247.05	350,151.93
France	621,303.12	617,524.42
Croatia	11,637.26	11,966.50
Italy	421,572.23	416,769.36
Cyprus	4,091.97	4,267.69
Latvia	2,631.84	2,613.52
Lithuania	4,035.52	3,917.97
Luxembourg	18,369.37	31,312.10
Malta	2,647.39	2,911.75
Netherlands	112,663.81	111,430.10
Austria	43,638.77	48,357.85
Portugal	48,121.36	45,828.19
Slovenia	5,454.78	5,548.22
Slovakia	14,981.48	16,813.40
Finland	33,936.37	32,583.07
Non-SSM EEA ¹⁾	143,732.44	168,018.10
Non-EEA Europe ²⁾	35,619.28	42,004.60
RoW ³⁾	468,319.19	478,066.02
Total non-domestic unallocated exposure ⁴⁾	44,642.30	53,290.96
Total exposure	2,807,202.80	2,863,287.98

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 the applicable regulation, 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 may be smaller than the full sample of entities. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, as well as mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2023)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁵⁾	Italy
SSM											
Belgium	125,982.62	46,259.45	C	4,944.78	C	352.08	314.75	6,649.90	27,319.10	-	5,373.89
Bulgaria	6,046.85	C	C	51.95	C	C	C	C	C	-	C
Germany	229,461.79	1,114.06	C	157,943.68	C	567.21	706.20	1,065.27	22,661.13	-	20,808.23
Estonia	3,793.73	C	C	C	C	C	C	C	13.73	-	C
Ireland	17,213.38	C	C	660.45	C	8,246.92	C	136.09	1,732.99	-	2,548.60
Greece	37,413.88	C	C	C	C	C	36,977.03	C	C	-	64.70
Spain	350,151.93	2,868.71	C	8,323.04	C	1,312.31	3,089.95	255,428.93	20,446.47	-	42,449.38
France	617,524.42	4,321.42	C	7,200.53	C	1,344.95	161.44	3,293.50	561,287.02	-	21,584.01
Croatia	11,966.50	C	C	C	C	C	C	C	C	-	6,224.43
Italy	416,769.36	C	C	20,635.85	C	1,621.14	6,921.31	41,100.50	49,548.88	-	290,954.96
Cyprus	4,267.69	C	C	C	C	C	1,164.51	C	C	-	C
Latvia	2,613.52	396.09	C	268.36	577.81	C	C	C	C	-	119.47
Lithuania	3,917.97	584.33	C	C	633.53	C	C	C	72.98	-	C
Luxembourg	31,312.10	C	C	332.66	C	68.79	379.15	C	9,174.23	-	591.23
Malta	2,911.75	C	C	C	C	C	C	C	1,351.97	-	C
Netherlands	111,430.10	C	C	1,210.85	C	C	C	C	7,173.13	-	1,136.92
Austria	48,357.85	830.63	C	8,425.10	C	35.68	C	C	2,463.32	-	8,984.31
Portugal	45,828.19	C	C	1,067.52	C	26.94	483.39	11,528.00	7,013.90	-	4,175.42
Slovenia	5,548.22	892.67	C	200.43	C	C	C	C	C	-	984.64
Slovakia	16,813.40	C	C	604.20	C	C	C	C	576.95	-	C
Finland	32,583.07	C	C	965.88	C	C	C	180.22	2,708.42	-	495.97
Non-SSM EEA ¹⁾	168,018.10	C	C	10,839.71	C	C	C	C	24,143.83	-	17,977.30
Non-EEA Europe ²⁾	42,004.60	C	C	8,333.43	C	2,666.36	562.45	5,436.74	13,142.27	-	4,551.21
RoW ³⁾	478,066.02	6,738.18	C	48,226.07	C	6,201.24	1,269.35	134,580.53	178,162.91	-	49,074.23
Total non-domestic unallocated exposure ⁴⁾	53,290.96	880.70	C	16,063.94	C	1,679.55	C	903.76	10,058.50	-	12,711.15
Total exposure	2,863,287.98	101,215.10	C	296,895.00	4,913.62	27,081.70	54,542.87	471,500.91	939,671.87	-	495,055.06

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2023)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁵⁾	Finland
SSM											
Belgium	C	C	C	1,666.98	C	27,280.86	1,117.35	2,871.72	333.88	-	C
Bulgaria	C	C	C	C	C	C	225.22	C	C	-	C
Germany	C	C	C	410.48	C	14,486.64	2,666.98	1,871.06	336.03	-	C
Estonia	C	C	C	C	C	C	C	C	C	-	C
Ireland	C	C	C	90.65	C	322.56	248.98	1,794.78	129.48	-	C
Greece	C	C	C	C	C	C	C	C	C	-	C
Spain	C	C	C	1,231.90	C	C	460.34	8,526.66	170.22	-	C
France	C	C	C	2,455.63	C	8,211.70	1,558.66	5,294.81	319.62	-	C
Croatia	C	C	C	C	C	C	5,477.39	C	C	-	C
Italy	C	C	C	C	C	C	915.43	C	95.21	-	C
Cyprus	C	C	C	C	C	C	C	C	C	-	C
Latvia	C	863.74	C	16.08	C	C	77.57	C	26.03	-	C
Lithuania	C	C	1,782.15	C	C	C	143.04	C	34.80	-	C
Luxembourg	C	C	C	14,591.77	C	4,294.98	C	C	C	-	C
Malta	C	C	C	C	C	C	C	C	C	-	C
Netherlands	C	C	C	C	C	99,850.67	277.85	C	162.65	-	C
Austria	C	C	C	48.49	C	4,804.56	20,966.95	815.24	240.01	-	C
Portugal	C	C	C	C	C	C	175.96	20,926.77	78.09	-	C
Slovenia	C	C	C	C	C	C	1,045.99	C	1,691.95	-	C
Slovakia	C	C	C	219.69	C	C	8,885.41	C	166.62	-	C
Finland	C	C	C	C	C	3,356.62	210.48	C	C	-	24,025.36
Non-SSM EEA ¹⁾	C	C	C	C	C	C	46,039.30	C	227.54	-	C
Non-EEA Europe ²⁾	C	C	C	C	C	484.65	3,544.83	C	C	-	C
RoW ³⁾	C	C	C	2,063.11	C	39,303.78	2,720.32	4,423.31	200.66	-	C
Total non-domestic unallocated exposure ⁴⁾	C	C	C	C	C	4,738.15	C	C	156.39	-	1,019.27
Total exposure	C	1,654.38	2,016.36	25,270.74	C	227,403.32	99,025.41	51,979.42	6,511.81	-	49,476.09

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2023)	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	125,982.62	823.97	C	C	7,378.22	48,469.51	3,761.15	442.11	62,660.63	-
Bulgaria	6,046.85	C	C	C	623.35	C	C	C	C	-
Germany	229,461.79	96,030.79	C	C	22,476.48	48,998.87	6,576.78	379.47	48,800.10	-
Estonia	3,793.73	C	C	C	43.83	C	C	3,544.35	200.20	-
Ireland	17,213.38	301.82	C	C	10,584.66	2,729.00	390.12	131.54	1,705.65	-
Greece	37,413.88	C	C	C	37,017.05	C	C	C	375.60	-
Spain	350,151.93	1,145.25	C	C	58,704.41	62,738.54	70,052.07	251.46	150,417.26	-
France	617,524.42	2,909.04	3,620.24	C	18,925.56	366,051.50	C	371.37	38,297.80	-
Croatia	11,966.50	C	C	C	5,177.09	C	C	C	C	-
Italy	416,769.36	2,911.44	C	C	158,684.17	103,773.41	21,308.15	135.31	102,232.41	-
Cyprus	4,267.69	C	C	C	4,245.73	C	C	C	C	-
Latvia	2,613.52	102.71	94.72	C	76.25	134.53	C	1,651.80	524.18	-
Lithuania	3,917.97	C	C	C	176.68	C	C	2,959.81	602.81	-
Luxembourg	31,312.10	137.66	C	C	4,117.39	9,615.31	133.21	C	2,456.38	-
Malta	2,911.75	C	C	C	C	C	C	C	C	-
Netherlands	111,430.10	215.94	567.45	C	C	10,627.89	3,063.20	172.69	7,365.92	-
Austria	48,357.85	6,914.97	C	C	21,279.27	10,768.03	404.21	299.10	6,011.00	-
Portugal	45,828.19	424.04	C	C	24,924.35	12,141.52	1,989.67	78.09	5,892.03	-
Slovenia	5,548.22	131.62	C	C	1,150.60	1,157.60	75.66	1,735.26	1,295.23	-
Slovakia	16,813.40	323.81	47.15	C	9,095.30	1,511.53	C	210.43	5,546.64	-
Finland	32,583.07	300.13	257.54	C	426.69	4,589.37	C	207.55	9,764.96	-
Non-SSM EEA ¹⁾	168,018.10	826.25	C	283.14	50,111.64	62,871.83	C	863.54	52,597.15	-
Non-EEA Europe ²⁾	42,004.60	1,163.41	C	C	6,208.31	20,298.57	311.29	2,246.99	9,919.16	-
RoW ³⁾	478,066.02	6,946.07	C	C	18,778.95	316,063.59	2,033.78	403.48	118,788.02	-
Total non-domestic unallocated exposure ⁴⁾	53,290.96	6,639.01	C	C	10,733.41	15,847.75	840.07	156.39	14,203.05	-
Total exposure	2,863,287.98	128,574.03	65,888.12	207,135.66	473,433.83	1,104,273.50	220,933.88	17,536.54	645,512.42	-

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2023)	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	125,982.62	C	9,922.78	C	34,165.13	48,469.51
Bulgaria	6,046.85	C	C	C	C	C
Germany	229,461.79	1,149.01	29,356.22	25,724.91	124,232.78	48,998.87
Estonia	3,793.73	3,548.62	C	C	164.21	C
Ireland	17,213.38	210.16	4,033.80	8,412.36	1,828.06	2,729.00
Greece	37,413.88	C	37,013.80	5.94	C	C
Spain	350,151.93	663.42	91,185.10	15,840.60	179,724.26	62,738.54
France	617,524.42	1,476.74	65,842.47	38,099.31	146,054.39	366,051.50
Croatia	11,966.50	437.26	53.85	C	7,934.02	C
Italy	416,769.36	452.72	110,173.24	103,377.65	98,992.34	103,773.41
Cyprus	4,267.69	3,087.33	1,179.97	C	C	C
Latvia	2,613.52	1,671.20	130.47	159.80	517.51	134.53
Lithuania	3,917.97	2,990.41	181.66	C	614.31	C
Luxembourg	31,312.10	C	3,827.48	C	2,491.01	9,615.31
Malta	2,911.75	C	C	C	1,010.34	C
Netherlands	111,430.10	283.96	C	C	9,183.93	10,627.89
Austria	48,357.85	1,441.92	12,195.91	2,039.64	21,912.34	10,768.03
Portugal	45,828.19	136.76	24,174.76	1,206.03	8,169.12	12,141.52
Slovenia	5,548.22	1,791.36	316.76	133.69	2,148.82	1,157.60
Slovakia	16,813.40	308.85	525.33	100.10	14,367.59	1,511.53
Finland	32,583.07	C	C	4,067.73	6,269.86	4,589.37
Non-SSM EEA ¹⁾	168,018.10	C	5,383.75	C	95,760.56	62,871.83
Non-EEA Europe ²⁾	42,004.60	2,803.96	4,107.50	2,942.16	11,852.41	20,298.57
RoW ³⁾	478,066.02	1,126.19	25,609.00	14,028.31	121,238.92	316,063.59
Total non-domestic unallocated exposure ⁴⁾	53,290.96	580.43	12,236.49	4,679.03	19,947.26	15,847.75
Total exposure	2,863,287.98	40,354.56	511,359.28	296,019.66	911,280.98	1,104,273.50

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2023)	Total	Banks with low risk	Banks with medium, high risk and non-rated
SSM			
Belgium	125,982.62	104,253.29	21,729.32
Bulgaria	6,046.85	3,040.18	3,006.66
Germany	229,461.79	95,278.21	134,183.58
Estonia	3,793.73	C	C
Ireland	17,213.38	5,814.65	11,398.74
Greece	37,413.88	C	C
Spain	350,151.93	223,538.53	126,613.40
France	617,524.42	239,777.05	377,747.37
Croatia	11,966.50	6,676.88	5,289.62
Italy	416,769.36	176,284.26	240,485.10
Cyprus	4,267.69	C	C
Latvia	2,613.52	1,136.72	1,476.80
Lithuania	3,917.97	2,482.10	1,435.87
Luxembourg	31,312.10	11,658.32	19,653.78
Malta	2,911.75	C	C
Netherlands	111,430.10	102,180.49	9,249.62
Austria	48,357.85	24,009.30	24,348.54
Portugal	45,828.19	25,808.46	20,019.73
Slovenia	5,548.22	3,019.11	2,529.11
Slovakia	16,813.40	12,216.13	4,597.27
Finland	32,583.07	25,946.05	6,637.02
Non-SSM EEA ²⁾	168,018.10	112,777.23	55,240.86
Non-EEA Europe ³⁾	42,004.60	18,679.94	23,324.66
RoW ⁴⁾	478,066.02	298,051.68	180,014.35
Total non-domestic unallocated exposure ⁵⁾	53,290.96	28,229.78	25,061.17
Total exposure	2,863,287.98	1,521,881.02	1,341,406.97

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

3) European countries not in the EEA.

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

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

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

(EUR billions; percentages)

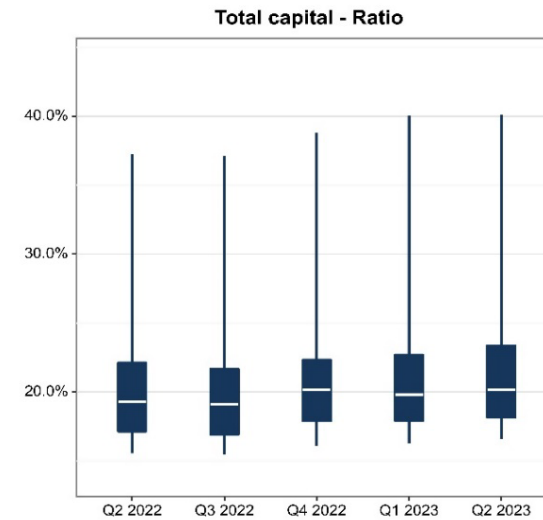
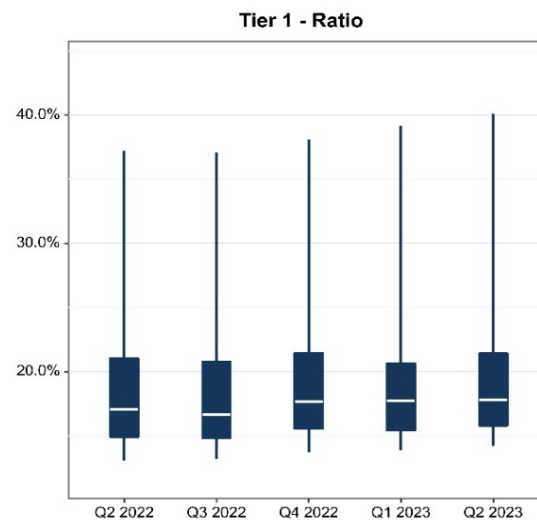
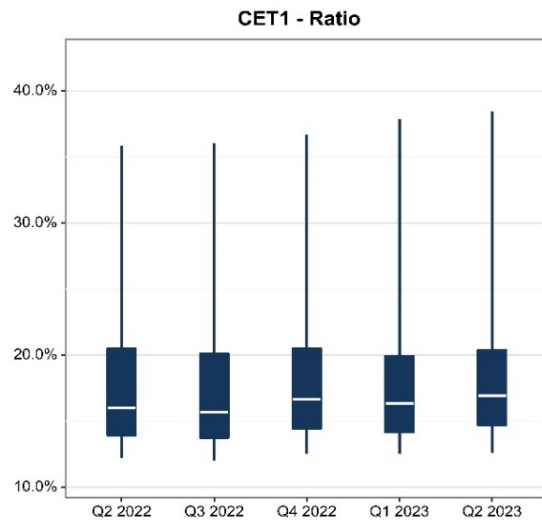
Indicator	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
CET1 amount ^{1) 2)}	1,298.87	1,292.14	1,327.87	1,341.67	1,365.45
Tier 1 amount ²⁾	1,407.83	1,405.95	1,443.23	1,463.02	1,486.94
Total capital amount ²⁾	1,636.55	1,638.35	1,672.37	1,693.18	1,718.66
Total risk exposure amount	8,679.76	8,768.91	8,626.26	8,638.39	8,688.80
CET1 ratio ^{1) 2)}	14.96%	14.74%	15.39%	15.53%	15.72%
Tier 1 ratio ²⁾	16.22%	16.03%	16.73%	16.94%	17.11%
Total capital ratio ²⁾	18.85%	18.68%	19.39%	19.60%	19.78%

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, as well as mergers and acquisitions.

1) CET1 stands for Common Equity Tier 1.

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



T03.01.2 Total capital ratio and its components by country

(EUR billions; percentages)

Country (Q2 2023)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	199.25	42.47	21.32%	38.00	19.07%	35.76	17.95%
Bulgaria	C	C	C	C	C	C	C
Germany	1,360.76	291.96	21.46%	242.41	17.81%	223.41	16.42%
Estonia	18.76	4.48	23.85%	4.40	23.46%	4.35	23.16%
Ireland	263.53	59.32	22.51%	53.17	20.18%	50.28	19.08%
Greece	144.51	25.05	17.33%	21.60	14.95%	20.60	14.26%
Spain	1,449.59	241.25	16.64%	207.59	14.32%	184.15	12.70%
France	2,816.01	557.55	19.80%	487.01	17.29%	452.39	16.06%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	957.07	192.99	20.16%	166.80	17.43%	152.62	15.95%
Cyprus	C	C	C	C	C	C	C
Latvia	8.69	1.86	21.36%	1.80	20.69%	1.80	20.69%
Lithuania	13.06	2.57	19.71%	2.35	18.01%	2.35	18.01%
Luxembourg	37.31	8.95	24.00%	8.13	21.79%	7.83	20.99%
Malta	C	C	C	C	C	C	C
Netherlands	730.95	153.59	21.01%	132.72	18.16%	117.79	16.11%
Austria	313.52	59.93	19.12%	52.33	16.69%	47.78	15.24%
Portugal	107.12	19.66	18.35%	17.61	16.44%	17.01	15.88%
Slovenia	23.60	4.62	19.59%	4.04	17.13%	3.96	16.76%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	214.15	45.28	21.15%	40.78	19.04%	37.54	17.53%
Total	8,688.80	1,718.66	19.78%	1,486.94	17.11%	1,365.45	15.72%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q2 2023)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ²⁾³⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	338.20	65.93	19.50%	53.85	15.92%	52.11	15.41%
Custodian and asset managers	78.34	23.96	30.59%	22.73	29.01%	20.91	26.69%
Development/promotional lenders	107.74	35.42	32.87%	35.41	32.87%	34.78	32.28%
Diversified lenders	1,167.33	222.71	19.08%	195.00	16.70%	181.98	15.59%
G-SIBs ¹⁾	3,746.58	703.28	18.77%	605.74	16.17%	544.88	14.54%
Retail and consumer credit lenders	382.46	74.06	19.36%	67.20	17.57%	63.65	16.64%
Small market lenders	76.68	16.25	21.19%	15.08	19.67%	14.94	19.48%
Universal and investment banks	2,791.47	577.05	20.67%	491.92	17.62%	452.20	16.20%
Not classified	-	-	-	-	-	-	-
Total	8,688.80	1,718.66	19.78%	1,486.94	17.11%	1,365.45	15.72%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q2 2023)	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⁾	470.02	108.73	23.13%	102.23	21.75%
Banks with largest non-domestic exposures							
SSM	4,661.23	951.84	20.42%	817.75	17.54%	755.60	16.21%
Non-SSM EEA ²⁾	568.82	112.35	19.75%	98.99	17.40%	89.84	15.79%
Non-EEA Europe ³⁾	252.47	50.70	20.08%	44.18	17.50%	40.25	15.94%
RoW ⁴⁾	2,736.26	495.05	18.09%	423.78	15.49%	380.55	13.91%
Total	8,688.80	1,718.66	19.78%	1,486.94	17.11%	1,365.45	15.72%

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.

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

6) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q2 2023)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ²⁾³⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with total assets					
Less than €30 billion	122.55	27.39	22.35%	24.59	20.06%	23.74	19.37%
Between €30 billion and €100 billion	969.40	193.68	19.98%	176.12	18.17%	169.58	17.49%
Between €100 billion and €200 billion	838.86	183.34	21.86%	165.16	19.69%	157.59	18.79%
More than €200 billion	3,011.40	610.98	20.29%	515.33	17.11%	469.65	15.60%
G-SIBs ¹⁾	3,746.58	703.28	18.77%	605.74	16.17%	544.88	14.54%
Total	8,688.80	1,718.66	19.78%	1,486.94	17.11%	1,365.45	15.72%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q2 2023)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ²⁾³⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with low risk	4,670.91	906.00	19.40%	795.29	17.03%
Banks with medium, high risk and non-rated	4,017.89	812.66	20.23%	691.64	17.21%	643.97	16.03%
Total	8,688.80	1,718.66	19.78%	1,486.94	17.11%	1,365.45	15.72%

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

3) CET1 stands for Common Equity Tier 1.

T03.02.1 CET1 ratio band by reference period

(number of institutions)

Indicator	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
CET1 ratio ¹⁾ ≤ 10%	1	2	1	-	-
10% < CET1 ratio ≤ 20%	81	81	78	83	81
CET1 ratio > 20%	29	28	31	28	29
Total	111	111	110	111	110

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, as well as mergers and acquisitions.

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

T03.02.2 CET1 ratio band by country

(number of institutions)

Country (Q2 2023)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	2	3
Bulgaria	-	1	-
Germany	-	17	5
Estonia	-	1	3
Ireland	-	3	3
Greece	-	4	-
Spain	-	10	-
France	-	9	2
Croatia ¹⁾	-	-	-
Italy	-	9	3
Cyprus	-	1	1
Latvia	-	2	1
Lithuania	-	3	-
Luxembourg	-	2	2
Malta	-	1	1
Netherlands	-	3	3
Austria	-	6	-
Portugal	-	3	-
Slovenia	-	2	1
Slovakia ¹⁾	-	-	-
Finland	-	2	1
Total	-	81	29

Source: ECB.

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

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

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

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

(number of institutions)

Category (Q2 2023)	CET1 ratio ⁵⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures ¹⁾	-	9	6
Banks with largest non-domestic exposures			
SSM	-	49	16
Non-SSM EEA ²⁾	-	9	2
Non-EEA Europe ³⁾	-	5	4
RoW ⁴⁾	-	9	1
Total	-	81	29

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

T03.02.3 CET1 ratio band by classification (size)

(number of institutions)

Category (Q2 2023)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
Less than €30 billion	-	14	9
Between €30 billion and €100 billion	-	27	15
Between €100 billion and €200 billion	-	13	4
More than €200 billion	-	19	1
G-SIBs ¹⁾	-	8	-
Total	-	81	29

Source: ECB.

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

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

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

T03.03.1 Leverage ratios by reference period

(EUR billions; percentages)

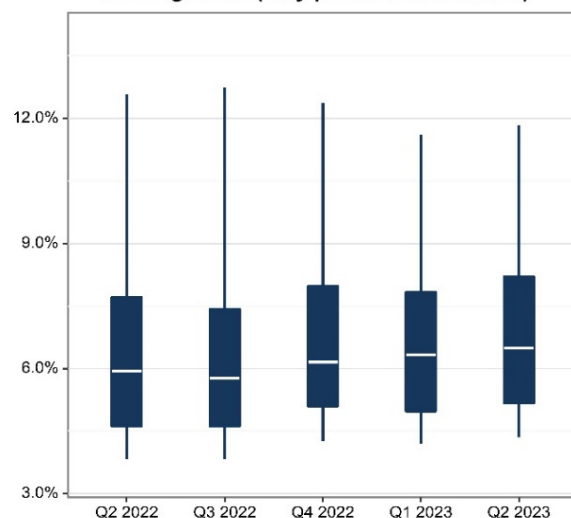
Leverage ratio and its components	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Exposure values	26,882.93	27,356.79	25,838.66	26,657.02	26,400.80
Other on-balance sheet items	22,671.52	23,081.97	21,991.58	22,383.56	22,121.67
Derivatives	915.33	921.12	826.69	908.07	911.21
Securities financing transactions	1,812.79	1,817.84	1,537.05	1,941.25	1,935.09
Regular-way purchases and sales awaiting settlement	17.98	22.09	21.33	27.79	37.86
Cash pooling arrangements	42.47	39.54	35.72	37.87	37.13
Off-balance sheet items	2,023.08	2,078.50	2,034.36	1,985.72	1,994.87
Deductions of exposures promoting public policy objectives	-600.25	-604.27	-608.07	-627.24	-637.03
Fully phased-in definition					
Tier 1 capital	1,385.88	1,383.02	1,420.31	1,451.24	1,475.15
Total exposure	26,711.63	27,180.60	25,659.87	26,481.15	26,223.68
Exposure values	26,882.93	27,356.79	25,838.66	26,657.02	26,400.80
Asset amount deducted from Tier 1 capital	-171.30	-176.19	-178.79	-175.87	-177.12
Leverage ratio (fully phased-in definition)	5.19%	5.09%	5.54%	5.48%	5.63%
Transitional definition					
Tier 1 capital	1,407.83	1,405.99	1,443.24	1,463.07	1,486.94
Total exposure	26,726.10	27,195.43	25,674.88	26,487.05	26,229.55
Exposure values	26,882.93	27,356.79	25,838.66	26,657.02	26,400.80
Asset amount deducted or added from Tier 1 capital	-156.83	-161.36	-163.79	-169.97	-171.25
Leverage ratio (transitional definition)	5.27%	5.17%	5.62%	5.52%	5.67%

Source: ECB.

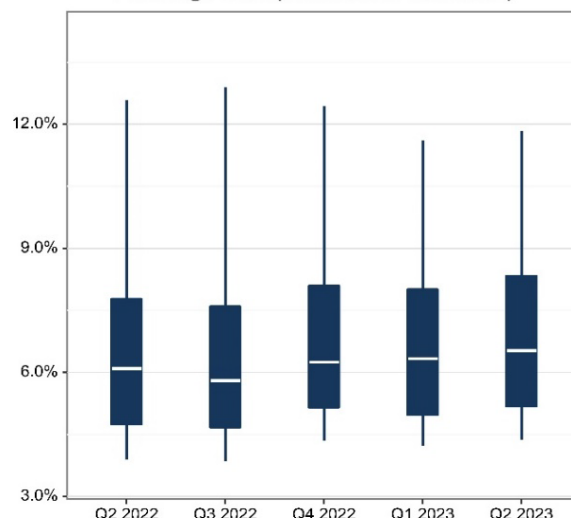
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision,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

C: the value is suppressed for confidentiality reasons.

Leverage ratio (fully phased-in definition)



Leverage ratio (transitional definition)



T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q2 2023)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹⁾	Italy
Exposure values	26,400.80	C	C	4,460.56	46.19	664.43	310.38	3,894.84	9,088.31	-	2,824.43
Other on-balance sheet items	22,121.67	602.07	C	3,500.49	43.71	473.14	292.47	3,385.35	7,481.04	-	2,424.26
Derivatives	911.21	6.32	C	308.04	0.32	26.91	2.24	73.72	361.19	-	47.08
Securities financing transactions	1,935.09	C	C	358.80	C	77.39	4.85	186.99	875.37	-	105.60
Regular-way purchases and sales awaiting settlement	37.86	0.22	C	C	0.02	C	C	C	C	-	4.02
Cash pooling arrangements	37.13	C	C	C	C	0.20	C	C	C	-	C
Off-balance sheet items	1,994.87	41.86	C	345.26	2.09	78.01	10.76	232.03	749.54	-	240.51
Deductions of exposures promoting public policy objectives	-637.03	C	C	-68.10	C	C	C	C	-393.99	-	C
Fully phased-in definition											
Tier 1 capital	1,475.15	37.86	C	242.04	4.40	52.55	21.56	206.72	481.20	-	163.42
Total exposure	26,223.68	687.59	C	4,439.40	46.05	657.74	304.83	3,857.48	9,024.37	-	2,802.40
Exposure values	26,400.80	C	C	4,460.56	46.19	664.43	310.38	3,894.84	9,088.31	-	2,824.43
Asset amount deducted from Tier 1 capital	-177.12	C	C	-21.16	-0.15	-6.69	-5.55	-37.36	-63.94	-	-22.03
Leverage ratio (fully phased-in definition)	5.63%	5.51%	C	5.45%	9.56%	7.99%	7.07%	5.36%	5.33%	-	5.83%
Transitional definition											
Tier 1 capital	1,486.94	38.00	C	242.41	4.40	53.17	21.60	207.59	487.01	-	166.80
Total exposure	26,229.55	687.74	C	4,439.99	46.05	658.39	304.88	3,858.13	9,025.70	-	2,804.68
Exposure values	26,400.80	C	C	4,460.56	46.19	664.43	310.38	3,894.84	9,088.31	-	2,824.43
Asset amount deducted or added from Tier 1 capital	-171.25	C	C	-20.57	-0.15	-6.04	-5.50	-36.71	-62.61	-	-19.75
Leverage ratio (transitional definition)	5.67%	5.53%	C	5.46%	9.56%	8.08%	7.09%	5.38%	5.40%	-	5.95%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q2 2023)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁾	Finland
Exposure values	C	20.09	36.74	120.60	C	2,385.17	770.44	246.92	43.29	-	C
Other on-balance sheet items	C	18.98	34.35	109.24	C	2,124.65	641.37	230.08	40.64	-	640.55
Derivatives	C	0.07	0.15	3.03	C	54.85	3.66	2.23	0.13	-	20.93
Securities financing transactions	C	C	C	C	C	172.31	80.12	C	C	-	C
Regular-way purchases and sales awaiting settlement	C	C	C	C	C	C	C	C	C	-	C
Cash pooling arrangements	C	C	0.03	C	C	C	C	C	C	-	C
Off-balance sheet items	C	1.03	2.17	5.87	C	172.69	45.13	13.60	1.89	-	50.00
Deductions of exposures promoting public policy objectives	C	C	C	C	C	-142.12	C	C	C	-	C
Fully phased-in definition											
Tier 1 capital	C	1.80	2.34	8.12	C	132.71	51.95	17.55	4.04	-	40.78
Total exposure	C	20.04	36.67	118.72	C	2,378.76	767.26	246.32	43.17	-	710.74
Exposure values	C	20.09	36.74	120.60	C	2,385.17	770.44	246.92	43.29	-	C
Asset amount deducted from Tier 1 capital	C	-0.05	-0.07	-1.88	C	-6.41	-3.18	-0.60	-0.12	-	C
Leverage ratio (fully phased-in definition)	C	8.97%	6.38%	6.84%	C	5.58%	6.77%	7.13%	9.37%	-	5.74%
Transitional definition											
Tier 1 capital	C	1.80	2.35	8.13	C	132.72	52.33	17.61	4.04	-	40.78
Total exposure	C	20.04	36.68	118.73	C	2,378.78	767.29	246.34	43.17	-	710.74
Exposure values	C	20.09	36.74	120.60	C	2,385.17	770.44	246.92	43.29	-	C
Asset amount deducted or added from Tier 1 capital	C	-0.05	-0.06	-1.88	C	-6.39	-3.15	-0.58	-0.12	-	C
Leverage ratio (transitional definition)	C	8.97%	6.41%	6.85%	C	5.58%	6.82%	7.15%	9.37%	-	5.74%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.3 Leverage ratios by classification (business model)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2023)	Total	Corporate/wholesale 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	26,400.80	1,103.82	C	C	3,090.46	12,440.32	1,005.39	C	8,031.91	-
Other on-balance sheet items	22,121.67	1,026.02	264.89	416.51	2,810.41	9,926.38	1,006.12	159.18	6,512.16	-
Derivatives	911.21	21.81	11.04	-1.37	21.80	514.04	4.29	0.91	338.70	-
Securities financing transactions	1,935.09	35.55	43.47	C	105.72	1,157.01	C	C	575.12	-
Regular-way purchases and sales awaiting settlement	37.86	C	C	C	C	C	0.03	0.06	C	-
Cash pooling arrangements	37.13	C	C	C	0.50	C	C	0.09	12.07	-
Off-balance sheet items	1,994.87	88.22	7.62	33.09	151.59	1,022.00	40.50	8.22	643.62	-
Deductions of exposures promoting public policy objectives	-637.03	-68.22	C	-219.14	C	-226.27	C	C	C	-
Fully phased-in definition										
Tier 1 capital	1,475.15	53.58	22.73	35.41	193.69	597.71	66.95	15.00	490.08	-
Total exposure	26,223.68	1,101.00	327.92	226.28	3,065.28	12,342.16	997.91	168.65	7,994.47	-
Exposure values	26,400.80	1,103.82	C	C	3,090.46	12,440.32	1,005.39	C	8,031.91	-
Asset amount deducted from Tier 1 capital	-177.12	-2.82	C	C	-25.18	-98.16	-7.48	C	-37.43	-
Leverage ratio (fully phased-in definition)	5.63%	4.87%	6.93%	15.65%	6.32%	4.84%	6.71%	8.89%	6.13%	-
Transitional definition										
Tier 1 capital	1,486.94	53.85	22.73	35.41	195.00	605.74	67.20	15.08	491.92	-
Total exposure	26,229.55	1,101.27	327.92	226.28	3,066.06	12,344.79	998.17	168.73	7,996.33	-
Exposure values	26,400.80	1,103.82	C	C	3,090.46	12,440.32	1,005.39	C	8,031.91	-
Asset amount deducted or added from Tier 1 capital	-171.25	-2.55	C	C	-24.40	-95.53	-7.22	C	-35.58	-
Leverage ratio (transitional definition)	5.67%	4.89%	6.93%	15.65%	6.36%	4.91%	6.73%	8.94%	6.15%	-

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
C: the value is suppressed for confidentiality reasons.

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

T03.03.3 Leverage ratios by classification (geographical diversification)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2023)	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	26,400.80	1,233.11	14,319.16	1,726.13	680.88	8,441.53
Other on-balance sheet items	22,121.67	1,340.13	11,822.16	1,436.63	639.20	6,883.55
Derivatives	911.21	7.53	545.59	28.09	14.46	315.54
Securities financing transactions	1,935.09	21.16	997.31	144.52	29.78	742.33
Regular-way purchases and sales awaiting settlement	37.86	C	6.34	C	C	C
Cash pooling arrangements	37.13	C	13.28	C	C	C
Off-balance sheet items	1,994.87	69.25	1,143.88	110.94	29.96	640.85
Deductions of exposures promoting public policy objectives	-637.03	-205.46	-209.39	C	C	-189.48
Fully phased-in definition						
Tier 1 capital	1,475.15	101.99	810.94	98.50	43.55	420.17
Total exposure	26,223.68	1,226.12	14,224.94	1,717.38	671.55	8,383.68
Exposure values	26,400.80	1,233.11	14,319.16	1,726.13	680.88	8,441.53
Asset amount deducted from Tier 1 capital	-177.12	-6.99	-94.21	-8.74	-9.33	-57.85
Leverage ratio (fully phased-in definition)	5.63%	8.32%	5.70%	5.74%	6.48%	5.01%
Transitional definition						
Tier 1 capital	1,486.94	102.23	817.75	98.99	44.18	423.78
Total exposure	26,229.55	1,226.22	14,229.08	1,717.55	672.18	8,384.51
Exposure values	26,400.80	1,233.11	14,319.16	1,726.13	680.88	8,441.53
Asset amount deducted or added from Tier 1 capital	-171.25	-6.89	-90.07	-8.57	-8.69	-57.02
Leverage ratio (transitional definition)	5.67%	8.34%	5.75%	5.76%	6.57%	5.05%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

T03.03.3 Leverage ratios by classification (size)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2023)	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	26,400.80	301.39	2,493.94	2,212.63	8,952.51	12,440.32
Other on-balance sheet items	22,121.67	285.21	2,398.73	1,884.08	7,627.27	9,926.38
Derivatives	911.21	2.45	32.82	82.03	279.87	514.04
Securities financing transactions	1,935.09	1.63	65.46	163.36	547.63	1,157.01
Regular-way purchases and sales awaiting settlement	37.86	C	C	14.29	-3.84	C
Cash pooling arrangements	37.13	0.09	C	C	12.26	C
Off-balance sheet items	1,994.87	11.92	127.39	162.20	671.36	1,022.00
Deductions of exposures promoting public policy objectives	-637.03	C	-135.05	C	-182.03	-226.27
Fully phased-in definition						
Tier 1 capital	1,475.15	24.47	174.26	164.39	514.32	597.71
Total exposure	26,223.68	299.75	2,474.83	2,197.01	8,909.93	12,342.16
Exposure values	26,400.80	301.39	2,493.94	2,212.63	8,952.51	12,440.32
Asset amount deducted from Tier 1 capital	-177.12	-1.64	-19.11	-15.63	-42.58	-98.16
Leverage ratio (fully phased-in definition)	5.63%	8.17%	7.04%	7.48%	5.77%	4.84%
Transitional definition						
Tier 1 capital	1,486.94	24.59	176.12	165.16	515.33	605.74
Total exposure	26,229.55	299.86	2,476.61	2,197.66	8,910.62	12,344.79
Exposure values	26,400.80	301.39	2,493.94	2,212.63	8,952.51	12,440.32
Asset amount deducted or added from Tier 1 capital	-171.25	-1.52	-17.33	-14.97	-41.89	-95.53
Leverage ratio (transitional definition)	5.67%	8.20%	7.11%	7.52%	5.78%	4.91%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Leverage ratio and its components (Q2 2023)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Exposure values	26,400.80	14,064.37	12,336.42
Other on-balance sheet items	22,121.67	11,855.58	10,266.09
Derivatives	911.21	422.14	489.07
Securities financing transactions	1,935.09	1,000.63	934.46
Regular-way purchases and sales awaiting settlement	37.86	18.38	19.48
Cash pooling arrangements	37.13	13.55	23.58
Off-balance sheet items	1,994.87	1,093.91	900.96
Deductions of exposures promoting public policy objectives	-637.03	-339.81	-297.22
Fully phased-in definition			
Tier 1 capital	1,475.15	790.17	684.98
Total exposure	26,223.68	13,957.58	12,266.09
Exposure values	26,400.80	14,064.37	12,336.42
Asset amount deducted from Tier 1 capital	-177.12	-106.79	-70.33
Leverage ratio (fully phased-in definition)	5.63%	5.66%	5.58%
Transitional definition			
Tier 1 capital	1,486.94	795.29	691.64
Total exposure	26,229.55	13,960.98	12,268.57
Exposure values	26,400.80	14,064.37	12,336.42
Asset amount deducted or added from Tier 1 capital	-171.25	-103.39	-67.86
Leverage ratio (transitional definition)	5.67%	5.70%	5.64%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.04.1 Leverage ratio band by reference period

(number of institutions)

Indicator	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
LR ¹⁾ ≤ 3%	-	1	-	-	-
3% < LR ≤ 6%	56	62	54	50	46
LR > 6%	55	48	56	61	64
Total	111	111	110	111	110

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, as well as mergers and acquisitions.

1) LR stands for Leverage Ratio.

T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q2 2023)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	3	2
Bulgaria	-	-	1
Germany	-	12	10
Estonia	-	-	4
Ireland	-	1	5
Greece	-	1	3
Spain	-	7	3
France	-	5	6
Croatia ¹⁾	-	-	-
Italy	-	7	5
Cyprus	-	-	2
Latvia	-	-	3
Lithuania	-	1	2
Luxembourg	-	2	2
Malta	-	1	1
Netherlands	-	3	3
Austria	-	1	5
Portugal	-	1	2
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	1	2
Total	-	46	64

Source: ECB.

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

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

2) LR stands for Leverage Ratio.

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

(number of institutions)

Category (Q2 2023)	LR ⁵⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures ¹⁾	-	3	12
Banks with largest non-domestic exposures			
SSM	-	32	33
Non-SSM EEA ²⁾	-	3	8
Non-EEA Europe ³⁾	-	2	7
RoW ⁴⁾	-	6	4
Total	-	46	64

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

5) LR stands for Leverage Ratio.

T03.04.3 Leverage ratio band by classification (size)

(number of institutions)

Category (Q2 2023)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
Less than €30 billion	-	3	20
Between €30 billion and €100 billion	-	17	25
Between €100 billion and €200 billion	-	5	12
More than €200 billion	-	13	7
G-SIBs ¹⁾	-	8	-
Total	-	46	64

Source: ECB.

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

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

2) LR stands for Leverage Ratio.

T03.05.1 Risk exposures composition by reference period

(EUR billions; percentages)

Risk exposures	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Credit risk-weighted exposure amounts	7,292.67	7,389.91	7,244.98	7,283.62	7,336.22
Standardised approach (SA)	2,875.79	2,943.54	2,906.34	2,954.99	2,946.41
of which: exposures to institutions	125.85	131.73	124.06	132.89	128.07
of which: exposures to corporates	1,032.90	1,065.98	1,057.84	1,072.71	1,071.04
of which: exposures to retail	514.28	528.13	519.37	522.38	531.84
of which: exposures secured by mortgages on immovable property	316.61	327.95	319.26	331.70	324.62
Internal ratings based approach (IRB)	4,291.27	4,319.80	4,210.16	4,200.79	4,259.12
of which: exposures to institutions	201.11	208.97	188.71	191.12	189.90
of which: exposures to corporates	2,519.31	2,573.31	2,484.90	2,455.96	2,483.73
of which: exposures to retail	392.40	382.64	387.24	386.57	396.24
of which: exposures to retail secured by real estate	581.08	581.12	581.98	582.71	591.57
Risk exposure for contributions to the default fund of a CCP ¹⁾	5.86	5.76	5.56	6.38	7.90
Securitisation positions	119.75	120.81	122.92	121.46	122.78
Settlement/delivery risk exposure amount	2.13	1.61	1.77	1.38	1.12
Market risk exposure amount	353.89	353.76	336.89	323.91	335.48
Market risk exposure under SA ²⁾	157.57	159.01	143.58	140.40	144.18
Market risk exposure under IM approach ³⁾	196.32	194.76	193.30	183.51	191.31
Operational risk exposure amount	832.32	839.36	843.47	843.83	845.01
Operational risk exposure under BIA ⁴⁾	57.19	57.12	60.74	61.68	62.30
Operational risk exposure under TSA/ASA ⁵⁾	393.00	396.11	410.16	408.34	407.98
Operational risk exposure under AMA ⁶⁾	382.13	386.13	372.57	373.81	374.73
Risk exposure for credit valuation adjustment	67.50	72.64	74.64	72.31	78.03
Other ⁷⁾	131.25	111.62	124.51	113.35	92.95
Total risk exposure amount	8,679.76	8,768.91	8,626.26	8,638.39	8,688.80
Risk weights SA vs. IRB - Credit Risk ⁸⁾	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Standardised approach (SA)					
Risk weights of exposures to institutions	15.11%	15.26%	14.66%	14.70%	14.98%
Risk weights of exposures to corporates	86.00%	86.33%	85.33%	85.59%	84.81%
Risk weights of exposures to retail	69.06%	69.34%	69.20%	69.12%	68.78%
Risk weights of exposures secured by mortgages on immovable property	39.91%	39.88%	39.76%	39.15%	38.58%
Internal ratings based approach (IRB)					
Risk weights of exposures to institutions	18.61%	19.10%	18.36%	17.79%	17.13%
Risk weights of exposures to corporates	45.27%	45.13%	45.38%	45.43%	45.69%
Risk weights of exposures to retail	27.88%	27.56%	28.14%	28.32%	30.00%
Risk weights of exposures to retail secured by real estate	13.72%	13.70%	13.69%	13.96%	13.98%

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, as well as mergers and acquisitions.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

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

T03.05.2 Risk exposures composition by country/1

(EUR billions; percentages)

Risk exposures (Q2 2023)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁹⁾	Italy
Credit risk-weighted exposure amounts	7,336.22	171.67	C	1,071.99	16.60	216.38	127.91	1,272.42	2,442.20	-	814.21
Standardised approach (SA)	2,946.41	38.09	C	297.68	9.40	155.29	124.43	670.18	915.15	-	364.46
of which: exposures to institutions	128.07	1.38	C	17.43	0.34	9.77	4.44	20.08	35.76	-	22.40
of which: exposures to corporates	1,071.04	13.66	C	168.11	4.24	94.06	48.03	170.44	328.58	-	99.46
of which: exposures to retail	531.84	4.27	C	40.53	1.43	10.38	9.69	168.12	176.82	-	53.38
of which: exposures secured by mortgages on immovable property	324.62	1.89	C	17.14	2.51	21.28	16.73	88.83	72.52	-	37.58
Internal ratings based approach (IRB)	4,259.12	133.25	C	742.38	C	C	C	591.59	1,483.78	-	428.86
of which: exposures to institutions	189.90	6.16	C	49.12	C	C	C	C	62.01	-	C
of which: exposures to corporates	2,483.73	76.00	C	469.71	C	C	C	321.76	806.52	-	270.59
of which: exposures to retail	396.24	7.38	C	56.94	C	C	C	77.68	163.98	-	35.16
of which: exposures to retail secured by real estate	591.57	20.92	C	60.53	C	C	C	116.06	173.97	-	62.04
Risk exposure for contributions to the default fund of a CCP ¹⁾	7.90	0.09	C	2.05	C	C	C	C	3.94	-	0.56
Securitisation positions	122.78	0.24	C	29.88	C	7.30	3.48	C	39.34	-	20.32
Settlement/delivery risk exposure amount	1.12	C	C	0.53	C	0.02	C	C	0.50	-	C
Market risk exposure amount	335.48	4.59	C	111.26	0.04	18.87	3.45	36.30	86.49	-	28.41
Market risk exposure under SA ²⁾	144.18	1.05	C	54.44	C	5.24	0.90	17.42	28.74	-	13.16
Market risk exposure under IM approach ³⁾	191.31	3.53	C	56.81	C	13.63	2.55	18.88	57.75	-	15.25
Operational risk exposure amount	845.01	19.66	C	139.27	1.64	20.96	12.57	129.93	259.60	-	106.47
Operational risk exposure under BIA ⁴⁾	62.30	C	C	C	0.93	C	C	C	9.77	-	19.83
Operational risk exposure under TSA/ASA ⁵⁾	407.98	C	C	59.23	C	C	C	124.96	89.85	-	25.65
Operational risk exposure under AMA ⁶⁾	374.73	C	C	C	C	C	C	C	159.98	-	61.00
Risk exposure for credit valuation adjustment	78.03	C	C	31.28	C	4.11	0.55	C	25.02	-	C
Other⁷⁾	92.95	2.04	C	6.43	0.46	3.19	C	6.44	2.19	-	4.42
Total risk exposure amount	8,688.80	199.25	C	1,360.76	18.76	263.53	144.51	1,449.59	2,816.01	-	957.07
Risk weights SA vs. IRB - Credit Risk⁸⁾ (Q2 2023)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia⁹⁾	Italy
Standardised approach (SA)											
Risk weights of exposures to institutions	14.98%	17.29%	C	4.99%	22.68%	32.18%	36.87%	29.19%	15.28%	-	27.47%
Risk weights of exposures to corporates	84.81%	81.11%	C	78.76%	86.87%	89.72%	87.39%	91.62%	81.22%	-	83.06%
Risk weights of exposures to retail	68.78%	67.14%	C	72.55%	64.35%	72.85%	69.57%	67.57%	69.19%	-	66.07%
Risk weights of exposures secured by mortgages on immovable property	38.58%	38.99%	C	36.39%	35.88%	53.20%	39.92%	36.06%	41.05%	-	36.86%
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions	17.13%	14.83%	C	19.45%	C	C	C	C	18.25%	-	C
Risk weights of exposures to corporates	45.69%	56.25%	C	41.23%	C	C	C	56.10%	45.66%	-	47.85%
Risk weights of exposures to retail	30.00%	21.85%	C	31.75%	C	C	C	48.08%	24.27%	-	28.55%
Risk weights of exposures to retail secured by real estate	13.98%	10.02%	C	14.45%	C	C	C	17.79%	11.65%	-	19.30%

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) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

8) 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.

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

T03.05.2 Risk exposures composition by country/2

(EUR billions; percentages)

Risk exposures (Q2 2023)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁹⁾	Finland
Credit risk-weighted exposure amounts	C	7.63	11.49	30.92	C	576.81	261.97	93.46	19.78	-	172.55
Standardised approach (SA)	C	2.61	4.16	11.90	C	70.43	102.20	55.11	C	-	77.78
of which: exposures to institutions	C	C	1.62	1.77	C	4.48	3.27	1.56	0.58	-	0.96
of which: exposures to corporates	C	C	0.63	6.46	C	33.40	38.21	19.06	7.39	-	C
of which: exposures to retail	C	0.65	C	C	C	17.27	17.37	7.94	6.34	-	12.01
of which: exposures secured by mortgages on immovable property	C	C	C	C	C	7.32	18.06	C	1.66	-	C
Internal ratings based approach (IRB)	C	C	C	C	C	499.51	156.74	C	C	-	C
of which: exposures to institutions	C	C	C	C	C	16.88	C	C	C	-	C
of which: exposures to corporates	C	C	C	C	C	302.95	102.42	C	C	-	C
of which: exposures to retail	C	C	C	C	C	24.23	15.17	C	C	-	C
of which: exposures to retail secured by real estate	C	C	C	C	C	94.14	17.91	C	C	-	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	C	C	C	C	C	0.76	0.01	C	C	-	C
Securitisation positions	C	C	C	0.04	C	6.11	3.03	0.49	C	-	C
Settlement/delivery risk exposure amount	C	C	C	C	C	C	C	C	C	-	C
Market risk exposure amount	C	0.02	0.05	0.70	C	21.01	14.12	2.70	C	-	6.04
Market risk exposure under SA ²⁾	C	C	C	C	C	C	10.23	C	C	-	C
Market risk exposure under IM approach ³⁾	C	C	C	C	C	C	3.89	C	C	-	C
Operational risk exposure amount	C	0.67	0.86	3.85	C	81.99	32.42	9.44	2.30	-	20.73
Operational risk exposure under BIA ⁴⁾	C	C	C	C	C	C	C	C	C	-	C
Operational risk exposure under TSA/ASA ⁵⁾	C	0.56	C	C	C	C	16.18	C	C	-	20.20
Operational risk exposure under AMA ⁶⁾	C	C	C	C	C	78.72	C	C	C	-	C
Risk exposure for credit valuation adjustment	C	C	0.00	0.23	C	C	C	C	C	-	C
Other⁷⁾	C	C	C	C	C	46.66	4.09	0.92	C	-	13.45
Total risk exposure amount	C	8.69	13.06	37.31	C	730.95	313.52	107.12	23.60	-	214.15
Risk weights SA vs. IRB - Credit Risk ⁸⁾ (Q2 2023)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁹⁾	Finland
Standardised approach (SA)											
Risk weights of exposures to institutions	C	C	22.71%	26.43%	C	22.26%	21.53%	25.11%	31.49%	-	21.48%
Risk weights of exposures to corporates	C	C	88.67%	76.23%	C	88.42%	93.59%	95.99%	91.73%	-	C
Risk weights of exposures to retail	C	66.21%	C	C	C	71.43%	69.10%	68.90%	70.40%	-	71.81%
Risk weights of exposures secured by mortgages on immovable property	C	C	C	C	C	C	39.69%	C	37.66%	-	C
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions	C	C	C	C	C	19.21%	C	C	C	-	C
Risk weights of exposures to corporates	C	C	C	C	C	36.12%	59.70%	C	C	-	C
Risk weights of exposures to retail	C	C	C	C	C	40.85%	44.36%	C	C	-	C
Risk weights of exposures to retail secured by real estate	C	C	C	C	C	12.55%	19.51%	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) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

8) 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.

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

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

(EUR billions; percentages)

Risk exposures (Q2 2023)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ⁹⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Credit risk-weighted exposure amounts	7,336.22	294.59	56.19	98.70	999.75	3,181.43	345.58	67.20	2,292.76	-
Standardised approach (SA)	2,946.41	56.56	38.69	C	552.79	1,031.34	C	47.65	841.09	-
of which: exposures to institutions	128.07	2.84	4.08	2.32	27.23	26.18	17.57	3.74	44.11	-
of which: exposures to corporates	1,071.04	29.27	16.77	40.19	178.37	325.06	90.51	16.51	374.37	-
of which: exposures to retail	531.84	5.62	C	C	75.06	242.98	53.72	13.37	132.32	-
of which: exposures secured by mortgages on immovable property	324.62	6.03	C	C	100.93	94.60	47.10	7.31	60.48	-
Internal ratings based approach (IRB)	4,259.12	232.51	C	C	433.93	2,075.88	62.98	19.50	1,416.41	-
of which: exposures to institutions	189.90	17.21	C	C	12.18	89.15	C	0.31	66.61	-
of which: exposures to corporates	2,483.73	189.14	C	C	259.22	1,176.17	12.76	12.75	821.05	-
of which: exposures to retail	396.24	4.20	C	C	44.61	215.14	22.28	1.65	108.37	-
of which: exposures to retail secured by real estate	591.57	1.63	C	C	80.62	299.32	23.12	4.46	182.42	-
Risk exposure for contributions to the default fund of a CCP ¹⁾	7.90	0.24	0.20	C	0.08	4.84	C	C	2.47	-
Securitisation positions	122.78	5.29	C	1.14	12.95	69.37	0.54	C	32.80	-
Settlement/delivery risk exposure amount	1.12	C	C	C	C	0.14	C	C	0.86	-
Market risk exposure amount	335.48	15.65	5.53	C	28.36	129.69	4.00	C	149.79	-
Market risk exposure under SA ²⁾	144.18	8.25	C	C	19.86	43.14	C	C	63.44	-
Market risk exposure under IM approach ³⁾	191.31	7.40	C	C	8.50	86.56	C	C	86.34	-
Operational risk exposure amount	845.01	22.19	15.02	5.39	122.13	397.72	31.40	6.21	244.96	-
Operational risk exposure under BIA ⁴⁾	62.30	C	C	C	21.38	5.13	C	3.46	21.05	-
Operational risk exposure under TSA/ASA ⁵⁾	407.98	20.65	8.96	1.78	78.95	135.20	27.20	2.02	133.24	-
Operational risk exposure under AMA ⁶⁾	374.73	C	C	C	21.81	257.40	C	0.73	90.67	-
Risk exposure for credit valuation adjustment	78.03	3.75	1.55	C	C	27.79	1.22	0.13	36.90	-
Other ⁷⁾	92.95	C	C	C	13.08	9.80	C	1.49	66.21	-
Total RWA	8,688.80	338.20	78.34	107.74	1,167.33	3,746.58	382.46	76.68	2,791.47	-
Risk weights SA vs. IRB - Credit Risk ⁸⁾ (Q2 2023)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ⁹⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Standardised approach (SA)										
Risk weights of exposures to institutions	14.98%	2.62%	13.55%	33.58%	29.51%	12.73%	23.88%	26.09%	13.64%	-
Risk weights of exposures to corporates	84.81%	86.11%	93.32%	78.99%	89.05%	83.45%	86.23%	90.07%	83.78%	-
Risk weights of exposures to retail	68.78%	65.92%	64.96%	C	67.89%	69.09%	71.60%	69.52%	67.89%	-
Risk weights of exposures secured by mortgages on immovable property	38.58%	38.25%	35.72%	C	39.09%	39.10%	35.89%	40.99%	39.15%	-
Internal ratings based approach (IRB)										
Risk weights of exposures to institutions	17.13%	14.39%	C	C	17.58%	19.74%	C	21.58%	16.18%	-
Risk weights of exposures to corporates	45.69%	40.08%	C	C	56.29%	41.01%	51.35%	73.11%	52.36%	-
Risk weights of exposures to retail	30.00%	21.83%	C	C	34.79%	30.03%	35.28%	39.06%	27.81%	-
Risk weights of exposures to retail secured by real estate	13.98%	10.47%	C	C	17.77%	14.26%	14.16%	24.46%	12.30%	-

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) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

8) 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.

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

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

(EUR billions; percentages)

Risk exposures (Q2 2023)	Total	Banks with significant domestic exposures ⁹⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ¹⁰⁾	Non-EEA Europe ¹¹⁾	RoW ¹²⁾
Credit risk-weighted exposure amounts	7,336.22	411.88	3,965.07	465.07	213.61	2,280.58
Standardised approach (SA)	2,946.41	369.89	1,552.78	99.81	109.37	814.57
of which: exposures to institutions	128.07	18.60	80.17	4.05	6.09	19.16
of which: exposures to corporates	1,071.04	118.09	619.46	32.23	33.25	268.00
of which: exposures to retail	531.84	45.17	270.37	23.26	14.66	178.37
of which: exposures secured by mortgages on immovable property	324.62	65.56	141.11	13.19	23.52	81.25
Internal ratings based approach (IRB)	4,259.12	39.51	2,338.75	360.83	101.38	1,418.66
of which: exposures to institutions	189.90	C	107.26	15.06	C	64.14
of which: exposures to corporates	2,483.73	17.79	1,381.02	221.21	57.20	806.51
of which: exposures to retail	396.24	9.80	198.61	28.80	10.81	148.22
of which: exposures to retail secured by real estate	591.57	11.12	296.34	52.89	27.64	203.58
Risk exposure for contributions to the default fund of a CCP ¹⁾	7.90	0.10	4.69	0.11	0.08	2.92
Securitisation positions	122.78	2.39	68.86	4.32	2.79	44.43
Settlement/delivery risk exposure amount	1.12	C	0.51	C	C	0.51
Market risk exposure amount	335.48	5.59	191.88	22.29	5.74	109.98
Market risk exposure under SA ²⁾	144.18	C	84.55	C	C	37.95
Market risk exposure under IM approach ³⁾	191.31	C	107.33	C	C	72.03
Operational risk exposure amount	845.01	47.91	415.90	61.51	23.27	296.43
Operational risk exposure under BIA ⁴⁾	62.30	21.02	33.95	C	2.34	C
Operational risk exposure under TSA/ASA ⁵⁾	407.98	C	160.38	46.19	C	163.73
Operational risk exposure under AMA ⁶⁾	374.73	C	221.57	C	C	C
Risk exposure for credit valuation adjustment	78.03	3.31	41.13	2.27	5.18	26.14
Other ⁷⁾	92.95	C	46.75	C	C	22.62
Total risk exposure amount	8,688.80	470.02	4,661.23	568.82	252.47	2,736.26

Risk weights SA vs. IRB - Credit Risk ⁸⁾ (Q2 2023)	Total	Banks with significant domestic exposures ⁹⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ¹⁰⁾	Non-EEA Europe ¹¹⁾	RoW ¹²⁾
Standardised approach (SA)						
Risk weights of exposures to institutions	14.98%	23.37%	14.14%	21.15%	26.57%	11.54%
Risk weights of exposures to corporates	84.81%	81.93%	85.12%	93.51%	70.04%	86.74%
Risk weights of exposures to retail	68.78%	67.07%	68.34%	70.92%	70.82%	69.48%
Risk weights of exposures secured by mortgages on immovable property	38.58%	36.09%	39.05%	43.46%	45.37%	37.57%
Internal ratings based approach (IRB)						
Risk weights of exposures to institutions	17.13%	C	21.60%	19.46%	C	12.70%
Risk weights of exposures to corporates	45.69%	59.53%	44.49%	52.02%	62.67%	45.18%
Risk weights of exposures to retail	30.00%	27.45%	26.75%	33.48%	42.03%	34.38%
Risk weights of exposures to retail secured by real estate	13.98%	13.07%	13.06%	14.34%	19.90%	14.85%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

8) 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.

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

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

11) European countries not in the EEA.

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

T03.05.3 Risk exposures composition by classification (size)

(EUR billions; percentages)

Risk exposures (Q2 2023)	Total	Total assets				G-SIBs ⁹⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Credit risk-weighted exposure amounts	7,336.22	106.71	846.13	692.29	2,509.66	3,181.43
Standardised approach (SA)	2,946.41	86.70	618.60	442.32	767.45	1,031.34
of which: exposures to institutions	128.07	5.64	29.68	23.75	42.81	26.18
of which: exposures to corporates	1,071.04	27.97	247.48	187.53	283.00	325.06
of which: exposures to retail	531.84	17.81	92.29	42.94	135.82	242.98
of which: exposures secured by mortgages on immovable property	324.62	19.09	91.79	58.12	61.02	94.60
Internal ratings based approach (IRB)	4,259.12	19.50	215.20	242.97	1,705.58	2,075.88
of which: exposures to institutions	189.90	0.31	3.35	11.26	85.82	89.15
of which: exposures to corporates	2,483.73	12.75	110.51	169.62	1,014.68	1,176.17
of which: exposures to retail	396.24	1.65	34.34	14.04	131.07	215.14
of which: exposures to retail secured by real estate	591.57	4.46	41.74	37.70	208.34	299.32
Risk exposure for contributions to the default fund of a CCP ¹⁾	7.90	C	C	C	2.28	4.84
Securitisation positions	122.78	C	C	C	34.35	69.37
Settlement/delivery risk exposure amount	1.12	C	C	C	0.44	0.14
Market risk exposure amount	335.48	1.86	19.83	49.15	134.95	129.69
Market risk exposure under SA ²⁾	144.18	C	C	C	70.50	43.14
Market risk exposure under IM approach ³⁾	191.31	C	C	C	64.45	86.56
Operational risk exposure amount	845.01	12.17	85.53	73.28	276.30	397.72
Operational risk exposure under BIA ⁴⁾	62.30	C	C	C	19.58	5.13
Operational risk exposure under TSA/ASA ⁵⁾	407.98	6.70	64.46	46.05	155.57	135.20
Operational risk exposure under AMA ⁶⁾	374.73	C	C	C	101.16	257.40
Risk exposure for credit valuation adjustment	78.03	0.32	12.06	15.72	22.14	27.79
Other ⁷⁾	92.95	C	C	C	67.92	9.80
Total risk exposure amount	8,688.80	122.55	969.40	838.86	3,011.40	3,746.58

Risk weights SA vs. IRB - Credit Risk ⁸⁾ (Q2 2023)	Total	Total assets				G-SIBs ⁹⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Standardised approach (SA)						
Risk weights of exposures to institutions	14.98%	27.20%	26.46%	22.30%	10.45%	12.73%
Risk weights of exposures to corporates	84.81%	88.65%	86.65%	86.33%	83.50%	83.45%
Risk weights of exposures to retail	68.78%	69.43%	69.52%	67.68%	68.02%	69.09%
Risk weights of exposures secured by mortgages on immovable property	38.58%	38.43%	37.44%	39.24%	38.99%	39.10%
Internal ratings based approach (IRB)						
Risk weights of exposures to institutions	17.13%	21.58%	6.74%	14.75%	16.22%	19.74%
Risk weights of exposures to corporates	45.69%	73.11%	46.76%	58.16%	50.17%	41.01%
Risk weights of exposures to retail	30.00%	39.06%	32.86%	25.13%	29.80%	30.03%
Risk weights of exposures to retail secured by real estate	13.98%	24.46%	14.09%	17.52%	12.99%	14.26%

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) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

8) 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.

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

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

(EUR billions; percentages)

Risk exposures (Q2 2023)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Credit risk-weighted exposure amounts	7,336.22	4,013.46	3,322.76
Standardised approach (SA)	2,946.41	1,478.37	1,468.05
of which: exposures to institutions	128.07	58.01	70.06
of which: exposures to corporates	1,071.04	473.22	597.81
of which: exposures to retail	531.84	347.28	184.56
of which: exposures secured by mortgages on immovable property	324.62	129.07	195.55
Internal ratings based approach (IRB)	4,259.12	2,466.34	1,792.77
of which: exposures to institutions	189.90	114.00	75.90
of which: exposures to corporates	2,483.73	1,441.76	1,041.97
of which: exposures to retail	396.24	234.29	161.95
of which: exposures to retail secured by real estate	591.57	338.64	252.93
Risk exposure for contributions to the default fund of a CCP ²⁾	7.90	3.52	4.39
Securitisation positions	122.78	65.23	57.55
Settlement/delivery risk exposure amount	1.12	0.08	1.03
Market risk exposure amount	335.48	148.22	187.26
Market risk exposure under SA ³⁾	144.18	58.77	85.41
Market risk exposure under IM approach ⁴⁾	191.31	89.46	101.85
Operational risk exposure amount	845.01	433.03	411.99
Operational risk exposure under BIA ⁵⁾	62.30	25.83	36.47
Operational risk exposure under TSA/ASA ⁶⁾	407.98	213.77	194.21
Operational risk exposure under AMA ⁷⁾	374.73	193.43	181.30
Risk exposure for credit valuation adjustment	78.03	28.88	49.15
Other ⁸⁾	92.95	47.24	45.71
Total risk exposure amount	8,688.80	4,670.91	4,017.89

Risk weights SA vs. IRB - Credit Risk ⁹⁾ (Q2 2023)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Standardised approach (SA)			
Risk weights of exposures to institutions	14.98%	13.86%	16.07%
Risk weights of exposures to corporates	84.81%	86.20%	83.75%
Risk weights of exposures to retail	68.78%	68.49%	69.33%
Risk weights of exposures secured by mortgages on immovable property	38.58%	38.10%	38.91%
Internal ratings based approach (IRB)			
Risk weights of exposures to institutions	17.13%	16.16%	18.84%
Risk weights of exposures to corporates	45.69%	45.41%	46.09%
Risk weights of exposures to retail	30.00%	31.54%	28.01%
Risk weights of exposures to retail secured by real estate	13.98%	13.64%	14.46%

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.

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3) SA stands for standardised approach.

4) IM stands for internal model.

5) BIA stands for basic indicator approach.

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

7) AMA stands for advanced measurement approach.

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

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

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

(EUR billions; percentages)

Parameters and type of counterparty (Q2 2023)	Residence of the obligor ¹⁾													
	AT	BE	CH	CZ	DE	ES	FI	FR	GB	IE	IT	LU	NL	US
PD assigned to the obligor grade or pool (%)														
Institutions	0.17%	0.15%	0.09%	0.17%	0.12%	0.19%	0.17%	0.11%	0.19%	0.14%	0.96%	0.14%	0.14%	0.20%
Corporates	1.18%	2.05%	1.56%	1.69%	0.91%	1.79%	4.05%	1.49%	0.87%	1.50%	2.98%	1.01%	1.21%	1.17%
of which: SME	2.07%	2.51%	1.53%	2.84%	1.10%	2.90%	C	1.90%	3.58%	3.81%	6.54%	2.00%	2.65%	2.28%
Retail	1.52%	0.92%	0.75%	1.39%	1.11%	1.51%	C	1.36%	2.66%	1.29%	1.84%	1.10%	0.57%	2.05%
Retail - Secured by immovable property - Non-SME	0.95%	0.68%	0.72%	0.98%	0.92%	1.05%	C	0.75%	2.69%	1.00%	1.21%	0.90%	0.45%	0.91%
Qualifying Revolving	C	C	1.83%	2.47%	0.69%	2.07%	1.71%	2.72%	2.28%	C	4.94%	2.75%	C	1.25%
Other Retail	2.69%	1.76%	1.17%	2.79%	2.18%	2.78%	C	1.94%	2.31%	C	3.11%	1.78%	2.43%	C
Exposure weighted average Igd (%)														
Institutions	24.67%	16.95%	34.00%	25.64%	29.14%	20.20%	25.33%	22.17%	27.82%	31.42%	24.87%	22.85%	28.38%	41.54%
Corporates	36.42%	29.31%	29.69%	31.52%	36.65%	41.76%	56.49%	36.30%	34.81%	25.46%	35.98%	30.94%	27.07%	27.80%
of which: SME	33.25%	27.72%	34.65%	30.14%	32.93%	41.66%	C	35.65%	33.90%	38.83%	37.44%	28.62%	19.92%	22.92%
Retail	30.24%	16.98%	21.93%	24.60%	26.96%	32.45%	C	18.78%	11.65%	28.07%	24.53%	15.12%	15.04%	25.32%
Retail - Secured by immovable property - Non-SME	18.97%	13.45%	21.32%	18.88%	19.09%	25.77%	C	13.34%	7.81%	25.13%	19.37%	14.15%	13.92%	17.99%
Qualifying Revolving	78.65%	C	57.42%	56.73%	66.58%	67.48%	67.77%	38.33%	71.74%	C	49.06%	40.35%	C	62.55%
Other Retail	52.84%	31.87%	23.72%	42.64%	44.05%	51.37%	C	26.74%	51.09%	C	34.58%	19.70%	41.42%	C
Exposure value														
Institutions	16.34	57.19	26.24	7.74	117.44	49.19	9.63	313.38	91.87	12.78	41.45	26.38	37.07	67.42
Corporates	119.75	210.43	88.14	72.43	735.66	306.87	35.56	875.94	280.40	103.04	373.68	198.75	361.50	656.21
of which: SME	24.35	64.26	1.43	17.22	117.82	69.76	C	223.97	6.69	9.83	92.19	9.64	79.10	18.03
Retail	82.47	321.16	13.27	81.99	686.88	478.90	C	1,745.70	301.44	47.12	447.82	224.41	579.84	13.09
Retail - Secured by immovable property - Non-SME	49.87	222.36	10.22	62.64	470.23	339.79	C	1,033.02	279.79	42.87	276.11	213.61	535.67	2.38
Qualifying Revolving	4.56	C	0.14	0.92	34.12	23.16	0.00	57.32	10.24	C	4.74	0.03	C	0.05
Other Retail	18.95	52.11	2.67	17.23	153.34	82.94	C	514.29	11.32	C	146.38	10.01	19.42	C
Risk weight (%)														
Institutions	18.88%	11.43%	16.06%	18.23%	16.25%	16.39%	16.46%	10.75%	14.69%	20.20%	32.09%	10.08%	18.52%	19.66%
Corporates	44.06%	46.78%	28.74%	54.91%	39.40%	62.80%	39.81%	55.41%	41.82%	34.44%	51.20%	42.06%	41.21%	34.23%
of which: SME	43.61%	43.35%	39.17%	48.78%	30.47%	67.00%	C	56.78%	53.37%	76.51%	47.84%	49.78%	44.05%	47.89%
Retail	23.23%	11.79%	14.11%	24.40%	19.11%	24.48%	C	15.27%	17.84%	30.73%	25.06%	8.42%	12.85%	23.64%
Retail - Secured by immovable property - Non-SME	17.11%	8.66%	13.80%	18.12%	14.67%	18.16%	C	9.81%	14.93%	27.67%	19.31%	7.93%	11.17%	14.85%
Qualifying Revolving	17.82%	C	11.93%	28.22%	9.47%	23.01%	14.27%	19.19%	44.91%	C	32.97%	13.18%	C	11.82%
Other Retail	39.12%	22.54%	15.10%	44.02%	36.65%	46.54%	C	22.64%	65.18%	C	35.31%	17.14%	40.97%	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 the applicable regulation are met, the competent authority shall permit institutions to calculate their risk-weighted exposure amounts using the IRB approach. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, as well as 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 Performing and non-performing exposures by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q2 2022		Q3 2022		Q4 2022		Q1 2023		Q2 2023	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	4,086.54	0.00%	4,346.49	0.00%	3,604.14	0.00%	3,793.87	0.00%	3,488.25	0.00%
Loans and advances ¹⁾	14,611.03	0.56%	14,796.24	0.56%	14,533.81	0.56%	14,776.54	0.55%	14,813.86	0.55%
Central banks	186.40	0.01%	192.47	0.03%	154.92	0.03%	186.08	0.03%	187.26	0.02%
General governments	859.79	0.07%	852.13	0.05%	850.23	0.05%	858.85	0.04%	857.35	0.05%
Credit institutions	908.63	0.05%	957.65	0.05%	862.61	0.06%	978.60	0.06%	1,003.82	0.05%
Other financial corporations	1,205.01	0.17%	1,237.59	0.18%	1,141.37	0.19%	1,211.80	0.17%	1,182.32	0.20%
Non-financial corporations	5,443.43	0.84%	5,551.31	0.82%	5,515.02	0.81%	5,499.28	0.80%	5,499.64	0.78%
Households	6,007.76	0.54%	6,005.09	0.56%	6,009.67	0.56%	6,041.93	0.57%	6,083.46	0.57%
Debt securities	2,455.81	0.08%	2,444.84	0.09%	2,417.18	0.09%	2,475.78	0.08%	2,495.57	0.09%
Other ²⁾	120.80	0.36%	144.47	0.32%	122.44	0.34%	11.91	0.93%	10.83	5.13%
Off-balance sheet exposures	6,328.18	0.15%	6,472.16	0.15%	6,341.37	0.15%	6,441.78	0.14%	6,345.38	0.14%
Total	27,602.36	0.34%	28,204.20	0.34%	27,018.93	0.35%	27,499.87	0.34%	27,153.89	0.34%

Type of instrument and counterparty	Non-performing exposures									
	Q2 2022		Q3 2022		Q4 2022		Q1 2023		Q2 2023	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	0.78	22.39%	0.64	26.54%	0.97	5.91%	0.83	6.70%	0.88	9.10%
Loans and advances ¹⁾	350.92	44.05%	348.28	44.25%	338.28	43.61%	338.85	43.69%	343.19	42.91%
Central banks	0.03	99.95%	0.03	100.00%	0.03	99.32%	0.03	99.85%	0.03	99.85%
General governments	3.15	28.80%	3.44	26.97%	4.46	21.78%	4.57	21.21%	4.64	20.82%
Credit institutions	1.36	53.99%	1.39	55.87%	1.38	56.23%	1.32	57.81%	1.25	56.46%
Other financial corporations	9.52	43.27%	9.01	43.11%	8.02	43.73%	7.98	42.39%	7.78	43.64%
Non-financial corporations	196.00	45.75%	196.01	45.99%	192.41	45.12%	191.59	45.21%	192.57	44.18%
Households	140.85	41.97%	138.40	42.17%	131.97	41.98%	133.37	42.20%	136.92	41.69%
Debt securities	3.21	55.16%	3.22	54.57%	3.24	57.21%	3.24	56.73%	3.26	55.92%
Other ²⁾	15.08	67.71%	15.49	67.15%	10.86	63.80%	6.93	66.40%	5.32	61.38%
Off-balance sheet exposures	36.44	17.86%	35.85	17.73%	35.10	19.13%	33.26	19.51%	34.28	19.40%
Total	406.42	42.62%	403.47	42.83%	388.44	41.98%	383.11	42.03%	386.92	41.11%

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, as well as 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 Non-performing loans and advances by reference period

(EUR billions; percentages)

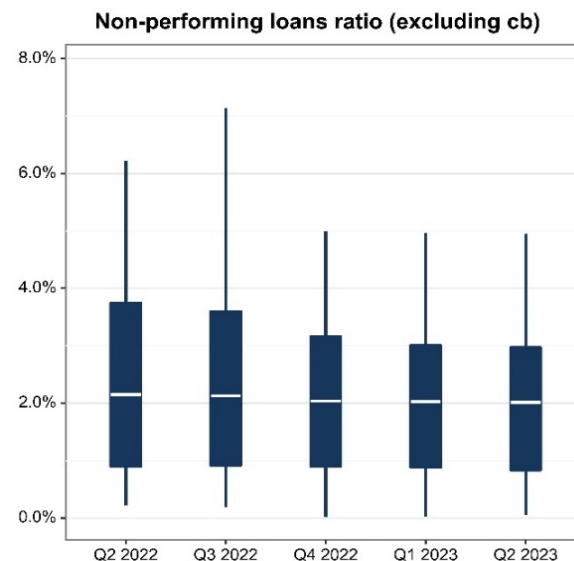
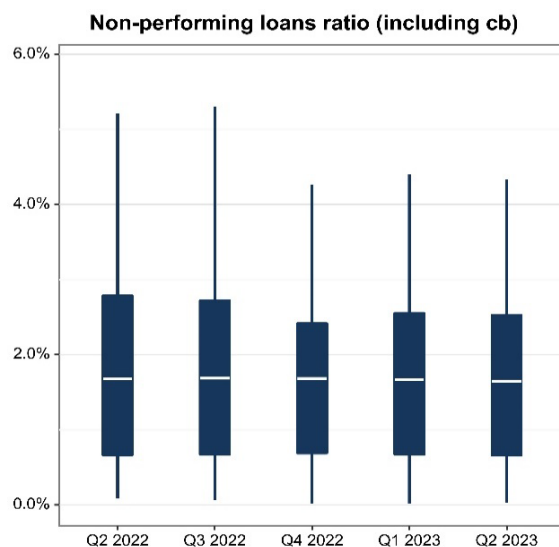
Item	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Loans and advances (including cb) ^{1) 2)}	19,049.26	19,491.65	18,477.19	18,910.09	18,646.17
Non-performing loans and advances (including cb) ^{1) 2)}	351.69	348.91	339.25	339.68	344.07
Non-performing loans ratio (including cb) ^{1) 2)}	1.85%	1.79%	1.84%	1.80%	1.85%
Loans and advances (excluding cb) ^{1) 2)}	14,961.94	15,144.51	14,872.09	15,115.39	15,157.04
Non-performing loans and advances (excluding cb) ^{1) 2)}	350.92	348.28	338.28	338.85	343.19
Non-performing loans ratio (excluding cb) ^{1) 2)}	2.35%	2.30%	2.27%	2.24%	2.26%

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, as well as mergers and acquisitions.

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. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

2) "cb" refers to "cash balances at central banks and other demand deposits".



T04.02.2 Non-performing loans and advances by country

(EUR billions; percentages)

Country (Q2 2023)	Loans and advances ²⁾		Non-performing loans and advances		Non-performing loans ratio	
	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾
Belgium	533.76	419.82	6.53	6.53	1.22%	1.56%
Bulgaria	C	C	C	C	C	C
Germany	3,261.26	2,477.51	35.01	34.27	1.07%	1.38%
Estonia	41.38	31.76	0.24	0.24	0.58%	0.76%
Ireland	464.78	314.02	7.17	7.17	1.54%	2.28%
Greece	197.39	160.44	9.15	9.15	4.63%	5.70%
Spain	2,749.43	2,383.71	76.71	76.71	2.79%	3.22%
France	6,042.10	4,887.63	115.47	115.45	1.91%	2.36%
Croatia ¹⁾	-	-	-	-	-	-
Italy	1,795.24	1,556.44	43.36	43.25	2.41%	2.78%
Cyprus	C	C	C	C	C	C
Latvia	17.06	13.03	0.11	0.11	0.63%	0.82%
Lithuania	31.54	23.80	0.18	0.18	0.58%	0.77%
Luxembourg	82.96	52.62	1.15	1.15	1.39%	2.19%
Malta	C	C	C	C	C	C
Netherlands	2,080.01	1,728.89	26.93	26.92	1.29%	1.56%
Austria	552.77	455.70	9.34	9.34	1.69%	2.05%
Portugal	161.10	135.06	5.19	5.19	3.22%	3.84%
Slovenia	32.36	23.23	0.52	0.52	1.60%	2.22%
Slovakia ¹⁾	-	-	-	-	-	-
Finland	541.73	454.65	5.48	5.48	1.01%	1.20%
Total	18,646.17	15,157.04	344.07	343.19	1.85%	2.26%

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, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

3) "cb" refers to "cash balances at central banks and other demand deposits".

T04.02.3 Non performing loans and advances by classification (business model)

(EUR billions; percentages)

Category (Q2 2023)	Loans and advances ²⁾		Non-performing loans and advances		Non-performing loans ratio	
	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾
Corporate/wholesale lenders	927.73	738.34	10.55	10.55	1.14%	1.43%
Custodian and asset managers	209.38	112.56	0.85	0.85	0.41%	0.75%
Development/promotional lenders	357.04	293.64	3.94	3.94	1.10%	1.34%
Diversified lenders	2,194.14	1,826.88	57.75	57.74	2.63%	3.16%
G-SIBs ¹⁾	8,259.83	6,793.50	165.66	165.39	2.01%	2.43%
Retail and consumer credit lenders	822.06	705.21	13.29	13.29	1.62%	1.89%
Small market lenders	141.02	108.13	1.50	1.50	1.06%	1.39%
Universal and investment banks	5,734.97	4,578.78	90.52	89.92	1.58%	1.96%
Not classified	-	-	-	-	-	-
Total	18,646.17	15,157.04	344.07	343.19	1.85%	2.26%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

3) "cb" refers to "cash balances at central banks and other demand deposits".

T04.02.3 Non-performing loans and advances by classification (geographical diversification)

(EUR billions; percentages)

Category (Q2 2023)	Loans and advances ⁵⁾		Non-performing loans and advances		Non-performing loans ratio	
	Including cb ⁶⁾	Excluding cb ⁶⁾	Including cb ⁶⁾	Excluding cb ⁶⁾	Including cb ⁶⁾	Excluding cb ⁶⁾
Banks with significant domestic exposures ¹⁾	1,024.69	866.46	19.70	19.70	1.92%	2.27%
Banks with largest non-domestic exposures						
SSM	9,941.51	8,046.55	174.43	174.30	1.75%	2.17%
Non-SSM EEA ²⁾	1,220.64	1,014.68	16.14	16.14	1.32%	1.59%
Non-EEA Europe ³⁾	561.44	446.64	13.41	13.41	2.39%	3.00%
RoW ⁴⁾	5,897.89	4,782.72	120.39	119.65	2.04%	2.50%
Total	18,646.17	15,157.04	344.07	343.19	1.85%	2.26%

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.

5) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

6) "cb" refers to "cash balances at central banks and other demand deposits".

T04.02.3 Non-performing loans and advances by classification (size)

(EUR billions; percentages)

Category (Q2 2023)	Loans and advances ²⁾		Non-performing loans and advances		Non-performing loans ratio	
	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾
Banks with total assets						
Less than €30 billion	239.61	164.89	3.88	3.88	1.62%	2.35%
Between €30 billion and €100 billion	1,906.36	1,583.13	38.57	38.56	2.02%	2.44%
Between €100 billion and €200 billion	1,582.00	1,279.80	32.03	32.03	2.02%	2.50%
More than €200 billion	6,658.37	5,335.72	103.93	103.33	1.56%	1.94%
G-SIBs ¹⁾	8,259.83	6,793.50	165.66	165.39	2.01%	2.43%
Total	18,646.17	15,157.04	344.07	343.19	1.85%	2.26%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

3) "cb" refers to "cash balances at central banks and other demand deposits".

T04.02.3 Non-performing loans and advances by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2023)	Loans and advances ²⁾		Non-performing loans and advances		Non-performing loans ratio	
	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾
Banks with low risk	10,021.54	8,307.86	181.95	181.92	1.82%	2.19%
Banks with medium, high risk and non-rated	8,624.63	6,849.18	162.12	161.27	1.88%	2.35%
Total	18,646.17	15,157.04	344.07	343.19	1.85%	2.26%

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) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

3) "cb" refers to "cash balances at central banks and other demand deposits".

T04.03.1 Forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forbore exposures									
	Q2 2022		Q3 2022		Q4 2022		Q1 2023		Q2 2023	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	C	C	C	C	C	C	C	C	C	C
Loans and advances ¹⁾	190.76	5.19%	184.48	5.29%	168.69	5.38%	164.11	5.25%	149.64	5.11%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.63	0.71%	1.59	0.78%	1.09	0.89%	1.17	1.39%	1.07	1.45%
Credit institutions	C	C	C	C	C	C	C	C	C	C
Other financial corporations	3.54	3.30%	3.41	3.53%	3.12	3.93%	3.52	3.53%	3.60	3.06%
Non-financial corporations	125.15	4.87%	122.32	5.01%	110.48	5.09%	106.39	4.94%	94.51	4.60%
Households	60.35	6.09%	57.07	6.14%	53.92	6.15%	52.94	6.08%	50.47	6.28%
Debt securities	0.23	C	0.15	C	0.07	1.39%	0.09	2.20%	0.11	1.95%
Other ²⁾	C	5.55%	C	6.02%	C	6.51%	C	10.45%	C	29.15%
Off-balance sheet exposures	18.11	1.50%	16.45	1.85%	14.95	1.91%	15.07	1.86%	14.12	1.78%
Total	210.27	4.87%	202.14	5.02%	184.57	5.10%	179.73	4.98%	165.02	4.99%

Type of instrument and counterparty	Non-performing forbore exposures									
	Q2 2022		Q3 2022		Q4 2022		Q1 2023		Q2 2023	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	C	C	C	C	C	C	C	C	C	C
Loans and advances ¹⁾	146.96	37.93%	142.24	38.59%	134.68	38.78%	133.24	38.98%	131.05	38.93%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	0.34	22.01%	0.33	23.89%	0.29	23.39%	0.27	20.12%	0.36	14.85%
Credit institutions	C	49.50%	C	49.47%	C	45.49%	C	47.33%	C	26.70%
Other financial corporations	4.52	34.91%	4.14	37.12%	3.51	36.14%	3.41	34.74%	3.27	34.74%
Non-financial corporations	88.84	39.86%	85.85	40.75%	82.31	40.74%	81.14	40.87%	78.50	40.85%
Households	53.12	35.03%	51.79	35.19%	48.44	35.70%	48.32	36.18%	48.73	36.32%
Debt securities	0.69	C	0.65	C	0.60	33.97%	0.63	38.94%	0.41	58.40%
Other ²⁾	6.22	61.54%	6.43	62.03%	4.75	60.17%	C	60.89%	C	55.87%
Off-balance sheet exposures	C	8.15%	C	8.47%	C	9.27%	3.51	11.17%	3.89	9.07%
Total	157.71	38.09%	152.88	38.84%	143.61	38.73%	140.84	38.82%	137.47	38.40%

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, as well as 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.

T04.03.2 Non-performing exposures and forbearance by country

(EUR billions; percentages)

Country (Q2 2023)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	731.00	0.24%	6.86	47.06%	2.92	2.36%	1.95	28.49%
Bulgaria	C	C	C	C	C	C	C	C
Germany	4,513.94	0.21%	41.31	30.06%	23.91	1.83%	14.47	33.06%
Estonia	49.36	0.28%	0.27	31.96%	0.52	1.83%	0.13	31.62%
Ireland	665.64	0.34%	8.11	28.06%	5.38	5.52%	4.59	25.49%
Greece	299.79	0.56%	13.00	47.61%	6.06	6.18%	5.70	38.22%
Spain	3,999.23	0.47%	82.82	41.68%	36.75	8.06%	34.87	42.91%
France	8,907.90	0.35%	125.85	43.87%	32.47	4.19%	33.44	36.41%
Croatia ¹⁾	-	-	-	-	-	-	-	-
Italy	3,193.53	0.45%	51.86	50.58%	23.68	7.70%	17.77	50.14%
Cyprus	C	C	C	C	C	C	C	C
Latvia	21.08	0.54%	0.11	44.22%	0.14	3.27%	0.07	49.68%
Lithuania	37.82	0.21%	0.19	29.63%	0.27	6.32%	0.09	28.83%
Luxembourg	122.13	0.20%	1.28	29.61%	0.73	1.86%	0.50	26.90%
Malta	C	C	C	C	C	C	C	C
Netherlands	2,712.50	0.15%	30.32	23.93%	18.70	1.45%	13.78	24.48%
Austria	782.85	0.59%	9.88	49.08%	5.16	4.88%	3.80	46.05%
Portugal	251.17	0.81%	6.94	54.52%	2.32	9.09%	2.74	62.57%
Slovenia	47.50	0.53%	0.55	53.86%	0.29	6.94%	0.19	C
Slovakia ¹⁾	-	-	-	-	-	-	-	-
Finland	735.05	0.14%	5.93	27.32%	4.64	1.10%	2.60	22.57%
Total	27,153.89	0.34%	386.92	41.11%	165.02	4.99%	137.47	38.40%

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 Non-performing exposures and forbearance by classification (business model)

(EUR billions; percentages)

Category (Q2 2023)	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	1,248.51	0.28%	11.86	28.25%	10.70	1.78%	4.97	35.28%
Custodian and asset managers	327.18	0.09%	0.86	29.83%	C	C	0.39	33.70%
Development/promotional lenders	452.54	C	6.43	C	C	C	1.17	20.60%
Diversified lenders	3,250.89	0.50%	67.55	48.23%	30.86	5.63%	27.30	44.23%
G-SIBs ¹⁾	12,270.42	0.36%	181.92	41.31%	68.75	5.42%	58.86	37.68%
Retail and consumer credit lenders	1,104.46	0.39%	15.09	36.60%	4.90	7.72%	4.72	37.10%
Small market lenders	179.04	0.49%	1.62	49.83%	1.41	6.43%	0.66	47.72%
Universal and investment banks	8,320.85	0.28%	101.58	39.76%	42.01	4.88%	39.39	36.41%
Not classified	-	-	-	-	-	-	-	-
Total	27,153.89	0.34%	386.92	41.11%	165.02	4.99%	137.47	38.40%

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 Non-performing exposures and forbearance by classification (geographical diversification)

(EUR billions; percentages)

Category (Q2 2023)	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⁾	1,473.79	0.36%	24.15	42.06%	6.95	5.49%	7.22	48.08%
Banks with largest non-domestic exposures								
SSM	14,763.03	0.34%	199.16	42.80%	92.35	4.69%	70.28	38.18%
Non-SSM EEA ²⁾	1,721.79	0.37%	17.42	47.51%	7.66	4.69%	6.27	42.96%
Non-EEA Europe ³⁾	736.01	0.40%	14.63	37.46%	7.26	5.45%	7.36	34.83%
RoW ⁴⁾	8,459.27	0.34%	131.57	37.94%	50.81	5.44%	46.34	37.18%
Total	27,153.89	0.34%	386.92	41.11%	165.02	4.99%	137.47	38.40%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

T04.03.3 Non-performing exposures and forbearance by classification (size)

(EUR billions; percentages)

Category (Q2 2023)	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								
Less than €30 billion	314.01	0.39%	4.31	40.44%	2.81	4.66%	2.03	39.45%
Between €30 billion and €100 billion	2,704.18	0.42%	46.87	44.29%	28.27	4.70%	18.98	42.46%
Between €100 billion and €200 billion	2,358.39	0.32%	37.78	39.42%	19.44	4.19%	13.40	35.30%
More than €200 billion	9,506.89	0.30%	116.03	40.09%	45.75	4.88%	44.20	38.51%
G-SIBs ¹⁾	12,270.42	0.36%	181.92	41.31%	68.75	5.42%	58.86	37.68%
Total	27,153.89	0.34%	386.92	41.11%	165.02	4.99%	137.47	38.40%

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 Non-performing exposures and forbearance by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2023)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with low risk	14,554.70	0.35%	200.87	41.57%	88.29	5.50%	72.35	39.63%
Banks with medium, high risk and non-rated	12,599.19	0.33%	186.05	40.62%	76.73	4.40%	65.12	37.04%
Total	27,153.89	0.34%	386.92	41.11%	165.02	4.99%	137.47	38.40%

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.

T04.04.1 Fair value hierarchy by reference period

(EUR billions; percentages)

Type of instrument	Fair value hierarchy														
	Q2 2022			Q3 2022			Q4 2022			Q1 2023			Q2 2023		
	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	32.44	2,005.80	49.72	33.98	2,592.28	51.21	23.75	2,103.62	43.01	15.36	1,868.17	40.01	14.61	2,005.02	40.08
Equity instruments	258.58	31.20	65.54	226.52	28.45	65.68	249.85	28.61	65.18	301.93	22.51	70.17	312.57	22.04	71.49
Debt securities	1,220.00	388.25	53.16	1,155.98	370.72	51.59	1,048.98	355.64	48.60	1,207.93	384.67	36.36	1,277.62	377.96	37.68
Loans and advances	17.17	1,269.56	68.47	21.49	1,277.26	70.86	18.76	1,049.87	72.98	17.08	1,348.70	78.54	16.25	1,307.34	76.08
Total	1,528.19	3,694.81	236.89	1,437.96	4,268.71	239.34	1,341.35	3,537.74	229.78	1,542.29	3,624.05	225.07	1,621.06	3,712.35	225.34
as a share of total assets	5.71%	13.80%	0.89%	5.18%	15.37%	0.86%	5.19%	13.69%	0.89%	5.84%	13.72%	0.85%	6.15%	14.09%	0.86%

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, as well as mergers and acquisitions.

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

T04.04.2 Fair value hierarchy by country

(EUR billions; percentages)

Country (Q2 2023)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	647.76	11.09	1.71%	24.64	3.80%	3.34	0.52%
Bulgaria	C	C	C	C	C	C	C
Germany	4,893.26	241.76	4.94%	1,237.59	25.29%	52.37	1.07%
Estonia	44.09	0.52	1.18%	0.18	0.40%	C	C
Ireland	629.35	37.99	6.04%	126.04	20.03%	3.84	0.61%
Greece	303.39	9.28	3.06%	9.88	3.26%	1.52	0.50%
Spain	3,748.94	205.38	5.48%	305.57	8.15%	14.94	0.40%
France	9,174.78	695.86	7.58%	1,540.38	16.79%	99.16	1.08%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	2,617.54	214.56	8.20%	116.83	4.46%	16.71	0.64%
Cyprus	C	C	C	C	C	C	C
Latvia	19.10	0.51	2.67%	0.11	0.55%	0.00	0.01%
Lithuania	34.52	0.69	2.01%	C	C	C	C
Luxembourg	114.72	0.80	0.70%	4.40	3.83%	2.08	1.81%
Malta	C	C	C	C	C	C	C
Netherlands	2,352.59	116.25	4.94%	162.54	6.91%	14.12	0.60%
Austria	687.13	23.27	3.39%	17.12	2.49%	4.74	0.69%
Portugal	232.42	11.94	5.14%	1.59	0.68%	4.42	1.90%
Slovenia	41.33	2.10	5.09%	1.45	3.52%	0.02	0.05%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	718.07	47.88	6.67%	C	C	C	C
Total	26,338.83	1,621.06	6.15%	3,712.35	14.09%	225.34	0.86%

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 Fair value hierarchy by classification (business model)

(EUR billions; percentages)

Category (Q2 2023)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	1,133.65	68.42	6.04%	110.87	9.78%	8.42	0.74%
Custodian and asset managers	337.77	15.36	4.55%	39.27	11.63%	1.75	0.52%
Development/promotional lenders	436.35	23.34	5.35%	15.23	3.49%	16.48	3.78%
Diversified lenders	2,940.62	119.00	4.05%	64.01	2.18%	19.00	0.65%
G-SIBs ¹⁾	12,198.02	898.61	7.37%	2,068.04	16.95%	121.83	1.00%
Retail and consumer credit lenders	1,048.05	27.51	2.63%	31.50	3.01%	3.05	0.29%
Small market lenders	160.62	4.96	3.09%	3.01	1.87%	0.07	0.04%
Universal and investment banks	8,083.75	463.87	5.74%	1,380.44	17.08%	54.74	0.68%
Not classified	-	-	-	-	-	-	-
Total	26,338.83	1,621.06	6.15%	3,712.35	14.09%	225.34	0.86%

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 Fair value hierarchy by classification (geographical diversification)

(EUR billions; percentages)

Category (Q2 2023)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures ¹⁾	1,384.22	64.49	4.66%	36.31	2.62%	17.14	1.24%
Banks with largest non-domestic exposures							
SSM	14,325.79	860.59	6.01%	2,145.59	14.98%	111.31	0.78%
Non-SSM EEA ²⁾	1,587.20	66.00	4.16%	C	C	13.55	0.85%
Non-EEA Europe ³⁾	696.53	28.94	4.15%	C	C	2.51	0.36%
RoW ⁴⁾	8,345.09	601.03	7.20%	1,332.69	15.97%	80.83	0.97%
Total	26,338.83	1,621.06	6.15%	3,712.35	14.09%	225.34	0.86%

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 Fair value hierarchy by classification (size)

(EUR billions; percentages)

Category (Q2 2023)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
Less than €30 billion	288.72	6.08	2.10%	5.52	1.91%	1.40	0.49%
Between €30 billion and €100 billion	2,555.04	97.41	3.81%	85.77	3.36%	20.03	0.78%
Between €100 billion and €200 billion	2,308.01	130.55	5.66%	365.71	15.85%	27.06	1.17%
More than €200 billion	8,989.04	488.41	5.43%	1,187.32	13.21%	55.01	0.61%
G-SIBs ¹⁾	12,198.02	898.61	7.37%	2,068.04	16.95%	121.83	1.00%
Total	26,338.83	1,621.06	6.15%	3,712.35	14.09%	225.34	0.86%

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 Fair value hierarchy by classification (risk-based) ¹⁾

(EUR billions, percentages)

Category (Q2 2023)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Low risk banks	13,852.61	818.10	5.91%	1,712.80	12.36%	112.32	0.81%
Medium, high risk and non-rated banks	12,486.21	802.95	6.43%	1,999.55	16.01%	113.02	0.91%
Total	26,338.83	1,621.06	6.15%	3,712.35	14.09%	225.34	0.86%

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) 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.

T04.05.1 Loans and advances subject to impairment review by reference period

(EUR billions; percentages)

Item	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Total loans and advances subject to impairment review ^{1) 2)}	14,388.95	14,596.11	14,339.49	14,510.64	14,573.93
Stage 1 loans and advances	12,647.53	12,822.76	12,629.30	12,829.76	12,899.45
Stage 1 as a share of total loans and advances ²⁾	87.90%	87.85%	88.07%	88.42%	88.51%
Stage 1 coverage ratio	0.22%	0.22%	0.23%	0.23%	0.23%
Stage 2 loans and advances	1,399.10	1,433.82	1,379.68	1,350.52	1,339.01
Stage 2 as a share of total loans and advances ²⁾	9.72%	9.82%	9.62%	9.31%	9.19%
Stage 2 coverage ratio	3.82%	3.76%	3.76%	3.82%	3.79%
Stage 3 loans and advances	326.74	324.14	316.34	316.06	321.54
Stage 3 as a share of total loans and advances ²⁾	2.27%	2.22%	2.21%	2.18%	2.21%
Stage 3 coverage ratio	45.58%	45.79%	45.03%	45.17%	44.26%
Purchased or originated credit-impaired loans and advances ³⁾	15.59	15.39	14.16	14.31	13.93
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.11%	0.11%	0.10%	0.10%	0.10%
Purchased or originated credit-impaired coverage ratio	24.25%	24.68%	22.51%	22.17%	20.79%

Source: ECB.

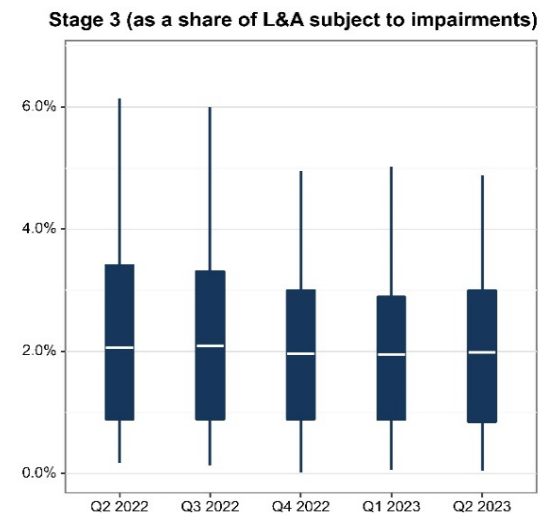
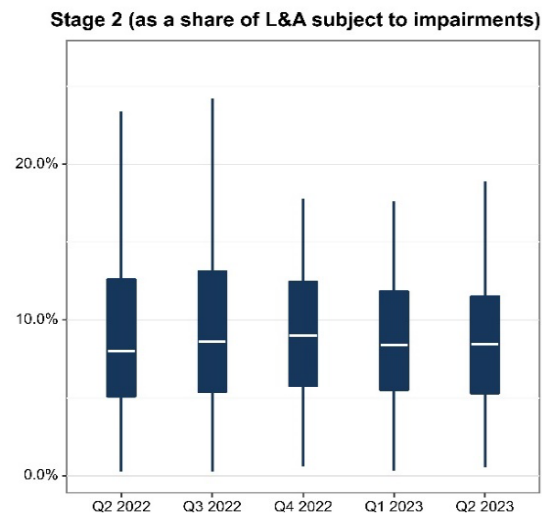
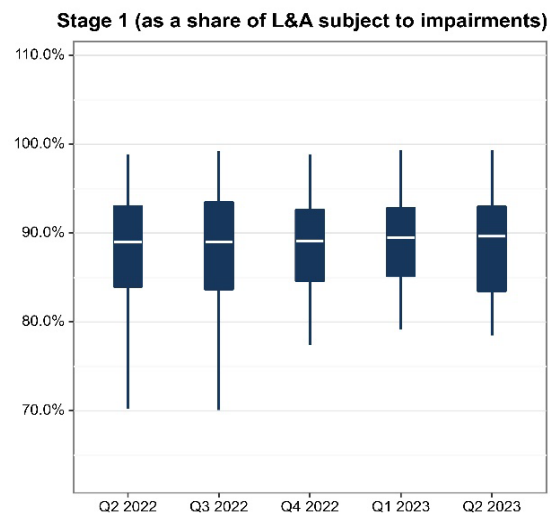
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, as well as 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. Cash balances at central banks and other demand deposits are excluded.

2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).

3) Purchased or originated credit-impaired loans and advances are included in Stage 2 and Stage 3 loans and advances until Q2 2021.



T04.05.2 Loans and advances subject to impairment review by country/1

(EUR billions; percentages)

Country (Q2 2023)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Total loans and advances subject to impairment review^{1) 2)}	14,573.93	418.01	C	2,104.32	31.76	270.97	159.22	2,374.70	4,864.01	-	1,551.27
Stage 1 loans and advances	12,899.45	349.61	C	1,860.25	28.31	234.35	131.85	2,143.79	4,313.23	-	1,334.34
Stage 1 as a share of total loans and advances ²⁾	88.51%	83.64%	C	88.40%	89.14%	86.48%	82.81%	90.28%	88.68%	-	86.02%
Stage 1 coverage ratio	0.23%	0.10%	C	0.15%	0.17%	0.20%	0.36%	0.39%	0.23%	-	0.28%
Stage 2 loans and advances	1,339.01	61.53	C	212.18	3.21	30.08	17.11	160.21	435.26	-	173.29
Stage 2 as a share of total loans and advances ²⁾	9.19%	14.72%	C	10.08%	10.09%	11.10%	10.75%	6.75%	8.95%	-	11.17%
Stage 2 coverage ratio	3.79%	1.62%	C	2.02%	2.25%	4.72%	5.16%	6.16%	4.06%	-	4.64%
Stage 3 loans and advances	321.54	6.21	C	30.00	C	5.95	8.15	69.10	112.54	-	41.66
Stage 3 as a share of total loans and advances ²⁾	2.21%	1.49%	C	1.43%	C	2.20%	5.12%	2.91%	2.31%	-	2.69%
Stage 3 coverage ratio	44.26%	49.11%	C	35.25%	32.04%	32.89%	44.12%	45.51%	46.20%	-	54.38%
Purchased or originated credit-impaired loans and advances	13.93	0.66	C	1.89	C	0.59	2.11	1.59	2.98	-	1.99
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.10%	0.16%	C	0.09%	C	0.22%	1.32%	0.07%	0.06%	-	0.13%
Purchased or originated credit-impaired coverage ratio	20.79%	C	C	12.90%	C	5.02%	16.99%	25.06%	20.14%	-	36.15%

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, as well as 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. Cash balances at central banks and other demand deposits are excluded.

2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).

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

T04.05.2 Loans and advances subject to impairment review by country/2

(EUR billions; percentages)

Category (Q2 2023)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Total loans and advances subject to impairment review ^{1) 2)}	C	13.03	23.80	52.60	C	1,657.24	453.33	134.94	23.23	-	403.03
Stage 1 loans and advances	C	12.05	22.11	45.46	C	1,512.95	372.71	114.42	21.05	-	369.38
Stage 1 as a share of total loans and advances ²⁾	C	92.47%	92.89%	86.43%	C	91.29%	82.22%	84.79%	90.62%	-	91.65%
Stage 1 coverage ratio	C	0.57%	0.17%	0.16%	C	0.09%	0.23%	0.53%	0.57%	-	0.07%
Stage 2 loans and advances	C	0.87	1.51	6.00	C	117.92	71.08	15.36	1.65	-	28.59
Stage 2 as a share of total loans and advances ²⁾	C	6.67%	6.35%	11.41%	C	7.12%	15.68%	11.38%	7.12%	-	7.09%
Stage 2 coverage ratio	C	4.02%	2.54%	1.91%	C	2.10%	3.94%	8.20%	5.93%	-	1.98%
Stage 3 loans and advances	C	C	0.17	C	C	C	8.61	4.99	0.47	-	4.82
Stage 3 as a share of total loans and advances ²⁾	C	C	0.72%	C	C	C	1.90%	3.69%	2.04%	-	1.20%
Stage 3 coverage ratio	C	46.89%	31.73%	31.66%	C	26.48%	51.32%	58.26%	57.14%	-	30.52%
Purchased or originated credit-impaired loans and advances	C	C	0.01	C	C	C	0.94	0.19	0.05	-	0.24
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	C	C	0.04%	C	C	C	0.21%	0.14%	0.22%	-	0.06%
Purchased or originated credit-impaired coverage ratio	C	C	2.23%	C	C	C	24.93%	C	-4.41%	-	C

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, as well as 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. Cash balances at central banks and other demand deposits are excluded.

2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).

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

T04.05.3 Loans and advances subject to impairment review by classification (business model)

(EUR billions; percentages)

Category (Q2 2023)	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 subject to impairment review ^{1) 2)}	14,573.93	732.39	100.56	290.82	1,693.76	6,608.19	666.44	108.12	4,373.65	-
Stage 1 loans and advances	12,899.45	649.03	93.79	262.78	1,440.10	5,845.83	593.61	98.31	3,916.00	-
Stage 1 as a share of total loans and advances ²⁾	88.51%	88.62%	93.27%	90.36%	85.02%	88.46%	89.07%	90.92%	89.54%	-
Stage 1 coverage ratio	0.23%	0.20%	0.05%	C	0.28%	0.24%	0.29%	0.40%	0.22%	-
Stage 2 loans and advances	1,339.01	73.18	C	C	195.74	600.93	61.24	C	369.50	-
Stage 2 as a share of total loans and advances ²⁾	9.19%	9.99%	C	C	11.56%	9.09%	9.19%	C	8.45%	-
Stage 2 coverage ratio	3.79%	2.33%	C	C	4.45%	4.26%	3.37%	4.63%	3.20%	-
Stage 3 loans and advances	321.54	10.02	0.72	3.85	52.34	157.25	10.85	1.42	85.09	-
Stage 3 as a share of total loans and advances ²⁾	2.21%	1.37%	0.72%	1.32%	3.09%	2.38%	1.63%	1.31%	1.95%	-
Stage 3 coverage ratio	44.26%	29.95%	34.71%	C	51.11%	44.08%	42.47%	52.12%	43.28%	-
Purchased or originated credit-impaired loans and advances	13.93	0.16	C	C	5.58	4.19	0.74	C	3.06	-
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.10%	0.02%	C	C	0.33%	0.06%	0.11%	C	0.07%	-
Purchased or originated credit-impaired coverage ratio	20.79%	30.79%	C	C	24.06%	17.22%	8.75%	8.54%	23.18%	-

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, as well as 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. Cash balances at central banks and other demand deposits are excluded.

2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).

3) 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.

T04.05.3 Loans and advances subject to impairment review by classification (geographical diversification)

(EUR billions; percentages)

Category (Q2 2023)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾
Total loans and advances subject to impairment review ^{1) 2)}	14,573.93	787.34	7,782.40	960.90	413.86	4,629.44
Stage 1 loans and advances	12,899.45	699.61	6,901.31	823.99	360.91	4,113.63
Stage 1 as a share of total loans and advances ²⁾	88.51%	88.86%	88.68%	85.75%	87.21%	88.86%
Stage 1 coverage ratio	0.23%	0.19%	0.23%	0.18%	0.25%	0.25%
Stage 2 loans and advances	1,339.01	69.40	708.76	120.71	40.29	399.85
Stage 2 as a share of total loans and advances ²⁾	9.19%	8.81%	9.11%	12.56%	9.73%	8.64%
Stage 2 coverage ratio	3.79%	3.60%	3.79%	3.19%	4.35%	3.96%
Stage 3 loans and advances	321.54	18.02	164.44	14.73	12.10	112.26
Stage 3 as a share of total loans and advances ²⁾	2.21%	2.29%	2.11%	1.53%	2.92%	2.42%
Stage 3 coverage ratio	44.26%	49.97%	45.48%	51.33%	40.84%	41.01%
Purchased or originated credit-impaired loans and advances	13.93	0.31	7.90	1.47	0.56	3.70
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.10%	0.04%	0.10%	0.15%	0.14%	0.08%
Purchased or originated credit-impaired coverage ratio	20.79%	11.85%	22.45%	22.76%	14.07%	18.22%

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, as well as 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. Cash balances at central banks and other demand deposits are excluded.

2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).

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.

T04.05.3 Loans and advances subject to impairment review by classification (size)

(EUR billions; percentages)

Category (Q2 2023)	Total	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	
Total loans and advances subject to impairment review ^{1) 2)}	14,573.93	163.52	1,365.16	1,217.98	5,219.08	6,608.19
Stage 1 loans and advances	12,899.45	146.54	1,200.14	1,047.14	4,659.80	5,845.83
Stage 1 as a share of total loans and advances ²⁾	88.51%	89.62%	87.91%	85.97%	89.28%	88.46%
Stage 1 coverage ratio	0.23%	0.35%	0.30%	0.20%	0.21%	0.24%
Stage 2 loans and advances	1,339.01	13.32	128.18	138.93	457.65	600.93
Stage 2 as a share of total loans and advances ²⁾	9.19%	8.15%	9.39%	11.41%	8.77%	9.09%
Stage 2 coverage ratio	3.79%	4.27%	4.15%	3.02%	3.31%	4.26%
Stage 3 loans and advances	321.54	3.13	33.17	30.00	98.00	157.25
Stage 3 as a share of total loans and advances ²⁾	2.21%	1.91%	2.43%	2.46%	1.88%	2.38%
Stage 3 coverage ratio	44.26%	43.50%	48.29%	44.24%	43.23%	44.08%
Purchased or originated credit-impaired loans and advances	13.93	0.53	3.67	1.91	3.63	4.19
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.10%	0.32%	0.27%	0.16%	0.07%	0.06%
Purchased or originated credit-impaired coverage ratio	20.79%	5.19%	17.90%	30.62%	24.90%	17.22%

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, as well as 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. Cash balances at central banks and other demand deposits are excluded.

2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).

3) 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.

T04.05.3 Loans and advances subject to impairment review by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2023)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Total loans and advances subject to impairment review ^{2) 3)}	14,573.93	8,061.29	6,512.64
Stage 1 loans and advances	12,899.45	7,200.46	5,698.99
Stage 1 as a share of total loans and advances ³⁾	88.51%	89.32%	87.51%
Stage 1 coverage ratio	0.23%	0.24%	0.22%
Stage 2 loans and advances	1,339.01	685.70	653.31
Stage 2 as a share of total loans and advances ³⁾	9.19%	8.51%	10.03%
Stage 2 coverage ratio	3.79%	3.98%	3.59%
Stage 3 loans and advances	321.54	170.05	151.49
Stage 3 as a share of total loans and advances ³⁾	2.21%	2.11%	2.33%
Stage 3 coverage ratio	44.26%	45.16%	43.26%
Purchased or originated credit-impaired loans and advances	13.93	5.08	8.85
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.10%	0.06%	0.14%
Purchased or originated credit-impaired coverage ratio	20.79%	21.08%	20.62%

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, as well as mergers and acquisitions.

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) Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.

3) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).

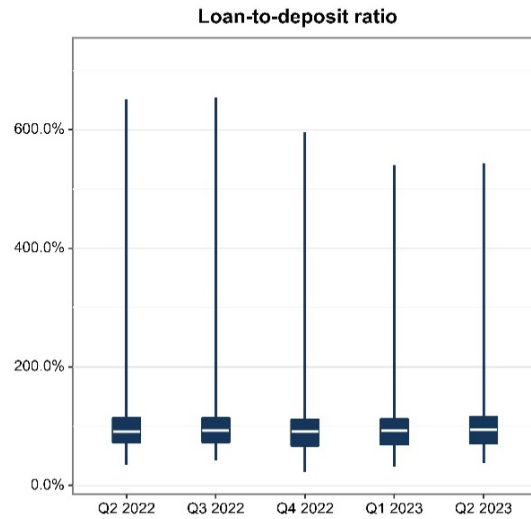
T05.01.1 Loan-to-deposit ratio by reference period

(EUR billions; percentages)

Item	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Total loans and advances to non-financial corporations and households	11,648.16	11,756.92	11,711.05	11,741.73	11,794.12
Total deposits from non-financial corporations and households	11,058.81	11,224.05	11,312.95	11,183.46	11,223.93
Loan-to-deposit ratio	105.33%	104.75%	103.52%	104.99%	105.08%

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, as well as mergers and acquisitions.



T05.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q2 2023)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Belgium	340.40	369.48	92.13%
Bulgaria	C	C	C
Germany	1,510.87	1,218.21	124.02%
Estonia	28.76	28.54	100.78%
Ireland	184.21	256.59	71.79%
Greece	122.12	204.78	59.64%
Spain	1,988.58	1,952.50	101.85%
France	3,977.09	3,684.90	107.93%
Croatia ¹⁾	-	-	-
Italy	1,241.45	1,337.66	92.81%
Cyprus	C	C	C
Latvia	9.81	14.52	67.53%
Lithuania	17.20	24.64	69.80%
Luxembourg	42.49	44.14	96.26%
Malta	C	C	C
Netherlands	1,355.44	1,206.83	112.31%
Austria	359.62	370.40	97.09%
Portugal	119.16	174.81	68.16%
Slovenia	20.41	31.44	64.93%
Slovakia ¹⁾	-	-	-
Finland	443.36	246.25	180.04%
Total	11,794.12	11,223.93	105.08%

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

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

(EUR billions; percentages)

Category (Q2 2023)	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	480.01	251.97	190.50%
Custodian and asset managers	48.42	70.12	69.06%
Development/promotional lenders	126.91	4.38	2898.01%
Diversified lenders	1,542.29	1,774.09	86.93%
G-SIBs ¹⁾	5,422.69	5,120.40	105.90%
Retail and consumer credit lenders	574.31	656.69	87.45%
Small market lenders	88.90	115.67	76.86%
Universal and investment banks	3,510.58	3,230.61	108.67%
Not classified	-	-	-
Total	11,794.12	11,223.93	105.08%

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

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

(EUR billions; percentages)

Category (Q2 2023)	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⁾	636.70	666.68	95.50%
Banks with largest non-domestic exposures			
SSM	6,246.61	5,977.23	104.51%
Non-SSM EEA ²⁾	875.16	813.16	107.62%
Non-EEA Europe ³⁾	349.21	397.38	87.88%
RoW ⁴⁾	3,686.44	3,369.48	109.41%
Total	11,794.12	11,223.93	105.08%

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q2 2023)	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			
Less than €30 billion	139.18	188.25	73.93%
Between €30 billion and €100 billion	1,200.96	1,228.62	97.75%
Between €100 billion and €200 billion	921.23	848.75	108.54%
More than €200 billion	4,110.06	3,837.92	107.09%
G-SIBs ¹⁾	5,422.69	5,120.40	105.90%
Total	11,794.12	11,223.93	105.08%

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

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

(EUR billions; percentages)

Category (Q2 2023)	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	6,674.27	6,003.22	111.18%
Banks with medium, high risk and non-rated	5,119.86	5,220.71	98.07%
Total	11,794.12	11,223.93	105.08%

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

T05.02.1 Deposits to total funding ratio by reference period

(percentages)

Indicator	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Deposits from credit institutions and other financial corporations to total funding	18.72%	19.04%	17.69%	19.83%	19.97%
Deposits from non-financial corporations to total funding	17.57%	17.89%	19.21%	18.10%	18.07%
Deposits from households to total funding	33.14%	32.72%	34.94%	33.59%	34.28%

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, as well as mergers and acquisitions.

T05.02.2 Deposits to total funding ratio by country

(percentages)

Country (Q2 2023)	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	15.16%	15.96%	47.13%
Bulgaria	C	C	C
Germany	33.91%	13.96%	20.26%
Estonia	10.42%	34.25%	39.78%
Ireland	29.35%	26.99%	28.16%
Greece	6.10%	20.37%	57.96%
Spain	15.36%	17.42%	41.99%
France	20.23%	19.91%	31.24%
Croatia ¹⁾	-	-	-
Italy	16.28%	19.75%	40.30%
Cyprus	C	C	C
Latvia	7.75%	33.10%	53.82%
Lithuania	7.36%	22.96%	55.23%
Luxembourg	35.57%	8.56%	35.03%
Malta	C	C	C
Netherlands	14.45%	16.41%	40.32%
Austria	15.98%	18.23%	42.70%
Portugal	6.00%	21.84%	63.83%
Slovenia	4.15%	19.10%	67.57%
Slovakia ¹⁾	-	-	-
Finland	C	C	24.03%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(percentages)

Category (Q2 2023)	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	35.18%	11.44%	13.58%
Custodian and asset managers	58.85%	2.79%	22.43%
Development/promotional lenders	6.41%	1.05%	C
Diversified lenders	11.73%	19.91%	48.32%
G-SIBs ¹⁾	20.10%	20.06%	32.50%
Retail and consumer credit lenders	11.22%	7.08%	62.50%
Small market lenders	7.43%	25.77%	56.02%
Universal and investment banks	21.42%	18.43%	32.41%
Not classified	-	-	-

Source: ECB.

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

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

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

(percentages)

Category (Q2 2023)	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⁾	11.00%	9.14%	45.43%
Banks with largest non-domestic exposures			
SSM	22.68%	18.13%	34.41%
Non-SSM EEA ²⁾	12.11%	20.06%	37.89%
Non-EEA Europe ³⁾	12.54%	21.21%	44.01%
RoW ⁴⁾	19.34%	18.86%	30.47%

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.

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

(percentages)

Category (Q2 2023)	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			
Less than €30 billion	14.28%	20.34%	53.50%
Between €30 billion and €100 billion	18.23%	12.21%	43.18%
Between €100 billion and €200 billion	21.01%	17.29%	30.61%
More than €200 billion	20.27%	17.31%	34.19%
G-SIBs ¹⁾	20.10%	20.06%	32.50%

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 (risk-based) ¹⁾

(percentages)

Category (Q2 2023)	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	19.35%	17.25%	34.83%
Banks with medium, high risk and non-rated	20.69%	19.01%	33.65%

Source: ECB.

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

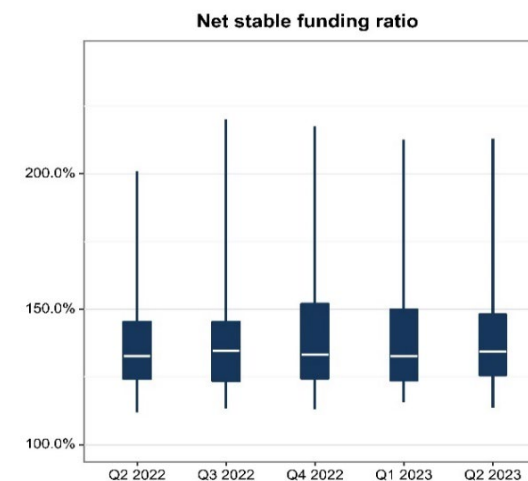
C: the value is suppressed for confidentiality reasons.

1) 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.

T05.03.1 Net stable funding ratio by reference period

(EUR billions; percentages)

Net stable funding ratio and its components	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Available stable funding	15,825.86	15,864.53	15,359.36	15,325.21	15,397.48
Capital items and instruments			1,846.13	1,887.55	1,914.19
Retail deposits			7,448.66	7,345.16	7,398.55
of which: maturity < 6 months			7,143.20	6,994.95	7,017.19
of which: maturity >= 6 months to < 1 year			126.28	157.80	177.78
of which: maturity >= 1 year			179.18	192.41	203.58
Other non-financial customers (except central banks)			1,803.89	1,819.00	1,833.02
of which: maturity < 6 months			1,881.00	1,859.41	1,868.93
of which: maturity >= 6 months to < 1 year			63.24	72.39	76.07
of which: maturity >= 1 year			191.50	192.14	184.11
Operational deposits			585.69	544.06	523.60
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾			C	C	C
Financial customers and central banks			1,567.42	1,465.20	1,434.70
of which: liabilities provided by the ECB or the central bank of a Member State			489.07	327.86	294.92
Liabilities provided where the counterparty cannot be determined			1,790.13	1,929.85	1,963.28
Independent liabilities			C	C	C
Other liabilities			286.71	308.82	305.36
Required stable funding	12,462.08	12,485.78	12,208.84	12,175.25	12,187.33
Central bank assets			21.15	21.00	11.63
Liquid assets			252.43	266.79	256.97
Securities other than liquid assets			662.16	684.46	694.70
Loans			9,571.39	9,511.44	9,496.57
of which: residential mortgages			1,308.16	1,310.06	1,275.14
Interdependent assets			C	C	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾			C	C	C
Derivatives			197.63	199.80	206.64
Contributions to CCP default fund ²⁾			16.59	16.76	19.56
Other assets			1,235.48	1,225.39	1,248.91
Off-balance sheet items			250.81	248.44	C
Net stable funding ratio	126.99%	127.06%	125.81%	125.87%	126.34%



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, as well as mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

T05.03.2 Net stable funding ratio by country/1

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2023)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Available stable funding	15,397.48	452.13	C	2,278.43	32.87	337.07	235.66	2,505.33	4,797.90	-	1,782.24
Capital items and instruments	1,914.19	42.79	C	326.21	4.56	67.73	31.78	278.86	628.50	-	218.97
Retail deposits	7,398.55	296.39	C	715.48	18.71	138.16	154.92	1,445.66	2,089.78	-	975.36
of which: maturity < 6 months	7,017.19	279.59	C	615.55	17.79	136.00	136.40	1,389.56	2,029.55	-	919.77
of which: maturity >= 6 months to < 1 year	177.78	5.08	C	65.69	0.83	1.32	13.13	37.59	14.98	-	8.74
of which: maturity >= 1 year	203.58	11.72	C	34.25	0.10	0.84	5.39	18.50	45.25	-	46.85
Other non-financial customers (except central banks)	1,833.02	46.13	C	341.60	3.22	43.75	26.26	254.48	627.13	-	213.35
of which: maturity < 6 months	1,868.93	46.01	C	283.15	5.72	56.43	24.12	277.23	653.17	-	210.43
of which: maturity >= 6 months to < 1 year	76.07	0.86	C	22.66	0.08	0.89	0.64	10.90	25.69	-	3.90
of which: maturity >= 1 year	184.11	0.84	C	67.08	0.09	0.13	2.73	20.38	48.15	-	27.44
Operational deposits	523.60	12.18	C	95.45	2.80	20.37	1.46	61.14	213.01	-	32.95
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-	C
Financial customers and central banks	1,434.70	52.76	C	285.65	1.68	48.42	14.79	162.02	558.21	-	201.86
of which: liabilities provided by the ECB or the central bank of a Member State	294.92	3.22	C	43.52	C	0.40	11.39	43.97	81.48	-	81.75
Liabilities provided where the counterparty cannot be determined	1,963.28	C	C	450.60	C	17.81	3.40	254.52	551.65	-	100.65
Independent liabilities	C	C	C	C	C	C	C	C	C	-	C
Other liabilities	305.36	0.96	C	38.66	0.08	C	C	C	C	-	C
Required stable funding	12,187.33	314.64	C	1,860.68	23.05	218.77	175.08	1,933.95	4,153.60	-	1,336.35
Central bank assets	11.63	C	C	C	C	2.15	C	0.22	1.71	-	C
Liquid assets	256.97	8.08	C	42.28	C	4.86	1.85	27.92	104.16	-	41.23
Securities other than liquid assets	694.70	11.79	C	206.60	C	6.37	13.81	46.98	252.72	-	81.11
Loans	9,496.57	269.53	C	1,384.50	21.53	172.25	108.00	1,522.99	3,169.77	-	968.73
of which: residential mortgages	1,275.14	C	C	C	5.53	52.41	C	83.27	574.23	-	C
Interdependent assets	C	C	C	C	C	C	C	C	C	-	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-	C
Derivatives	206.64	3.12	C	48.25	0.06	5.02	1.46	18.05	87.91	-	20.98
Contributions to CCP default fund ²⁾	19.56	C	C	4.25	C	0.32	C	1.02	8.53	-	1.87
Other assets	1,248.91	17.12	C	119.55	0.65	18.90	47.08	286.57	447.59	-	185.80
Off-balance sheet items	C	4.97	C	47.11	0.47	C	2.41	C	C	-	36.61
Net stable funding ratio	126.34%	143.70%	C	122.45%	142.58%	154.07%	134.60%	129.55%	115.51%	-	133.37%

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) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

T05.03.2 Net stable funding ratio by country/2

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2023)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Available stable funding	C	15.07	27.50	67.12	C	1,602.01	523.08	188.99	34.80	-	453.52
Capital items and instruments	C	1.88	2.63	10.15	C	159.90	60.43	19.87	4.64	-	47.73
Retail deposits	C	10.46	18.72	34.57	C	882.03	260.27	137.93	24.86	-	150.02
of which: maturity < 6 months	C	10.34	18.28	32.30	C	848.26	247.54	124.54	23.43	-	147.39
of which: maturity >= 6 months to < 1 year	C	C	C	1.06	C	9.29	3.79	10.40	0.67	-	C
of which: maturity >= 1 year	C	C	C	1.21	C	24.49	8.95	2.99	0.76	-	C
Other non-financial customers (except central banks)	C	1.07	1.50	13.04	C	127.07	63.40	14.65	3.12	-	C
of which: maturity < 6 months	C	1.96	3.60	11.24	C	156.91	57.57	16.43	2.57	-	56.80
of which: maturity >= 6 months to < 1 year	C	0.02	C	0.50	C	6.23	1.56	C	0.10	-	1.58
of which: maturity >= 1 year	C	0.01	0.04	1.65	C	8.03	4.84	1.09	0.45	-	C
Operational deposits	C	1.01	2.34	4.91	C	55.04	3.48	C	C	-	13.44
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-	C
Financial customers and central banks	C	0.43	2.06	0.53	C	58.25	30.81	C	1.20	-	7.02
of which: liabilities provided by the ECB or the central bank of a Member State	C	C	0.98	C	C	13.67	8.90	C	C	-	C
Liabilities provided where the counterparty cannot be determined	C	C	C	C	C	316.07	75.85	3.38	C	-	184.77
Independent liabilities	C	C	C	C	C	C	C	C	C	-	C
Other liabilities	C	C	C	3.15	C	C	C	3.89	0.12	-	C
Required stable funding	C	9.03	17.06	45.53	C	1,173.71	372.98	123.73	18.79	-	371.88
Central bank assets	C	C	C	C	C	C	0.06	0.05	C	-	C
Liquid assets	C	C	0.51	2.06	C	7.78	6.37	4.05	0.21	-	3.78
Securities other than liquid assets	C	C	0.58	6.10	C	23.98	21.45	9.64	1.33	-	8.62
Loans	C	8.45	15.43	33.31	C	1,059.67	295.23	93.36	15.55	-	330.24
of which: residential mortgages	C	1.86	5.44	C	C	325.60	5.86	C	C	-	C
Interdependent assets	C	C	C	C	C	C	C	C	C	-	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-	C
Derivatives	C	C	C	0.60	C	16.44	2.02	0.79	C	-	1.43
Contributions to CCP default fund ²⁾	C	C	C	C	C	1.76	C	C	C	-	C
Other assets	C	0.17	0.29	2.70	C	42.56	43.33	13.25	1.17	-	17.52
Off-balance sheet items	C	0.12	0.21	C	C	21.42	4.52	C	0.36	-	9.00
Net stable funding ratio	C	166.93%	161.23%	147.42%	C	136.49%	140.24%	152.75%	185.17%	-	121.95%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

T05.03.3 Net stable funding ratio by classification (business model)

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2023)	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
Available stable funding	15,397.48	655.34	171.32	318.38	2,194.80	6,645.88	763.86	128.22	4,519.68	-
Capital items and instruments	1,914.19	72.65	27.84	35.11	245.94	808.55	79.42	16.41	628.28	-
Retail deposits	7,398.55	124.87	C	C	1,308.80	3,134.75	512.71	86.13	2,157.45	-
of which: maturity < 6 months	7,017.19	118.15	C	C	1,226.42	3,007.64	486.19	82.61	2,034.68	-
of which: maturity >= 6 months to < 1 year	177.78	2.93	C	C	42.07	61.34	14.45	2.30	54.02	-
of which: maturity >= 1 year	203.58	3.79	C	C	40.31	65.77	12.08	1.22	68.76	-
Other non-financial customers (except central banks)	1,833.02	116.84	8.40	4.18	238.78	920.28	48.06	10.25	486.23	-
of which: maturity < 6 months	1,868.93	83.81	6.50	2.16	233.65	936.92	36.19	15.17	554.53	-
of which: maturity >= 6 months to < 1 year	76.07	9.30	C	C	7.08	40.53	2.05	0.30	15.74	-
of which: maturity >= 1 year	184.11	23.72	1.03	1.92	20.90	94.43	12.49	0.61	29.01	-
Operational deposits	523.60	10.93	C	C	27.97	271.11	3.88	6.14	168.17	-
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-
Financial customers and central banks	1,434.70	116.01	11.11	11.75	162.36	679.89	52.39	5.92	395.27	-
of which: liabilities provided by the ECB or the central bank of a Member State	294.92	15.07	C	C	74.61	119.70	12.73	1.00	66.14	-
Liabilities provided where the counterparty cannot be determined	1,963.28	205.61	C	C	155.45	667.24	59.99	2.90	605.30	-
Independent liabilities	C	C	C	C	C	C	C	C	C	-
Other liabilities	305.36	C	C	C	C	C	C	C	54.21	-
Required stable funding	12,187.33	546.94	98.10	250.06	1,560.66	5,586.61	551.78	81.07	3,512.11	-
Central bank assets	11.63	0.20	C	C	1.69	8.53	C	0.30	0.85	-
Liquid assets	256.97	15.13	7.94	6.70	44.69	123.07	7.56	1.06	50.82	-
Securities other than liquid assets	694.70	32.11	13.16	27.14	85.41	290.55	46.44	2.51	197.38	-
Loans	9,496.57	457.52	59.51	209.88	1,182.06	4,278.75	428.72	72.98	2,807.15	-
of which: residential mortgages	1,275.14	C	2.43	C	79.18	799.63	133.59	13.18	247.13	-
Interdependent assets	C	C	C	C	C	C	C	C	C	-
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-
Derivatives	206.64	6.56	3.44	5.06	11.08	112.14	4.38	0.22	63.76	-
Contributions to CCP default fund ²⁾	19.56	0.32	0.62	C	1.40	10.56	0.08	C	6.58	-
Other assets	1,248.91	25.01	12.18	-0.29	213.78	634.29	56.86	2.73	304.36	-
Off-balance sheet items	C	C	1.26	C	C	C	6.57	C	C	-
Net stable funding ratio	126.34%	119.82%	174.65%	127.32%	140.63%	118.96%	138.44%	158.16%	128.69%	-

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) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

T05.03.3 Net stable funding ratio by classification (geographical diversification)

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2023)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾
Available stable funding	15,397.48	975.26	8,178.93	1,084.55	498.68	4,660.05
Capital items and instruments	1,914.19	113.54	1,057.52	113.75	58.13	571.25
Retail deposits	7,398.55	486.81	3,991.91	549.29	286.24	2,084.31
of which: maturity < 6 months	7,017.19	468.55	3,780.50	526.13	276.45	1,965.55
of which: maturity >= 6 months to < 1 year	177.78	7.37	97.12	12.77	3.67	56.86
of which: maturity >= 1 year	203.58	10.90	114.28	10.39	6.13	61.89
Other non-financial customers (except central banks)	1,833.02	64.76	931.65	132.32	53.65	650.65
of which: maturity < 6 months	1,868.93	52.53	972.70	141.42	51.44	650.84
of which: maturity >= 6 months to < 1 year	76.07	1.49	40.68	2.71	2.22	28.97
of which: maturity >= 1 year	184.11	16.18	84.85	4.63	4.12	74.33
Operational deposits	523.60	6.45	351.98	21.56	4.22	139.39
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C
Financial customers and central banks	1,434.70	74.80	659.06	55.06	32.63	613.15
of which: liabilities provided by the ECB or the central bank of a Member State	294.92	40.83	138.91	11.14	6.98	97.05
Liabilities provided where the counterparty cannot be determined	1,963.28	205.07	1,028.30	179.36	59.12	491.43
Independent liabilities	C	C	C	C	C	C
Other liabilities	305.36	C	133.75	C	C	C
Required stable funding	12,187.33	706.60	6,443.58	794.51	339.62	3,903.02
Central bank assets	11.63	0.03	2.87	0.08	C	C
Liquid assets	256.97	29.37	122.86	13.20	4.88	86.66
Securities other than liquid assets	694.70	62.28	379.81	21.69	9.63	221.28
Loans	9,496.57	539.43	5,000.71	671.96	275.09	3,009.37
of which: residential mortgages	1,275.14	92.06	744.23	30.81	52.76	355.28
Interdependent assets	C	C	C	C	C	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C
Derivatives	206.64	7.86	121.46	4.37	4.55	68.40
Contributions to CCP default fund ²⁾	19.56	0.65	10.60	C	C	6.67
Other assets	1,248.91	58.29	663.03	66.88	38.60	422.10
Off-balance sheet items	C	C	C	15.02	4.91	81.48
Net stable funding ratio	126.34%	138.02%	126.93%	136.51%	146.83%	119.40%

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) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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.

T05.03.3 Net stable funding ratio by classification (size)

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2023)	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	
Available stable funding	15,397.48	220.15	1,881.73	1,346.99	5,302.73	6,645.88
Capital items and instruments	1,914.19	28.47	216.11	199.42	661.65	808.55
Retail deposits	7,398.55	140.52	959.34	607.27	2,556.67	3,134.75
of which: maturity < 6 months	7,017.19	132.75	886.22	564.00	2,426.57	3,007.64
of which: maturity >= 6 months to < 1 year	177.78	4.86	42.25	9.90	59.44	61.34
of which: maturity >= 1 year	203.58	2.91	30.87	33.37	70.66	65.77
Other non-financial customers (except central banks)	1,833.02	20.15	151.09	132.48	609.03	920.28
of which: maturity < 6 months	1,868.93	23.82	136.07	139.77	632.35	936.92
of which: maturity >= 6 months to < 1 year	76.07	0.62	6.05	5.69	23.19	40.53
of which: maturity >= 1 year	184.11	1.53	27.37	9.54	51.24	94.43
Operational deposits	523.60	10.37	48.76	37.03	156.33	271.11
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C
Financial customers and central banks	1,434.70	13.96	186.50	138.38	415.97	679.89
of which: liabilities provided by the ECB or the central bank of a Member State	294.92	3.82	48.99	40.58	81.83	119.70
Liabilities provided where the counterparty cannot be determined	1,963.28	5.50	292.39	205.63	792.53	667.24
Independent liabilities	C	C	C	C	C	C
Other liabilities	305.36	C	C	C	85.80	C
Required stable funding	12,187.33	136.17	1,349.25	998.14	4,117.15	5,586.61
Central bank assets	11.63	0.35	0.21	2.10	0.44	8.53
Liquid assets	256.97	2.92	34.76	30.91	65.32	123.07
Securities other than liquid assets	694.70	6.11	89.99	75.25	232.80	290.55
Loans	9,496.57	114.63	1,043.85	759.34	3,300.00	4,278.75
of which: residential mortgages	1,275.14	19.66	93.98	49.73	312.14	799.63
Interdependent assets	C	C	C	C	C	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C
Derivatives	206.64	0.81	14.22	19.94	59.53	112.14
Contributions to CCP default fund ²⁾	19.56	C	C	2.16	5.35	10.56
Other assets	1,248.91	9.44	145.32	92.43	367.43	634.29
Off-balance sheet items	C	1.91	18.33	C	C	C
Net stable funding ratio	126.34%	161.67%	139.46%	134.95%	128.80%	118.96%

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) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

T05.03.3 Net stable funding ratio by classification (risk-based)¹⁾

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2023)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Available stable funding	15,397.48	8,410.01	6,987.47
Capital items and instruments	1,914.19	1,006.70	907.49
Retail deposits	7,398.55	4,088.96	3,309.59
of which: maturity < 6 months	7,017.19	3,887.82	3,129.37
of which: maturity >= 6 months to < 1 year	177.78	93.29	84.49
of which: maturity >= 1 year	203.58	107.85	95.73
Other non-financial customers (except central banks)	1,833.02	878.39	954.63
of which: maturity < 6 months	1,868.93	961.82	907.12
of which: maturity >= 6 months to < 1 year	76.07	38.76	37.32
of which: maturity >= 1 year	184.11	66.75	117.35
Operational deposits	523.60	327.86	195.74
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ²⁾	C	C	C
Financial customers and central banks	1,434.70	618.80	815.90
of which: liabilities provided by the ECB or the central bank of a Member State	294.92	143.28	151.64
Liabilities provided where the counterparty cannot be determined	1,963.28	1,306.35	656.93
Independent liabilities	C	C	C
Other liabilities	305.36	C	C
Required stable funding	12,187.33	6,640.56	5,546.77
Central bank assets	11.63	1.87	9.77
Liquid assets	256.97	118.84	138.13
Securities other than liquid assets	694.70	326.66	368.04
Loans	9,496.57	5,284.93	4,211.63
of which: residential mortgages	1,275.14	871.87	403.27
Interdependent assets	C	C	C
Assets within a group or an IPS if subject to preferential treatment ²⁾	C	C	C
Derivatives	206.64	93.33	113.31
Contributions to CCP default fund ³⁾	19.56	8.40	11.16
Other assets	1,248.91	681.18	567.72
Off-balance sheet items	C	C	C
Net stable funding ratio	126.34%	126.65%	125.97%

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) IPS stands for institutional protection scheme.

3) CCP stands for central counterparty.

T06.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
Numerator: Liquidity buffer	5,187.57	5,347.32	4,985.18	5,103.00	4,903.13
Level 1 assets: unadjusted	5,034.39	5,199.98	4,822.54	4,925.64	4,720.68
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	65.67	62.50	43.21	17.31	-12.36
Level 1 assets: adjusted amount	5,100.05	5,262.48	4,865.75	4,942.94	4,708.32
Excluding EHQCB ²⁾	5,025.71	5,186.34	4,740.72	4,795.25	4,529.95
EHQCB	74.35	76.13	125.03	147.69	178.37
Level 2 assets: unadjusted	C	C	163.21	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	23.15	C	C
Level 2 assets: adjusted amount	171.22	168.94	186.36	198.63	228.42
Level 2A	97.89	103.99	104.87	111.99	124.64
Level 2B	73.33	64.95	81.49	86.64	103.79
Excess liquidity asset amount	C	C	0.57	C	C
Denominator: Net liquidity outflow	3,157.18	3,301.18	3,090.23	3,164.61	3,103.24
Total outflows	4,704.70	4,826.22	4,440.06	4,666.63	4,551.89
Reduction for inflows	1,547.52	1,525.04	1,349.84	1,502.02	1,448.65
Liquidity coverage ratio	164.31%	161.98%	161.32%	161.25%	158.00%

Source: ECB.

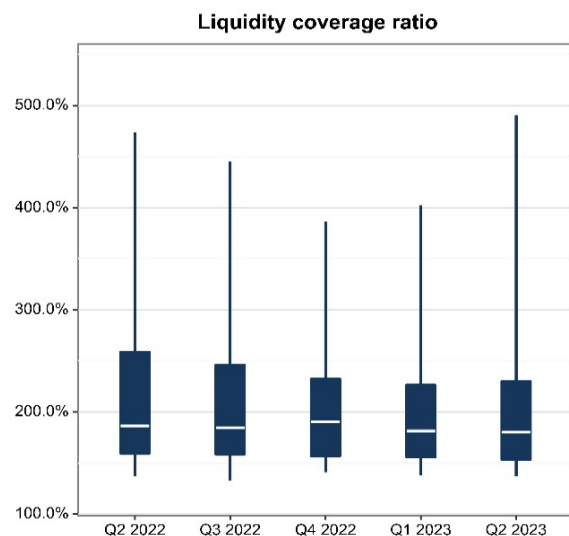
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, as well as 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) Data refer to the end of the quarter specified in the column header.

2) EHQCB stands for Extremely High Quality Covered Bonds.



T06.01.2 Liquidity coverage ratio by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2023)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Numerator: Liquidity buffer	4,903.13	172.94	C	933.15	11.03	174.98	76.68	640.64	1,444.81	-	489.72
Level 1 assets: unadjusted	4,720.68	165.46	C	896.64	C	171.43	76.32	623.60	1,375.57	-	471.44
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	-12.36	-0.01	C	-14.11	C	-2.15	C	-13.53	-23.33	-	-10.39
Level 1 assets: adjusted amount	4,708.32	165.44	C	882.53	10.99	169.29	C	610.07	1,352.24	-	461.04
Excluding EHQCB ²⁾	4,529.95	156.20	C	833.27	C	164.40	72.51	594.47	1,323.00	-	443.28
EHQCB	178.37	9.25	C	49.26	C	4.89	C	15.60	29.24	-	17.76
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	-	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C	C	C	C	-	C
Level 2 assets: adjusted amount	228.42	7.79	C	41.29	C	C	0.36	27.91	96.95	-	20.67
Level 2A	124.64	6.13	C	30.08	C	C	0.05	17.84	36.34	-	15.52
Level 2B	103.79	1.66	C	11.22	C	0.49	0.31	10.07	60.61	-	5.15
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	3,103.24	107.09	C	641.04	6.54	106.42	36.35	377.35	972.56	-	294.25
Total outflows	4,551.89	124.77	C	873.72	7.42	128.94	39.89	505.88	1,661.51	-	392.90
Reduction for inflows	1,448.65	17.69	C	232.67	0.89	22.52	3.54	128.52	688.95	-	98.65
Liquidity coverage ratio	158.00%	161.49%	C	145.57%	168.83%	164.42%	210.96%	169.77%	148.56%	-	166.43%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

T06.01.2 Liquidity coverage ratio by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2023)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Numerator: Liquidity buffer	C	5.16	7.99	44.09	C	496.20	154.88	59.18	12.40	-	148.13
Level 1 assets: unadjusted	C	5.11	7.95	39.79	C	480.13	153.51	57.26	12.31	-	142.62
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	C	C	C	0.66	C	44.60	C	C	C	-	C
Level 1 assets: adjusted amount	C	C	C	40.44	C	524.73	C	C	C	-	C
Excluding EHQCB ²⁾	C	5.10	7.91	C	C	512.51	155.78	57.22	12.69	-	112.25
EHQCB	C	C	C	C	C	12.22	C	C	C	-	C
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	-	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C	C	C	C	-	C
Level 2 assets: adjusted amount	C	C	C	4.34	C	16.35	1.38	1.91	C	-	5.01
Level 2A	C	C	C	2.88	C	5.50	1.13	0.85	C	-	C
Level 2B	C	C	C	1.45	C	10.85	0.25	1.07	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	C	2.04	3.43	26.29	C	310.34	94.55	26.35	3.85	-	86.11
Total outflows	C	2.56	4.39	30.25	C	480.70	144.91	33.28	5.34	-	C
Reduction for inflows	C	0.52	0.96	3.97	C	170.36	50.35	6.93	1.49	-	C
Liquidity coverage ratio	C	252.46%	233.01%	167.74%	C	159.89%	163.80%	224.57%	321.71%	-	172.03%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2023)	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
Numerator: Liquidity buffer	4,903.13	246.25	139.89	79.12	660.25	2,022.71	173.40	42.44	1,539.08	-
Level 1 assets: unadjusted	4,720.68	231.63	132.89	74.81	644.83	1,928.14	168.53	42.20	1,497.64	-
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	-12.36	0.16	C	C	-3.49	-24.23	-3.70	C	19.13	-
Level 1 assets: adjusted amount	4,708.32	231.79	C	C	641.34	1,903.91	164.84	C	1,516.77	-
Excluding EHQCB ²⁾	4,529.95	211.21	124.70	74.81	615.35	1,856.98	158.48	42.42	1,446.01	-
EHQCB	178.37	20.57	C	C	25.99	46.92	6.36	C	70.76	-
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	-
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C	C	C	C	-
Level 2 assets: adjusted amount	228.42	15.24	8.44	4.30	16.11	135.86	5.68	0.23	42.55	-
Level 2A	124.64	C	C	C	9.70	64.90	2.46	0.12	30.30	-
Level 2B	103.79	C	C	C	6.41	70.96	3.23	0.11	12.25	-
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-
Denominator: Net liquidity outflow	3,103.24	154.71	68.95	32.46	345.69	1,387.77	86.76	18.15	1,008.76	-
Total outflows	4,551.89	191.75	101.89	39.38	443.09	2,287.18	109.39	22.29	1,356.92	-
Reduction for inflows	1,448.65	37.05	32.94	6.92	97.40	899.41	22.63	4.14	348.16	-
Liquidity coverage ratio	158.00%	159.17%	202.88%	243.77%	190.99%	145.75%	199.86%	233.82%	152.57%	-

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2023)	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	4,903.13	276.45	2,672.67	374.62	155.82	1,423.57
Level 1 assets: unadjusted	4,720.68	269.80	2,574.84	367.41	150.39	1,358.23
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	-12.36	C	9.77	C	C	-30.64
Level 1 assets: adjusted amount	4,708.32	C	2,584.62	C	C	1,327.59
Excluding EHQCB ²⁾	4,529.95	259.17	2,489.33	341.31	147.67	1,292.47
EHQCB	178.37	C	95.29	C	C	35.12
Level 2 assets: unadjusted	C	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C
Level 2 assets: adjusted amount	228.42	7.17	112.31	6.71	5.58	96.66
Level 2A	124.64	2.15	67.74	6.23	4.37	44.14
Level 2B	103.79	5.01	44.57	0.48	1.20	52.52
Excess liquidity asset amount	C	C	C	C	C	C
Denominator: Net liquidity outflow	3,103.24	131.23	1,695.17	230.64	79.33	966.89
Total outflows	4,551.89	156.40	2,473.44	306.34	94.46	1,521.25
Reduction for inflows	1,448.65	25.17	778.27	75.70	15.14	554.37
Liquidity coverage ratio	158.00%	210.67%	157.66%	162.43%	196.43%	147.23%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

5) European countries not in the EEA.

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

T06.01.3 Liquidity coverage ratio by classification (size)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2023)	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	4,903.13	92.28	569.28	450.57	1,768.29	2,022.71
Level 1 assets: unadjusted	4,720.68	91.02	552.37	435.72	1,713.43	1,928.14
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	-12.36	0.71	2.70	-16.57	25.04	-24.23
Level 1 assets: adjusted amount	4,708.32	91.73	555.07	419.14	1,738.46	1,903.91
Excluding EHQCB ²⁾	4,529.95	89.70	537.50	397.07	1,648.70	1,856.98
EHQCB	178.37	2.03	17.57	22.07	89.76	46.92
Level 2 assets: unadjusted	C	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C
Level 2 assets: adjusted amount	228.42	1.24	17.80	16.49	57.03	135.86
Level 2A	124.64	0.98	10.93	7.91	39.92	64.90
Level 2B	103.79	0.26	6.87	8.58	17.11	70.96
Excess liquidity asset amount	C	C	C	C	C	C
Denominator: Net liquidity outflow	3,103.24	37.41	266.81	257.89	1,153.37	1,387.77
Total outflows	4,551.89	45.11	348.65	326.57	1,544.38	2,287.18
Reduction for inflows	1,448.65	7.70	81.84	68.68	391.02	899.41
Liquidity coverage ratio	158.00%	246.70%	213.36%	174.72%	153.32%	145.75%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components ²⁾ (Q2 2023)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Numerator: Liquidity buffer	4,903.13	2,565.84	2,337.30
Level 1 assets: unadjusted	4,720.68	2,469.90	2,250.78
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	-12.36	17.56	-29.91
Level 1 assets: adjusted amount	4,708.32	2,487.45	2,220.87
Excluding EHQCB ³⁾	4,529.95	2,392.40	2,137.56
EHQCB	178.37	95.06	83.31
Level 2 assets: unadjusted	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C
Level 2 assets: adjusted amount	228.42	115.76	112.66
Level 2A	124.64	69.73	54.91
Level 2B	103.79	46.03	57.75
Excess liquidity asset amount	C	C	C
Denominator: Net liquidity outflow	3,103.24	1,622.89	1,480.35
Total outflows	4,551.89	2,330.86	2,221.03
Reduction for inflows	1,448.65	707.97	740.67
Liquidity coverage ratio	158.00%	158.10%	157.89%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) EHQCB stands for Extremely High Quality Covered Bonds.

T06.02.1 Liquidity coverage ratio band by reference period

(number of institutions)

Indicator	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023
LCR ¹⁾ ≤ 100%	-	-	-	-	-
100% < LCR ≤ 150%	22	21	18	23	24
LCR > 150%	89	90	92	88	86
Total	111	111	110	111	110

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, as well as mergers and acquisitions.

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

1) LCR stands for Liquidity Coverage Ratio.

T06.02.2 Liquidity coverage ratio band by country

(number of institutions)

Country (Q2 2023)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	1	4
Bulgaria	-	-	1
Germany	-	9	13
Estonia	-	-	4
Ireland	-	2	4
Greece	-	-	4
Spain	-	2	8
France	-	3	8
Croatia ¹⁾	-	-	-
Italy	-	2	10
Cyprus	-	-	2
Latvia	-	-	3
Lithuania	-	-	3
Luxembourg	-	1	3
Malta	-	-	2
Netherlands	-	2	4
Austria	-	1	5
Portugal	-	1	2
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	-	3
Total	-	24	86

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

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

(number of institutions)

Category (Q2 2023)	LCR ⁵⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures ¹⁾	-	1	14
Banks with largest non-domestic exposures			
SSM	-	17	48
Non-SSM EEA ²⁾	-	1	10
Non-EEA Europe ³⁾	-	-	9
RoW ⁴⁾	-	5	5
Total	-	24	86

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

5) LCR stands for Liquidity Coverage Ratio.

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

(number of institutions)

Category (Q2 2023)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
Less than €30 billion	-	1	22
Between €30 billion and €100 billion	-	3	39
Between €100 billion and €200 billion	-	5	12
More than €200 billion	-	9	11
G-SIBs ¹⁾	-	6	2
Total	-	24	86

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

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Postal address 60640 Frankfurt am Main, Germany

Telephone +49 69 1344 0

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The cut-off date for the statistics included in this issue was 15 September 2023.