



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

## Supervisory Banking Statistics

Third quarter 2021

BANKENTOEZICHT

January 2022

BANKTILSYN BANKU UZRAUDZĪBA

BANKŲ PRIEŽIŪRA NADZÓR BANKOWY

VIGILANZA BANCARIA

BANKFELÜGYELET

BANKING SUPERVISION

SUPERVISION BANCAIRE BANČNI NADZOR

MAOIRSEACHT AR BHAINCÉIREACHT NADZOR BANAKA

**BANKING SUPERVISION**

PANGANDJUSJÄRELEVALVE

SUPERVISÃO BANCÁRIA

BANKOVNÍ DOHLED

БАНКОВ НАДЗОР

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BANKENAUF SICHT

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

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## T00.01 Overview

(EUR billions; percentages; number of institutions)

Main figures	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
<b>Number of SIs</b>					
Full sample	110	112	114	114	113
Liquidity sample <sup>1)</sup>	110	112	114	114	113
<b>Balance sheet composition</b>					
Total assets	24,357.08	24,193.20	25,218.05	25,296.26	25,676.77
Total liabilities	22,835.86	22,659.40	23,655.17	23,711.78	24,072.57
Equity	1,521.22	1,533.81	1,562.88	1,584.48	1,604.20
<b>Key indicators</b>					
Return on equity	2.12%	1.53%	7.21%	6.92%	7.19%
Cost-to-income ratio	65.50%	66.02%	64.68%	64.85%	63.55%
Cost of risk	0.67%	0.67%	0.64%	0.57%	0.53%
<b>Capital adequacy and leverage</b>					
CET 1 ratio <sup>2)</sup>	15.20%	15.65%	15.48%	15.60%	15.47%
Tier 1 ratio <sup>2)</sup>	16.50%	16.98%	16.77%	16.87%	16.79%
Total capital ratio <sup>2)</sup>	19.04%	19.54%	19.33%	19.41%	19.30%
Leverage ratio (transitional definition)	5.63%	6.01%	5.70%	5.92%	5.88%
Leverage ratio (fully phased-in definition)	5.46%	5.83%	5.56%	5.79%	5.76%
<b>Asset quality</b>					
Non-performing loans ratio	2.82%	2.63%	2.54%	2.32%	2.17%
Level 1 as a share of total assets <sup>3)</sup>	7.08%	6.78%	7.14%	7.21%	7.03%
Level 2 as a share of total assets <sup>3)</sup>	13.65%	13.47%	13.01%	12.41%	12.32%
Level 3 as a share of total assets <sup>3)</sup>	0.82%	0.81%	0.82%	0.81%	0.82%
<b>Funding</b>					
Loan-to-deposit ratio	108.32%	106.76%	106.07%	104.74%	104.03%
<b>Liquidity</b>					
Liquidity coverage ratio	170.62%	171.32%	172.24%	173.76%	173.78%

Source: ECB.

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

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

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

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

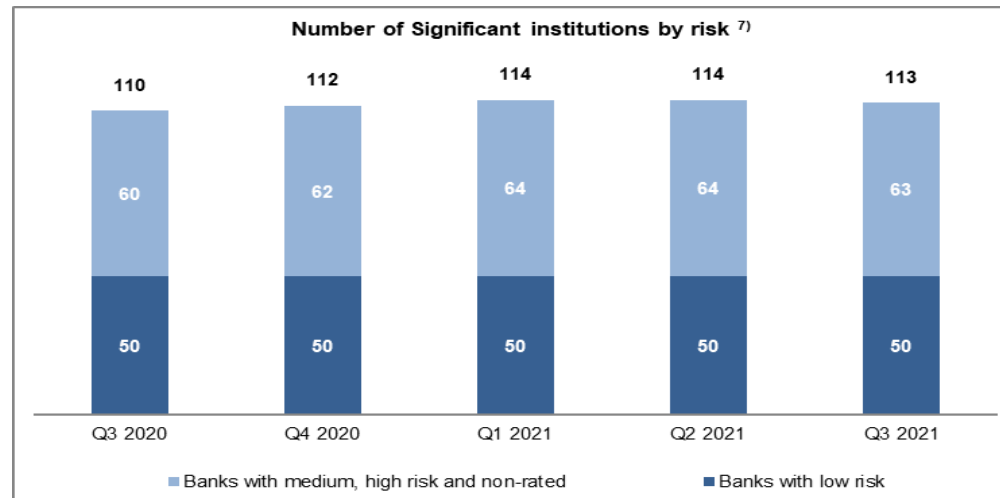
## T01.01 Significant institutions by country and classification (number of institutions)

Country	Q3 2021
Belgium	6
Bulgaria	1
Germany	21
Estonia	3
Ireland	6
Greece	4
Spain	10
France	11
Croatia <sup>1)</sup>	-
Italy	11
Cyprus	3
Latvia	3
Lithuania	3
Luxembourg	5
Malta	3
Netherlands	7
Austria	7
Portugal	3
Slovenia	3
Slovakia <sup>1)</sup>	-
Finland	3
<b>Total</b>	<b>113</b>

Size	Q3 2021
Banks with total assets	
Less than €30 billion	27
Between €30 billion and €100 billion	42
Between €100 billion and €200 billion	18
More than €200 billion	18
G-SIBs <sup>2)</sup>	8
<b>Total</b>	<b>113</b>

Geographical diversification	Q3 2021
Banks with significant domestic exposures <sup>3)</sup>	16
Banks with largest non-domestic exposures	
SSM	66
Non-SSM EEA <sup>4)</sup>	10
Non-EEA Europe <sup>5)</sup>	10
RoW <sup>6)</sup>	11
<b>Total</b>	<b>113</b>

Business model classification	Q3 2021
Corporate/wholesale lenders	12
Custodian and asset managers	8
Development/promotional lenders	6
Diversified lenders	30
G-SIBs <sup>2)</sup>	8
Retail and consumer credit lenders	15
Small market lenders	15
Universal and investment banks	18
Not classified	1
<b>Total</b>	<b>113</b>



Source: ECB.

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

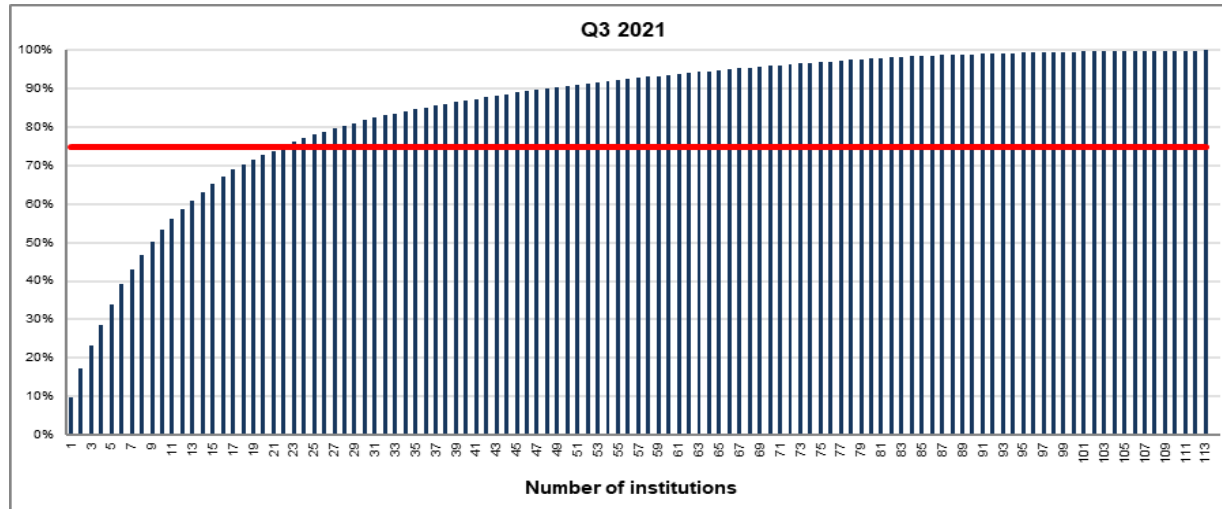
4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

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 <sup>1) 2)</sup>	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
Net interest income	197,980.81	259,366.53	64,706.26	130,077.50	195,903.65
Net fee and commission income	104,401.20	140,338.84	38,310.90	77,941.57	117,567.01
Net gains or losses on financial assets and liabilities held for trading	-2,032.47	21,741.87	15,233.20	20,370.76	23,864.91
Net gains or losses on financial assets and liabilities at fair value through profit and loss			-576.15	-830.13	3,536.27
Net gains or losses from hedge accounting			420.49	352.47	287.25
Exchange differences, net	-986.62	-1,324.48	-3,059.01	1,128.10	1,054.75
Net other operating income <sup>3)</sup>	37,515.62	27,918.62	7,807.91	12,197.39	18,302.85
<b>Operating income <sup>4)</sup></b>	<b>336,878.55</b>	<b>448,041.39</b>	<b>122,843.60</b>	<b>241,237.66</b>	<b>360,516.70</b>
Administrative expenses and depreciation	-220,653.72	-295,798.21	-79,457.95	-156,452.94	-229,098.84
<b>Net income before impairment, provisions and taxes</b>	<b>116,224.84</b>	<b>152,243.19</b>	<b>43,385.65</b>	<b>84,784.72</b>	<b>131,417.87</b>
Impairment and provisions <sup>5)</sup>	-89,184.28	-118,339.76	-15,314.99	-27,227.66	-37,168.55
Other	14,619.32	17,727.28	8,881.72	13,433.84	18,651.09
<b>Profit and loss before tax <sup>6)</sup></b>	<b>42,799.19</b>	<b>45,201.11</b>	<b>37,239.79</b>	<b>73,078.82</b>	<b>115,198.42</b>
Tax expenses or income	-18,602.39	-21,668.87	-9,068.44	-18,290.70	-28,684.00
<b>Net profit/loss</b>	<b>24,196.80</b>	<b>23,532.24</b>	<b>28,171.35</b>	<b>54,788.12</b>	<b>86,514.42</b>
Net interest income to operating income	58.77%	57.89%	52.67%	53.92%	54.34%
Net fee and commission income to operating income	30.99%	31.32%	31.19%	32.31%	32.61%
Net gains or losses on financial assets and liabilities held for trading to operating income	-0.60%	4.85%	12.40%	8.44%	6.62%

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.

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

2) Figures reported are year-to-date.

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

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

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

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

## T02.01.2 Profit and loss figures by country

(EUR millions; percentages)

Profit and loss <sup>1) 2)</sup> (Q3 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>6)</sup>	Italy
Net interest income	195,903.65	4,934.65	C	23,070.26	436.35	4,060.33	4,063.58	45,181.08	53,537.06	-	21,194.71
Net fee and commission income	117,567.01	2,763.85	C	19,432.95	152.34	2,193.69	1,042.84	16,971.98	40,687.32	-	18,742.54
Net gains or losses on financial assets and liabilities held for trading	23,864.91	444.28	C	3,516.06	42.26	570.21	361.86	1,351.03	13,453.68	-	1,984.46
Net gains or losses on financial assets and liabilities at fair value through profit and loss	3,536.27	-31.39	C	1,938.18	C	103.27	C	838.50	64.53	-	-22.40
Net gains or losses from hedge accounting	287.25	C	C	116.40	C	-13.14	C	-14.04	241.88	-	91.21
Exchange differences, net	1,054.75	C	C	216.39	-12.04	-46.92	28.24	50.23	576.67	-	-33.52
Net other operating income	18,302.85	257.67	C	1,481.49	24.40	648.86	-1,240.63	2,244.50	6,984.71	-	4,935.78
<b>Operating income <sup>3)</sup></b>	<b>360,516.70</b>	<b>8,167.41</b>	<b>C</b>	<b>49,771.72</b>	<b>636.83</b>	<b>7,516.30</b>	<b>4,084.36</b>	<b>66,623.29</b>	<b>115,545.85</b>	<b>-</b>	<b>46,892.77</b>
Administrative expenses and depreciation	-229,098.84	-5,098.25	C	-35,355.99	-357.36	-5,262.23	-2,941.52	-36,091.53	-77,634.37	-	-30,354.72
<b>Net income before impairment, provisions and taxes</b>	<b>131,417.87</b>	<b>3,069.16</b>	<b>C</b>	<b>14,415.73</b>	<b>279.46</b>	<b>2,254.07</b>	<b>1,142.84</b>	<b>30,531.76</b>	<b>37,911.48</b>	<b>-</b>	<b>16,538.06</b>
Impairment and provisions <sup>4)</sup>	-37,168.55	C	C	-2,945.86	C	516.80	-5,593.58	-14,659.14	-6,685.03	-	-5,930.42
Other	18,651.09	C	C	226.11	C	57.84	45.14	7,652.28	6,373.94	-	2,849.66
<b>Profit and loss before tax <sup>5)</sup></b>	<b>115,198.42</b>	<b>3,704.16</b>	<b>C</b>	<b>11,695.72</b>	<b>306.23</b>	<b>2,828.70</b>	<b>-4,363.99</b>	<b>25,598.51</b>	<b>37,614.69</b>	<b>-</b>	<b>13,457.61</b>
Tax expenses or income	-28,684.00	-853.68	C	-3,615.55	-32.41	-446.42	-247.76	-6,187.27	-8,704.72	-	-2,793.66
<b>Net profit/loss</b>	<b>86,514.42</b>	<b>2,850.48</b>	<b>C</b>	<b>8,080.16</b>	<b>273.82</b>	<b>2,382.28</b>	<b>-4,611.75</b>	<b>19,411.24</b>	<b>28,909.97</b>	<b>-</b>	<b>10,663.95</b>
Net interest income to operating income	54.34%	60.42%	C	46.35%	68.52%	54.02%	99.49%	67.82%	46.33%	-	45.20%
Net fee and commission income to operating income	32.61%	33.84%	C	39.04%	23.92%	29.19%	25.53%	25.47%	35.21%	-	39.97%
Net gains or losses on financial assets and liabilities held for trading to operating income	6.62%	5.44%	C	7.06%	6.64%	7.59%	8.86%	2.03%	11.64%	-	4.23%

Profit and loss <sup>1) 2)</sup> (Q3 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>6)</sup>	Finland
Net interest income	501.61	C	242.00	821.44	223.06	21,726.23	7,720.88	2,342.63	477.09	-	4,923.26
Net fee and commission income	183.12	C	146.10	1,374.10	75.56	5,502.43	3,844.45	1,167.94	258.10	-	2,797.99
Net gains or losses on financial assets and liabilities held for trading	0.04	C	34.25	88.04	C	894.55	-233.95	234.98	31.43	-	C
Net gains or losses on financial assets and liabilities at fair value through profit and loss	C	-0.43	C	35.20	C	448.03	284.72	-42.08	34.15	-	-89.54
Net gains or losses from hedge accounting	C	C	C	0.99	C	82.60	-28.81	13.26	C	-	13.76
Exchange differences, net	18.23	C	-1.38	29.38	8.57	165.50	168.37	-10.67	C	-	C
Net other operating income	28.12	8.72	12.94	311.14	-2.38	2,042.61	247.92	189.19	28.26	-	C
<b>Operating income <sup>3)</sup></b>	<b>726.35</b>	<b>C</b>	<b>432.67</b>	<b>2,660.29</b>	<b>315.44</b>	<b>30,861.95</b>	<b>12,003.58</b>	<b>3,895.24</b>	<b>829.15</b>	<b>-</b>	<b>8,812.62</b>
Administrative expenses and depreciation	-534.70	C	-200.36	-2,038.11	-266.85	-18,559.39	-7,039.97	-1,910.12	-506.40	-	-4,585.48
<b>Net income before impairment, provisions and taxes</b>	<b>191.66</b>	<b>C</b>	<b>232.32</b>	<b>622.18</b>	<b>48.59</b>	<b>12,302.56</b>	<b>4,963.61</b>	<b>1,985.12</b>	<b>322.74</b>	<b>-</b>	<b>4,227.14</b>
Impairment and provisions <sup>4)</sup>	C	-0.92	C	-37.06	C	-115.22	-544.78	-1,153.08	43.86	-	-178.51
Other	C	C	C	2.95	C	345.24	309.45	111.60	2.64	-	C
<b>Profit and loss before tax <sup>5)</sup></b>	<b>70.08</b>	<b>151.10</b>	<b>240.96</b>	<b>593.37</b>	<b>69.51</b>	<b>12,688.32</b>	<b>4,728.28</b>	<b>951.05</b>	<b>369.23</b>	<b>-</b>	<b>C</b>
Tax expenses or income	-11.28	C	-45.72	-146.05	-20.59	-3,337.63	-915.81	-358.32	-21.98	-	C
<b>Net profit/loss</b>	<b>58.80</b>	<b>C</b>	<b>195.24</b>	<b>447.32</b>	<b>48.92</b>	<b>9,350.69</b>	<b>3,812.47</b>	<b>592.73</b>	<b>347.25</b>	<b>-</b>	<b>3,369.11</b>
Net interest income to operating income	69.06%	59.95%	55.93%	30.88%	70.71%	70.40%	64.32%	60.14%	57.54%	-	55.87%
Net fee and commission income to operating income	25.21%	32.31%	33.77%	51.65%	23.95%	17.83%	32.03%	29.98%	31.13%	-	31.75%
Net gains or losses on financial assets and liabilities held for trading to operating income	0.01%	6.96%	7.92%	3.31%	C	2.90%	-1.95%	6.03%	3.79%	-	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 <sup>1) 2)</sup> (Q3 2021)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>6)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Net interest income	195,903.65	7,658.95	720.55	C	30,441.50	93,323.36	10,609.60	1,932.14	49,326.26	C
Net fee and commission income	117,567.01	1,587.34	4,161.55	C	15,870.95	55,831.37	5,734.41	911.61	33,253.31	C
Net gains or losses on financial assets and liabilities held for trading	23,864.91	-4.12	340.74	C	623.30	17,956.37	255.96	147.60	4,352.45	C
Net gains or losses on financial assets and liabilities at fair value through profit and loss	3,536.27	1,117.61	20.84	C	310.14	-508.13	-8.41	31.93	2,223.25	C
Net gains or losses from hedge accounting	287.25	-17.71	C	41.73	-159.23	537.76	-9.26	-3.53	-108.11	C
Exchange differences, net	1,054.75	-57.85	C	-1.81	423.50	260.66	-105.60	-1.90	460.90	C
Net other operating income	18,302.85	497.88	373.63	C	614.81	8,480.84	2,263.27	81.65	4,547.16	C
<b>Operating income <sup>3)</sup></b>	<b>360,516.70</b>	<b>10,782.09</b>	<b>5,686.15</b>	<b>C</b>	<b>48,124.98</b>	<b>175,882.23</b>	<b>18,739.98</b>	<b>3,099.49</b>	<b>94,055.23</b>	<b>C</b>
Administrative expenses and depreciation	-229,098.84	-7,093.37	-4,027.46	C	-33,408.36	-111,638.03	-12,986.10	-1,783.82	-56,610.69	C
<b>Net income before impairment, provisions and taxes</b>	<b>131,417.87</b>	<b>3,688.72</b>	<b>1,658.69</b>	<b>C</b>	<b>14,716.61</b>	<b>64,244.19</b>	<b>5,753.88</b>	<b>1,315.67</b>	<b>37,444.54</b>	<b>C</b>
Impairment and provisions <sup>4)</sup>	-37,168.55	-428.61	-24.39	C	-11,023.40	-16,865.38	-1,812.43	-43.15	-6,973.62	C
Other	18,651.09	38.64	3.41	C	6,833.15	5,701.99	2,030.50	36.97	3,852.37	C
<b>Profit and loss before tax <sup>5)</sup></b>	<b>115,198.42</b>	<b>3,298.75</b>	<b>1,637.71</b>	<b>C</b>	<b>11,530.85</b>	<b>53,083.86</b>	<b>5,946.30</b>	<b>1,309.48</b>	<b>35,483.66</b>	<b>C</b>
Tax expenses or income	-28,684.00	-798.94	-460.80	C	-2,263.57	-14,371.93	-1,229.14	-138.10	-8,900.65	C
<b>Net profit/loss</b>	<b>86,514.42</b>	<b>2,499.81</b>	<b>1,176.92</b>	<b>C</b>	<b>9,267.28</b>	<b>38,711.93</b>	<b>4,717.16</b>	<b>1,171.39</b>	<b>26,583.01</b>	<b>C</b>
Net interest income to operating income	54.34%	71.03%	12.67%	56.45%	63.26%	53.06%	56.61%	62.34%	52.44%	C
Net fee and commission income to operating income	32.61%	14.72%	73.19%	2.47%	32.98%	31.74%	30.60%	29.41%	35.36%	C
Net gains or losses on financial assets and liabilities held for trading to operating income	6.62%	-0.04%	5.99%	6.18%	1.30%	10.21%	1.37%	4.76%	4.63%	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) 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 <sup>1) 2)</sup> (Q3 2021)	Total	Banks with significant domestic exposures <sup>6)</sup>	Banks with largest non-domestic exposures			
			SSM	non-SSM EEA <sup>7)</sup>	non-EEA Europe <sup>8)</sup>	RoW <sup>9)</sup>
Net interest income	195,903.65	9,924.70	79,119.87	12,123.87	7,830.07	86,905.15
Net fee and commission income	117,567.01	7,174.66	55,052.57	6,543.19	3,039.99	45,756.61
Net gains or losses on financial assets and liabilities held for trading	23,864.91	270.52	6,873.80	1,422.68	265.53	15,032.39
Net gains or losses on financial assets and liabilities at fair value through profit and loss	3,536.27	521.90	2,435.07	-204.20	23.89	759.61
Net gains or losses from hedge accounting	287.25	C	-109.06	C	C	469.54
Exchange differences, net	1,054.75	C	291.43	C	C	723.69
Net other operating income	18,302.85	2,094.75	8,035.53	290.97	597.03	7,284.58
<b>Operating income <sup>3)</sup></b>	<b>360,516.70</b>	19,932.14	151,699.20	20,105.64	11,848.15	156,931.57
Administrative expenses and depreciation	-229,098.84	-14,015.41	-98,043.53	-11,121.80	-7,806.46	-98,111.64
<b>Net income before impairment, provisions and taxes</b>	<b>131,417.87</b>	5,916.73	53,655.67	8,983.84	4,041.69	58,819.93
Impairment and provisions <sup>4)</sup>	-37,168.55	-1,716.88	-15,518.99	-690.52	-847.29	-18,394.87
Other	18,651.09	734.11	12,733.44	591.19	278.95	4,313.40
<b>Profit and loss before tax <sup>5)</sup></b>	<b>115,198.42</b>	5,884.64	51,061.84	8,890.06	3,473.35	45,888.52
Tax expenses or income	-28,684.00	-893.93	-11,780.80	-1,975.36	-660.65	-13,373.27
<b>Net profit/loss</b>	<b>86,514.42</b>	<b>4,990.71</b>	<b>39,281.04</b>	<b>6,914.71</b>	<b>2,812.70</b>	<b>32,515.26</b>
Net interest income to operating income	54.34%	49.79%	52.16%	60.30%	66.09%	55.38%
Net fee and commission income to operating income	32.61%	36.00%	36.29%	32.54%	25.66%	29.16%
Net gains or losses on financial assets and liabilities held for trading to operating income	6.62%	1.36%	4.53%	7.08%	2.24%	9.58%

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 <sup>1) 2)</sup> (Q3 2021)	Total	Banks with total assets				G-SIBs <sup>6)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Net interest income	<b>195,903.65</b>	3,093.80	20,779.27	17,380.87	61,326.35	93,323.36
Net fee and commission income	<b>117,567.01</b>	2,179.83	11,392.05	9,860.32	38,303.43	55,831.37
Net gains or losses on financial assets and liabilities held for trading	<b>23,864.91</b>	287.09	1,247.72	1,041.77	3,331.96	17,956.37
Net gains or losses on financial assets and liabilities at fair value through profit and loss	<b>3,536.27</b>	37.75	52.92	963.39	2,990.36	-508.13
Net gains or losses from hedge accounting	<b>287.25</b>	11.20	-169.34	42.01	-134.38	537.76
Exchange differences, net	<b>1,054.75</b>	17.56	94.66	-27.00	708.87	260.66
Net other operating income	<b>18,302.85</b>	217.23	3,059.00	2,314.93	4,230.85	8,480.84
<b>Operating income <sup>3)</sup></b>	<b>360,516.70</b>	5,844.47	36,456.29	31,576.28	110,757.44	175,882.23
Administrative expenses and depreciation	<b>-229,098.84</b>	-4,157.49	-22,300.03	-20,226.40	-70,776.87	-111,638.03
<b>Net income before impairment, provisions and taxes</b>	<b>131,417.87</b>	1,686.98	14,156.26	11,349.88	39,980.56	64,244.19
Impairment and provisions <sup>4)</sup>	<b>-37,168.55</b>	-217.98	-7,803.61	-3,262.28	-9,019.30	-16,865.38
Other	<b>18,651.09</b>	42.84	755.88	3,177.74	8,972.64	5,701.99
<b>Profit and loss before tax <sup>5)</sup></b>	<b>115,198.42</b>	1,511.84	7,292.89	12,215.54	41,094.28	53,083.86
Tax expenses or income	<b>-28,684.00</b>	-238.01	-3,173.19	-1,809.75	-9,091.12	-14,371.93
<b>Net profit/loss</b>	<b>86,514.42</b>	<b>1,273.83</b>	<b>4,119.70</b>	<b>10,405.79</b>	<b>32,003.16</b>	<b>38,711.93</b>
Net interest income to operating income	<b>54.34%</b>	52.94%	57.00%	55.04%	55.37%	53.06%
Net fee and commission income to operating income	<b>32.61%</b>	37.30%	31.25%	31.23%	34.58%	31.74%
Net gains or losses on financial assets and liabilities held for trading to operating income	<b>6.62%</b>	4.91%	3.42%	3.30%	3.01%	10.21%

Source: ECB.

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

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

2) Figures reported are year-to-date.

3) 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) <sup>1)</sup>

(EUR millions; percentages)

Profit and loss <sup>2) 3)</sup> (Q3 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	195,903.65	130,236.62	65,667.03
Net fee and commission income	117,567.01	72,105.72	45,461.29
Net gains or losses on financial assets and liabilities held for trading	23,864.91	9,115.17	14,749.74
Net gains or losses on financial assets and liabilities at fair value through profit and loss	3,536.27	5,053.51	-1,517.24
Net gains or losses from hedge accounting	287.25	209.53	77.73
Exchange differences, net	1,054.75	952.50	102.26
Net other operating income	18,302.85	11,696.11	6,606.75
<b>Operating income <sup>3)</sup></b>	<b>360,516.70</b>	<b>229,369.15</b>	<b>131,147.55</b>
Administrative expenses and depreciation	-229,098.84	-137,741.98	-91,356.86
<b>Net income before impairment, provisions and taxes</b>	<b>131,417.87</b>	<b>91,627.17</b>	<b>39,790.70</b>
Impairment and provisions <sup>4)</sup>	-37,168.55	-21,834.58	-15,333.97
Other	18,651.09	13,552.50	5,098.59
<b>Profit and loss before tax <sup>5)</sup></b>	<b>115,198.42</b>	<b>85,464.92</b>	<b>29,733.50</b>
Tax expenses or income	-28,684.00	-20,997.16	-7,686.85
<b>Net profit/loss</b>	<b>86,514.42</b>	<b>64,467.76</b>	<b>22,046.66</b>
Net interest income to operating income	54.34%	56.78%	50.07%
Net fee and commission income to operating income	32.61%	31.44%	34.66%
Net gains or losses on financial assets and liabilities held for trading to operating income	6.62%	3.97%	11.25%

Source: ECB.

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

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

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

3) Figures reported are year-to-date.

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

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

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

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

Indicator <sup>1) 2)</sup>	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
Return on equity (RoE)	2.12%	1.53%	7.21%	6.92%	7.19%
Return on assets (RoA)	0.13%	0.10%	0.45%	0.43%	0.45%
Cost-to-income ratio (CIR)	65.50%	66.02%	64.68%	64.85%	63.55%
Cost of risk (CoR) <sup>3)</sup>	0.67%	0.67%	0.64%	0.57%	0.53%

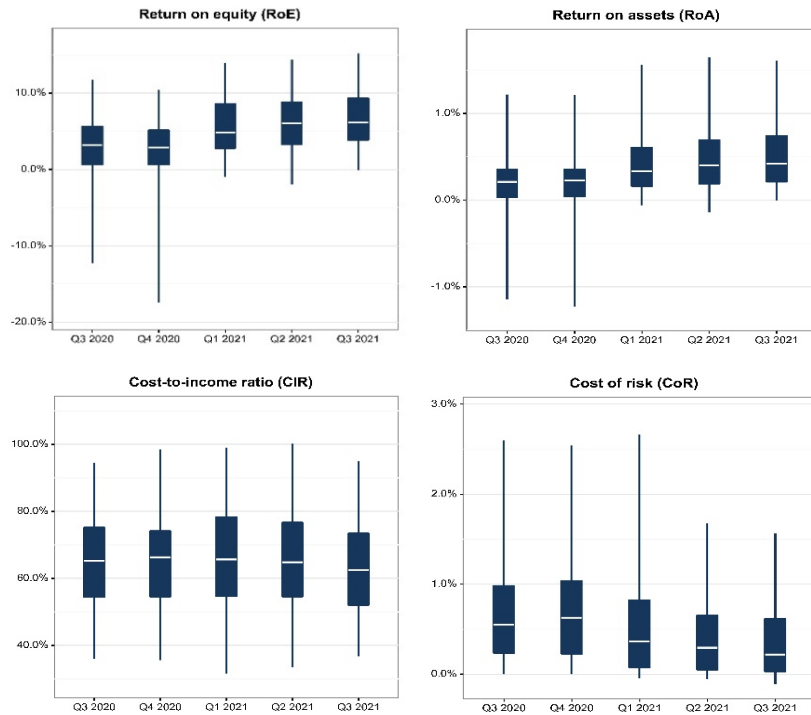
Source: ECB.

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 <sup>1) 2)</sup> (Q3 2021)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) <sup>4)</sup>
Belgium	9.08%	0.60%	62.42%	0.15%
Bulgaria	C	C	C	C
Germany	4.40%	0.24%	71.04%	0.20%
Estonia	7.87%	1.00%	56.12%	0.01%
Ireland	5.82%	0.55%	70.01%	0.10%
Greece	-26.18%	-2.05%	72.02%	6.88%
Spain	11.63%	0.74%	54.17%	1.14%
France	7.31%	0.44%	67.19%	0.43%
Croatia <sup>3)</sup>	-	-	-	-
Italy	7.37%	0.51%	64.73%	0.59%
Cyprus	2.22%	0.17%	73.61%	1.24%
Latvia	10.76%	1.14%	57.36%	C
Lithuania	11.12%	0.87%	46.31%	0.05%
Luxembourg	4.15%	0.29%	76.61%	0.05%
Malta	3.60%	0.27%	84.60%	0.39%
Netherlands	9.06%	0.51%	60.14%	0.06%
Austria	9.55%	0.78%	58.65%	0.37%
Portugal	3.97%	0.33%	49.04%	0.75%
Slovenia	11.19%	1.31%	61.08%	0.08%
Slovakia <sup>3)</sup>	-	-	-	-
Finland	8.75%	0.60%	52.03%	0.16%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 <sup>1) 2)</sup> (Q3 2021)	Return on equity (RoE)	Return on Assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) <sup>4)</sup>
Corporate/wholesale lenders	4.43%	0.26%	65.79%	0.30%
Custodian and asset managers	5.60%	0.43%	70.83%	0.02%
Development/promotional lenders	5.67%	0.42%	31.75%	0.01%
Diversified lenders	5.65%	0.38%	69.42%	1.23%
G-SIBs <sup>3)</sup>	7.61%	0.43%	63.47%	0.51%
Retail and consumer credit lenders	6.73%	0.48%	69.30%	0.47%
Small market lenders	9.12%	1.03%	57.55%	0.37%
Universal and investment banks	7.88%	0.52%	60.19%	0.31%
Not classified	C	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

Category <sup>1) 2)</sup> (Q3 2021)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) <sup>7)</sup>
Banks with significant domestic exposures <sup>3)</sup>	6.35%	0.46%	70.32%	0.34%
Banks with largest non-domestic exposures				
SSM	6.82%	0.45%	64.63%	0.63%
Non-SSM EEA <sup>4)</sup>	9.57%	0.69%	55.32%	0.18%
Non-EEA Europe <sup>5)</sup>	6.07%	0.42%	65.89%	0.38%
RoW <sup>6)</sup>	7.56%	0.42%	62.52%	0.50%

Source: ECB.

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

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

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

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

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

5) European countries not in the EEA.

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

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

**T02.02.3 Key performance indicators by classification (size)**  
(percentages)

Category <sup>1) 2)</sup> (Q3 2021)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) <sup>4)</sup>
Banks with total assets				
Less than €30 billion	5.84%	0.50%	71.14%	0.40%
Between €30 billion and €100 billion	2.67%	0.21%	61.17%	1.02%
Between €100 billion and €200 billion	8.04%	0.56%	64.06%	0.51%
More than €200 billion	8.22%	0.52%	63.90%	0.41%
G-SIBs <sup>3)</sup>	7.61%	0.43%	63.47%	0.51%

Source: ECB.

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

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

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

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

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



**T02.02.3 Key performance indicators by classification (risk-based) <sup>1)</sup>**  
**(percentages)**

Category <sup>2) 3)</sup> (Q3 2021)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) <sup>4)</sup>
Banks with low risk	8.47%	0.53%	60.05%	0.50%
Banks with medium, high risk and non-rated	4.98%	0.31%	69.66%	0.59%

Source: ECB.

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

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

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

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

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

## T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
<b>Cash, cash balances at central banks, other demand deposits</b>	3,103.62	3,208.45	3,856.27	4,055.41	4,297.51
<b>Loans and advances</b>	14,682.38	14,236.40	14,778.77	14,807.17	14,909.82
Central banks	263.09	213.58	186.58	190.01	182.88
General governments	902.54	894.21	889.43	902.32	897.77
Credit institutions	1,216.78	1,107.19	1,266.54	1,276.45	1,274.11
Other financial corporations	1,458.75	1,341.82	1,471.16	1,432.07	1,474.41
Non-financial corporations	5,218.10	5,091.19	5,245.66	5,201.41	5,220.82
Households	5,623.12	5,588.41	5,719.40	5,804.93	5,859.83
<b>Debt securities</b>	3,155.83	2,974.15	3,120.02	3,097.03	3,053.66
<b>Equity instruments</b>	307.36	344.46	439.48	480.33	489.17
<b>Derivatives</b>	1,817.08	1,855.48	1,658.68	1,574.90	1,603.43
Trading	1,661.25	1,711.66	1,539.22	1,470.24	1,501.34
Derivatives – hedge accounting	155.82	143.82	119.46	104.66	102.08
<b>Investments in subsidiaries, joint-ventures and associates</b>	155.02	162.24	162.20	160.41	162.19
<b>Intangible assets and goodwill</b>	117.35	111.82	112.73	113.22	113.15
<b>Other assets <sup>1)</sup></b>	1,018.43	1,300.22	1,089.90	1,007.79	1,047.85
<b>Total assets</b>	<b>24,357.08</b>	<b>24,193.20</b>	<b>25,218.05</b>	<b>25,296.26</b>	<b>25,676.77</b>
Share of unencumbered assets <sup>2)</sup>	77.65%	77.48%	77.07%	76.89%	77.06%
Share of encumbered assets <sup>2)</sup>	22.35%	22.52%	22.93%	23.11%	22.94%

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 (Q3 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>3)</sup>	Italy
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>4,297.51</b>	137.01	C	851.14	8.63	142.79	51.33	480.26	1,352.45	-	463.55
<b>Loans and advances</b>	<b>14,909.82</b>	359.66	C	2,353.16	24.73	291.71	142.02	2,218.55	5,091.04	-	1,513.15
Central banks	<b>182.88</b>	C	C	17.26	C	5.71	C	24.43	49.06	-	14.41
General governments	<b>897.77</b>	23.72	C	166.12	0.69	2.16	C	100.37	397.05	-	50.38
Credit institutions	<b>1,274.11</b>	C	C	385.94	C	52.01	5.44	125.75	442.55	-	65.00
Other financial corporations	<b>1,474.41</b>	15.90	C	370.65	0.39	45.08	16.29	113.46	540.40	-	148.03
Non-financial corporations	<b>5,220.82</b>	103.84	C	818.59	10.16	80.48	71.39	717.43	1,720.97	-	705.65
Households	<b>5,859.83</b>	176.47	C	594.61	13.45	106.26	45.25	1,137.11	1,941.01	-	529.67
<b>Debt securities</b>	<b>3,053.66</b>	87.54	C	530.46	2.87	53.92	48.18	439.31	902.42	-	536.36
<b>Equity instruments</b>	<b>489.17</b>	1.37	C	39.64	0.01	0.64	0.74	40.96	328.01	-	34.18
<b>Derivatives</b>	<b>1,603.43</b>	14.94	C	605.01	0.10	67.80	8.14	119.23	599.68	-	79.67
Trading	<b>1,501.34</b>	13.61	C	595.77	C	66.67	7.74	108.93	544.59	-	74.46
Derivatives – hedge accounting	<b>102.08</b>	1.32	C	9.24	C	1.13	0.40	10.30	55.08	-	5.22
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>162.19</b>	4.93	C	19.18	C	1.33	0.72	23.70	73.58	-	23.09
<b>Intangible assets and goodwill</b>	<b>113.15</b>	2.09	C	11.58	0.02	1.74	1.30	26.22	45.54	-	13.14
<b>Other assets <sup>1)</sup></b>	<b>1,047.85</b>	23.98	C	123.02	C	18.76	47.14	172.53	429.04	-	109.68
<b>Total assets</b>	<b>25,676.77</b>	<b>631.50</b>	<b>C</b>	<b>4,533.19</b>	<b>36.64</b>	<b>578.69</b>	<b>299.56</b>	<b>3,520.75</b>	<b>8,821.76</b>	<b>-</b>	<b>2,772.81</b>
Share of unencumbered assets <sup>2)</sup>	<b>77.06%</b>	81.18%	C	71.81%	93.29%	85.97%	73.33%	77.18%	79.25%	-	70.34%
Share of encumbered assets <sup>2)</sup>	<b>22.94%</b>	18.82%	C	28.19%	6.71%	14.03%	26.67%	22.82%	20.75%	-	29.66%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 (Q3 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Cash, cash balances at central banks, other demand deposits</b>	16.98	C	12.13	65.34	6.09	416.89	124.44	34.01	8.63	-	119.78
<b>Loans and advances</b>	19.40	C	14.99	101.99	11.34	1,699.93	417.54	128.47	17.77	-	486.01
Central banks	C	C	C	C	C	5.35	35.00	C	0.09	-	C
General governments	C	0.19	0.19	C	0.19	115.22	13.56	4.19	0.57	-	18.08
Credit institutions	0.38	0.05	C	41.52	0.55	119.10	12.77	3.13	0.41	-	6.71
Other financial corporations	0.66	0.08	0.05	13.16	0.50	161.72	19.41	C	0.43	-	C
Non-financial corporations	9.88	4.77	5.92	12.20	C	536.54	172.71	44.68	7.44	-	191.93
Households	8.16	C	8.44	33.84	C	762.00	164.08	73.48	8.83	-	241.92
<b>Debt securities</b>	7.20	3.01	2.49	27.23	6.01	C	84.72	57.13	7.77	-	79.47
<b>Equity instruments</b>	0.05	C	C	C	C	C	3.68	3.11	0.22	-	C
<b>Derivatives</b>	0.03	0.02	0.05	1.89	C	62.36	7.23	1.38	0.02	-	35.84
Trading	C	C	C	1.75	0.01	48.44	6.02	1.27	C	-	C
Derivatives – hedge accounting	C	C	C	0.15	C	13.92	1.21	0.11	C	-	C
<b>Investments in subsidiaries, joint-ventures and associates</b>	0.07	C	C	C	0.17	4.52	5.21	1.27	0.03	-	4.29
<b>Intangible assets and goodwill</b>	0.08	C	0.02	0.91	0.09	2.74	2.93	0.45	0.09	-	C
<b>Other assets<sup>1)</sup></b>	3.26	0.14	0.18	3.05	0.41	81.08	9.65	14.75	0.75	-	9.95
<b>Total assets</b>	<b>47.07</b>	<b>C</b>	<b>29.88</b>	<b>202.33</b>	<b>24.20</b>	<b>2,464.66</b>	<b>655.39</b>	<b>240.56</b>	<b>35.29</b>	<b>-</b>	<b>752.93</b>
Share of unencumbered assets <sup>2)</sup>	85.13%	92.00%	93.95%	94.49%	91.46%	81.23%	82.50%	83.94%	93.17%	-	69.15%
Share of encumbered assets <sup>2)</sup>	14.87%	8.00%	6.05%	5.51%	8.54%	18.77%	17.50%	16.06%	6.83%	-	30.85%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q3 2021)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>4,297.51</b>	263.66	142.33	C	602.53	1,786.41	175.94	39.50	1,208.82	C
<b>Loans and advances</b>	<b>14,909.82</b>	803.72	133.98	C	1,869.27	6,939.47	803.48	88.47	3,946.76	C
Central banks	<b>182.88</b>	1.39	C	C	37.80	82.98	C	0.61	58.67	C
General governments	<b>897.77</b>	107.50	C	171.42	65.51	327.98	101.70	1.82	118.56	C
Credit institutions	<b>1,274.11</b>	124.84	67.66	22.30	51.55	559.67	C	2.85	430.79	C
Other financial corporations	<b>1,474.41</b>	78.76	28.71	C	83.12	886.18	25.04	1.13	365.02	C
Non-financial corporations	<b>5,220.82</b>	422.49	22.33	C	748.86	2,309.15	182.20	36.66	1,378.95	C
Households	<b>5,859.83</b>	68.73	11.16	C	882.45	2,773.51	480.12	45.39	1,594.77	C
<b>Debt securities</b>	<b>3,053.66</b>	140.73	56.05	C	492.99	1,291.68	257.77	20.02	725.17	C
<b>Equity instruments</b>	<b>489.17</b>	4.05	7.38	C	20.09	363.78	6.19	0.30	68.29	C
<b>Derivatives</b>	<b>1,603.43</b>	55.77	18.87	C	44.94	952.52	4.99	0.24	509.48	C
Trading	<b>1,501.34</b>	49.46	C	C	39.82	893.78	1.78	0.23	496.36	C
Derivatives – hedge accounting	<b>102.08</b>	6.31	C	15.25	5.13	58.74	3.21	0.01	13.12	C
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>162.19</b>	7.10	0.05	C	18.43	61.89	15.97	0.15	56.79	C
<b>Intangible assets and goodwill</b>	<b>113.15</b>	0.80	2.86	C	15.57	65.16	2.41	0.39	25.08	C
<b>Other assets <sup>1)</sup></b>	<b>1,047.85</b>	22.32	4.76	C	161.97	517.95	52.14	1.86	243.93	C
<b>Total assets</b>	<b>25,676.77</b>	<b>1,298.15</b>	<b>366.29</b>	<b>C</b>	<b>3,225.80</b>	<b>11,978.86</b>	<b>1,318.90</b>	<b>150.93</b>	<b>6,784.32</b>	<b>C</b>
Share of unencumbered assets <sup>2)</sup>	<b>77.06%</b>	61.07%	89.69%	60.65%	75.40%	79.53%	72.01%	93.51%	77.68%	C
Share of encumbered assets <sup>2)</sup>	<b>22.94%</b>	38.93%	10.31%	39.35%	24.60%	20.47%	27.99%	6.49%	22.32%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q3 2021)	Total	Banks with significant domestic exposures <sup>3)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>4)</sup>	Non-EEA Europe <sup>5)</sup>	RoW <sup>6)</sup>
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>4,297.51</b>	224.61	2,047.50	208.07	197.27	1,620.06
<b>Loans and advances</b>	<b>14,909.82</b>	848.58	6,847.10	846.88	523.99	5,843.28
Central banks	<b>182.88</b>	C	49.12	C	C	77.73
General governments	<b>897.77</b>	162.23	382.71	17.74	29.75	305.34
Credit institutions	<b>1,274.11</b>	C	701.23	C	C	510.63
Other financial corporations	<b>1,474.41</b>	35.22	555.31	36.16	43.16	804.57
Non-financial corporations	<b>5,220.82</b>	261.15	2,545.29	319.91	176.78	1,917.71
Households	<b>5,859.83</b>	366.88	2,613.44	402.63	249.57	2,227.31
<b>Debt securities</b>	<b>3,053.66</b>	265.76	1,416.07	183.26	99.01	1,089.56
<b>Equity instruments</b>	<b>489.17</b>	27.31	106.55	C	C	337.17
<b>Derivatives</b>	<b>1,603.43</b>	10.42	618.63	38.21	42.94	893.23
Trading	<b>1,501.34</b>	4.21	571.07	35.89	40.05	850.13
Derivatives – hedge accounting	<b>102.08</b>	6.21	47.56	2.31	2.89	43.10
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>162.19</b>	17.53	87.82	C	C	46.62
<b>Intangible assets and goodwill</b>	<b>113.15</b>	3.12	50.20	C	C	48.50
<b>Other assets <sup>1)</sup></b>	<b>1,047.85</b>	39.79	477.82	34.45	27.44	468.36
<b>Total assets</b>	<b>25,676.77</b>	<b>1,437.12</b>	<b>11,651.69</b>	<b>1,338.85</b>	<b>902.35</b>	<b>10,346.76</b>
Share of unencumbered assets <sup>2)</sup>	<b>77.06%</b>	68.75%	75.76%	77.18%	75.34%	79.81%
Share of encumbered assets <sup>2)</sup>	<b>22.94%</b>	31.25%	24.24%	22.82%	24.66%	20.19%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 (Q3 2021)	Total	Banks with total assets				G-SIBs <sup>3)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>4,297.51</b>	86.96	455.97	437.58	1,530.58	1,786.41
<b>Loans and advances</b>	<b>14,909.82</b>	175.49	1,448.11	1,401.46	4,945.29	6,939.47
Central banks	<b>182.88</b>	0.82	4.40	16.74	77.94	82.98
General governments	<b>897.77</b>	2.50	115.18	161.28	290.83	327.98
Credit institutions	<b>1,274.11</b>	14.18	117.76	88.14	494.36	559.67
Other financial corporations	<b>1,474.41</b>	6.23	127.46	112.72	341.83	886.18
Non-financial corporations	<b>5,220.82</b>	58.69	506.42	545.32	1,801.24	2,309.15
Households	<b>5,859.83</b>	93.07	576.89	477.27	1,939.09	2,773.51
<b>Debt securities</b>	<b>3,053.66</b>	65.36	399.87	370.59	926.16	1,291.68
<b>Equity instruments</b>	<b>489.17</b>	0.80	24.95	30.61	69.02	363.78
<b>Derivatives</b>	<b>1,603.43</b>	1.22	89.05	151.38	409.26	952.52
Trading	<b>1,501.34</b>	1.15	77.57	135.82	393.02	893.78
Derivatives – hedge accounting	<b>102.08</b>	0.07	11.48	15.56	16.23	58.74
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>162.19</b>	0.52	12.97	14.80	72.00	61.89
<b>Intangible assets and goodwill</b>	<b>113.15</b>	1.55	8.08	5.98	32.38	65.16
<b>Other assets <sup>1)</sup></b>	<b>1,047.85</b>	9.80	139.07	82.01	299.02	517.95
<b>Total assets</b>	<b>25,676.77</b>	<b>341.71</b>	<b>2,578.07</b>	<b>2,494.42</b>	<b>8,283.72</b>	<b>11,978.86</b>
Share of unencumbered assets <sup>2)</sup>	<b>77.06%</b>	81.95%	73.10%	75.10%	75.11%	79.53%
Share of encumbered assets <sup>2)</sup>	<b>22.94%</b>	18.05%	26.90%	24.90%	24.89%	20.47%

Source: ECB.

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

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

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

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

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

(EUR billions; percentages)

Assets (Q3 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>4,297.51</b>	2,634.66	1,662.85
<b>Loans and advances</b>	<b>14,909.82</b>	9,863.24	5,046.58
Central banks	182.88	117.30	65.57
General governments	897.77	650.32	247.45
Credit institutions	1,274.11	854.24	419.87
Other financial corporations	1,474.41	796.33	678.08
Non-financial corporations	5,220.82	3,486.17	1,734.65
Households	5,859.83	3,958.88	1,900.96
<b>Debt securities</b>	<b>3,053.66</b>	1,805.91	1,247.75
<b>Equity instruments</b>	<b>489.17</b>	283.36	205.81
<b>Derivatives</b>	<b>1,603.43</b>	716.89	886.54
Trading	1,501.34	645.50	855.85
Derivatives – hedge accounting	102.08	71.39	30.70
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>162.19</b>	120.51	41.68
<b>Intangible assets and goodwill</b>	<b>113.15</b>	79.97	33.18
<b>Other assets</b> <sup>2)</sup>	<b>1,047.85</b>	593.19	454.66
<b>Total assets</b>	<b>25,676.77</b>	<b>16,097.73</b>	<b>9,579.04</b>
Share of unencumbered assets <sup>3)</sup>	77.06%	77.39%	76.50%
Share of encumbered assets <sup>3)</sup>	22.94%	22.61%	23.50%

Source: ECB.

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

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

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

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



**T02.04.1 Composition of liabilities and equity by reference period**  
(EUR billions)

Liabilities and equity	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
<b>Deposits</b>	16,021.83	15,709.56	16,890.41	17,077.30	17,376.80
Central banks	1,781.03	1,750.73	2,095.87	2,176.45	2,183.84
General governments	561.01	495.08	526.87	549.81	548.43
Credit institutions	1,507.83	1,360.49	1,641.21	1,596.61	1,632.54
Other financial corporations	2,163.02	2,099.42	2,288.75	2,246.52	2,360.83
Non-financial corporations	3,517.65	3,500.95	3,567.91	3,602.25	3,705.94
Households	6,491.30	6,502.87	6,769.80	6,905.65	6,945.22
<b>Debt securities issued</b>	3,641.95	3,499.24	3,614.04	3,584.82	3,606.75
of which: subordinated	284.41	275.79	282.56	281.84	284.02
<b>Derivatives</b>	1,828.25	1,874.83	1,650.77	1,580.35	1,605.92
of which: trading	1,621.05	1,676.19	1,483.19	1,426.41	1,454.65
<b>Provisions</b> <sup>1)</sup>	124.87	127.45	127.68	126.45	124.72
<b>Other liabilities</b> <sup>2)</sup>	1,218.95	1,448.32	1,372.28	1,342.86	1,358.37
<b>Equity</b>	1,521.22	1,533.81	1,562.88	1,584.48	1,604.20
Paid-up capital	646.14	641.95	648.19	644.49	647.04
Reserves	790.86	802.70	823.46	825.57	818.51
Minority interests	57.82	55.58	52.69	47.81	48.53
Other comprehensive income	-74.18	-72.16	-69.68	-67.61	-68.66
Other <sup>3)</sup>	100.59	105.75	108.21	134.23	158.78
<b>Total liabilities and equity</b>	<b>24,357.08</b>	<b>24,193.20</b>	<b>25,218.05</b>	<b>25,296.26</b>	<b>25,676.77</b>

Source: ECB.

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

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

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 (Q3 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>4)</sup>	Italy
<b>Deposits</b>	<b>17,376.80</b>	480.83	C	2,738.89	30.12	385.03	253.54	2,626.02	5,707.57	-	2,083.36
Central banks	<b>2,183.84</b>	45.92	C	287.98	C	30.43	46.62	362.04	669.04	-	407.71
General governments	<b>548.43</b>	24.50	C	147.13	3.03	7.59	7.60	113.47	102.58	-	64.22
Credit institutions	<b>1,632.54</b>	31.83	C	609.89	0.58	69.98	5.70	143.95	443.19	-	141.66
Other financial corporations	<b>2,360.83</b>	57.32	C	539.17	C	37.84	8.47	190.02	982.09	-	170.89
Non-financial corporations	<b>3,705.94</b>	80.39	C	459.98	10.13	120.42	46.02	515.63	1,414.06	-	438.10
Households	<b>6,945.22</b>	240.89	C	694.73	13.79	118.76	139.12	1,300.91	2,096.61	-	860.76
<b>Debt securities issued</b>	<b>3,606.75</b>	73.37	C	636.53	C	27.35	7.05	400.83	1,309.09	-	266.13
of which: subordinated	<b>284.02</b>	4.22	C	31.28	C	6.48	3.30	56.54	89.79	-	31.89
<b>Derivatives</b>	<b>1,605.92</b>	20.70	C	584.86	0.09	69.70	7.16	112.30	598.79	-	90.68
of which: trading	<b>1,454.65</b>	12.59	C	566.18	0.09	68.45	5.75	100.58	538.73	-	77.75
<b>Provisions <sup>1)</sup></b>	<b>124.72</b>	1.08	C	29.27	C	1.62	1.37	26.07	30.46	-	22.71
<b>Other liabilities <sup>2)</sup></b>	<b>1,358.37</b>	13.68	C	298.56	0.51	40.43	6.96	132.99	648.61	-	117.11
<b>Equity</b>	<b>1,604.20</b>	41.85	C	245.07	4.64	54.56	23.48	222.54	527.24	-	192.83
Paid-up capital	<b>647.04</b>	13.61	C	111.43	0.24	18.92	56.85	125.60	145.71	-	93.76
Reserves	<b>818.51</b>	23.49	C	109.99	4.12	32.83	-29.20	112.10	310.96	-	79.25
Minority interests	<b>48.53</b>	C	C	3.76	C	C	0.16	15.88	15.65	-	1.94
Other comprehensive income	<b>-68.66</b>	C	C	-3.48	C	C	-0.33	-50.33	5.51	-	-4.42
Other <sup>3)</sup>	<b>158.78</b>	4.90	C	23.37	0.27	5.31	-4.00	19.29	49.41	-	22.30
<b>Total liabilities and equity</b>	<b>25,676.77</b>	<b>631.50</b>	<b>C</b>	<b>4,533.19</b>	<b>36.64</b>	<b>578.69</b>	<b>299.56</b>	<b>3,520.75</b>	<b>8,821.76</b>	<b>-</b>	<b>2,772.81</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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 (Q3 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>4)</sup>	Finland
<b>Deposits</b>	41.97	15.05	26.97	171.68	21.02	1,681.10	513.09	201.11	C	-	359.09
Central banks	5.36	1.21	1.63	5.33	C	208.48	51.97	21.24	0.90	-	35.84
General governments	1.03	0.26	1.55	8.14	C	17.94	19.54	5.38	0.80	-	23.07
Credit institutions	2.23	C	0.67	8.86	0.18	85.12	54.87	5.57	C	-	C
Other financial corporations	2.96	0.70	0.67	89.09	1.18	222.00	30.09	5.93	0.87	-	20.23
Non-financial corporations	7.30	4.68	6.65	19.42	3.94	319.66	103.24	40.99	5.30	-	C
Households	23.09	C	15.82	40.85	14.81	827.90	253.37	122.01	21.65	-	C
<b>Debt securities issued</b>	0.78	C	C	9.86	0.90	525.09	69.32	8.59	0.51	-	270.01
of which: subordinated	C	C	C	0.29	0.23	35.07	12.49	2.73	0.38	-	8.61
<b>Derivatives</b>	C	0.02	0.04	2.74	0.03	74.91	5.95	1.54	C	-	C
of which: trading	0.00	0.02	0.04	1.46	0.01	43.77	4.49	1.21	0.01	-	C
<b>Provisions <sup>1)</sup></b>	C	0.01	C	0.59	0.16	4.06	4.15	1.82	0.16	-	C
<b>Other liabilities <sup>2)</sup></b>	0.53	C	0.49	3.09	0.28	41.85	9.62	7.61	0.40	-	35.29
<b>Equity</b>	3.54	C	2.34	14.37	1.81	137.65	53.25	19.88	4.14	-	51.34
Paid-up capital	1.54	0.88	0.98	5.54	0.81	38.66	13.66	9.60	C	-	7.32
Reserves	C	0.79	1.16	6.81	0.95	76.35	31.31	11.34	2.36	-	41.47
Minority interests	C	C	C	C	C	2.01	6.46	2.07	C	-	C
Other comprehensive income	0.16	C	C	C	-0.00	-1.20	-6.06	-4.62	0.04	-	C
Other <sup>3)</sup>	0.28	0.15	0.20	0.92	C	21.84	7.89	1.49	0.34	-	4.59
<b>Total liabilities and equity</b>	<b>47.07</b>	<b>C</b>	<b>29.88</b>	<b>202.33</b>	<b>24.20</b>	<b>2,464.66</b>	<b>655.39</b>	<b>240.56</b>	<b>35.29</b>	<b>-</b>	<b>752.93</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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 (Q3 2021)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>4)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Deposits</b>	<b>17,376.80</b>	873.50	278.71	C	2,605.14	7,867.57	1,082.72	129.30	4,445.22	C
Central banks	<b>2,183.84</b>	140.85	4.26	C	396.21	917.35	124.60	6.23	541.36	C
General governments	<b>548.43</b>	51.86	1.89	C	90.49	198.24	28.87	6.77	168.77	C
Credit institutions	<b>1,632.54</b>	243.00	47.40	C	117.99	582.63	43.02	2.55	587.20	C
Other financial corporations	<b>2,360.83</b>	152.06	188.58	C	166.14	1,286.66	83.25	4.60	464.27	C
Non-financial corporations	<b>3,705.94</b>	130.74	16.92	C	509.94	1,877.24	115.57	33.67	1,016.46	C
Households	<b>6,945.22</b>	154.99	19.65	C	1,324.38	3,005.44	687.41	75.47	1,667.17	C
<b>Debt securities issued</b>	<b>3,606.75</b>	269.87	C	349.23	258.60	1,580.00	101.55	1.86	1,004.91	C
of which: subordinated	<b>284.02</b>	11.96	C	C	44.52	133.67	7.92	0.46	85.19	C
<b>Derivatives</b>	<b>1,605.92</b>	51.86	18.29	C	39.63	930.66	5.98	0.24	521.25	C
of which: trading	<b>1,454.65</b>	42.20	17.93	C	29.82	867.56	1.50	0.19	492.83	C
<b>Provisions <sup>1)</sup></b>	<b>124.72</b>	13.52	C	0.16	23.48	51.69	5.32	0.34	27.99	C
<b>Other liabilities <sup>2)</sup></b>	<b>1,358.37</b>	14.17	8.45	C	80.07	871.03	29.84	2.07	334.89	C
<b>Equity</b>	<b>1,604.20</b>	75.23	28.01	C	218.88	677.91	93.49	17.13	450.06	C
Paid-up capital	<b>647.04</b>	45.26	8.12	C	139.36	247.73	31.77	6.19	141.76	C
Reserves	<b>818.51</b>	28.73	17.96	C	63.85	367.95	55.17	9.54	264.01	C
Minority interests	<b>48.53</b>	0.37	C	C	9.96	28.61	0.75	C	8.16	C
Other comprehensive income	<b>-68.66</b>	<b>-3.32</b>	C	1.50	<b>-12.76</b>	<b>-35.50</b>	0.13	0.07	<b>-18.52</b>	C
Other <sup>3)</sup>	<b>158.78</b>	4.19	2.09	2.66	18.47	69.13	5.67	C	54.66	C
<b>Total liabilities and equity</b>	<b>25,676.77</b>	<b>1,298.15</b>	<b>366.29</b>	C	<b>3,225.80</b>	<b>11,978.86</b>	<b>1,318.90</b>	<b>150.93</b>	<b>6,784.32</b>	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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 (Q3 2021)	Total	Banks with significant domestic exposures <sup>4)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>5)</sup>	Non-EEA Europe <sup>6)</sup>	RoW <sup>7)</sup>
<b>Deposits</b>	<b>17,376.80</b>	1,041.35	8,135.39	882.95	674.62	6,642.49
Central banks	<b>2,183.84</b>	175.69	1,087.33	81.49	88.83	750.49
General governments	<b>548.43</b>	17.55	280.99	39.70	37.11	173.07
Credit institutions	<b>1,632.54</b>	45.80	897.97	56.28	27.75	604.74
Other financial corporations	<b>2,360.83</b>	78.39	978.33	47.62	77.14	1,179.35
Non-financial corporations	<b>3,705.94</b>	142.00	1,580.67	225.24	140.37	1,617.66
Households	<b>6,945.22</b>	581.92	3,310.09	432.62	303.41	2,317.18
<b>Debt securities issued</b>	<b>3,606.75</b>	221.73	1,574.16	270.32	98.05	1,442.49
of which: subordinated	<b>284.02</b>	8.58	126.70	17.16	9.18	122.40
<b>Derivatives</b>	<b>1,605.92</b>	17.75	627.64	39.40	46.57	874.57
of which: trading	<b>1,454.65</b>	2.96	553.08	36.58	37.93	824.10
<b>Provisions <sup>1)</sup></b>	<b>124.72</b>	7.76	64.84	3.65	2.88	45.59
<b>Other liabilities <sup>2)</sup></b>	<b>1,358.37</b>	43.80	481.55	46.17	18.43	768.42
<b>Equity</b>	<b>1,604.20</b>	104.72	768.11	96.36	61.80	573.21
Paid-up capital	<b>647.04</b>	48.23	326.16	19.87	19.81	232.96
Reserves	<b>818.51</b>	48.76	373.24	65.60	37.65	293.26
Minority interests	<b>48.53</b>	1.13	11.36	6.46	0.41	29.17
Other comprehensive income	<b>-68.66</b>	2.77	-11.56	-7.37	-2.00	-50.50
Other <sup>3)</sup>	<b>158.78</b>	3.84	68.91	11.80	5.92	68.31
<b>Total liabilities and equity</b>	<b>25,676.77</b>	<b>1,437.12</b>	<b>11,651.69</b>	<b>1,338.85</b>	<b>902.35</b>	<b>10,346.76</b>

Source: ECB.

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

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

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 (Q3 2021)	Total	Banks with total assets				G-SIBs <sup>4)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Deposits</b>	<b>17,376.80</b>	269.47	1,834.28	1,615.22	5,790.26	7,867.57
Central banks	<b>2,183.84</b>	17.19	235.25	267.80	746.25	917.35
General governments	<b>548.43</b>	8.72	63.78	63.38	214.30	198.24
Credit institutions	<b>1,632.54</b>	7.09	172.53	130.91	739.38	582.63
Other financial corporations	<b>2,360.83</b>	35.45	338.37	149.14	551.21	1,286.66
Non-financial corporations	<b>3,705.94</b>	52.03	264.98	320.40	1,191.29	1,877.24
Households	<b>6,945.22</b>	148.99	759.38	683.58	2,347.83	3,005.44
<b>Debt securities issued</b>	<b>3,606.75</b>	34.60	361.08	408.62	1,222.46	1,580.00
of which: subordinated	<b>284.02</b>	1.58	17.09	24.13	107.55	133.67
<b>Derivatives</b>	<b>1,605.92</b>	1.65	94.18	175.39	404.06	930.66
of which: trading	<b>1,454.65</b>	1.11	76.23	133.46	376.29	867.56
<b>Provisions <sup>1)</sup></b>	<b>124.72</b>	1.42	14.93	13.99	42.70	51.69
<b>Other liabilities <sup>2)</sup></b>	<b>1,358.37</b>	5.47	68.11	108.65	305.10	871.03
<b>Equity</b>	<b>1,604.20</b>	29.10	205.50	172.55	519.14	677.91
Paid-up capital	<b>647.04</b>	13.35	118.80	76.42	190.74	247.73
Reserves	<b>818.51</b>	13.80	77.47	82.96	276.33	367.95
Minority interests	<b>48.53</b>	0.20	4.50	1.50	13.72	28.61
Other comprehensive income	<b>-68.66</b>	0.10	-4.39	-4.75	-24.11	-35.50
Other <sup>3)</sup>	<b>158.78</b>	1.65	9.13	16.42	62.46	69.13
<b>Total liabilities and equity</b>	<b>25,676.77</b>	<b>341.71</b>	<b>2,578.07</b>	<b>2,494.42</b>	<b>8,283.72</b>	<b>11,978.86</b>

Source: ECB.

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

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

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

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

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

**T02.04.3 Composition of liabilities and equity by classification (risk-based) <sup>1)</sup>**  
(EUR billions)

Liabilities and equity (Q3 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Deposits</b>	<b>17,376.80</b>	11,021.50	6,355.30
Central banks	2,183.84	1,447.89	735.95
General governments	548.43	364.94	183.50
Credit institutions	1,632.54	952.24	680.30
Other financial corporations	2,360.83	1,533.83	827.00
Non-financial corporations	3,705.94	2,274.67	1,431.27
Households	6,945.22	4,447.94	2,497.28
<b>Debt securities issued</b>	<b>3,606.75</b>	2,546.12	1,060.63
of which: subordinated	284.02	188.73	95.29
<b>Derivatives</b>	<b>1,605.92</b>	737.24	868.68
of which: trading	1,454.65	622.63	832.02
<b>Provisions <sup>2)</sup></b>	<b>124.72</b>	76.69	48.03
<b>Other liabilities <sup>3)</sup></b>	<b>1,358.37</b>	701.91	656.46
<b>Equity</b>	<b>1,604.20</b>	1,014.26	589.94
Paid-up capital	647.04	344.14	302.90
Reserves	818.51	580.11	238.40
Minority interests	48.53	36.09	12.45
Other comprehensive income	-68.66	-45.10	-23.56
Other <sup>4)</sup>	158.78	99.02	59.76
<b>Total liabilities and equity</b>	<b>25,676.77</b>	<b>16,097.73</b>	<b>9,579.04</b>

Source: ECB.

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

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

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

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	Q4 2020	Q2 2021 <sup>5)</sup>
<b>SSM</b>		
Belgium	129,703.83	130,178.69
Bulgaria	4,980.31	5,147.90
Germany	283,277.10	271,665.40
Estonia	C	C
Ireland	26,554.10	25,583.18
Greece	32,275.66	34,152.03
Spain	369,598.24	394,820.86
France	616,982.28	589,300.29
Croatia	10,204.28	10,243.35
Italy	428,938.08	428,674.25
Cyprus	12,140.06	5,819.07
Latvia	1,737.10	2,086.23
Lithuania	2,908.57	3,607.94
Luxembourg	23,632.05	21,483.44
Malta	C	C
Netherlands	197,426.87	188,672.23
Austria	54,661.81	45,538.75
Portugal	56,666.81	52,687.94
Slovenia	8,341.17	6,922.11
Slovakia	13,911.40	12,722.18
Finland	40,834.38	38,589.67
<b>Non-SSM EEA <sup>1)</sup></b>	173,689.14	130,987.58
<b>Non-EEA Europe <sup>2)</sup></b>	23,104.66	52,054.84
<b>RoW <sup>3)</sup></b>	410,136.49	405,668.49
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	53,300.25	57,149.12
<b>Total exposure</b>	<b>2,976,689.69</b>	<b>2,915,931.64</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. In accordance with 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 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>5)</sup>	Italy
<b>SSM</b>											
Belgium	130,178.69	54,901.84	C	4,614.31	C	1,205.52	C	566.91	29,420.60	-	3,656.26
Bulgaria	5,147.90	C	C	C	C	C	C	C	C	-	C
Germany	271,665.40	1,432.57	C	172,325.35	C	1,046.11	C	C	32,394.50	-	25,006.32
Estonia	C	C	C	3.64	938.43	C	C	C	C	-	C
Ireland	25,583.18	1,459.40	C	1,567.92	C	14,996.58	C	C	2,793.48	-	1,925.37
Greece	34,152.03	C	C	1,591.25	C	C	31,407.51	C	628.46	-	C
Spain	394,820.86	3,308.55	C	11,165.61	C	2,014.66	3,372.78	296,414.12	23,655.31	-	38,919.23
France	589,300.29	7,160.00	C	8,972.35	C	2,257.94	C	C	529,028.91	-	15,938.75
Croatia	10,243.35	C	C	13.25	C	C	C	C	C	-	5,828.31
Italy	428,674.25	2,327.99	C	21,215.22	C	751.43	5,196.04	45,411.46	53,784.76	-	291,286.59
Cyprus	5,819.07	C	C	C	C	C	1,021.80	C	C	-	C
Latvia	2,086.23	101.72	C	314.60	254.82	C	C	C	C	-	C
Lithuania	3,607.94	C	C	39.64	407.31	C	C	C	C	-	C
Luxembourg	21,483.44	983.63	C	414.50	C	C	348.62	C	8,062.74	-	440.58
Malta	C	C	C	C	C	C	C	C	C	-	C
Netherlands	188,672.23	681.67	C	1,369.60	C	97.49	C	C	3,297.13	-	424.67
Austria	45,538.75	C	C	10,466.33	C	39.22	C	C	3,209.70	-	C
Portugal	52,687.94	C	C	2,790.13	C	C	299.57	11,292.18	7,578.54	-	4,281.23
Slovenia	6,922.11	604.22	C	511.24	C	C	C	C	C	-	1,032.39
Slovakia	12,722.18	C	C	379.78	C	C	C	C	650.83	-	1,119.03
Finland	38,589.67	137.16	C	1,223.15	C	C	C	C	3,239.53	-	27.00
<b>Non-SSM EEA <sup>1)</sup></b>	<b>130,987.58</b>	C	C	12,460.22	C	C	C	C	21,520.10	-	10,527.14
<b>Non-EEA Europe <sup>2)</sup></b>	<b>52,054.84</b>	625.92	C	9,830.18	C	2,550.06	578.29	9,251.04	13,150.62	-	5,249.65
<b>RoW <sup>3)</sup></b>	<b>405,668.49</b>	4,904.52	C	50,998.17	C	4,245.60	C	109,785.74	133,721.23	-	43,728.14
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	<b>57,149.12</b>	C	C	13,990.22	C	744.24	C	10,534.73	10,006.33	-	9,135.99
<b>Total exposure</b>	<b>2,915,931.64</b>	<b>93,830.44</b>	<b>C</b>	<b>326,274.63</b>	<b>1,618.82</b>	<b>33,279.33</b>	<b>47,452.37</b>	<b>511,129.79</b>	<b>876,910.57</b>	<b>-</b>	<b>469,888.16</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>5)</sup>	Finland
<b>SSM</b>											
Belgium	C	C	C	1,918.95	C	31,675.98	437.36	614.93	C	-	C
Bulgaria	C	C	C	C	C	C	C	C	C	-	C
Germany	C	C	C	720.82	C	25,994.35	2,711.13	C	C	-	C
Estonia	C	C	C	C	C	C	C	C	C	-	C
Ireland	C	C	C	404.34	C	332.74	283.85	1,468.79	146.02	-	C
Greece	C	C	C	C	C	C	C	C	C	-	C
Spain	C	C	C	1,236.48	C	5,400.96	790.89	8,085.52	204.03	-	C
France	C	C	C	2,186.91	142.26	15,759.74	1,132.33	1,940.67	188.09	-	C
Croatia	C	C	C	C	C	C	4,334.95	C	C	-	C
Italy	C	C	C	C	C	C	734.00	6,054.30	72.22	-	C
Cyprus	4,753.13	C	C	C	C	C	C	C	C	-	C
Latvia	C	859.94	C	29.85	C	C	81.44	C	C	-	C
Lithuania	C	C	1,768.95	118.49	C	C	81.84	C	C	-	C
Luxembourg	C	C	C	2,974.79	C	5,726.28	C	1,364.50	C	-	C
Malta	C	C	C	C	C	C	C	C	C	-	C
Netherlands	C	C	C	C	C	180,885.70	232.12	C	117.18	-	C
Austria	C	C	C	73.52	C	7,037.97	14,757.59	C	151.93	-	C
Portugal	C	C	C	C	C	C	160.45	25,387.80	C	-	C
Slovenia	C	C	C	C	C	C	1,550.90	C	2,340.87	-	C
Slovakia	C	C	C	255.52	C	C	6,953.36	C	C	-	C
Finland	C	C	C	C	C	5,843.88	90.60	C	C	-	27,312.54
<b>Non-SSM EEA <sup>1)</sup></b>	C	C	C	723.74	C	C	20,769.35	C	242.32	-	C
<b>Non-EEA Europe <sup>2)</sup></b>	C	C	C	C	C	3,916.44	4,324.78	0.01	C	-	C
<b>RoW <sup>3)</sup></b>	C	C	C	2,178.69	C	41,877.19	2,672.04	4,109.40	108.22	-	C
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	C	C	C	566.67	C	6,283.85	833.60	C	C	-	C
<b>Total exposure</b>	<b>5,356.82</b>	<b>1,871.36</b>	<b>1,969.72</b>	<b>13,814.83</b>	<b>C</b>	<b>346,314.76</b>	<b>63,964.64</b>	<b>54,324.59</b>	<b>6,833.61</b>	<b>-</b>	<b>58,420.58</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2021)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lender	Diversified lenders	G-SIBs <sup>5)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>SSM</b>										
Belgium	130,178.69	1,028.66	1,610.76	C	4,881.81	46,792.54	7,937.17	238.28	65,777.44	C
Bulgaria	5,147.90	C	C	C	795.40	C	C	C	C	C
Germany	271,665.40	102,924.18	8,910.08	C	14,755.69	68,566.46	10,087.39	162.13	64,485.06	C
Estonia	C	C	C	C	C	C	C	1,027.15	142.56	C
Ireland	25,583.18	542.03	781.60	C	17,070.97	4,489.45	669.68	149.24	1,875.86	C
Greece	34,152.03	C	C	C	31,412.40	737.48	C	C	1,912.44	C
Spain	394,820.86	1,501.34	1,559.03	C	147,214.96	87,318.18	74,105.51	281.70	82,038.07	C
France	589,300.29	4,196.68	2,604.94	84,488.82	13,509.71	337,153.46	C	189.82	39,598.53	C
Croatia	10,243.35	C	C	C	3,345.74	C	C	994.96	C	C
Italy	428,674.25	3,580.56	1,132.31	C	81,033.08	116,250.19	121,690.71	451.50	99,080.37	C
Cyprus	5,819.07	C	C	C	5,741.60	C	C	C	C	C
Latvia	2,086.23	98.13	C	C	144.40	219.42	C	1,256.04	218.56	C
Lithuania	3,607.94	C	C	C	141.92	62.66	C	2,979.61	291.57	C
Luxembourg	21,483.44	296.22	94.72	C	5,211.22	8,177.76	C	C	6,239.56	C
Malta	C	C	C	C	C	C	C	C	C	C
Netherlands	188,672.23	270.23	793.97	C	500.81	10,571.57	3,320.72	131.66	16,209.75	C
Austria	45,538.75	9,183.31	1,187.78	C	13,091.69	13,147.80	C	166.24	7,419.93	C
Portugal	52,687.94	494.38	C	C	28,506.07	16,422.97	3,131.28	C	4,034.73	C
Slovenia	6,922.11	183.76	C	C	1,125.74	1,136.39	C	3,057.01	1,257.18	C
Slovakia	12,722.18	207.71	C	C	7,164.49	1,162.19	C	138.03	3,970.87	C
Finland	38,589.67	312.19	688.55	C	291.08	5,581.46	C	75.67	14,133.10	C
<b>Non-SSM EEA <sup>1)</sup></b>	<b>130,987.58</b>	<b>812.29</b>	<b>644.45</b>	<b>301.74</b>	<b>24,970.17</b>	<b>59,703.04</b>	<b>C</b>	<b>2,289.52</b>	<b>41,862.56</b>	<b>C</b>
<b>Non-EEA Europe <sup>2)</sup></b>	<b>52,054.84</b>	<b>3,571.34</b>	<b>C</b>	<b>C</b>	<b>7,414.19</b>	<b>26,001.13</b>	<b>C</b>	<b>3,800.63</b>	<b>7,873.59</b>	<b>C</b>
<b>RoW <sup>3)</sup></b>	<b>405,668.49</b>	<b>5,508.46</b>	<b>4,148.69</b>	<b>C</b>	<b>17,582.94</b>	<b>264,108.20</b>	<b>954.73</b>	<b>285.07</b>	<b>109,898.63</b>	<b>C</b>
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	<b>57,149.12</b>	<b>7,106.55</b>	<b>1,460.43</b>	<b>C</b>	<b>16,792.31</b>	<b>14,181.77</b>	<b>2,965.05</b>	<b>C</b>	<b>13,622.15</b>	<b>C</b>
<b>Total exposure</b>	<b>2,915,931.64</b>	<b>142,021.30</b>	<b>25,993.37</b>	<b>C</b>	<b>443,676.87</b>	<b>1,087,508.47</b>	<b>336,399.52</b>	<b>18,594.45</b>	<b>585,697.91</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

Exposure to General governments (Q2 2021)	Total	Banks with total assets				G-SIBs <sup>5)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>SSM</b>						
Belgium	130,178.69	C	10,323.29	C	34,809.16	46,792.54
Bulgaria	5,147.90	C	338.51	C	C	C
Germany	271,665.40	720.49	42,138.00	23,970.27	136,270.18	68,566.46
Estonia	C	1,027.15	C	161.00	16.22	C
Ireland	25,583.18	234.28	2,872.75	16,011.15	1,975.55	4,489.45
Greece	34,152.03	C	31,481.42	C	1,912.08	737.48
Spain	394,820.86	728.55	84,602.24	19,255.14	202,916.74	87,318.18
France	589,300.29	824.01	96,013.60	11,322.88	143,986.35	337,153.46
Croatia	10,243.35	994.96	C	C	4,994.42	C
Italy	428,674.25	C	C	120,195.18	97,119.80	116,250.19
Cyprus	5,819.07	4,767.45	1,051.32	C	C	C
Latvia	2,086.23	1,271.44	276.51	104.28	214.59	219.42
Lithuania	3,607.94	3,042.36	145.35	98.85	258.72	62.66
Luxembourg	21,483.44	74.20	5,083.56	2,463.50	5,684.42	8,177.76
Malta	C	C	C	C	C	C
Netherlands	188,672.23	257.28	3,022.58	157,897.96	16,922.85	10,571.57
Austria	45,538.75	191.28	14,921.97	3,927.94	13,349.77	13,147.80
Portugal	52,687.94	C	18,127.21	C	6,121.64	16,422.97
Slovenia	6,922.11	3,057.01	490.76	389.55	1,848.39	1,136.39
Slovakia	12,722.18	C	482.24	C	9,371.07	1,162.19
Finland	38,589.67	127.92	C	C	7,900.24	5,581.46
<b>Non-SSM EEA <sup>1)</sup></b>	<b>130,987.58</b>	C	9,186.74	C	52,839.40	59,703.04
<b>Non-EEA Europe <sup>2)</sup></b>	<b>52,054.84</b>	3,800.93	6,346.56	2,867.82	13,038.40	26,001.13
<b>RoW <sup>3)</sup></b>	<b>405,668.49</b>	1,747.58	14,690.85	13,958.06	111,163.81	264,108.20
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	<b>57,149.12</b>	270.53	11,662.57	4,197.17	26,837.08	14,181.77
<b>Total exposure</b>	<b>2,915,931.64</b>	<b>33,553.05</b>	<b>461,690.07</b>	<b>442,265.81</b>	<b>890,914.24</b>	<b>1,087,508.47</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

Exposure to General governments (Q2 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>SSM</b>			
Belgium	130,178.69	105,409.71	24,768.99
Bulgaria	5,147.90	C	C
Germany	271,665.40	166,055.78	105,609.61
Estonia	C	1,027.18	C
Ireland	25,583.18	6,267.53	19,315.65
Greece	34,152.03	C	C
Spain	394,820.86	261,100.91	133,719.95
France	589,300.29	423,797.91	165,502.39
Croatia	10,243.35	5,068.78	5,174.58
Italy	428,674.25	156,637.80	272,036.45
Cyprus	5,819.07	C	C
Latvia	2,086.23	1,190.66	895.57
Lithuania	3,607.94	2,602.85	1,005.09
Luxembourg	21,483.44	12,089.65	9,393.79
Malta	C	19.72	C
Netherlands	188,672.23	172,073.06	16,599.18
Austria	45,538.75	20,523.79	25,014.96
Portugal	52,687.94	19,031.42	33,656.52
Slovenia	6,922.11	2,363.94	4,558.17
Slovakia	12,722.18	9,795.22	2,926.96
Finland	38,589.67	30,482.51	8,107.15
<b>Non-SSM EEA <sup>2)</sup></b>	<b>130,987.58</b>	<b>69,874.44</b>	<b>61,113.14</b>
<b>Non-EEA Europe <sup>3)</sup></b>	<b>52,054.84</b>	<b>22,349.13</b>	<b>29,705.71</b>
<b>RoW <sup>4)</sup></b>	<b>405,668.49</b>	<b>269,624.76</b>	<b>136,043.73</b>
<b>Total non-domestic unallocated exposure <sup>5)</sup></b>	<b>57,149.12</b>	<b>38,018.24</b>	<b>19,130.87</b>
<b>Total exposure</b>	<b>2,915,931.64</b>	<b>1,797,465.49</b>	<b>1,118,466.14</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

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

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

(EUR billions; percentages)

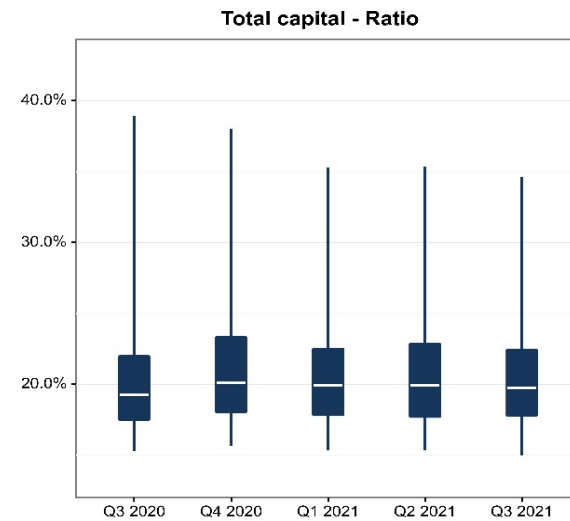
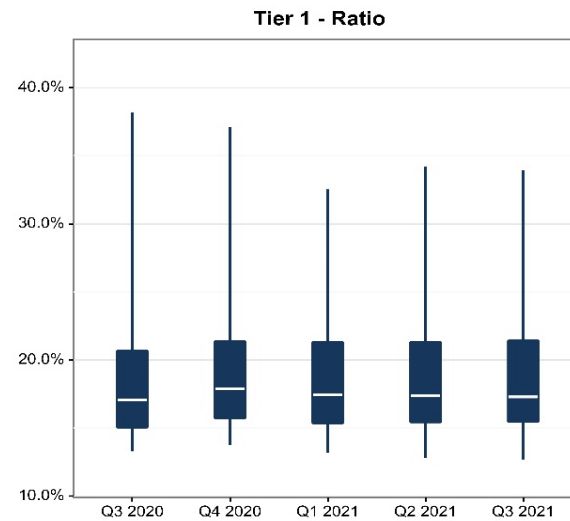
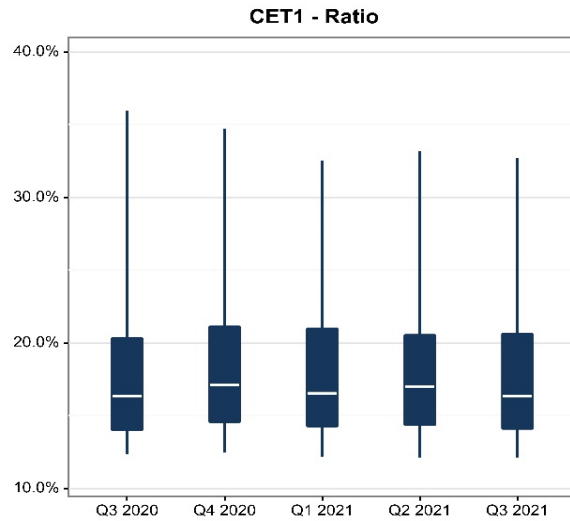
Indicator	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
CET1 amount <sup>1), 2)</sup>	1,224.66	1,275.08	1,279.47	1,295.97	1,288.42
Tier 1 amount <sup>2)</sup>	1,329.43	1,383.48	1,385.35	1,401.28	1,398.09
Total capital amount <sup>2)</sup>	1,533.95	1,592.24	1,597.45	1,611.88	1,606.81
Total risk exposure amount	8,057.24	8,147.91	8,263.08	8,305.25	8,326.33
CET1 ratio <sup>1), 2)</sup>	15.20%	15.65%	15.48%	15.60%	15.47%
Tier 1 ratio <sup>2)</sup>	16.50%	16.98%	16.77%	16.87%	16.79%
<b>Total capital ratio <sup>2)</sup></b>	<b>19.04%</b>	<b>19.54%</b>	<b>19.33%</b>	<b>19.41%</b>	<b>19.30%</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, 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 (Q3 2021)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2) 3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Belgium	194.04	41.26	21.26%	37.47	19.31%
Bulgaria	C	C	C	C	C	C	C
Germany	1,263.94	247.84	19.61%	214.83	17.00%	197.33	15.61%
Estonia	15.03	4.30	28.58%	4.29	28.55%	4.29	28.55%
Ireland	237.41	53.90	22.70%	47.93	20.19%	45.03	18.97%
Greece	149.73	22.66	15.13%	19.51	13.03%	18.91	12.63%
Spain	1,354.09	232.04	17.14%	200.74	14.82%	176.84	13.06%
France	2,658.61	510.51	19.20%	443.72	16.69%	419.32	15.77%
Croatia <sup>1)</sup>	-	-	-	-	-	-	-
Italy	1,006.14	192.63	19.15%	168.46	16.74%	153.91	15.30%
Cyprus	18.91	3.85	20.36%	3.52	18.62%	3.17	16.77%
Latvia	C	C	25.54%	C	24.53%	C	24.53%
Lithuania	9.57	2.14	22.35%	2.11	22.08%	2.11	22.08%
Luxembourg	68.69	16.34	23.78%	12.71	18.50%	12.44	18.11%
Malta	8.28	1.84	22.23%	1.57	18.96%	1.57	18.96%
Netherlands	684.38	151.83	22.18%	130.48	19.07%	116.52	17.03%
Austria	289.90	52.67	18.17%	45.11	15.56%	40.53	13.98%
Portugal	117.04	18.85	16.10%	16.65	14.23%	15.50	13.25%
Slovenia	20.57	3.77	18.33%	3.40	16.55%	3.39	16.48%
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-
Finland	215.80	46.98	21.77%	42.24	19.58%	38.82	17.99%
<b>Total</b>	<b>8,326.33</b>	<b>1,606.81</b>	<b>19.30%</b>	<b>1,398.09</b>	<b>16.79%</b>	<b>1,288.42</b>	<b>15.47%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) There are no significant institutions at the highest level of consolidation in 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 (Q3 2021)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2)3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Corporate/wholesale lenders	398.43	83.56	20.97%	68.38	17.16%
Custodian and asset managers	102.07	27.63	27.07%	23.36	22.89%	22.38	21.93%
Development/promotional lenders	C	C	33.87%	C	33.82%	C	32.44%
Diversified lenders	1,248.49	221.12	17.71%	190.55	15.26%	173.09	13.86%
G-SIBs <sup>1)</sup>	3,666.80	669.60	18.26%	580.70	15.84%	527.04	14.37%
Retail and consumer credit lenders	464.73	92.49	19.90%	85.03	18.30%	82.39	17.73%
Small market lenders	71.76	16.01	22.30%	15.37	21.41%	15.35	21.39%
Universal and investment banks	2,249.28	457.71	20.35%	396.12	17.61%	365.11	16.23%
Not classified	C	C	C	C	C	C	C
<b>Total</b>	<b>8,326.33</b>	<b>1,606.81</b>	<b>19.30%</b>	<b>1,398.09</b>	<b>16.79%</b>	<b>1,288.42</b>	<b>15.47%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.



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

(EUR billions; percentages)

Category (Q3 2021)	Total risk exposure amount	Total capital <sup>5)</sup>		Tier 1 <sup>5)</sup>		CET1 <sup>5) 6)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with significant domestic exposures <sup>1)</sup>	488.92	104.26	21.33%	96.60	19.76%
Banks with largest non-domestic exposures							
SSM	3,826.59	769.61	20.11%	671.96	17.56%	626.80	16.38%
Non-SSM EEA <sup>2)</sup>	448.72	90.23	20.11%	80.00	17.83%	72.65	16.19%
Non-EEA Europe <sup>3)</sup>	313.32	62.45	19.93%	53.90	17.20%	48.92	15.61%
RoW <sup>4)</sup>	3,248.78	580.26	17.86%	495.63	15.26%	446.40	13.74%
<b>Total</b>	<b>8,326.33</b>	<b>1,606.81</b>	<b>19.30%</b>	<b>1,398.09</b>	<b>16.79%</b>	<b>1,288.42</b>	<b>15.47%</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

6) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q3 2021)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2)3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with total assets					
Less than €30 billion	129.30	27.65	21.38%	25.74	19.91%	25.20	19.49%
Between €30 billion and €100 billion	1,013.02	199.01	19.65%	177.71	17.54%	171.58	16.94%
Between €100 billion and €200 billion	838.32	171.78	20.49%	153.68	18.33%	145.27	17.33%
More than €200 billion	2,678.90	538.77	20.11%	460.26	17.18%	419.34	15.65%
G-SIBs <sup>1)</sup>	3,666.80	669.60	18.26%	580.70	15.84%	527.04	14.37%
<b>Total</b>	<b>8,326.33</b>	<b>1,606.81</b>	<b>19.30%</b>	<b>1,398.09</b>	<b>16.79%</b>	<b>1,288.42</b>	<b>15.47%</b>

Source: ECB.

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

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

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

3) CET1 stands for Common Equity Tier 1.

### T03.01.3 Total capital ratio and its components by classification (risk-based) <sup>1)</sup>

(EUR billions; percentages)

Category (Q3 2021)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2)3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with low risk	5,275.09	1,011.47	19.17%	881.96	16.72%
Banks with medium, high risk and non-rated	3,051.24	595.34	19.51%	516.13	16.92%	469.54	15.39%
<b>Total</b>	<b>8,326.33</b>	<b>1,606.81</b>	<b>19.30%</b>	<b>1,398.09</b>	<b>16.79%</b>	<b>1,288.42</b>	<b>15.47%</b>

Source: ECB.

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

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

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

3) CET1 stands for Common Equity Tier 1.

**T03.02.1 CET1 ratio band by reference period**  
(number of institutions)

Indicator	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
CET1 ratio <sup>1)</sup> ≤ 10%	-	1	1	1	2
10% < CET1 ratio ≤ 20%	82	75	78	81	78
CET1 ratio > 20%	28	36	35	32	33
<b>Total</b>	<b>110</b>	<b>112</b>	<b>114</b>	<b>114</b>	<b>113</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, 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 (Q3 2021)	CET1 ratio <sup>2)</sup> ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	3	3
Bulgaria	-	-	1
Germany	-	14	7
Estonia	-	-	3
Ireland	-	4	2
Greece	1	3	-
Spain	-	10	-
France	-	7	4
Croatia <sup>1)</sup>	-	-	-
Italy	-	10	1
Cyprus	-	2	1
Latvia	-	1	2
Lithuania	-	1	2
Luxembourg	-	4	1
Malta	-	2	1
Netherlands	-	4	3
Austria	-	7	-
Portugal	1	2	-
Slovenia	-	2	1
Slovakia <sup>1)</sup>	-	-	-
Finland	-	2	1
<b>Total</b>	<b>2</b>	<b>78</b>	<b>33</b>

Source: ECB.

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

1) There are no significant institutions at the highest level of consolidation in 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 (Q3 2021)	CET1 ratio <sup>5)</sup> ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures <sup>1)</sup>	-	11	5
Banks with largest non-domestic exposures			
SSM	2	45	19
Non-SSM EEA <sup>2)</sup>	-	4	6
Non-EEA Europe <sup>3)</sup>	-	8	2
RoW <sup>4)</sup>	-	10	1
<b>Total</b>	<b>2</b>	<b>78</b>	<b>33</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

**T03.02.3 CET1 ratio band by classification (size)**  
(number of institutions)

Category (Q3 2021)	CET1 ratio <sup>2)</sup> ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
Less than €30 billion	-	14	13
Between €30 billion and €100 billion	2	26	14
Between €100 billion and €200 billion	-	14	4
More than €200 billion	-	16	2
G-SIBs <sup>1)</sup>	-	8	-
<b>Total</b>	<b>2</b>	<b>78</b>	<b>33</b>

Source: ECB.

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

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

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

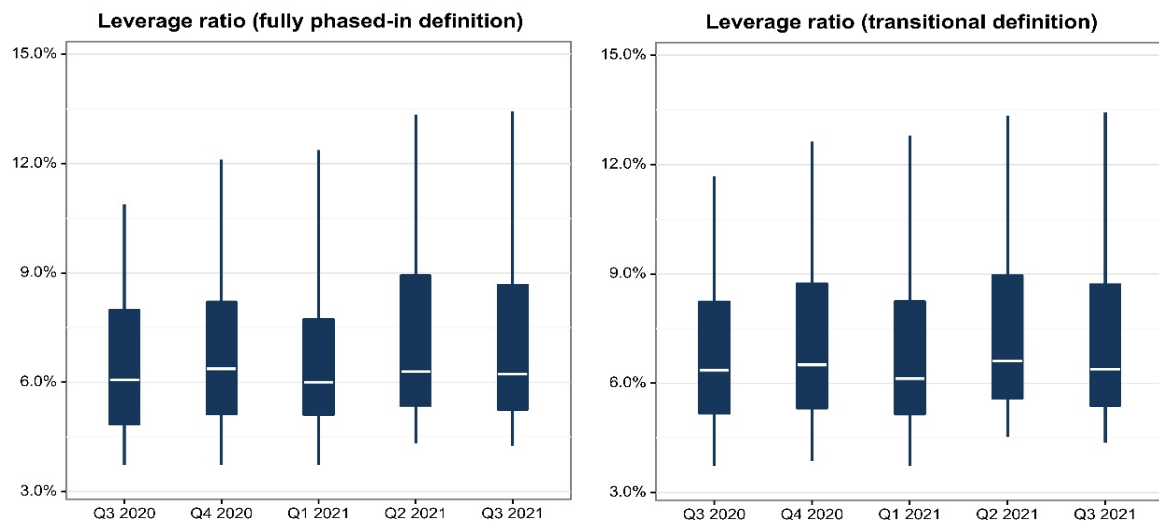
### T03.03.1 Leverage ratios by reference period

(EUR billions; percentages)

Leverage ratio and its components	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
<b>Exposure values</b>	23,763.96	23,146.59	24,443.61	23,801.04	23,905.40
Other on-balance sheet items	21,018.47	21,112.24	21,971.39	21,798.48	22,143.12
Derivatives	717.05	697.42	882.71	859.03	827.74
Securities financing transactions	1,597.98	1,416.82	1,708.11	1,699.59	1,690.72
Regular-way purchases and sales awaiting settlement				41.49	38.96
Cash pooling arrangements				17.97	20.54
Off-balance sheet items	1,872.54	1,877.04	1,960.32	1,961.12	1,964.05
Deductions of exposures promoting public policy objectives	-1,442.07	-1,956.93	-2,078.91	-2,576.64	-2,779.74
<b>Fully phased-in definition</b>					
<b>Tier 1 capital</b>	1,288.77	1,340.12	1,351.27	1,368.83	1,367.74
<b>Total exposure</b>	23,586.40	22,989.77	24,286.63	23,644.08	23,745.29
Exposure values	23,763.96	23,146.59	24,443.61	23,801.04	23,905.40
Asset amount deducted from Tier 1 capital	-177.56	-156.82	-156.98	-156.97	-160.11
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.46%</b>	<b>5.83%</b>	<b>5.56%</b>	<b>5.79%</b>	<b>5.76%</b>
<b>Transitional definition</b>					
<b>Tier 1 capital</b>	1,329.39	1,383.52	1,385.35	1,401.28	1,398.09
<b>Total exposure</b>	23,610.94	23,016.13	24,307.43	23,665.38	23,766.33
Exposure values	23,763.96	23,146.59	24,443.61	23,801.04	23,905.40
Asset amount deducted or added from Tier 1 capital	-153.02	-130.46	-136.18	-135.67	-139.07
<b>Leverage ratio (transitional definition)</b>	<b>5.63%</b>	<b>6.01%</b>	<b>5.70%</b>	<b>5.92%</b>	<b>5.88%</b>

Source: ECB.

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





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

(EUR billions; percentages)

Leverage ratio and its components (Q3 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>1)</sup>	Italy
<b>Exposure values</b>	<b>23,905.40</b>	576.67	C	3,828.86	38.52	568.32	267.39	3,513.63	8,253.57	-	2,683.30
Other on-balance sheet items	<b>22,143.12</b>	586.80	C	3,397.61	36.44	451.74	282.35	3,250.31	7,412.68	-	2,592.46
Derivatives	<b>827.74</b>	C	C	283.05	0.21	14.23	5.94	56.37	361.12	-	60.36
Securities financing transactions	<b>1,690.72</b>	42.03	C	309.10	C	44.09	6.66	141.59	803.76	-	97.59
Regular-way purchases and sales awaiting settlement	<b>38.96</b>	-0.07	C	-6.46	0.05	C	C	C	C	-	2.79
Cash pooling arrangements	<b>20.54</b>	C	C	3.94	C	C	C	C	C	-	2.46
Off-balance sheet items	<b>1,964.05</b>	42.70	C	327.72	1.78	67.13	6.68	236.98	708.17	-	293.25
Deductions of exposures promoting public policy objectives	<b>-2,779.74</b>	-98.80	C	-486.09	C	-18.23	-34.34	-186.58	-1,045.53	-	-365.62
<b>Fully phased-in definition</b>											
<b>Tier 1 capital</b>	<b>1,367.74</b>	36.69	C	212.61	4.29	45.53	16.41	195.29	437.97	-	158.87
<b>Total exposure</b>	<b>23,745.29</b>	573.73	C	3,811.50	38.44	561.94	263.98	3,477.09	8,198.91	-	2,663.62
Exposure values	<b>23,905.40</b>	576.67	C	3,828.86	38.52	568.32	267.39	3,513.63	8,253.57	-	2,683.30
Asset amount deducted from Tier 1 capital	<b>-160.11</b>	-2.94	C	-17.35	-0.08	-6.38	-3.42	-36.54	-54.67	-	-19.68
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.76%</b>	<b>6.39%</b>	C	<b>5.58%</b>	<b>11.16%</b>	<b>8.10%</b>	<b>6.21%</b>	<b>5.62%</b>	<b>5.34%</b>	-	<b>5.96%</b>
<b>Transitional definition</b>											
<b>Tier 1 capital</b>	<b>1,398.09</b>	37.47	C	214.83	4.29	47.93	19.51	200.74	443.72	-	168.46
<b>Total exposure</b>	<b>23,766.33</b>	574.66	C	3,811.89	38.44	564.43	266.03	3,480.40	8,202.38	-	2,671.43
Exposure values	<b>23,905.40</b>	576.67	C	3,828.86	38.52	568.32	267.39	3,513.63	8,253.57	-	2,683.30
Asset amount deducted or added from Tier 1 capital	<b>-139.07</b>	-2.01	C	-16.96	-0.08	-3.89	-1.36	-33.23	-51.19	-	-11.87
<b>Leverage ratio (transitional definition)</b>	<b>5.88%</b>	<b>6.52%</b>	C	<b>5.64%</b>	<b>11.16%</b>	<b>8.49%</b>	<b>7.34%</b>	<b>5.77%</b>	<b>5.41%</b>	-	<b>6.31%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

### T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q3 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>1)</sup>	Finland
<b>Exposure values</b>	48.45	18.01	31.61	213.75	24.98	2,079.49	709.33	253.68	33.98	-	C
Other on-balance sheet items	46.95	C	29.77	187.30	24.19	2,257.11	608.01	239.37	35.15	-	675.33
Derivatives	0.11	0.08	0.14	3.26	-0.00	17.67	9.85	1.32	0.06	-	13.70
Securities financing transactions	C	C	C	C	C	147.18	51.63	0.49	C	-	C
Regular-way purchases and sales awaiting settlement	C	C	0.02	C	C	C	0.02	C	C	-	C
Cash pooling arrangements	C	C	0.03	C	C	C	C	C	C	-	C
Off-balance sheet items	1.10	C	1.64	7.76	0.78	159.65	39.30	12.49	1.64	-	53.85
Deductions of exposures promoting public policy objectives	C	C	C	C	C	-507.98	C	C	C	-	C
<b>Fully phased-in definition</b>											
<b>Tier 1 capital</b>	3.30	C	2.09	12.68	1.55	130.42	44.93	16.26	3.40	-	42.24
<b>Total exposure</b>	48.38	C	31.56	212.62	24.84	2,073.85	705.48	251.95	33.83	-	742.50
Exposure values	48.45	18.01	31.61	213.75	24.98	2,079.49	709.33	253.68	33.98	-	C
Asset amount deducted from Tier 1 capital	-0.07	C	-0.04	-1.13	-0.14	-5.64	-3.84	-1.73	-0.14	-	C
<b>Leverage ratio (fully phased-in definition)</b>	<b>6.81%</b>	<b>9.30%</b>	<b>6.61%</b>	<b>5.96%</b>	<b>6.24%</b>	<b>6.29%</b>	<b>6.37%</b>	<b>6.45%</b>	<b>10.06%</b>	-	<b>5.69%</b>
<b>Transitional definition</b>											
<b>Tier 1 capital</b>	3.52	C	2.11	12.71	1.57	130.48	45.11	16.65	3.40	-	42.24
<b>Total exposure</b>	48.52	C	31.59	212.64	24.86	2,073.91	705.73	251.99	33.83	-	742.50
Exposure values	48.45	18.01	31.61	213.75	24.98	2,079.49	709.33	253.68	33.98	-	C
Asset amount deducted or added from Tier 1 capital	0.08	C	-0.02	-1.10	-0.12	-5.58	-3.59	-1.68	-0.14	-	C
<b>Leverage ratio (transitional definition)</b>	<b>7.26%</b>	<b>9.31%</b>	<b>6.69%</b>	<b>5.98%</b>	<b>6.31%</b>	<b>6.29%</b>	<b>6.39%</b>	<b>6.61%</b>	<b>10.06%</b>	-	<b>5.69%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Leverage ratio and its components (Q3 2021)	Total	Corporate/w holesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>1)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Exposure values</b>	<b>23,905.40</b>	1,170.24	353.45	C	3,221.30	11,446.05	1,234.55	156.15	6,086.25	C
Other on-balance sheet items	22,143.12	1,160.67	288.59	C	3,104.21	9,947.21	1,286.82	150.47	5,688.26	C
Derivatives	827.74	36.06	16.13	C	37.69	522.16	3.73	0.73	219.75	C
Securities financing transactions	1,690.72	41.62	49.93	C	77.75	1,056.11	20.47	C	444.65	C
Regular-way purchases and sales awaiting settlement	38.96	C	C	C	0.44	21.46	C	0.07	14.77	C
Cash pooling arrangements	20.54	C	C	C	C	6.32	C	0.09	2.74	C
Off-balance sheet items	1,964.05	105.99	8.31	29.91	C	1,043.51	51.55	7.65	542.46	C
Deductions of exposures promoting public policy objectives	-2,779.74	-175.29	C	-305.40	-175.24	-1,150.72	-128.68	C	-826.38	C
<b>Fully phased-in definition</b>										
<b>Tier 1 capital</b>	<b>1,367.74</b>	67.63	23.36	C	181.36	568.28	82.28	15.11	391.15	C
<b>Total exposure</b>	<b>23,745.29</b>	1,168.25	350.40	C	3,191.52	11,363.34	1,226.40	155.56	6,054.95	C
Exposure values	23,905.40	1,170.24	353.45	C	3,221.30	11,446.05	1,234.55	156.15	6,086.25	C
Asset amount deducted from Tier 1 capital	-160.11	-1.98	-3.05	C	-29.78	-82.71	-8.15	-0.59	-31.30	C
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.76%</b>	<b>5.79%</b>	<b>6.67%</b>	<b>17.58%</b>	<b>5.68%</b>	<b>5.00%</b>	<b>6.71%</b>	<b>9.71%</b>	<b>6.46%</b>	<b>C</b>
<b>Transitional definition</b>										
<b>Tier 1 capital</b>	<b>1,398.09</b>	68.38	23.36	C	190.55	580.70	85.03	15.37	396.12	C
<b>Total exposure</b>	<b>23,766.33</b>	1,168.46	350.40	C	3,198.17	11,370.09	1,229.22	155.77	6,059.35	C
Exposure values	23,905.40	1,170.24	353.45	C	3,221.30	11,446.05	1,234.55	156.15	6,086.25	C
Asset amount deducted or added from Tier 1 capital	-139.07	-1.77	-3.05	C	-23.13	-75.96	-5.33	-0.38	-26.90	C
<b>Leverage ratio (transitional definition)</b>	<b>5.88%</b>	<b>5.85%</b>	<b>6.67%</b>	<b>17.58%</b>	<b>5.96%</b>	<b>5.11%</b>	<b>6.92%</b>	<b>9.86%</b>	<b>6.54%</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

<sup>1)</sup> 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 (Q3 2021)	Total	Banks with significant domestic exposures <sup>1)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>2)</sup>	Non-EEA Europe <sup>3)</sup>	RoW <sup>4)</sup>
<b>Exposure values</b>	<b>23,905.40</b>	1,218.45	10,501.49	1,369.06	844.55	9,971.84
Other on-balance sheet items	<b>22,143.12</b>	1,400.15	10,190.70	1,205.59	833.16	8,513.52
Derivatives	<b>827.74</b>	10.90	318.76	20.08	18.07	459.92
Securities financing transactions	<b>1,690.72</b>	21.91	630.58	84.76	29.48	924.00
Regular-way purchases and sales awaiting settlement	<b>38.96</b>	C	8.55	C	C	23.32
Cash pooling arrangements	<b>20.54</b>	C	15.03	C	C	C
Off-balance sheet items	<b>1,964.05</b>	70.12	962.36	93.62	48.95	788.99
Deductions of exposures promoting public policy objectives	<b>-2,779.74</b>	<b>-285.38</b>	<b>-1,624.51</b>	C	<b>-85.03</b>	C
<b>Fully phased-in definition</b>						
<b>Tier 1 capital</b>	<b>1,367.74</b>	93.83	654.13	79.50	51.24	489.04
<b>Total exposure</b>	<b>23,745.29</b>	1,210.36	10,432.29	1,358.55	835.21	9,908.87
Exposure values	<b>23,905.40</b>	1,218.45	10,501.49	1,369.06	844.55	9,971.84
Asset amount deducted from Tier 1 capital	<b>-160.11</b>	<b>-8.09</b>	<b>-69.19</b>	<b>-10.51</b>	<b>-9.34</b>	<b>-62.98</b>
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.76%</b>	<b>7.75%</b>	<b>6.27%</b>	<b>5.85%</b>	<b>6.13%</b>	<b>4.94%</b>
<b>Transitional definition</b>						
<b>Tier 1 capital</b>	<b>1,398.09</b>	96.60	671.96	80.00	53.90	495.63
<b>Total exposure</b>	<b>23,766.33</b>	1,213.15	10,443.81	1,359.21	837.96	9,912.19
Exposure values	<b>23,905.40</b>	1,218.45	10,501.49	1,369.06	844.55	9,971.84
Asset amount deducted or added from Tier 1 capital	<b>-139.07</b>	<b>-5.30</b>	<b>-57.67</b>	<b>-9.85</b>	<b>-6.59</b>	<b>-59.65</b>
<b>Leverage ratio (transitional definition)</b>	<b>5.88%</b>	<b>7.96%</b>	<b>6.43%</b>	<b>5.89%</b>	<b>6.43%</b>	<b>5.00%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Leverage ratio and its components (Q3 2021)	Total	Banks with total assets				G-SIBs <sup>1)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Exposure values</b>	<b>23,905.40</b>	330.18	2,407.37	2,184.85	7,536.94	11,446.05
Other on-balance sheet items	<b>22,143.12</b>	339.60	2,329.40	2,247.21	7,279.71	9,947.21
Derivatives	<b>827.74</b>	2.01	57.10	40.46	206.00	522.16
Securities financing transactions	<b>1,690.72</b>	1.79	96.85	86.77	449.20	1,056.11
Regular-way purchases and sales awaiting settlement	<b>38.96</b>	C	C	C	1.50	21.46
Cash pooling arrangements	<b>20.54</b>	C	C	C	8.82	6.32
Off-balance sheet items	<b>1,964.05</b>	12.72	148.89	143.68	615.25	1,043.51
Deductions of exposures promoting public policy objectives	<b>-2,779.74</b>	<b>-26.10</b>	<b>-232.04</b>	<b>-347.34</b>	<b>-1,023.53</b>	<b>-1,150.72</b>
<b>Fully phased-in definition</b>						
<b>Tier 1 capital</b>	<b>1,367.74</b>	25.05	171.75	147.53	455.14	568.28
<b>Total exposure</b>	<b>23,745.29</b>	328.25	2,391.21	2,167.06	7,495.43	11,363.34
Exposure values	<b>23,905.40</b>	330.18	2,407.37	2,184.85	7,536.94	11,446.05
Asset amount deducted from Tier 1 capital	<b>-160.11</b>	<b>-1.93</b>	<b>-16.16</b>	<b>-17.79</b>	<b>-41.51</b>	<b>-82.71</b>
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.76%</b>	<b>7.63%</b>	<b>7.18%</b>	<b>6.81%</b>	<b>6.07%</b>	<b>5.00%</b>
<b>Transitional definition</b>						
<b>Tier 1 capital</b>	<b>1,398.09</b>	25.74	177.71	153.68	460.26	580.70
<b>Total exposure</b>	<b>23,766.33</b>	328.82	2,395.77	2,172.85	7,498.80	11,370.09
Exposure values	<b>23,905.40</b>	330.18	2,407.37	2,184.85	7,536.94	11,446.05
Asset amount deducted or added from Tier 1 capital	<b>-139.07</b>	<b>-1.37</b>	<b>-11.60</b>	<b>-12.00</b>	<b>-38.14</b>	<b>-75.96</b>
<b>Leverage ratio (transitional definition)</b>	<b>5.88%</b>	<b>7.83%</b>	<b>7.42%</b>	<b>7.07%</b>	<b>6.14%</b>	<b>5.11%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

### T03.03.3 Leverage ratios by classification (risk-based) <sup>1)</sup>

(EUR billions; percentages)

Leverage ratio and its components (Q3 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Exposure values</b>	<b>23,905.40</b>	14,934.55	8,970.84
Other on-balance sheet items	22,143.12	14,158.32	7,984.80
Derivatives	827.74	449.85	377.89
Securities financing transactions	1,690.72	1,027.03	663.70
Regular-way purchases and sales awaiting settlement	38.96	12.60	26.36
Cash pooling arrangements	20.54	13.90	6.64
Off-balance sheet items	1,964.05	1,195.89	768.16
Deductions of exposures promoting public policy objectives	-2,779.74	-1,923.04	-856.71
<b>Fully phased-in definition</b>			
<b>Tier 1 capital</b>	<b>1,367.74</b>	867.30	500.44
<b>Total exposure</b>	<b>23,745.29</b>	14,830.98	8,914.31
Exposure values	23,905.40	14,934.55	8,970.84
Asset amount deducted from Tier 1 capital	-160.11	-103.57	-56.53
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.76%</b>	5.85%	5.61%
<b>Transitional definition</b>			
<b>Tier 1 capital</b>	<b>1,398.09</b>	881.96	516.13
<b>Total exposure</b>	<b>23,766.33</b>	14,839.68	8,926.65
Exposure values	23,905.40	14,934.55	8,970.84
Asset amount deducted or added from Tier 1 capital	-139.07	-94.87	-44.20
<b>Leverage ratio (transitional definition)</b>	<b>5.88%</b>	5.94%	5.78%

Source: ECB.

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

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

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

Indicator	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
LR <sup>1)</sup> ≤ 3%	3	3	3	-	-
3% < LR ≤ 6%	51	45	54	49	52
LR > 6%	56	64	57	65	61
<b>Total</b>	<b>110</b>	<b>112</b>	<b>114</b>	<b>114</b>	<b>113</b>

Source: ECB.

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

1) LR stands for Leverage Ratio.

**T03.04.2 Leverage ratio band by country**  
(number of institutions)

Country (Q3 2021)	LR <sup>2)</sup> ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	2	4
Bulgaria	-	-	1
Germany	-	12	9
Estonia	-	-	3
Ireland	-	2	4
Greece	-	2	2
Spain	-	7	3
France	-	5	6
Croatia <sup>1)</sup>	-	-	-
Italy	-	8	3
Cyprus	-	-	3
Latvia	-	-	3
Lithuania	-	1	2
Luxembourg	-	4	1
Malta	-	2	1
Netherlands	-	3	4
Austria	-	2	5
Portugal	-	1	2
Slovenia	-	-	3
Slovakia <sup>1)</sup>	-	-	-
Finland	-	1	2
<b>Total</b>	<b>-</b>	<b>52</b>	<b>61</b>

Source: ECB.

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

1) 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 (Q3 2021)	LR <sup>5)</sup> ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures <sup>1)</sup>	-	8	8
Banks with largest non-domestic exposures			
SSM	-	29	37
Non-SSM EEA <sup>2)</sup>	-	2	8
Non-EEA Europe <sup>3)</sup>	-	5	5
RoW <sup>4)</sup>	-	8	3
<b>Total</b>	-	<b>52</b>	<b>61</b>

Source: ECB.

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

1) 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 (Q3 2021)	LR <sup>2)</sup> ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
Less than €30 billion	-	7	20
Between €30 billion and €100 billion	-	18	24
Between €100 billion and €200 billion	-	10	8
More than €200 billion	-	9	9
G-SIBs <sup>1)</sup>	-	8	-
<b>Total</b>	-	<b>52</b>	<b>61</b>

Source: ECB.

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

1) 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	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
<b>Credit risk-weighted exposure amounts</b>	6,809.08	6,881.81	6,990.04	7,057.26	7,079.01
Standardised approach (SA)	2,716.93	2,767.70	2,805.14	2,798.78	2,801.91
of which: exposures to institutions	114.81	122.13	116.79	118.01	122.65
of which: exposures to corporates	925.84	944.86	985.65	970.49	975.71
of which: exposures to retail	495.64	496.75	495.64	500.77	504.72
of which: exposures secured by mortgages on immovable property	307.20	306.10	306.92	300.30	299.32
Internal ratings based approach (IRB)	3,984.86	4,000.27	4,074.00	4,147.55	4,167.65
of which: exposures to institutions	188.58	188.09	190.84	204.95	201.64
of which: exposures to corporates <sup>1)</sup>	2,265.98	2,277.74	2,327.93	2,364.02	2,357.95
of which: exposures to retail <sup>2)</sup>	381.17	376.67	376.80	381.19	383.26
of which: exposures to retail secured by real estate <sup>3)</sup>	525.48	528.76	530.12	544.09	557.59
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	6.25	7.41	5.61	6.06	6.42
Securitisation positions	101.05	106.42	105.29	104.87	103.03
<b>Settlement/delivery risk exposure amount</b>	0.55	0.88	1.44	0.77	0.87
<b>Market risk exposure amount</b>	277.79	281.36	294.76	275.91	270.77
Market risk exposure under SA <sup>5)</sup>	85.63	94.83	99.28	103.25	103.66
Market risk exposure under IM approach <sup>6)</sup>	192.17	186.53	195.48	172.66	167.11
<b>Operational risk exposure amount</b>	832.65	831.64	830.22	818.84	818.00
Operational risk exposure under BIA <sup>7)</sup>	50.92	52.08	55.24	54.77	55.80
Operational risk exposure under TSA/ASA <sup>8)</sup>	333.46	360.22	362.03	359.48	359.05
Operational risk exposure under AMA <sup>9)</sup>	448.27	419.34	412.96	404.59	403.15
<b>Risk exposure for credit valuation adjustment</b>	51.39	54.70	59.21	67.21	67.69
<b>Other <sup>10)</sup></b>	85.77	97.52	87.41	85.25	90.00
<b>Total risk exposure amount</b>	<b>8,057.24</b>	<b>8,147.91</b>	<b>8,263.08</b>	<b>8,305.25</b>	<b>8,326.33</b>
Risk weights SA vs. IRB - Credit Risk <sup>11)</sup>	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
<b>Standardised approach (SA)</b>					
Risk weights of exposures to institutions	14.71%	15.72%	14.75%	15.62%	15.66%
Risk weights of exposures to corporates	89.23%	89.01%	87.33%	86.37%	86.25%
Risk weights of exposures to retail	69.51%	69.49%	69.40%	69.30%	69.44%
Risk weights of exposures secured by mortgages on immovable property	40.25%	40.03%	39.90%	39.92%	39.88%
<b>Internal ratings based approach (IRB)</b>					
Risk weights of exposures to institutions	16.56%	17.31%	16.99%	19.02%	18.77%
Risk weights of exposures to corporates <sup>1)</sup>	45.07%	46.16%	46.00%	46.61%	45.84%
Risk weights of exposures to retail <sup>2)</sup>	28.10%	27.84%	27.62%	27.71%	27.69%
Risk weights of exposures to retail secured by real estate <sup>3)</sup>	13.61%	13.51%	13.37%	13.44%	13.61%

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

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

(EUR billions; percentages)

Risk exposures (Q3 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>12)</sup>	Italy
<b>Credit risk-weighted exposure amounts</b>	<b>7,079.01</b>	159.00	C	1,013.07	13.51	205.04	133.14	1,184.31	2,311.46	-	859.96
Standardised approach (SA)	<b>2,801.91</b>	35.59	C	252.27	7.80	131.35	114.97	657.01	867.02	-	389.41
of which: exposures to institutions	<b>122.65</b>	2.36	C	11.75	0.12	6.22	2.86	20.38	33.54	-	21.39
of which: exposures to corporates	<b>975.71</b>	12.10	C	129.03	C	86.35	32.58	160.02	306.08	-	113.09
of which: exposures to retail	<b>504.72</b>	2.40	C	46.87	1.58	8.47	7.47	158.04	163.23	-	58.35
of which: exposures secured by mortgages on immovable property	<b>299.32</b>	0.95	C	13.25	C	11.03	15.28	89.98	84.42	-	30.97
Internal ratings based approach (IRB)	<b>4,167.65</b>	123.00	C	732.64	C	68.89	C	518.08	1,406.94	-	452.16
of which: exposures to institutions	<b>201.64</b>	5.43	C	56.78	C	3.34	C	16.45	59.37	-	C
of which: exposures to corporates <sup>1)</sup>	<b>2,357.95</b>	62.47	C	453.31	C	35.59	C	275.99	729.46	-	290.68
of which: exposures to retail <sup>2)</sup>	<b>383.26</b>	6.27	C	57.30	C	4.88	C	64.41	161.00	-	29.74
of which: exposures to retail secured by real estate <sup>3)</sup>	<b>557.59</b>	22.82	C	64.03	C	23.22	C	97.07	154.55	-	59.16
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	<b>6.42</b>	0.08	C	1.71	C	0.07	C	C	3.21	-	0.19
Securitisation positions	<b>103.03</b>	0.33	C	26.46	C	4.73	1.72	C	34.28	-	18.19
<b>Settlement/delivery risk exposure amount</b>	<b>0.87</b>	C	C	0.68	C	C	C	0.01	C	-	C
<b>Market risk exposure amount</b>	<b>270.77</b>	4.41	C	78.48	0.08	7.79	4.57	34.85	71.55	-	33.58
Market risk exposure under SA <sup>5)</sup>	<b>103.66</b>	0.90	C	34.65	C	3.71	1.49	12.24	23.02	-	11.62
Market risk exposure under IM approach <sup>6)</sup>	<b>167.11</b>	3.51	C	43.83	C	4.08	3.07	22.61	48.53	-	21.96
<b>Operational risk exposure amount</b>	<b>818.00</b>	18.57	C	135.73	1.31	20.58	11.79	125.96	252.16	-	101.56
Operational risk exposure under BIA <sup>7)</sup>	<b>55.80</b>	C	C	10.15	C	C	C	C	8.55	-	18.26
Operational risk exposure under TSA/ASA <sup>8)</sup>	<b>359.05</b>	16.98	C	36.21	C	C	C	121.35	82.36	-	22.99
Operational risk exposure under AMA <sup>9)</sup>	<b>403.15</b>	C	C	89.38	C	C	C	C	161.25	-	60.30
<b>Risk exposure for credit valuation adjustment</b>	<b>67.69</b>	C	C	27.09	0.02	3.32	0.23	5.76	17.67	-	3.51
<b>Other <sup>10)</sup></b>	<b>90.00</b>	10.20	C	8.89	C	C	C	3.20	C	-	C
<b>Total risk exposure amount</b>	<b>8,326.33</b>	<b>194.04</b>	<b>C</b>	<b>1,263.94</b>	<b>15.03</b>	<b>237.41</b>	<b>149.73</b>	<b>1,354.09</b>	<b>2,658.61</b>	<b>-</b>	<b>1,006.14</b>
<b>Risk weights SA vs. IRB - Credit Risk <sup>11)</sup></b> <b>(Q3 2021)</b>	<b>Total</b>	<b>Belgium</b>	<b>Bulgaria</b>	<b>Germany</b>	<b>Estonia</b>	<b>Ireland</b>	<b>Greece</b>	<b>Spain</b>	<b>France</b>	<b>Croatia <sup>12)</sup></b>	<b>Italy</b>
<b>Standardised approach (SA)</b>											
Risk weights of exposures to institutions	<b>15.66%</b>	23.05%	C	4.54%	27.39%	35.98%	22.26%	32.44%	13.68%	-	31.93%
Risk weights of exposures to corporates	<b>86.25%</b>	77.95%	C	86.50%	C	91.92%	90.51%	91.65%	80.58%	-	85.96%
Risk weights of exposures to retail	<b>69.44%</b>	66.49%	C	72.93%	64.76%	71.89%	69.05%	69.75%	69.08%	-	66.06%
Risk weights of exposures secured by mortgages on immovable property	<b>39.88%</b>	39.11%	C	36.05%	C	C	41.23%	36.55%	43.16%	-	36.83%
<b>Internal ratings based approach (IRB)</b>											
Risk weights of exposures to institutions	<b>18.77%</b>	14.46%	C	19.95%	C	15.92%	C	11.99%	16.81%	-	C
Risk weights of exposures to corporates <sup>1)</sup>	<b>45.84%</b>	50.92%	C	41.04%	C	81.17%	C	55.90%	46.42%	-	48.34%
Risk weights of exposures to retail <sup>2)</sup>	<b>27.69%</b>	18.99%	C	30.56%	C	50.16%	C	42.14%	22.20%	-	27.43%
Risk weights of exposures to retail secured by real estate <sup>3)</sup>	<b>13.61%</b>	12.39%	C	15.63%	C	27.72%	C	14.98%	11.72%	-	18.10%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

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

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

(EUR billions; percentages)

Risk exposures (Q3 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>12)</sup>	Finland
<b>Credit risk-weighted exposure amounts</b>	16.72	C	8.53	60.30	7.45	550.13	247.58	100.50	17.51	-	177.63
Standardised approach (SA)	16.55	C	3.15	34.45	7.34	74.68	103.77	56.77	C	-	22.88
of which: exposures to institutions	0.66	0.10	C	9.37	0.66	5.31	3.80	1.87	0.62	-	0.35
of which: exposures to corporates	6.00	C	0.55	20.04	2.26	31.85	38.67	20.02	5.26	-	5.26
of which: exposures to retail	1.71	C	0.62	C	0.89	14.69	18.88	7.86	6.04	-	4.94
of which: exposures secured by mortgages on immovable property	2.02	C	C	1.20	1.82	C	18.98	C	1.04	-	C
Internal ratings based approach (IRB)	C	C	C	C	C	468.97	142.74	C	C	-	C
of which: exposures to institutions	C	C	C	C	C	18.88	C	C	C	-	C
of which: exposures to corporates <sup>1)</sup>	C	C	C	C	C	264.49	96.50	C	C	-	C
of which: exposures to retail <sup>2)</sup>	C	C	C	C	C	26.99	14.06	C	C	-	C
of which: exposures to retail secured by real estate <sup>3)</sup>	C	C	C	C	C	76.22	16.26	C	C	-	C
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	C	C	C	C	C	0.82	0.01	C	C	-	C
Securitisation positions	0.17	C	C	0.02	0.10	5.66	1.05	C	C	-	C
<b>Settlement/delivery risk exposure amount</b>	C	C	C	C	C	C	C	C	C	-	0.00
<b>Market risk exposure amount</b>	C	0.02	0.03	0.33	0.00	13.01	9.98	5.24	C	-	5.46
Market risk exposure under SA <sup>5)</sup>	C	C	C	C	C	C	4.13	C	C	-	C
Market risk exposure under IM approach <sup>6)</sup>	C	C	C	C	C	C	5.84	C	C	-	C
<b>Operational risk exposure amount</b>	2.14	0.63	0.76	6.06	0.82	81.73	28.53	C	1.71	-	18.50
Operational risk exposure under BIA <sup>7)</sup>	C	C	C	C	0.58	C	5.25	C	C	-	C
Operational risk exposure under TSA/ASA <sup>8)</sup>	1.41	0.50	C	3.57	C	C	7.85	9.10	C	-	18.09
Operational risk exposure under AMA <sup>9)</sup>	C	C	C	C	C	76.01	15.44	C	C	-	C
<b>Risk exposure for credit valuation adjustment</b>	0.03	C	0.00	0.58	C	C	0.79	0.40	0.00	-	C
Other <sup>10)</sup>	C	C	C	C	C	34.52	C	1.80	C	-	C
<b>Total risk exposure amount</b>	<b>18.91</b>	<b>C</b>	<b>9.57</b>	<b>68.69</b>	<b>8.28</b>	<b>684.38</b>	<b>289.90</b>	<b>117.04</b>	<b>20.57</b>	<b>-</b>	<b>215.80</b>
Risk weights SA vs. IRB - Credit Risk <sup>11)</sup> (Q3 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia	Finland
<b>Standardised approach (SA)</b>											
Risk weights of exposures to institutions	28.59%	24.43%	C	20.78%	26.94%	19.93%	24.77%	30.78%	28.37%	-	11.69%
Risk weights of exposures to corporates	90.94%	C	96.52%	85.33%	83.48%	88.23%	93.29%	95.33%	91.55%	-	90.05%
Risk weights of exposures to retail	71.04%	C	70.43%	C	72.75%	70.31%	69.79%	69.37%	70.98%	-	74.36%
Risk weights of exposures secured by mortgages on immovable property	38.26%	C	C	38.70%	36.98%	C	41.79%	C	38.13%	-	C
<b>Internal ratings based approach (IRB)</b>											
Risk weights of exposures to institutions	C	C	C	C	C	19.75%	C	C	C	-	C
Risk weights of exposures to corporates <sup>1)</sup>	C	C	C	C	C	33.98%	61.42%	C	C	-	C
Risk weights of exposures to retail <sup>2)</sup>	C	C	C	C	C	40.10%	40.01%	C	C	-	C
Risk weights of exposures to retail secured by real estate <sup>3)</sup>	C	C	C	C	C	10.30%	19.52%	C	C	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

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

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

(EUR billions; percentages)

Risk exposures (Q3 2021)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>12)</sup>	Retail and consumer credit	Small market lenders	Universal and investment	Not classified
<b>Credit risk-weighted exposure amounts</b>	<b>7,079.01</b>	348.89	78.56	C	1,085.56	3,114.96	411.55	63.84	1,862.57	C
Standardised approach (SA)	<b>2,801.91</b>	95.81	60.91	C	535.66	1,039.76	347.23	48.98	575.33	C
of which: exposures to institutions	<b>122.65</b>	3.62	14.35	C	24.04	29.27	19.00	2.42	26.86	C
of which: exposures to corporates	<b>975.71</b>	57.73	37.75	C	164.89	328.68	97.08	16.54	236.84	C
of which: exposures to retail	<b>504.72</b>	7.98	0.20	C	61.91	238.17	73.89	14.87	103.02	C
of which: exposures secured by mortgages on immovable property	<b>299.32</b>	6.73	1.16	C	81.89	104.47	64.98	5.97	27.40	C
Internal ratings based approach (IRB)	<b>4,167.65</b>	244.58	C	C	541.92	2,010.16	63.07	14.86	1,262.32	C
of which: exposures to institutions	<b>201.64</b>	18.61	C	C	13.01	86.84	1.19	0.33	78.40	C
of which: exposures to corporates <sup>1)</sup>	<b>2,357.95</b>	194.14	C	C	309.29	1,119.57	14.05	10.11	694.96	C
of which: exposures to retail <sup>2)</sup>	<b>383.26</b>	9.16	C	C	52.40	207.47	21.63	1.28	91.21	C
of which: exposures to retail secured by real estate <sup>3)</sup>	<b>557.59</b>	1.74	C	C	103.87	263.93	22.55	3.05	162.46	C
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	<b>6.42</b>	0.34	0.23	C	0.06	3.98	0.01	C	1.80	C
Securitisation positions	<b>103.03</b>	8.17	C	0.95	7.92	61.06	1.23	C	23.12	C
<b>Settlement/delivery risk exposure amount</b>	<b>0.87</b>	C	C	C	0.01	0.16	0.02	C	0.65	C
<b>Market risk exposure amount</b>	<b>270.77</b>	15.42	7.02	C	30.77	115.75	2.35	1.66	96.69	C
Market risk exposure under SA <sup>5)</sup>	<b>103.66</b>	9.85	C	C	16.96	29.64	C	C	37.78	C
Market risk exposure under IM approach <sup>6)</sup>	<b>167.11</b>	5.57	C	C	13.81	86.11	C	C	58.91	C
<b>Operational risk exposure amount</b>	<b>818.00</b>	C	14.40	4.25	120.40	394.64	43.93	5.83	206.40	C
Operational risk exposure under BIA <sup>7)</sup>	<b>55.80</b>	C	5.55	2.68	7.55	5.88	C	2.57	13.83	C
Operational risk exposure under TSA/ASA <sup>8)</sup>	<b>359.05</b>	22.73	C	C	86.17	122.97	27.74	2.49	87.64	C
Operational risk exposure under AMA <sup>9)</sup>	<b>403.15</b>	C	C	C	26.68	265.79	C	0.77	104.94	C
<b>Risk exposure for credit valuation adjustment</b>	<b>67.69</b>	5.55	2.01	3.83	4.32	24.72	2.57	C	24.58	C
<b>Other <sup>10)</sup></b>	<b>90.00</b>	2.83	C	C	7.44	16.56	4.31	0.37	58.38	C
<b>Total RWA</b>	<b>8,326.33</b>	<b>398.43</b>	<b>102.07</b>	<b>C</b>	<b>1,248.49</b>	<b>3,666.80</b>	<b>464.73</b>	<b>71.76</b>	<b>2,249.28</b>	<b>C</b>
Risk weights SA vs. IRB - Credit Risk <sup>11)</sup> (Q3 2021)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>12)</sup>	Retail and consumer credit	Small market lenders	Universal and investment	Not classified
<b>Standardised approach (SA)</b>										
Risk weights of exposures to institutions	<b>15.66%</b>	3.60%	20.24%	33.70%	30.27%	12.53%	26.35%	28.91%	12.88%	C
Risk weights of exposures to corporates	<b>86.25%</b>	91.28%	87.03%	77.71%	89.79%	83.35%	86.60%	92.17%	87.60%	C
Risk weights of exposures to retail	<b>69.44%</b>	68.37%	68.97%	C	67.67%	69.44%	69.35%	70.16%	70.75%	C
Risk weights of exposures secured by mortgages on immovable property	<b>39.88%</b>	42.70%	37.42%	C	40.29%	41.04%	36.14%	42.12%	39.74%	C
<b>Internal ratings based approach (IRB)</b>										
Risk weights of exposures to institutions	<b>18.77%</b>	14.81%	C	C	22.25%	18.87%	20.92%	21.93%	21.16%	C
Risk weights of exposures to corporates <sup>1)</sup>	<b>45.84%</b>	40.62%	C	C	59.41%	42.18%	59.47%	66.55%	48.92%	C
Risk weights of exposures to retail <sup>2)</sup>	<b>27.69%</b>	27.00%	C	C	33.77%	28.55%	36.38%	38.77%	22.51%	C
Risk weights of exposures to retail secured by real estate <sup>3)</sup>	<b>13.61%</b>	12.13%	C	C	17.38%	13.27%	14.68%	18.70%	12.24%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

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

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

(EUR billions; percentages)

Risk exposures (Q3 2021)	Total	Banks with significant domestic exposures <sup>12)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>13)</sup>	Non-EEA Europe <sup>14)</sup>	RoW <sup>15)</sup>
<b>Credit risk-weighted exposure amounts</b>	<b>7,079.01</b>	429.01	3,298.32	365.64	269.60	2,716.43
Standardised approach (SA)	<b>2,801.91</b>	364.05	1,285.86	60.01	114.41	977.59
of which: exposures to institutions	<b>122.65</b>	19.65	64.36	1.61	4.36	32.67
of which: exposures to corporates	<b>975.71</b>	107.17	515.41	18.14	32.54	302.46
of which: exposures to retail	<b>504.72</b>	49.75	190.73	14.33	14.00	235.91
of which: exposures secured by mortgages on immovable property	<b>299.32</b>	66.97	112.87	5.14	17.02	97.33
Internal ratings based approach (IRB)	<b>4,167.65</b>	62.66	1,963.24	304.05	153.05	1,684.64
of which: exposures to institutions	<b>201.64</b>	C	95.75	9.24	C	87.31
of which: exposures to corporates <sup>1)</sup>	<b>2,357.95</b>	30.84	1,074.44	177.85	95.10	979.70
of which: exposures to retail <sup>2)</sup>	<b>383.26</b>	12.03	175.41	23.60	12.64	159.57
of which: exposures to retail secured by real estate <sup>3)</sup>	<b>557.59</b>	16.01	255.73	52.21	31.34	202.30
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	<b>6.42</b>	0.03	2.12	0.11	0.19	3.97
Securitisation positions	<b>103.03</b>	2.28	47.10	1.47	1.95	50.23
<b>Settlement/delivery risk exposure amount</b>	<b>0.87</b>	C	0.74	C	C	0.05
<b>Market risk exposure amount</b>	<b>270.77</b>	5.93	120.70	13.73	7.38	123.03
Market risk exposure under SA <sup>5)</sup>	<b>103.66</b>	C	56.79	C	C	32.61
Market risk exposure under IM approach <sup>6)</sup>	<b>167.11</b>	C	63.91	C	C	90.42
<b>Operational risk exposure amount</b>	<b>818.00</b>	49.08	341.13	45.57	24.80	357.42
Operational risk exposure under BIA <sup>7)</sup>	<b>55.80</b>	C	23.64	C	C	7.24
Operational risk exposure under TSA/ASA <sup>8)</sup>	<b>359.05</b>	18.96	143.92	30.97	22.59	142.62
Operational risk exposure under AMA <sup>9)</sup>	<b>403.15</b>	C	173.57	C	C	207.56
<b>Risk exposure for credit valuation adjustment</b>	<b>67.69</b>	2.98	31.88	1.98	5.33	25.53
<b>Other <sup>10)</sup></b>	<b>90.00</b>	C	33.83	C	C	26.33
<b>Total risk exposure amount</b>	<b>8,326.33</b>	<b>488.92</b>	<b>3,826.59</b>	<b>448.72</b>	<b>313.32</b>	<b>3,248.78</b>

Risk weights SA vs. IRB - Credit Risk <sup>11)</sup> (Q3 2021)	Total	Banks with significant domestic exposures <sup>12)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>13)</sup>	Non-EEA Europe <sup>14)</sup>	RoW <sup>15)</sup>
<b>Standardised approach (SA)</b>						
Risk weights of exposures to institutions	<b>15.66%</b>	25.37%	15.40%	20.71%	21.85%	12.57%
Risk weights of exposures to corporates	<b>86.25%</b>	81.58%	88.57%	91.58%	84.61%	84.09%
Risk weights of exposures to retail	<b>69.44%</b>	66.66%	69.59%	71.84%	70.09%	69.76%
Risk weights of exposures secured by mortgages on immovable property	<b>39.88%</b>	37.77%	40.72%	37.73%	45.70%	39.67%
<b>Internal ratings based approach (IRB)</b>						
Risk weights of exposures to institutions	<b>18.77%</b>	C	19.57%	17.49%	15.80%	18.42%
Risk weights of exposures to corporates <sup>1)</sup>	<b>45.84%</b>	58.43%	45.02%	51.17%	60.26%	44.55%
Risk weights of exposures to retail <sup>2)</sup>	<b>27.69%</b>	28.16%	25.49%	28.45%	30.87%	30.15%
Risk weights of exposures to retail secured by real estate <sup>3)</sup>	<b>13.61%</b>	15.05%	13.34%	14.55%	15.00%	13.42%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

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

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

14) European countries not in the EEA.

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

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

(EUR billions; percentages)

Risk exposures (Q3 2021)	Total	Total assets				G-SIBs <sup>12)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Credit risk-weighted exposure amounts</b>	<b>7,079.01</b>	111.75	877.45	723.08	2,251.78	3,114.96
Standardised approach (SA)	2,801.91	93.64	586.55	411.17	670.80	1,039.76
of which: exposures to institutions	122.65	6.27	33.48	20.59	33.04	29.27
of which: exposures to corporates	975.71	31.91	235.94	147.98	231.21	328.68
of which: exposures to retail	504.72	19.21	84.45	43.80	119.09	238.17
of which: exposures secured by mortgages on immovable property	299.32	11.90	73.66	55.53	53.77	104.47
Internal ratings based approach (IRB)	4,167.65	17.67	283.28	304.39	1,552.15	2,010.16
of which: exposures to institutions	201.64	0.33	11.99	11.17	91.31	86.84
of which: exposures to corporates <sup>1)</sup>	2,357.95	10.11	155.65	196.97	875.64	1,119.57
of which: exposures to retail <sup>2)</sup>	383.26	1.71	35.22	23.60	115.26	207.47
of which: exposures to retail secured by real estate <sup>3)</sup>	557.59	5.20	38.74	52.90	196.83	263.93
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	6.42	C	C	C	1.77	3.98
Securitisation positions	103.03	C	C	C	27.06	61.06
<b>Settlement/delivery risk exposure amount</b>	<b>0.87</b>	C	0.10	C	C	0.16
<b>Market risk exposure amount</b>	<b>270.77</b>	2.15	27.03	26.85	98.98	115.75
Market risk exposure under SA <sup>5)</sup>	103.66	C	C	C	42.40	29.64
Market risk exposure under IM approach <sup>6)</sup>	167.11	C	C	C	56.57	86.11
<b>Operational risk exposure amount</b>	<b>818.00</b>	12.69	85.95	74.38	250.34	394.64
Operational risk exposure under BIA <sup>7)</sup>	55.80	5.48	21.45	10.47	12.52	5.88
Operational risk exposure under TSA/ASA <sup>8)</sup>	359.05	6.44	59.53	47.58	122.53	122.97
Operational risk exposure under AMA <sup>9)</sup>	403.15	0.77	4.97	16.33	115.29	265.79
<b>Risk exposure for credit valuation adjustment</b>	<b>67.69</b>	C	11.69	C	C	24.72
<b>Other <sup>10)</sup></b>	<b>90.00</b>	2.26	10.81	3.31	57.05	16.56
<b>Total risk exposure amount</b>	<b>8,326.33</b>	<b>129.30</b>	<b>1,013.02</b>	<b>838.32</b>	<b>2,678.90</b>	<b>3,666.80</b>

Risk weights SA vs. IRB - Credit Risk <sup>11)</sup> (Q3 2021)	Total	Total assets				G-SIBs <sup>12)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Standardised approach (SA)</b>						
Risk weights of exposures to institutions	15.66%	26.50%	23.66%	27.36%	10.70%	12.53%
Risk weights of exposures to corporates	86.25%	86.53%	91.48%	86.85%	85.08%	83.35%
Risk weights of exposures to retail	69.44%	70.08%	69.94%	66.84%	69.99%	69.44%
Risk weights of exposures secured by mortgages on immovable property	39.88%	39.59%	37.56%	41.98%	39.05%	41.04%
<b>Internal ratings based approach (IRB)</b>						
Risk weights of exposures to institutions	18.77%	21.93%	13.43%	16.55%	20.03%	18.87%
Risk weights of exposures to corporates <sup>1)</sup>	45.84%	66.55%	47.97%	57.47%	48.46%	42.18%
Risk weights of exposures to retail <sup>2)</sup>	27.69%	36.15%	33.65%	30.27%	24.53%	28.55%
Risk weights of exposures to retail secured by real estate <sup>3)</sup>	13.61%	12.46%	15.58%	17.81%	12.94%	13.27%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

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

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

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



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

(EUR billions; percentages)

Risk exposures (Q3 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Credit risk-weighted exposure amounts</b>	<b>7,079.01</b>	<b>4,568.71</b>	<b>2,510.30</b>
Standardised approach (SA)	2,801.91	1,626.10	1,175.82
of which: exposures to institutions	122.65	54.40	68.25
of which: exposures to corporates	975.71	527.34	448.37
of which: exposures to retail	504.72	359.42	145.30
of which: exposures secured by mortgages on immovable property	299.32	158.00	141.32
Internal ratings based approach (IRB)	4,167.65	2,880.32	1,287.33
of which: exposures to institutions	201.64	139.92	61.72
of which: exposures to corporates <sup>2)</sup>	2,357.95	1,551.77	806.18
of which: exposures to retail <sup>3)</sup>	383.26	278.87	104.39
of which: exposures to retail secured by real estate <sup>4)</sup>	557.59	374.03	183.57
Risk exposure for contributions to the default fund of a CCP <sup>5)</sup>	6.42	3.31	3.11
Securitisation positions	103.03	58.98	44.05
<b>Settlement/delivery risk exposure amount</b>	<b>0.87</b>	<b>0.10</b>	<b>0.77</b>
<b>Market risk exposure amount</b>	<b>270.77</b>	<b>150.21</b>	<b>120.56</b>
Market risk exposure under SA <sup>6)</sup>	103.66	53.22	50.44
Market risk exposure under IM approach <sup>7)</sup>	167.11	96.99	70.12
<b>Operational risk exposure amount</b>	<b>818.00</b>	<b>478.16</b>	<b>339.84</b>
Operational risk exposure under BIA <sup>8)</sup>	55.80	24.41	31.38
Operational risk exposure under TSA/ASA <sup>9)</sup>	359.05	238.76	120.30
Operational risk exposure under AMA <sup>10)</sup>	403.15	214.99	188.16
<b>Risk exposure for credit valuation adjustment</b>	<b>67.69</b>	<b>31.37</b>	<b>36.32</b>
Other <sup>11)</sup>	90.00	46.55	43.45
<b>Total risk exposure amount</b>	<b>8,326.33</b>	<b>5,275.09</b>	<b>3,051.24</b>

Risk weights SA vs. IRB - Credit Risk <sup>12)</sup> (Q3 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Standardised approach (SA)</b>			
Risk weights of exposures to institutions	15.66%	12.27%	20.10%
Risk weights of exposures to corporates	86.25%	85.05%	87.72%
Risk weights of exposures to retail	69.44%	69.98%	68.14%
Risk weights of exposures secured by mortgages on immovable property	39.88%	40.23%	39.48%
<b>Internal ratings based approach (IRB)</b>			
Risk weights of exposures to institutions	18.77%	17.37%	22.95%
Risk weights of exposures to corporates <sup>2)</sup>	45.84%	46.10%	45.35%
Risk weights of exposures to retail <sup>3)</sup>	27.69%	26.56%	31.24%
Risk weights of exposures to retail secured by real estate <sup>4)</sup>	13.61%	13.01%	15.00%

Source: ECB.

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

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

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

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

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

5) CCP stands for central counterparty.

6) SA stands for standardised approach.

7) IM stands for internal model.

8) BIA stands for basic indicator approach.

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

10) AMA stands for advanced measurement approach.

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

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

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

(EUR billions; percentages)

Parameters and type of counterparty (Q3 2021)	Residence of the obligor <sup>1)</sup>													
	AT	BE	CH	CZ	DE	ES	FI	FR	GB	IE	IT	LU	NL	US
<b>PD assigned to the obligor grade or pool (%)</b>														
Institutions	0.17%	0.13%	0.07%	0.24%	0.14%	0.32%	0.16%	0.10%	0.11%	0.34%	1.14%	0.11%	0.74%	0.16%
Corporates	1.28%	2.22%	1.12%	2.20%	0.94%	2.67%	1.22%	1.75%	1.02%	1.35%	4.87%	1.28%	1.28%	1.34%
of which: SME	2.46%	2.55%	2.54%	3.14%	1.11%	4.53%	1.79%	2.75%	2.39%	4.00%	10.39%	2.58%	2.56%	2.93%
Retail	1.51%	0.91%	0.72%	1.30%	0.92%	1.86%	1.38%	1.41%	2.24%	2.14%	2.10%	1.06%	0.64%	2.10%
Retail - Secured by immovable property - Non-SME	0.99%	0.68%	0.68%	0.89%	0.71%	1.11%	0.88%	0.83%	2.27%	2.00%	1.21%	0.88%	0.50%	0.96%
Qualifying Revolving	2.48%	0.61%	1.76%	1.44%	0.70%	2.46%	1.78%	2.71%	1.70%	2.16%	3.50%	2.63%	C	1.53%
Other Retail	2.12%	1.55%	1.11%	2.32%	1.68%	4.29%	3.20%	1.80%	2.44%	4.45%	5.36%	1.75%	2.34%	C
<b>Exposure weighted average lgd (%)</b>														
Institutions	26.62%	17.49%	37.15%	25.80%	32.19%	29.65%	25.54%	24.09%	31.74%	36.36%	25.47%	24.35%	28.59%	41.12%
Corporates	36.55%	27.84%	30.48%	33.12%	36.45%	41.50%	37.56%	34.41%	35.36%	27.82%	36.46%	30.52%	26.93%	26.86%
of which: SME	33.16%	25.84%	31.15%	30.32%	33.08%	40.52%	35.88%	34.75%	37.18%	38.94%	38.79%	30.06%	19.98%	22.46%
Retail	29.18%	16.81%	20.19%	25.53%	28.11%	28.80%	20.45%	17.09%	12.92%	27.38%	26.15%	13.80%	12.00%	24.31%
Retail - Secured by immovable property - Non-SME	16.51%	13.25%	19.33%	19.84%	18.36%	21.55%	16.48%	11.73%	8.91%	25.04%	19.74%	12.61%	10.40%	16.37%
Qualifying Revolving	80.73%	50.31%	53.05%	54.85%	64.67%	59.32%	61.64%	34.66%	73.15%	59.58%	61.66%	49.93%	C	57.57%
Other Retail	52.38%	31.02%	21.64%	39.60%	46.44%	52.12%	32.36%	23.16%	56.08%	60.21%	40.03%	18.56%	42.01%	C
<b>Exposure value</b>														
Institutions	13.08	53.94	37.48	7.61	105.87	34.91	9.61	280.23	102.44	9.83	40.83	25.59	38.39	69.93
Corporates	105.46	197.05	84.91	57.87	683.51	302.88	75.86	737.38	268.95	93.60	407.63	172.41	353.98	580.66
of which: SME	22.86	56.57	1.20	16.53	112.89	76.55	27.06	157.82	7.62	13.03	114.85	9.02	76.17	16.74
Retail	78.98	289.28	12.58	72.09	683.40	496.95	104.95	1,642.46	306.29	72.03	429.82	198.31	584.33	10.93
Retail - Secured by immovable property - Non-SME	46.44	199.46	9.54	52.06	449.55	356.39	78.64	905.68	278.45	63.13	278.82	187.20	534.17	1.80
Qualifying Revolving	4.50	1.45	0.17	0.81	41.87	29.80	C	52.03	10.83	1.59	4.55	0.05	C	0.08
Other Retail	18.96	52.13	2.67	18.01	162.66	81.90	24.49	561.88	10.75	3.57	123.39	9.68	22.58	C
<b>Risk weight (%)</b>														
Institutions	19.61%	10.24%	15.72%	18.12%	19.16%	22.64%	16.60%	10.92%	17.17%	26.62%	40.37%	11.45%	17.89%	19.32%
Corporates	46.88%	43.73%	30.88%	53.36%	39.54%	60.27%	56.17%	56.06%	43.62%	40.60%	51.88%	42.35%	42.31%	33.21%
of which: SME	45.09%	39.97%	41.55%	47.28%	31.15%	55.04%	53.41%	59.13%	57.61%	70.35%	48.88%	50.54%	39.83%	32.16%
Retail	19.43%	13.02%	12.61%	23.83%	20.46%	21.13%	20.50%	14.86%	15.86%	33.66%	24.45%	9.11%	9.87%	22.60%
Retail - Secured by immovable property - Non-SME	12.34%	10.31%	12.53%	18.10%	16.00%	15.13%	16.17%	9.75%	13.47%	31.89%	18.95%	8.66%	7.80%	14.64%
Qualifying Revolving	16.78%	10.81%	17.42%	16.30%	11.64%	19.39%	C	17.69%	31.35%	29.36%	C	22.85%	C	16.22%
Other Retail	35.69%	22.32%	12.49%	37.65%	36.87%	45.39%	33.78%	20.17%	59.37%	77.39%	35.93%	16.33%	36.30%	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 Asset quality: performing and non-performing exposures by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q3 2020		Q4 2020		Q1 2021		Q2 2021		Q3 2021	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Cash balances at central banks and other demand deposits</b>	3,018.03	0.00%	3,116.82	0.00%	3,770.07	0.00%	3,967.69	0.00%	4,208.59	0.00%
<b>Loans and advances <sup>1)</sup></b>	13,675.06	0.55%	13,329.64	0.59%	13,714.11	0.58%	13,793.72	0.57%	13,892.85	0.56%
Central banks	236.23	0.02%	185.14	0.01%	152.16	0.01%	160.53	0.01%	150.85	0.01%
General governments	875.34	0.06%	863.41	0.05%	856.88	0.05%	878.51	0.05%	872.29	0.05%
Credit institutions	944.64	0.04%	846.85	0.04%	905.90	0.03%	913.04	0.03%	920.97	0.03%
Other financial corporations	1,046.17	0.19%	984.32	0.22%	1,081.46	0.20%	1,064.42	0.20%	1,094.51	0.18%
Non-financial corporations	5,028.24	0.78%	4,929.91	0.86%	5,071.81	0.87%	5,037.48	0.86%	5,054.29	0.84%
Households	5,544.44	0.60%	5,520.01	0.60%	5,645.89	0.58%	5,739.73	0.56%	5,799.94	0.56%
<b>Debt securities</b>	2,580.54	0.07%	2,469.10	0.07%	2,493.81	0.07%	2,485.84	0.07%	2,427.54	0.07%
<b>Other <sup>2)</sup></b>	8.04	0.84%	285.55	0.65%	82.63	1.26%	4.93	6.77%	16.58	3.61%
<b>Off-balance sheet exposures</b>	5,973.64	0.14%	5,947.98	0.15%	6,292.87	0.14%	5,931.05	0.15%	6,006.83	0.14%
<b>Total</b>	<b>25,255.31</b>	<b>0.34%</b>	<b>25,149.10</b>	<b>0.36%</b>	<b>26,353.49</b>	<b>0.35%</b>	<b>26,183.24</b>	<b>0.34%</b>	<b>26,552.38</b>	<b>0.33%</b>

Type of instrument and counterparty	Non-performing exposures									
	Q3 2020		Q4 2020		Q1 2021		Q2 2021		Q3 2021	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Cash balances at central banks and other demand deposits</b>	0.13	78.70%	0.12	83.45%	0.15	65.10%	0.14	71.30%	0.15	68.59%
<b>Loans and advances <sup>1)</sup></b>	485.12	45.53%	443.44	45.07%	455.09	44.79%	422.49	44.45%	400.89	45.20%
Central banks	C	C	0.03	99.20%	0.03	99.18%	0.03	96.12%	0.03	99.44%
General governments	4.64	23.37%	4.23	24.92%	4.13	25.78%	3.83	27.15%	3.61	25.57%
Credit institutions	C	76.30%	1.11	70.72%	1.11	73.37%	1.12	71.96%	1.10	77.62%
Other financial corporations	12.37	47.93%	11.67	45.40%	11.51	45.00%	10.93	44.26%	10.74	42.95%
Non-financial corporations	277.81	48.61%	252.98	47.55%	258.28	47.43%	241.24	46.69%	227.85	47.77%
Households	189.11	41.19%	173.42	41.75%	180.04	41.24%	165.34	41.40%	157.55	41.86%
<b>Debt securities</b>	3.93	51.12%	3.55	56.24%	3.62	55.91%	3.58	56.74%	3.56	53.04%
<b>Other <sup>2)</sup></b>	14.43	61.12%	24.12	55.95%	13.98	60.33%	19.07	63.89%	21.08	55.63%
<b>Off-balance sheet exposures</b>	40.62	15.47%	41.98	15.60%	41.83	16.02%	41.02	16.28%	39.14	16.67%
<b>Total</b>	<b>544.23</b>	<b>43.75%</b>	<b>513.21</b>	<b>43.26%</b>	<b>514.67</b>	<b>42.96%</b>	<b>486.29</b>	<b>42.93%</b>	<b>464.81</b>	<b>43.34%</b>

Source: ECB.

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

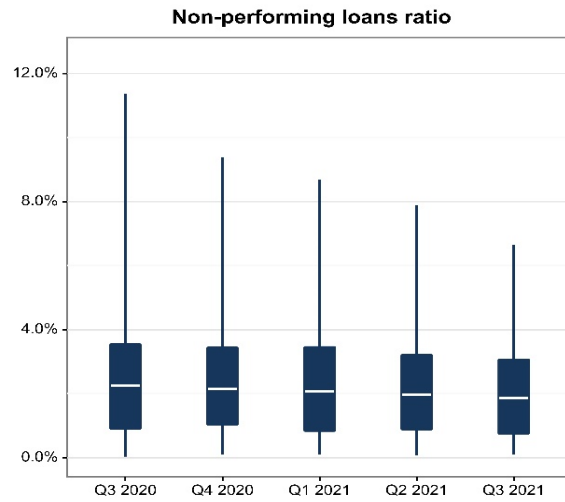
**T04.02.1 Asset quality: non-performing loans and advances by reference period**  
(EUR billions; percentages)

Item	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
Loans and advances <sup>1)</sup>	17,178.34	16,890.02	17,939.43	18,184.04	18,502.47
Non-performing loans and advances	485.25	443.56	455.24	422.63	401.04
Non-performing loans ratio	2.82%	2.63%	2.54%	2.32%	2.17%

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: i) held for trading exposures are excluded, ii) cash balances at central banks and other demand deposits are included.



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

(EUR billions; percentages)

Country (Q3 2021)	Loans and advances <sup>2)</sup>	Non-performing loans and advances	Non-performing loans ratio
Belgium	498.45	6.46	1.30%
Bulgaria	C	C	C
Germany	3,105.18	31.94	1.03%
Estonia	33.27	0.32	0.97%
Ireland	437.13	10.58	2.42%
Greece	203.03	21.30	10.49%
Spain	2,672.93	81.62	3.05%
France	5,871.05	115.80	1.97%
Croatia <sup>1)</sup>	-	-	-
Italy	1,996.70	71.78	3.59%
Cyprus	37.21	2.37	6.38%
Latvia	C	C	1.58%
Lithuania	26.90	0.22	0.82%
Luxembourg	167.71	1.04	0.62%
Malta	17.58	0.55	3.11%
Netherlands	2,113.95	31.72	1.50%
Austria	534.29	9.78	1.83%
Portugal	167.28	7.11	4.25%
Slovenia	26.10	0.61	2.35%
Slovakia <sup>1)</sup>	-	-	-
Finland	569.13	7.06	1.24%
<b>Total</b>	<b>18,502.47</b>	<b>401.04</b>	<b>2.17%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

(EUR billions; percentages)

Category (Q3 2021)	Loans and advances <sup>2)</sup>	Non-performing loans and advances	Non-performing loans ratio
Corporate/wholesale lenders	1,054.94	9.99	0.95%
Custodian and asset managers	276.24	0.54	0.19%
Development/promotional lenders	C	C	0.93%
Diversified lenders	2,498.41	91.04	3.64%
G-SIBs <sup>1)</sup>	8,132.76	177.44	2.18%
Retail and consumer credit lenders	992.01	24.72	2.49%
Small market lenders	127.78	2.45	1.92%
Universal and investment banks	5,015.93	91.07	1.82%
Not classified	C	C	C
<b>Total</b>	<b>18,502.47</b>	<b>401.04</b>	<b>2.17%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

(EUR billions; percentages)

Category (Q3 2021)	Loans and advances <sup>5)</sup>	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures <sup>1)</sup>	1,084.00	26.97	2.49%
Banks with largest non-domestic exposures			
SSM	8,725.43	188.06	2.16%
Non-SSM EEA <sup>2)</sup>	1,013.82	15.74	1.55%
Non-EEA Europe <sup>3)</sup>	729.58	18.71	2.56%
RoW <sup>4)</sup>	6,949.64	151.55	2.18%
<b>Total</b>	<b>18,502.47</b>	<b>401.04</b>	<b>2.17%</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

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

(EUR billions; percentages)

Category (Q3 2021)	Loans and advances <sup>2)</sup>	Non-performing loans and advances	Non-performing loans ratio
Banks with total assets			
Less than €30 billion	263.46	6.46	2.45%
Between €30 billion and €100 billion	1,928.25	53.00	2.75%
Between €100 billion and €200 billion	1,854.43	49.44	2.67%
More than €200 billion	6,323.57	114.70	1.81%
G-SIBs <sup>1)</sup>	8,132.76	177.44	2.18%
<b>Total</b>	<b>18,502.47</b>	<b>401.04</b>	<b>2.17%</b>

Source: ECB.

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

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

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



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

(EUR billions; percentages)

Category (Q3 2021)	Loans and advances <sup>2)</sup>	Non-performing loans and advances	Non-performing loans ratio
Banks with low risk	11,985.55	237.49	1.98%
Banks with medium, high risk and non-rated	6,516.92	163.55	2.51%
<b>Total</b>	<b>18,502.47</b>	<b>401.04</b>	<b>2.17%</b>

Source: ECB.

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

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

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

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

(EUR billions; percentages)

Type of instrument and counterparty	Performing forborne exposures									
	Q3 2020		Q4 2020		Q1 2021		Q2 2021		Q3 2021	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Cash balances at central banks and other demand deposits</b>	C	C	C	C	C	C	C	C	C	C
<b>Loans and advances <sup>1)</sup></b>	159.18	5.16%	167.82	5.40%	186.79	5.25%	206.27	4.91%	211.43	4.93%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.27	1.45%	C	1.37%	1.48	1.24%	1.40	1.47%	1.50	0.96%
Credit institutions	C	C	C	C	C	C	C	C	C	C
Other financial corporations	3.48	2.34%	3.86	3.00%	4.48	2.89%	4.24	3.40%	4.09	4.15%
Non-financial corporations	88.74	4.88%	96.33	5.00%	111.49	4.92%	129.39	4.71%	135.33	4.80%
Households	65.60	5.76%	66.35	6.18%	69.33	6.00%	71.23	5.44%	70.50	5.33%
<b>Debt securities</b>	0.60	C	C	C	C	C	0.65	C	0.53	1.58%
<b>Other <sup>2)</sup></b>	C	6.18%	3.85	9.43%	1.37	26.16%	C	52.66%	C	21.93%
<b>Off-balance sheet exposures</b>	11.44	0.84%	14.57	0.89%	17.41	0.78%	20.05	0.93%	19.19	1.02%
<b>Total</b>	<b>171.44</b>	<b>4.86%</b>	<b>186.64</b>	<b>5.12%</b>	<b>206.11</b>	<b>4.99%</b>	<b>227.47</b>	<b>4.65%</b>	<b>233.01</b>	<b>4.74%</b>

Type of instrument and counterparty	Non-performing forborne exposures									
	Q3 2020		Q4 2020		Q1 2021		Q2 2021		Q3 2021	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Cash balances at central banks and other demand deposits</b>	C	C	C	C	C	C	C	C	C	C
<b>Loans and advances <sup>1)</sup></b>	190.35	37.69%	177.11	37.73%	184.10	37.39%	178.38	36.95%	171.22	37.29%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	0.79	14.25%	0.72	12.64%	0.70	13.97%	0.65	14.74%	0.62	15.63%
Credit institutions	C	30.45%	C	30.70%	C	30.73%	C	34.23%	C	42.58%
Other financial corporations	4.73	44.50%	4.45	44.12%	4.76	41.27%	4.57	42.08%	4.82	38.25%
Non-financial corporations	112.13	41.42%	104.02	40.93%	108.68	40.39%	107.21	38.87%	103.78	39.37%
Households	72.51	31.75%	67.74	32.68%	69.79	32.70%	65.78	33.70%	61.86	33.92%
<b>Debt securities</b>	0.98	32.35%	0.98	33.94%	0.98	32.33%	1.00	13.78%	0.89	16.52%
<b>Other <sup>2)</sup></b>	5.44	53.87%	9.09	45.83%	4.67	52.19%	4.54	52.23%	9.36	46.34%
<b>Off-balance sheet exposures</b>	C	7.43%	C	7.71%	C	7.53%	C	9.15%	C	9.16%
<b>Total</b>	<b>201.06</b>	<b>37.46%</b>	<b>191.37</b>	<b>37.44%</b>	<b>194.06</b>	<b>37.06%</b>	<b>188.49</b>	<b>36.52%</b>	<b>186.04</b>	<b>36.95%</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, 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 and it is only applicable from Q1 2018 onwards.

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

(EUR billions; percentages)

Country (Q3 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	708.91	0.24%	8.00	49.05%	4.69	3.38%	3.09	28.57%
Bulgaria	C	C	C	C	C	C	C	C
Germany	4,306.38	0.19%	37.93	31.76%	34.58	1.76%	16.13	30.60%
Estonia	40.28	0.23%	0.35	24.97%	0.60	2.46%	0.21	26.65%
Ireland	614.62	0.46%	11.25	27.03%	8.60	9.56%	7.30	26.79%
Greece	265.37	0.87%	36.27	49.86%	11.24	7.68%	17.56	43.22%
Spain	3,735.77	0.55%	88.22	40.14%	42.96	7.42%	41.75	38.19%
France	8,741.68	0.33%	128.68	47.47%	40.01	5.02%	35.62	35.86%
Croatia <sup>1)</sup>	-	-	-	-	-	-	-	-
Italy	3,262.18	0.38%	85.08	51.32%	34.19	5.76%	31.29	47.73%
Cyprus	45.98	0.32%	3.05	43.12%	1.39	2.50%	1.49	35.81%
Latvia	C	0.41%	C	27.95%	C	2.92%	C	30.67%
Lithuania	32.22	0.16%	0.22	27.83%	0.20	3.06%	0.13	24.13%
Luxembourg	230.95	0.11%	1.11	29.25%	0.87	2.46%	0.55	20.43%
Malta	26.71	0.43%	0.60	27.42%	0.39	6.63%	0.33	23.80%
Netherlands	2,700.55	0.13%	35.87	24.91%	36.13	1.01%	18.72	20.17%
Austria	737.14	0.51%	10.44	52.52%	6.68	4.88%	3.73	48.53%
Portugal	253.83	0.81%	8.58	55.99%	4.47	11.10%	3.91	61.66%
Slovenia	39.34	0.54%	0.67	48.47%	0.20	2.93%	0.26	C
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-	-
Finland	778.82	0.13%	7.70	28.97%	5.32	1.39%	3.57	16.41%
<b>Total</b>	<b>26,552.38</b>	<b>0.33%</b>	<b>464.81</b>	<b>43.34%</b>	<b>233.01</b>	<b>4.74%</b>	<b>186.04</b>	<b>36.95%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q3 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Corporate/wholesale lenders	1,440.31	0.27%	11.44	32.11%	16.99	2.23%	6.79	31.70%
Custodian and asset managers	375.25	0.08%	0.55	20.42%	C	C	C	27.94%
Development/promotional lenders	C	C	C	15.25%	1.01	C	0.95	15.29%
Diversified lenders	3,528.53	0.47%	114.34	44.76%	50.24	6.36%	52.02	40.55%
G-SIBs <sup>1)</sup>	12,017.47	0.33%	197.03	44.23%	95.47	4.45%	69.66	36.63%
Retail and consumer credit lenders	1,415.73	0.42%	26.52	47.63%	11.23	6.62%	10.70	44.52%
Small market lenders	165.66	0.54%	2.58	49.33%	1.96	6.04%	1.12	42.95%
Universal and investment banks	7,085.43	0.29%	106.28	41.81%	55.00	4.19%	44.53	32.60%
Not classified	C	C	C	C	C	C	C	C
<b>Total</b>	<b>26,552.38</b>	<b>0.33%</b>	<b>464.81</b>	<b>43.34%</b>	<b>233.01</b>	<b>4.74%</b>	<b>186.04</b>	<b>36.95%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q3 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures <sup>1)</sup>	1,573.26	0.35%	31.67	43.75%	11.23	5.35%	10.32	44.11%
Banks with largest non-domestic exposures								
SSM	12,760.73	0.32%	228.75	44.77%	122.05	4.53%	95.17	38.80%
Non-SSM EEA <sup>2)</sup>	1,420.13	0.30%	18.44	46.56%	8.24	3.70%	7.77	34.78%
Non-EEA Europe <sup>3)</sup>	977.32	0.43%	19.94	37.97%	12.97	7.44%	10.19	33.32%
RoW <sup>4)</sup>	9,820.94	0.34%	166.01	41.57%	78.52	4.63%	62.59	33.82%
<b>Total</b>	<b>26,552.38</b>	<b>0.33%</b>	<b>464.81</b>	<b>43.34%</b>	<b>233.01</b>	<b>4.74%</b>	<b>186.04</b>	<b>36.95%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q3 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with total assets								
Less than €30 billion	362.25	0.36%	7.48	42.74%	4.60	4.54%	3.40	36.58%
Between €30 billion and €100 billion	2,675.36	0.39%	70.74	46.29%	38.71	4.73%	33.87	41.49%
Between €100 billion and €200 billion	2,630.85	0.39%	56.26	41.78%	29.80	7.02%	22.18	40.17%
More than €200 billion	8,866.45	0.30%	133.31	41.14%	64.43	4.13%	56.93	33.42%
G-SIBs <sup>1)</sup>	12,017.47	0.33%	197.03	44.23%	95.47	4.45%	69.66	36.63%
<b>Total</b>	<b>26,552.38</b>	<b>0.33%</b>	<b>464.81</b>	<b>43.34%</b>	<b>233.01</b>	<b>4.74%</b>	<b>186.04</b>	<b>36.95%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q3 2021)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with low risk	16,877.26	0.35%	267.43	42.57%	128.41	4.76%	101.97	34.79%
Banks with medium, high risk and non-rated	9,675.12	0.31%	197.38	44.38%	104.60	4.71%	84.07	39.57%
<b>Total</b>	<b>26,552.38</b>	<b>0.33%</b>	<b>464.81</b>	<b>43.34%</b>	<b>233.01</b>	<b>4.74%</b>	<b>186.04</b>	<b>36.95%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Type of instrument	Fair value hierarchy														
	Q3 2020			Q4 2020			Q1 2021			Q2 2021			Q3 2021		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Derivatives	35.24	1741.79	39.62	30.55	1787.93	35.61	28.99	1592.92	35.00	29.57	1508.95	34.93	31.00	1534.01	37.00
Equity instruments	220.75	32.45	50.05	252.41	36.53	51.77	345.51	33.33	57.09	383.80	36.02	56.94	388.94	38.23	58.42
Debt securities	1462.89	406.96	46.87	1349.01	395.96	47.76	1422.17	414.36	49.18	1404.53	390.93	51.65	1380.24	381.74	51.64
Loans and advances	4.77	1142.85	62.16	7.23	1039.44	60.84	4.56	1241.46	64.96	4.93	1203.10	62.42	4.93	1208.34	62.75
<b>Total</b>	<b>1723.65</b>	<b>3324.05</b>	<b>198.70</b>	<b>1639.19</b>	<b>3259.86</b>	<b>195.99</b>	<b>1801.23</b>	<b>3282.07</b>	<b>206.23</b>	<b>1822.83</b>	<b>3139.00</b>	<b>205.94</b>	<b>1805.11</b>	<b>3162.32</b>	<b>209.80</b>
<b>as a share of total assets</b>	<b>7.08%</b>	<b>13.65%</b>	<b>0.82%</b>	<b>6.78%</b>	<b>13.47%</b>	<b>0.81%</b>	<b>7.14%</b>	<b>13.01%</b>	<b>0.82%</b>	<b>7.21%</b>	<b>12.41%</b>	<b>0.81%</b>	<b>7.03%</b>	<b>12.32%</b>	<b>0.82%</b>

Source: ECB.

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

(EUR billions; percentages)

Country (Q3 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	631.50	25.39	4.02%	15.99	2.53%	4.17	0.66%
Bulgaria	C	C	C	C	C	C	C
Germany	4,533.19	241.71	5.33%	999.88	22.06%	63.61	1.40%
Estonia	36.64	0.64	1.74%	C	C	C	C
Ireland	578.69	32.44	5.61%	105.70	18.27%	2.87	0.50%
Greece	299.56	18.10	6.04%	10.56	3.53%	0.96	0.32%
Spain	3,520.75	233.08	6.62%	249.66	7.09%	15.77	0.45%
France	8,821.76	761.35	8.63%	1,319.43	14.96%	82.28	0.93%
Croatia <sup>1)</sup>	-	-	-	-	-	-	-
Italy	2,772.81	256.35	9.25%	120.55	4.35%	15.00	0.54%
Cyprus	47.07	1.12	2.38%	0.03	0.07%	C	C
Latvia	C	C	4.25%	C	C	C	0.01%
Lithuania	29.88	0.83	2.77%	C	C	C	C
Luxembourg	202.33	2.23	1.10%	4.58	2.26%	1.74	0.86%
Malta	24.20	1.75	7.23%	0.71	2.94%	C	C
Netherlands	2,464.66	117.20	4.76%	148.63	6.03%	8.57	0.35%
Austria	655.39	27.29	4.16%	11.91	1.82%	5.04	0.77%
Portugal	240.56	27.70	11.52%	1.63	0.68%	4.96	2.06%
Slovenia	35.29	3.48	9.85%	1.95	5.53%	0.02	0.06%
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-
Finland	752.93	52.77	7.01%	C	C	4.41	0.59%
<b>Total</b>	<b>25,676.77</b>	<b>1,805.11</b>	<b>7.03%</b>	<b>3,162.32</b>	<b>12.32%</b>	<b>209.80</b>	<b>0.82%</b>

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q3 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	<b>1,298.15</b>	77.74	5.99%	118.42	9.12%	8.91	0.69%
Custodian and asset managers	<b>366.29</b>	27.63	7.54%	29.49	8.05%	2.79	0.76%
Development/promotional lenders	C	C	5.03%	C	3.52%	C	2.89%
Diversified lenders	<b>3,225.80</b>	168.27	5.22%	56.68	1.76%	18.40	0.57%
G-SIBs <sup>1)</sup>	<b>11,978.86</b>	1005.14	8.39%	1957.18	16.34%	99.43	0.83%
Retail and consumer credit lenders	<b>1,318.90</b>	53.12	4.03%	11.25	0.85%	C	C
Small market lenders	<b>150.93</b>	8.36	5.54%	6.53	4.33%	0.28	0.19%
Universal and investment banks	<b>6,784.32</b>	438.54	6.46%	964.31	14.21%	44.34	0.65%
Not classified	C	C	C	C	C	C	C
<b>Total</b>	<b>25,676.77</b>	<b>1,805.11</b>	<b>7.03%</b>	<b>3,162.32</b>	<b>12.32%</b>	<b>209.80</b>	<b>0.82%</b>

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q3 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures <sup>1)</sup>	<b>1,437.12</b>	74.37	5.17%	18.46	1.28%	13.99	0.97%
Banks with largest non-domestic exposures							
SSM	<b>11,651.69</b>	684.29	5.87%	1,130.58	9.70%	90.86	0.78%
Non-SSM EEA <sup>2)</sup>	<b>1,338.85</b>	69.95	5.22%	C	C	9.73	0.73%
Non-EEA Europe <sup>3)</sup>	<b>902.35</b>	36.37	4.03%	C	C	5.28	0.59%
RoW <sup>4)</sup>	<b>10,346.76</b>	940.13	9.09%	1,778.75	17.19%	89.94	0.87%
<b>Total</b>	<b>25,676.77</b>	<b>1,805.11</b>	<b>7.03%</b>	<b>3,162.32</b>	<b>12.32%</b>	<b>209.80</b>	<b>0.82%</b>

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q3 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
Less than €30 billion	<b>341.71</b>	16.53	4.84%	10.07	2.95%	1.21	0.35%
Between €30 billion and €100 billion	<b>2,578.07</b>	145.73	5.65%	126.78	4.92%	40.45	1.57%
Between €100 billion and €200 billion	<b>2,494.42</b>	129.57	5.19%	212.14	8.50%	24.02	0.96%
More than €200 billion	<b>8,283.72</b>	508.15	6.13%	856.15	10.34%	44.69	0.54%
G-SIBs <sup>1)</sup>	<b>11,978.86</b>	1,005.14	8.39%	1,957.18	16.34%	99.43	0.83%
<b>Total</b>	<b>25,676.77</b>	<b>1,805.11</b>	<b>7.03%</b>	<b>3,162.32</b>	<b>12.32%</b>	<b>209.80</b>	<b>0.82%</b>

Source: ECB.

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

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

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

(EUR billions, percentages)

Category (Q3 2021)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Low risk banks	<b>16,097.73</b>	1,074.18	6.67%	1,626.50	10.10%	130.62	0.81%
Medium, high risk and non-rated banks	<b>9,579.04</b>	730.93	7.63%	1,535.82	16.03%	79.18	0.83%
<b>Total</b>	<b>25,676.77</b>	<b>1,805.11</b>	<b>7.03%</b>	<b>3,162.32</b>	<b>12.32%</b>	<b>209.80</b>	<b>0.82%</b>

Source: ECB.

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

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

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

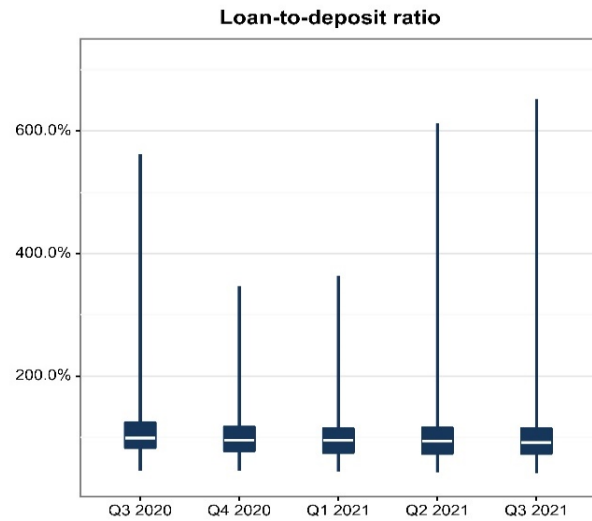
### T05.01.1 Loan-to-deposit ratio by reference period

(EUR billions; percentages)

Indicator	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
Total loans and advances to non-financial corporations and households	10,841.22	10,679.59	10,965.06	11,006.33	11,080.66
Total deposits from non-financial corporations and households	10,008.95	10,003.82	10,337.70	10,507.90	10,651.16
<b>Loan-to-deposit ratio</b>	<b>108.32%</b>	<b>106.76%</b>	<b>106.07%</b>	<b>104.74%</b>	<b>104.03%</b>

Source: ECB.

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



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

(EUR billions; percentages)

Country (Q3 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Belgium	280.31	321.27	87.25%
Bulgaria	C	C	C
Germany	1,413.20	1,154.72	122.38%
Estonia	23.61	23.91	98.73%
Ireland	186.75	239.18	78.08%
Greece	116.65	185.14	63.00%
Spain	1,854.54	1,816.54	102.09%
France	3,661.98	3,510.67	104.31%
Croatia <sup>1)</sup>	-	-	-
Italy	1,235.32	1,298.87	95.11%
Cyprus	18.05	30.38	59.39%
Latvia	C	C	70.58%
Lithuania	14.36	22.47	63.90%
Luxembourg	46.04	60.26	76.40%
Malta	10.04	18.75	53.56%
Netherlands	1,298.54	1,147.56	113.16%
Austria	336.80	356.61	94.44%
Portugal	118.17	163.00	72.50%
Slovenia	16.27	26.95	60.36%
Slovakia <sup>1)</sup>	-	-	-
Finland	433.85	252.32	171.94%
<b>Total</b>	<b>11,080.66</b>	<b>10,651.16</b>	<b>104.03%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q3 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Corporate/wholesale lenders	491.22	285.73	171.92%
Custodian and asset managers	33.49	36.57	91.57%
Development/promotional lenders	C	C	2131.09%
Diversified lenders	1,631.30	1,834.32	88.93%
G-SIBs <sup>1)</sup>	5,082.66	4,882.69	104.10%
Retail and consumer credit lenders	662.32	802.98	82.48%
Small market lenders	82.05	109.14	75.18%
Universal and investment banks	2,973.73	2,683.63	110.81%
Not classified	C	C	C
<b>Total</b>	<b>11,080.66</b>	<b>10,651.16</b>	<b>104.03%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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



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

(EUR billions; percentages)

Category (Q3 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with significant domestic exposures <sup>1)</sup>	628.03	723.92	86.75%
Banks with largest non-domestic exposures			
SSM	5,158.73	4,890.76	105.48%
Non-SSM EEA <sup>2)</sup>	722.53	657.86	109.83%
Non-EEA Europe <sup>3)</sup>	426.35	443.78	96.07%
RoW <sup>4)</sup>	4,145.02	3,934.84	105.34%
<b>Total</b>	<b>11,080.66</b>	<b>10,651.16</b>	<b>104.03%</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q3 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with total assets			
Less than €30 billion	151.76	201.02	75.50%
Between €30 billion and €100 billion	1,083.31	1,024.35	105.76%
Between €100 billion and €200 billion	1,022.59	1,003.99	101.85%
More than €200 billion	3,740.33	3,539.12	105.69%
G-SIBs <sup>1)</sup>	5,082.66	4,882.69	104.10%
<b>Total</b>	<b>11,080.66</b>	<b>10,651.16</b>	<b>104.03%</b>

Source: ECB.

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

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

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

(EUR billions; percentages)

Category (Q3 2021)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with low risk	7,445.05	6,722.61	110.75%
Banks with medium, high risk and non-rated	3,635.61	3,928.55	92.54%
<b>Total</b>	<b>11,080.66</b>	<b>10,651.16</b>	<b>104.03%</b>

Source: ECB.

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

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

**T05.02.1 Deposits to total funding ratio by reference period**  
(percentages)

Indicator	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
Deposits from credit institutions and other financial corporations to total funding	18.36%	17.74%	18.85%	18.28%	18.71%
Deposits from non-financial corporations to total funding	17.59%	17.95%	17.11%	17.14%	17.37%
Deposits from households to total funding	32.47%	33.35%	32.47%	32.85%	32.55%

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 (Q3 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Belgium	15.99%	14.42%	43.21%
Bulgaria	C	C	C
Germany	32.83%	13.14%	19.85%
Estonia	4.91%	31.92%	43.46%
Ireland	24.84%	27.75%	27.36%
Greece	5.40%	17.53%	53.00%
Spain	10.80%	16.67%	42.06%
France	20.03%	19.87%	29.47%
Croatia <sup>1)</sup>	-	-	-
Italy	13.23%	18.54%	36.43%
Cyprus	12.06%	16.93%	53.56%
Latvia	4.59%	30.65%	53.65%
Lithuania	4.87%	24.27%	57.73%
Luxembourg	53.78%	10.66%	22.43%
Malta	6.16%	17.90%	67.36%
Netherlands	13.88%	14.45%	37.42%
Austria	14.51%	17.63%	43.27%
Portugal	5.44%	19.38%	57.70%
Slovenia	4.45%	17.17%	70.10%
Slovakia <sup>1)</sup>	-	-	-
Finland	7.47%	16.92%	22.48%

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 (Q3 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Corporate/wholesale lenders	34.46%	11.41%	13.52%
Custodian and asset managers	75.69%	5.43%	6.30%
Development/promotional lenders	4.71%	1.21%	C
Diversified lenders	9.82%	17.63%	45.79%
G-SIBs <sup>1)</sup>	19.37%	19.45%	31.14%
Retail and consumer credit lenders	10.60%	9.70%	57.70%
Small market lenders	5.40%	25.38%	56.90%
Universal and investment banks	18.95%	18.31%	30.04%
Not classified	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

Category (Q3 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with significant domestic exposures <sup>1)</sup>	9.72%	11.11%	45.54%
Banks with largest non-domestic exposures			
SSM	19.12%	16.10%	33.72%
Non-SSM EEA <sup>2)</sup>	8.91%	19.31%	37.09%
Non-EEA Europe <sup>3)</sup>	13.41%	17.94%	38.78%
RoW <sup>4)</sup>	21.51%	19.50%	27.93%

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

(percentages)

Category (Q3 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with total assets			
Less than €30 billion	13.85%	16.94%	48.51%
Between €30 billion and €100 billion	23.10%	11.98%	34.33%
Between €100 billion and €200 billion	13.50%	15.44%	32.95%
More than €200 billion	18.19%	16.79%	33.10%
G-SIBs <sup>1)</sup>	19.37%	19.45%	31.14%

Source: ECB.

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

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



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

Category (Q3 2021)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with low risk	18.19%	16.64%	32.55%
Banks with medium, high risk and non-rated	19.65%	18.65%	32.55%

Source: ECB.

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

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

## T06.01.1 Liquidity coverage ratio by reference period (EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup>	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
<b>Numerator: Liquidity buffer</b>	4,637.16	4,622.38	4,982.22	5,156.18	5,298.15
Level 1 assets: unadjusted	4,477.21	4,467.44	4,812.57	4,991.97	5,134.05
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	71.78	24.08	-16.73	-22.63	-6.63
Level 1 assets: adjusted amount	4,548.98	4,491.51	4,795.84	4,969.34	5,127.42
Excluding EHQCB <sup>2)</sup>	4,432.43	4,382.30	4,712.13	4,900.12	5,058.22
EHQCB	116.56	109.21	83.71	69.21	69.20
Level 2 assets: unadjusted	C	C	C	C	164.56
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	45.72
Level 2 assets: adjusted amount	165.29	177.93	205.56	208.23	210.29
Level 2A	105.95	100.44	101.55	91.98	93.79
Level 2B	59.34	77.49	104.01	116.25	116.50
Excess liquidity asset amount	C	C	C	C	0.46
<b>Denominator: Net liquidity outflow</b>	2,717.77	2,698.17	2,892.54	2,967.49	3,048.77
Total outflows	3,952.38	3,823.55	4,234.67	4,243.52	4,444.02
Reduction for inflows	1,234.60	1,125.38	1,342.13	1,276.03	1,395.25
<b>Liquidity coverage ratio</b>	<b>170.62%</b>	<b>171.32%</b>	<b>172.24%</b>	<b>173.76%</b>	<b>173.78%</b>

Source: ECB.

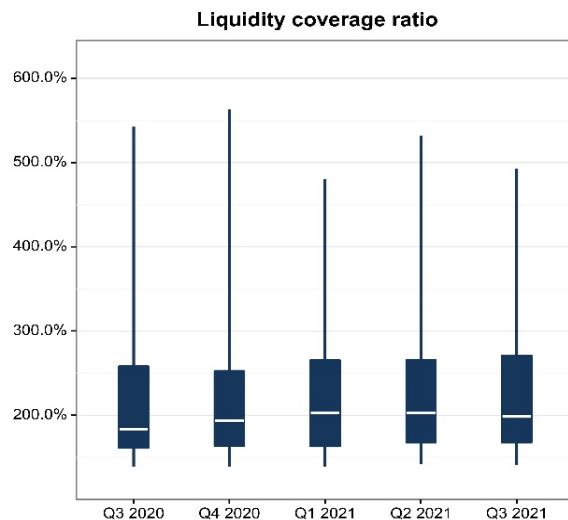
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision,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

2) EHQCB stands for Extremely High Quality Covered Bonds.



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

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q3 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>3)</sup>	Italy
<b>Numerator: Liquidity buffer</b>	<b>5,298.15</b>	185.43	C	930.89	8.61	156.74	62.05	718.69	1617.68	-	573.66
Level 1 assets: unadjusted	<b>5,134.05</b>	180.28	C	901.42	C	155.21	61.97	698.68	1550.54	-	560.12
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	<b>-6.63</b>	<b>-0.17</b>	C	<b>-12.75</b>	C	0.09	0.01	6.26	<b>-42.93</b>	-	<b>-0.09</b>
Level 1 assets: adjusted amount	<b>5,127.42</b>	180.11	C	888.67	C	155.30	61.99	704.94	1507.61	-	560.03
Excluding EHQCB <sup>2)</sup>	<b>5,058.22</b>	177.17	C	874.82	C	153.38	C	C	1494.61	-	557.93
EHQCB	<b>69.20</b>	2.93	C	13.84	C	1.92	C	C	13.00	-	2.10
Level 2 assets: unadjusted	<b>164.56</b>	C	C	C	C	C	C	C	C	-	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	<b>45.72</b>	C	C	C	C	C	C	C	C	-	C
Level 2 assets: adjusted amount	<b>210.29</b>	5.37	C	35.62	C	C	0.08	22.68	100.87	-	16.10
Level 2A	<b>93.79</b>	3.99	C	20.68	C	C	C	9.38	32.04	-	11.88
Level 2B	<b>116.50</b>	1.38	C	14.94	C	C	C	13.30	68.83	-	4.22
Excess liquidity asset amount	<b>0.46</b>	C	C	C	C	C	C	C	C	-	C
<b>Denominator: Net liquidity outflow</b>	<b>3,048.77</b>	106.17	C	573.71	4.57	87.66	29.61	347.83	1041.03	-	289.08
Total outflows	<b>4,444.02</b>	130.59	C	806.39	5.63	114.80	33.35	451.71	1661.28	-	408.23
Reduction for inflows	<b>1,395.25</b>	24.42	C	232.68	1.06	27.14	3.74	103.88	620.26	-	119.16
<b>Liquidity coverage ratio</b>	<b>173.78%</b>	<b>174.66%</b>	C	<b>162.26%</b>	<b>188.44%</b>	<b>178.81%</b>	<b>209.54%</b>	<b>206.62%</b>	<b>155.39%</b>	-	<b>198.45%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

3) 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 <sup>1)</sup> (Q3 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Numerator: Liquidity buffer</b>	18.12	C	10.48	71.02	7.89	523.18	152.63	68.34	10.16	-	174.77
Level 1 assets: unadjusted	17.82	5.05	10.44	67.77	7.78	506.31	151.88	66.04	C	-	171.41
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	C	C	C	C	C	35.47	C	0.04	C	-	C
Level 1 assets: adjusted amount	C	C	C	C	C	541.78	C	66.08	10.14	-	C
Excluding EHQCB <sup>2)</sup>	17.75	C	10.44	66.33	7.53	534.26	158.47	66.00	9.79	-	148.88
EHQCB	C	C	C	C	C	7.52	C	0.07	0.35	-	C
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	0.08	-	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	0.29	C	C	3.18	C	17.66	0.75	2.30	C	-	3.49
Level 2A	C	C	C	C	C	7.10	0.53	0.93	0.04	-	C
Level 2B	C	C	C	C	C	10.56	0.21	1.38	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
<b>Denominator: Net liquidity outflow</b>	5.60	C	2.34	40.15	1.78	310.57	84.78	24.43	3.33	-	93.79
Total outflows	6.45	C	3.96	68.24	3.42	485.32	112.80	33.03	4.46	-	110.67
Reduction for inflows	0.85	C	1.62	28.09	1.65	174.75	28.02	8.60	1.13	-	16.88
<b>Liquidity coverage ratio</b>	<b>323.54%</b>	<b>361.16%</b>	<b>448.13%</b>	<b>176.90%</b>	<b>444.56%</b>	<b>168.46%</b>	<b>180.03%</b>	<b>279.78%</b>	<b>304.87%</b>	-	<b>186.35%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q3 2021)	Total	Corporate/w holesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Numerator: Liquidity buffer</b>	<b>5,298.15</b>	310.44	154.53	C	775.45	2,187.27	280.64	41.16	1,455.95	C
Level 1 assets: unadjusted	<b>5,134.05</b>	298.30	148.32	C	765.82	2,094.89	276.67	40.88	1,420.01	C
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	<b>-6.63</b>	0.21	<b>-0.02</b>	C	5.67	<b>-39.83</b>	3.68	0.07	27.29	C
Level 1 assets: adjusted amount	<b>5,127.42</b>	298.51	148.29	C	771.49	2,055.05	280.35	40.95	1,447.30	C
Excluding EHQCB <sup>2)</sup>	<b>5,058.22</b>	291.67	144.71	C	766.36	2,040.29	278.32	40.58	1,413.14	C
EHQCB	<b>69.20</b>	6.85	3.58	C	5.14	14.77	2.03	0.37	34.15	C
Level 2 assets: unadjusted	<b>164.56</b>	C	C	3.56	C	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	<b>45.72</b>	C	C	C	C	C	C	C	C	C
Level 2 assets: adjusted amount	<b>210.29</b>	10.46	7.67	C	9.88	136.29	4.69	C	37.46	C
Level 2A	<b>93.79</b>	C	4.43	C	5.52	50.32	1.95	0.15	24.34	C
Level 2B	<b>116.50</b>	C	3.24	C	4.36	85.97	2.74	C	13.12	C
Excess liquidity asset amount	<b>0.46</b>	C	C	C	C	C	C	C	C	C
<b>Denominator: Net liquidity outflow</b>	<b>3,048.77</b>	170.86	85.95	C	343.33	1,439.10	111.88	14.83	842.74	C
Total outflows	<b>4,444.02</b>	218.60	151.92	C	422.34	2,297.70	137.31	20.79	1,144.99	C
Reduction for inflows	<b>1,395.25</b>	47.74	65.97	C	79.01	858.60	25.43	5.96	302.24	C
<b>Liquidity coverage ratio</b>	<b>173.78%</b>	<b>181.70%</b>	<b>179.78%</b>	<b>225.12%</b>	<b>225.86%</b>	<b>151.99%</b>	<b>250.83%</b>	<b>277.58%</b>	<b>172.76%</b>	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q3 2021)	Total	Banks with significant domestic exposures <sup>3)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>4)</sup>	Non-EEA Europe <sup>5)</sup>	RoW <sup>6)</sup>
<b>Numerator: Liquidity buffer</b>	<b>5,298.15</b>	296.29	2,521.93	348.47	199.28	1,932.20
Level 1 assets: unadjusted	<b>5,134.05</b>	293.55	2,452.36	344.48	196.84	1,846.82
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	<b>-6.63</b>	<b>-1.57</b>	8.48	<b>-1.87</b>	0.48	<b>-12.14</b>
Level 1 assets: adjusted amount	<b>5,127.42</b>	291.98	2,460.84	342.60	197.32	1,834.67
Excluding EHQCB <sup>2)</sup>	<b>5,058.22</b>	C	2,424.85	C	C	1,825.52
EHQCB	<b>69.20</b>	C	35.99	C	C	9.16
Level 2 assets: unadjusted	<b>164.56</b>	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	<b>45.72</b>	C	C	C	C	C
Level 2 assets: adjusted amount	<b>210.29</b>	3.24	79.07	4.12	2.42	121.43
Level 2A	<b>93.79</b>	C	47.62	C	C	38.68
Level 2B	<b>116.50</b>	C	31.45	C	C	82.75
Excess liquidity asset amount	<b>0.46</b>	C	C	C	C	C
<b>Denominator: Net liquidity outflow</b>	<b>3,048.77</b>	125.90	1,324.05	194.13	102.02	1,302.66
Total outflows	<b>4,444.02</b>	153.22	1,858.76	233.61	130.89	2,067.54
Reduction for inflows	<b>1,395.25</b>	27.32	534.71	39.48	28.87	764.88
<b>Liquidity coverage ratio</b>	<b>173.78%</b>	<b>235.33%</b>	<b>190.47%</b>	<b>179.51%</b>	<b>195.33%</b>	<b>148.33%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

5) European countries not in the EEA.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q3 2021)	Total	Banks with total assets				G-SIBs <sup>3)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Numerator: Liquidity buffer</b>	<b>5,298.15</b>	95.67	589.80	541.45	1,883.97	2,187.27
Level 1 assets: unadjusted	<b>5,134.05</b>	93.91	575.15	534.25	1,835.84	2,094.89
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	<b>-6.63</b>	0.57	6.08	8.62	17.94	<b>-39.83</b>
Level 1 assets: adjusted amount	<b>5,127.42</b>	94.48	581.23	542.87	1,853.78	2,055.05
Excluding EHQCB <sup>2)</sup>	<b>5,058.22</b>	93.00	570.87	537.55	1,816.51	2,040.29
EHQCB	<b>69.20</b>	1.48	10.37	5.33	37.27	14.77
Level 2 assets: unadjusted	<b>164.56</b>	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	<b>45.72</b>	C	C	C	C	C
Level 2 assets: adjusted amount	<b>210.29</b>	1.67	16.40	7.52	48.41	136.29
Level 2A	<b>93.79</b>	1.22	8.52	3.68	30.04	50.32
Level 2B	<b>116.50</b>	0.44	7.87	3.84	18.37	85.97
Excess liquidity asset amount	<b>0.46</b>	C	C	C	C	C
<b>Denominator: Net liquidity outflow</b>	<b>3,048.77</b>	39.86	285.11	256.65	1,028.04	1,439.10
Total outflows	<b>4,444.02</b>	51.70	420.46	328.59	1,345.57	2,297.70
Reduction for inflows	<b>1,395.25</b>	11.84	135.35	71.94	317.53	858.60
<b>Liquidity coverage ratio</b>	<b>173.78%</b>	<b>239.99%</b>	<b>206.87%</b>	<b>210.97%</b>	<b>183.26%</b>	<b>151.99%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

**T06.01.3 Liquidity coverage ratio by classification (risk-based) <sup>1)</sup>**  
 (EUR billions; percentages)

Liquidity coverage ratio and its components <sup>2)</sup> (Q3 2021)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Numerator: Liquidity buffer</b>	<b>5,298.15</b>	3,288.20	2,009.95
Level 1 assets: unadjusted	<b>5,134.05</b>	C	C
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	<b>-6.63</b>	C	C
Level 1 assets: adjusted amount	<b>5,127.42</b>	C	C
Excluding EHQCB <sup>3)</sup>	<b>5,058.22</b>	C	C
EHQCB	<b>69.20</b>	C	C
Level 2 assets: unadjusted	<b>164.56</b>	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	<b>45.72</b>	C	C
Level 2 assets: adjusted amount	<b>210.29</b>	C	C
Level 2A	<b>93.79</b>	C	C
Level 2B	<b>116.50</b>	C	C
Excess liquidity asset amount	<b>0.46</b>	C	C
<b>Denominator: Net liquidity outflow</b>	<b>3,048.77</b>	1,895.36	1,153.41
Total outflows	<b>4,444.02</b>	2,631.94	1,812.08
Reduction for inflows	<b>1,395.25</b>	736.58	658.67
<b>Liquidity coverage ratio</b>	<b>173.78%</b>	<b>173.49%</b>	<b>174.26%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) EHQCB stands for Extremely High Quality Covered Bonds.



**T06.02.1 Liquidity coverage ratio band by reference period**  
(number of institutions)

Indicator	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
LCR <sup>1)</sup> ≤ 100%	-	-	-	-	-
100% < LCR ≤ 150%	13	13	19	14	13
LCR > 150%	97	99	95	100	100
<b>Total</b>	<b>110</b>	<b>112</b>	<b>114</b>	<b>114</b>	<b>113</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, 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 (Q3 2021)	LCR <sup>2)</sup> ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	-	6
Bulgaria	-	-	1
Germany	-	6	15
Estonia	-	-	3
Ireland	-	1	5
Greece	-	-	4
Spain	-	-	10
France	-	3	8
Croatia <sup>1)</sup>	-	-	-
Italy	-	-	11
Cyprus	-	-	3
Latvia	-	-	3
Lithuania	-	-	3
Luxembourg	-	2	3
Malta	-	-	3
Netherlands	-	1	6
Austria	-	-	7
Portugal	-	-	3
Slovenia	-	-	3
Slovakia <sup>1)</sup>	-	-	-
Finland	-	-	3
<b>Total</b>	-	<b>13</b>	<b>100</b>

Source: ECB.

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

1) There are no significant institutions at the highest level of consolidation in 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 (Q3 2021)	LCR <sup>5)</sup> ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures <sup>1)</sup>	-	-	16
Banks with largest non-domestic exposures			
SSM	-	6	60
Non-SSM EEA <sup>2)</sup>	-	-	10
Non-EEA Europe <sup>3)</sup>	-	2	8
RoW <sup>4)</sup>	-	5	6
<b>Total</b>	-	<b>13</b>	<b>100</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

5) LCR stands for Liquidity Coverage Ratio.

**T06.02.3 Liquidity coverage ratio band by classification (size)**  
(number of institutions)

Category (Q3 2021)	LCR <sup>2)</sup> ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
Less than €30 billion	-	2	25
Between €30 billion and €100 billion	-	3	39
Between €100 billion and €200 billion	-	1	17
More than €200 billion	-	3	15
G-SIBs <sup>1)</sup>	-	4	4
<b>Total</b>	-	<b>13</b>	<b>100</b>

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

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

Indicator	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
<b>Total loans and advances <sup>1)</sup></b>	14,160.19	13,773.08	14,169.20	14,216.21	14,293.74
of which: subject to expired COVID-19 measures <sup>2)</sup>	356.31	592.12	684.94	720.68	741.76
of which: non-performing	485.12	443.44	455.09	422.49	400.89
of which: performing stage 2	1,094.78	1,219.09	1,242.98	1,218.66	1,205.27
<b>Loans and advances subject to Covid-19 supporting measures <sup>2)</sup></b>	862.95	672.98	619.14	548.42	494.19
<b>Loans and advances subject to EBA-compliant moratoria (non-expired)</b>	530.01	280.26	178.05	102.29	44.13
as a share of total loans and advances	3.74%	2.03%	1.26%	0.72%	0.31%
of which: non-performing	16.17	9.38	7.74	5.53	2.97
of which: performing stage 2	113.25	82.47	53.70	34.39	16.51
Coverage ratio of NPLs	27.63%	31.18%	31.36%	37.08%	37.98%
<b>Other loans and advances subject to Covid-19-related forbearance measures (non-expired)</b>	46.26	52.22	66.31	73.13	75.71
as a share of total loans and advances	0.33%	0.38%	0.47%	0.51%	0.53%
of which: non-performing	6.98	9.93	12.78	15.61	17.15
of which: performing stage 2	23.78	31.32	41.66	46.47	49.52
Coverage ratio of NPLs	20.09%	21.94%	21.56%	20.87%	22.52%
<b>Newly originated loans and advances subject to public guarantee schemes</b>	286.68	340.51	374.78	373.00	374.35
as a share of total loans and advances	2.02%	2.47%	2.65%	2.62%	2.62%
of which: non-performing	1.98	3.48	5.00	7.27	8.72
of which: performing stage 2	14.15	39.71	51.00	68.83	75.08
Coverage ratio of NPLs	10.64%	10.54%	11.57%	11.75%	12.13%

Source: ECB.

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

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

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

(EUR billions; percentages)

Country (Q3 2021)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>3)</sup>	Italy
<b>Total loans and advances <sup>1)</sup></b>	<b>14,293.74</b>	363.01	C	2,266.97	24.90	295.43	153.76	2,210.97	4,533.65	-	1,548.70
of which: subject to expired COVID-19 measures <sup>2)</sup>	<b>741.76</b>	18.32	C	24.46	0.88	22.88	22.25	158.70	224.03	-	151.47
of which: non-performing	<b>400.89</b>	6.46	C	31.91	0.32	10.58	21.24	81.62	115.76	-	71.77
of which: performing stage 2	<b>1,205.27</b>	41.20	C	161.92	2.13	32.09	19.81	150.26	383.23	-	195.19
<b>Loans and advances subject to Covid-19 supporting measures <sup>2)</sup></b>	<b>494.19</b>	2.15	C	32.63	0.07	6.91	6.89	127.21	130.00	-	147.24
<b>Loans and advances subject to EBA-compliant moratoria (non-expired)</b>	<b>44.13</b>	C	C	0.85	0.00	0.26	0.98	9.52	3.02	-	14.92
as a share of total loans and advances	<b>0.31%</b>	C	C	0.04%	0.00%	0.09%	0.64%	0.43%	0.07%	-	0.96%
of which: non-performing	<b>2.97</b>	C	C	0.24	C	0.01	0.08	0.52	0.17	-	0.46
of which: performing stage 2	<b>16.51</b>	C	C	0.31	0.00	0.14	0.40	2.26	1.72	-	6.57
Coverage ratio of NPLs	<b>37.98%</b>	C	C	7.01%	C	C	3.87%	26.17%	23.18%	-	30.52%
<b>Other loans and advances subject to Covid-19-related forbearance measures (non-expired)</b>	<b>75.71</b>	0.70	C	19.26	0.04	5.34	0.35	11.50	12.96	-	13.74
as a share of total loans and advances	<b>0.53%</b>	0.19%	C	0.85%	0.14%	1.81%	0.23%	0.52%	0.29%	-	0.89%
of which: non-performing	<b>17.15</b>	0.19	C	3.17	0.00	1.92	0.08	3.72	3.42	-	2.67
of which: performing stage 2	<b>49.52</b>	0.47	C	12.36	0.03	2.83	0.27	7.52	6.70	-	9.76
Coverage ratio of NPLs	<b>22.52%</b>	C	C	20.69%	C	15.87%	26.15%	32.40%	15.50%	-	27.69%
<b>Newly originated loans and advances subject to public guarantee schemes</b>	<b>374.35</b>	C	C	12.52	0.04	1.31	5.56	106.19	114.03	-	118.58
as a share of total loans and advances	<b>2.62%</b>	C	C	0.55%	0.14%	0.44%	3.62%	4.80%	2.52%	-	7.66%
of which: non-performing	<b>8.72</b>	C	C	0.23	C	0.11	0.06	2.74	4.37	-	0.68
of which: performing stage 2	<b>75.08</b>	C	C	2.27	C	0.42	0.40	20.63	32.84	-	14.62
Coverage ratio of NPLs	<b>12.13%</b>	C	C	15.95%	C	7.69%	11.37%	14.37%	8.81%	-	19.56%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Country (Q3 2021)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Total loans and advances <sup>1)</sup></b>	20.52	C	15.10	102.48	11.58	1,699.16	425.87	134.49	18.24	-	449.84
of which: subject to expired COVID-19 measures <sup>2)</sup>	8.43	C	0.46	1.23	1.21	51.91	29.18	13.52	2.82	-	8.83
of which: non-performing	2.37	0.22	0.22	1.04	0.55	31.72	C	7.11	0.61	-	7.06
of which: performing stage 2	3.17	C	1.25	5.56	1.04	106.26	61.92	15.77	1.28	-	21.56
<b>Loans and advances subject to Covid-19 supporting measures <sup>2)</sup></b>	0.67	0.02	0.04	C	0.58	11.19	5.32	19.72	0.44	-	2.18
<b>Loans and advances subject to EBA-compliant moratoria (non-expired)</b>	C	C	C	C	C	C	0.52	13.44	0.09	-	C
as a share of total loans and advances	C	C	C	C	C	C	0.12%	9.99%	0.48%	-	C
of which: non-performing	C	C	C	C	0.02	C	C	1.38	0.01	-	C
of which: performing stage 2	C	C	0.00	C	C	C	0.19	4.60	0.04	-	C
Coverage ratio of NPLs	C	C	C	C	C	C	C	52.45%	C	-	C
<b>Other loans and advances subject to Covid-19-related forbearance measures (non-expired)</b>	C	C	0.03	C	0.24	7.69	0.91	0.66	0.12	-	C
as a share of total loans and advances	C	0.15%	0.19%	C	2.05%	0.45%	0.21%	0.49%	0.64%	-	C
of which: non-performing	0.01	0.00	0.00	C	0.05	1.16	0.16	0.18	0.03	-	C
of which: performing stage 2	0.66	0.01	0.03	C	C	6.47	0.74	0.44	0.06	-	C
Coverage ratio of NPLs	12.33%	9.21%	9.28%	C	22.86%	14.97%	40.83%	34.27%	C	-	C
<b>Newly originated loans and advances subject to public guarantee schemes</b>	C	C	C	0.08	C	C	3.89	5.63	0.24	-	1.43
as a share of total loans and advances	C	C	C	0.08%	C	C	0.91%	4.18%	1.31%	-	0.32%
of which: non-performing	C	C	C	0.01	0.01	0.17	0.15	0.02	0.00	-	0.10
of which: performing stage 2	C	C	C	0.02	C	0.83	1.63	0.87	0.03	-	0.15
Coverage ratio of NPLs	C	C	C	11.83%	11.00%	14.42%	19.01%	32.30%	32.31%	-	22.00%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Category (Q3 2021)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Total loans and advances <sup>1)</sup></b>	<b>14,293.74</b>	792.29	133.90	C	1,923.04	6,378.23	819.97	90.50	3,829.73	C
of which: subject to expired COVID-19 measures <sup>2)</sup>	<b>741.76</b>	8.83	0.13	C	165.09	309.68	40.04	6.93	198.12	C
of which: non-performing	<b>400.89</b>	9.99	0.54	3.65	90.96	177.37	C	2.45	91.07	C
of which: performing stage 2	<b>1,205.27</b>	77.71	4.75	C	207.87	522.75	63.63	7.88	302.58	C
<b>Loans and advances subject to Covid-19 supporting measures <sup>2)</sup></b>	<b>494.19</b>	15.54	C	C	136.60	199.53	31.84	1.15	106.44	C
<b>Loans and advances subject to EBA-compliant moratoria (non-expired)</b>	<b>44.13</b>	0.01	C	C	26.90	6.58	6.43	0.22	3.84	C
as a share of total loans and advances	<b>0.31%</b>	0.00%	C	C	1.40%	0.10%	0.78%	0.24%	0.10%	C
of which: non-performing	<b>2.97</b>	C	C	C	1.99	0.44	0.20	0.01	0.33	C
of which: performing stage 2	<b>16.51</b>	C	C	C	9.82	2.64	C	0.13	2.00	C
Coverage ratio of NPLs	<b>37.98%</b>	C	C	C	45.48%	22.41%	C	47.60%	20.55%	C
<b>Other loans and advances subject to Covid-19-related forbearance measures (non-expired)</b>	<b>75.71</b>	12.19	C	C	13.62	30.20	0.93	0.38	16.87	C
as a share of total loans and advances	<b>0.53%</b>	1.54%	C	C	0.71%	0.47%	0.11%	0.42%	0.44%	C
of which: non-performing	<b>17.15</b>	2.08	C	C	3.00	7.00	0.24	0.05	4.30	C
of which: performing stage 2	<b>49.52</b>	8.90	C	0.20	9.23	17.51	0.66	0.31	12.04	C
Coverage ratio of NPLs	<b>22.52%</b>	21.11%	C	C	24.20%	16.59%	34.23%	34.32%	30.52%	C
<b>Newly originated loans and advances subject to public guarantee schemes</b>	<b>374.35</b>	3.34	C	C	96.09	162.75	24.48	0.55	85.72	C
as a share of total loans and advances	<b>2.62%</b>	0.42%	C	C	5.00%	2.55%	2.99%	0.60%	2.24%	C
of which: non-performing	<b>8.72</b>	0.13	C	C	1.50	4.82	0.37	0.01	1.74	C
of which: performing stage 2	<b>75.08</b>	1.07	C	C	15.97	38.04	3.08	0.06	16.56	C
Coverage ratio of NPLs	<b>12.13%</b>	10.64%	C	C	16.23%	10.00%	16.05%	41.75%	13.99%	C

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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



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Postal address 60640 Frankfurt am Main, Germany

Telephone +49 69 1344 0

Website: [www.ecb.europa.eu](http://www.ecb.europa.eu)

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