



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

Supervisory Banking Statistics

Second quarter 2016

BANKENTOEZICHT

November 2016

BANKTILSYN BANKU UZRAUDZĪBA

BANKŪ PRIEŽIŪRA NADZÓR BANKOWY

VIGILANZA BANCARIA

BANKFELÜGYELET

BANKING SUPERVISION

SUPERVISION BANCAIRE BANČNI NADZOR

MAOIRSEACHT AR BHAINCÉIREACHT NADZOR BANAKA

BANKING SUPERVISION

PANGANDJUSJÄRELEVALVE

SUPERVISÃO BANCÁRIA

BANKOVNÍ DOHLED

БАНКОВ НАДЗОР

BANKTILSYN

BANKENAUF SICHT

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

Table of contents

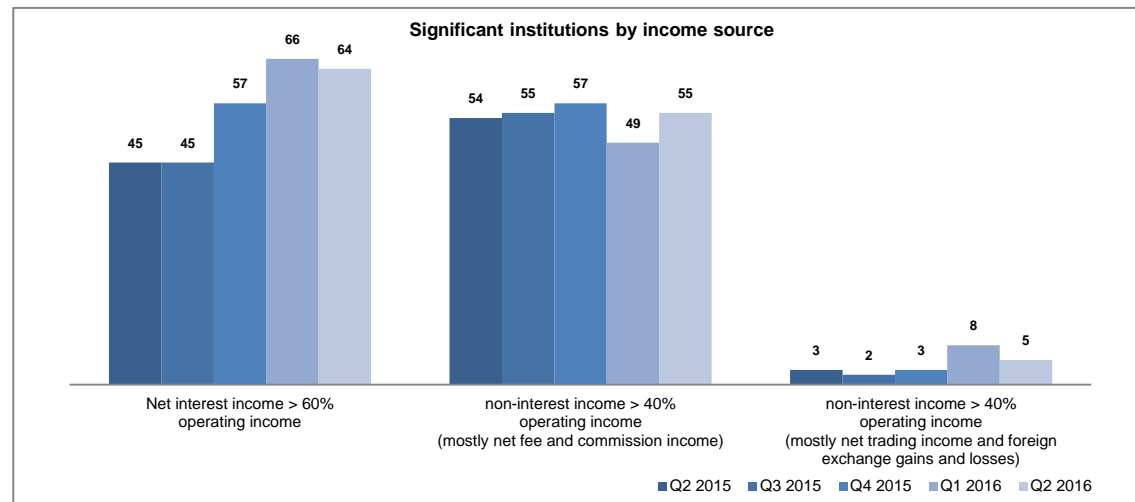
1. General statistics		
T01.01	Significant institutions by classification	2
T01.02	Significant institutions by location of ultimate parent	8
T01.03	Total assets by location of ultimate parent	9
T01.04	Concentration of total assets	10
2. Balance sheet composition and profitability		
T02.01.1	Profit and loss figures by reference period	11
T02.01.2	Profit and loss figures by country	12
T02.01.3	Profit and loss figures by classification	13
T02.02.1	Key performance indicators by reference period	19
T02.02.2	Key performance indicators by country	20
T02.02.3	Key performance indicators by classification	21
T02.03.1	Composition of assets by reference period	27
T02.03.2	Composition of assets by country	28
T02.03.3	Composition of assets by classification	30
T02.04.1	Composition of liabilities and equity by reference period	36
T02.04.2	Composition of liabilities and equity by country	37
T02.04.3	Composition of liabilities and equity by classification	39
3. Capital adequacy and asset quality		
T03.01.1	Total solvency ratio and its components by reference period	45
T03.01.2	Total solvency ratio and its components by country	46
T03.01.3	Total solvency ratio and its components by classification	47
T03.02.1	Solvency ratio band by reference period	53
T03.02.2	Solvency ratio band by country	54
T03.02.3	Solvency ratio band by classification	55
T03.03.1	Risk exposures composition by reference period	60
T03.03.2	Risk exposures composition by country	61
T03.03.3	Risk exposures composition by classification	63
T03.04	Asset quality: performing and non-performing exposures by instrument and counterparty	69
T03.05.1	Asset quality: non-performing loans and advances by reference period	70
T03.05.2	Asset quality: non-performing loans and advances by country	71
T03.05.3	Asset quality: non-performing loans and advances by classification	72
T03.06.1	Asset quality: forbearance by instrument and counterparty	78
T03.06.2	Asset quality: non-performing exposures and forbearance by country	79
T03.06.3	Asset quality: non-performing exposures and forbearance by classification	80
4. Funding		
T04.01.1	Loan-to-deposit ratio by reference period	86
T04.01.2	Loan-to-deposit ratio by country	87
T04.01.3	Loan-to-deposit ratio by classification	88
5. Data quality		
T05.01	Overview of data quality findings	94
T05.02	Data quality: punctuality	95
T05.03	Data quality: accuracy and consistency	96
T05.04	Data quality: stability	97
T05.05	Data quality: completeness	98
T05.06	Data quality: plausibility	99

T01.01 Significant institutions by classification (income source) (number of institutions)

Category	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Banks with net interest income more than 60% of operating income	45	45	57	66	64
Banks with non-interest income more than 40% of operating income					
<i>Mostly net fee and commission income</i>	54	55	57	49	55
<i>Mostly net trading income and foreign exchange gains and losses</i>	3	2	3	8	5
Total	102	102	117	123	124

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.



T01.01 Significant institutions by classification (geographical diversification, version 1)

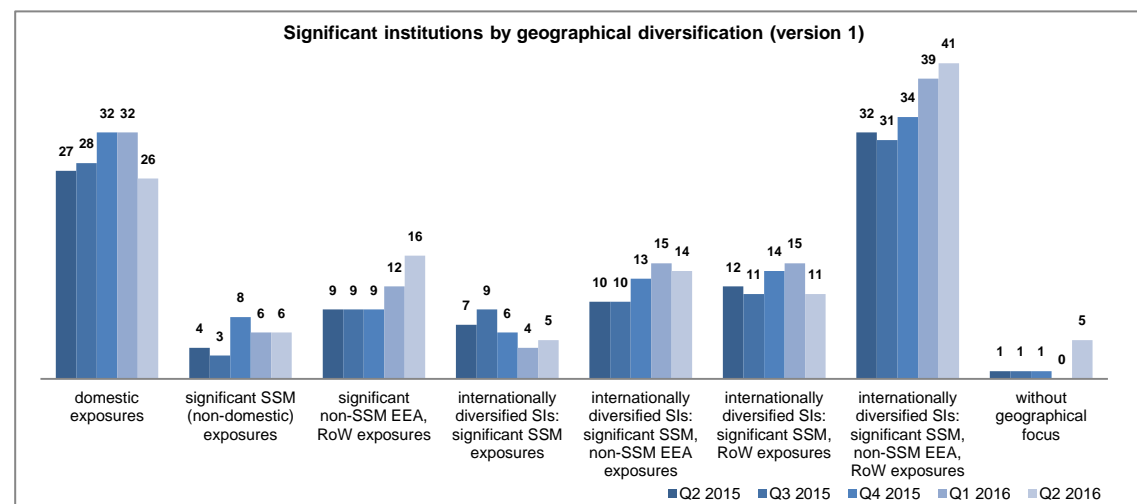
(number of institutions)

Category	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Banks with significant domestic exposures ¹⁾	27	28	32	32	26
Banks with significant international exposures ²⁾					
One geographical area					
SSM	4	3	8	6	6
Non-SSM EEA ³⁾ and RoW ⁴⁾	9	9	9	12	16
Internationally diversified ⁵⁾					
SSM ⁶⁾	7	9	6	4	5
SSM and non-SSM EEA	10	10	13	15	14
SSM and RoW	12	11	14	15	11
SSM, non-SSM EEA and RoW	32	31	34	39	41
Banks without geographically focused exposures ⁷⁾	1	1	1	-	5
Total	102	102	117	123	124

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

- 1) Domestic exposures more than 95% of total debt securities and loans and advances.
- 2) International exposures more than 5% of total debt securities and loans and advances.
- 3) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 4) RoW: rest of the world, i.e. countries outside the EEA.
- 5) International exposures to both SSM and non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.
- 6) International exposures to SSM countries larger than those to non-SSM EEA countries and the rest of the world.
- 7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.



T01.01 Significant institutions by classification (geographical diversification, version 2) (number of institutions)

Category	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Banks with significant domestic exposures ¹⁾	27	28	32	32	26
Banks with largest non-domestic exposures					
SSM (northern Europe) ²⁾	-	-	-	-	-
SSM (central Europe) ²⁾	34	31	38	38	42
SSM (southern Europe) ²⁾	4	4	5	6	6
Non-SSM EEA ³⁾	24	24	26	30	36
Non-EEA Europe	2	2	5	6	6
Africa	2	2	1	2	2
Asia and Oceania	3	3	2	1	1
North America	5	7	7	7	4
Latin America and the Caribbean	1	1	1	1	1
Total	102	102	117	123	124

Source: ECB.

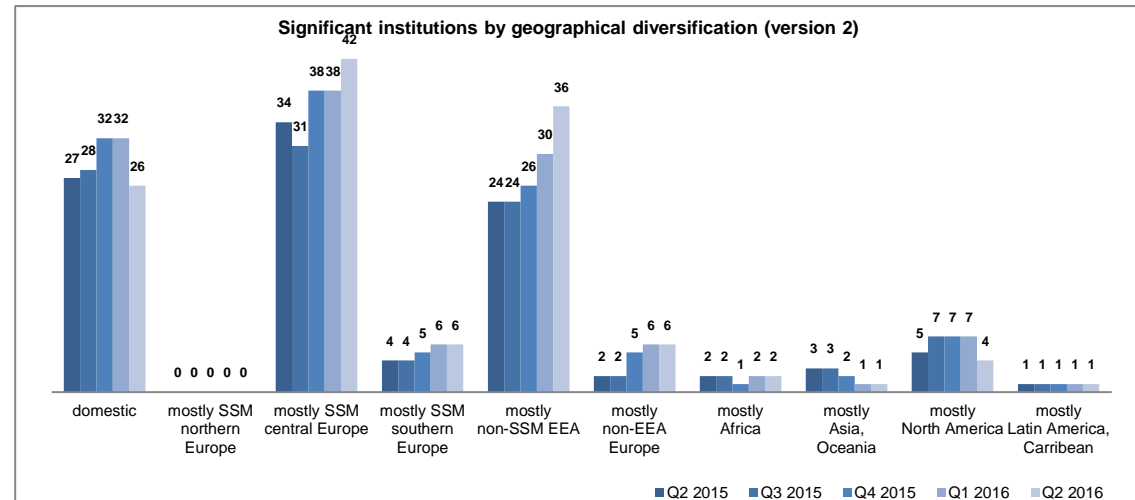
Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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

2) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.



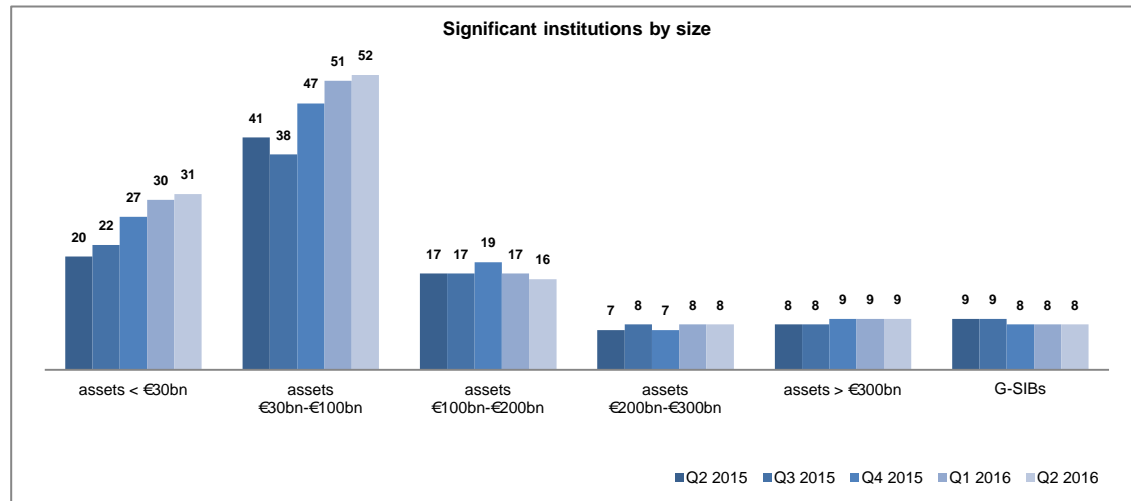
T01.01 Significant institutions by classification (size) (number of institutions)

Category	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Banks with total assets					
Less than €30 billion	20	22	27	30	31
Between €30 billion and €100 billion	41	38	47	51	52
Between €100 billion and €200 billion	17	17	19	17	16
Between €200 billion and €300 billion	7	8	7	8	8
More than €300 billion	8	8	9	9	9
G-SIBs ³⁾	9	9	8	8	8
Total	102	102	117	123	124

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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



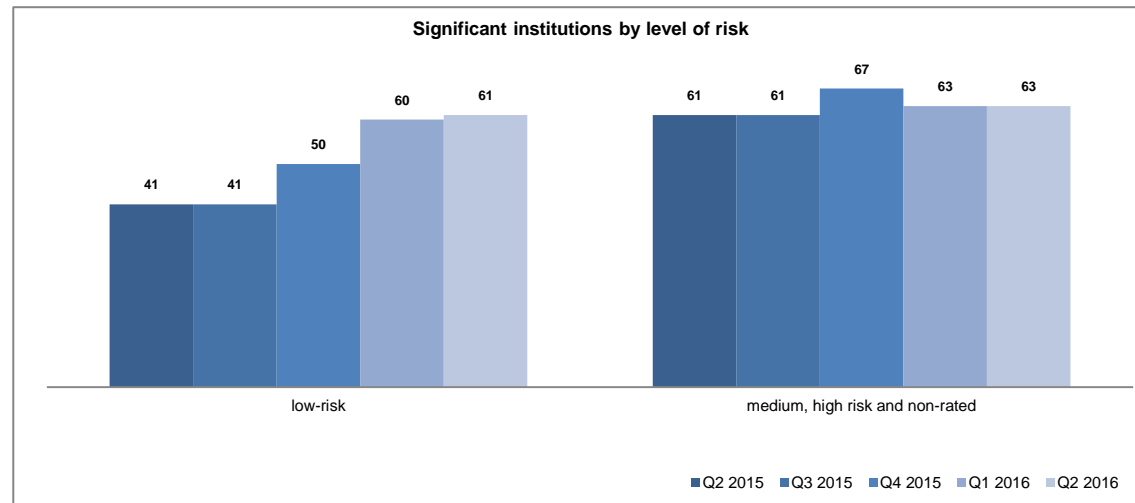
T01.01 Significant institutions by classification (risk-based) ¹⁾ (number of institutions)

Category	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Banks with low risk	41	41	50	60	61
Banks with medium, high risk and non-rated	61	61	67	63	63
Total	102	102	117	123	124

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results.

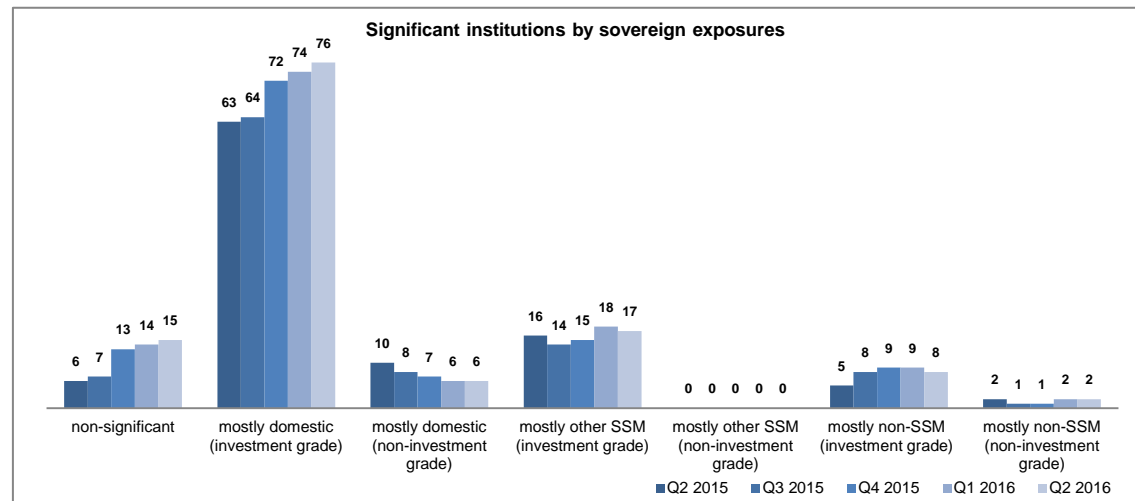


T01.01 Significant institutions by classification (sovereign exposures) (number of institutions)

Category	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Banks with sovereign exposures					
Non-significant	6	7	13	14	15
Mostly domestic					
<i>Investment grade</i>	63	64	72	74	76
<i>Non-investment grade</i>	10	8	7	6	6
Mostly to other SSM countries					
<i>Investment grade</i>	16	14	15	18	17
<i>Non-investment grade</i>	-	-	-	-	-
Mostly to non-SSM countries					
<i>Investment grade</i>	5	8	9	9	8
<i>Non-investment grade</i>	2	1	1	2	2
Total	102	102	117	123	124

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.



T01.02 Significant institutions by location of ultimate parent (number of institutions)

Country (Q2 2016)	Total	Groups with ultimate parent in SSM ²⁾	Groups with ultimate parent in EEA (outside SSM) ³⁾	Groups with ultimate parent outside EEA ⁴⁾
Belgium	7	6	-	1
Germany	22	20	1	1
Estonia	2	-	2	-
Ireland	4	3	1	-
Greece	4	4	-	-
Spain	14	14	-	-
France	12	11	1	-
Italy	14	14	-	-
Cyprus	4	4	-	-
Latvia	3	1	2	-
Lithuania	3	-	3	-
Luxembourg	6	2	-	4
Malta	3	1	1	1
Netherlands	7	6	1	-
Austria	8	5	-	3
Portugal	4	4	-	-
Slovenia	3	3	-	-
Slovakia ¹⁾	-	-	-	-
Finland	4	2	2	-
Total	124	100	14	10

Source: ECB.

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

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

2) Groups with ultimate parent in the Single Supervisory Mechanism (SSM): refers to significant institutions supervised by ECB at the highest level of consolidation.

3) Groups with ultimate parent in the European Economic Area (EEA): refers to significant institutions supervised by ECB, whose highest level of consolidation is outside the SSM and in the EEA.

4) Groups with ultimate parent outside EEA: refers to significant institutions supervised by ECB, whose highest level of consolidation is outside the EEA.

T01.03 Total assets by location of ultimate parent

(percentages)

Country (Q2 2016)	Groups with ultimate parent in SSM ²⁾	Groups with ultimate parent in EEA (outside SSM) ³⁾	Groups with ultimate parent outside EEA ⁴⁾
Belgium	94.89%	-	5.11%
Germany	98.62%	0.48%	0.89%
Estonia	-	100.00%	-
Ireland	88.49%	11.51%	-
Greece	100.00%	-	-
Spain	100.00%	-	-
France	97.58%	2.42%	-
Italy	100.00%	-	-
Cyprus	100.00%	-	-
Latvia	33.56%	66.44%	-
Lithuania	-	100.00%	-
Luxembourg	67.20%	-	32.80%
Malta	57.04%	30.20%	12.76%
Netherlands	99.10%	0.90%	-
Austria	88.52%	-	11.48%
Portugal	100.00%	-	-
Slovenia	100.00%	-	-
Slovakia ¹⁾	-	-	-
Finland	29.15%	70.85%	-
Total	96.36%	2.85%	0.78%

Source: ECB.

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

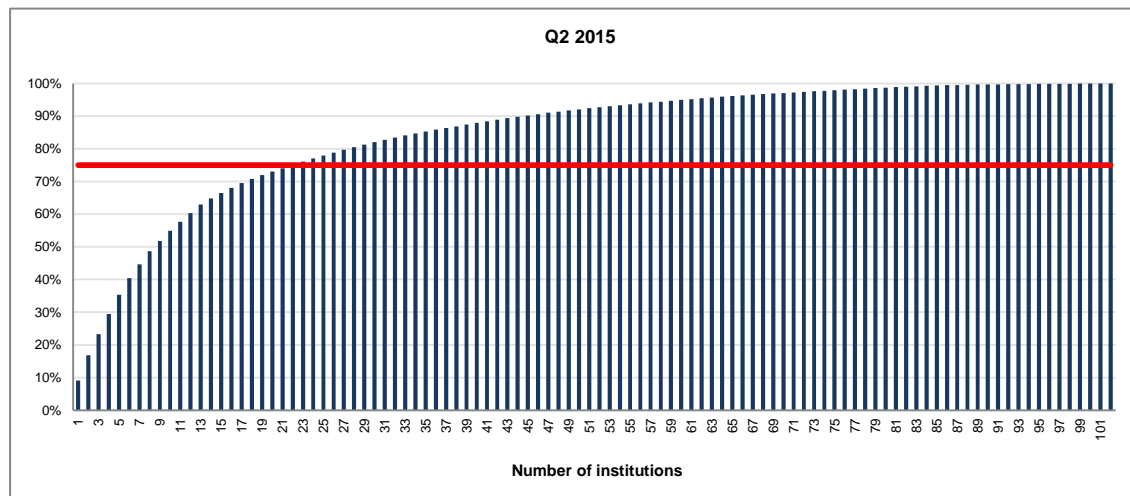
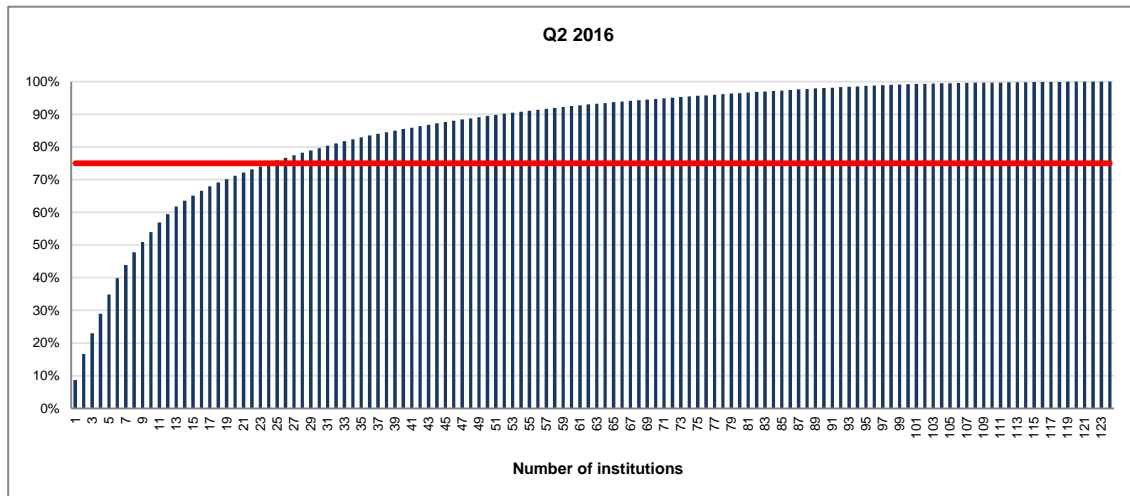
1) There are no significant institutions at the highest level of consolidation in Slovakia.

2) Groups with ultimate parent in the Single Supervisory Mechanism (SSM): refers to significant institutions supervised by ECB at the highest level of consolidation.

3) Groups with ultimate parent in European Economic Area (EEA): refers to significant institutions supervised by ECB, whose highest level of consolidation is outside the SSM and in the EEA.

4) Groups with ultimate parent outside EEA: refers to significant institutions supervised by ECB, whose highest level of consolidation is outside the EEA.

T01.04 Concentration of total assets
(cumulative percentages of total assets)



Source: ECB.

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

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

T02.01.1 Profit and loss figures by reference period

(EUR millions)

Profit and loss ^{1) 2)}	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Net interest income	132,686.88	200,149.47	270,429.56	65,677.23	131,817.53
Net fee and commission income	67,602.61	100,110.39	134,673.02	32,629.31	66,004.50
Net trading income	11,560.12	17,369.80	21,836.92	4,702.79	9,225.02
Exchange differences, net	4,385.81	-1,939.39	1,303.44	1,643.77	2,636.68
Net other operating income	31,039.72	45,805.07	53,410.89	9,832.40	26,005.34
Operating income ³⁾	247,275.13	361,495.34	481,653.83	114,485.50	235,689.07
Administrative expenses and depreciation	-149,645.44	-222,112.69	-304,659.14	-77,729.37	-151,359.20
Net income before impairment, provisions and taxes	97,629.69	139,382.65	176,994.69	36,756.13	84,329.87
Impairment and provisions ⁴⁾	-50,522.67	-72,682.54	-102,907.76	-15,220.81	-37,507.74
Other	8,048.01	9,125.81	11,757.93	2,284.09	6,295.98
Profit and loss before tax from continued operation	55,155.03	75,825.92	85,844.85	23,819.40	53,118.11
Profit and loss before tax from discontinued operation ⁵⁾	133.01	220.49	-2,990.33	563.32	-2,304.87
Tax expenses or income	-15,465.10	-20,400.54	-22,057.59	-6,546.90	-13,348.42
Net profit/loss	39,822.95	55,645.86	60,796.93	17,835.82	37,464.82

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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) This item includes also "extraordinary profit or loss before tax".

T02.01.2 Profit and loss figures by country

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2016)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Net interest income	131,817.53	3,127.18	17,766.66	C	2,503.02	3,633.68	31,534.21	33,808.81	14,945.75	720.75
Net fee and commission income	66,004.50	1,302.67	10,205.25	C	461.20	524.78	10,811.25	23,397.39	11,583.97	121.21
Net trading income	9,225.02	223.34	2,910.39	C	126.05	-91.35	560.00	4,912.63	191.06	0.89
Exchange differences, net	2,636.68	17.91	91.07	C	1.48	22.99	31.36	1,559.10	412.06	24.04
Net other operating income	26,005.34	241.98	3,490.13	C	615.79	407.88	3,924.37	11,123.89	4,579.55	107.75
Operating income ³⁾	235,689.07	4,913.08	34,463.49	C	3,707.54	4,497.98	46,861.19	74,801.83	31,712.40	974.64
Administrative expenses and depreciation	-151,359.20	-3,158.96	-26,469.01	C	-2,111.42	-2,304.14	-24,062.48	-50,966.74	-21,423.51	-499.65
Net income before impairment, provisions and taxes	84,329.87	1,754.12	7,994.48	C	1,596.12	2,193.84	22,798.71	23,835.09	10,288.89	474.99
Impairment and provisions ⁴⁾	-37,507.74	-77.85	-3,252.11	C	75.32	-2,090.50	-12,648.57	-5,716.74	-9,196.52	C
Other	6,295.98	16.60	390.39	C	84.71	C	1,576.77	2,373.52	931.80	C
Profit and loss before tax from continued operation	53,118.11	1,692.87	5,132.76	C	1,756.15	C	11,726.91	20,491.86	2,024.17	222.91
Profit and loss before tax from discontinued operation ⁵⁾	-2,304.87	C	C	C	0.00	C	C	57.59	C	0.00
Tax expenses or income	-13,348.42	C	C	C	-329.18	-28.83	C	-4,844.86	C	-38.59
Net profit/loss	37,464.82	1,326.12	3,158.40	C	1,426.97	C	8,549.95	15,704.59	1,805.04	184.32

Profit and loss ^{1) 2)} (Q2 2016)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁶⁾	Finland
Net interest income	114.22	C	415.70	167.61	14,876.67	4,750.10	1,783.37	212.28	-	1,198.21
Net fee and commission income	71.97	73.68	791.46	C	3,154.31	1,972.96	875.89	94.39	-	455.29
Net trading income	20.78	4.64	65.21	C	80.12	24.93	-253.52	3.47	-	C
Exchange differences, net	C	C	14.52	8.12	284.02	11.04	156.57	1.80	-	C
Net other operating income	42.02	C	35.50	36.53	445.81	202.36	267.92	5.19	-	413.88
Operating income ³⁾	C	241.54	1,322.38	263.26	18,840.93	6,961.39	2,830.22	317.13	-	2,503.40
Administrative expenses and depreciation	C	-110.32	-936.61	-123.76	-11,288.64	-4,527.12	-1,763.23	-200.60	-	-1,221.64
Net income before impairment, provisions and taxes	146.14	131.22	385.77	139.50	7,552.29	2,434.26	1,066.99	C	-	1,281.77
Impairment and provisions ⁴⁾	C	C	C	-9.47	-1,756.84	-780.27	-1,731.16	-3.26	-	-42.23
Other	C	C	C	0.71	124.18	256.20	5.77	C	-	4.79
Profit and loss before tax from continued operation	141.89	122.01	396.61	130.74	5,919.62	1,910.19	-658.39	565.88	-	1,244.33
Profit and loss before tax from discontinued operation ⁵⁾	0.00	0.00	0.00	0.00	C	12.84	C	0.00	-	0.00
Tax expenses or income	-12.66	-17.72	-81.75	-44.24	C	-459.93	C	-19.22	-	-192.67
Net profit/loss	129.22	104.28	314.87	86.49	4,783.93	1,463.09	-444.92	546.67	-	1,051.66

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) 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) This item includes also "extraordinary profit or loss before tax".

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

T02.01.3 Profit and loss figures by classification (income source)

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2016)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Net interest income	131,817.53	64,403.19	66,305.19	1,109.15
Net fee and commission income	66,004.50	16,996.98	48,814.96	192.57
Net trading income	9,225.02	1,869.88	7,307.08	48.07
Exchange differences, net	2,636.68	377.22	2,241.25	18.21
Net other operating income	26,005.34	4,122.41	21,675.49	207.44
Operating income ³⁾	235,689.07	87,769.68	146,343.95	1,575.44
Administrative expenses and depreciation	-151,359.20	-48,552.67	-101,653.06	-1,153.47
Net income before impairment, provisions and taxes	84,329.87	39,217.01	44,690.89	421.97
Impairment and provisions ⁴⁾	-37,507.74	C	-18,583.04	C
Other	6,295.98	C	4,316.51	C
Profit and loss before tax from continued operation	53,118.11	21,860.05	30,424.37	833.69
Profit and loss before tax from discontinued operation ⁵⁾	-2,304.87	C	231.11	C
Tax expenses or income	-13,348.42	C	-7,216.29	C
Net profit/loss	37,464.82	13,339.24	23,439.19	686.39

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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. In instances where this item is negative, the allocation of the bank to one of the three categories is based on the area of activity which is dominant for that bank. This is identified by taking the highest of the absolute values of net interest income, net fee and commission income and net trading income (including foreign exchange gains and losses) in the reference period considered. In such circumstances, a bank classified under the "mostly net trading income and foreign exchange gains and losses" category can have a smaller amount of trading income compared with the other two categories.

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

5) This item includes also "extraordinary profit or loss before tax".

T02.01.3 Profit and loss figures by classification (geographical diversification, version 1)

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2016)	Total	Banks with significant domestic exposures ⁶⁾	Banks with significant international exposures ⁷⁾						Banks without geographically focused exposures ¹²⁾
			One geographical area		Internationally diversified ¹⁰⁾				
			SSM	Non-SSM EEA ⁸⁾ and RoW ⁹⁾	SSM ¹¹⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Net interest income	131,817.53	10,615.85	1,301.44	3,253.39	5,272.95	7,213.34	26,141.39	75,492.49	2,526.67
Net fee and commission income	66,004.50	6,120.17	C	1,257.75	C	1,744.85	15,050.50	36,297.72	1,949.90
Net trading income	9,225.02	-255.01	29.81	43.49	342.97	204.47	2,723.95	6,136.63	-1.30
Exchange differences, net	2,636.68	218.34	C	71.83	C	122.03	592.11	1,559.03	36.59
Net other operating income	26,005.34	3,348.76	454.70	589.71	1,087.82	454.18	2,262.53	17,010.63	797.00
Operating income ³⁾	235,689.07	20,048.10	2,324.02	5,216.17	9,786.04	9,738.87	46,770.50	136,496.51	5,308.86
Administrative expenses and depreciation	-151,359.20	-12,848.32	-1,436.46	-2,788.19	-6,404.39	-5,683.49	-30,148.39	-88,111.13	-3,938.83
Net income before impairment, provisions and taxes	84,329.87	7,199.78	887.56	2,427.99	3,381.65	4,055.38	16,622.10	48,385.38	1,370.03
Impairment and provisions ⁴⁾	-37,507.74	-4,942.27	-27.46	-1,958.79	-1,160.34	-1,224.17	-6,773.86	-18,374.58	-3,046.27
Other	6,295.98	891.50	16.20	26.29	297.65	760.01	1,751.10	2,268.05	285.17
Profit and loss before tax from continued operation	53,118.11	3,149.01	876.31	495.49	2,518.95	3,591.22	11,599.35	32,278.85	-1,391.07
Profit and loss before tax from discontinued operation ⁵⁾	-2,304.87	5.31	C	C	24.67	C	6.18	560.07	0.00
Tax expenses or income	-13,348.42	-631.22	C	C	-692.47	C	-2,607.99	-9,082.30	497.94
Net profit/loss	37,464.82	2,523.09	733.57	541.73	1,851.16	-45.77	8,997.54	23,756.62	-893.13

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) This item includes also "extraordinary profit or loss before tax".

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

7) International exposures more than 5% of total debt securities and loans and advances.

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

9) RoW: rest of the world, i.e. countries outside the EEA.

10) International exposures to both SSM and non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

11) International exposures to SSM countries larger than those to non-SSM EEA countries and the rest of the world.

12) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T02.01.3 Profit and loss figures by classification (geographical diversification, version 2)

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2016)	Total	Banks with significant domestic exposures ⁶⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁷⁾	SSM central Europe ⁷⁾	SSM southern Europe ⁷⁾	Non-SSM EEA ⁸⁾	Non-EEA Europe ⁹⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Net interest income	131,817.53	10,615.85	-	47,450.03	8,036.02	39,500.75	767.44	C	C	16,561.65	C
Net fee and commission income	66,004.50	6,120.17	-	22,989.00	C	15,795.92	232.12	C	C	11,653.62	C
Net trading income	9,225.02	-255.01	-	332.00	1,047.16	5,056.97	-1.61	C	C	2,951.86	C
Exchange differences, net	2,636.68	218.34	-	2,503.05	-275.12	-704.31	13.75	C	C	282.29	C
Net other operating income	26,005.34	3,348.76	-	9,803.99	946.72	8,918.94	122.20	C	C	2,353.22	C
Operating income ³⁾	235,689.07	20,048.10	-	83,078.07	C	68,568.27	1,133.90	C	C	33,802.65	C
Administrative expenses and depreciation	-151,359.20	-12,848.32	-	-53,343.99	C	-40,514.26	-633.87	C	C	-25,758.08	C
Net income before impairment, provisions and taxes	84,329.87	7,199.78	-	29,734.08	4,766.65	28,054.01	500.04	C	C	8,044.56	C
Impairment and provisions ⁴⁾	-37,507.74	-4,942.27	-	-11,694.24	C	-13,396.50	-158.12	C	C	-2,532.43	C
Other	6,295.98	891.50	-	2,565.56	C	1,256.47	11.02	C	C	346.12	C
Profit and loss before tax from continued operation	53,118.11	3,149.01	-	20,605.40	3,413.39	15,913.99	352.94	C	C	5,858.25	C
Profit and loss before tax from discontinued operation ⁵⁾	-2,304.87	5.31	-	-2,372.06	6.32	C	0.00	C	C	0.00	C
Tax expenses or income	-13,348.42	-631.22	-	-5,003.43	-934.77	C	-67.43	C	C	-1,684.75	C
Net profit/loss	37,464.82	2,523.09	-	13,229.91	2,484.94	11,911.25	285.51	C	C	4,173.50	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) This item includes also "extraordinary profit or loss before tax".

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

7) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

9) European countries not in the EEA.

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

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2016)	Total	Banks with total assets					G-SIBs ⁶⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Net interest income	131,817.53	2,526.45	17,561.33	11,388.99	10,026.36	28,449.77	61,864.63
Net fee and commission income	66,004.50	1,552.55	5,602.15	5,271.81	4,319.27	14,304.53	34,954.20
Net trading income	9,225.02	166.83	-265.86	864.48	466.77	1,249.05	6,743.75
Exchange differences, net	2,636.68	63.32	246.02	-3.96	129.65	1,100.85	1,100.81
Net other operating income	26,005.34	457.25	3,446.74	3,532.63	1,081.68	2,816.89	14,670.15
Operating income ³⁾	235,689.07	4,766.41	26,590.37	21,053.95	16,023.73	47,921.09	119,333.54
Administrative expenses and depreciation	-151,359.20	-3,002.56	-15,824.10	-13,797.65	-10,109.52	-30,115.29	-78,510.08
Net income before impairment, provisions and taxes	84,329.87	1,763.84	10,766.27	7,256.30	5,914.20	17,805.80	40,823.46
Impairment and provisions ⁴⁾	-37,507.74	-794.24	-6,978.14	-5,969.32	-1,595.50	-7,017.27	-15,153.27
Other	6,295.98	492.72	693.18	211.61	350.84	2,156.38	2,391.24
Profit and loss before tax from continued operation	53,118.11	1,462.32	4,481.31	1,498.59	4,669.55	12,944.91	28,061.43
Profit and loss before tax from discontinued operation ⁵⁾	-2,304.87	12.84	C	C	C	172.74	C
Tax expenses or income	-13,348.42	-208.12	C	C	C	-3,077.40	C
Net profit/loss	37,464.82	1,267.04	708.78	1,170.88	3,434.24	10,040.25	20,843.63

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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) This item includes also "extraordinary profit or loss before tax".

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

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

(EUR millions)

Profit and loss ^{2) 3)} (Q2 2016)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	131,817.53	87,679.51	44,138.02
Net fee and commission income	66,004.50	43,410.84	22,593.66
Net trading income	9,225.02	7,156.76	2,068.26
Exchange differences, net	2,636.68	1,864.45	772.23
Net other operating income	26,005.34	17,182.48	8,822.86
Operating income ⁴⁾	235,689.07	157,294.04	78,395.03
Administrative expenses and depreciation	-151,359.20	-97,736.58	-53,622.62
Net income before impairment, provisions and taxes	84,329.87	59,557.46	24,772.41
Impairment and provisions ⁵⁾	-37,507.74	-19,934.34	-17,573.39
Other	6,295.98	4,562.79	1,733.19
Profit and loss before tax from continued operation	53,118.11	44,185.91	8,932.21
Profit and loss before tax from discontinued operation ⁶⁾	-2,304.87	C	C
Tax expenses or income	-13,348.42	C	C
Net profit/loss	37,464.82	33,795.80	3,669.02

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results.

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) This item includes also "extraordinary profit or loss before tax".

T02.01.3 Profit and loss figures by classification (sovereign exposures)

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2016)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Net interest income	131,817.53	C	68,914.81	3,121.42	14,152.59	-	41,965.21	C
Net fee and commission income	66,004.50	C	39,399.63	876.48	3,942.70	-	20,607.13	C
Net trading income	9,225.02	C	4,630.24	-290.93	246.71	-	4,297.32	C
Exchange differences, net	2,636.68	C	1,486.50	103.10	112.86	-	1,017.82	C
Net other operating income	26,005.34	C	11,121.82	517.22	1,011.19	-	10,987.68	C
Operating income ³⁾	235,689.07	C	125,553.01	4,327.29	19,466.04	-	78,875.16	C
Administrative expenses and depreciation	-151,359.20	C	-81,091.42	-2,349.87	-11,809.86	-	-51,393.56	C
Net income before impairment, provisions and taxes	84,329.87	C	44,461.60	1,977.42	7,656.18	-	27,481.60	C
Impairment and provisions ⁴⁾	-37,507.74	C	-21,164.40	-2,286.69	-2,556.80	-	-10,595.82	C
Other	6,295.98	C	4,995.08	30.29	30.30	-	1,108.40	C
Profit and loss before tax from continued operation	53,118.11	C	28,292.27	-278.98	5,129.68	-	17,994.18	C
Profit and loss before tax from discontinued operation ⁵⁾	-2,304.87	C	175.33	C	C	-	C	C
Tax expenses or income	-13,348.42	C	-6,279.51	C	C	-	C	C
Net profit/loss	37,464.82	C	22,188.09	-156.71	1,143.13	-	12,756.10	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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) This item includes also "extraordinary profit or loss before tax".

T02.02.1 Key performance indicators by reference period

(percentages)

Indicator ^{1) 2)}	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Return on equity (RoE)	6.16%	5.70%	4.41%	5.13%	5.36%
Return on assets (RoA)	0.37%	0.34%	0.28%	0.32%	0.33%
Cost-to-income ratio (CIR)	60.52%	61.44%	63.25%	67.89%	64.22%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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

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

T02.02.2 Key performance indicators by country

(percentages)

Country ^{1) 2)} (Q2 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Belgium	7.80%	0.35%	64.30%
Germany	2.73%	0.13%	76.80%
Estonia	C	C	C
Ireland	9.16%	1.07%	56.95%
Greece	C	C	51.23%
Spain	6.78%	0.51%	51.35%
France	7.44%	0.43%	68.14%
Italy	2.21%	0.16%	67.56%
Cyprus	6.89%	0.73%	51.26%
Latvia	18.89%	1.99%	40.49%
Lithuania	11.22%	1.18%	45.67%
Luxembourg	6.47%	0.53%	70.83%
Malta	12.85%	0.92%	47.01%
Netherlands	7.91%	0.41%	59.92%
Austria	7.67%	0.59%	65.03%
Portugal	-4.68%	-0.34%	62.30%
Slovenia	39.24%	5.40%	63.26%
Slovakia ³⁾	-	-	-
Finland	8.49%	0.42%	48.80%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.02.3 Key performance indicators by classification (income source)

(percentages)

Category ^{1) 2)} (Q2 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with net interest income more than 60% of operating income	4.72%	0.31%	55.32%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	5.84%	0.35%	69.46%
<i>Mostly net trading income and foreign exchange gains and losses</i>	4.79%	0.27%	73.22%

Source: ECB.

Note: 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.

T02.02.3 Key performance indicators by classification (geographical diversification, version 1)

(percentages)

Category ^{1) 2)} (Q2 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with significant domestic exposures ³⁾	3.34%	0.27%	64.09%
Banks with significant international exposures ⁴⁾			
One geographical area			
SSM	8.69%	0.49%	61.81%
Non-SSM EEA ⁵⁾ and RoW ⁶⁾	2.87%	0.23%	53.45%
Internationally diversified ⁷⁾			
SSM ⁸⁾	5.47%	0.41%	65.44%
SSM and non-SSM EEA	-0.11%	-0.01%	58.36%
SSM and RoW	5.90%	0.40%	64.46%
SSM, non-SSM EEA and RoW	6.71%	0.36%	64.55%
Banks without geographically focused exposures ⁹⁾	-6.37%	-0.45%	74.19%

Source: ECB.

Note: 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) International exposures more than 5% 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) RoW: rest of the world, i.e. countries outside the EEA.

7) International exposures to both SSM and non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

8) International exposures to SSM countries larger than those to non-SSM EEA countries and the rest of the world.

9) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T02.02.3 Key performance indicators by classification (geographical diversification, version 2) (percentages)

Category ^{1) 2)} (Q2 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with significant domestic exposures ³⁾	3.34%	0.27%	64.09%
Banks with largest non-domestic exposures			
SSM (northern Europe) ⁴⁾	-	-	-
SSM (central Europe) ⁴⁾	5.28%	0.32%	64.21%
SSM (southern Europe) ⁴⁾	4.16%	0.25%	C
Non-SSM EEA ⁵⁾	6.47%	0.42%	59.09%
Non-EEA Europe ⁶⁾	7.87%	0.52%	55.90%
Africa	C	C	C
Asia and Oceania	C	C	C
North America	4.51%	0.21%	76.20%
Latin America and the Caribbean	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) Domestic exposures more than 95% of total debt securities and loans and advances.

4) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

6) European countries not in the EEA.

T02.02.3 Key performance indicators by classification (size)

(percentages)

Category ^{1) 2)} (Q2 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with total assets			
<i>Less than €30 billion</i>	7.01%	0.70%	62.99%
<i>Between €30 billion and €100 billion</i>	0.62%	0.05%	59.51%
<i>Between €100 billion and €200 billion</i>	1.62%	0.10%	65.53%
<i>Between €200 billion and €300 billion</i>	7.22%	0.38%	63.09%
<i>More than €300 billion</i>	6.71%	0.44%	62.84%
G-SIBs ³⁾	7.00%	0.38%	65.79%

Source: ECB.

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

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

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

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

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

Category ^{2) 3)} (Q2 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with low risk	7.32%	0.46%	62.14%
Banks with medium, high risk and non-rated	1.55%	0.09%	68.40%

Source: ECB.

Note: 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.

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

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

T02.02.3 Key performance indicators by classification (sovereign exposures)

(percentages)

Category ^{1) 2)} (Q2 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with sovereign exposures			
Non-significant	5.22%	0.58%	65.14%
Mostly domestic			
<i>Investment grade</i>	5.38%	0.35%	64.59%
<i>Non-investment grade</i>	-1.09%	-0.09%	54.30%
Mostly to other SSM countries			
<i>Investment grade</i>	1.79%	0.10%	60.67%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	6.98%	0.36%	65.16%
<i>Non-investment grade</i>	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.

T02.03.1 Composition of assets by reference period

(EUR billions)

Assets	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Cash, cash balances at central banks, other demand deposits	962.49	1,011.60	1,135.72	1,189.56	1,231.66
Loans and advances	12,977.06	12,967.14	13,151.83	13,445.87	13,652.68
Central banks	172.82	194.82	143.78	141.75	154.99
General governments	894.39	885.28	1,001.31	1,051.31	1,068.99
Credit institutions	1,394.47	1,414.10	1,355.92	1,457.88	1,506.05
Other financial corporations	1,204.50	1,209.13	1,175.57	1,263.71	1,281.95
Non-financial corporations	4,324.20	4,290.26	4,431.91	4,473.15	4,542.58
Households	4,986.67	4,973.54	5,043.33	5,058.06	5,098.11
Debt securities	3,286.12	3,275.76	3,291.75	3,375.98	3,351.15
<i>of which: loans and receivables</i>	402.63	397.64	379.60	375.26	360.54
<i>of which: held to maturity ¹⁾</i>	227.18	227.35	294.21	318.82	319.56
<i>of which: available for sale</i>	1,829.52	1,839.50	1,799.53	1,830.90	1,845.60
<i>of which: designated at fair value through profit or loss ²⁾</i>	122.99	121.70	120.39	122.58	119.81
<i>of which: held for trading ³⁾</i>	703.80	689.58	605.08	634.28	609.27
Equity instruments	535.79	459.61	461.48	425.82	410.40
<i>of which: available for sale</i>	111.55	103.15	106.04	103.78	101.43
<i>of which: designated at fair value through profit or loss ²⁾</i>	24.95	24.95	24.53	23.88	24.45
<i>of which: held for trading ³⁾</i>	399.28	331.52	323.86	291.09	277.38
Derivatives	2,324.57	2,420.54	2,220.54	2,457.12	2,577.69
Trading	2,119.52	2,208.52	2,012.94	2,220.47	2,324.03
Derivatives – hedge accounting	205.05	212.02	207.59	236.65	253.67
Investments in subsidiaries, joint-ventures and associates	161.32	160.53	160.44	162.31	161.45
Intangible assets and goodwill	147.51	139.36	140.12	139.67	139.37
Other assets ⁴⁾	1,156.97	1,138.15	1,127.81	1,219.55	1,234.89
Total assets	21,551.82	21,572.69	21,689.69	22,415.88	22,759.31

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

1) Includes non-trading debt instruments measured using the cost-based method for national accounting standards (nGAAP) reporters.

2) Includes non-trading non-derivative financial assets measured at fair value through profit or loss for nGAAP reporters.

3) Includes nGAAP trading portfolios.

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

T02.03.2 Composition of assets by country/1

(EUR billions)

Assets (Q2 2016)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Cash, cash balances at central banks, other demand deposits	1,231.66	34.52	261.86	C	16.79	11.11	116.95	473.92	25.14	9.30
Loans and advances	13,652.68	386.31	2,487.34	C	193.03	185.14	2,199.09	4,095.42	1,539.76	34.68
Central banks	154.99	C	30.79	C	2.84	C	40.58	22.38	32.82	C
General governments	1,068.99	71.03	242.39	C	0.54	C	120.72	405.45	54.85	C
Credit institutions	1,506.05	45.24	537.62	C	3.83	6.14	128.58	430.02	125.77	0.63
Other financial corporations	1,281.95	C	326.80	C	1.82	3.29	87.12	470.92	167.97	C
Non-financial corporations	4,542.58	110.67	818.85	C	54.23	84.70	681.58	1,199.50	721.87	12.95
Households	5,098.11	135.64	530.90	C	129.77	83.52	1,140.51	1,567.15	436.48	15.14
Debt securities	3,351.15	184.88	743.05	C	39.71	57.62	515.71	886.35	437.65	2.91
<i>of which: loans and receivables</i>	360.54	C	75.04	C	4.58	41.42	43.72	65.69	37.10	0.73
<i>of which: held to maturity ¹⁾</i>	319.56	33.59	35.69	C	6.55	0.75	44.21	116.84	27.83	C
<i>of which: available for sale</i>	1,845.60	78.95	314.19	C	28.45	12.46	341.24	464.76	285.46	1.92
<i>of which: designated at fair value through profit or loss ²⁾</i>	119.81	1.52	62.29	C	C	0.00	C	6.69	C	C
<i>of which: held for trading ³⁾</i>	609.27	5.41	160.95	C	C	C	85.87	232.28	55.17	C
Equity instruments	410.40	5.36	116.73	C	C	0.68	37.08	185.85	31.83	0.06
<i>of which: available for sale</i>	101.43	4.89	5.55	C	C	0.65	18.36	38.76	14.96	0.06
<i>of which: designated at fair value through profit or loss ²⁾</i>	24.45	C	10.31	C	C	0.00	0.27	10.51	1.05	0.00
<i>of which: held for trading ³⁾</i>	277.38	C	93.74	C	C	0.03	18.45	136.58	15.81	C
Derivatives	2,577.69	71.44	859.83	C	7.88	8.74	194.65	1,023.58	124.15	0.03
Trading	2,324.03	60.42	831.43	C	4.92	C	169.25	907.44	107.35	C
Derivatives – hedge accounting	253.67	11.01	28.40	C	2.96	C	25.40	116.13	16.80	C
Investments in subsidiaries, joint-ventures and associates	161.45	0.38	23.25	C	C	1.54	38.12	59.94	19.01	0.28
Intangible assets and goodwill	139.37	1.98	15.84	C	0.87	0.86	48.82	45.49	18.06	0.03
Other assets ⁴⁾	1,234.89	62.30	174.91	C	7.35	38.29	214.55	474.52	108.25	2.97
Total assets	22,759.31	747.17	4,682.81	C	267.26	303.99	3,364.98	7,245.05	2,303.84	50.25

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) Includes non-trading debt instruments measured using the cost-based method for national accounting standards (nGAAP) reporters.

2) Includes non-trading non-derivative financial assets measured at fair value through profit or loss for nGAAP reporters.

3) Includes nGAAP trading portfolios.

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

T02.03.2 Composition of assets by country/2

(EUR billions)

Assets (Q2 2016)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁵⁾	Finland
Cash, cash balances at central banks, other demand deposits	2.88	3.18	12.90	C	136.02	45.35	9.76	2.13	-	65.81
Loans and advances	C	13.29	63.63	11.60	1,690.63	313.46	165.25	11.28	-	244.77
Central banks	C	C	C	C	7.43	3.71	C	0.02	-	C
General governments	0.05	0.57	C	C	124.64	16.24	6.75	0.82	-	13.15
Credit institutions	0.26	C	27.36	1.11	150.82	20.55	6.07	0.75	-	C
Other financial corporations	C	0.00	5.55	0.16	145.01	12.31	C	0.18	-	C
Non-financial corporations	C	5.75	8.68	4.02	544.45	148.32	62.94	4.45	-	71.27
Households	C	6.31	19.19	4.16	718.29	112.33	85.47	5.05	-	99.61
Debt securities	2.80	C	35.03	6.09	239.36	86.23	47.76	5.93	-	58.92
<i>of which: loans and receivables</i>	0.00	0.00	0.62	0.00	14.55	2.84	8.40	C	-	C
<i>of which: held to maturity¹⁾</i>	C	0.00	C	C	10.73	31.09	0.66	0.68	-	1.56
<i>of which: available for sale</i>	C	C	28.43	2.37	185.36	34.77	32.69	4.52	-	28.75
<i>of which: designated at fair value through profit or loss²⁾</i>	C	0.59	C	C	4.04	C	C	C	-	C
<i>of which: held for trading³⁾</i>	C	C	C	0.00	23.62	6.47	5.86	C	-	C
Equity instruments	C	0.00	C	C	17.18	3.55	8.60	0.17	-	1.42
<i>of which: available for sale</i>	0.01	0.00	C	0.00	5.29	3.04	7.83	0.15	-	C
<i>of which: designated at fair value through profit or loss²⁾</i>	C	C	C	C	1.20	0.27	0.66	0.02	-	C
<i>of which: held for trading³⁾</i>	C	0.00	C	0.00	C	0.24	0.11	0.00	-	C
Derivatives	C	0.14	1.99	0.03	161.20	19.43	4.22	C	-	C
Trading	C	0.14	1.85	0.03	121.26	14.35	4.03	0.03	-	C
Derivatives – hedge accounting	0.00	0.00	0.15	0.00	39.94	5.08	0.19	C	-	5.89
Investments in subsidiaries, joint-ventures and associates	C	C	C	0.12	5.67	7.09	2.10	C	-	C
Intangible assets and goodwill	0.02	0.01	0.75	0.02	3.00	2.55	0.42	0.06	-	C
Other assets⁴⁾	0.18	0.26	2.80	0.40	88.39	16.11	19.88	0.61	-	C
Total assets	C	17.68	118.57	18.89	2,341.46	493.78	258.00	20.24	-	497.19

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) Includes non-trading debt instruments measured using the cost-based method for national accounting standards (nGAAP) reporters.

2) Includes non-trading non-derivative financial assets measured at fair value through profit or loss for nGAAP reporters.

3) Includes nGAAP trading portfolios.

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

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

T02.03.3 Composition of assets by classification (income source)

(EUR billions)

Assets (Q2 2016)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Cash, cash balances at central banks, other demand deposits	1,231.66	388.10	775.98	67.58
Loans and advances	13,652.68	5,809.51	7,633.15	210.02
Central banks	154.99	C	93.46	C
General governments	1,068.99	571.49	489.92	7.58
Credit institutions	1,506.05	634.15	849.04	22.87
Other financial corporations	1,281.95	C	912.74	C
Non-financial corporations	4,542.58	1,975.40	2,492.05	75.12
Households	5,098.11	2,243.29	2,795.93	58.90
Debt securities	3,351.15	1,362.09	1,890.33	98.73
<i>of which: loans and receivables</i>	360.54	198.48	157.31	4.75
<i>of which: held to maturity ¹⁾</i>	319.56	C	158.21	C
<i>of which: available for sale</i>	1,845.60	761.99	1,058.65	24.95
<i>of which: designated at fair value through profit or loss ²⁾</i>	119.81	C	77.41	C
<i>of which: held for trading ³⁾</i>	609.27	C	427.83	C
Equity instruments	410.40	77.72	331.16	1.52
<i>of which: available for sale</i>	101.43	32.77	68.44	0.22
<i>of which: designated at fair value through profit or loss ²⁾</i>	24.45	C	18.52	C
<i>of which: held for trading ³⁾</i>	277.38	C	244.19	C
Derivatives	2,577.69	C	1,924.60	C
Trading	2,324.03	C	1,786.84	C
Derivatives – hedge accounting	253.67	114.16	137.76	1.75
Investments in subsidiaries, joint-ventures and associates	161.45	45.60	115.48	0.38
Intangible assets and goodwill	139.37	C	84.89	C
Other assets ⁴⁾	1,234.89	422.21	781.57	31.11
Total assets	22,759.31	8,715.39	13,537.15	506.76

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) Includes non-trading debt instruments measured using the cost-based method for national accounting standards (nGAAP) reporters.

2) Includes non-trading non-derivative financial assets measured at fair value through profit or loss for nGAAP reporters.

3) Includes nGAAP trading portfolios.

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

T02.03.3 Composition of assets by classification (geographical diversification, version 1)

(EUR billions)

Assets (Q2 2016)	Total	Banks with significant domestic exposures ⁵⁾	Banks with significant international exposures ⁶⁾						Banks without geographically focused exposures ¹¹⁾
			One geographical area		Internationally diversified ⁹⁾				
			SSM	Non-SSM EEA ⁷⁾ and RoW ⁸⁾	SSM ¹⁰⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Cash, cash balances at central banks, other demand deposits	1,231.66	39.21	9.19	26.77	68.59	55.73	212.36	814.31	5.50
Loans and advances	13,652.68	1,208.77	204.51	346.98	612.67	675.47	2,923.13	7,387.78	293.39
Central banks	154.99	C	C	1.13	C	4.55	26.10	101.81	4.94
General governments	1,068.99	C	C	88.32	C	71.41	274.81	427.35	5.81
Credit institutions	1,506.05	89.00	4.84	33.78	73.39	119.36	256.18	917.83	11.66
Other financial corporations	1,281.95	56.62	2.99	12.51	29.60	14.13	219.57	927.58	18.95
Non-financial corporations	4,542.58	363.07	41.94	95.53	128.59	237.31	943.22	2,595.29	137.62
Households	5,098.11	555.17	101.77	115.71	361.19	228.71	1,203.25	2,417.90	114.40
Debt securities	3,351.15	373.59	50.50	54.93	136.71	182.03	534.49	1,960.48	58.41
<i>of which: loans and receivables</i>	360.54	21.13	C	15.69	C	22.74	55.29	216.63	2.66
<i>of which: held to maturity ¹⁾</i>	319.56	110.71	C	6.19	C	30.09	48.91	97.63	5.76
<i>of which: available for sale</i>	1,845.60	206.26	39.19	26.76	69.64	87.19	289.68	1,086.49	40.39
<i>of which: designated at fair value through profit or loss ²⁾</i>	119.81	0.80	0.00	0.91	C	8.68	2.46	87.65	C
<i>of which: held for trading ³⁾</i>	609.27	22.59	C	C	11.49	7.22	86.85	466.30	9.60
Equity instruments	410.40	31.95	0.33	4.77	8.63	4.25	62.93	295.83	1.69
<i>of which: available for sale</i>	101.43	21.91	0.21	4.24	5.22	3.51	25.31	39.74	1.29
<i>of which: designated at fair value through profit or loss ²⁾</i>	24.45	C	C	0.23	C	0.18	6.43	12.35	0.27
<i>of which: held for trading ³⁾</i>	277.38	0.85	C	0.31	C	0.41	31.09	243.17	0.13
Derivatives	2,577.69	48.82	17.03	20.69	19.93	51.68	410.11	1,999.07	10.36
Trading	2,324.03	35.28	C	8.57	11.57	25.37	346.83	1,879.68	C
Derivatives – hedge accounting	253.67	13.55	C	12.12	8.36	26.31	63.28	119.39	C
Investments in subsidiaries, joint-ventures and associates	161.45	32.77	C	1.86	C	7.77	40.90	59.08	2.24
Intangible assets and goodwill	139.37	12.48	C	0.90	C	2.76	31.17	82.60	2.08
Other assets ⁴⁾	1,234.89	124.87	12.87	22.62	41.17	54.60	245.66	713.33	19.78
Total assets	22,759.31	1,872.46	298.31	479.52	908.05	1,034.29	4,460.75	13,312.47	393.45

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) Includes non-trading debt instruments measured using the cost-based method for national accounting standards (nGAAP) reporters.

2) Includes non-trading non-derivative financial assets measured at fair value through profit or loss for nGAAP reporters.

3) Includes nGAAP trading portfolios.

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

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

6) International exposures more than 5% 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) RoW: rest of the world, i.e. countries outside the EEA.

9) International exposures to both SSM and non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

10) International exposures to SSM countries larger than those to non-SSM EEA countries and the rest of the world.

11) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T02.03.3 Composition of assets by classification (geographical diversification, version 2)

(EUR billions)

Assets (Q2 2016)	Total	Banks with significant domestic exposures ⁵⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁶⁾	SSM central Europe ⁶⁾	SSM southern Europe ⁶⁾	Non-SSM EEA ⁷⁾	Non-EEA Europe ⁸⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Cash, cash balances at central banks, other demand deposits	1,231.66	39.21	-	411.92	49.61	412.20	7.96	C	C	280.43	C
Loans and advances	13,652.68	1,208.77	-	5,151.44	1,182.22	3,410.14	81.12	C	C	2,095.76	C
Central banks	154.99	C	-	49.97	C	58.24	0.07	C	C	6.25	C
General governments	1,068.99	128.62	-	330.41	143.63	221.33	4.90	C	C	183.73	C
Credit institutions	1,506.05	89.00	-	706.86	C	339.70	8.99	C	C	200.21	C
Other financial corporations	1,281.95	C	-	442.50	C	323.93	9.67	C	C	361.88	C
Non-financial corporations	4,542.58	363.07	-	1,874.86	364.23	1,106.84	28.86	C	C	611.38	C
Households	5,098.11	555.17	-	1,746.85	C	1,360.10	28.62	C	C	732.31	C
Debt securities	3,351.15	373.59	-	1,377.55	282.32	775.81	17.54	C	C	382.29	C
<i>of which: loans and receivables</i>	360.54	21.13	-	124.27	86.82	74.97	0.73	C	C	38.48	C
<i>of which: held to maturity ¹⁾</i>	319.56	110.71	-	73.96	C	83.08	2.95	C	C	10.24	C
<i>of which: available for sale</i>	1,845.60	206.26	-	833.06	149.17	387.10	8.34	C	C	188.51	C
<i>of which: designated at fair value through profit or loss ²⁾</i>	119.81	0.80	-	75.22	C	28.95	C	C	C	C	C
<i>of which: held for trading ³⁾</i>	609.27	22.59	-	217.71	26.14	174.54	1.76	C	C	132.00	C
Equity instruments	410.40	31.95	-	120.30	17.13	128.99	0.85	C	C	101.49	C
<i>of which: available for sale</i>	101.43	21.91	-	34.59	13.07	16.48	0.40	C	C	9.29	C
<i>of which: designated at fair value through profit or loss ²⁾</i>	24.45	C	-	5.05	1.86	9.65	C	C	C	C	C
<i>of which: held for trading ³⁾</i>	277.38	0.85	-	80.09	C	102.69	C	C	C	87.45	C
Derivatives	2,577.69	48.82	-	826.68	250.59	598.70	C	C	C	793.81	C
Trading	2,324.03	35.28	-	731.78	C	541.04	C	C	C	761.11	C
Derivatives – hedge accounting	253.67	13.55	-	94.91	C	57.66	C	C	C	32.70	C
Investments in subsidiaries, joint-ventures and associates	161.45	32.77	-	64.44	C	19.75	C	C	C	19.19	C
Intangible assets and goodwill	139.37	12.48	-	39.47	C	47.22	0.10	C	C	15.23	C
Other assets ⁴⁾	1,234.89	124.87	-	406.98	149.69	307.11	1.87	C	C	202.75	C
Total assets	22,759.31	1,872.46	-	8,398.78	1,965.65	5,699.92	110.47	C	C	3,890.97	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) Includes non-trading debt instruments measured using the cost-based method for national accounting standards (nGAAP) reporters.

2) Includes non-trading non-derivative financial assets measured at fair value through profit or loss for nGAAP reporters.

3) Includes nGAAP trading portfolios.

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

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

6) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

8) European countries not in the EEA.

T02.03.3 Composition of assets by classification (size)

(EUR billions)

Assets (Q2 2016)	Total	Banks with total assets					G-SIBs ⁵⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Cash, cash balances at central banks, other demand deposits	1,231.66	45.93	109.93	78.82	59.73	295.28	641.98
Loans and advances	13,652.68	231.22	1,839.13	1,481.90	1,114.82	2,940.40	6,045.20
Central banks	154.99	2.91	21.13	7.15	12.11	38.31	73.39
General governments	1,068.99	9.12	181.77	220.25	194.28	125.28	338.29
Credit institutions	1,506.05	35.03	223.76	200.31	118.18	319.23	609.54
Other financial corporations	1,281.95	14.63	63.55	91.06	54.47	261.17	797.08
Non-financial corporations	4,542.58	86.48	631.13	592.59	357.46	952.38	1,922.53
Households	5,098.11	83.05	717.79	370.54	378.33	1,244.03	2,304.37
Debt securities	3,351.15	51.38	582.24	388.51	379.32	615.47	1,334.23
<i>of which: loans and receivables</i>	360.54	3.78	99.60	17.26	69.89	69.49	100.53
<i>of which: held to maturity ¹⁾</i>	319.56	8.56	118.54	34.31	67.27	42.04	48.84
<i>of which: available for sale</i>	1,845.60	30.81	269.51	199.93	205.22	377.45	762.68
<i>of which: designated at fair value through profit or loss ²⁾</i>	119.81	3.02	26.25	28.78	0.78	10.39	50.58
<i>of which: held for trading ³⁾</i>	609.27	1.66	24.45	59.29	36.16	116.11	371.59
Equity instruments	410.40	1.81	44.00	16.17	9.30	59.85	279.27
<i>of which: available for sale</i>	101.43	1.16	30.86	5.21	7.18	18.83	38.19
<i>of which: designated at fair value through profit or loss ²⁾</i>	24.45	0.21	3.75	9.00	0.48	4.73	6.28
<i>of which: held for trading ³⁾</i>	277.38	0.42	2.27	1.96	1.64	36.30	234.80
Derivatives	2,577.69	7.43	89.38	188.64	115.55	409.88	1,766.82
Trading	2,324.03	6.42	53.07	149.26	93.67	373.36	1,648.24
Derivatives – hedge accounting	253.67	1.01	36.31	39.38	21.88	36.52	118.58
Investments in subsidiaries, joint-ventures and associates	161.45	3.92	19.56	15.47	6.73	56.12	59.66
Intangible assets and goodwill	139.37	1.17	7.67	10.29	5.70	30.36	84.18
Other assets ⁴⁾	1,234.89	17.18	155.04	109.55	101.35	196.67	655.10
Total assets	22,759.31	360.03	2,846.95	2,289.34	1,792.51	4,604.03	10,866.44

Source: ECB.

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

1) Includes non-trading debt instruments measured using the cost-based method for national accounting standards (nGAAP) reporters.

2) Includes non-trading non-derivative financial assets measured at fair value through profit or loss for nGAAP reporters.

3) Includes nGAAP trading portfolios.

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

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

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

Assets (Q2 2016)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Cash, cash balances at central banks, other demand deposits	1,231.66	858.78	372.88
Loans and advances	13,652.68	9,188.12	4,464.56
Central banks	154.99	107.61	47.38
General governments	1,068.99	776.36	292.63
Credit institutions	1,506.05	1,090.60	415.46
Other financial corporations	1,281.95	825.33	456.62
Non-financial corporations	4,542.58	2,873.34	1,669.24
Households	5,098.11	3,514.88	1,583.23
Debt securities	3,351.15	2,023.99	1,327.16
<i>of which: loans and receivables</i>	360.54	144.47	216.08
<i>of which: held to maturity ²⁾</i>	319.56	230.32	89.24
<i>of which: available for sale</i>	1,845.60	1,103.68	741.92
<i>of which: designated at fair value through profit or loss ³⁾</i>	119.81	62.02	57.79
<i>of which: held for trading ⁴⁾</i>	609.27	390.90	218.37
Equity instruments	410.40	269.36	141.04
<i>of which: available for sale</i>	101.43	68.13	33.30
<i>of which: designated at fair value through profit or loss ³⁾</i>	24.45	21.79	2.66
<i>of which: held for trading ⁴⁾</i>	277.38	172.41	104.97
Derivatives	2,577.69	1,486.98	1,090.72
Trading	2,324.03	1,291.17	1,032.86
Derivatives – hedge accounting	253.67	195.81	57.86
Investments in subsidiaries, joint-ventures and associates	161.45	105.81	55.64
Intangible assets and goodwill	139.37	101.61	37.77
Other assets ⁵⁾	1,234.89	765.23	469.66
Total assets	22,759.31	14,799.88	7,959.43

Source: ECB.

Note: 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.

2) Includes non-trading debt instruments measured using the cost-based method for national accounting standards (nGAAP) reporters.

3) Includes non-trading non-derivative financial assets measured at fair value through profit or loss for nGAAP reporters.

4) Includes nGAAP trading portfolios.

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

T02.03.3 Composition of assets by classification (sovereign exposures)

(EUR billions)

Assets (Q2 2016)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Cash, cash balances at central banks, other demand deposits	1,231.66	C	493.59	15.56	98.85	-	589.26	C
Loans and advances	13,652.68	C	8,196.92	214.19	1,466.26	-	3,460.84	C
Central banks	154.99	C	84.05	C	6.96	-	47.66	C
General governments	1,068.99	C	838.07	6.00	86.18	-	119.00	C
Credit institutions	1,506.05	C	956.36	8.23	139.25	-	362.43	C
Other financial corporations	1,281.95	C	567.86	3.71	111.56	-	585.65	C
Non-financial corporations	4,542.58	C	2,815.79	82.87	474.11	-	1,061.95	C
Households	5,098.11	C	2,934.78	112.33	648.20	-	1,284.16	C
Debt securities	3,351.15	C	1,945.57	60.27	402.61	-	861.78	C
<i>of which: loans and receivables</i>	360.54	C	190.03	21.75	105.86	-	39.39	C
<i>of which: held to maturity ¹⁾</i>	319.56	C	226.33	1.31	10.57	-	40.19	C
<i>of which: available for sale</i>	1,845.60	C	1,116.71	32.54	237.67	-	432.93	C
<i>of which: designated at fair value through profit or loss ²⁾</i>	119.81	0.22	90.99	C	2.91	-	25.55	C
<i>of which: held for trading ³⁾</i>	609.27	1.05	233.31	C	45.26	-	323.73	C
Equity instruments	410.40	C	174.29	5.39	19.99	-	208.85	C
<i>of which: available for sale</i>	101.43	C	67.07	4.80	8.79	-	19.13	C
<i>of which: designated at fair value through profit or loss ²⁾</i>	24.45	C	22.12	C	0.91	-	0.79	C
<i>of which: held for trading ³⁾</i>	277.38	C	77.97	0.04	C	-	188.93	C
Derivatives	2,577.69	C	908.25	5.98	188.63	-	1,465.64	C
Trading	2,324.03	C	745.68	5.72	165.31	-	1,402.19	C
Derivatives – hedge accounting	253.67	C	162.57	0.26	23.33	-	63.45	C
Investments in subsidiaries, joint-ventures and associates	161.45	C	120.21	1.49	7.19	-	31.01	C
Intangible assets and goodwill	139.37	C	72.27	0.80	4.72	-	59.41	C
Other assets ⁴⁾	1,234.89	C	593.22	28.18	119.52	-	463.63	C
Total assets	22,759.31	C	12,504.33	331.85	2,307.77	-	7,140.42	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) Includes non-trading debt instruments measured using the cost-based method for national accounting standards (nGAAP) reporters.

2) Includes non-trading non-derivative financial assets measured at fair value through profit or loss for nGAAP reporters.

3) Includes nGAAP trading portfolios.

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

T02.04.1 Composition of liabilities and equity by reference period

(EUR billions)

Liabilities and equity	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Deposits	12,624.01	12,650.34	12,787.77	13,032.87	13,227.54
Central banks	851.59	866.39	828.75	802.20	825.28
General governments	519.41	472.11	481.76	504.45	519.72
Credit institutions	1,878.66	1,901.67	1,820.53	1,933.58	1,924.30
Other financial corporations	2,022.31	2,006.81	1,966.32	2,118.40	2,135.18
Non-financial corporations	2,104.12	2,180.05	2,313.15	2,283.00	2,333.61
Households	5,247.91	5,223.31	5,377.26	5,391.24	5,489.44
Debt securities issued	3,810.56	3,743.74	3,930.51	4,005.10	4,008.59
<i>of which: subordinated</i>	303.30	302.95	302.64	304.21	311.33
Derivatives	2,380.12	2,455.44	2,268.58	2,515.64	2,634.02
<i>of which: trading</i>	2,090.44	2,166.33	1,980.24	2,187.22	2,288.98
Provisions ¹⁾	140.40	133.93	144.96	146.59	152.15
Other liabilities ²⁾	1,304.06	1,287.15	1,180.39	1,323.76	1,339.23
Equity	1,292.68	1,302.08	1,377.49	1,391.92	1,397.77
Paid-up capital	678.11	669.54	696.74	695.95	697.99
Reserves	458.22	466.94	497.98	550.72	540.83
Minority interests	72.33	76.44	77.76	79.27	78.28
Other comprehensive income	-7.71	-15.58	-3.80	-13.46	-14.72
Other ³⁾	91.72	104.74	108.82	79.44	95.38
Total liabilities and equity	21,551.82	21,572.69	21,689.69	22,415.88	22,759.31

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2016)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Deposits	13,227.54	413.06	2,328.47	C	195.32	247.87	2,319.72	3,889.76	1,477.74	43.97
Central banks	825.28	18.45	79.23	C	8.13	85.87	173.28	228.84	137.15	C
General governments	519.72	21.27	157.13	C	3.60	6.49	102.44	113.16	44.49	0.46
Credit institutions	1,924.30	83.09	637.03	C	14.69	15.39	267.00	485.62	155.89	C
Other financial corporations	2,135.18	64.68	553.15	C	19.45	7.17	252.50	642.00	289.49	4.51
Non-financial corporations	2,333.61	56.11	353.62	C	46.94	22.85	391.82	751.96	259.93	7.29
Households	5,489.44	169.46	548.31	C	102.51	110.10	1,132.67	1,668.18	590.80	24.23
Debt securities issued	4,008.59	169.75	880.67	C	26.76	1.73	436.28	1,264.23	402.56	0.26
<i>of which: subordinated</i>	311.33	6.27	33.04	C	5.85	0.17	52.59	96.43	50.52	C
Derivatives	2,634.02	109.73	844.96	C	6.62	11.11	189.79	1,016.91	134.01	C
<i>of which: trading</i>	2,288.98	56.71	807.64	C	4.97	6.62	169.36	897.99	110.35	0.02
Provisions ¹⁾	152.15	1.27	41.49	C	3.04	1.11	34.49	35.93	23.46	0.13
Other liabilities ²⁾	1,339.23	19.34	356.21	C	4.35	6.42	132.59	615.89	102.56	C
Equity	1,397.77	34.02	231.01	C	31.17	35.76	252.12	422.33	163.51	5.35
Paid-up capital	697.99	15.74	121.02	C	12.52	53.22	125.35	125.59	113.82	3.89
Reserves	540.83	22.45	94.94	C	16.85	-18.80	102.88	220.44	44.21	0.98
Minority interests	78.28	0.66	5.53	C	C	1.47	35.01	17.25	5.58	C
Other comprehensive income	-14.72	-7.65	0.33	C	C	-1.33	-17.46	19.56	-6.17	0.27
Other ³⁾	95.38	2.83	9.18	C	2.77	1.20	6.34	39.49	6.07	C
Total liabilities and equity	22,759.31	747.17	4,682.81	C	267.26	303.99	3,364.98	7,245.05	2,303.84	50.25

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2016)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	C	15.45	94.60	16.69	1,332.54	355.61	205.91	16.61	-	251.17
Central banks	C	C	C	C	42.43	8.95	19.16	C	-	C
General governments	0.30	0.97	C	C	19.50	12.00	6.84	C	-	23.18
Credit institutions	C	2.23	7.53	0.28	86.83	64.06	12.67	0.86	-	C
Other financial corporations	0.65	C	45.87	1.56	197.91	21.85	9.59	0.61	-	22.79
Non-financial corporations	4.79	C	6.67	4.52	275.91	67.17	37.55	2.68	-	36.15
Households	C	8.36	27.02	9.89	709.96	181.58	120.09	11.81	-	65.08
Debt securities issued	C	0.03	8.10	0.47	637.53	64.20	19.54	C	-	95.59
<i>of which: subordinated</i>	C	0.00	0.46	0.37	45.89	13.62	4.18	C	-	C
Derivatives	C	C	3.55	0.05	198.06	17.32	4.68	C	-	C
<i>of which: trading</i>	C	C	1.90	C	119.74	14.58	3.93	0.03	-	C
Provisions¹⁾	C	C	0.56	0.04	5.13	3.34	1.84	0.20	-	C
Other liabilities²⁾	0.15	0.20	2.04	0.31	47.28	15.17	7.03	0.23	-	28.73
Equity	C	1.86	9.73	1.35	120.92	38.16	19.00	2.79	-	24.78
Paid-up capital	0.90	1.07	2.50	C	87.20	10.59	16.20	1.77	-	5.78
Reserves	0.33	0.66	5.88	0.66	6.73	16.98	5.14	C	-	18.00
Minority interests	C	C	C	C	1.15	9.37	2.04	C	-	C
Other comprehensive income	C	C	C	0.00	4.88	-2.71	-3.81	0.07	-	C
Other ³⁾	0.13	0.12	0.52	0.11	20.96	3.93	-0.58	0.54	-	1.41
Total liabilities and equity	C	17.68	118.57	18.89	2,341.46	493.78	258.00	20.24	-	497.19

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

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

3) Item 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 (income source)

(EUR billions)

Liabilities and equity (Q2 2016)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Deposits	13,227.54	5,285.94	7,688.85	252.75
Central banks	825.28	C	481.63	C
General governments	519.72	216.18	277.83	25.71
Credit institutions	1,924.30	C	970.22	C
Other financial corporations	2,135.18	682.84	1,417.47	34.87
Non-financial corporations	2,333.61	885.67	1,405.99	41.96
Households	5,489.44	2,313.08	3,135.71	40.65
Debt securities issued	4,008.59	1,927.93	1,980.46	100.21
<i>of which: subordinated</i>	311.33	132.97	173.83	4.53
Derivatives	2,634.02	C	1,906.64	C
<i>of which: trading</i>	2,288.98	C	1,762.39	C
Provisions ¹⁾	152.15	65.19	84.57	2.40
Other liabilities ²⁾	1,339.23	C	1,073.30	C
Equity	1,397.77	565.75	803.34	28.68
Paid-up capital	697.99	303.39	331.21	63.39
Reserves	540.83	212.90	361.61	-33.68
Minority interests	78.28	C	39.38	C
Other comprehensive income	-14.72	-24.79	11.78	-1.71
Other ³⁾	95.38	C	59.35	C
Total liabilities and equity	22,759.31	8,715.39	13,537.15	506.76

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.04.3 Composition of liabilities and equity by classification (geographical diversification, version 1)

(EUR billions)

Liabilities and equity (Q2 2016)	Total	Banks with significant domestic exposures ⁴⁾	Banks with significant international exposures ⁵⁾						Banks without geographically focused exposures ¹⁰⁾
			One geographical area		Internationally diversified ⁸⁾				
			SSM	Non-SSM EEA ⁶⁾ and RoW ⁷⁾	SSM ⁹⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Deposits	13,227.54	1,381.27	145.86	271.93	607.00	558.46	2,588.71	7,416.87	257.44
Central banks	825.28	103.35	C	37.35	39.07	51.58	155.03	404.99	C
General governments	519.72	51.78	C	14.60	7.95	18.73	94.48	315.84	C
Credit institutions	1,924.30	132.19	12.51	31.73	89.97	89.29	276.11	1,275.04	17.45
Other financial corporations	2,135.18	222.83	12.19	25.91	79.37	54.42	363.79	1,333.22	43.45
Non-financial corporations	2,333.61	147.03	18.34	46.61	73.57	89.74	478.53	1,431.85	47.95
Households	5,489.44	724.08	92.02	115.72	317.08	254.70	1,220.76	2,655.94	109.14
Debt securities issued	4,008.59	217.81	101.25	127.18	183.89	307.27	892.12	2,102.68	76.39
<i>of which: subordinated</i>	311.33	21.04	C	8.57	C	16.07	85.36	158.52	9.46
Derivatives	2,634.02	51.83	21.97	31.76	24.62	63.87	421.60	2,008.56	9.80
<i>of which: trading</i>	2,288.98	42.03	7.24	7.75	13.62	22.29	344.93	1,844.68	6.44
Provisions ¹⁾	152.15	17.35	0.54	2.51	3.09	6.31	26.23	93.03	3.07
Other liabilities ²⁾	1,339.23	53.22	11.80	8.44	21.79	15.45	227.03	982.78	18.73
Equity	1,397.77	150.97	16.88	37.70	67.66	82.92	305.06	708.54	28.03
Paid-up capital	697.99	80.47	5.68	74.22	31.61	44.85	102.98	337.80	20.38
Reserves	540.83	42.64	9.96	-35.05	29.01	31.50	151.99	302.80	7.97
Minority interests	78.28	17.22	0.80	2.03	C	5.12	19.26	32.20	C
Other comprehensive income	-14.72	4.89	-0.36	-4.05	C	-2.38	2.97	-17.90	C
Other ³⁾	95.38	5.75	0.80	0.55	3.91	3.83	27.86	53.64	-0.94
Total liabilities and equity	22,759.31	1,872.46	298.31	479.52	908.05	1,034.29	4,460.75	13,312.47	393.45

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) Item 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) International exposures more than 5% of total debt securities and loans and advances.

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

7) RoW: rest of the world, i.e. countries outside the EEA.

8) International exposures to both SSM and non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

9) International exposures to SSM countries larger than those to non-SSM EEA countries and the rest of the world.

10) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T02.04.3 Composition of liabilities and equity by classification (geographical diversification, version 2)

(EUR billions)

Liabilities and equity (Q2 2016)	Total	Banks with significant domestic exposures ⁴⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁵⁾	SSM central Europe ⁵⁾	SSM southern Europe ⁵⁾	Non-SSM EEA ⁶⁾	Non-EEA Europe ⁷⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Deposits	13,227.54	1,381.27	-	4,945.33	1,029.70	3,455.83	65.26	C	C	1,806.52	C
Central banks	825.28	103.35	-	268.76	68.56	246.74	1.63	C	C	101.54	C
General governments	519.72	51.78	-	193.62	26.80	130.58	6.24	C	C	77.45	C
Credit institutions	1,924.30	132.19	-	737.07	125.49	604.09	10.68	C	C	242.49	C
Other financial corporations	2,135.18	222.83	-	934.59	C	481.67	13.78	C	C	304.78	C
Non-financial corporations	2,333.61	147.03	-	880.47	C	652.53	8.69	C	C	352.45	C
Households	5,489.44	724.08	-	1,930.82	514.14	1,340.23	24.24	C	C	727.80	C
Debt securities issued	4,008.59	217.81	-	1,640.75	413.70	896.97	C	C	C	696.91	C
<i>of which: subordinated</i>	311.33	21.04	-	116.25	C	73.83	C	C	C	46.08	C
Derivatives	2,634.02	51.83	-	845.47	290.07	604.09	0.96	C	C	786.39	C
<i>of which: trading</i>	2,288.98	42.03	-	708.31	C	545.13	0.86	C	C	739.31	C
Provisions ¹⁾	152.15	17.35	-	58.19	8.06	38.05	0.45	C	C	20.83	C
Other liabilities ²⁾	1,339.23	53.22	-	407.95	104.79	336.63	C	C	C	395.14	C
Equity	1,397.77	150.97	-	501.09	119.33	368.35	7.26	C	C	185.17	C
Paid-up capital	697.99	80.47	-	254.35	36.35	171.74	3.91	C	C	70.32	C
Reserves	540.83	42.64	-	191.40	73.54	171.73	2.77	C	C	78.34	C
Minority interests	78.28	17.22	-	15.64	3.94	25.23	0.14	C	C	C	C
Other comprehensive income	-14.72	4.89	-	6.64	C	-23.89	0.15	C	C	C	C
Other ³⁾	95.38	5.75	-	33.06	C	23.54	0.28	C	C	24.48	C
Total liabilities and equity	22,759.31	1,872.46	-	8,398.78	1,965.65	5,699.92	110.47	C	C	3,890.97	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) Item 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) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

7) European countries not in the EEA.

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

(EUR billions)

Liabilities and equity (Q2 2016)	Total	Banks with total assets					G-SIBs ⁴⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Deposits	13,227.54	277.91	1,811.02	1,219.50	1,193.76	2,878.17	5,847.18
Central banks	825.28	11.04	170.87	66.09	54.22	169.98	353.08
General governments	519.72	8.90	76.55	76.89	62.09	119.67	175.62
Credit institutions	1,924.30	42.03	246.79	258.64	254.68	417.84	704.33
Other financial corporations	2,135.18	50.23	313.78	249.75	133.51	429.61	958.29
Non-financial corporations	2,333.61	44.50	234.22	192.06	148.03	516.00	1,198.81
Households	5,489.44	121.22	768.80	376.07	541.23	1,225.08	2,457.05
Debt securities issued	4,008.59	25.57	612.47	612.69	311.57	826.46	1,619.85
<i>of which: subordinated</i>	311.33	4.60	30.29	27.22	22.09	82.89	144.24
Derivatives	2,634.02	7.55	98.20	219.76	141.43	430.38	1,736.70
<i>of which: trading</i>	2,288.98	5.72	50.65	148.01	89.25	377.85	1,617.49
Provisions ¹⁾	152.15	1.65	21.83	15.77	14.34	30.57	68.00
Other liabilities ²⁾	1,339.23	11.23	75.58	77.42	36.26	139.35	999.39
Equity	1,397.77	36.13	227.85	144.21	95.15	299.10	595.32
Paid-up capital	697.99	70.73	155.72	70.44	51.81	118.42	230.88
Reserves	540.83	-35.05	53.86	68.46	36.80	134.21	282.54
Minority interests	78.28	0.49	7.19	6.64	9.05	24.93	29.99
Other comprehensive income	-14.72	-1.50	1.23	-6.29	-7.36	-5.05	4.27
Other ³⁾	95.38	1.46	9.86	4.96	4.85	26.60	47.64
Total liabilities and equity	22,759.31	360.03	2,846.95	2,289.34	1,792.51	4,604.03	10,866.44

Source: ECB.

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

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

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

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

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

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

Liabilities and equity (Q2 2016)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Deposits	13,227.54	8,516.97	4,710.57
Central banks	825.28	445.53	379.75
General governments	519.72	308.34	211.38
Credit institutions	1,924.30	1,178.98	745.33
Other financial corporations	2,135.18	1,456.27	678.91
Non-financial corporations	2,333.61	1,512.55	821.07
Households	5,489.44	3,615.31	1,874.14
Debt securities issued	4,008.59	2,919.46	1,089.13
<i>of which: subordinated</i>	311.33	212.71	98.62
Derivatives	2,634.02	1,530.56	1,103.46
<i>of which: trading</i>	2,288.98	1,279.98	1,009.00
Provisions ²⁾	152.15	90.54	61.61
Other liabilities ³⁾	1,339.23	819.21	520.03
Equity	1,397.77	923.14	474.63
Paid-up capital	697.99	353.06	344.93
Reserves	540.83	448.05	92.77
Minority interests	78.28	42.02	36.27
Other comprehensive income	-14.72	3.70	-18.41
Other ⁴⁾	95.38	76.31	19.08
Total liabilities and equity	22,759.31	14,799.88	7,959.43

Source: ECB.

Note: 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.

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2016)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Deposits	13,227.54	C	7,667.06	272.35	1,419.02	-	3,584.56	C
Central banks	825.28	C	432.95	53.82	82.63	-	243.80	C
General governments	519.72	C	350.92	7.50	34.77	-	118.31	C
Credit institutions	1,924.30	C	1,154.82	12.41	161.63	-	565.67	C
Other financial corporations	2,135.18	C	1,239.51	12.78	186.58	-	594.15	C
Non-financial corporations	2,333.61	C	1,238.55	35.59	246.49	-	768.11	C
Households	5,489.44	C	3,250.31	150.24	706.92	-	1,294.52	C
Debt securities issued	4,008.59	C	2,502.35	14.97	445.36	-	931.54	C
<i>of which: subordinated</i>	311.33	C	195.59	4.39	32.67	-	72.70	C
Derivatives	2,634.02	C	964.18	7.87	225.76	-	1,429.79	C
<i>of which: trading</i>	2,288.98	C	740.64	5.99	160.06	-	1,378.11	C
Provisions ¹⁾	152.15	C	97.01	1.99	5.72	-	44.12	C
Other liabilities ²⁾	1,339.23	C	448.69	5.91	84.46	-	784.74	C
Equity	1,397.77	C	825.04	28.76	127.45	-	365.67	C
Paid-up capital	697.99	C	373.00	33.23	85.21	-	141.74	C
Reserves	540.83	C	352.82	-3.09	35.30	-	169.33	C
Minority interests	78.28	C	46.69	2.35	2.08	-	26.06	C
Other comprehensive income	-14.72	C	-1.11	-3.58	-1.38	-	-5.73	C
Other ³⁾	95.38	C	53.64	-0.15	6.24	-	34.26	C
Total liabilities and equity	22,759.31	C	12,504.33	331.85	2,307.77	-	7,140.42	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

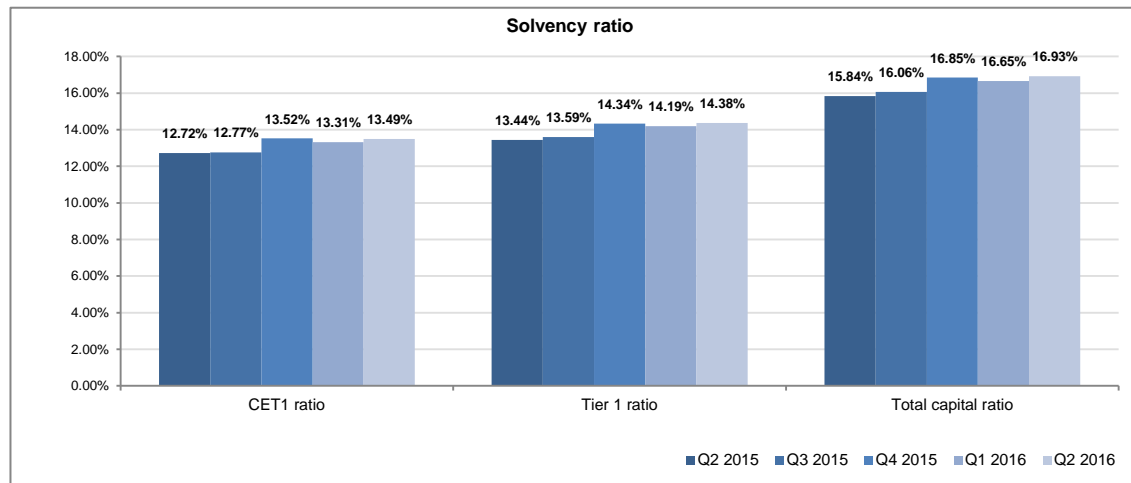
(EUR billions; percentages)

Indicator	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Total risk exposure amount	8,106.87	8,046.61	8,174.67	8,232.87	8,243.47
CET1 ratio ¹⁾	12.72%	12.77%	13.52%	13.31%	13.49%
Tier 1 ratio	13.44%	13.59%	14.34%	14.19%	14.38%
Total capital ratio	15.84%	16.06%	16.85%	16.65%	16.93%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

1) CET1 stands for Common Equity Tier 1.



T03.01.2 Total solvency ratio and its components by country

(EUR billions; percentages)

Country (Q2 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 ²⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	204.78	39.44	19.26%	34.80	16.99%	33.23	16.23%
Germany	1,357.66	241.45	17.78%	207.36	15.27%	193.77	14.27%
Estonia	C	C	C	C	C	C	C
Ireland	145.13	30.45	20.98%	27.19	18.74%	25.81	17.78%
Greece	184.66	33.28	18.02%	33.06	17.90%	33.06	17.90%
Spain	1,591.02	227.70	14.31%	197.31	12.40%	194.38	12.22%
France	2,363.42	406.33	17.19%	342.52	14.49%	312.83	13.24%
Italy	1,094.11	165.61	15.14%	135.88	12.42%	128.51	11.75%
Cyprus	32.90	5.19	15.77%	5.10	15.52%	4.98	15.15%
Latvia	C	C	19.64%	C	17.73%	C	17.73%
Lithuania	8.40	1.67	19.84%	1.66	19.77%	1.66	19.77%
Luxembourg	36.07	7.06	19.56%	6.95	19.28%	6.85	19.00%
Malta	9.08	1.35	14.85%	1.09	11.98%	1.09	11.98%
Netherlands	676.51	144.53	21.36%	113.19	16.73%	98.28	14.53%
Austria	254.82	41.91	16.45%	32.03	12.57%	31.74	12.46%
Portugal	157.86	18.78	11.90%	17.63	11.17%	17.63	11.17%
Slovenia	12.09	2.43	20.08%	2.43	20.08%	2.43	20.08%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	102.36	24.74	24.17%	23.40	22.86%	22.31	21.80%
Total	8,243.47	1,395.51	16.93%	1,185.07	14.38%	1,112.05	13.49%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) CET1 stands for Common Equity Tier 1.

T03.01.3 Total solvency ratio and its components by classification (income source)

(EUR billions; percentages)

Category (Q2 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 ¹⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with net interest income more than 60% of operating income	3,367.71	586.80	17.42%	493.59	14.66%
Banks with non-interest income more than 40% of operating income							
<i>Mostly net fee and commission income</i>	4,751.45	776.95	16.35%	662.55	13.94%	614.61	12.94%
<i>Mostly net trading income and foreign exchange gains and losses</i>	124.31	31.75	25.54%	28.94	23.28%	27.07	21.77%
Total	8,243.47	1,395.51	16.93%	1,185.07	14.38%	1,112.05	13.49%

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

T03.01.3 Total solvency ratio and its components by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q2 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 ¹⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures ²⁾	826.90	132.19	15.99%	120.64	14.59%	119.58	14.46%
Banks with significant international exposures ³⁾							
One geographical area							
SSM	75.55	16.42	21.74%	14.61	19.34%	14.44	19.11%
Non-SSM EEA ⁴⁾ and RoW ⁵⁾	231.56	39.56	17.08%	35.10	15.16%	34.13	14.74%
Internationally diversified ⁶⁾							
SSM ⁷⁾	344.35	64.05	18.60%	56.68	16.46%	55.28	16.05%
SSM and non-SSM EEA	424.74	85.53	20.14%	74.46	17.53%	72.47	17.06%
SSM and RoW	1,742.01	320.15	18.38%	258.78	14.85%	238.47	13.69%
SSM, non-SSM EEA and RoW	4,408.98	709.47	16.09%	601.10	13.63%	554.60	12.58%
Banks without geographically focused exposures ⁸⁾	189.38	28.12	14.85%	23.71	12.52%	23.09	12.19%
Total	8,243.47	1,395.51	16.93%	1,185.07	14.38%	1,112.05	13.49%

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

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

3) International exposures more than 5% 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) RoW: rest of the world, i.e. countries outside the EEA.

6) International exposures to both SSM and non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

7) International exposures to SSM countries larger than those to non-SSM EEA countries and the rest of the world.

8) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T03.01.3 Total solvency ratio and its components by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q* 20**)	Total risk exposure amount	Total capital		Tier 1		CET 1 ¹⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures ²⁾	826.90	132.19	15.99%	120.64	14.59%	119.58	14.46%
Banks with largest non-domestic exposures							
SSM (northern Europe) ³⁾	-	-	-	-	-	-	-
SSM (central Europe) ³⁾	2,943.71	508.13	17.26%	431.09	14.64%	401.98	13.66%
SSM (southern Europe) ³⁾	694.27	119.18	17.17%	101.77	14.66%	92.64	13.34%
Non-SSM EEA ⁴⁾	2,185.40	356.60	16.32%	306.70	14.03%	292.98	13.41%
Non-EEA Europe ⁵⁾	49.04	7.87	16.05%	6.69	13.64%	6.69	13.63%
Africa	C	C	C	C	C	C	C
Asia and Oceania	C	C	C	C	C	C	C
North America	1,076.05	197.32	18.34%	158.45	14.73%	141.80	13.18%
Latin America and the Caribbean	C	C	C	C	C	C	C
Total	8,243.47	1,395.51	16.93%	1,185.07	14.38%	1,112.05	13.49%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) CET1 stands for Common Equity Tier 1.

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

3) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

5) European countries not in the EEA.

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

(EUR billions; percentages)

Category (Q2 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 ¹⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
<i>Less than €30 billion</i>	187.62	36.41	19.40%	33.02	17.60%	32.63	17.39%
<i>Between €30 billion and €100 billion</i>	1,258.16	219.81	17.47%	200.46	15.93%	196.46	15.61%
<i>Between €100 billion and €200 billion</i>	821.60	143.59	17.48%	124.62	15.17%	121.36	14.77%
<i>Between €200 billion and €300 billion</i>	605.38	104.74	17.30%	87.10	14.39%	83.61	13.81%
<i>More than €300 billion</i>	1,769.12	316.25	17.88%	256.00	14.47%	237.94	13.45%
G-SIBs ²⁾	3,601.59	574.71	15.96%	483.86	13.43%	440.05	12.22%
Total	8,243.47	1,395.51	16.93%	1,185.07	14.38%	1,112.05	13.49%

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

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

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

(EUR billions; percentages)

Category (Q2 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 ²⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with low risk	5,227.65	923.68	17.67%	774.95	14.82%
Banks with medium, high risk and non-rated	3,015.82	471.82	15.64%	410.12	13.60%	393.84	13.06%
Total	8,243.47	1,395.51	16.93%	1,185.07	14.38%	1,112.05	13.49%

Source: ECB.

Note: 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.

2) CET1 stands for Common Equity Tier 1.

T03.01.3 Total solvency ratio and its components by classification (sovereign exposures)

(EUR billions; percentages)

Category (Q2 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 ¹⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with sovereign exposures							
Non-significant	234.46	41.69	17.78%	40.03	17.07%	40.03	17.07%
Mostly domestic							
<i>Investment grade</i>	4,815.09	838.92	17.42%	699.76	14.53%	659.68	13.70%
<i>Non-investment grade</i>	C	C	14.47%	C	13.80%	C	13.74%
Mostly to other SSM countries							
<i>Investment grade</i>	739.62	141.44	19.12%	122.01	16.50%	114.40	15.47%
<i>Non-investment grade</i>	-	-	-	-	-	-	-
Mostly to non-SSM countries							
<i>Investment grade</i>	2,195.90	336.18	15.31%	289.64	13.19%	264.98	12.07%
<i>Non-investment grade</i>	C	C	C	C	C	C	C
Total	8,243.47	1,395.51	16.93%	1,185.07	14.38%	1,112.05	13.49%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) CET1 stands for Common Equity Tier 1.

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

Indicator	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
CET1 ratio ¹⁾ < 10%	8	6	2	4	2
10% < CET1 ratio < 20%	81	79	91	94	94
CET1 ratio > 20%	13	17	24	25	28
Total	102	102	117	123	124

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

1) CET1 stands for Common Equity Tier 1.

T03.02.2 Solvency ratio band by country

(number of institutions)

Country (Q2 2016)	CET1 ratio ²⁾ < 10%	10% < CET1 ratio < 20%	CET1 ratio > 20%
Belgium	-	5	2
Germany	-	17	5
Estonia	-	-	2
Ireland	-	3	1
Greece	-	3	1
Spain	-	14	-
France	1	9	2
Italy	-	14	-
Cyprus	-	3	1
Latvia	1	-	2
Lithuania	-	2	1
Luxembourg	-	3	3
Malta	-	3	-
Netherlands	-	3	4
Austria	-	8	-
Portugal	-	4	-
Slovenia	-	1	2
Slovakia ¹⁾	-	-	-
Finland	-	2	2
Total	2	94	28

Source: ECB.

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

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

2) CET1 stands for Common Equity Tier 1.

T03.02.3 Solvency ratio band by classification (income source)

(number of institutions)

Category (Q2 2016)	CET1 ratio ¹⁾ < 10%	10% < CET1 ratio < 20%	CET1 ratio > 20%
Banks with net interest income more than 60% of operating income	1	50	13
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	1	42	12
<i>Mostly net trading income and foreign exchange gains and losses</i>	-	2	3
Total	2	94	28

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

T03.02.3 Solvency ratio band by classification (geographical diversification, version 1)

(number of institutions)

Category (Q2 2016)	CET1 ratio ¹⁾ < 10%	10% < CET1 ratio < 20%	CET1 ratio > 20%
Banks with significant domestic exposures ²⁾	-	20	6
Banks with significant international exposures ³⁾			
One geographical area			
SSM	-	3	3
Non-SSM EEA ⁴⁾ and RoW ⁵⁾	1	9	6
Internationally diversified ⁶⁾			
SSM ⁷⁾	-	4	1
SSM and non-SSM EEA	-	8	6
SSM and RoW	-	10	1
SSM, non-SSM EEA and RoW	1	36	4
Exposures without geographically focused exposures ⁸⁾	-	4	1
Total	2	94	28

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

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

3) International exposures more than 5% 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) RoW: rest of the world, i.e. countries outside the EEA.

6) International exposures to both SSM and non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

7) International exposures to SSM countries larger than those to non-SSM EEA countries and the rest of the world.

8) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T03.02.3 Solvency ratio band by classification (geographical diversification, version 2)

(number of institutions)

Category (Q2 2016)	CET1 ratio ¹⁾ < 10%	10% < CET1 ratio < 20%	CET1 ratio > 20%
Banks with significant domestic exposures ²⁾	-	20	6
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ³⁾	-	-	-
<i>SSM (central Europe)</i> ³⁾	1	30	11
<i>SSM (southern Europe)</i> ³⁾	-	5	1
<i>Non-SSM EEA</i> ⁴⁾	-	28	8
<i>Non-EEA Europe</i> ⁵⁾	-	5	1
<i>Africa</i>	1	1	-
<i>Asia and Oceania</i>	-	-	1
<i>North America</i>	-	4	-
<i>Latin America and the Caribbean</i>	-	1	-
Total	2	94	28

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

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

3) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

5) European countries not in the EEA.

T03.02.3 Solvency ratio band by classification (size)

(number of institutions)

Category (Q2 2016)	CET1 ratio ¹⁾ < 10%	10% < CET1 ratio < 20%	CET1 ratio > 20%
Banks with total assets			
<i>Less than €30 billion</i>	1	17	13
<i>Between €30 billion and €100 billion</i>	1	40	11
<i>Between €100 billion and €200 billion</i>	-	13	3
<i>Between €200 billion and €300 billion</i>	-	8	-
<i>More than €300 billion</i>	-	8	1
G-SIBs ³⁾	-	8	-
Total	2	94	28

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

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

T03.02.3 Solvency ratio band by classification (sovereign exposures)
(number of institutions)

Category (Q2 2016)	CET1 ratio ¹⁾ < 10%	10% < CET1 ratio < 20%	CET1 ratio > 20%
Banks with sovereign exposures			
Non-significant	-	6	9
Mostly domestic			
<i>Investment grade</i>	-	62	14
<i>Non-investment grade</i>	-	6	-
Mostly to other SSM countries			
<i>Investment grade</i>	-	13	4
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	1	6	1
<i>Non-investment grade</i>	1	1	-
Total	2	94	28

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

T03.03.1 Risk exposures composition by reference period

(EUR billions)

Risk exposures	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Credit risk-weighted exposure amounts	6,806.59	6,757.29	6,906.71	6,942.33	6,962.11
Standardised approach (SA)	3,069.45	3,051.23	3,117.38	3,134.67	3,105.16
Internal ratings based approach (IRB)	3,730.28	3,699.40	3,782.72	3,800.80	3,848.74
Risk exposure for contributions to the default fund of a CCP ¹⁾	6.85	6.66	6.61	6.85	8.20
Settlement/delivery risk exposure amount	0.17	0.11	0.09	0.08	0.13
Market risk exposure amount	378.46	357.59	332.98	340.92	336.97
Market risk exposure under SA ²⁾	155.46	149.89	137.85	137.13	131.07
Market risk exposure under IM approach ³⁾	223.00	207.69	195.13	203.79	205.90
Operational risk exposure amount	780.94	792.92	800.82	814.85	814.21
Operational risk exposure under BIA ⁴⁾	59.83	65.57	66.23	67.77	65.49
Operational risk exposure under TSA/ASA ⁵⁾	327.85	321.39	321.98	325.49	325.55
Operational risk exposure under AMA ⁶⁾	393.26	405.95	412.61	421.59	423.18
Risk exposure for credit valuation adjustment	111.34	108.17	101.83	104.70	99.92
Other ⁷⁾	29.38	30.53	32.24	29.99	30.12
Total risk exposure amount	8,106.87	8,046.61	8,174.67	8,232.87	8,243.47

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

Only relevant components of risk exposures have been reported.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

T03.03.2 Risk exposures composition by country/1

(EUR billions)

Risk exposures (Q2 2016)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Credit risk-weighted exposure amounts	6,962.11	165.99	1,040.89	C	131.42	165.72	1,386.90	2,027.80	942.20	28.83
Standardised approach (SA)	3,105.16	36.87	327.63	C	41.79	136.18	817.66	817.81	560.33	28.83
Internal ratings based approach (IRB)	3,848.74	128.68	711.40	C	89.62	29.54	568.50	1,207.41	380.31	0.00
Risk exposure for contributions to the default fund of a CCP ¹⁾	8.20	0.43	1.86	C	0.00	0.00	0.74	2.58	1.56	0.00
Settlement/delivery risk exposure amount	0.13	C	C	C	C	C	C	C	0.04	0.00
Market risk exposure amount	336.97	6.71	111.56	C	1.11	5.89	57.43	69.95	48.44	C
Market risk exposure under SA ²⁾	131.07	2.17	46.53	C	1.11	2.19	32.15	16.72	15.34	C
Market risk exposure under IM approach ³⁾	205.90	4.54	65.03	C	0.00	3.69	25.28	53.23	33.09	0.00
Operational risk exposure amount	814.21	16.93	170.51	C	10.56	12.59	135.06	225.63	94.90	3.79
Operational risk exposure under BIA ⁴⁾	65.49	1.58	6.29	C	0.00	C	C	10.45	13.51	1.25
Operational risk exposure under TSA/ASA ⁵⁾	325.55	15.34	39.97	C	10.56	12.51	99.73	74.47	15.82	2.54
Operational risk exposure under AMA ⁶⁾	423.18	0.00	124.25	C	0.00	C	C	140.72	65.57	0.00
Risk exposure for credit valuation adjustment	99.92	8.32	34.21	C	1.98	0.45	5.64	24.43	8.34	0.11
Other ⁷⁾	30.12	C	C	C	C	C	C	C	0.19	C
Total risk exposure amount	8,243.47	204.78	1,357.66	C	145.13	184.66	1,591.02	2,363.42	1,094.11	32.90

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

T03.03.2 Risk exposures composition by country/2

(EUR billions)

Risk exposures (Q2 2016)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁸⁾	Finland
Credit risk-weighted exposure amounts	C	7.59	30.12	8.29	563.52	215.46	140.90	10.50	-	84.85
Standardised approach (SA)	C	2.95	C	8.29	75.02	112.06	95.24	10.50	-	C
Internal ratings based approach (IRB)	3.68	4.64	19.41	0.00	487.51	C	C	0.00	-	64.27
Risk exposure for contributions to the default fund of a CCP ¹⁾	0.00	0.00	C	0.00	0.99	C	C	0.00	-	C
Settlement/delivery risk exposure amount	0.00	0.00	C	0.00	0.00	C	0.00	0.00	-	0.00
Market risk exposure amount	0.10	0.13	0.46	0.00	16.02	6.69	6.12	0.15	-	6.02
Market risk exposure under SA ²⁾	0.10	0.13	0.46	0.00	2.11	3.75	C	0.15	-	C
Market risk exposure under IM approach ³⁾	0.00	0.00	0.00	0.00	13.91	2.93	C	0.00	-	C
Operational risk exposure amount	0.77	C	5.11	0.77	86.38	30.36	9.04	1.45	-	9.12
Operational risk exposure under BIA ⁴⁾	C	0.00	0.99	C	C	C	C	1.45	-	C
Operational risk exposure under TSA/ASA ⁵⁾	C	0.53	4.12	C	C	13.55	7.06	0.00	-	8.82
Operational risk exposure under AMA ⁶⁾	C	C	0.00	0.00	66.07	C	C	0.00	-	C
Risk exposure for credit valuation adjustment	C	0.00	0.38	0.02	10.59	2.21	C	0.00	-	C
Other⁷⁾	0.00	C	C	0.00	0.00	C	C	0.00	-	C
Total risk exposure amount	C	8.40	36.07	9.08	676.51	254.82	157.86	12.09	-	102.36

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

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

T03.03.3 Risk exposures composition by classification (income source)

(EUR billions)

Risk exposures (Q2 2016)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Credit risk-weighted exposure amounts	6,962.11	2,902.69	3,957.26	102.16
Standardised approach (SA)	3,105.16	1,386.44	1,691.58	27.13
Internal ratings based approach (IRB)	3,848.74	1,513.94	2,259.79	75.01
Risk exposure for contributions to the default fund of a CCP ¹⁾	8.20	2.30	5.88	0.02
Settlement/delivery risk exposure amount	0.13	C	0.11	C
Market risk exposure amount	336.97	113.84	211.55	11.58
Market risk exposure under SA ²⁾	131.07	C	64.66	C
Market risk exposure under IM approach ³⁾	205.90	C	146.89	C
Operational risk exposure amount	814.21	304.77	501.55	7.90
Operational risk exposure under BIA ⁴⁾	65.49	C	27.05	C
Operational risk exposure under TSA/ASA ⁵⁾	325.55	173.35	144.93	7.27
Operational risk exposure under AMA ⁶⁾	423.18	C	329.57	C
Risk exposure for credit valuation adjustment	99.92	40.42	57.18	2.32
Other ⁷⁾	30.12	C	23.79	C
Total risk exposure amount	8,243.47	3,367.71	4,751.45	124.31

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

T03.03.3 Risk exposures composition by classification (geographical diversification, version 1)

(EUR billions)

Risk exposures (Q2 2016)	Total	Banks with significant domestic exposures ⁸⁾	Banks with significant international exposures ⁹⁾						Banks without geographically focused exposures ¹⁴⁾
			One geographical area		Internationally diversified ¹²⁾				
			SSM	Non-SSM EEA ¹⁰⁾ and RoW ¹¹⁾	SSM ¹³⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Credit risk-weighted exposure amounts	6,962.11	737.93	64.28	207.49	296.85	372.08	1,521.45	3,594.72	167.32
Standardised approach (SA)	3,105.16	498.75	12.20	144.42	105.45	205.60	702.36	1,343.32	93.05
Internal ratings based approach (IRB)	3,848.74	C	52.07	C	C	C	818.19	2,244.57	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	8.20	C	0.00	C	C	C	0.89	6.83	C
Settlement/delivery risk exposure amount	0.13	C	C	C	C	C	C	0.06	0.00
Market risk exposure amount	336.97	11.41	1.67	4.01	5.88	9.71	51.04	248.58	4.66
Market risk exposure under SA ²⁾	131.07	6.79	C	2.01	C	4.49	24.99	80.74	4.66
Market risk exposure under IM approach ³⁾	205.90	4.62	C	2.00	C	5.22	26.06	167.84	0.00
Operational risk exposure amount	814.21	66.68	7.18	16.90	27.03	35.95	150.47	493.59	16.41
Operational risk exposure under BIA ⁴⁾	65.49	C	0.98	5.82	C	C	13.90	11.29	C
Operational risk exposure under TSA/ASA ⁵⁾	325.55	43.03	C	10.66	7.88	17.44	58.13	179.09	C
Operational risk exposure under AMA ⁶⁾	423.18	C	C	0.42	C	C	78.44	303.20	11.12
Risk exposure for credit valuation adjustment	99.92	4.85	1.07	3.16	2.04	6.94	18.36	62.52	0.98
Other ⁷⁾	30.12	C	C	C	C	C	C	9.51	0.00
Total risk exposure amount	8,243.47	826.90	75.55	231.56	344.35	424.74	1,742.01	4,408.98	189.38

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

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

9) International exposures more than 5% of total debt securities and loans and advances.

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

11) RoW: rest of the world, i.e. countries outside the EEA.

12) International exposures to both SSM and non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

13) International exposures to SSM countries larger than those to non-SSM EEA countries and the rest of the world.

14) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T03.03.3 Risk exposures composition by classification (geographical diversification, version 2)

(EUR billions)

Risk exposures (Q2 2016)	Total	Banks with domestic exposures ⁸⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁹⁾	SSM central Europe ⁹⁾	SSM southern Europe ⁹⁾	Non-SSM EEA ¹⁰⁾	Non-EEA Europe ¹¹⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Credit risk-weighted exposure amounts	6,962.11	737.93	-	2,501.59	616.12	1,835.42	43.05	C	C	820.00	C
Standardised approach (SA)	3,105.16	498.75	-	984.30	C	870.30	38.56	C	C	190.40	C
Internal ratings based approach (IRB)	3,848.74	C	-	1,513.62	385.33	962.66	C	C	C	628.30	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	8.20	C	-	3.67	C	2.46	C	C	C	1.31	C
Settlement/delivery risk exposure amount	0.13	C	-	C	C	0.02	0.00	C	C	C	C
Market risk exposure amount	336.97	11.41	-	117.04	12.61	105.39	1.01	C	C	69.19	C
Market risk exposure under SA ²⁾	131.07	6.79	-	38.11	5.17	52.17	1.01	C	C	18.15	C
Market risk exposure under IM approach ³⁾	205.90	4.62	-	78.93	7.44	53.22	0.00	C	C	51.04	C
Operational risk exposure amount	814.21	66.68	-	272.96	C	218.98	4.47	C	C	163.96	C
Operational risk exposure under BIA ⁴⁾	65.49	C	-	23.07	C	7.85	3.97	C	C	C	C
Operational risk exposure under TSA/ASA ⁵⁾	325.55	43.03	-	83.56	13.19	132.28	C	C	C	C	C
Operational risk exposure under AMA ⁶⁾	423.18	C	-	166.34	C	78.84	C	C	C	121.60	C
Risk exposure for credit valuation adjustment	99.92	4.85	-	33.98	10.74	23.43	0.52	C	C	22.40	C
Other ⁷⁾	30.12	C	-	C	3.42	2.16	0.00	C	C	C	C
Total risk exposure amount	8,243.47	826.90	-	2,943.71	694.27	2,185.40	49.04	C	C	1,076.05	C

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

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

9) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

11) European countries not in the EEA.

T03.03.3 Risk exposures composition by classification (size)

(EUR billions)

Risk exposures (Q2 2016)	Total	Total assets					G-SIBs ⁸⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Credit risk-weighted exposure amounts	6,962.11	166.59	1,124.91	698.60	509.47	1,490.37	2,972.18
Standardised approach (SA)	3,105.16	130.70	829.63	334.74	155.75	522.28	1,132.07
Internal ratings based approach (IRB)	3,848.74	35.88	295.05	363.20	353.11	965.55	1,835.96
Risk exposure for contributions to the default fund of a CCP ¹⁾	8.20	0.01	0.23	0.67	0.61	2.54	4.15
Settlement/delivery risk exposure amount	0.13	C	0.02	C	C	0.01	0.10
Market risk exposure amount	336.97	1.91	29.34	41.87	23.46	77.95	162.44
Market risk exposure under SA ²⁾	131.07	C	24.12	30.93	C	21.48	41.85
Market risk exposure under IM approach ³⁾	205.90	C	5.22	10.94	C	56.47	120.59
Operational risk exposure amount	814.21	17.67	88.47	64.82	58.26	163.71	421.29
Operational risk exposure under BIA ⁴⁾	65.49	7.31	C	1.80	C	8.72	8.14
Operational risk exposure under TSA/ASA ⁵⁾	325.55	9.57	58.42	46.86	36.27	57.47	116.96
Operational risk exposure under AMA ⁶⁾	423.18	0.79	C	16.15	C	97.51	296.19
Risk exposure for credit valuation adjustment	99.92	1.45	13.24	14.72	9.79	18.11	42.62
Other ⁷⁾	30.12	C	2.19	C	C	18.98	2.96
Total risk exposure amount	8,243.47	187.62	1,258.16	821.60	605.38	1,769.12	3,601.59

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

8) 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.

T03.03.3 Risk exposures composition by classification (risk-based) ¹⁾

(EUR billions)

Risk exposures (Q2 2016)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Credit risk-weighted exposure amounts	6,962.11	4,457.34	2,504.77
Standardised approach (SA)	3,105.16	1,927.49	1,177.67
Internal ratings based approach (IRB)	3,848.74	2,523.38	1,325.36
Risk exposure for contributions to the default fund of a CCP ²⁾	8.20	6.46	1.74
Settlement/delivery risk exposure amount	0.13	0.07	0.07
Market risk exposure amount	336.97	202.48	134.49
Market risk exposure under SA ³⁾	131.07	83.69	47.39
Market risk exposure under IM approach ⁴⁾	205.90	118.79	87.10
Operational risk exposure amount	814.21	494.68	319.53
Operational risk exposure under BIA ⁵⁾	65.49	30.41	35.08
Operational risk exposure under TSA/ASA ⁶⁾	325.55	220.81	104.73
Operational risk exposure under AMA ⁷⁾	423.18	243.46	179.72
Risk exposure for credit valuation adjustment	99.92	54.36	45.56
Other ⁸⁾	30.12	18.72	11.40
Total risk exposure amount	8,243.47	5,227.65	3,015.82

Source: ECB.

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

Only relevant components of risk exposures have been reported.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results.

2) CCP stands for central counterparty.

3) SA stands for standardised approach.

4) IM stands for internal model.

5) BIA stands for basic indicator approach.

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

7) AMA stands for advanced measurement approach.

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

T03.03.3 Risk exposures composition by classification (sovereign exposures)

(EUR billions)

Risk exposures (Q2 2016)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Credit risk-weighted exposure amounts	6,962.11	206.97	4,154.84	C	616.95	-	1,751.96	C
Standardised approach (SA)	3,105.16	165.06	1,888.73	C	155.09	-	703.74	C
Internal ratings based approach (IRB)	3,848.74	C	2,261.87	38.84	460.81	-	1,045.32	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	8.20	C	4.24	0.00	1.06	-	2.91	C
Settlement/delivery risk exposure amount	0.13	0.00	0.11	C	0.00	-	C	C
Market risk exposure amount	336.97	C	170.06	6.09	24.78	-	126.77	C
Market risk exposure under SA ²⁾	131.07	C	75.43	3.76	6.83	-	36.23	C
Market risk exposure under IM approach ³⁾	205.90	C	94.63	2.33	17.96	-	90.54	C
Operational risk exposure amount	814.21	C	410.34	13.78	80.56	-	287.70	C
Operational risk exposure under BIA ⁴⁾	65.49	1.62	48.07	1.33	C	-	9.13	C
Operational risk exposure under TSA/ASA ⁵⁾	325.55	C	174.78	12.46	37.52	-	83.82	C
Operational risk exposure under AMA ⁶⁾	423.18	C	187.48	0.00	C	-	194.75	C
Risk exposure for credit valuation adjustment	99.92	1.08	57.50	C	13.37	-	26.22	C
Other ⁷⁾	30.12	C	22.25	C	3.95	-	C	C
Total risk exposure amount	8,243.47	234.46	4,815.09	C	739.62	-	2,195.90	C

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

T03.04 Asset quality: performing and non-performing exposures by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q2 2015		Q3 2015		Q4 2015		Q1 2016		Q2 2016	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances ¹⁾	12,229.75	0.48%	12,363.46	0.47%	12,667.20	0.48%	12,927.05	0.46%	13,226.85	0.45%
Central banks	439.17	0.00%	568.53	0.00%	547.25	0.00%	557.30	0.01%	693.15	0.00%
General governments	876.59	0.07%	863.37	0.06%	982.79	0.04%	1,032.64	0.05%	1,050.91	0.04%
Credit institutions	1,226.25	0.03%	1,296.00	0.03%	1,279.91	0.04%	1,365.75	0.04%	1,397.89	0.04%
Other financial corporations	884.65	0.14%	857.82	0.15%	851.32	0.15%	905.79	0.14%	898.37	0.13%
Non-financial corporations	3,982.41	0.85%	3,967.89	0.82%	4,122.74	0.81%	4,167.27	0.78%	4,244.30	0.74%
Households	4,820.68	0.48%	4,809.85	0.49%	4,883.19	0.51%	4,898.28	0.52%	4,942.23	0.51%
Debt securities at amortised cost	605.37	0.18%	597.19	0.19%	748.57	0.13%	769.40	0.12%	778.42	0.13%
Debt securities at fair value other than HFT ²⁾	1,901.04	0.10%	1,910.18	0.07%	1,873.05	0.05%	1,900.78	0.07%	1,912.64	0.04%
Off-balance sheet exposures	5,154.02	0.09%	5,167.13	0.09%	5,073.11	0.09%	5,095.78	0.09%	5,333.42	0.09%
Total	19,890.18	0.33%	20,037.97	0.33%	20,361.93	0.33%	20,693.01	0.32%	21,251.32	0.31%

Type of instrument and counterparty	Non-performing exposures									
	Q2 2015		Q3 2015		Q4 2015		Q1 2016		Q2 2016	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances ¹⁾	988.94	44.91%	975.01	45.07%	958.63	45.35%	950.83	45.35%	936.56	45.41%
Central banks	0.12	28.63%	0.03	99.59%	0.22	93.28%	0.22	93.37%	0.22	93.21%
General governments	7.12	13.10%	6.97	13.67%	6.02	14.44%	8.05	12.55%	8.13	11.35%
Credit institutions	3.22	70.50%	3.50	66.47%	3.46	52.05%	3.58	46.15%	3.56	44.77%
Other financial corporations	33.41	49.55%	32.47	49.66%	34.16	46.05%	33.02	46.94%	33.32	46.67%
Non-financial corporations	622.86	46.75%	613.36	47.00%	600.11	47.69%	592.64	47.84%	583.37	48.03%
Households	322.20	41.31%	318.67	41.33%	314.67	41.31%	313.31	41.26%	307.97	41.19%
Debt securities at amortised cost	5.14	43.52%	4.94	44.43%	5.59	40.47%	5.34	41.00%	5.43	40.10%
Debt securities at fair value other than HFT ²⁾	2.76	47.29%	2.90	45.00%	3.16	54.07%	3.00	53.15%	3.49	47.59%
Off-balance sheet exposures	58.11	11.33%	41.81	13.44%	42.96	13.33%	41.33	14.24%	44.92	12.43%
Total	1,054.95	43.06%	1,024.66	43.78%	1,010.34	43.99%	1,000.50	44.06%	990.40	43.90%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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

2) HFT stands for held for trading.

T03.05.1 Asset quality: non-performing loans and advances by reference period

(EUR billions; percentages)

Item	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Loans and advances ¹⁾	13,218.69	13,338.47	13,625.83	13,877.87	14,163.41
Non-performing loans and advances	988.94	975.01	958.63	950.83	936.56
Non-performing loans ratio	7.48%	7.31%	7.04%	6.85%	6.61%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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.

T03.05.2 Asset quality: non-performing loans and advances by country

(EUR billions; percentages)

Country (Q2 2016)	Loans and advances ¹⁾	Non-performing loans and advances	Non-performing loans ratio
Belgium	403.85	15.99	3.96%
Germany	2,713.13	69.06	2.55%
Estonia	C	C	C
Ireland	218.80	39.23	17.93%
Greece	245.69	115.14	46.87%
Spain	2,368.69	141.21	5.96%
France	3,806.90	150.05	3.94%
Italy	1,663.12	271.32	16.31%
Cyprus	51.93	21.41	41.23%
Latvia	C	C	3.48%
Lithuania	16.42	0.74	4.50%
Luxembourg	73.32	1.13	1.55%
Malta	12.31	0.67	5.46%
Netherlands	1,758.21	44.75	2.55%
Austria	341.61	21.50	6.30%
Portugal	183.91	36.88	20.05%
Slovenia	15.34	3.02	19.70%
Slovakia ²⁾	-	-	-
Finland	266.76	3.89	1.46%
Total	14,163.41	936.56	6.61%

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

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

T03.05.3 Asset quality: non-performing loans and advances by classification (income source)

(EUR billions; percentages)

Category (Q2 2016)	Loans and advances ¹⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with net interest income more than 60% of operating income	6,205.72	414.25	6.68%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	7,713.04	499.97	6.48%
<i>Mostly net trading income and foreign exchange gains and losses</i>	244.64	22.35	9.13%
Total	14,163.41	936.56	6.61%

Source: ECB.

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

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.

T03.05.3 Asset quality: non-performing loans and advances by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q2 2016)	Loans and advances ⁸⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures ¹⁾	1,291.47	126.93	9.83%
Banks with significant international exposures ²⁾			
One geographical area			
SSM	211.61	7.06	3.34%
Non-SSM EEA ³⁾ and RoW ⁴⁾	385.46	66.69	17.30%
Internationally diversified ⁵⁾			
SSM ⁶⁾	709.23	54.65	7.71%
SSM and non-SSM EEA	759.46	100.36	13.21%
SSM and RoW	3,046.34	131.62	4.32%
SSM, non-SSM EEA and RoW	7,437.68	378.80	5.09%
Banks without geographically focused exposures ⁷⁾	322.15	70.45	21.87%
Total	14,163.41	936.56	6.61%

Source: ECB.

Note: 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) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to both SSM and non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries larger than those to non-SSM EEA countries and the rest of the world.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

8) 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.

T03.05.3 Asset quality: non-performing loans and advances by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q2 2016)	Loans and advances ⁵⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures ¹⁾	1,291.47	126.93	9.83%
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ²⁾	-	-	-
<i>SSM (central Europe)</i> ²⁾	5,247.05	395.97	7.55%
<i>SSM (southern Europe)</i> ²⁾	1,167.59	61.61	5.28%
<i>Non-SSM EEA</i> ³⁾	3,503.36	254.15	7.25%
<i>Non-EEA Europe</i> ⁴⁾	92.71	6.76	7.29%
<i>Africa</i>	C	C	C
<i>Asia and Oceania</i>	C	C	C
<i>North America</i>	2,295.46	62.97	2.74%
<i>Latin America and the Caribbean</i>	C	C	C
Total	14,163.41	936.56	6.61%

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) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

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.

T03.05.3 Asset quality: non-performing loans and advances by classification (size)

(EUR billions; percentages)

Category (Q2 2016)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with total assets			
<i>Less than €30 billion</i>	279.21	43.06	15.42%
<i>Between €30 billion and €100 billion</i>	2,024.10	278.27	13.75%
<i>Between €100 billion and €200 billion</i>	1,565.14	134.86	8.62%
<i>Between €200 billion and €300 billion</i>	1,162.29	52.06	4.48%
<i>More than €300 billion</i>	3,244.90	160.44	4.94%
G-SIBs ¹⁾	5,887.76	267.87	4.55%
Total	14,163.41	936.56	6.61%

Source: ECB.

Note: 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.

T03.05.3 Asset quality: non-performing loans and advances by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2016)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with low risk	9,228.13	365.19	3.96%
Banks with medium, high risk and non-rated	4,935.27	571.36	11.58%
Total	14,163.41	936.56	6.61%

Source: ECB.

Note: 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.

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.

T03.05.3 Asset quality: non-performing loans and advances by classification (sovereign exposures)

(EUR billions; percentages)

Category (Q2 2016)	Loans and advances ¹⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with sovereign exposures			
Non-significant	299.80	23.22	7.74%
Mostly domestic			
<i>Investment grade</i>	8,691.93	581.19	6.69%
<i>Non-investment grade</i>	C	C	33.37%
Mostly to other SSM countries			
<i>Investment grade</i>	1,488.13	104.66	7.03%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	3,367.21	136.75	4.06%
<i>Non-investment grade</i>	C	C	C
Total	14,163.41	936.56	6.61%

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) 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.

T03.06.1 Asset quality: forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forbore exposures									
	Q2 2015		Q3 2015		Q4 2015		Q1 2016		Q2 2016	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances ¹⁾	241.80	4.19%	239.78	3.96%	239.23	3.96%	238.75	4.23%	237.07	3.99%
Central banks	0.00	-	C	-	0.00	-	C	-	C	0.00%
General governments	6.07	0.40%	5.76	0.19%	5.10	0.80%	5.40	0.78%	5.05	0.83%
Credit institutions	0.23	0.91%	C	C	0.19	C	C	0.00%	C	0.00%
Other financial corporations	3.66	2.36%	3.76	2.25%	3.49	2.76%	3.49	2.47%	3.56	2.96%
Non-financial corporations	116.98	4.77%	114.12	4.52%	112.73	4.38%	110.44	4.55%	109.45	4.32%
Households	114.86	3.86%	116.06	3.65%	117.71	3.66%	119.30	4.14%	118.85	3.86%
Debt securities at amortised cost	C	3.19%	0.22	3.07%	C	6.07%	C	1.27%	C	1.00%
Debt securities at fair value other than HFT ²⁾	C	C	0.02	0.00%	C	0.00%	C	0.00%	C	0.00%
Off-balance sheet exposures	7.09	0.44%	6.69	0.39%	6.90	0.73%	5.87	0.26%	5.95	0.25%
Total	249.12	4.08%	246.70	3.86%	246.40	3.87%	244.83	4.13%	243.17	3.90%

Type of instrument and counterparty	Non-performing forbore exposures									
	Q2 2015		Q3 2015		Q4 2015		Q1 2016		Q2 2016	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances ¹⁾	342.27	35.82%	340.04	35.85%	341.94	36.55%	340.19	36.44%	339.44	36.84%
Central banks	0.00	-	C	C	C	C	C	C	C	C
General governments	0.90	16.41%	0.90	17.60%	1.13	14.86%	1.60	10.94%	1.77	9.46%
Credit institutions	0.32	43.33%	C	31.53%	C	34.02%	C	35.20%	C	20.50%
Other financial corporations	13.32	38.06%	12.73	38.50%	12.59	39.02%	12.00	37.33%	12.31	38.45%
Non-financial corporations	233.65	38.51%	231.61	38.46%	226.34	39.78%	223.90	39.71%	222.68	40.26%
Households	94.08	28.98%	94.35	29.28%	101.33	29.30%	102.14	29.57%	101.97	29.76%
Debt securities at amortised cost	0.49	19.53%	0.47	19.39%	0.39	12.62%	0.43	20.82%	0.35	22.58%
Debt securities at fair value other than HFT ²⁾	0.04	4.98%	0.04	3.86%	0.20	2.20%	0.18	2.32%	0.19	C
Off-balance sheet exposures	3.64	3.01%	4.18	2.79%	4.43	2.84%	3.95	2.43%	3.95	3.59%
Total	346.44	35.45%	344.73	35.42%	346.97	36.08%	344.75	36.01%	343.93	36.43%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

C: the value is suppressed for confidentiality reasons.

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

2) HFT stands for held for trading.

T03.06.2 Asset quality: non-performing exposures and forbearance by country

(EUR billions; percentages)

Country (Q2 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	750.45	0.11%	17.26	41.09%	2.87	2.32%	C	C
Germany	3,974.67	0.24%	75.19	37.82%	19.01	2.68%	39.65	38.31%
Estonia	C	C	C	C	C	C	C	C
Ireland	252.15	0.53%	40.05	37.42%	11.35	3.14%	25.63	32.83%
Greece	211.45	1.01%	116.35	47.78%	15.15	5.51%	37.84	33.58%
Spain	3,274.44	0.64%	148.15	44.31%	109.48	4.49%	81.06	43.52%
France	6,413.44	0.27%	164.89	47.36%	16.10	9.48%	33.14	39.19%
Italy	2,655.64	0.26%	286.02	44.57%	30.32	2.45%	60.50	28.76%
Cyprus	37.05	0.53%	22.05	36.99%	3.05	1.35%	9.38	24.23%
Latvia	C	0.35%	C	30.50%	0.27	3.80%	0.21	23.72%
Lithuania	19.15	0.16%	0.76	32.81%	0.18	C	0.50	35.85%
Luxembourg	125.67	0.02%	1.24	35.29%	0.32	0.00%	0.29	21.95%
Malta	21.08	0.24%	0.75	35.37%	C	C	0.58	22.72%
Netherlands	2,387.21	0.11%	46.22	35.50%	19.19	0.56%	19.73	30.80%
Austria	495.80	0.32%	22.75	54.84%	4.66	1.93%	8.94	49.22%
Portugal	229.74	0.44%	40.61	39.45%	6.41	3.04%	16.39	38.98%
Slovenia	21.01	1.22%	3.26	65.17%	0.49	13.28%	1.59	61.78%
Slovakia ¹⁾	-	-	-	-	-	-	-	-
Finland	353.53	0.05%	4.30	25.68%	2.60	0.11%	1.34	30.23%
Total	21,251.32	0.31%	990.40	43.90%	243.17	3.90%	343.93	36.43%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.06.3 Asset quality: non-performing exposures and forbearance by classification (income source)

(EUR billions; percentages)

Category (Q2 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with net interest income more than 60% of operating income	8,559.93	0.36%	431.42	43.13%	148.76	3.98%	192.40	37.94%
Banks with non-interest income more than 40% of operating income								
<i>Mostly net fee and commission income</i>	12,339.68	0.27%	535.66	44.70%	89.24	3.70%	134.40	33.94%
<i>Mostly net trading income and foreign exchange gains and losses</i>	351.71	0.39%	23.32	39.50%	5.17	5.08%	17.13	39.00%
Total	21,251.32	0.31%	990.40	43.90%	243.17	3.90%	343.93	36.43%

Source: ECB.

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

T03.06.3 Asset quality: non-performing exposures and forbearance by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q2 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures ¹⁾	1,806.78	0.48%	134.87	39.60%	57.66	2.36%	53.49	37.12%
Banks with significant international exposures ²⁾								
One geographical area								
SSM	294.00	0.08%	7.30	20.62%	C	1.23%	1.66	15.91%
Non-SSM EEA ³⁾ and RoW ⁴⁾	446.83	0.45%	70.41	38.06%	10.61	2.67%	25.78	28.42%
Internationally diversified ⁵⁾								
SSM ⁶⁾	924.45	0.11%	56.37	48.69%	C	C	15.42	33.47%
SSM and non-SSM EEA	967.10	0.39%	102.72	45.90%	19.41	4.30%	45.49	35.75%
SSM and RoW	4,376.78	0.44%	141.17	43.65%	36.30	5.48%	55.60	39.19%
SSM, non-SSM EEA and RoW	12,019.55	0.25%	403.55	45.77%	103.31	4.46%	130.38	38.80%
Banks without geographically focused exposures ⁷⁾	415.82	0.11%	74.01	43.39%	7.20	2.38%	16.11	25.07%
Total	21,251.32	0.31%	990.40	43.90%	243.17	3.90%	343.93	36.43%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to both SSM and non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries larger than those to non-SSM EEA countries and the rest of the world.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T03.06.3 Asset quality: non-performing exposures and forbearance by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q2 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures ¹⁾	1,806.78	0.48%	134.87	39.60%	57.66	2.36%	53.49	37.12%
Banks with largest non-domestic exposures								
SSM (northern Europe) ²⁾	-	-	-	-	-	-	-	-
SSM (central Europe) ²⁾	8,227.09	0.23%	415.06	46.59%	61.32	2.99%	115.48	34.50%
SSM (southern Europe) ²⁾	1,962.29	0.43%	66.94	42.50%	11.34	9.22%	21.78	38.55%
Non-SSM EEA ³⁾	5,200.39	0.36%	267.39	43.90%	83.41	5.16%	113.25	37.12%
Non-EEA Europe ⁴⁾	126.16	0.32%	7.33	49.56%	1.67	2.58%	1.87	53.89%
Africa	C	C	C	C	C	C	C	C
Asia and Oceania	C	C	C	C	C	C	C	C
North America	3,086.49	0.10%	67.30	36.82%	10.46	1.28%	21.05	31.85%
Latin America and the Caribbean	C	C	C	C	C	C	C	C
Total	21,251.32	0.31%	990.40	43.90%	243.17	3.90%	343.93	36.43%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

T03.06.3 Asset quality: non-performing exposures and forbearance by classification (size)

(EUR billions; percentages)

Category (Q2 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with total assets								
<i>Less than €30 billion</i>	343.84	0.41%	44.89	40.18%	9.12	2.31%	20.21	30.53%
<i>Between €30 billion and €100 billion</i>	2,692.70	0.43%	291.73	41.97%	53.86	3.70%	111.87	34.74%
<i>Between €100 billion and €200 billion</i>	2,144.31	0.37%	141.33	40.94%	29.73	2.12%	50.03	34.40%
<i>Between €200 billion and €300 billion</i>	1,786.56	0.20%	55.06	45.92%	28.31	3.94%	27.48	42.27%
<i>More than €300 billion</i>	4,748.61	0.31%	170.52	44.10%	58.98	2.57%	58.79	36.24%
G-SIBs ³⁾	9,535.30	0.28%	286.88	47.38%	63.17	6.35%	75.56	39.87%
Total	21,251.32	0.31%	990.40	43.90%	243.17	3.90%	343.93	36.43%

Source: ECB.

Note: 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.

T03.06.3 Asset quality: non-performing exposures and forbearance by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with low risk	14,205.27	0.32%	390.27	44.84%	107.16	4.80%	123.95	37.69%
Banks with medium, high risk and non-rated	7,046.05	0.28%	600.13	43.28%	136.01	3.19%	219.98	35.72%
Total	21,251.32	0.31%	990.40	43.90%	243.17	3.90%	343.93	36.43%

Source: ECB.

Note: 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.

T03.06.3 Asset quality: non-performing exposures and forbearance by classification (sovereign exposures)

(EUR billions; percentages)

Category (Q2 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with sovereign exposures								
Non-significant	381.01	0.67%	24.10	36.59%	6.07	2.45%	12.68	25.28%
Mostly domestic								
<i>Investment grade</i>	12,661.55	0.33%	615.01	43.19%	151.98	3.48%	217.36	35.95%
<i>Non-investment grade</i>	C	0.79%	C	44.06%	C	5.24%	C	35.59%
Mostly to other SSM countries								
<i>Investment grade</i>	2,229.02	0.13%	108.82	43.16%	24.79	1.49%	36.53	31.65%
<i>Non-investment grade</i>	-	-	-	-	-	-	-	-
Mostly to non-SSM countries								
<i>Investment grade</i>	5,636.24	0.28%	147.57	49.06%	45.43	6.36%	44.36	46.23%
<i>Non-investment grade</i>	C	C	C	C	C	C	C	C
Total	21,251.32	0.31%	990.40	43.90%	243.17	3.90%	343.93	36.43%

Source: ECB.

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

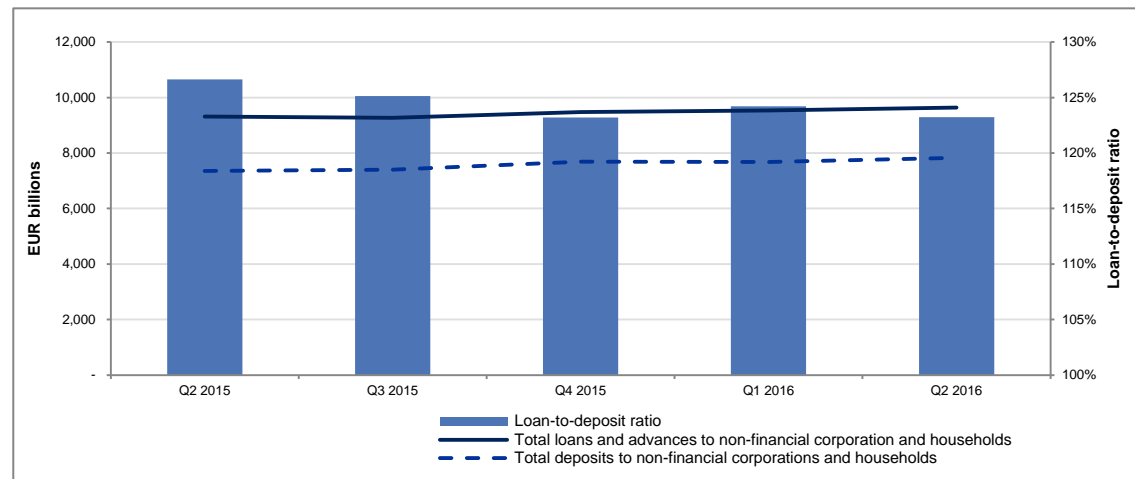
C: the value is suppressed for confidentiality reasons.

T04.01.1 Loan-to-deposit ratio by reference period (EUR billions; percentages)

Indicator	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Total loans and advances to non-financial corporation and households	9,310.87	9,263.80	9,475.25	9,531.21	9,640.69
Total deposits to non-financial corporations and households	7,352.03	7,403.36	7,690.40	7,674.25	7,823.06
Loan-to-deposit ratio	126.64%	125.13%	123.21%	124.20%	123.23%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 102 banks in the second and third quarters of 2015, 117 in the fourth quarter of 2015 (increase in FINREP reporting obligations), 123 in the first quarter of 2016, and 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations). The number of entities per reference period is expected to stabilise in future, with any changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.



T04.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q2 2016)	Total loans and advances to non-financial corporation and households	Total deposits to non financial-corporations and households	Loan-to-deposit ratio
Belgium	246.32	225.57	109.20%
Germany	1,349.75	901.93	149.65%
Estonia	C	C	C
Ireland	184.00	149.45	123.12%
Greece	168.22	132.94	126.54%
Spain	1,822.09	1,524.49	119.52%
France	2,766.65	2,420.14	114.32%
Italy	1,158.35	850.73	136.16%
Cyprus	28.09	31.52	89.15%
Latvia	C	C	71.35%
Lithuania	12.06	11.60	104.01%
Luxembourg	27.87	33.69	82.72%
Malta	8.18	14.41	56.75%
Netherlands	1,262.74	985.87	128.08%
Austria	260.65	248.75	104.78%
Portugal	148.41	157.64	94.15%
Slovenia	9.51	14.49	65.62%
Slovakia ¹⁾	-	-	-
Finland	170.88	101.23	168.80%
Total	9,640.69	7,823.06	123.23%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T04.01.3 Loan-to-deposit ratio by classification (income source)

(EUR billions; percentages)

Category (Q2 2016)	Total loans and advances to non-financial corporation and households	Total deposits to non financial-corporations and households	Loan-to-deposit ratio
Banks with et interest income more than 60% of operating income	4,218.69	3,198.75	131.89%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	5,287.98	4,541.70	116.43%
<i>Mostly net trading income and foreign exchange gains and losses</i>	134.02	82.61	162.23%
Total	9,640.69	7,823.06	123.23%

Source: ECB.

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

T04.01.3 Loan-to-deposit ratio by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q2 2016)	Total loans and advances to non-financial corporation and households	Total deposits to non financial-corporations and households	Loan-to-deposit ratio
Banks with significant domestic exposures ¹⁾	918.24	871.11	105.41%
Banks with significant international exposures ²⁾			
One geographical area			
SSM	143.71	110.36	130.22%
Non-SSM EEA ³⁾ and RoW ⁴⁾	211.24	162.33	130.13%
Internationally diversified ⁵⁾			
SSM ⁶⁾	489.78	390.65	125.38%
SSM and non-SSM EEA	466.02	344.44	135.30%
SSM and RoW	2,146.47	1,699.29	126.32%
SSM, non-SSM EEA and RoW	5,013.20	4,087.79	122.64%
Banks without geographically focused exposures ⁷⁾	252.03	157.09	160.44%
Total	9,640.69	7,823.06	123.23%

Source: ECB.

Note: 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) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to both SSM and non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries larger than those to non-SSM EEA countries and the rest of the world.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T04.01.3 Loan-to-deposit ratio by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q2 2016)	Total loans and advances to non-financial corporation and households	Total deposits to non financial-corporations and households	Loan-to-deposit ratio
Banks with ignificant domestic exposures ¹⁾	918.24	871.11	105.41%
Banks with largest non-domestic exposures			
SSM (northern Europe) ²⁾	-	-	-
SSM (central Europe) ²⁾	3,621.70	2,811.29	128.83%
SSM (southern Europe) ²⁾	836.01	C	C
Non-SSM EEA ³⁾	2,466.94	1,992.76	123.80%
Non-EEA Europe ⁴⁾	57.48	32.92	174.59%
Africa	C	C	C
Asia and Oceania	C	C	C
North America	1,343.69	1,080.26	124.39%
Latin America and the Caribbean	C	C	C
Total	9,640.69	7,823.06	123.23%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

T04.01.3 Loan-to-deposit ratio by classification (size)

(EUR billions; percentages)

Category (Q2 2016)	Total loans and advances to non-financial corporation and households	Total deposits to non financial-corporations and households	Loan-to-deposit ratio
Banks with total assets			
<i>Less than €30 billion</i>	169.53	165.71	102.30%
<i>Between €30 billion and €100 billion</i>	1,348.92	1,003.02	134.49%
<i>Between €100 billion and €200 billion</i>	963.13	568.13	169.53%
<i>Between €200 billion and €300 billion</i>	735.78	689.26	106.75%
<i>More than €300 billion</i>	2,196.41	1,741.08	126.15%
G-SIBs ³⁾	4,226.91	3,655.86	115.62%
Total	9,640.69	7,823.06	123.23%

Source: ECB.

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

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

T04.01.3 Loan-to-deposit ratio by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2016)	Total loans and advances to non-financial corporation and households	Total deposits to non financial-corporations and households	Loan-to-deposit ratio
Banks with low risk	6,388.22	5,127.85	124.58%
Banks with medium, high risk and non-rated	3,252.47	2,695.20	120.68%
Total	9,640.69	7,823.06	123.23%

Source: ECB.

Note: 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.

T04.01.3 Loan-to-deposit ratio by classification (sovereign exposures)

(EUR billions; percentages)

Category (Q2 2016)	Total loans and advances to non-financial corporation and households	Total deposits to non financial-corporations and households	Loan-to-deposit ratio
Banks with sovereign exposures			
Non-significant	200.63	108.23	185.37%
Mostly domestic			
<i>Investment grade</i>	5,750.57	4,488.86	128.11%
<i>Non-investment grade</i>	C	C	105.04%
Mostly to other SSM countries			
<i>Investment grade</i>	1,122.31	953.41	117.72%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	2,346.10	2,062.63	113.74%
<i>Non-investment grade</i>	C	C	C
Total	9,640.69	7,823.06	123.23%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

T05.01 Overview of data quality findings

(number of issues; percentages)

Data quality dimension (Q2 2016)	Findings		Resolved on 7 November		Remaining on 7 November	
	Number	Ratio	Number	Ratio	Number	Ratio
Punctuality	20	2.09%	20	2.09%	0	0.00%
Accuracy and consistency	120	12.51%	110	11.47%	10	1.04%
Stability	27	2.82%	22	2.29%	5	0.52%
Completeness	10	1.04%	5	0.52%	5	0.52%
Plausibility	782	81.54%	606	63.19%	176	18.35%
Total	959	100.00%	763	79.56%	196	20.44%

Source: ECB.

Notes: The overview of the data quality findings shows the number of findings by dimension at the date for submission of reports to the ECB (i.e. 29 August 2016) and their evolution up to 7 November 2016. The percentage of resolved issues is also disclosed. The quality of the published data is assessed following the ECB Statistics Quality Framework (see link below) along the following dimensions.

(1) Punctuality: refers to the time lag between the submission date and the actual submission of the data to the ECB.

(2) Accuracy and consistency: accuracy is considered to be the absence of mistakes and exact correspondence of the reported values with the underlying concept for each data point. It is quantified using the number of failing validation rules and completeness checks affecting only one template. Consistency is defined as the satisfaction of logical relationships between different subsets of the data (i.e. across templates).

(3) Stability: is investigated by examining changes between periods in the total number of data points reported per report.

(4) Completeness: is defined as the availability of the required information. This is based on a set of expected data points defined as significant to be reported by all institutions, irrespective of their business model, size or country of origin.

(5) Plausibility: the checks aim to detect outliers in the reported data. Outlying values are flagged and analysed further from a supervisory perspective.

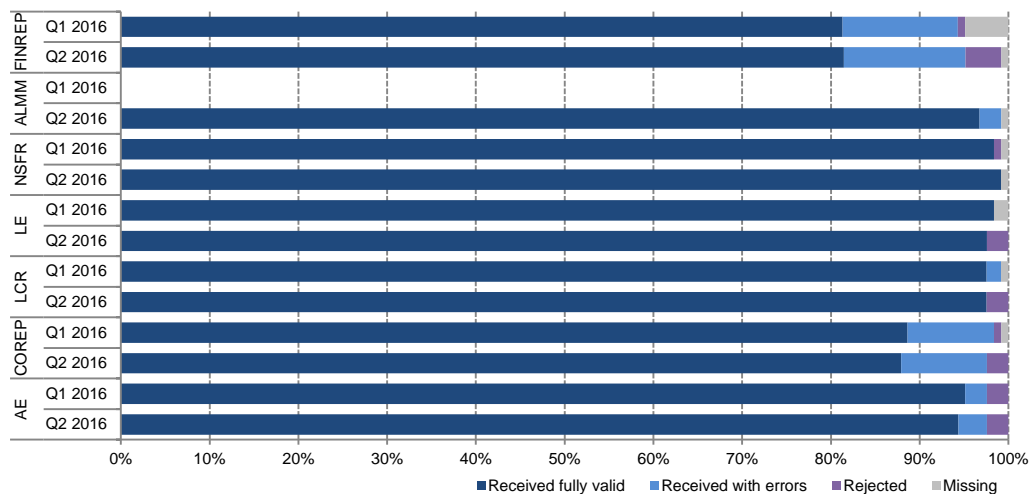
ECB Statistics Quality Framework

<https://www.ecb.europa.eu/stats/html/sqf.en.html>

T05.02 Data quality: punctuality

(number of submissions; percentages)

Report status	AE		COREP		LCR		LE		NSFR		ALMM		FINREP	
	Q2 2016	Q1 2016	Q2 2016	Q1 2016	Q2 2016	Q1 2016	Q2 2016	Q1 2016	Q2 2016	Q1 2016	Q2 2016	Q1 2016	Q2 2016	Q1 2016
Received fully valid	117	117	109	109	119	119	121	121	121	121	119	-	101	100
Received with errors	4	3	12	12	0	2	0	0	0	0	3	-	17	16
Missing	0	0	0	1	0	1	0	2	1	1	1	-	1	6
Rejected	3	3	3	1	3	0	3	0	0	1	1	-	5	1
Total expected	124	123	124	123	122	122	124	123	122	123	123	-	124	123



Source: ECB.

Notes: The chart shows the evolution between the first and second quarter of 2016 in terms of punctuality, showing the percentages of the total expected submissions for received, rejected and missing reports at the date for submission of reports to the ECB (29 August 2016).

The status "received fully valid" denotes reports received by the ECB with no European Banking Authority (EBA) validation rule failing. The status "received with errors" denotes reports received by the ECB containing failing EBA validation rules. The status "missing" denotes reports expected but not received by the ECB. The status "rejected" denotes reports not accepted by the ECB owing to technical errors in the submission.

The following abbreviations have been used:

AE: asset encumbrance;

COREP: common reporting;

LCR: liquidity coverage ratio;

LE: large exposures;

NSFR: net stable funding ratio;

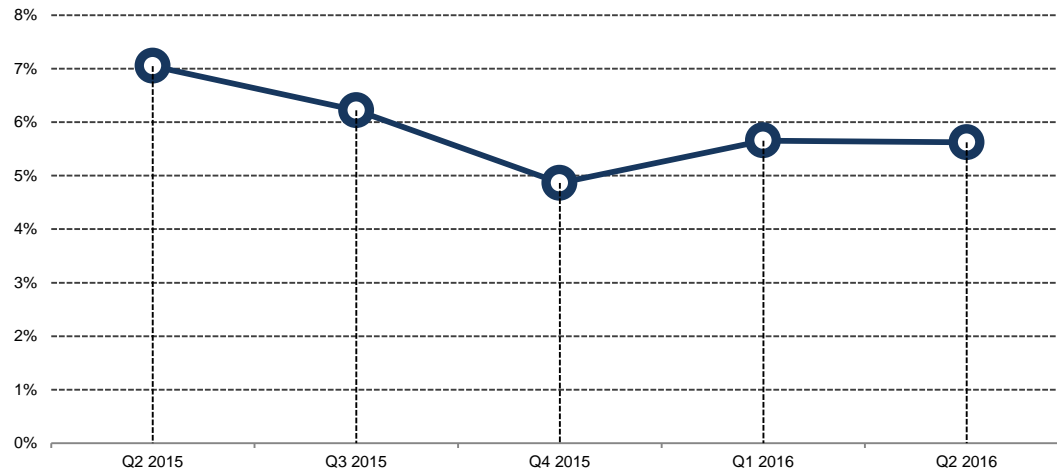
ALMM: additional liquidity monitoring metrics;

FINREP: financial reporting.

ALMM have been reported since the second quarter of 2016.

T05.03 Data quality: accuracy and consistency
(number of validation rules; percentages)

Finding	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016
Failing validation rules	127	118	110	107	120
Applicable validation rules	1,801	1,897	2,262	1,892	2,134
Failing as a percentage of applicable validation rules	7.05%	6.22%	4.86%	5.66%	5.62%

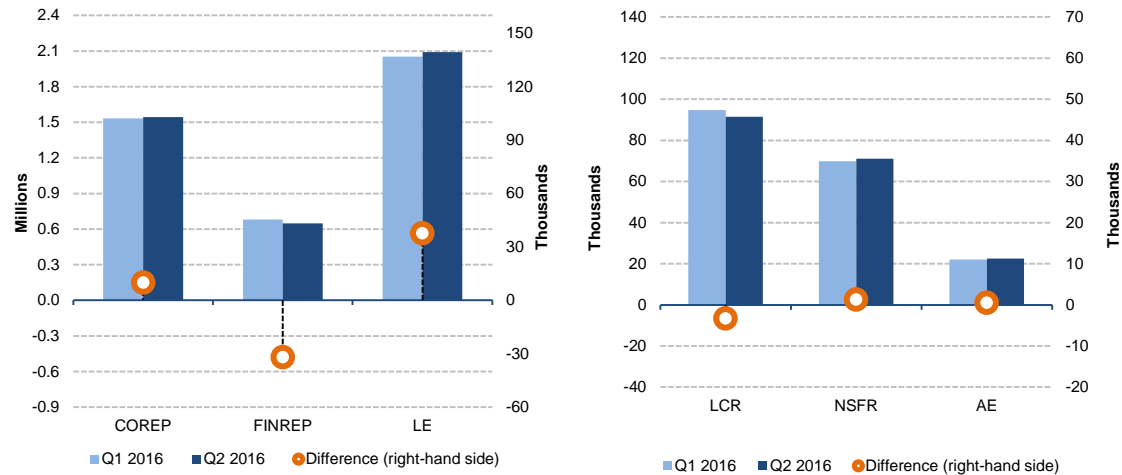


Source: ECB.

Notes: The chart shows the number and percentages of failed validation rules (VRs) compared with the total applicable validation rules according to the taxonomy published by the European Banking Authority (EBA) for each reporting period. This measures the accuracy of the reports received with respect to compliance with EBA validation rules. The reports considered are: asset encumbrance, common reporting, liquidity coverage ratio, large exposures, stable funding ratio, additional liquidity monitoring metrics and financial reporting. For this chart a cut-off date of 8 September 2016 is applied for all periods prior to the second quarter of 2016; the chart reflects reports that were not submitted to the ECB by the agreed submission date 29 August for Q2 2016 reports.

T05.04 Data quality: stability (number of data points)

Reference periods	COREP	FINREP	LE	LCR	NSFR	AE
Q1 2016	1,533,623	679,471	2,052,392	94,808	69,779	22,089
Q2 2016	1,543,572	647,455	2,089,954	91,455	71,040	22,524
Difference	9,949	-32,016	37,562	-3,353	1,261	435
Percentage difference	0.65%	-4.71%	1.83%	-3.54%	1.81%	1.97%



Source: ECB.

Notes: The charts show the number of data points reported and the change between the first quarter of 2016 and the second quarter of 2016 as at the date for submission of reports to the ECB (i.e. 29 August 2016). The charts capture the degree of stability in the number of data points reported by the institutions.

The following abbreviations are used:

COREP: common reporting;

FINREP: financial reporting;

LE: large exposures;

LCR: liquidity coverage ratio;

NSFR: net stable funding ratio;

AE: asset encumbrance.

T05.05 Data quality: completeness
(percentages)

Module	Quarterly reports		Semi-annual reports	
	Q1 2016	Q2 2016	Q4 2015	Q2 2016
COREP	93.00%	96.00%	-	-
FINREP	84.00%	88.00%	68.00%	67.00%
AE	82.00%	85.00%	82.00%	81.00%
LCR	80.00%	79.00%	-	-
NSFR	91.00%	90.00%	-	-
Total average	86.00%	88.00%	75.00%	74.00%

Source: ECB.

Notes: The table shows submitted data points as a percentage of a set of pre-defined data points that are considered essential by supervisors to completing key supervisory tasks and have to be reported by all institutions irrespective of their size, business model or country of origin. The analysis is completed as at the date for submission of reports to the ECB for the second quarter of 2016 (i.e. 29 August 2016). Since some business models make certain data points redundant for individual entities, 100% completeness is not possible and rates over 80% are considered as satisfactory.

The following abbreviations are used:

COREP: common reporting;

FINREP: financial reporting;

AE: asset encumbrance;

LCR: liquidity coverage ratio;

NSFR: net stable funding ratio.

T05.06 Data quality: plausibility

(number of detected non-plausible values)

Outlier hierarchy	Number of outliers selected
1	149
2	42
3	323
4	268
Total	782

Source: ECB.

Note: The table shows the number of outlying values (potentially non-plausible values) selected in data reported for the second quarter of 2016 as at the date for submission of reports to the ECB (i.e. 29 August 2016). The findings are based on a broader subset of data points considered key for supervisory activities compared to that used for completeness. The table shows findings after the application of a hierarchy of prioritisation (i.e. "1" relates to the category with highest priority and "4" the category with the lowest priority) based on a combination of several indicators.

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The cut-off date for the statistics included in this issue was 15 October 2016.

ISSN 2467-4303 (pdf)

EU catalogue No QB-BY-16-002-EN-N (pdf)