

Supervisory Banking Statistics for significant institutions

First quarter 2024

June 2024

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T00.01 Overview

(EUR billions; percentages; number of institutions)

Main figures	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Number of SIs					
Full sample	111	110	109	107	110
Liquidity sample	111	110	109	106	109
Balance sheet composition					
Total assets	26,403.91	26,338.30	26,779.02	25,944.59	26,614.57
Total liabilities	24,700.43	24,624.50	25,032.84	24,175.49	24,814.88
Equity	1,703.48	1,713.79	1,746.18	1,769.10	1,799.69
Key indicators					
Net interest margin	1.48%	1.53%	1.56%	1.60%	1.62%
Cost-to-income ratio	60.35%	57.29%	55.96%	57.00%	55.94%
Cost of risk	0.46%	0.45%	0.44%	0.46%	0.50%
Return on equity	9.57%	10.04%	10.01%	9.31%	9.67%
Capital adequacy and leverage					
CET 1 ratio 1)	15.53%	15.71%	15.61%	15.80%	15.74%
Tier 1 ratio 1)	16.93%	17.11%	17.03%	17.17%	17.12%
Total capital ratio 1)	19.59%	19.77%	19.69%	19.78%	19.81%
Leverage ratio (transitional definition)	5.53%	5.67%	5.64%	5.80%	5.73%
Leverage ratio (fully phased-in definition)	5.48%	5.63%	5.60%	5.77%	5.71%
Asset quality					
Non-performing loans ratio (including cb) 2)	1.80%	1.85%	1.85%	1.89%	1.91%
Non-performing loans ratio (excluding cb) 2)	2.24%	2.26%	2.27%	2.30%	2.31%
Stage 2 as a share of total loans and advances 3)	9.31%	9.19%	9.29%	9.73%	9.50%
Funding					
Loan-to-deposit ratio	105.04%	105.08%	104.44%	102.74%	102.78%
Net stable funding ratio	125.87%	126.35%	125.80%	126.57%	126.85%
Liquidity					
Liquidity coverage ratio	161.25%	157.96%	158.77%	164.36%	157.85%

Source: ECB.

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

^{2) &}quot;cb" refers to "cash balances at central banks and other demand deposits".

³⁾ Stage 2 loans as a share of total loans and advances. Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI). Cash balances at central banks and other demand deposits are excluded.

T01.01 Significant institutions by country and classification

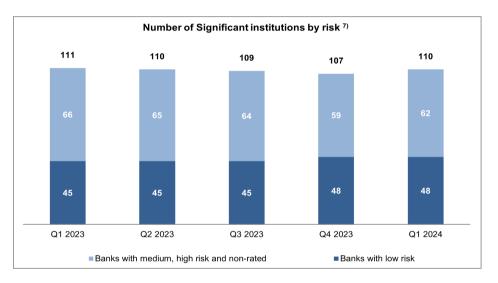
(number of institutions)

Country	Q1 2024
Belgium	5
Bulgaria	1
Germany	24
Estonia	3
Ireland	5
Greece	4
Spain	10
France	11
Croatia 1)	-
Italy	12
Cyprus	2
Latvia	3
Lithuania	3
Luxembourg	3
Malta	2
Netherlands	7
Austria	6
Portugal	3
Slovenia	3
Slovakia 1)	-
Finland	3
Total	110

Size	Q1 2024
Banks with total assets	
Less than €30 billion	19
Between €30 billion and €100 billion	46
Between €100 billion and €200 billion	17
More than €200 billion	21
G-SIBs 2)	7
Total	110

Geographical diversification	Q1 2024
Banks with significant domestic exposures 3)	15
Banks with largest non-domestic exposures	
SSM	69
Non-SSM EEA 4)	8
Non-EEA Europe 5)	6
RoW 6)	12
Total	110

Business model classification	Q1 2024
Corporate/wholesale lenders	9
Custodian and asset managers	7
Development/promotional lenders	5
Diversified lenders	31
G-SIBs 2)	7
Retail and consumer credit lenders	13
Small market lenders	13
Universal and investment banks	24
Not classified	1
Total	110



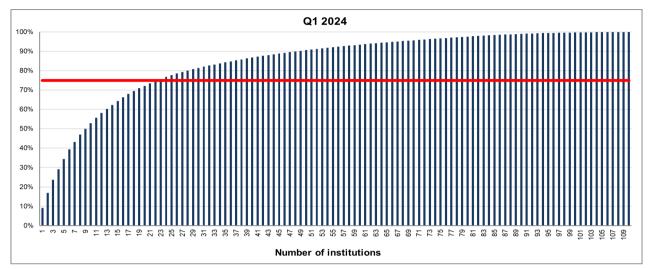
Source: ECF

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

- 1) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.
- 2) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.
- 3) Domestic exposures more than 95% of total debt securities and loans and advances.
- 4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 5) European countries not in the EEA.
- 6) RoW: rest of the world, i.e. all countries except European countries.
- 7) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

T01.02 Concentration of total assets

(cumulative percentages of total assets)



Source: ECB.

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

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

T02.01.1 Profit and loss figures by reference period

(EUR millions; percentages)

Profit and loss ^{1) 2)}	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Net interest income	84,436.31	173,253.89	265,769.68	356,547.45	92,438.92
Net fee and commission income	41,471.77	82,135.81	122,992.38	164,276.44	44,075.11
Net trading (and investment) income	13,356.90	21,964.38	31,467.77	39,980.74	15,199.91
Net gains or losses from hedge accounting	92.65	605.12	1,428.00	812.45	350.96
Exchange differences, net	1,382.42	3,981.49	5,200.28	6,169.39	-972.94
Net other operating income	3,100.66	9,032.49	11,998.16	15,816.00	1,685.83
Operating income 3)	143,840.71	290,973.19	438,856.27	583,602.47	152,777.79
Administrative expenses and depreciation	-86,806.14	-166,691.15	-245,579.04	-332,657.81	-85,462.04
Net income before impairment, provisions and taxes	57,034.57	124,282.04	193,277.23	250,944.66	67,315.75
Impairment and provisions 4)	-12,642.29	-24,797.71	-37,928.41	-57,249.81	-13,336.50
Other	10,313.82	15,041.12	19,570.68	21,024.79	4,811.16
Profit and loss before tax 5)	54,706.10	114,525.46	174,919.51	214,719.63	58,790.40
Tax expenses or income	-13,947.25	-28,489.46	-43,773.00	-49,947.14	-15,269.94
Net profit/loss	40,758.86	86,036.00	131,146.51	164,772.49	43,520.47
Net interest income to operating income	58.70%	59.54%	60.56%	61.09%	60.51%
Net fee and commission income to operating income	28.83%	28.23%	28.03%	28.15%	28.85%
Net trading (and investment) income to operating income	9.29%	7.55%	7.17%	6.85%	9.95%

Source: ECB.

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

- 2) Figures reported are year-to-date.
- 3) Operating income before administrative expenses and depreciation are deducted.
- 4) Provisions include provisions for "commitments and guarantees given" and "other provisions".
- 5) Profit and loss before tax from continued operations plus profit and loss before tax from discontinued operations (included in "other").

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.

T02.01.2 Profit and loss figures 1) 2) by country

(EUR millions; percentages)

(
Profit and loss (Q1 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁶⁾	Italy
Net interest income	92,438.92	2,215.01	С	11,080.25	284.08	2,950.56	2,113.49	24,533.08	16,569.30	-	13,032.37
Net fee and commission income	44,075.11	923.76	С	6,882.39	47.58	976.72	433.65	7,222.09	14,958.74	-	6,874.66
Net trading (and investment) income	15,199.91	81.09	С	3,482.27	23.05	276.87	45.12	1,185.84	6,230.30	-	673.38
Net gains or losses from hedge accounting	350.96	-73.41	С	170.06	С	5.84	-4.47	153.90	233.63	-	-49.46
Exchange differences, net	-972.94	42.77	С	-99.66	-8.42	-81.02	38.76	21.45	334.59	-	56.43
Net other operating income	1,685.83	139.66	С	696.02	С	335.98	47.30	-2,862.49	2,100.23	-	1,370.48
Operating income 3)	152,777.79	3,328.88	С	22,211.33	350.46	4,464.96	2,673.85	30,253.86	40,426.80	-	21,957.86
Administrative expenses and depreciation	-85,462.04	-2,526.66	С	-13,142.81	-152.63	-2,242.39	-857.59	-13,842.35	-28,438.93	-	-11,071.91
Net income before impairment, provisions and taxes	67,315.75	802.22	C	9,068.52	197.83	2,222.57	1,816.26	16,411.51	11,987.87	-	10,885.95
Impairment and provisions 4)	-13,336.50	C	С	-1,487.01	-0.13	-164.95	-433.27	-6,230.96	-2,936.36	-	-820.02
Other 50	4,811.16	C	C	31.01	0.16	14.67	79.02	862.02	2,633.09	-	760.38
Profit and loss before tax 5)	58,790.40	805.83	C	7,612.51	197.86	2,072.29	1,462.01	11,042.57	11,684.60	-	10,826.32
Tax expenses or income Net profit/loss	-15,269.94 43,520.47	-241.82 564.01	C	-2,149.30 5,463.21	-59.00 138.86	-386.70 1,685.59	-375.31 1,086.71	-3,578.27 7,464.30	-2,473.39 9,211.21	<u> </u>	-2,853.60 7,972.72
Net interest income to operating income	43,520.47 60.51%	66.54%	C	49.89%	81.06%	66.08%	79.04%	81.09%	40.99%	-	· · · · · · · · · · · · · · · · · · ·
Net fee and commission income to operating income	28.85%	27.75%	C	30.99%	13.58%	21.88%	16.22%	23.87%	37.00%	-	31.31%
Net trading (and investment) income to operating income	9.95%	2.44%	C	15.68%	6.58%	6.20%	1.69%	3.92%	15.41%	_	3.07%
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Profit and loss (Q1 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁶⁾	Finland
Net interest income	С	513.75	288.24	386.79	С	8,907.34	3,977.38	1,719.49	400.78	-	2,817.20
Net fee and commission income	С	91.24	С	182.65	С	2,108.23	1,655.00	415.58	110.94	-	836.16
Net trading (and investment) income	С	25.66	21.23	5.21	С	1,409.72	С	27.59	5.05	-	С
Net gains or losses from hedge accounting	С	С	С	С	С	-71.27	-16.75	-13.39	0.43	-	18.15
Exchange differences, net	С	С	-7.81	С	С	-219.99	С	10.25	4.62	-	С
Net other operating income	С	0.43	С	5.31	С	226.23	72.26	-1.87	6.83	-	С
Operating income ³⁾	С	626.91	254.75	584.51	С	12,360.27	5,798.89	2,157.64	528.66	-	3,980.76
Administrative expenses and depreciation	С	-239.29	-89.31	-365.35	С	-6,509.90	-2,937.31	-757.95	-259.93	-	-1,704.84
Net income before impairment, provisions and taxes	С	387.62	165.45	219.16	С	5,850.37	2,861.58	1,399.69	268.73	-	2,275.92
Impairment and provisions 4)	С	С	С	С	С	-374.32	-371.89	С	-16.24	-	С
Other	С	С	С	С	С	111.39	119.17	С	2.23	-	С
Profit and loss before tax 5)	С	394.37	160.06	166.96	С	5,587.43	2,608.85	1,164.02	254.72	-	2,301.16
Tax expenses or income	С	-80.42	-31.59	-40.42	С	-1,522.57	-565.13	-314.75	-29.68	-	-491.40
Net profit/loss	С	313.95	128.47	126.53	С	4,064.87	2,043.72	849.27	225.04	-	
Net interest income to operating income	С	81.95%	113.14%	66.17%	С	72.06%	68.59%	79.69%	75.81%	-	70.77%
Net fee and commission income to operating income		44.550/		24 050/		17.06%			20.000/		21.00%
	С	14.55%	С	31.25%	С	17.00%	28.54%	19.26%	20.99%	-	21.0070
Net trading (and investment) income to operating income	C	14.55% 4.09%	8.33%	0.89%	C	17.06%	26.54% C	1.28%	0.96%	-	21.00 % C

Source: ECE

C: the value is suppressed for confidentiality reasons.

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

²⁾ Figures reported are year-to-date.

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

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

⁵⁾ Profit and loss before tax from continued operations plus profit and loss before tax from discontinued operations (included in "other").

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

T02.01.3 Profit and loss figures^{1) 2)} by classification (business model)

(EUR millions; percentages)

Profit and loss (Q1 2024)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ⁶⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Net interest income	92,438.92	2,865.72	775.66	С	17,501.79	32,013.13	3,400.29	1,586.22	33,646.96	С
Net fee and commission income	44,075.11	522.40	1,379.77	С	5,728.26	18,854.15	1,334.91	342.59	15,681.70	С
Net trading (and investment) income	15,199.91	284.47	362.08	С	1,006.18	9,028.40	70.94	83.77	4,272.97	С
Net gains or losses from hedge accounting	350.96	3.38	С	-10.20	-41.55	433.48	26.21	-0.40	-57.33	С
Exchange differences, net	-972.94	-18.59	С	С	-569.73	12.44	-13.94	-17.79	-213.52	С
Net other operating income	1,685.83	186.10	-16.22	С	344.14	1,388.11	210.22	-13.25	-318.44	С
Operating income 3)	152,777.79	3,843.48	2,354.25	С	23,969.09	61,729.70	5,028.63	1,981.15	53,012.34	С
Administrative expenses and depreciation	-85,462.04	-2,149.38	-1,363.56	С	-11,662.85	-38,143.81	-3,504.33	-844.46	-27,382.28	С
Net income before impairment, provisions and taxes	67,315.75	1,694.10	990.69	С	12,306.24	23,585.89	1,524.30	1,136.69	25,630.06	С
Impairment and provisions ⁴⁾	-13,336.50	-407.65	С	-25.89	-1,853.90	-7,057.42	-349.68	-33.91	-3,542.89	С
Other	4,811.16	72.72	С	С	383.94	2,041.63	386.51	15.36	1,777.62	С
Profit and loss before tax 5)	58,790.40	1,359.17	970.85	С	10,836.29	18,570.10	1,561.12	1,118.13	23,864.79	С
Tax expenses or income	-15,269.94	-345.96	-261.60	С	-2,559.00	-4,788.93	-447.59	-214.66	-6,563.93	С
Net profit/loss	43,520.47	1,013.20	709.25	С	8,277.28	13,781.17	1,113.53	903.48	17,300.86	С
Net interest income to operating income	60.51%	74.56%	32.95%	С	73.02%	51.86%	67.62%	80.07%	63.47%	С
Net fee and commission income to operating income	28.85%	13.59%	58.61%	С	23.90%	30.54%	26.55%	17.29%	29.58%	С
Net trading (and investment) income to operating income	9.95%	7.40%	15.38%	С	4.20%	14.63%	1.41%	4.23%	8.06%	С

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.

- 2) Figures reported are year-to-date.
- 3) Operating income before administrative expenses and depreciation are deducted.
- 4) Provisions include provisions for "commitments and guarantees given" and "other provisions".
- 5) Profit and loss before tax from continued operations plus profit and loss before tax from discontinued operations (included in "other").
- 6) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

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

T02.01.3 Profit and loss figures^{1) 2)} by classification (geographical diversification)

(EUR millions; percentages)

		Banks with	Banks with largest non-domestic exposures					
Profit and loss (Q1 2024)	Total	significant domestic exposures ⁶⁾	SSM	non-SSM EEA ⁷⁾	non-EEA Europe ⁸⁾	RoW ⁹⁾		
Net interest income	92,438.92	4,278.48	36,488.76	7,591.94	3,775.35	40,304.39		
Net fee and commission income	44,075.11	1,941.37	16,791.20	3,031.31	815.27	21,495.96		
Net trading (and investment) income	15,199.91	112.73	4,172.05	1,698.88	-23.46	9,239.72		
Net gains or losses from hedge accounting	350.96	С	-115.63	С	С	513.20		
Exchange differences, net	-972.94	С	-403.24	С	С	276.96		
Net other operating income	1,685.83	356.36	1,262.54	-156.55	-156.69	380.17		
Operating income 3)	152,777.79	6,734.22	58,195.68	11,078.64	4,558.86	72,210.39		
Administrative expenses and depreciation	-85,462.04	-4,319.27	-30,163.66	-5,660.35	-2,355.95	-42,962.80		
Net income before impairment, provisions and taxes	67,315.75	2,414.95	28,032.01	5,418.28	2,202.91	29,247.59		
Impairment and provisions ⁴⁾	-13,336.50	-277.11	-3,698.28	-493.35	-319.12	-8,548.64		
Other	4,811.16	459.17	1,644.98	121.74	71.62	2,513.66		
Profit and loss before tax 5)	58,790.40	2,597.01	25,978.71	5,046.67	1,955.41	23,212.61		
Tax expenses or income	-15,269.94	-482.81	-7,013.23	-1,118.13	-436.01	-6,219.76		
Net profit/loss	43,520.47	2,114.20	18,965.48	3,928.54	1,519.40	16,992.85		
Net interest income to operating income	60.51%	63.53%	62.70%	68.53%	82.81%	55.82%		
Net fee and commission income to operating income	28.85%	28.83%	28.85%	27.36%	17.88%	29.77%		
Net trading (and investment) income to operating income	9.95%	1.67%	7.17%	15.33%	-0.51%	12.80%		

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) Profit and loss statement figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.
- 2) Figures reported are year-to-date.
- 3) Operating income before administrative expenses and depreciation are deducted.
- 4) Provisions include provisions for "commitments and guarantees given" and "other provisions".
- 5) Profit and loss before tax from continued operations plus profit and loss before tax from discontinued operations (included in "other").
- 6) Domestic exposures more than 95% of total debt securities and loans and advances.
- 7) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 8) European countries not in the EEA.
- 9) RoW: rest of the world, i.e. all countries except European countries.

T02.01.3 Profit and loss figures^{1) 2)} by classification (size)

(EUR millions; percentages)

Profit and loss (Q1 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ⁶⁾
Net interest income	92,438.92	1,843.61	11,925.17	9,250.80	37,406.21	32,013.13
Net fee and commission income	44,075.11	636.84	4,197.57	3,422.97	16,963.58	18,854.15
Net trading (and investment) income	15,199.91	90.54	721.97	729.32	4,629.68	9,028.40
Net gains or losses from hedge accounting	350.96	0.36	-36.71	-18.67	-27.50	433.48
Exchange differences, net	-972.94	-13.18	-201.29	43.46	-814.37	12.44
Net other operating income	1,685.83	-250.50	528.03	716.18	-695.99	1,388.11
Operating income 3)	152,777.79	2,307.67	17,134.75	14,144.05	57,461.62	61,729.70
Administrative expenses and depreciation	-85,462.04	-1,095.67	-8,342.25	-7,557.29	-30,323.02	-38,143.81
Net income before impairment, provisions and taxes	67,315.75	1,212.00	8,792.49	6,586.77	27,138.60	23,585.89
Impairment and provisions ⁴⁾	-13,336.50	-83.97	-1,599.85	-718.35	-3,876.91	-7,057.42
Other	4,811.16	3.57	367.16	388.17	2,010.63	2,041.63
Profit and loss before tax 5)	58,790.40	1,131.60	7,559.80	6,256.58	25,272.32	18,570.10
Tax expenses or income	-15,269.94	-217.03	-1,904.79	-1,399.05	-6,960.15	-4,788.93
Net profit/loss	43,520.47	914.58	5,655.01	4,857.54	18,312.17	13,781.17
Net interest income to operating income	60.51%	79.89%	69.60%	65.40%	65.10%	51.86%
Net fee and commission income to operating income	28.85%	27.60%	24.50%	24.20%	29.52%	30.54%
Net trading (and investment) income to operating income	9.95%	3.92%	4.21%	5.16%	8.06%	14.63%

Source: ECB.

- C: the value is suppressed for confidentiality reasons.
- 1) Profit and loss statement figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.
- 2) Figures reported are year-to-date.
- 3) Operating income before administrative expenses and depreciation are deducted.
- 4) Provisions include provisions for "commitments and guarantees given" and "other provisions".
- 5) Profit and loss before tax from continued operations plus profit and loss before tax from discontinued operations (included in "other").
- 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^{1) 2)} by classification (risk-based) ³⁾

(EUR millions; percentages)

Profit and loss (Q1 2024)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	92,438.92	58,623.86	33,815.06
Net fee and commission income	44,075.11	25,514.99	18,560.11
Net trading (and investment) income	15,199.91	8,103.10	7,096.81
Net gains or losses from hedge accounting	350.96	195.72	155.24
Exchange differences, net	-972.94	-1,043.71	70.77
Net other operating income	1,685.83	-51.31	1,737.14
Operating income 4)	152,777.79	91,342.65	61,435.13
Administrative expenses and depreciation	-85,462.04	-49,172.78	-36,289.26
Net income before impairment, provisions and taxes	67,315.75	42,169.88	25,145.87
Impairment and provisions 5)	-13,336.50	-9,245.33	-4,091.17
Other	4,811.16	3,595.60	1,215.56
Profit and loss before tax 6)	58,790.40	36,520.14	22,270.26
Tax expenses or income	-15,269.94	-9,775.94	-5,494.00
Net profit/loss	43,520.47	26,744.20	16,776.27
Net interest income to operating income	60.51%	64.18%	55.04%
Net fee and commission income to operating income	28.85%	27.93%	30.21%
Net trading (and investment) income to operating income	9.95%	8.87%	11.55%

Source: ECB.

- 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) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.
- 4) Operating income before administrative expenses and depreciation are deducted.
- 5) Provisions include provisions for "commitments and guarantees given" and "other provisions".
- 6) Profit and loss before tax from continued operations plus profit and loss before tax from discontinued operations (included in "other").

T02.02.1 Key performance indicators by reference period

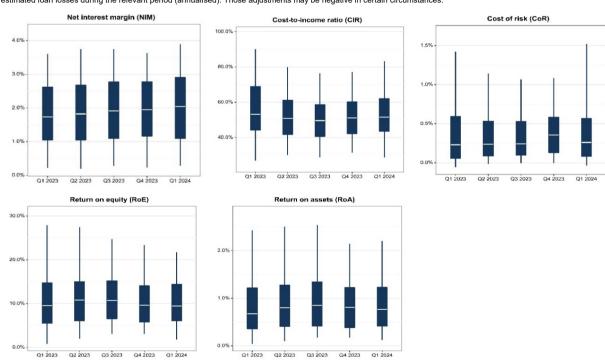
(percentages)

Indicator 1) 2)	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Net interest margin (NIM)	1.48%	1.53%	1.56%	1.60%	1.62%
Cost-to-income ratio (CIR)	60.35%	57.29%	55.96%	57.00%	55.94%
Cost of risk (CoR) 3)	0.46%	0.45%	0.44%	0.46%	0.50%
Return on equity (RoE)	9.57%	10.04%	10.01%	9.31%	9.67%
Return on assets (RoA)	0.62%	0.65%	0.65%	0.64%	0.65%

Source: ECB.

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

- 1) RoE and RoA are computed by dividing "net profit/loss" by, respectively, "equity" and "total assets" at the end of the corresponding reference period. The values of "net profit/loss", originally year-to-date, are annualised to increase the comparability of the ratios across quarters.
- 2) Returns figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.
- 3) As set out in the list of definitions of ITS data points, the numerator of the cost of risk indicator is adjustments in allowances for estimated loan losses during the relevant period (annualised). Those adjustments may be negative in certain circumstances.



T02.02.2 Key performance^{1) 2)} indicators by country (percentages)

Country (Q1 2024)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) 4)	Return on equity (RoE)	Return on assets (RoA)
Belgium	1.42%	75.90%	0.11%	5.08%	0.35%
Bulgaria	С	С	С	С	С
Germany	1.10%	59.17%	0.58%	7.37%	0.44%
Estonia	3.66%	43.55%	С	16.59%	1.75%
Ireland	2.18%	50.22%	0.41%	9.96%	1.04%
Greece	3.37%	32.07%	0.38%	13.92%	1.44%
Spain	2.90%	45.75%	1.15%	12.43%	0.79%
France	0.87%	70.35%	0.38%	6.19%	0.40%
Croatia 3)	-	-	-	-	-
Italy	2.31%	50.42%	0.23%	14.81%	1.25%
Cyprus	С	С	С	С	С
Latvia	3.86%	38.17%	0.08%	20.94%	2.32%
Lithuania	3.77%	35.06%	С	22.71%	1.62%
Luxembourg	1.68%	62.50%	0.88%	5.38%	0.52%
Malta	С	С	С	С	С
Netherlands	1.55%	52.67%	0.15%	11.33%	0.68%
Austria	2.47%	50.65%	0.61%	12.91%	1.19%
Portugal	3.03%	35.13%	0.50%	15.23%	1.39%
Slovenia	3.75%	49.17%	0.74%	16.66%	2.01%
Slovakia 3)	-	-	-	-	-
Finland	1.73%	42.83%	0.23%	15.79%	1.02%

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

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

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

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

T02.02.3 Key performance indicators^{1) 2)} by classification (business model) (percentages)

Category (Q1 2024)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) 4)	Return on equity (RoE)	Return on Assets (RoA)
Corporate/wholesale lenders	1.07%	55.92%	0.31%	6.08%	0.36%
Custodian and asset managers	1.10%	57.92%	0.20%	9.88%	0.88%
Development/promotional lenders	0.49%	47.84%	С	3.73%	0.34%
Diversified lenders	2.59%	48.66%	0.46%	13.25%	1.13%
G-SIBs 3)	1.34%	61.79%	0.57%	8.22%	0.48%
Retail and consumer credit lenders	1.38%	69.69%	1.10%	5.54%	0.42%
Small market lenders	3.79%	42.62%	0.37%	18.64%	2.09%
Universal and investment banks	1.77%	51.65%	0.38%	10.79%	0.77%
Not classified	С	С	С	С	С

Source: ECB.

- C: the value is suppressed for confidentiality reasons.
- 1) RoE and RoA are computed by dividing "net profit/loss" by, respectively, "equity" and "total assets" at the end of the corresponding reference period. The values of "net profit/loss",
- originally year-to-date, are annualised to increase the comparability of the ratios across quarters.
- 2) Returns figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.
- 3) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.
- 4) As set out in the list of definitions of ITS data points, the numerator of the cost of risk indicator is adjustments in allowances for estimated loan losses during the relevant period (annualised). Those adjustments may be negative in certain circumstances.

T02.02.3 Key performance indicators^{1) 2)} by classification (geographical diversification) (percentages)

Category (Q1 2024)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) 7)	Return on equity (RoE)	Return on assets (RoA)
Banks with significant domestic exposures ³⁾ Banks with largest non-domestic exposures	1.35%	64.14%	0.16%	7.20%	0.61%
SSM	1.68%	51.83%	0.45%	10.31%	0.75%
Non-SSM EEA 4)	2.12%	51.09%	0.37%	13.93%	1.02%
Non-EEA Europe 5)	2.72%	51.68%	0.63%	11.95%	1.02%
RoW ⁶⁾	1.48%	59.50%	0.59%	8.68%	0.52%

Source: ECB.

- C: the value is suppressed for confidentiality reasons.
- 1) RoE and RoA are computed by dividing "net profit/loss" by, respectively, "equity" and "total assets" at the end of the corresponding reference period. The values of "net profit/loss", originally year-to-date, are annualised to increase the comparability of the ratios across quarters.
- 2) Returns figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.
- 3) Domestic exposures more than 95% of total debt securities and loans and advances.
- 4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 5) European countries not in the EEA.
- 6) RoW: rest of the world, i.e. all countries except European countries.
- 7) As set out in the list of definitions of ITS data points, the numerator of the cost of risk indicator is adjustments in allowances for estimated loan losses during the relevant period (annualised). Those adjustments may be negative in certain circumstances.

T02.02.3 Key performance indicators^{1) 2)} by classification (size) (percentages)

Category (Q1 2024)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) 4)	Return on equity (RoE)	Return on assets (RoA)
Banks with total assets					
Less than €30 billion	3.50%	47.48%	1.18%	15.80%	1.66%
Between €30 billion and €100 billion	1.92%	48.69%	0.71%	9.78%	0.83%
Between €100 billion and €200 billion	1.87%	53.43%	0.29%	9.48%	0.84%
More than €200 billion	1.74%	52.77%	0.39%	10.94%	0.75%
G-SIBs 3)	1.34%	61.79%	0.57%	8.22%	0.48%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

T02.02.3 Key performance indicators $^{1)}$ by classification (risk-based) $^{3)}$

(percentages)

Category (Q1 2024)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) 4)	Return on equity (RoE)	
Banks with low risk	1.72%	53.83%	0.65%	10.21%	0.69%
Banks with medium, high risk and non-rated	1.47%	59.07%	0.26%	8.92%	0.60%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

- 1) 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) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.
- 4) As set out in the list of definitions of ITS data points, the numerator of the cost of risk indicator is adjustments in allowances for estimated loan losses during the relevant period (annualised). Those adjustments may be negative in certain circumstances.

T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Cash, cash balances at central banks, other demand deposits	3,861.60	3,558.34	3,565.49	3,344.84	3,272.43
Loans and advances	15,905.73	15,921.93	16,018.48	15,800.43	16,184.88
Central banks	258.67	247.39	258.73	213.99	251.74
General governments	884.11	885.90	877.73	891.43	898.11
Credit institutions	1,350.22	1,395.20	1,440.15	1,335.66	1,460.53
Other financial corporations	1,665.59	1,599.32	1,663.01	1,602.00	1,791.06
Non-financial corporations	5,652.98	5,658.99	5,647.13	5,634.75	5,652.80
Households	6,094.15	6,135.13	6,131.73	6,122.60	6,130.65
Debt securities	3,097.56	3,178.93	3,206.31	3,210.96	3,458.55
Central banks	45.85	46.54	51.34	50.32	70.18
of which: at amortised cost	15.42	15.64	15.29	15.93	20.41
General governments	2,092.60	2,125.56	2,151.86	2,128.58	2,296.51
of which: at amortised cost	1,032.71	1,032.36	1,038.95	1,050.83	1,084.30
Credit institutions	494.49	509.02	523.52	544.28	586.70
of which: at amortised cost	160.35	167.76	173.72	177.77	194.10
Other financial corporations	294.74	317.18	303.47	306.59	320.33
of which: at amortised cost	167.36	174.76	175.16	181.79	185.00
Non-financial corporations	169.88	180.63	176.12	181.19	184.84
of which: at amortised cost	81.47	84.62	85.05	84.03	84.85
Equity instruments	397.98	409.52	408.26	418.97	544.74
Derivatives	1,937.04	2,073.64	2,361.16	1,899.71	1,851.91
Trading	1,727.77	1,863.44	2,137.06	1,748.31	1,701.71
Derivatives – hedge accounting	209.27	210.20	224.09	151.40	150.20
Investments in subsidiaries, joint-ventures and associates	153.36	154.21	158.77	162.00	165.57
Intangible assets and goodwill	115.96	118.54	119.38	121.39	121.36
Other assets 1)	934.68	923.19	941.18	986.30	1,015.13
Total assets	26,403.91	26,338.30	26,779.02	25,944.59	26,614.57
Share of unencumbered assets ²⁾	80.51%	81.79%	81.86%	82.82%	83.31%
Share of encumbered assets ²⁾	19.49%	18.21%	18.14%	17.18%	16.69%

Source: ECB.

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

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

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

T02.03.2 Composition of assets by country/1

(EUR billions; percentages)

Assets (Q1 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Cash, cash balances at central banks, other demand deposits	3,272.43	110.99	С	774.76	8.35	162.25	36.60	362.20	1,044.57	-	190.43
Loans and advances	16,184.88	417.33	С	2,676.88	20.84	302.61	154.49	2,476.85	5,618.29	-	1,501.18
Central banks	251.74	С	С	24.25	С	3.85	С	48.18	83.30	-	17.37
General governments	898.11	23.61	С	151.31	0.61	1.99	С	101.89	419.32	-	49.24
Credit institutions	1,460.53	С	С	498.50	С	60.36	5.99	188.13	492.94	-	63.68
Other financial corporations	1,791.06	16.22	С	465.79	0.43	50.26	24.41	159.75	659.60	-	169.32
Non-financial corporations	5,652.80	130.16	С	906.93	8.99	86.25	83.19	785.43	1,939.01	-	642.79
Households	6,130.65	215.85	С	630.10	10.81	99.90	40.59	1,193.48	2,024.11	-	558.78
Debt securities	3,458.55	96.28	С	589.93	2.03	78.12	62.16	561.75	954.45	-	577.76
Central banks	70.18	С	С	10.94	С	С	С	С	21.93	-	1.27
of which: at amortised cost	20.41	С	С	С	С	С	С	С	10.15	-	С
General governments	2,296.51	64.43	С	286.29	1.75	50.24	50.01	457.15	641.68	-	432.96
of which: at amortised cost	1,084.30	48.23	С	56.84	1.37	10.00	42.05	277.49	216.64	-	267.31
Credit institutions	586.70	18.81	С	169.00	С	17.87	4.78	33.86	127.78	-	68.86
of which: at amortised cost	194.10	9.89	С	30.43	С	С	4.40	18.63	46.97	-	32.88
Other financial corporations	320.33	6.78	С	87.04	С	4.19	4.28	31.23	98.31	-	58.25
of which: at amortised cost	185.00	5.00	С	44.85	С	С	3.99	16.83	47.44	-	44.25
Non-financial corporations	184.84	С	С	36.67	С	С	С	С	64.76	-	16.41
of which: at amortised cost	84.85	4.64	С	8.06	С	0.36	1.98	19.33	24.80	-	7.55
Equity instruments	544.74	1.56	С	49.21	0.01	2.89	1.39	38.89	360.78	-	35.55
Derivatives	1,851.91	11.41	С	754.04	0.10	64.85	4.81	128.40	698.28	-	77.15
Trading	1,701.71	8.71	С	747.80	С	61.09	4.62	113.21	613.38	-	62.98
Derivatives – hedge accounting	150.20	2.70	С	6.24	С	3.77	0.19	15.19	84.90	-	14.17
Investments in subsidiaries, joint-ventures and associates	165.57	4.68	С	21.60	0.01	1.45	2.21	19.80	76.29	-	24.54
Intangible assets and goodwill	121.36	2.52	С	12.66	0.08	2.61	1.70	30.39	45.78	-	15.30
Other assets 1)	1,015.13	6.10	С	115.18	0.24	30.71	39.02	165.42	493.84	-	132.32
Total assets	26,614.57	650.86	С	4,994.26	31.67	645.50	302.37	3,783.71	9,292.27	-	2,554.22
Share of unencumbered assets 2)	83.31%	87.75%	С	77.48%	95.40%	90.80%	87.13%	85.08%	84.86%	-	78.55%
Share of encumbered assets 2)	16.69%	12.25%	С	22.52%	4.60%	9.20%	12.87%	14.92%	15.14%	-	21.45%

Source: ECB

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.03.2 Composition of assets by country/2

(EUR billions; percentages)

Assets (Q1 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Cash, cash balances at central banks, other demand deposits	С	С	12.35	11.22	С	318.00	96.23	34.68	8.39	-	67.72
Loans and advances	С	37.28	14.69	53.25	С	1,776.39	445.30	128.15	24.97	-	497.61
Central banks	С	С	С	С	С	11.32	33.06	1.34	0.76	-	3.53
General governments	С	0.72	0.79	С	С	105.52	14.89	4.09	С	-	21.67
Credit institutions	С	7.55	С	4.49	С	99.27	16.41	2.10	0.93	-	7.27
Other financial corporations	С	С	С	4.84	С	191.29	21.46	2.31	С	-	23.01
Non-financial corporations	С	12.27	4.70	12.70	С	580.52	188.49	42.72	10.64	-	203.39
Households	С	16.12	5.65		С	788.47	170.99	75.59	11.56	-	238.75
Debt securities	С	2.92	3.80	27.89	С	212.21	110.82	65.22	10.17	-	85.09
Central banks	С	С	С	С	С	8.22	С	С	С	-	С
of which: at amortised cost	С	С	С	С	С	С	С	С	С	-	С
General governments	С	1.73	1.93	10.38	С	134.78	76.37	48.08	7.35	-	22.38
of which: at amortised cost	С	С	1.46	9.53	С	41.87	61.67	35.03	4.68	-	С
Credit institutions	С	С	С	9.75	С	46.30	21.76	3.16	2.12	-	52.99
of which: at amortised cost	С	С	С	8.91	С	С	14.05	1.63	1.62	-	С
Other financial corporations	С	С	С	С	С	17.58	4.99	С	0.37	-	С
of which: at amortised cost	С	С	С	2.78	С	11.20	3.54	0.55	С	-	С
Non-financial corporations	С	С	С	4.44	С	5.33	С	10.24	С	-	2.89
of which: at amortised cost	С	С	С	4.31	С	1.15	2.63	8.98	0.28	-	С
Equity instruments	С	0.01	С	2.20	С	С	5.04	2.15	0.25	-	С
Derivatives	С	0.05	0.12	2.17	С	70.12	7.73	1.49	0.08	-	30.80
Trading	С	С	С	0.42	С	59.46	5.50	С	0.02	-	С
Derivatives – hedge accounting	С	С	С	1.75	С	10.66	2.24	С	0.06	-	С
Investments in subsidiaries, joint-ventures and associates	С	С	С	С	С	3.96	5.76	1.18	0.03	-	3.70
Intangible assets and goodwill	С	С	0.05	0.87	С	2.07	2.87	0.53	0.12	-	С
Other assets 1)	С	0.32	С	С	С	С	10.97	11.00	0.84	=	5.12
Total assets	С	54.13	31.80	98.11	С	2,408.23	684.71	244.41	44.84		713.08
Share of unencumbered assets ²⁾	С	С	С	97.89%	С	89.02%	85.83%	94.72%	96.22%	-	67.62%
Share of encumbered assets 2)	С	С	С	2.11%	С	10.98%	14.17%	5.28%	3.78%	-	32.38%

Source: ECB

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q1 2024)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Cash, cash balances at central banks, other demand deposits	3,272.43	180.37	84.73	С	366.11	1,238.84	115.66	37.90	1,165.40	С
Loans and advances	16,184.88	767.57	105.25	С	1,785.96	7,055.80	729.32	111.91	5,327.46	С
Central banks	251.74	0.12	0.18	С	35.78	130.62	С	0.82	83.72	С
General governments	898.11	87.31	С	159.70	42.73	343.57	94.65	2.12	164.32	С
Credit institutions	1,460.53	122.14	36.54	6.28	64.88	561.53	С	13.07	639.09	С
Other financial corporations	1,791.06	73.60	С	4.24	103.99	982.34	24.42	2.11	582.22	С
Non-financial corporations	5,652.80	429.18	20.62	С	724.61	2,282.81	143.25	41.97	1,883.96	С
Households	6,130.65	55.22	26.66	С	813.96	2,754.93	449.90	51.83	1,974.15	С
Debt securities	3,458.55	127.30	92.09	С	569.52	1,303.94	141.32	19.68	1,149.91	С
Central banks	70.18	С	С	С	6.30	38.49	С	С	24.73	С
of which: at amortised cost	20.41	С	С	С	С	18.97	С	С	1.10	С
General governments	2,296.51	С	54.60	28.91	415.56	913.92	108.00	14.90	720.15	С
of which: at amortised cost	1,084.30	6.34	43.16	С	326.08	293.73	95.57	9.38	289.78	С
Credit institutions	586.70	69.51	24.33	С	87.40	139.24	21.41	3.71	227.24	С
of which: at amortised cost	194.10	7.00	9.61	С	56.09	57.81	10.45	2.13	43.84	С
Other financial corporations	320.33	14.52	9.89	7.68	31.20	122.67	6.32	С	127.61	С
of which: at amortised cost	185.00	1.67	7.59	С	25.24	60.64	2.72	0.33	79.47	С
Non-financial corporations	184.84	2.98	С	3.60	29.06	89.63	С	0.61	50.18	С
of which: at amortised cost	84.85	0.34	С	0.84	21.62	38.53	3.47	0.52	17.05	С
Equity instruments	544.74	4.91	7.47	С	20.99	363.93	6.53	0.31	116.05	С
Derivatives	1,851.91	37.35	21.27	11.57	37.13	916.46	С	0.29	814.04	С
Trading	1,701.71	34.34	20.02	С	20.94	833.91	С	0.19	787.22	С
Derivatives – hedge accounting	150.20	3.01	1.25	С	16.19	82.54	9.26	0.10	26.82	С
Investments in subsidiaries, joint-ventures and associates	165.57	6.82	С	С	13.84	51.40	С	0.22	65.60	С
Intangible assets and goodwill	121.36	1.01	2.70	С	13.41	68.24	3.20	0.37	32.05	С
Other assets 1)	1,015.13	14.17	С	-1.86	130.90	523.14	37.18	1.91	301.77	С
Total assets	26,614.57	1,139.51	322.09	С	2,937.85	11,521.76	1,070.51	172.60	8,972.28	С
Share of unencumbered assets 2)	83.31%	64.59%	86.57%	72.35%	83.79%	86.04%	77.51%	97.33%	82.87%	С
Share of encumbered assets ²⁾	16.69%	35.41%	13.43%	27.65%	16.21%	13.96%	22.49%	2.67%	17.13%	С

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

		Banks with	Ва	nks with largest non	-domestic exposure	es
Assets (Q1 2024)	Total	significant domestic exposures ³⁾	SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾
Cash, cash balances at central banks, other demand deposits	3,272.43	163.02	1,332.47	171.55	107.02	1,498.38
Loans and advances	16,184.88	876.50	6,000.65	1,012.89	372.61	7,922.25
Central banks	251.74	С	43.88	С	С	145.27
General governments	898.11	С	243.14	С	С	428.01
Credit institutions	1,460.53	15.85	667.62	31.12	16.34	729.61
Other financial corporations	1,791.06	41.10	642.48	45.11	8.53	1,053.83
Non-financial corporations	5,652.80	289.56	2,171.83	400.24	132.81	2,658.35
Households	6,130.65	335.42	2,231.69	453.53	202.82	2,907.18
Debt securities	3,458.55	229.09	1,394.79	254.70	78.18	1,501.79
Central banks	70.18	С	16.20	С	С	41.30
of which: at amortised cost	20.41	С	С	С	С	14.82
General governments	2,296.51	180.58	881.78	165.93	55.53	1,012.68
of which: at amortised cost	1,084.30	143.20	458.90	116.11	37.64	328.45
Credit institutions	586.70	28.58	295.53	63.71	16.65	182.22
of which: at amortised cost	194.10	10.82	105.38	16.26	5.30	56.34
Other financial corporations	320.33	14.55	132.54	4.19	4.32	164.72
of which: at amortised cost	185.00	11.84	79.29	2.27	3.47	88.13
Non-financial corporations	184.84	С	68.74	С	С	100.87
of which: at amortised cost	84.85	1.65	35.79	4.35	0.73	42.33
Equity instruments	544.74	34.89	120.56	23.06	1.39	364.83
Derivatives	1,851.91	17.88	753.94	36.90	11.19	1,032.00
Trading	1,701.71	6.65	715.83	30.59	4.94	943.71
Derivatives – hedge accounting	150.20	11.23	38.11	6.31	6.25	88.29
Investments in subsidiaries, joint-ventures and associates	165.57	26.20	73.55	6.37	2.16	57.29
Intangible assets and goodwill	121.36	3.14	33.74	7.89	4.80	71.79
Other assets 1)	1,015.13	26.32	355.83	21.81	20.40	590.77
Total assets	26,614.57	1,377.03	10,065.53	1,535.17	597.74	13,039.09
Share of unencumbered assets ²⁾	83.31%	77.08%	81.56%	80.99%	87.90%	85.39%
Share of encumbered assets ²⁾	16.69%	22.92%	18.44%	19.01%	12.10%	14.61%

Source: ECB

C: the value is suppressed for confidentiality reasons.

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

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

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

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

⁵⁾ European countries not in the EEA.

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

T02.03.3 Composition of assets by classification (size)

(EUR billions; percentages)

			Banks with t	otal assets		
Assets (Q1 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ³⁾
Cash, cash balances at central banks, other demand deposits	3,272.43	55.60	359.33	328.10	1,290.56	1,238.84
Loans and advances	16,184.88	117.46	1,660.99	1,295.59	6,055.03	7,055.80
Central banks	251.74	0.97	2.07	6.91	111.17	130.62
General governments	898.11	2.28	165.18	86.17	300.91	343.57
Credit institutions	1,460.53	9.20	118.04	109.46	662.30	561.53
Other financial corporations	1,791.06	3.52	135.76	140.78	528.66	982.34
Non-financial corporations	5,652.80	45.66	542.12	521.34	2,260.87	2,282.81
Households	6,130.65	55.84	697.82	430.94	2,191.12	2,754.93
Debt securities	3,458.55	39.47	476.18	354.56	1,284.40	1,303.94
Central banks	70.18	С	С	С	25.28	38.49
of which: at amortised cost	20.41	С	С	С	1.21	18.97
General governments	2,296.51	23.98	321.17	243.40	794.03	913.92
of which: at amortised cost	1,084.30	18.04	239.38	146.45	386.70	293.73
Credit institutions	586.70	11.76	87.14	62.71	285.85	139.24
of which: at amortised cost	194.10	10.69	45.16	21.37	59.06	57.81
Other financial corporations	320.33	2.53	39.35	24.78	131.01	122.67
of which: at amortised cost	185.00	2.19	27.85	17.89	76.43	60.64
Non-financial corporations	184.84	С	С	С	48.23	89.63
of which: at amortised cost	84.85	0.92	19.30	8.94	17.17	38.53
Equity instruments	544.74	0.43	29.52	42.16	108.70	363.93
Derivatives	1,851.91	0.96	81.91	169.19	683.39	916.46
Trading	1,701.71	0.43	57.12	156.86	653.40	833.91
Derivatives – hedge accounting	150.20	0.53	24.79	12.33	29.99	82.54
Investments in subsidiaries, joint-ventures and associates	165.57	0.26	17.23	13.93	82.73	51.40
Intangible assets and goodwill	121.36	0.94	9.17	6.40	36.61	68.24
Other assets 1)	1,015.13	5.80	107.27	107.58	271.34	523.14
Total assets	26,614.57	220.92	2,741.61	2,317.52	9,812.77	11,521.76
Share of unencumbered assets 2)	83.31%	94.18%	79.85%	81.92%	81.15%	86.04%
Share of encumbered assets ²⁾	16.69%	5.82%	20.15%	18.08%	18.85%	13.96%

Source: ECB

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q1 2024)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Cash, cash balances at central banks, other demand deposits	3,272.43	1,771.84	1,500.60
Loans and advances	16,184.88	9,899.47	6,285.41
Central banks	251.74	165.67	86.07
General governments	898.11	472.65	425.46
Credit institutions	1,460.53	942.53	518.01
Other financial corporations	1,791.06	889.03	902.02
Non-financial corporations	5,652.80	3,537.26	2,115.53
Households	6,130.65	3,892.32	2,238.33
Debt securities	3,458.55	1,985.92	1,472.63
Central banks	70.18	44.89	25.29
of which: at amortised cost	20.41	19.98	0.42
General governments	2,296.51	1,288.58	1,007.93
of which: at amortised cost	1,084.30	617.36	466.94
Credit institutions	586.70	355.32	231.37
of which: at amortised cost	194.10	118.89	75.21
Other financial corporations	320.33	186.56	133.77
of which: at amortised cost	185.00	105.17	79.83
Non-financial corporations	184.84	110.57	74.27
of which: at amortised cost	84.85	55.99	28.86
Equity instruments	544.74	311.05	233.69
Derivatives	1,851.91	769.47	1,082.44
Trading	1,701.71	665.09	1,036.62
Derivatives – hedge accounting	150.20	104.38	45.82
Investments in subsidiaries, joint-ventures and associates	165.57	104.39	61.18
Intangible assets and goodwill	121.36	82.16	39.20
Other assets ²⁾	1,015.13	503.03	512.10
Total assets	26,614.57	15,427.33	11,187.24
Share of unencumbered assets 3)	83.31%	84.16%	82.15%
Share of encumbered assets ³⁾	16.69%	15.84%	17.85%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

Liabilities and equity	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Deposits	17,385.90	17,057.14	17,107.83	16,725.04	17,011.53
Central banks	1,239.44	816.13	750.46	605.16	424.22
General governments	673.78	734.90	672.96	611.42	701.05
Credit institutions	1,742.15	1,792.24	1,845.44	1,681.45	1,880.04
Other financial corporations	2,547.07	2,489.96	2,560.51	2,382.78	2,541.77
Non-financial corporations	3,915.58	3,873.18	3,971.21	4,079.94	4,020.14
Households	7,267.88	7,350.73	7,307.25	7,364.30	7,444.30
Debt securities issued	3,837.42	3,984.35	4,077.85	4,139.90	4,391.14
of which: subordinated	303.57	304.23	302.74	304.94	320.96
Derivatives	1,894.23	2,027.12	2,290.86	1,864.28	1,793.59
of which: trading	1,660.21	1,790.29	2,054.63	1,675.10	1,610.99
Provisions 1)	105.32	102.34	99.84	105.03	104.15
Other liabilities 2)	1,477.57	1,453.56	1,456.45	1,341.25	1,514.47
Equity	1,703.48	1,713.79	1,746.18	1,769.10	1,799.69
Paid-up capital	593.05	589.29	583.88	584.98	585.12
Reserves	1,034.53	1,000.90	997.51	990.21	1,126.07
Minority interests	46.18	49.31	50.74	51.83	53.13
Other comprehensive income	-94.84	-94.39	-95.18	-90.13	-87.76
Other 3)	124.56	168.69	209.23	232.21	123.14
Total liabilities and equity	26,403.91	26,338.30	26,779.02	25,944.59	26,614.57

Source: ECB.

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

- 1) In line with IAS 37.10 and IAS 1.54(I).
- 2) Computed as the difference between "total liabilities and equity" and the sum of the other sub-categories.
- 3) Computed as the difference between "equity" and the sum of the other sub-categories.

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

(EUR billions)

Liabilities and equity (Q1 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia 4)	Italy
Deposits	17,011.53	483.20	С	2,872.08	24.99	406.31	241.24	2,723.97	5,571.85	-	1,835.87
Central banks	424.22	С	С	75.66	С	3.19	10.83	78.45	147.29	-	61.04
General governments	701.05	С	С	133.32	2.94	8.83	6.92	173.77	167.77	-	75.76
Credit institutions	1,880.04	32.82	С	674.81	С	52.33	11.45	229.30	529.23	-	174.46
Other financial corporations	2,541.77	57.98	С	643.24	1.98	76.71	7.76	238.13	1,004.38	-	197.20
Non-financial corporations	4,020.14	93.90	С	547.13	9.10	130.39	51.15	594.71	1,486.96	-	451.29
Households	7,444.30	264.12	С	797.92	9.51	134.86	153.14	1,409.61	2,236.21	-	876.12
Debt securities issued	4,391.14	98.81	С	722.34	2.62	34.17	13.94	507.27	1,689.62	-	327.88
of which: subordinated	320.96	6.90	С	50.48	С	8.04	4.76	68.21	99.76	-	30.13
Derivatives	1,793.59	12.86	С	715.35	0.09	58.94	5.01	115.93	704.52	-	79.60
of which: trading	1,610.99	8.09	С	705.60	0.05	54.91	3.94	101.44	588.30	-	69.30
Provisions 1)	104.15	0.85	С	24.01	0.03	1.02	0.98	19.94	27.61	-	18.65
Other liabilities 2)	1,514.47	10.73	С	363.95	0.60	77.38	9.97	176.38	703.49	-	76.93
Equity	1,799.69	44.40	С	296.53	3.35	67.68	31.23	240.21	595.19	-	215.29
Paid-up capital	585.12	13.53	С	116.52	0.30	16.39	16.32	111.11	149.71	-	86.65
Reserves	1,126.07	28.82	С	157.91	2.89	47.87	13.52	158.48	387.14	-	115.92
Minority interests	53.13	С	С	3.65	С	С	0.10	12.47	22.18	-	1.37
Other comprehensive income	-87.76	С	С	-5.48	С	С	-0.66	-51.27	-2.73	-	-8.44
Other 3)	123.14	2.28	С	23.93	0.15	4.55	1.95	9.41	38.90	-	19.79
Total liabilities and equity	26,614.57	650.86	С	4,994.26	31.67	645.50	302.37	3,783.71	9,292.27	-	2,554.22

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q1 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	С	46.63	27.82	77.52	С	1,566.91	494.71	201.62	36.23	-	332.55
Central banks	С	С	С	С	С	22.80	7.67	С	С	-	С
General governments	С	С	1.23	9.59	С	30.04	25.71	С	С	-	26.11
Credit institutions	С	С	С	С	С	68.27	55.98	6.12	0.90	-	С
Other financial corporations	С	1.20	0.92	14.46	С	228.75	37.26	5.90	0.98	-	22.30
Non-financial corporations	С	12.93	6.54	8.18	С	350.55	108.74	45.39	7.73	-	С
Households	С	25.94	17.82	35.81	С	866.49	259.35	137.32	25.99	-	С
Debt securities issued	С	С	С	8.83	С	594.05	101.72	9.55	2.20	-	274.66
of which: subordinated	С	С	С	С	С	31.57	8.88	2.50	С	-	С
Derivatives	С	0.04	0.12	0.81	С	58.77	8.31	0.63	0.03	-	32.55
of which: trading	С	0.03	0.12	0.45	С	46.87	5.52	0.44	0.02	-	С
Provisions 1)	С	С	С	0.34	С	2.79	3.95	2.78	0.17	-	С
Other liabilities 2)	С	1.18	1.31	1.19	С	42.25	12.70	7.52	0.82	-	С
Equity	С	6.00	2.26	9.42	С	143.48	63.32	22.31	5.40	-	45.84
Paid-up capital	С	С	0.95	1.79	С	35.83	11.67	8.55	1.33	-	7.49
Reserves	С	1.49	1.18	5.60	С	92.44	45.40	15.30	3.76	-	44.13
Minority interests	С	С	С	С	С	1.63	8.26	2.40	С	-	С
Other comprehensive income	С	С	С	1.43	С	-2.74	-7.55	-5.11	С	-	-3.01
Other 3)	С	0.32	0.13	С	С	16.31	5.53	1.16	0.31	-	С
Total liabilities and equity	С	54.13	31.80	98.11	С	2,408.23	684.71	244.41	44.84		713.08

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

Liabilities and equity (Q1 2024)	Total	Corporate/ wholesale lenders		Development/ promotional lenders	Diversified lenders	G-SIBs ⁴⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	
Deposits	17,011.53	709.17	229.32	С	2,270.22	7,125.75	838.65	143.63	5,639.88	С
Central banks	424.22	11.68	С	С	70.99	224.97	3.32	С	106.95	С
General governments	701.05	72.28	С	3.09	104.14	228.14	39.07	7.93	239.48	С
Credit institutions	1,880.04	222.25	45.73	С	149.04	616.73	40.70	7.84	783.70	С
Other financial corporations	2,541.77	126.87	106.02	15.47	160.74	1,259.68	57.63	С	809.89	С
Non-financial corporations	4,020.14	117.57	9.19	С	519.96	1,843.40	73.75	38.11	1,412.10	С
Households	7,444.30	158.53	61.31	С	1,265.35	2,952.83	624.17	84.13	2,287.76	С
Debt securities issued	4,391.14	309.80	С	348.12	292.18	1,898.40	113.61	5.36	1,390.76	С
of which: subordinated	320.96	11.34	С	С	34.02	141.75	7.43	1.15	124.90	С
Derivatives	1,793.59	39.23	С	17.88	31.24	894.49	9.64	0.20	779.57	С
of which: trading	1,610.99	34.02	20.90	С	18.63	782.62	3.92	0.15	748.68	С
Provisions 1)	104.15	7.83	1.45	С	17.10	37.16	4.56	0.35	35.56	С
Other liabilities 2)	1,514.47	6.79	8.44	С	77.26	895.18	23.67	3.67	485.08	С
Equity	1,799.69	66.69	28.70	С	249.85	670.78	80.38	19.38	641.44	С
Paid-up capital	585.12	30.84	4.78	С	77.42	206.45	22.87	7.22	212.34	С
Reserves	1,126.07	35.48	21.61	С	160.47	427.33	52.66	11.14	402.20	С
Minority interests	53.13	0.26	С	С	11.74	33.09	0.87	0.08	7.03	С
Other comprehensive income	-87.76	-2.59	-0.32	С	-15.18	-41.91	-1.78	-0.06	-29.27	С
Other 3)	123.14	2.70	С	0.64	15.40	45.83	5.76	1.00	49.14	С
Total liabilities and equity	26,614.57	1,139.51	322.09	С	2,937.85	11,521.76	1,070.51	172.60	8,972.28	С

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

		Banks with	Ва	inks with largest nor	n-domestic exposur	es
Liabilities and equity (Q1 2024)	Total	significant domestic exposures ⁴⁾	SSM	Non-SSM EEA ⁵⁾		RoW ⁷⁾
Deposits	17,011.53	830.67	6,648.39	1,016.83	466.67	8,048.98
Central banks	424.22	37.12	87.67	19.06	10.30	270.07
General governments	701.05	35.60	279.69	53.58	23.48	308.70
Credit institutions	1,880.04	39.89	910.52	85.81	21.01	822.81
Other financial corporations	2,541.77	91.84	975.42	75.58	16.63	1,382.30
Non-financial corporations	4,020.14	109.45	1,386.49	274.54	123.81	2,125.87
Households	7,444.30	516.77	3,008.60	508.26	271.44	3,139.23
Debt securities issued	4,391.14	365.67	1,474.02	322.07	54.99	2,174.39
of which: subordinated	320.96	5.79	126.64	18.01	8.60	161.91
Derivatives	1,793.59	21.39	715.92	37.91	10.12	1,008.25
of which: trading	1,610.99	6.05	682.89	31.72	5.04	885.30
Provisions 1)	104.15	6.18	45.00	4.93	1.34	46.70
Other liabilities 2)	1,514.47	35.66	446.52	40.61	13.78	977.90
Equity	1,799.69	117.46	735.70	112.82	50.84	782.87
Paid-up capital	585.12	44.34	258.86	23.52	14.06	244.35
Reserves	1,126.07	68.73	442.12	89.00	36.22	490.00
Minority interests	53.13	0.32	6.10	9.16	0.10	37.44
Other comprehensive income	-87.76	2.34	-16.32	-12.96	-3.20	-57.63
Other 3)	123.14	1.73	44.95	4.10	3.65	68.71
Total liabilities and equity	26,614.57	1,377.03	10,065.53	1,535.17	597.74	13,039.09

Source: ECB

- C: the value is suppressed for confidentiality reasons.
- 1) In line with IAS 37.10 and IAS 1.54(I).
- 2) Computed as the difference between "total liabilities and equity" and the sum of the other sub-categories.
- 3) Computed as the difference between "equity" and the sum of the other sub-categories.
- 4) Domestic exposures more than 95% of total debt securities and loans and advances.
- 5) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 6) European countries not in the EEA.
- 7) RoW: rest of the world, i.e. all countries except European countries.

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

(EUR billions)

			Banks with t	otal assets		
Liabilities and equity (Q1 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs 4)
Deposits	17,011.53	183.03	1,862.77	1,394.00	6,445.98	7,125.75
Central banks	424.22	3.23	35.46	38.37	122.19	224.97
General governments	701.05	7.31	86.71	71.30	307.58	228.14
Credit institutions	1,880.04	7.65	190.97	135.28	929.41	616.73
Other financial corporations	2,541.77	11.58	281.25	213.96	775.30	1,259.68
Non-financial corporations	4,020.14	41.55	285.07	331.06	1,519.07	1,843.40
Households	7,444.30	111.72	983.29	604.02	2,792.44	2,952.83
Debt securities issued	4,391.14	8.42	478.07	364.83	1,641.42	1,898.40
of which: subordinated	320.96	2.32	20.23	22.14	134.53	141.75
Derivatives	1,793.59	0.45	80.95	166.44	651.26	894.49
of which: trading	1,610.99	0.38	58.86	149.84	619.29	782.62
Provisions 1)	104.15	0.84	13.77	10.09	42.28	37.16
Other liabilities 2)	1,514.47	5.02	74.74	177.12	362.41	895.18
Equity	1,799.69	23.15	231.31	205.04	669.41	670.78
Paid-up capital	585.12	6.76	73.26	80.82	217.83	206.45
Reserves	1,126.07	15.10	146.33	114.21	423.11	427.33
Minority interests	53.13	0.10	4.00	1.13	14.82	33.09
Other comprehensive income	-87.76	-0.20	-5.27	-1.36	-39.02	-41.91
Other ³⁾	123.14	1.40	13.00	10.23	52.67	45.83
Total liabilities and equity	26,614.57	220.92	2,741.61	2,317.52	9,812.77	11,521.76

Source: ECB

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

Liabilities and equity (Q1 2024)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Deposits	17,011.53	9,971.39	7,040.13
Central banks	424.22	212.21	212.01
General governments	701.05	411.66	289.39
Credit institutions	1,880.04	1,069.14	810.90
Other financial corporations	2,541.77	1,459.32	1,082.45
Non-financial corporations	4,020.14	2,331.98	1,688.17
Households	7,444.30	4,487.08	2,957.22
Debt securities issued	4,391.14	2,905.67	1,485.47
of which: subordinated	320.96	193.11	127.86
Derivatives	1,793.59	756.69	1,036.90
of which: trading	1,610.99	630.18	980.81
Provisions 2)	104.15	58.42	45.73
Other liabilities 3)	1,514.47	687.47	827.00
Equity	1,799.69	1,047.68	752.01
Paid-up capital	585.12	304.37	280.75
Reserves	1,126.07	708.31	417.76
Minority interests	53.13	35.05	18.08
Other comprehensive income	-87.76	-63.22	-24.54
Other 4)	123.14	63.18	59.96
Total liabilities and equity	26,614.57	15,427.33	11,187.24

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

T02.05.1 Total exposure to general governments by country of the counterparty by reference period (EUR millions)

Exposure to General governments ⁵⁾	Q2 2023	Q4 2023
SSM		
Belgium	125,982.62	132,237.15
Bulgaria	6,046.85	7,025.23
Germany	229,461.79	227,638.16
Estonia	1,514.16	1,600.05
Ireland	17,213.38	19,164.68
Greece	37,413.88	37,521.57
Spain	350,151.93	359,534.13
France	617,524.42	643,508.89
Croatia	11,966.50	12,291.22
Italy	416,769.36	410,409.79
Cyprus	4,267.69	3,699.38
Latvia	2,642.10	2,701.81
Lithuania	4,043.51	4,448.79
Luxembourg	31,312.10	21,709.53
Malta	2,437.11	2,821.28
Netherlands	111,430.10	113,035.06
Austria	48,357.85	50,835.08
Portugal	45,828.19	43,658.35
Slovenia	5,548.22	5,913.41
Slovakia	16,813.40	17,605.63
Finland	32,583.07	34,830.21
Non-SSM EEA 1)	168,018.10	167,136.82
Non-EEA Europe 2)	41,704.28	43,756.95
RoW 3)	472,855.55	475,841.14
Total non-domestic unallocated exposure 4)	53,294.55	61,248.74
Total exposure	2,855,180.71	2,900,173.04

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. In accordance with the applicable regulation, reporting requirements apply to sovereign exposures where the aggregate carrying amount of financial assets from the "General governments" counterparty sector is equal to or higher than 1% of the sum of the total carrying amounts for "Debt securities" and "Loans and advances". Therefore, the sample of entities in the table may be smaller than the full sample of entities. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, as well as mergers and acquisitions.

- C: the value is suppressed for confidentiality reasons.
- 1) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 2) European countries not in the EEA.
- 3) RoW: rest of the world, i.e. all countries except European countries.
- 4) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only.
- 5) This table is based on Template C 33.00.a. Institutions are required to report this template twice a year only, in the second and fourth quarters.

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

(EUR millions)

Exposure to General governments (Q4 2023)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁵⁾	Italy
SSM											
Belgium	132,237.15	46,835.49	С	4,459.26	С	403.04	С	6,385.23	29,771.46	-	6,377.34
Bulgaria	7,025.23	С	С	С	С	С	С	С	С	-	С
Germany	227,638.16	1,187.67	С	155,711.90	С	885.23	1,382.41	558.65	27,112.14	-	16,014.75
Estonia	1,600.05	С	С	С	818.31	С	С	С	С	-	С
Ireland	19,164.68	С	С	687.29	С	8,648.83	С	С	1,930.91	-	2,590.80
Greece	37,521.57	С	С	95.64	С	С	37,352.21	С	3.64	-	63.06
Spain	359,534.13	2,969.95	С	8,341.58	С	1,245.19	С	258,794.22	19,993.90	-	48,432.94
France	643,508.89	4,381.14	С	8,087.95	С	1,654.82	476.72	5,498.97	581,017.82	-	23,370.56
Croatia	12,291.22	57.71	С	С	С	С	С	С	С	-	6,154.97
Italy	410,409.79	С	С	20,980.93	С	2,363.26	7,670.72	46,745.15	43,937.87	-	281,605.52
Cyprus	3,699.38	С	С	0.80	С	С	1,155.65	С	С	-	С
Latvia	2,701.81	438.75	С	251.31	С	С	С	С	С	-	111.45
Lithuania	4,448.79	611.50	С	С	754.89	С	С	С	С	-	С
Luxembourg	21,709.53	С	С	369.19	С	63.32	С	С	8,757.63	-	538.01
Malta	2,821.28	С	С	С	С	С	С	С	С	-	С
Netherlands	113,035.06	С	С	958.77	С	С	С	30.54	6,499.94	-	1,140.79
Austria	50,835.08	935.89	С	8,584.61	С	37.93	С	343.66	2,803.57	-	10,069.40
Portugal	43,658.35	С	С	1,161.32	С	32.19	480.59	11,339.10	6,933.65	-	3,460.55
Slovenia	5,913.41	904.93	С	233.47	С	С	С	С	С	-	1,059.38
Slovakia	17,605.63	С	С	634.03	С	С	С	С	561.89	-	2,175.34
Finland	34,830.21	С	С	944.12	С	С	С	С	2,587.52	-	587.27
Non-SSM EEA 1)	167,136.82	С	С	10,936.35	С	С	С	С	25,300.38	-	14,513.31
Non-EEA Europe ²⁾	43,756.95	583.81	С	6,124.90	С	2,890.72	С	7,850.40	14,020.24	-	5,447.38
RoW 3)	475,841.14	5,993.72	С	45,306.68	С	6,665.66	1,303.97	141,742.27	168,341.88	-	50,363.48
Total non-domestic unallocated exposure 4)	61,248.74	964.82	С	14,055.83	С	1,639.34	С	908.92	16,213.04	-	16,280.18
Total exposure	2,900,173.04	96,153.10	С	288,204.36	2,412.87	35,179.09	56,459.15	496,387.24	957,346.87	-	493,050.46

Source: ECB

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

C: the value is suppressed for confidentiality reasons.

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

²⁾ European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q4 2023)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁵⁾	Finland
SSM											
Belgium	С	С	С	1,635.27	С	29,585.00	1,348.34	2,746.33	340.44	-	С
Bulgaria	С	С	С	С	С	С	270.08	С	С	-	С
Germany	С	С	С	435.38	С	13,406.59	2,964.50	2,866.24	403.60	-	С
Estonia	С	С	С	С	С	С	С	С	10.23	-	С
Ireland	С	С	С	С	С	296.40	264.30	1,836.28	136.56	-	С
Greece	С	С	С	С	С	С	С	С	С	-	С
Spain	С	С	С	1,017.77	С	С	490.21	7,916.29	172.50	-	С
France	С	С	С	1,664.69	С	8,947.70	1,720.09	5,645.49	308.94	-	С
Croatia	С	С	С	С	С	С	5,735.47	С	С	-	С
Italy	С	С	С	С	С	2,407.66	940.12	С	81.97	-	С
Cyprus	С	С	С	С	С	С	С	С	С	-	С
Latvia	С	831.50	С	35.38	С	С	209.53	С	51.66	-	С
Lithuania	С	769.13	С	С	С	С	216.64	С	36.81	-	С
Luxembourg	С	С	С	С	С	6,379.00	С	С	С	-	С
Malta	С	С	С	С	С	С	С	С	С	-	С
Netherlands	С	С	С	С	С	102,547.47	284.91	С	206.54	-	С
Austria	С	С	С	98.21	С	5,599.47	21,093.36	451.07	286.23	-	С
Portugal	С	С	С	69.97	С	С	173.50	19,762.71	77.05	-	С
Slovenia	С	С	С	С	С	С	1,022.58	С	1,826.17	-	С
Slovakia	С	С	С	224.74	С	С	9,078.40	С	214.06	-	С
Finland	С	С	С	С	С	3,790.50	223.26	С	С	-	25,689.62
Non-SSM EEA 1)	С	С	С	353.73	С	С	44,679.48	С	374.21	-	С
Non-EEA Europe 2)	С	С	С	С	С	723.58	3,483.99	С	С	-	С
RoW 3)	С	С	С	1,907.51	С	39,490.57	3,251.02	5,090.14	171.93	-	С
Total non-domestic unallocated exposure 4)	С	C	С	1,339.78	С	4,395.69	С	С	227.02	-	1,092.66
Total exposure	С	2,259.31	С	11,965.46	С	236,888.66	99,993.81	53,572.71	7,255.89	-	51,565.92

Source: ECB.

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

- C: the value is suppressed for confidentiality reasons.
- 1) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 2) European countries not in the EEA.
- 3) RoW: rest of the world, i.e. all countries except European countries.
- 4) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only.
- 5) There are no significant institutions at the highest level of consolidation in Slovakia.

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

Exposure to General governments (Q4 2023)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lender	Diversified lenders	G-SIBs ⁵⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
SSM										
Belgium	132,237.15	904.98	1,738.08	772.26	7,797.03	51,572.50	3,908.90	458.02	65,085.37	-
Bulgaria	7,025.23	С	С	С	627.47	С	С	996.62	5,220.92	-
Germany	227,638.16	95,660.45	С	С	26,111.90	38,430.92	3,870.90	446.52	57,566.85	-
Estonia	1,600.05	С	С	С	79.82	С	С	1,340.35	174.41	-
Ireland	19,164.68	322.39	С	С	10,910.19	3,168.73	371.43	138.63	2,857.65	-
Greece	37,521.57	С	С	С	37,391.79	С	С	С	106.92	-
Spain	359,534.13	1,172.16	8,320.73	544.51	57,374.98	59,473.26	68,244.83	230.59	164,173.07	-
France	643,508.89	2,700.32	3,313.02	С	19,993.38	392,309.30	С	353.00	43,478.97	-
Croatia	12,291.22	С	С	С	5,454.22	С	С	476.01	6,178.35	-
Italy	410,409.79	2,905.99	С	С	151,947.23	58,786.33	22,009.82	140.61	150,191.70	-
Cyprus	3,699.38	С	С	С	3,673.35	С	С	С	0.81	-
Latvia	2,701.81	111.92	85.76	С	251.45	139.59	С	1,523.35	559.83	-
Lithuania	4,448.79	С	С	С	305.38	С	С	3,372.29	С	-
Luxembourg	21,709.53	162.30	49.99	С	3,724.99	10,194.71	101.34	С	3,027.03	-
Malta	2,821.28	С	С	С	С	С	С	С	С	-
Netherlands	113,035.06	221.73	459.52	С	С	8,577.57	2,658.10	216.50	5,479.10	-
Austria	50,835.08	7,036.59	1,085.95	С	21,219.10	4,951.66	С	357.77	14,755.97	-
Portugal	43,658.35	481.86	С	С	23,550.23	11,202.61	2,018.19	77.05	5,951.51	-
Slovenia	5,913.41	164.24	С	С	1,142.55	С	78.59	1,888.39	1,995.59	-
Slovakia	17,605.63	368.18	С	С	9,327.96	697.84	С	284.24	6,799.04	-
Finland	34,830.21	330.93	169.75	С	560.54	4,429.44	С	273.42	10,476.99	-
Non-SSM EEA 1)	167,136.82	818.85	С	277.62	50,015.31	51,246.13	С	937.38	63,402.93	-
Non-EEA Europe 2)	43,756.95	448.66	С	С	6,108.62	19,953.98	413.39	2,306.72	13,628.00	-
RoW 3)	475,841.14	6,969.29	2,931.40	1,227.41	20,355.42	295,989.13	2,637.35	369.17	145,361.97	-
Total non-domestic unallocated exposure 4)	61,248.74	7,494.27	С	С	11,622.96	15,774.51	2,991.73	227.02	17,825.05	-
Total exposure	2,900,173.04	128,647.91	50,479.05	196,315.75	472,721.04	1,027,781.92	222,055.25	16,468.50	785,703.62	-

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

²⁾ European countries not in the EEA.

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

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

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

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

Exposure to General governments (Q4 2023)	Total	Banks with total assets				
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ⁵⁾
SSM				'		
Belgium	132,237.15	С	10,273.47	С	36,605.14	51,572.50
Bulgaria	7,025.23	1,004.17	С	120.97	5,209.38	С
Germany	227,638.16	1,175.61	31,928.33	56,814.25	99,289.04	38,430.92
Estonia	1,600.05	928.27	С	111.11	С	С
Ireland	19,164.68	227.91	4,266.50	8,743.63	2,757.91	3,168.73
Greece	37,521.57	С	37,387.17	8.46	99.80	С
Spain	359,534.13	597.20	90,566.40	17,007.55	191,889.71	59,473.26
France	643,508.89	842.71	66,147.51	31,867.92	152,341.46	392,309.30
Croatia	12,291.22	531.68	106.24	С	10,245.17	С
Italy	410,409.79	671.35	107,026.76	97,921.70	146,003.65	58,786.33
Cyprus	3,699.38	2,526.93	1,171.63	С	С	С
Latvia	2,701.81	1,290.79	505.27	240.28	525.87	139.59
Lithuania	4,448.79	3,168.68	481.55	208.08	С	С
Luxembourg	21,709.53	С	3,363.61	С	3,116.94	10,194.71
Malta	2,821.28	С	С	С	942.42	С
Netherlands	113,035.06	309.45	С	С	7,384.09	8,577.57
Austria	50,835.08	626.14	12,039.43	6,284.92	26,932.92	4,951.66
Portugal	43,658.35	106.01	23,041.94	1,157.12	8,150.66	11,202.61
Slovenia	5,913.41	1,925.66	366.47	С	2,762.44	С
Slovakia	17,605.63	С	613.91	С	13,055.65	697.84
Finland	34,830.21	С	С	4,627.52	6,702.63	4,429.44
Non-SSM EEA 1)	167,136.82	1,045.00	6,599.77	19,809.88	88,436.04	51,246.13
Non-EEA Europe 2)	43,756.95	2,342.79	3,796.85	6,019.20	11,644.12	19,953.98
RoW 3)	475,841.14	998.88	15,965.84	17,398.45	145,488.84	295,989.13
Total non-domestic unallocated exposure 4)	61,248.74	782.09	15,419.17	10,059.50	19,213.47	15,774.51
Total exposure	2,900,173.04	24,742.04	510,449.81	357,753.30	979,445.97	1,027,781.92

Source: ECB

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

C: the value is suppressed for confidentiality reasons.

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

²⁾ European countries not in the EEA.

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

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

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

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

Exposure to General governments (Q4 2023)	Total	Banks with low risk	Banks with medium, high risk and non-rated
SSM			
Belgium	132,237.15	110,518.05	21,719.10
Bulgaria	7,025.23	3,479.99	3,545.24
Germany	227,638.16	104,923.06	122,715.10
Estonia	1,600.05	969.92	630.13
Ireland	19,164.68	7,550.65	11,614.03
Greece	37,521.57	С	С
Spain	359,534.13	245,791.26	113,742.87
France	643,508.89	245,362.81	398,146.08
Croatia	12,291.22	6,788.41	5,502.81
Italy	410,409.79	174,689.10	235,720.69
Cyprus	3,699.38	С	С
Latvia	2,701.81	1,317.11	1,384.70
Lithuania	4,448.79	1,828.41	2,620.39
Luxembourg	21,709.53	14,426.35	7,283.18
Malta	2,821.28	216.20	2,605.08
Netherlands	113,035.06	105,349.92	7,685.15
Austria	50,835.08	25,880.06	24,955.02
Portugal	43,658.35	25,302.63	18,355.72
Slovenia	5,913.41	4,464.44	1,448.97
Slovakia	17,605.63	12,681.82	4,923.80
Finland	34,830.21	27,954.79	6,875.41
Non-SSM EEA 2)	167,136.82	107,316.70	59,820.12
Non-EEA Europe 3)	43,756.95	22,600.80	21,156.15
RoW 4)	475,841.14	310,555.82	165,285.32
Total non-domestic unallocated exposure 5)	61,248.74	33,092.97	28,155.77
Total exposure	2,900,173.04	1,593,110.59	1,307,062.45

Source: ECB

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

C: the value is suppressed for confidentiality reasons.

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

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

³⁾ European countries not in the EEA.

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

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

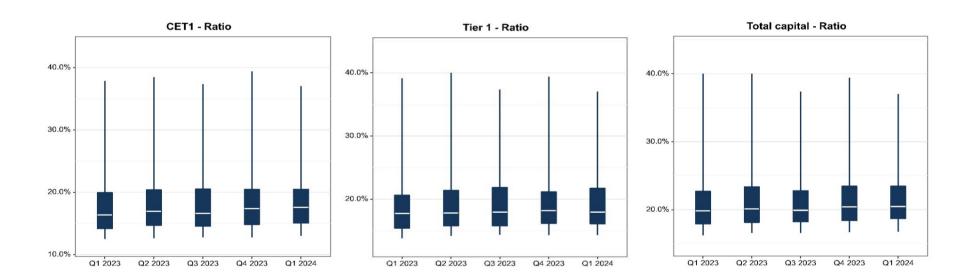
T03.01.1 Total capital ratio and its components by reference period

(EUR billions; percentages)

Indicator	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
CET1 amount 1) 2)	1,341.67	1,364.93	1,363.27	1,384.92	1,404.59
Tier 1 amount 2)	1,463.02	1,486.42	1,486.68	1,505.25	1,527.79
Total capital amount 2)	1,693.18	1,718.10	1,718.74	1,733.82	1,767.86
Total risk exposure amount	8,641.93	8,689.19	8,730.62	8,767.41	8,924.01
CET1 ratio 1) 2)	15.53%	15.71%	15.61%	15.80%	15.74%
Tier 1 ratio 2)	16.93%	17.11%	17.03%	17.17%	17.12%
Total capital ratio 2)	19.59%	19.77%	19.69%	19.78%	19.81%

Source: ECB.

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



¹⁾ CET1 stands for Common Equity Tier 1.

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

T03.01.2 Total capital ratio and its components by country

(EUR billions; percentages)

Country	Total risk exposure	Total cap	oital ²⁾	Tier	1 ²)		
(Q1 2024)	amount			riei	' '	CET1	2) 3)
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	209.51	45.97	21.94%	39.61	18.91%	37.12	17.72%
Bulgaria	С	С	С	С	С	С	С
Germany	1,410.61	301.18	21.35%	252.04	17.87%	232.97	16.52%
Estonia	13.20	2.93	22.17%	2.86	21.64%	2.80	21.22%
Ireland	272.26	62.59	22.99%	56.46	20.74%	53.57	19.67%
Greece	146.63	28.00	19.10%	23.69	16.15%	22.69	15.47%
Spain	1,508.02	253.09	16.78%	213.71	14.17%	190.93	12.66%
France	2,883.02	564.11	19.57%	493.31	17.11%	458.49	15.90%
Croatia 1)	-	-	-	-	-	-	-
Italy	954.81	194.05	20.32%	167.32	17.52%	152.15	15.93%
Cyprus	С	С	С	С	С	С	С
Latvia	23.37	5.82	24.88%	5.52	23.63%	5.52	23.63%
Lithuania	9.84	2.14	21.71%	2.07	21.07%	2.07	21.07%
Luxembourg	36.75	8.05	21.92%	7.72	21.02%	7.42	20.21%
Malta	С	С	С	С	С	С	С
Netherlands	766.18	155.85	20.34%	136.45	17.81%	120.45	15.72%
Austria	312.99	61.80	19.74%	53.81	17.19%	49.49	15.81%
Portugal	104.82	20.84	19.88%	18.84	17.98%	18.26	17.42%
Slovenia	26.39	5.32	20.15%	4.59	17.41%	4.51	17.07%
Slovakia 1)	-	-	-	-	-	-	-
Finland	213.25	48.36	22.68%	42.94	20.14%	39.68	18.61%
Total	8,924.01	1,767.86	19.81%	1,527.79	17.12%	1,404.59	15.74%

Source: ECB

C: the value is suppressed for confidentiality reasons.

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

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

³⁾ CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

			_				
Category (Q1 2024)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ²	2) 3)
	amount	Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	349.44	69.56	19.91%	57.97	16.59%	56.20	16.08%
Custodian and asset managers	81.43	23.91	29.36%	23.15	28.43%	21.33	26.20%
Development/promotional lenders	С	С	34.28%	С	34.27%	С	33.68%
Diversified lenders	1,183.23	236.41	19.98%	206.65	17.47%	193.38	16.34%
G-SIBs 1)	3,505.66	643.43	18.35%	552.19	15.75%	495.63	14.14%
Retail and consumer credit lenders	385.34	76.30	19.80%	69.24	17.97%	65.69	17.05%
Small market lenders	83.60	18.57	22.22%	17.19	20.56%	17.05	20.39%
Universal and investment banks	3,227.64	662.99	20.54%	564.69	17.50%	519.25	16.09%
Not classified	С	С	С	С	С	С	С
Total	8,924.01	1,767.86	19.81%	1,527.79	17.12%	1,404.59	15.74%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

³⁾ CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q1 2024)	Total risk exposure amount	Total capital ⁵⁾		Tier 1	5)	CET1 ^{5) 6)}		
		Amount	Ratio	Amount	Ratio	Amount	Ratio	
Banks with significant domestic exposures 1)	448.08	109.61	24.46%	103.54	23.11%	100.74	22.48%	
Banks with largest non-domestic exposures								
SSM	3,544.50	739.75	20.87%	636.70	17.96%	593.01	16.73%	
Non-SSM EEA 2)	553.81	114.35	20.65%	98.76	17.83%	89.34	16.13%	
Non-EEA Europe 3)	237.41	45.26	19.07%	38.56	16.24%	34.63	14.59%	
RoW 4)	4,140.21	758.90	18.33%	650.23	15.71%	586.87	14.17%	
Total	8,924.01	1,767.86	19.81%	1,527.79	17.12%	1,404.59	15.74%	

Source: ECB

- C: the value is suppressed for confidentiality reasons.
- 1) Domestic exposures more than 95% of total debt securities and loans and advances.
- 2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 3) European countries not in the EEA.
- 4) RoW: rest of the world, i.e. all countries except European countries.
- 5) Total capital, Tier 1 and CET1 follow the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).
- 6) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

			_				
Category	Total risk exposure	Total capi	Total capital ²⁾		2)		
(Q1 2024)	amount			TICI I		CET1 ²	1) 3)
	,	Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
Less than €30 billion	95.53	21.82	22.84%	19.92	20.85%	19.26	20.17%
Between €30 billion and €100 billion	1,018.15	215.76	21.19%	194.90	19.14%	187.55	18.42%
Between €100 billion and €200 billion	886.35	196.58	22.18%	178.05	20.09%	170.58	19.24%
More than €200 billion	3,418.32	690.26	20.19%	582.72	17.05%	531.57	15.55%
G-SIBs 1)	3,505.66	643.43	18.35%	552.19	15.75%	495.63	14.14%
Total	8,924.01	1,767.86	19.81%	1,527.79	17.12%	1,404.59	15.74%

Source: ECB

- C: the value is suppressed for confidentiality reasons.
- 1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.
- 2) Total capital, Tier 1 and CET1 follow the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).
- 3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

						·	
Category	Total risk exposure	Total capital ²⁾		Tier 1 ²⁾			
(Q1 2024)	amount			Tiel		CET1 ²) 3)
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with low risk	5,330.59	1,035.28	19.42%	903.51	16.95%	827.27	15.52%
Banks with medium, high risk and non-rated	3,593.42	732.58	20.39%	624.28	17.37%	577.32	16.07%
Total	8,924.01	1,767.86	19.81%	1,527.79	17.12%	1,404.59	15.74%

Source: ECB.

- C: the value is suppressed for confidentiality reasons.
- 1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.
- 2) Total capital, Tier 1 and CET1 follow the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).
- 3) CET1 stands for Common Equity Tier 1.

T03.02.1 CET1 ratio band by reference period

(number of institutions)

Indicator	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
CET1 ratio 1) ≤ 10%	-	_	_	-	-
10% < CET1 ratio ≤ 20%	83	81	79	77	78
CET1 ratio > 20%	28	29	30	30	32
Total	111	110	109	107	110

Source: ECB.

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

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

T03.02.2 CET1 ratio band by country

(number of institutions)

Country (Q1 2024)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	2	3
Bulgaria	-	-	1
Germany	-	18	6
Estonia	-	1	2
Ireland	-	3	2
Greece	-	4	-
Spain	-	10	-
France	-	9	2
Croatia 1)	-	_	-
Italy	-	8	4
Cyprus	-	1	1
Latvia	-	2	1
Lithuania	-	1	2
Luxembourg	-	1	2
Malta	-	1	1
Netherlands	-	4	3
Austria	-	5	1
Portugal	-	3	-
Slovenia	-	3	-
Slovakia 1)	-	-	-
Finland		2	1
Total		78	32

Source: ECB.

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

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

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

(number of institutions)

Category (Q1 2024)	CET1 ratio ⁵⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures 1)	-	8	7
Banks with largest non-domestic exposures			
SSM	-	47	22
Non-SSM EEA 2)	-	6	2
Non-EEA Europe 3)	-	6	-
RoW 4)	-	11	1
Total	-	78	32

Source: ECB.

- 1) Domestic exposures more than 95% of total debt securities and loans and advances.
- 2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 3) European countries not in the EEA.
- 4) RoW: rest of the world, i.e. all countries except European countries.
- 5) CET1 stands for Common Equity Tier 1. It follows the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

T03.02.3 CET1 ratio band by classification (size)

(number of institutions)

Category (Q1 2024)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
Less than €30 billion	-	9	10
Between €30 billion and €100 billion	-	29	17
Between €100 billion and €200 billion	-	13	4
More than €200 billion	-	20	1
G-SIBs 1)	-	7	-
Total	-	78	32

Source: ECB.

- 1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.
- 2) CET1 stands for Common Equity Tier 1. It follows the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

T03.03.1 Leverage ratios by reference period

(EUR billions; percentages)

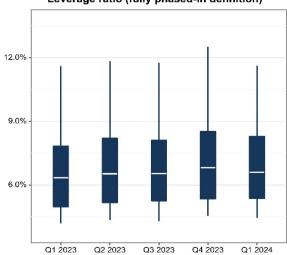
Leverage ratio and its components	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Exposure values	26,635.92	26,374.36	26,515.77	26,116.36	26,865.26
Other on-balance sheet items	22,367.03	22,121.14	22,173.41	21,992.66	22,334.55
Derivatives	908.07	911.21	913.53	927.11	964.12
Securities financing transactions	1,936.58	1,909.19	1,980.31	1,799.27	2,064.21
Regular-way purchases and sales awaiting settlement	27.79	37.86	47.08	15.01	71.43
Cash pooling arrangements	37.87	37.13	21.22	21.42	22.46
Off-balance sheet items	1,985.83	1,994.87	2,022.39	2,018.66	2,077.78
Deductions of exposures promoting public policy objectives	-627.24	-637.03	-642.18	-657.78	-669.30
Fully phased-in definition					
Tier 1 capital	1,451.19	1,474.63	1,474.88	1,497.19	1,522.47
Total exposure	26,460.00	26,197.26	26,332.75	25,932.88	26,681.81
Exposure values	26,635.92	26,374.36	26,515.77	26,116.36	26,865.26
Asset amount deducted from Tier 1 capital	-175.93	-177.11	-183.02	-183.48	-183.45
Leverage ratio (fully phased-in definition)	5.48%	5.63%	5.60%	5.77%	5.71%
Transitional definition					
Tier 1 capital	1,463.02	1,486.42	1,486.68	1,505.33	1,527.79
Total exposure	26,465.89	26,203.13	26,338.76	25,938.65	26,684.66
Exposure values	26,635.92	26,374.36	26,515.77	26,116.36	26,865.26
Asset amount deducted or added from Tier 1 capital	-170.03	-171.23	-177.00	-177.70	-180.61
Leverage ratio (transitional definition)	5.53%	5.67%	5.64%	5.80%	5.73%

Source: ECB.

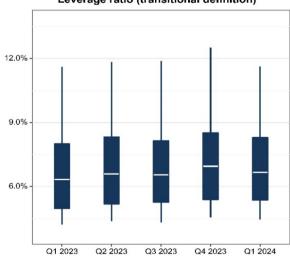
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision,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

C: the value is suppressed for confidentiality reasons.

Leverage ratio (fully phased-in definition)



Leverage ratio (transitional definition)



T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q1 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia 1)	Italy
Exposure values	26,865.26	693.83	С	4,602.17	33.11	684.68	312.06	3,972.85	9,311.51	-	2,775.97
Other on-balance sheet items	22,334.55	612.14	С	3,568.97	31.53	483.83	294.72	3,413.21	7,602.81	-	2,353.94
Derivatives	964.12	4.50	С	318.05	0.17	27.78	2.38	78.36	386.19	-	54.41
Securities financing transactions	2,064.21	С	С	426.13	С	64.15	3.49	207.18	937.17	-	118.92
Regular-way purchases and sales awaiting settlement	71.43	0.37	С	С	С	С	С	С	С	-	4.98
Cash pooling arrangements	22.46	С	С	С	С	С	С	С	С	-	С
Off-balance sheet items	2,077.78	41.67	С	361.97	1.39	81.87	11.23	256.32	775.33	-	241.44
Deductions of exposures promoting public policy objectives	-669.30	С	С	-68.65	С	С	С	С	-414.90	-	С
Fully phased-in definition											
Tier 1 capital	1,522.47	39.55	С	251.85	2.86	56.32	23.69	213.54	491.45	-	164.67
Total exposure	26,681.81	691.14	С	4,578.00	33.02	678.30	306.62	3,936.22	9,244.86	-	2,753.00
Exposure values	26,865.26	693.83	С	4,602.17	33.11	684.68	312.06	3,972.85	9,311.51	-	2,775.97
Asset amount deducted from Tier 1 capital	-183.45	-2.69	С	-24.17	-0.09	-6.38	-5.44	-36.63	-66.65	-	-22.97
Leverage ratio (fully phased-in definition)	5.71%	5.72%	С	5.50%	8.65%	8.30%	7.72%	5.43%	5.32%		5.98%
Transitional definition											
Tier 1 capital	1,527.79	39.61	С	252.04	2.86	56.46	23.69	213.71	493.31	-	167.32
Total exposure	26,684.66	691.20	С	4,578.14	33.02	678.44	306.62	3,936.32	9,245.45	-	2,754.73
Exposure values	26,865.26	693.83	С	4,602.17	33.11	684.68	312.06	3,972.85	9,311.51	-	2,775.97
Asset amount deducted or added from Tier 1 capital	-180.61	-2.63	С	-24.03	-0.09	-6.24	-5.44	-36.53	-66.06	-	-21.24
Leverage ratio (transitional definition)	5.73%	5.73%	С	5.51%	8.65%	8.32%	7.72%	5.43%	5.34%	-	6.07%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q1 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁾	Finland
Exposure values	С	56.65	32.66	102.95	С	2,436.92	741.86	259.80	46.96	-	718.15
Other on-balance sheet items	С	53.91	30.53	92.19	С	2,145.58	642.55	242.81	44.14	-	642.51
Derivatives	С	0.23	0.11	1.02	С	62.43	3.56	2.21	0.11	-	22.35
Securities financing transactions	С	С	С	С	С	180.64	51.99	С	С	-	С
Regular-way purchases and sales awaiting settlement	С	0.03	С	С	С	С	0.02	С	С	-	С
Cash pooling arrangements	С	С	С	С	С	С	С	С	С	-	С
Off-balance sheet items	С	2.42	1.58	5.90	С	186.15	43.81	13.63	2.14	-	48.47
Deductions of exposures promoting public policy objectives	С	С	С	С	С	-150.05	С	С	С	-	С
Fully phased-in definition											
Tier 1 capital	С	5.52	2.06	7.72	С	136.45	53.66	18.79	4.59	-	42.94
Total exposure	С	56.54	32.60	101.91	С	2,428.71	738.60	258.58	46.75	-	714.07
Exposure values	С	56.65	32.66	102.95	С	2,436.92	741.86	259.80	46.96	-	718.15
Asset amount deducted from Tier 1 capital	С	-0.11	-0.06	-1.04	С	-8.21	-3.27	-1.22	-0.21	-	-4.09
Leverage ratio (fully phased-in definition)	С	9.76%	6.33%	7.58%	С	5.62%	7.27%	7.27%	9.83%		6.01%
Transitional definition											
Tier 1 capital	С	5.52	2.07	7.72	С	136.45	53.81	18.84	4.59	-	42.94
Total exposure	С	56.54	32.61	101.91	С	2,428.72	738.61	258.60	46.75	-	714.07
Exposure values	С	56.65	32.66	102.95	С	2,436.92	741.86	259.80	46.96	-	718.15
Asset amount deducted or added from Tier 1 capital	С	-0.11	-0.05	-1.04	С	-8.20	-3.25	-1.20	-0.21	-	-4.09
Leverage ratio (transitional definition)	С	9.76%	6.36%	7.58%	С	5.62%	7.29%	7.29%	9.83%		6.01%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

T03.03.3 Leverage ratios by classification (business model)

(EUR billions; percentages)

Leverage ratio and its components (Q1 2024)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ¹⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Exposure values	26,865.26	1,110.56	319.03	С	3,072.26	11,784.24	1,033.01	181.21	9,108.10	С
Other on-balance sheet items	22,334.55	1,021.69	258.09	438.67	2,805.35	С	1,031.65	171.23	7,265.53	С
Derivatives	964.12	19.99	13.51	-0.04	С	521.65	5.57	0.74	383.20	С
Securities financing transactions	2,064.21	46.80	35.58	С	88.86	1,169.95	17.15	С	704.43	С
Regular-way purchases and sales awaiting settlement	71.43	0.06	С	С	1.58	С	С	0.05	49.16	С
Cash pooling arrangements	22.46	0.09	С	С	0.22	С	С	С	13.38	С
Off-balance sheet items	2,077.78	90.71	6.69	35.48	156.80	983.92	39.98	8.48	С	С
Deductions of exposures promoting public policy objectives	-669.30	-68.78	С	-230.43	С	-245.33	С	С	С	С
Fully phased-in definition										
Tier 1 capital	1,522.47	57.84	23.15	С	206.17	550.22	69.18	17.15	562.07	С
Total exposure	26,681.81	1,107.48	316.15	С	3,047.35	11,687.88	1,026.06	180.66	9,064.30	С
Exposure values	26,865.26	1,110.56	319.03	С	3,072.26	11,784.24	1,033.01	181.21	9,108.10	С
Asset amount deducted from Tier 1 capital	-183.45	-3.07	-2.87	С	-24.92	-96.36	-6.94	-0.55	-43.80	С
Leverage ratio (fully phased-in definition)	5.71%	5.22%	7.32%	15.10%	6.77%	4.71%	6.74%	9.49%	6.20%	С
Transitional definition										
Tier 1 capital	1,527.79	57.97	23.15	С	206.65	552.19	69.24	17.19	564.69	С
Total exposure	26,684.66	1,107.62	316.15	С	3,047.63	11,688.52	1,026.12	180.70	9,065.99	С
Exposure values	26,865.26	1,110.56	319.03	С	3,072.26	11,784.24	1,033.01	181.21	9,108.10	С
Asset amount deducted or added from Tier 1 capital	-180.61	-2.93	-2.87	С	-24.63	-95.72	-6.89	-0.51	-42.11	С
Leverage ratio (transitional definition)	5.73%	5.23%	7.32%	15.10%	6.78%	4.72%	6.75%	9.51%	6.23%	С

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

T03.03.3 Leverage ratios by classification (geographical diversification)

(EUR billions; percentages)

		Banks with	vith Banks with largest non-domestic exposures					
Leverage ratio and its components (Q1 2024)	Total	significant domestic exposures ¹⁾	SSM	Non-SSM EEA ²⁾	Non-EEA Europe ³⁾	RoW ⁴⁾		
Exposure values	26,865.26	1,182.10	10,137.05	1,652.16	616.28	13,277.68		
Other on-balance sheet items	22,334.55	1,327.34	8,492.98	1,399.96	571.80	10,542.48		
Derivatives	964.12	6.20	332.62	26.22	5.45	593.62		
Securities financing transactions	2,064.21	24.23	587.16	115.06	9.03	1,328.73		
Regular-way purchases and sales awaiting settlement	71.43	С	32.97	С	С	С		
Cash pooling arrangements	22.46	С	14.03	С	С	С		
Off-balance sheet items	2,077.78	70.31	783.10	105.82	29.96	1,088.60		
Deductions of exposures promoting public policy objectives	-669.30	-247.17	-105.81	С	С	-316.32		
Fully phased-in definition								
Tier 1 capital	1,522.47	103.38	633.97	98.57	38.40	648.15		
Total exposure	26,681.81	1,172.60	10,080.47	1,643.47	607.49	13,177.80		
Exposure values	26,865.26	1,182.10	10,137.05	1,652.16	616.28	13,277.68		
Asset amount deducted from Tier 1 capital	-183.45	-9.50	-56.58	-8.69	-8.80	-99.88		
Leverage ratio (fully phased-in definition)	5.71%	8.82%	6.29%	6.00%	6.32%	4.92%		
Transitional definition								
Tier 1 capital	1,527.79	103.54	636.70	98.76	38.56	650.23		
Total exposure	26,684.66	1,172.75	10,082.23	1,643.53	607.62	13,178.52		
Exposure values	26,865.26	1,182.10	10,137.05	1,652.16	616.28	13,277.68		
Asset amount deducted or added from Tier 1 capital	-180.61	-9.35	-54.81	-8.63	-8.66	-99.16		
Leverage ratio (transitional definition)	5.73%	8.83%	6.32%	6.01%	6.35%	4.93%		

Source: ECE

- C: the value is suppressed for confidentiality reasons.
- 1) Domestic exposures more than 95% of total debt securities and loans and advances.
- 2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 3) European countries not in the EEA.
- 4) RoW: rest of the world, i.e. all countries except European countries.

T03.03.3 Leverage ratios by classification (size)

(EUR billions; percentages)

Leverage ratio and its components (Q1 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ¹⁾
Exposure values	26,865.26	229.86	2,662.19	2,307.56	9,881.41	11,784.24
Other on-balance sheet items	22,334.55	С	2,510.50	1,956.32	8,320.70	С
Derivatives	964.12	0.82	46.39	88.44	306.83	521.65
Securities financing transactions	2,064.21	2.66	99.12	148.19	644.28	1,169.95
Regular-way purchases and sales awaiting settlement	71.43	0.03	С	36.77	3.86	С
Cash pooling arrangements	22.46	С	С	С	12.85	С
Off-balance sheet items	2,077.78	9.48	133.35	174.09	776.95	983.92
Deductions of exposures promoting public policy objectives	-669.30	С	-142.86	С	-184.05	-245.33
Fully phased-in definition						
Tier 1 capital	1,522.47	19.88	193.41	177.83	581.14	550.22
Total exposure	26,681.81	228.66	2,643.24	2,289.72	9,832.30	11,687.88
Exposure values	26,865.26	229.86	2,662.19	2,307.56	9,881.41	11,784.24
Asset amount deducted from Tier 1 capital	-183.45	-1.20	-18.95	-17.84	-49.10	-96.36
Leverage ratio (fully phased-in definition)	5.71%	8.70%	7.32%	7.77%	5.91%	4.71%
Transitional definition						
Tier 1 capital	1,527.79	19.92	194.90	178.05	582.72	552.19
Total exposure	26,684.66	228.70	2,644.68	2,289.94	9,832.82	11,688.52
Exposure values	26,865.26	229.86	2,662.19	2,307.56	9,881.41	11,784.24
Asset amount deducted or added from Tier 1 capital	-180.61	-1.16	-17.52	-17.62	-48.59	-95.72
Leverage ratio (transitional definition)	5.73%	8.71%	7.37%	7.78%	5.93%	4.72%

Source: ECB

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Leverage ratio and its components (Q1 2024)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Exposure values	26,865.26	15,718.95	11,146.31
Other on-balance sheet items	22,334.55	13,329.98	9,004.57
Derivatives	964.12	465.03	499.09
Securities financing transactions	2,064.21	1,098.49	965.71
Regular-way purchases and sales awaiting settlement	71.43	25.05	46.38
Cash pooling arrangements	22.46	13.82	8.64
Off-balance sheet items	2,077.78	1,238.35	839.43
Deductions of exposures promoting public policy objectives	-669.30	-451.79	-217.51
Fully phased-in definition			
Tier 1 capital	1,522.47	901.25	621.23
Total exposure	26,681.81	15,611.07	11,070.74
Exposure values	26,865.26	15,718.95	11,146.31
Asset amount deducted from Tier 1 capital	-183.45	-107.88	-75.57
Leverage ratio (fully phased-in definition)	5.71%	5.77%	5.61%
Transitional definition			
Tier 1 capital	1,527.79	903.51	624.28
Total exposure	26,684.66	15,613.11	11,071.54
Exposure values	26,865.26	15,718.95	11,146.31
Asset amount deducted or added from Tier 1 capital	-180.61	-105.84	-74.77
Leverage ratio (transitional definition)	5.73%	5.79%	5.64%

Source: ECB.

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

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

T03.04.1 Leverage ratio band by reference period

(number of institutions)

Indicator	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
LR ¹⁾ ≤ 3%	-	-	-	-	-
3% < LR ≤ 6%	50	46	45	41	39
LR > 6%	61	64	64	66	71
Total	111	110	109	107	110

Source: ECB.

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

1) LR stands for Leverage Ratio.

T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q1 2024)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	3	2
Bulgaria	-	-	1
Germany	-	9	15
Estonia	-	-	3
Ireland	-	1	4
Greece	-	-	4
Spain	-	7	3
France	-	5	6
Croatia 1)	-	-	-
Italy	-	6	6
Cyprus	-	-	2
Latvia	-	-	3
Lithuania	-	1	2
Luxembourg	-	1	2
Malta	-	1	1
Netherlands	-	3	4
Austria	-	1	5
Portugal	-	-	3
Slovenia	-	-	3
Slovakia 1)	-	-	-
Finland	-	1	2
Total	-	39	71

Source: ECB.

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

²⁾ LR stands for Leverage Ratio.

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

(number of institutions)

Category (Q1 2024)	LR ⁵⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures 1)	-	3	12
Banks with largest non-domestic exposures			
SSM	-	24	45
Non-SSM EEA 2)	-	2	6
Non-EEA Europe 3)	-	2	4
RoW 4)	-	8	4
Total	-	39	71

Source: ECB.

- 1) Domestic exposures more than 95% of total debt securities and loans and advances.
- 2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 3) European countries not in the EEA.
- 4) RoW: rest of the world, i.e. all countries except European countries.
- 5) LR stands for Leverage Ratio.

T03.04.3 Leverage ratio band by classification (size)

(number of institutions)

Category (Q1 2024)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
Less than €30 billion	-	2	17
Between €30 billion and €100 billion	-	14	32
Between €100 billion and €200 billion	-	4	13
More than €200 billion	-	12	9
G-SIBs 1)	-	7	<u> </u>
Total		39	71

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

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

- 2) LR stands for Leverage Ratio.

T03.05.1 Risk exposures composition¹⁾ by reference period

(EUR billions; percentages)

Risk exposures	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Credit risk-weighted exposure amounts	7,286.31	7,332.67	7,379.56	7,358.71	7,504.94
Standardised approach (SA)	2,957.63	2,948.20	2,938.68	2,956.90	2,997.82
of which: exposures to institutions	132.55	127.83	131.40	129.56	135.56
of which: exposures to corporates	1,076.10	1,072.41	1,081.34	1,101.44	1,107.62
of which: exposures to retail	522.38	531.84	519.76	518.58	524.90
of which: exposures secured by mortgages on immovable property	331.69	324.62	315.99	315.54	316.43
Internal ratings based approach (IRB)	4,200.79	4,253.74	4,302.66	4,252.24	4,357.65
of which: exposures to institutions	191.12	189.90	191.52	186.19	198.20
of which: exposures to corporates	2,455.96	2,483.73	2,497.12	2,453.17	2,522.41
of which: exposures to retail	386.57	396.24	408.41	414.40	415.61
of which: exposures to retail secured by real estate	582.71	588.16	584.99	582.62	589.98
Risk exposure for contributions to the default fund of a CCP 1)	6.38	7.90	14.20	14.45	14.35
Securitisation positions	121.51	122.83	124.02	135.13	135.12
Settlement/delivery risk exposure amount	1.38	1.12	0.96	0.91	0.83
Market risk exposure amount	324.37	335.70	330.80	329.46	349.38
Market risk exposure under SA ²⁾	140.86	144.40	142.24	149.97	153.53
Market risk exposure under IM approach 3)	183.51	191.31	188.56	179.49	195.85
Operational risk exposure amount	843.83	845.01	844.38	890.65	906.05
Operational risk exposure under BIA 4)	61.68	62.30	62.04	67.54	69.41
Operational risk exposure under TSA/ASA 5)	408.34	407.98	422.94	459.57	467.60
Operational risk exposure under AMA ⁶⁾	373.81	374.73	359.41	363.54	369.05
Risk exposure for credit valuation adjustment	72.31	78.03	74.80	75.00	71.71
Other 7)	113.74	96.66	100.12	112.68	91.09
Total risk exposure amount	8,641.93	8,689.19	8,730.62	8,767.41	8,924.01
Risk weights SA vs. IRB - Credit Risk	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Standardised approach (SA)		<u> </u>			
Risk weights of exposures to institutions ⁹⁾	14.68%	14.97%	15.25%	15.06%	15.44%
Risk weights of exposures to corporates ⁹⁾	85.68%	84.87%	85.55%	85.68%	85.51%
Risk weights of exposures to retail ⁹⁾	69.12%	68.78%	68.99%	68.85%	68.89%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	39.15%	38.58%	38.27%	38.49%	38.44%
Internal ratings based approach (IRB)					
Risk weights of exposures to institutions ⁹⁾	17.79%	17.13%	18.22%	17.07%	17.33%
Risk weights of exposures to corporates ⁹⁾	45.43%	45.69%	46.24%	45.12%	45.98%
Risk weights of exposures to retail ⁹⁾	28.32%	30.00%	30.76%	31.10%	31.38%
Risk weights of exposures to retail secured by real estate ⁹⁾	13.96%	13.90%	13.82%	13.76%	13.97%
Causas FOR					

Source: ECB.

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

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

T03.05.2 Risk exposures composition¹⁾ by country/1

FIIR	hillions:	percentages)
EUN	, Dilliolis,	percentages,

Risk exposures	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia 10)	Italy
(Q1 2024)				•				•		Citalia	
Credit risk-weighted exposure amounts	7,504.94	179.12	С	1,105.52	11.47	222.04	128.92	1,323.18	2,498.06	-	800.42
Standardised approach (SA)	2,997.82	53.92	С	317.64	8.64	158.26	125.32	680.51	923.03	-	342.54
of which: exposures to institutions	135.56	1.62	С	21.41	С	9.58	5.03	22.15	34.13	-	21.50
of which: exposures to corporates	1,107.62	21.01	С	177.68	4.21	97.93	51.66	180.72	333.05	-	93.92
of which: exposures to retail	524.90	6.20	С	40.78	1.17	10.63	9.46	172.87	171.34	-	42.36
of which: exposures secured by mortgages on immovable property	316.43	5.43	С	17.65	2.56	19.99	16.91	80.97	71.23	-	37.25
Internal ratings based approach (IRB)	4,357.65	124.89	С	749.74	С	С	С	628.92	1,525.53	-	437.71
of which: exposures to institutions	198.20	5.56	С	53.68	С	С	С	С	65.02	-	С
of which: exposures to corporates	2,522.41	69.67	С	462.51	С	С	С	338.32	832.39	-	263.19
of which: exposures to retail	415.61	7.20	С	58.04	С	С	С	86.83	166.12	-	44.49
of which: exposures to retail secured by real estate	589.98	17.20	С	63.27	С	С	С	122.48	163.55	-	62.45
Risk exposure for contributions to the default fund of a CCP 2)	14.35	0.10	С	4.40	С	С	С	С	7.57	-	0.57
Securitisation positions	135.12	0.22	С	33.75	С	8.74	3.60	С	41.94	-	19.60
Settlement/delivery risk exposure amount	0.83	С	С	0.42	С	0.00	С	0.01	С	-	0.01
Market risk exposure amount	349.38	4.35	С	122.33	0.04	16.18	3.22	33.96	89.23	-	32.70
Market risk exposure under SA 3)	153.53	0.92	С	58.34	С	6.16	0.93	16.79	27.49	-	17.37
Market risk exposure under IM approach 4)	195.85	3.43	С	63.98	С	10.02	2.29	17.16	61.74	-	15.33
Operational risk exposure amount	906.05	21.47	С	148.18	1.41	25.22	13.93	142.45	268.47	-	113.39
Operational risk exposure under BIA 5)	69.41	С	С	С	1.27	С	С	С	9.10	-	21.98
Operational risk exposure under TSA/ASA 6)	467.60	С	С	66.59	С	С	С	136.15	95.41	-	29.66
Operational risk exposure under AMA 7)	369.05	С	С	С	С	С	С	С	163.97	-	61.75
Risk exposure for credit valuation adjustment	71.71	С	С	28.43	0.02	5.38	0.53	2.85	22.34	-	3.22
Other 8)	91.09	3.38	С	5.73	С	3.44	С	5.57	С	-	5.07
Total risk exposure amount	8,924.01	209.51	С	1,410.61	13.20	272.26	146.63	1,508.02	2,883.02	-	954.81
Risk weights SA vs. IRB - Credit Risk	Total	Belgium	Dulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹⁰⁾	Italy
(Q1 2024)	TOLAI	Beigiuiii	Bulgaria	Germany	ESIOIIIa	llelallu	Greece	Spaili	France	Croalia	пату
Standardised approach (SA)											
Risk weights of exposures to institutions ⁹⁾	15.44%	17.04%	С	6.13%	С	29.50%	37.63%	30.32%	14.19%	-	27.65%
Risk weights of exposures to corporates ⁹⁾	85.51%	83.22%	С	83.33%	87.63%	90.27%	86.23%	92.14%	80.81%	-	82.37%
Risk weights of exposures to retail ⁹⁾	68.89%	66.16%	С	72.49%	65.41%	72.40%	69.15%	68.58%	68.82%	-	64.26%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	38.44%	С	С	36.49%	35.87%	52.63%	39.95%	36.16%	40.73%	-	36.79%
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions ⁹⁾	17.33%	13.97%	С	19.48%	С	С	С	С	17.46%	-	С
Risk weights of exposures to corporates ⁹⁾	45.98%	55.21%	С	40.13%	С	С	С	56.86%	46.54%	-	47.85%
Risk weights of exposures to retail ⁹⁾	31.38%	21.33%	С	33.30%	С	С	С	51.45%	24.65%	-	34.17%
Risk weights of exposures to retail secured by real estate ⁹⁾	13.97%	8.66%	С	14.51%	С	С	С	18.81%	11.13%	-	19.57%
Source: ECB											

Source: ECB.

C: the value is suppressed for confidentiality reasons.

¹⁾ Not all exposure classes are presented in the table.

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".

⁹⁾ Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount.

¹⁰⁾ There are no significant institutions at the highest level of consolidation in Croatia.

T03.05.2 Risk exposures composition¹⁾ by country/2

/EI ID	hillione	percentages)

(LOK billions, percentages)											
Risk exposures	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁰⁾	Finland
(Q1 2024) Credit risk-weighted exposure amounts	C	19.33	8.14	31.11	С	610.78	254.69	90.25	21.89		170.98
Standardised approach (SA)	C	4.65	4.19	11.32	C	81.65	101.41	57.86	21.09 C	-	76.37
of which: exposures to institutions	C	4.03 C	1.18	1.13	C	7.51	3.48	1.63	0.88	-	1.02
of which: exposures to institutions of which: exposures to corporates	C	1.13	0.54	6.23	C	37.50	37.57	19.21	8.00	-	1.02 C
of which: exposures to corporates	C	0.87	1.11	0.23 C	C	18.94	17.15	6.75	7.16	-	12.62
of which: exposures secured by mortgages on immovable property	C	0.38	C	C	C	8.05	15.19	0.73 C	1.76		12.02 C
Internal ratings based approach (IRB)	C	0.30 C	C	C	C	522.03	149.88	C	1.70 C		C
of which: exposures to institutions	C	C	C	C	C	14.62	143.00 C	C	C	_	C
of which: exposures to corporates	C	C	C	C	C	325.76	98.17	C	C	_	C
of which: exposures to retail	C	C	C	C	C	22.63	14.97	C	C	_	C
of which: exposures to retail secured by real estate	C	C	C	C	C	94.88	18.34	C	C	_	Č
Risk exposure for contributions to the default fund of a CCP ²⁾	C	C	C	C	C	1.15	0.01	C	C	_	C
Securitisation positions	C	C	0.19	C	C	5.94	3.39	C	C	_	C
Settlement/delivery risk exposure amount	C	C	C	C	C	C	0.03	C	C	_	Ċ
Market risk exposure amount	C	0.03	0.16	0.49	C	19.94	16.40	2.59	C	_	6.26
Market risk exposure under SA 3)	C	C	C	C	C	6.64	12.64	C	C	_	C
Market risk exposure under IM approach 4)	C	C	C	C	Č	13.30	3.76	C	C	_	C
Operational risk exposure amount	C	2.61	1.43	3.47	C	86.32	37.05	11.09	2.98	-	23.31
Operational risk exposure under BIA 5)	C	С	1.20	С	C	С	С	С	С	-	С
Operational risk exposure under TSA/ASA ⁶⁾	С	С	С	С	С	С	18.86	С	С	-	22.81
Operational risk exposure under AMA 7)	С	С	С	С	С	66.77	С	С	С	-	С
Risk exposure for credit valuation adjustment	С	0.01	С	0.13	С	С	0.78	С	0.03	-	С
Other 8)	С	С	С	С	С	44.10	4.04	С	С	-	11.52
Total risk exposure amount	С	23.37	9.84	36.75	С	766.18	312.99	104.82	26.39	-	213.25
Risk weights SA vs. IRB - Credit Risk (Q1 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁰⁾	Finland
Standardised approach (SA)											
Risk weights of exposures to institutions ⁹⁾	С	С	28.99%	29.96%	С	23.88%	22.93%	26.69%	33.61%	-	19.07%
Risk weights of exposures to corporates ⁹⁾	С	85.49%	91.85%	74.02%	С	87.90%	93.89%	95.78%	92.22%	-	С
Risk weights of exposures to retail ⁹⁾	С	64.35%	72.33%	С	С	71.56%	68.87%	68.91%	70.75%	-	72.16%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾ Internal ratings based approach (IRB)	С	41.93%	С	С	С	39.15%	37.92%	С	37.71%	-	С
Risk weights of exposures to institutions ⁹⁾	С	С	С	С	С	17.70%	С	С	С	-	С
Risk weights of exposures to corporates ⁹⁾	С	С	С	С	С	37.57%	60.05%	С	С	-	С
Risk weights of exposures to retail ⁹⁾	С	С	С	С	С	39.80%	44.43%	С	С	-	С
Risk weights of exposures to retail secured by real estate ⁹⁾	С	С	С	С	С	12.51%	18.84%	С	С	-	С

Source: ECB.

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- 4) IM stands for internal model.
- 5) BIA stands for basic indicator approach.
- 6) TSA stands for traditional standardised approach. ASA stands for alternative standardised approach.
- 7) AMA stands for advanced measurement approach.
- 8) Includes "additional risk exposure amount due to fixed overheads", "total risk exposure amount related to large exposures in the trading book" and "other risk exposure amounts".
- 9) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount.
- 10) There are no significant institutions at the highest level of consolidation in Slovakia.

T03.05.3 Risk exposures composition¹⁾ by classification (business model)

EUR	billions:	percentages)

(EUR billions, percentages)										
Risk exposures	Total	Corporate/ wholesale	Custodian and asset	Development/ promotional	Diversified	G-SIBs ¹⁰⁾	Retail and consumer	Small market	Universal and investment	Not
(Q1 2024)		lender	managers	lenders	lenders	0 0.50	credit lenders	lenders	banks	classified
Credit risk-weighted exposure amounts	7,504.94	304.29	56.74	С	1,000.15	2,983.60	348.55	71.78	2,642.12	С
Standardised approach (SA)	2,997.82	63.21	38.95	С	551.42	960.59	276.80	50.42	961.18	С
of which: exposures to institutions	135.56	3.88	3.77	С	27.80	24.63	17.31	3.91	51.93	С
of which: exposures to corporates	1,107.62	32.86	18.03	С	181.94	304.36	91.33	16.69	422.24	С
of which: exposures to retail	524.90	5.48	3.49	С	71.74	229.68	52.67	14.60	141.47	С
of which: exposures secured by mortgages on immovable property	316.43	6.99	5.75	С	96.48	88.99	41.21	7.88	66.68	С
Internal ratings based approach (IRB)	4,357.65	234.08	С	С	434.58	1,944.58	71.07	21.24	1,633.99	С
of which: exposures to institutions	198.20	16.94	С	С	11.50	87.93	С	0.38	76.56	С
of which: exposures to corporates	2,522.41	190.30	С	С	261.15	1,080.75	13.15	13.86	950.50	С
of which: exposures to retail	415.61	С	С	С	44.42	201.06	23.65	1.73	140.08	С
of which: exposures to retail secured by real estate	589.98	1.69	С	С	86.54	263.10	29.23	4.83	204.58	С
Risk exposure for contributions to the default fund of a CCP 2)	14.35	0.31	0.21	С	0.11	10.35	С	С	3.25	С
Securitisation positions	135.12	6.68	С	0.98	14.03	68.08	С	С	43.69	С
Settlement/delivery risk exposure amount	0.83	С	С	С	0.03	С	0.01	С	0.70	С
Market risk exposure amount	349.38	15.86	6.11	С	29.84	114.94	2.45	1.74	177.48	С
Market risk exposure under SA 3)	153.53	7.98	С	С	22.24	38.84	С	С	76.25	С
Market risk exposure under IM approach 4)	195.85	7.88	С	С	7.60	76.10	С	С	101.23	С
Operational risk exposure amount	906.05	С	17.19	5.47	138.49	378.12	32.93	8.28	299.77	С
Operational risk exposure under BIA 5)	69.41	С	С	С	24.45	С	5.04	4.52	23.21	С
Operational risk exposure under TSA/ASA 6)	467.60	22.92	9.29	1.88	91.55	С	С	2.93	169.73	С
Operational risk exposure under AMA 7)	369.05	С	С	С	22.50	С	С	0.83	106.83	С
Risk exposure for credit valuation adjustment	71.71	3.48	1.35	2.48	3.48	21.88	1.02	С	37.94	С
Other 8)	91.09	0.91	С	С	11.24	С	0.37	С	69.62	С
Total RWA	8,924.01	349.44	81.43	С	1,183.23	3,505.66	385.34	83.60	3,227.64	С
Risk weights SA vs. IRB - Credit Risk		Corporate/	Custodian	Development/	Diversified		Retail and	Small	Universal and	Not
(Q1 2024)	Total	wholesale	and asset		lenders	G-SIBs 10)	consumer	market	investment	classified
		lender	managers	lenders	icriders		credit lenders	lenders	banks	Glassifica
Standardised approach (SA)										_
Risk weights of exposures to institutions 9)	15.44%	3.52%	14.00%	28.55%	29.30%	12.21%		25.95%	14.85%	С
Risk weights of exposures to corporates 9)	85.51%	85.66%	95.32%	77.94%	88.94%	82.96%	87.44%	90.53%	85.79%	С
Risk weights of exposures to retail 9)	68.89%	65.57%	64.23%	С	67.71%	68.85%	71.60%	69.96%	68.80%	С
Risk weights of exposures secured by mortgages on immovable property 9	38.44%	38.28%	35.76%	С	38.81%	38.97%	36.04%	41.03%	38.69%	С
Internal ratings based approach (IRB)										
Risk weights of exposures to institutions 9)	17.33%	13.19%	С	С	19.54%	20.51%	С	С	16.36%	С
Risk weights of exposures to corporates 9)	45.98%	40.15%	С	С	57.92%	40.65%	54.85%	74.73%	51.75%	С
Risk weights of exposures to retail ⁹⁾	31.38%	С	С	С	35.74%	29.76%	34.47%	39.23%	32.45%	С
Risk weights of exposures to retail secured by real estate ⁹⁾ Source: ECB.	13.97%	10.37%	С	С	18.45%	13.26%	14.59%	25.81%	13.34%	С

C: the value is suppressed for confidentiality reasons.

¹⁾ Not all exposure classes are presented in the table.

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".

⁹⁾ Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount.

¹⁰⁾ G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs is used as published by the Financial Stability Board.

T03.05.3 Risk exposures composition¹⁾ by classification (geographical diversification)

(EUR billions; percentages)

Risk exposures	Total	Banks with significant		Banks with largest non-	domestic exposures	
(Q1 2024)	Total	domestic exposures 10)	SSM	Non-SSM EEA 11)	Non-EEA Europe 12)	RoW ¹³
Credit risk-weighted exposure amounts	7,504.94	392.04	2,943.81	447.42	204.90	3,516.78
Standardised approach (SA)	2,997.82	348.93	1,255.04	109.94	94.10	1,189.82
of which: exposures to institutions	135.56	17.76	75.90	3.13	3.45	35.32
of which: exposures to corporates	1,107.62	113.85	533.32	37.48	26.69	396.28
of which: exposures to retail	524.90	40.51	176.31	23.48	14.75	269.85
of which: exposures secured by mortgages on immovable property	316.43	60.70	122.80	13.73	19.24	99.96
Internal ratings based approach (IRB)	4,357.65	40.91	1,635.65	331.59	107.60	2,241.88
of which: exposures to institutions	198.20	С	75.14	14.66	С	105.36
of which: exposures to corporates	2,522.41	18.59	951.51	202.33	59.51	1,290.46
of which: exposures to retail	415.61	10.24	122.05	26.70	11.46	245.17
of which: exposures to retail secured by real estate	589.98	11.28	234.18	48.62	31.19	264.71
Risk exposure for contributions to the default fund of a CCP 2)	14.35	С	3.44	С	С	10.63
Securitisation positions	135.12	С	49.67	С	С	74.45
Settlement/delivery risk exposure amount	0.83	С	0.40	0.03	С	C
Market risk exposure amount	349.38	4.66	170.32	23.96	3.24	147.20
Market risk exposure under SA 3)	153.53	С	85.46	С	С	46.66
Market risk exposure under IM approach 4)	195.85	С	84.86	С	С	100.53
Operational risk exposure amount	906.05	47.76	334.20	67.59	25.36	431.15
Operational risk exposure under BIA 5)	69.41	24.47	33.10	С	С	4.81
Operational risk exposure under TSA/ASA 6)	467.60	С	176.98	50.51	С	203.41
Operational risk exposure under AMA 7)	369.05	С	124.12	С	С	222.92
Risk exposure for credit valuation adjustment	71.71	3.39	33.83	1.85	0.38	32.25
Other 8)	91.09	С	61.94	12.96	С	C
Total risk exposure amount	8,924.01	448.08	3,544.50	553.81	237.41	4,140.21
Risk weights SA vs. IRB - Credit Risk	Total	Banks with significant		Banks with largest non-	domestic exposures	
(Q1 2024)	Total	domestic exposures 10)	SSM	Non-SSM EEA 11)	Non-EEA Europe 12)	RoW ¹³
Standardised approach (SA)		•			•	
Risk weights of exposures to institutions 9)	15.44%	22.66%	15.54%	23.03%	28.61%	12.37%
Risk weights of exposures to corporates 9)	85.51%	81.94%	86.93%	92.26%	92.10%	83.75%
Risk weights of exposures to retail 9)	68.89%	67.40%	68.91%	70.37%	70.36%	68.89%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	38.44%	36.41%	38.17%	40.22%	46.26%	38.60%
Internal ratings based approach (IRB)						
Risk weights of exposures to institutions ⁹⁾	17.33%	С	21.26%	20.76%	С	15.22%
Risk weights of exposures to corporates 9)	45.98%	63.77%	44.59%	50.81%	64.45%	45.56%
	31.38%	28.21%	29.85%	33.17%	42.96%	31.75%
Risk weights of exposures to retail 9)	31.30%	20.2170	29.00/0	33.17 /0	42.3070	31.7370

Source: ECB.

- C: the value is suppressed for confidentiality reasons.
- 1) Not all exposure classes are presented in the table.
- 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".
- 9) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount.
- 10) Domestic exposures more than 95% of total debt securities and loans and advances.
- 11) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 12) European countries not in the EEA.
- 13) RoW: rest of the world, i.e. all countries except European countries.

T03.05.3 Risk exposures composition¹⁾ by classification (size)

(EUR billions; percentages)

Risk exposures			Total	assets		
(Q1 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ¹⁰⁾
Credit risk-weighted exposure amounts	7,504.94	82.07	873.38	723.84	2,842.05	2,983.60
Standardised approach (SA)	2,997.82	72.61	596.65	484.61	883.36	960.59
of which: exposures to institutions	135.56	4.41	33.52	24.95	48.06	24.63
of which: exposures to corporates	1,107.62	25.03	247.66	201.68	328.89	304.36
of which: exposures to retail	524.90	17.70	79.13	47.08	151.31	229.68
of which: exposures secured by mortgages on immovable property	316.43	12.79	84.01	68.95	61.69	88.99
Internal ratings based approach (IRB)	4,357.65	8.85	260.76	232.23	1,911.22	1,944.58
of which: exposures to institutions	198.20	С	С	8.14	95.60	87.93
of which: exposures to corporates	2,522.41	6.85	131.77	161.59	1,141.44	1,080.75
of which: exposures to retail	415.61	0.29	47.27	13.80	153.20	201.06
of which: exposures to retail secured by real estate	589.98	1.35	52.22	39.68	233.63	263.10
Risk exposure for contributions to the default fund of a CCP 2)	14.35	С	С	С	3.09	10.35
Securitisation positions	135.12	С	С	С	44.37	68.08
Settlement/delivery risk exposure amount	0.83	С	С	0.44	0.29	С
Market risk exposure amount	349.38	1.93	23.00	52.88	156.64	114.94
Market risk exposure under SA 3)	153.53	C	C		86.09	38.84
Market risk exposure under IM approach 4)	195.85	C	C	C	70.55	76.10
Operational risk exposure amount	906.05	11.02	102.70	82.25	331.97	378.12
Operational risk exposure under BIA 5)	69.41	7.24	22.74	C	21.35	С
Operational risk exposure under TSA/ASA ⁶⁾	467.60	С	73.05	58.17	192.02	C
Operational risk exposure under AMA 7)	369.05	C	6.91	C	118.59	C
Risk exposure for credit valuation adjustment	71.71	C	C		21.87	21.88
Other 8)	91.09	C	7.42	10.68	65.51	C
Total risk exposure amount	8,924.01	95.53	1,018.15	886.35	3,418.32	3,505.66
District OA of IDD OARS District			Total	assets		
Risk weights SA vs. IRB - Credit Risk	Total		Between €30 billion and	Between €100 billion and		G-SIBs 10)
(Q1 2024)		Less than €30 billion	€100 billion		More than €200 billion	
Standardised approach (SA)						
Risk weights of exposures to institutions 9)	15.44%	31.71%	21.92%	23.98%	11.85%	12.21%
Risk weights of exposures to corporates 9)	85.51%	89.64%	89.00%	87.71%	83.85%	82.96%
Risk weights of exposures to retail 9)	68.89%	70.46%	69.05%		69.08%	68.85%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	38.44%	40.14%	37.76%		38.21%	38.97%
Internal ratings based approach (IRB)						
Risk weights of exposures to institutions ⁹⁾	17.33%	С	9.16%	13.63%	16.31%	20.51%
Risk weights of exposures to corporates ⁹⁾	45.98%	68.05%	48.77%		50.06%	40.65%
Risk weights of exposures to retail ⁹⁾	31.38%	30.61%	37.21%		32.70%	29.76%
The regime of exposures to retain	40.070	47.470/	45.400/	10.0270	44.040/	10.000/

17.47%

15.18%

18.13%

14.01%

Source: ECE

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.

Risk weights of exposures to retail secured by real estate 9)

- 1) Not all exposure classes are presented in the table.
- 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".

13.97%

- 9) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount.
- 10) 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.

13.26%

T03.05.3 Risk exposures composition¹⁾ by classification (risk-based)²⁾

(EUR billions; percentages)

Risk exposures (Q1 2024)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Credit risk-weighted exposure amounts	7,504.94	4,601.42	2,903.52
Standardised approach (SA)	2,997.82	1,654.91	1,342.92
of which: exposures to institutions	135.56	61.99	73.58
of which: exposures to corporates	1,107.62	538.66	568.96
of which: exposures to retail	524.90	390.35	134.55
of which: exposures secured by mortgages on immovable property	316.43	150.78	165.64
Internal ratings based approach (IRB)	4,357.65	2,862.74	1,494.91
of which: exposures to institutions	198.20	135.55	62.64
of which: exposures to corporates	2,522.41	1,641.43	880.98
of which: exposures to retail	415.61	272.26	143.36
of which: exposures to retail secured by real estate	589.98	364.10	225.88
Risk exposure for contributions to the default fund of a CCP 3)	14.35	7.58	6.78
Securitisation positions	135.12	76.19	58.93
Settlement/delivery risk exposure amount	0.83	0.08	0.75
Market risk exposure amount	349.38	154.52	194.86
Market risk exposure under SA 4)	153.53	67.39	86.14
Market risk exposure under IM approach 5)	195.85	87.14	108.72
Operational risk exposure amount	906.05	507.38	398.67
Operational risk exposure under BIA ⁶⁾	69.41	30.30	39.11
Operational risk exposure under TSA/ASA 7)	467.60	248.86	218.74
Operational risk exposure under AMA 8)	369.05	228.22	140.83
Risk exposure for credit valuation adjustment	71.71	26.76	44.94
Other 9)	91.09	40.42	50.68
Total risk exposure amount	8,924.01	5,330.59	3,593.42
Risk weights SA vs. IRB - Credit Risk	Total	Banks with low risk	Banks with medium,
(Q1 2024)	Total	Banks with low risk	high risk and non-rated
Standardised approach (SA)	<u>.</u>	·	
Risk weights of exposures to institutions ¹⁰⁾	15.44%	13.04%	18.28%
Risk weights of exposures to corporates ¹⁰⁾	85.51%	85.93%	85.12%
Risk weights of exposures to retail 10)	68.89%	69.04%	68.45%
Risk weights of exposures secured by mortgages on immovable property ¹⁰⁾	38.44%	38.29%	38.59%
Internal ratings based approach (IRB)			
Risk weights of exposures to institutions ¹⁰⁾	17.33%	16.26%	20.22%
Risk weights of exposures to corporates ¹⁰⁾	45.98%	46.60%	44.87%
Risk weights of exposures to retail ¹⁰⁾	31.38%	31.53%	31.10%
Risk weights of exposures to retail secured by real estate ¹⁰⁾	13.97%	13.44%	14.94%
Source: ECB.			

ource: ECB.

- C: the value is suppressed for confidentiality reasons.
- 1) Not all exposure classes are presented in the table.
- 2) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.
- 3) CCP stands for central counterparty.
- 4) SA stands for standardised approach.
- 5) IM stands for internal model.
- 6) BIA stands for basic indicator approach.
- 7) TSA stands for traditional standardised approach. ASA stands for alternative standardised approach.
- 8) AMA stands for advanced measurement approach.
- 9) 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".
- 10) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount.

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

(EUR billions; percentages)

Parameters and type of counterparty						Re	esidence of t	he obligor ¹⁾						
(Q1 2024)	AT	BE	CH	CZ	DE	ES	FR	GB	ΙE	IT	LU	NL	SE	US
PD assigned to the obligor grade or pool (%)								<u> </u>		<u> </u>				
Institutions	0.13%	0.15%	0.07%	0.23%	0.12%	0.19%	0.09%	0.11%	0.17%	0.93%	0.14%	0.33%	0.06%	0.15%
Corporates	1.12%	2.14%	0.77%	1.79%	0.96%	1.42%	1.58%	0.76%	1.35%	2.71%	0.88%	1.26%	0.98%	1.31%
of which: SME	2.50%	2.66%	3.20%	3.01%	1.07%	1.77%	1.78%	3.88%	4.29%	5.82%	3.01%	2.65%	С	2.25%
Retail	1.30%	0.95%	0.72%	1.45%	1.02%	1.62%	1.26%	1.45%	1.29%	1.67%	0.96%	0.68%	С	1.81%
Retail - Secured by immovable property - Non-SME	0.88%	0.70%	0.67%	1.07%	0.77%	1.20%	0.65%	1.37%	1.06%	1.34%	0.68%	0.58%	С	0.76%
Qualifying Revolving	С	С	1.88%	3.50%	1.04%	2.17%	2.12%	2.29%	С	4.06%	2.09%	С	1.30%	1.17%
Other Retail	2.19%	1.85%	1.10%	2.45%	1.91%	2.49%	1.83%	2.49%	С	3.27%	2.17%	2.74%	1.22%	С
Exposure weighted average Igd (%)														
Institutions	23.11%	17.01%	36.28%	29.87%	26.80%	24.28%	22.67%	27.91%	30.99%	24.92%	23.27%	30.86%	22.04%	39.79%
Corporates	36.32%	29.28%	31.14%	33.69%	36.16%	41.06%	36.28%	33.99%	23.87%	35.47%	30.16%	27.36%	30.59%	27.28%
of which: SME	33.61%	27.59%	31.24%	31.40%	32.70%	42.99%	36.65%	29.29%	38.62%	37.63%	29.18%	19.63%	С	18.58%
Retail	28.28%	17.34%	21.01%	24.52%	28.30%	34.22%	19.21%	15.63%	31.09%	27.98%	16.26%	15.57%	С	25.28%
Retail - Secured by immovable property - Non-SME	18.15%	13.94%	20.55%	18.32%	20.84%	26.91%	13.32%	11.80%	28.40%	21.78%	14.87%	14.64%	С	18.40%
Qualifying Revolving	78.46%	С	55.10%	56.68%	64.83%	73.68%	41.22%	71.81%	С	56.28%	36.89%	С	68.11%	62.19%
Other Retail	51.81%	32.26%	21.84%	41.93%	44.64%	54.91%	27.47%	51.76%	С	38.57%	22.13%	44.78%	36.38%	С
Exposure value														
Institutions	19.33	58.79	32.69	5.67	129.54	37.98	309.67	93.08	12.90	47.02	28.62	33.81	25.52	85.26
Corporates	118.40	221.41	96.29	67.91	743.16	315.24	901.82	277.18	110.89	366.13	195.94	355.99	69.98	683.58
of which: SME	24.05	64.54	1.76	16.28	110.92	66.07	230.26	6.18	10.23	83.74	9.21	73.31	С	20.08
Retail	87.84	322.00	13.60	76.81	746.37	493.68	1,717.53	288.66	49.34	452.35	223.94	579.69	С	14.08
Retail - Secured by immovable property - Non-SME	56.83	223.34	10.28	57.24	500.91	358.99	1,002.11	266.36	44.98	274.63	213.62	541.51	С	2.76
Qualifying Revolving	4.59	С	0.14	0.70	31.84	23.98	70.06	10.36	С	7.31	0.03	С	0.01	0.06
Other Retail	17.45	51.85	2.97	17.59	179.21	85.02	499.90	11.88	С	151.46	9.59	14.67	8.29	С
Risk weight (%)														
Institutions	16.58%	13.69%	15.83%	23.40%	15.68%	20.50%	10.56%	14.98%	21.59%	29.94%	11.49%	18.14%	12.82%	18.02%
Corporates	44.27%	47.64%	29.31%	56.77%	38.53%	64.24%	55.73%	40.66%	31.64%	52.48%	41.90%	46.14%	42.40%	34.63%
of which: SME	39.21%	44.98%	35.14%	52.40%	30.43%	68.03%	58.74%	55.49%	78.73%	49.98%	51.44%	44.97%	С	42.97%
Retail	21.15%	11.98%	13.18%	25.13%	18.82%	26.50%	15.05%	17.72%	30.85%	26.99%	8.48%	12.54%	С	32.84%
Retail - Secured by immovable property - Non-SME	15.93%	8.80%	13.08%	18.66%	14.19%	20.09%	9.22%	14.38%	28.51%	19.47%	7.88%	11.05%	С	15.43%
Qualifying Revolving	17.78%	С	11.78%	26.97%	10.74%	23.64%	18.99%	45.88%	С	37.01%	9.72%	С	16.28%	12.16%
Other Retail	37.19%	23.01%	13.23%	42.12%	34.46%	50.52%	23.24%	67.96%	С	39.95%	19.63%	44.85%	34.93%	С

Source: ECB

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available; only the banks using Internal Rating Based approach to calculate their credit risk-weighted exposure amounts are accounted in the table. Where the conditions set out in the applicable regulation are met, the competent authority shall permit institutions to calculate their risk-weighted exposure amounts using the IRB approach. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, as well as mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

¹⁾ The countries shown in the table were selected based on the relevance of the aggregate exposure value of the SSM banks using the internal ratings based approach towards the obligors of those countries.

T04.01 Performing and non-performing exposures by instrument and counterparty

(EUR billions; percentages)

					Performing	exposures				
Type of instrument and counterparty	Q1 2	023	Q2 20	023	Q3 2	023	Q4 2	023	Q1 2	024
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand	3,794.17	0.00%	3.488.53	0.00%	3.497.05	0.00%	3.274.04	0.00%	3,205.81	0.01%
deposits	3,734.17	0.0070	3,400.33	0.0076	3,491.03	0.0076	3,274.04	0.0076	3,203.01	0.0176
Loans and advances 1)	14,776.24	0.55%	14,813.56	0.55%	14,838.35	0.55%	14,723.33	0.53%	14,989.80	0.52%
Central banks	186.08	0.03%	187.26	0.02%	181.70	0.03%	156.32	0.04%	191.03	0.04%
General governments	858.85	0.04%	857.35	0.05%	852.14	0.04%	862.68	0.05%	873.01	0.05%
Credit institutions	978.60	0.06%	1,003.82	0.05%	1,035.58	0.04%	991.01	0.04%	1,086.20	0.03%
Other financial corporations	1,206.10	0.18%	1,182.03	0.20%	1,209.40	0.19%	1,172.13	0.19%	1,296.94	0.18%
Non-financial corporations	5,502.38	0.80%	5,501.25	0.78%	5,482.12	0.78%	5,470.87	0.75%	5,466.70	0.75%
Households	6,044.23	0.57%	6,081.85	0.57%	6,077.42	0.58%	6,070.32	0.57%	6,075.93	0.55%
Debt securities	2,475.79	0.08%	2,495.57	0.09%	2,517.48	0.08%	2,580.23	0.08%	2,710.50	0.08%
Other ²⁾	11.91	0.93%	10.83	5.13%	4.79	11.16%	36.23	0.58%	9.36	2.14%
Off-balance sheet exposures	6,441.78	0.14%	6,345.38	0.14%	6,460.00	0.14%	6,339.90	0.14%	6,591.77	0.13%
Total	27,499.89	0.34%	27,153.87	0.34%	27,317.67	0.34%	26,953.73	0.33%	27,507.24	0.32%

					Non-performir	ng exposures				
Type of instrument and counterparty	Q1 2	023	Q2 2	023	Q3 2	023	Q4 2	.023	Q1 2	024
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand	0.83	6.70%	0.88	9.10%	0.74	15.28%	0.19	56.27%	0.25	43.51%
deposits	0.03	0.7070	0.00	9.1070	0.74	13.20 /0	0.19	30.27 /0	0.23	43.3170
Loans and advances 1)	338.85	43.69%	343.19	42.91%	344.54	42.50%	346.59	42.14%	354.56	41.58%
Central banks	0.03	99.85%	0.03	99.85%	0.03	100.00%	С	С	С	С
General governments	4.57	21.21%	4.64	20.82%	4.45	23.08%	4.18	24.10%	4.23	23.62%
Credit institutions	1.32	57.81%	1.25	56.46%	1.26	56.97%	С	56.70%	С	60.23%
Other financial corporations	7.98	42.39%	7.78	43.64%	8.34	41.95%	8.25	43.47%	8.31	43.37%
Non-financial corporations	191.59	45.21%	192.65	44.16%	193.08	43.73%	197.24	42.64%	201.44	42.12%
Households	133.37	42.20%	136.83	41.71%	137.38	41.28%	135.69	41.74%	139.42	41.08%
Debt securities	3.24	56.73%	3.26	55.93%	2.93	61.57%	3.32	54.06%	3.59	53.17%
Other 2)	6.93	66.40%	5.32	61.38%	6.06	63.28%	6.13	59.04%	5.29	58.54%
Off-balance sheet exposures	33.26	19.51%	34.28	19.40%	34.12	19.12%	33.54	19.66%	33.93	18.91%
Total	383.11	42.03%	386.92	41.11%	388.39	40.86%	389.77	40.58%	397.62	39.98%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

²⁾ Other includes Debt instrument held for sale.

T04.02.1 Non-performing loans and advances by reference period

(EUR billions; percentages)

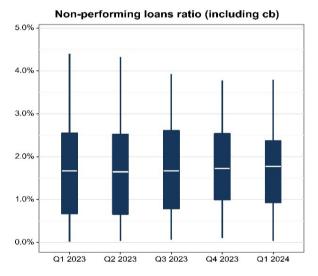
Item	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Loans and advances (including cb) 1) 2)	18,910.09	18,646.16	18,680.68	18,344.15	18,550.42
Loans and advances (excluding cb) 1) 2)	15,115.09	15,156.75	15,182.90	15,069.92	15,344.36
of which: Other financial corporations	1,214.08	1,189.81	1,217.74	1,180.38	1,305.25
of which: Non-financial corporations	5,693.97	5,693.90	5,675.20	5,668.10	5,668.13
of which: Households	6,177.59	6,218.69	6,214.80	6,206.02	6,215.34
Non-performing loans and advances (including cb) ^{1) 2)}	339.68	344.07	345.28	346.78	354.81
Non-performing loans and advances (excluding cb) 1) 2)	338.85	343.19	344.54	346.59	354.56
of which: Other financial corporations	7.98	7.78	8.34	8.25	8.31
of which: Non-financial corporations	191.59	192.65	193.08	197.24	201.44
of which: Households	133.37	136.83	137.38	135.69	139.42
Non-performing loans ratio (including cb)	1.80%	1.85%	1.85%	1.89%	1.91%
Non-performing loans ratio (excluding cb)	2.24%	2.26%	2.27%	2.30%	2.31%
of which: Other financial corporations	0.66%	0.65%	0.68%	0.70%	0.64%
of which: Non-financial corporations	3.36%	3.38%	3.40%	3.48%	3.55%
of which: Households	2.16%	2.20%	2.21%	2.19%	2.24%

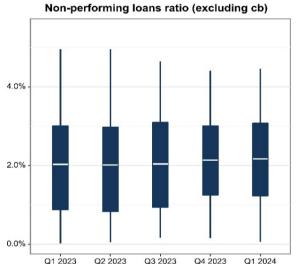
Source: ECB.

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

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

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





T04.02.2 Non-performing loans and advances by country/1

(EUR billions; percentages)

Item (Q1 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Loans and advances (including cb) 1) 2)	18,550.42	530.31	С	3,370.00	29.21	465.34	192.77	2,737.28	5,963.80	-	1,707.86
Loans and advances (excluding cb) 1) 2)	15,344.36	421.04	С	2,599.18	21.01	304.04	158.53	2,396.09	4,932.46	-	1,527.07
of which: Other financial corporations	1,305.25	16.39	С	448.33	0.44	49.86	24.48	124.67	244.20	-	169.38
of which: Non-financial corporations	5,668.13	133.34	С	910.15	9.09	86.98	85.56	803.81	1,915.07	-	658.79
of which: Households	6,215.34	216.60	С	636.43	10.88	101.04	42.10	1,223.54	2,053.93	-	569.76
Non-performing loans and advances (including cb) 1) 2)	354.81	7.09	С	41.93	0.26	6.17	7.29	78.23	118.88	-	41.59
Non-performing loans and advances (excluding cb) 1) 2)	354.56	7.09	С	41.86	0.26	6.17	7.29	78.23	118.81	-	41.49
of which: Other financial corporations	8.31	0.27	С	1.95	С	0.14	0.05	0.45	2.95	-	0.95
of which: Non-financial corporations	201.44	4.73	С	29.30	0.11	3.58	3.74	30.24	71.79	-	26.68
of which: Households	139.42	1.49	С	9.38	0.10	2.44	3.42	47.40	42.77	-	12.80
Non-performing loans ratio (including cb)	1.91%	1.34%	С	1.24%	0.89%	1.33%	3.78%	2.86%	1.99%	-	2.44%
Non-performing loans ratio (excluding cb)	2.31%	1.68%	С	1.61%	1.24%	2.03%	4.60%	3.26%	2.41%	-	2.72%
of which: Other financial corporations	0.64%	1.63%	С	0.44%	С	0.29%	0.19%	0.36%	1.21%	-	0.56%
of which: Non-financial corporations	3.55%	3.55%	С	3.22%	1.16%	4.12%	4.37%	3.76%	3.75%	-	4.05%
of which: Households	2.24%	0.69%	С	1.47%	0.96%	2.42%	8.13%	3.87%	2.08%	-	2.25%

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

^{2) &}quot;cb" refers to "cash balances at central banks and other demand deposits".

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

T04.02.2 Non-performing loans and advances by country/2

(EUR billions; percentages)

Item (Q1 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia 3)	Finland
Loans and advances (including cb) 1) 2)	С	50.49	26.98	64.91	С	2,081.85	542.96	166.09	33.19	-	528.15
Loans and advances (excluding cb) 1) 2)	С	37.51	14.85	53.86	С	1,766.16	453.86	132.80	25.54	-	460.81
of which: Other financial corporations	С	С	С	4.93	С	179.91	21.67	2.45	0.61	-	16.18
of which: Non-financial corporations	С	12.41	4.76	13.01	С	585.23	193.43	45.33	10.91	-	185.34
of which: Households	С	16.23	5.76	29.89	С	791.35	174.34	77.45	11.85	-	233.59
Non-performing loans and advances (including cb) 1) 2)	С	0.20	0.18	1.63	С	27.37	11.59	4.24	0.63	-	6.19
Non-performing loans and advances (excluding cb) 1) 2)	С	0.20	0.18	1.63	С	27.37	11.59	4.24	0.63	-	6.19
of which: Other financial corporations	С	С	С	0.20	С	0.54	0.41	0.23	0.00	-	С
of which: Non-financial corporations	С	0.10	0.07	0.81	С	17.55	6.94	2.35	0.34	-	2.65
of which: Households	С	0.11	0.11	0.61	С	8.64	3.98	1.66	0.29	-	3.44
Non-performing loans ratio (including cb)	С	0.40%	0.68%	2.51%	С	1.31%	2.13%	2.55%	1.91%	-	1.17%
Non-performing loans ratio (excluding cb)	С	0.54%	1.23%	3.02%	С	1.55%	2.55%	3.20%	2.48%	-	1.34%
of which: Other financial corporations	С	С	С	4.09%	С	0.30%	1.91%	9.46%	0.65%	-	С
of which: Non-financial corporations	С	0.78%	1.56%	6.24%	С	3.00%	3.59%	5.19%	3.09%	-	1.43%
of which: Households	С	0.66%	1.89%	2.05%	С	1.09%	2.28%	2.14%	2.45%	-	1.47%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

¹⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

^{2) &}quot;cb" refers to "cash balances at central banks and other demand deposits".

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

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

(EUR billions; percentages)

Item (Q1 2024)	Total	Corporate/ wholesale lender	Custodian and asset managers		Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Loans and advances (including cb) 1) 2)	18,550.42	928.50	189.99	С	2,172.30	7,578.02	841.12	149.42	6,304.57	С
Loans and advances (excluding cb) 1) 2)	15,344.36	748.45	105.27	С	1,822.75	6,361.48	728.29	113.49	5,161.56	С
of which: Other financial corporations	1,305.25	65.24	17.96	4.27	104.72	582.97	16.02	С	511.95	С
of which: Non-financial corporations	5,668.13	433.30	21.04	С	748.56	2,255.24	147.38	42.73	1,892.18	С
of which: Households	6,215.34	55.68	26.86	С	828.71	2,796.95	454.51	52.62	1,995.94	С
Non-performing loans and advances (including cb) 1) 2)	354.81	14.70	1.23	С	56.04	158.31	12.95	1.64	105.45	С
Non-performing loans and advances (excluding cb) 1) 2)	354.56	14.70	1.23	С	56.02	158.19	12.95	1.63	105.34	С
of which: Other financial corporations	8.31	0.23	0.09	0.13	1.20	4.29	0.11	С	2.21	С
of which: Non-financial corporations	201.44	13.78	0.84	С	32.84	82.65	5.49	0.74	61.16	С
of which: Households	139.42	0.52	0.30	С	21.59	69.18	7.30	0.82	39.58	С
Non-performing loans ratio (including cb)	1.91%	1.58%	0.65%	1.18%	2.58%	2.09%	1.54%	1.10%	1.67%	С
Non-performing loans ratio (excluding cb)	2.31%	1.96%	1.17%	1.48%	3.07%	2.49%	1.78%	1.44%	2.04%	С
of which: Other financial corporations	0.64%	0.36%	0.48%	3.05%	1.14%	0.74%	0.71%	С	0.43%	С
of which: Non-financial corporations	3.55%	3.18%	3.99%	3.09%	4.39%	3.66%	3.73%	1.73%	3.23%	С
of which: Households	2.24%	0.94%	1.13%	С	2.60%	2.47%	1.61%	1.55%	1.98%	С

Source: ECB.

C: the value is suppressed for confidentiality reasons.

¹⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

^{2) &}quot;cb" refers to "cash balances at central banks and other demand deposits".

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

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

(EUR billions; percentages)

Item (Q1 2024)	Total	Banks with significant domestic exposures 3)	Banks with largest non-domestic exposures						
	Total		SSM	Non-SSM EEA 4)	Non-EEA Europe ⁵⁾	RoW ⁶⁾			
Loans and advances (including cb) 1) 2)	18,550.42	1,039.18	7,273.73	1,148.06	484.95	8,604.50			
Loans and advances (excluding cb) 1) 2)	15,344.36	880.01	5,961.83	985.84	380.17	7,136.52			
of which: Other financial corporations	1,305.25	32.80	612.71	38.60	8.71	612.43			
of which: Non-financial corporations	5,668.13	297.85	2,206.75	388.58	137.34	2,637.62			
of which: Households	6,215.34	340.29	2,261.33	452.11	205.66	2,955.95			
Non-performing loans and advances (including cb) 1) 2)	354.81	19.58	127.91	17.58	12.34	177.40			
Non-performing loans and advances (excluding cb) 1) 2)	354.56	19.58	127.79	17.57	12.34	177.28			
of which: Other financial corporations	8.31	0.26	3.07	0.60	0.08	4.30			
of which: Non-financial corporations	201.44	12.50	77.39	10.26	7.07	94.22			
of which: Households	139.42	6.62	45.00	6.31	5.19	76.30			
Non-performing loans ratio (including cb)	1.91%	1.88%	1.76%	1.53%	2.55%	2.06%			
Non-performing loans ratio (excluding cb)	2.31%	2.23%	2.14%	1.78%	3.25%	2.48%			
of which: Other financial corporations	0.64%	0.80%	0.50%	1.57%	0.92%	0.70%			
of which: Non-financial corporations	3.55%	4.20%	3.51%	2.64%	5.15%	3.57%			
of which: Households	2.24%	1.95%	1.99%	1.40%	2.52%	2.58%			

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

- 2) "cb" refers to "cash balances at central banks and other demand deposits".
- 3) Domestic exposures more than 95% of total debt securities and loans and advances.
- 4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 5) European countries not in the EEA.
- 6) RoW: rest of the world, i.e. all countries except European countries.

¹⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

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

(EUR billions; percentages)

Item			Total a	assets		
(Q1 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ³⁾
Loans and advances (including cb) 1) 2)	18,550.42	173.15	2,031.00	1,600.89	7,167.37	7,578.02
Loans and advances (excluding cb) 1) 2)	15,344.36	119.50	1,678.85	1,277.29	5,907.25	6,361.48
of which: Other financial corporations	1,305.25	3.57	135.03	112.77	470.91	582.97
of which: Non-financial corporations	5,668.13	46.57	554.96	532.93	2,278.44	2,255.24
of which: Households	6,215.34	56.89	708.28	437.09	2,216.12	2,796.95
Non-performing loans and advances (including cb) 1) 2)	354.81	2.83	38.23	33.15	122.29	158.31
Non-performing loans and advances (excluding cb) 1) 2)	354.56	2.83	38.21	33.15	122.18	158.19
of which: Other financial corporations	8.31	0.13	0.74	0.53	2.62	4.29
of which: Non-financial corporations	201.44	1.18	21.41	21.72	74.48	82.65
of which: Households	139.42	1.50	15.64	10.31	42.78	69.18
Non-performing loans ratio (including cb)	1.91%	1.64%	1.88%	2.07%	1.71%	2.09%
Non-performing loans ratio (excluding cb)	2.31%	2.37%	2.28%	2.60%	2.07%	2.49%
of which: Other financial corporations	0.64%	3.69%	0.55%	0.47%	0.56%	0.74%
of which: Non-financial corporations	3.55%	2.52%	3.86%	4.08%	3.27%	3.66%
of which: Households	2.24%	2.64%	2.21%	2.36%	1.93%	2.47%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

¹⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

^{2) &}quot;cb" refers to "cash balances at central banks and other demand deposits".

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

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

(EUR billions; percentages)

Item (Q1 2024)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Loans and advances (including cb) 1) 2)	18,550.42	11,104.40	7,446.02
Loans and advances (excluding cb) 1) 2)	15,344.36	9,372.73	5,971.63
of which: Other financial corporations	1,305.25	605.33	699.92
of which: Non-financial corporations	5,668.13	3,530.97	2,137.16
of which: Households	6,215.34	3,948.72	2,266.63
Non-performing loans and advances (including cb) 1) 2)	354.81	209.25	145.56
Non-performing loans and advances (excluding cb) 1) 2)	354.56	209.22	145.34
of which: Other financial corporations	8.31	4.83	3.48
of which: Non-financial corporations	201.44	110.33	91.11
of which: Households	139.42	90.73	48.68
Non-performing loans ratio (including cb)	1.91%	1.88%	1.95%
Non-performing loans ratio (excluding cb)	2.31%	2.23%	2.43%
of which: Other financial corporations	0.64%	0.80%	0.50%
of which: Non-financial corporations	3.55%	3.12%	4.26%
of which: Households	2.24%	2.30%	2.15%

Source: ECB.

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

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

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

^{3) &}quot;cb" refers to "cash balances at central banks and other demand deposits".

T04.03.1 Forbearance by instrument and counterparty

(EUR billions; percentages)

					Performing forbo	orne exposures				
Type of instrument and counterparty	Q1 2	Q1 2023		Q2 2023		Q3 2023		023	Q1 2	024
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	С	С	С	С	С	С	С	С	С	С
Loans and advances 1)	164.12	5.25%	149.65	5.11%	143.04	5.24%	140.23	5.09%	141.48	4.96%
Central banks	С	С	С	С	С	С	С	С	С	С
General governments	1.17	1.39%	1.07	1.45%	1.08	1.26%	1.28	2.17%	1.22	1.49%
Credit institutions	С	С	С	С	С	С	С	С	С	С
Other financial corporations	3.52	3.53%	3.60	3.06%	3.94	3.07%	3.51	3.69%	3.62	3.81%
Non-financial corporations	106.39	4.94%	94.52	4.60%	88.85	4.69%	87.33	4.47%	89.21	4.38%
Households	52.96	6.08%	50.47	6.28%	49.13	6.48%	48.10	6.39%	47.42	6.23%
Debt securities	0.09	2.20%	0.11	1.95%	0.05	1.24%	0.06	1.08%	0.08	0.50%
Other 2)	С	10.45%	С	29.15%	С	С	С	9.09%	С	10.29%
Off-balance sheet exposures	15.07	1.86%	14.12	1.78%	13.32	1.77%	13.16	1.32%	13.88	1.39%
Total	179.75	4.98%	165.03	4.99%	156.99	5.06%	153.64	4.77%	155.59	4.64%

				1	lon-performing fo	rborne exposures				
Type of instrument and counterparty	Q1 2	023	Q2 2	023	Q3 2	023	Q4 2	023	Q1 2	024
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other	0	С	С	С	С	0	0	С	С	С
demand deposits	C	C	C	C	C	C	C	C	C	C
Loans and advances 1)	133.25	38.98%	131.04	38.93%	130.89	37.97%	129.38	37.88%	131.19	37.45%
Central banks	С	С	С	С	С	С	С	С	С	С
General governments	0.27	20.12%	0.36	14.85%	0.32	16.41%	0.32	15.45%	0.33	16.61%
Credit institutions	С	47.33%	С	26.70%	С	29.66%	С	30.34%	С	33.77%
Other financial corporations	3.41	34.74%	3.27	34.74%	3.18	36.80%	2.88	37.38%	2.91	36.40%
Non-financial corporations	81.14	40.87%	78.50	40.85%	78.61	39.64%	78.70	38.77%	80.35	38.18%
Households	48.32	36.18%	48.72	36.33%	48.58	35.51%	47.32	36.62%	47.45	36.43%
Debt securities	0.63	38.94%	0.41	58.40%	0.35	57.41%	0.28	59.74%	0.58	44.10%
Other 2)	С	60.89%	С	55.87%	С	58.03%	С	53.36%	С	50.27%
Off-balance sheet exposures	3.51	11.17%	3.89	9.07%	4.03	9.13%	4.20	10.37%	4.20	9.65%
Total	140.84	38.82%	137.46	38.40%	137.70	37.53%	136.51	37.38%	138.37	36.86%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

²⁾ Other includes Debt instrument held for sale.

T04.03.2 Non-performing exposures and forbearance by country

(EUR billions; percentages)

Ot		Total expo	sures			Forborne e	xposures	
Country (Q1 2024)	Perfor	ming	Non-per	forming	Perfor	ming	Non-per	forming
(Q1 2024)	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	729.55	0.22%	7.62	43.84%	2.71	2.01%	2.16	27.73%
Bulgaria	С	С	С	С	С	С	С	С
Germany	4,649.38	0.21%	47.19	30.14%	29.99	1.75%	18.21	29.50%
Estonia	35.27	0.32%	0.29	28.19%	С	С	С	С
Ireland	690.59	0.31%	6.87	26.72%	4.39	5.43%	3.63	22.57%
Greece	304.73	0.51%	11.58	45.48%	5.16	5.61%	4.47	43.30%
Spain	4,044.27	0.44%	84.26	41.84%	31.80	7.89%	34.01	43.41%
France	9,026.21	0.33%	130.31	42.59%	28.71	4.62%	34.75	36.03%
Croatia 1)	-	-	-	-	-	-	-	-
Italy	3,156.17	0.42%	49.43	49.02%	18.96	7.16%	15.41	49.85%
Cyprus	С	С	С	С	С	С	С	С
Latvia	58.84	0.31%	0.21	39.53%	0.49	4.36%	0.12	45.93%
Lithuania	33.26	0.27%	0.30	25.66%	0.16	С	0.06	26.85%
Luxembourg	106.58	0.25%	1.78	23.46%	0.68	1.47%	0.66	24.58%
Malta	С	С	С	С	С	С	С	С
Netherlands	2,766.74	0.13%	30.69	24.37%	17.65	1.34%	14.32	22.05%
Austria	777.18	0.55%	12.22	43.48%	5.61	5.08%	4.64	40.02%
Portugal	266.08	0.88%	5.94	54.36%	2.34	10.67%	2.09	60.70%
Slovenia	51.93	0.56%	0.68	50.99%	0.25	5.53%	0.22	49.87%
Slovakia 1)	-	-	-	-	-	-	-	-
Finland	726.34	0.15%	6.79	25.29%	5.52	1.04%	2.83	15.08%
Total	27,507.24	0.32%	397.62	39.98%	155.59	4.64%	138.37	36.86%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

O-to-many		Total ex	posures		Forborne exposures					
Category (Q1 2024)	Perfor	ming	Non-per	forming	Perfor	ming	Non-performing			
(@12024)	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio		
Corporate/wholesale lenders	1,253.07	0.29%	15.99	27.01%	12.59	1.89%	7.78	29.06%		
Custodian and asset managers	308.29	0.13%	1.25	31.58%	С	С	0.69	25.60%		
Development/promotional lenders	С	С	С	С	2.02	0.67%	С	17.83%		
Diversified lenders	3,279.90	0.49%	66.39	45.91%	26.75	5.90%	25.05	43.96%		
G-SIBs 1)	11,311.86	0.32%	171.15	39.70%	60.41	4.72%	53.94	35.90%		
Retail and consumer credit lenders	1,112.82	0.37%	14.10	38.24%	5.11	6.32%	3.73	38.51%		
Small market lenders	191.76	0.48%	1.74	47.36%	1.53	5.31%	0.69	44.38%		
Universal and investment banks	9,560.38	0.29%	119.79	40.41%	46.12	4.56%	45.06	35.94%		
Not classified	С	С	С	С	С	С	С	С		
Total	27,507.24	0.32%	397.62	39.98%	155.59	4.64%	138.37	36.86%		

Source: ECB

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Catamami		Total ex	posures		Forborne exposures					
Category (Q1 2024)	Perfor	ming	Non-per	forming	Perfor	ming	Non-per	forming		
(Q1 2024)	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio		
Banks with significant domestic exposures ¹⁾ Banks with largest non-domestic exposures	1,475.70	0.34%	23.39	41.45%	6.08	5.43%	6.78	46.89%		
SSM	10,838.52	0.30%	149.15	39.58%	70.49	4.18%	54.33	36.08%		
Non-SSM EEA 2)	1,659.04	0.36%	19.00	44.97%	8.04	3.82%	6.34	39.85%		
Non-EEA Europe 3)	657.41	0.45%	13.51	37.69%	5.95	5.66%	6.16	35.60%		
RoW 4)	12,876.58	0.33%	192.57	39.77%	65.03	5.08%	64.77	36.30%		
Total	27,507.24	0.32%	397.62	39.98%	155.59	4.64%	138.37	36.86%		

Source: ECB.

- C: the value is suppressed for confidentiality reasons.
- 1) Domestic exposures more than 95% of total debt securities and loans and advances.
- 2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 3) European countries not in the EEA.
- 4) RoW: rest of the world, i.e. all countries except European countries.

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

(EUR billions; percentages)

Catagory		Total ex	posures		Forborne exposures					
Category (Q1 2024)	Perfor	ming	Non-per	forming	Perfor	ming	Non-per	forming		
(Q1 2024)	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio		
Banks with total assets										
Less than €30 billion	240.90	0.40%	3.41	39.37%	1.97	4.11%	1.37	37.60%		
Between €30 billion and €100 billion	2,871.29	0.37%	45.88	41.41%	25.23	4.67%	18.36	39.05%		
Between €100 billion and €200 billion	2,445.40	0.35%	39.66	38.53%	16.34	5.03%	13.44	35.41%		
More than €200 billion	10,637.79	0.31%	137.52	40.28%	51.64	4.44%	51.28	37.45%		
G-SIBs 1)	11,311.86	0.32%	171.15	39.70%	60.41	4.72%	53.94	35.90%		
Total	27,507.24	0.32%	397.62	39.98%	155.59	4.64%	138.37	36.86%		

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

T04.03.3 Non-performing exposures and forbearance by classification (risk-based) 1)

(EUR billions; percentages)

Category (Q1 2024)		Total ex	posures		Forborne exposures					
	Perfor	ming	Non-per	forming	Perfor	ming	Non-performing			
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio		
Banks with low risk	16,289.90	0.33%	229.04	41.42%	84.07	5.41%	79.46	38.30%		
Banks with medium, high risk and non-rated	11,217.34	0.31%	168.58	38.02%	71.52	3.75%	58.91	34.92%		
Total	27,507.24	0.32%	397.62	39.98%	155.59	4.64%	138.37	36.86%		

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

T04.04.1 Fair value hierarchy by reference period

(EUR billions; percentages)

		Fair value hierarchy													
Type of instrument		Q1 2023			Q2 2023		Q3 2023			Q4 2023		Q1 2024			
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Derivatives	15.36	1,868.17	40.01	14.61	2,005.02	40.08	12.47	2,293.43	40.58	14.34	1,833.18	38.38	19.90	1,775.42	40.46
Equity instruments	301.93	22.51	70.17	312.57	22.04	71.49	306.86	25.87	71.53	318.67	19.64	75.06	440.45	20.67	77.22
Debt securities	1,207.93	384.67	36.36	1,277.61	377.96	37.68	1,255.69	413.11	39.13	1,250.05	403.19	37.34	1,408.47	437.65	34.52
Loans and advances	17.08	1,348.66	78.57	16.25	1,307.31	76.11	14.79	1,371.69	74.10	16.49	1,247.29	74.35	11.75	1,411.29	70.44
Total	1,542.29	3,624.02	225.10	1,621.05	3,712.32	225.37	1,589.80	4,104.10	225.33	1,599.55	3,503.31	225.14	1,880.58	3,645.03	222.64
as a share of total assets	5.84%	13.73%	0.85%	6.15%	14.09%	0.86%	5.94%	15.33%	0.84%	6.17%	13.50%	0.87%	7.07%	13.70%	0.84%

Source: ECB.

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

T04.04.2 Fair value hierarchy by country

(EUR billions; percentages)

Country	Total assets	Leve	el 1	Leve	el 2	Leve	el 3
(Q1 2024)	TOTAL ASSETS	Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	650.86	13.78	2.12%	26.21	4.03%	3.32	0.51%
Bulgaria	С	С	С	С	С	С	С
Germany	4,994.26	289.97	5.81%	1,199.84	24.02%	49.66	0.99%
Estonia	31.67	0.41	1.28%	0.12	0.38%	С	С
Ireland	645.50	38.95	6.03%	122.25	18.94%	3.17	0.49%
Greece	302.37	8.96	2.96%	6.56	2.17%	1.91	0.63%
Spain	3,783.71	218.10	5.76%	303.83	8.03%	17.14	0.45%
France	9,292.27	829.45	8.93%	1,528.02	16.44%	97.78	1.05%
Croatia 1)	-	-	-	-	-	-	-
Italy	2,554.22	234.15	9.17%	100.22	3.92%	17.77	0.70%
Cyprus	С	С	С	С	С	С	С
Latvia	54.13	0.92	1.70%	С	С	0.00	0.00%
Lithuania	31.80	0.47	1.49%	0.13	0.42%	С	С
Luxembourg	98.11	1.25	1.27%	3.26	3.32%	2.06	2.10%
Malta	С	С	С	С	С	С	С
Netherlands	2,408.23	148.66	6.17%	168.81	7.01%	13.51	0.56%
Austria	684.71	26.88	3.93%	12.36	1.81%	4.82	0.70%
Portugal	244.41	15.92	6.52%	3.74	1.53%	3.04	1.24%
Slovenia	44.84	2.31	5.15%	1.31	2.92%	0.03	0.07%
Slovakia 1)	-	-	-	-	-	-	-
Finland	713.08	49.42	6.93%	С	С	С	С
Total	26,614.57	1,880.58	7.07%	3,645.03	13.70%	222.64	0.84%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T04.04.3 Fair value hierarchy by classification (business model)

(EUR billions; percentages)

Category	Total assets	Level	1	Level	2	Level 3	
(Q1 2024)	i Utai assets	Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	1,139.51	79.68	6.99%	102.15	8.96%	8.46	0.74%
Custodian and asset managers	322.09	17.38	5.39%	42.88	13.31%	1.22	0.38%
Development/promotional lenders	С	С	5.88%	С	2.93%	С	С
Diversified lenders	2,937.85	125.30	4.26%	52.23	1.78%	17.79	0.61%
G-SIBs 1)	11,521.76	982.51	8.53%	2,020.66	17.54%	111.84	0.97%
Retail and consumer credit lenders	1,070.51	27.72	2.59%	25.79	2.41%	2.55	0.24%
Small market lenders	172.60	5.09	2.95%	2.77	1.60%	0.08	0.05%
Universal and investment banks	8,972.28	615.59	6.86%	1,384.85	15.43%	63.89	0.71%
Not classified	С	С	С	С	С	С	С
Total	26,614.57	1,880.58	7.07%	3,645.03	13.70%	222.64	0.84%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T04.04.3 Fair value hierarchy by classification (geographical diversification)

(EUR billions; percentages)

Category	Total assets	Level 1	1	Level	2	Level 3		
(Q1 2024)	10141 455615	Amount	Ratio	Amount	Ratio	Amount	Ratio	
Banks with significant domestic exposures 1)	1,377.03	65.75	4.77%	33.05	2.40%	17.45	1.27%	
Banks with largest non-domestic exposures								
SSM	10,065.53	633.37	6.29%	1,150.31	11.43%	73.10	0.73%	
Non-SSM EEA 2)	1,535.17	76.84	5.01%	С	С	12.86	0.84%	
Non-EEA Europe 3)	597.74	28.47	4.76%	С	С	1.80	0.30%	
RoW 4)	13,039.09	1,076.15	8.25%	2,267.44	17.39%	117.42	0.90%	
Total	26,614.57	1,880.58	7.07%	3,645.03	13.70%	222.64	0.84%	

Source: ECB

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

- 1) Domestic exposures more than 95% of total debt securities and loans and advances.
- 2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 3) European countries not in the EEA.
- 4) RoW: rest of the world, i.e. all countries except European countries.

C: the value is suppressed for confidentiality reasons.

T04.04.3 Fair value hierarchy by classification (size)

(EUR billions; percentages)

Category	Total assets	Level '	1	Level	2	Level 3	
(Q1 2024)	Total assets	Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
Less than €30 billion	220.92	5.89	2.66%	3.02	1.37%	0.65	0.29%
Between €30 billion and €100 billion	2,741.61	116.29	4.24%	110.24	4.02%	18.48	0.67%
Between €100 billion and €200 billion	2,317.52	132.47	5.72%	310.35	13.39%	27.28	1.18%
More than €200 billion	9,812.77	643.42	6.56%	1,200.76	12.24%	64.39	0.66%
G-SIBs 1)	11,521.76	982.51	8.53%	2,020.66	17.54%	111.84	0.97%
Total	26,614.57	1,880.58	7.07%	3,645.03	13.70%	222.64	0.84%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T04.04.3 Fair value hierarchy by classification (risk-based) 1)

(EUR billions, percentages)

Category	Total assets	Level	1	Leve	12	Level 3	
(Q1 2024)	Total assets	Amount	Ratio	Amount	Ratio	Amount	Ratio
Low risk banks	15,427.33	1,069.17	6.93%	1,783.64	11.56%	123.34	0.80%
Medium, high risk and non-rated banks	11,187.24	811.40	7.25%	1,861.39	16.64%	99.29	0.89%
Total	26,614.57	1,880.58	7.07%	3,645.03	13.70%	222.64	0.84%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Item	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Total loans and advances subject to impairment review 1) 2)	14,510.34	14,573.63	14,596.76	14,500.62	14,707.05
Stage 1 loans and advances	12,829.46	12,899.16	12,903.65	12,750.29	12,963.11
Stage 1 as a share of total loans and advances 2)	88.42%	88.51%	88.40%	87.93%	88.14%
Stage 1 coverage ratio	0.23%	0.23%	0.23%	0.21%	0.21%
Stage 2 loans and advances	1,350.52	1,339.01	1,355.63	1,411.30	1,397.73
Stage 2 as a share of total loans and advances 2)	9.31%	9.19%	9.29%	9.73%	9.50%
Stage 2 coverage ratio	3.82%	3.79%	3.75%	3.60%	3.59%
Stage 3 loans and advances	316.06	321.54	323.72	326.25	333.67
Stage 3 as a share of total loans and advances 2)	2.18%	2.21%	2.22%	2.25%	2.27%
Stage 3 coverage ratio	45.17%	44.26%	43.82%	43.35%	42.76%
Purchased or originated credit-impaired loans and advances 3)	14.31	13.93	13.78	12.78	12.54
Purchased or originated credit-impaired as a share of total loans and advances 2)	0.10%	0.10%	0.09%	0.09%	0.09%
Purchased or originated credit-impaired coverage ratio	22.17%	20.79%	21.24%	21.24%	21.56%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects

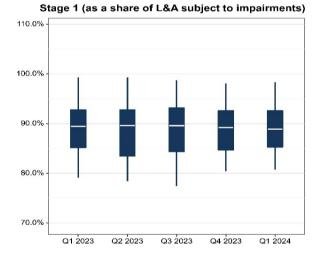
changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, as well as mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

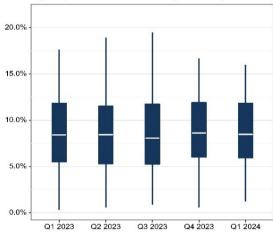
1) Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.

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

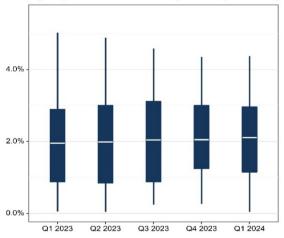
3) Purchased or originated credit-impaired loans and advances are included in Stage 2 and Stage 3 loans and advances until Q2 2021.



Stage 2 (as a share of L&A subject to impairments)



Stage 3 (as a share of L&A subject to impairments)



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

(EUR billions; percentages)

Item (Q1 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia 3)	Italy
Total loans and advances subject to impairment review 1) 2)	14,707.05	419.31	С	2,160.04	21.01	273.10	157.02	2,387.85	4,910.22	-	1,522.08
Stage 1 loans and advances	12,963.11	364.42	С	1,877.47	18.68	241.44	133.57	2,142.73	4,327.11	-	1,323.49
Stage 1 as a share of total loans and advances ²⁾	88.14%	86.91%	С	86.92%	88.89%	88.40%	85.06%	89.73%	88.12%	-	86.95%
Stage 1 coverage ratio	0.21%	0.11%	С	0.13%	0.22%	0.21%	0.35%	0.36%	0.21%	-	0.22%
Stage 2 loans and advances	1,397.73	47.56	С	244.39	2.07	25.71	14.97	172.45	464.37	-	156.96
Stage 2 as a share of total loans and advances ²⁾	9.50%	11.34%	С	11.31%	9.86%	9.41%	9.53%	7.22%	9.46%	-	10.31%
Stage 2 coverage ratio	3.59%	1.74%	С	2.01%	2.82%	4.67%	5.38%	5.50%	3.70%	-	5.20%
Stage 3 loans and advances	333.67	6.72	С	36.41	С	5.36	6.70	71.36	115.79	-	40.07
Stage 3 as a share of total loans and advances 2)	2.27%	1.60%	С	1.69%	С	1.96%	4.27%	2.99%	2.36%	-	2.63%
Stage 3 coverage ratio	42.76%	46.67%	С	33.31%	27.10%	30.40%	37.08%	45.37%	45.00%	-	53.54%
Purchased or originated credit-impaired loans and advances	12.54	0.61	С	1.77	С	0.60	1.78	1.32	2.94	-	1.57
Purchased or originated credit-impaired as a share of total loans and advances 2)	0.09%	0.15%	С	0.08%	С	0.22%	1.14%	0.06%	0.06%	-	0.10%
Purchased or originated credit-impaired coverage ratio	21.56%	22.22%	С	16.07%	С	0.98%	15.42%	29.28%	22.67%	-	35.21%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

¹⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.

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

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

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

(EUR billions; percentages)

Item (Q1 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Total loans and advances subject to impairment review 1) 2)	С	37.51	14.85	53.81	С	1,692.88	451.40	132.73	25.54	-	408.35
Stage 1 loans and advances	С	34.02	14.02	46.71	С	1,530.74	373.06	112.33	22.75	-	366.09
Stage 1 as a share of total loans and advances 2)	С	90.68%	94.43%	86.79%	С	90.42%	82.64%	84.63%	89.08%	-	89.65%
Stage 1 coverage ratio	С	0.26%	0.34%	0.17%	С	0.07%	0.24%	0.63%	0.58%	-	0.07%
Stage 2 loans and advances	С	3.29	0.66	5.51	С	135.16	66.56	16.10	2.14	-	36.48
Stage 2 as a share of total loans and advances 2)	С	8.76%	4.46%	10.23%	С	7.98%	14.75%	12.13%	8.39%	-	8.93%
Stage 2 coverage ratio	С	2.48%	6.22%	2.44%	С	1.70%	3.91%	8.84%	5.17%	-	1.83%
Stage 3 loans and advances	С	0.19	С		С	С	11.01	4.17	0.56	-	5.50
Stage 3 as a share of total loans and advances 2)	С	0.51%	С	С	С	С	2.44%	3.14%	2.18%	-	1.35%
Stage 3 coverage ratio	С	41.81%	45.60%	24.28%	С	26.55%	44.56%	58.19%	53.41%	-	28.39%
Purchased or originated credit-impaired loans and advances	С	0.02	С	С	С	С	0.77	0.13	0.09	-	0.28
Purchased or originated credit-impaired as a share of total loans and advances 2)	С	0.04%	С	С	С	С	0.17%	0.10%	0.35%	-	0.07%
Purchased or originated credit-impaired coverage ratio	С	4.89%	С	С	С	С	22.86%	63.95%	30.80%	-	С

Source: ECB.

C: the value is suppressed for confidentiality reasons.

¹⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.

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

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

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

(EUR billions; percentages)

Item (Q1 2024)	Total	Corporate/ wholesale lender	Custodian and asset managers		Diversified	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Total loans and advances subject to impairment review 1) 2)	14,707.05	742.93	92.02	С	1,691.44	6,169.73	662.93	113.48	4,933.99	С
Stage 1 loans and advances	12,963.11	635.53	84.80	С	1,451.34	5,444.97	595.52	101.99	4,374.55	С
Stage 1 as a share of total loans and advances 2)	88.14%	85.54%	92.15%	С	85.81%	88.25%	89.83%	89.87%	88.66%	С
Stage 1 coverage ratio	0.21%	0.17%	0.05%	С	0.27%	0.21%	0.26%	0.37%	0.20%	С
Stage 2 loans and advances	1,397.73	93.20	С	С	184.49	571.25	56.05	9.84	455.13	С
Stage 2 as a share of total loans and advances 2)	9.50%	12.55%	С	7.25%	10.91%	9.26%	8.46%	8.67%	9.22%	С
Stage 2 coverage ratio	3.59%	2.24%	С	С	4.82%	3.70%	3.69%	4.39%	3.29%	С
Stage 3 loans and advances	333.67	14.00	1.13	С	50.95	149.54	10.66	1.52	101.52	С
Stage 3 as a share of total loans and advances 2)	2.27%	1.88%	1.23%	С	3.01%	2.42%	1.61%	1.34%	2.06%	С
Stage 3 coverage ratio	42.76%	28.00%	33.03%	С	48.23%	42.40%	42.78%	48.81%	43.47%	С
Purchased or originated credit-impaired loans and advances	12.54	0.19	С	С	4.65	3.97	0.70	0.13	2.80	С
Purchased or originated credit-impaired as a share of total loans and advances 2)	0.09%	0.03%	С		0.28%	0.06%	0.10%	0.11%	0.06%	С
Purchased or originated credit-impaired coverage ratio	21.56%	С	С		21.63%	19.53%	11.93%	27.14%	27.01%	С

Source: ECB.

C: the value is suppressed for confidentiality reasons.

¹⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.

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

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

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

(EUR billions; percentages)

Item	Total	Banks with significant	Banks with largest non-domestic exposures							
(Q1 2024)	Total	domestic exposures 3)	SSM	Non-SSM EEA 4)	Non-EEA Europe ⁵⁾	RoW ⁶⁾				
Total loans and advances subject to impairment review 1) 2)	14,707.05	803.34	5,633.94	930.99	379.37	6,959.42				
Stage 1 loans and advances	12,963.11	721.24	4,981.19	802.69	329.52	6,128.47				
Stage 1 as a share of total loans and advances ²⁾	88.14%	89.78%	88.41%	86.22%	86.86%	88.06%				
Stage 1 coverage ratio	0.21%	0.16%	0.19%	0.18%	0.30%	0.23%				
Stage 2 loans and advances	1,397.73	64.14	526.96	110.70	37.66	658.28				
Stage 2 as a share of total loans and advances 2)	9.50%	7.98%	9.35%	11.89%	9.93%	9.46%				
Stage 2 coverage ratio	3.59%	4.06%	3.49%	3.18%	4.66%	3.64%				
Stage 3 loans and advances	333.67	17.74	119.43	16.36	11.60	168.54				
Stage 3 as a share of total loans and advances 2)	2.27%	2.21%	2.12%	1.76%	3.06%	2.42%				
Stage 3 coverage ratio	42.76%	48.73%	41.95%	48.04%	40.72%	42.33%				
Purchased or originated credit-impaired loans and advances	12.54	0.22	6.36	1.24	0.60	4.13				
Purchased or originated credit-impaired as a share of total loans and advances 2)	0.09%	0.03%	0.11%	0.13%	0.16%	0.06%				
Purchased or originated credit-impaired coverage ratio	21.56%	25.02%	22.30%	24.11%	14.04%	20.54%				

Source: ECB.

- C: the value is suppressed for confidentiality reasons.
- 1) Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.
- 2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).
- 3) Domestic exposures more than 95% of total debt securities and loans and advances.
- 4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 5) European countries not in the EEA.
- 6) RoW: rest of the world, i.e. all countries except European countries.

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

(EUR billions; percentages)

Item			Total a			
(Q1 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ³⁾
Total loans and advances subject to impairment review 1) 2)	14,707.05	118.95	1,426.57	1,218.10	5,773.70	6,169.73
Stage 1 loans and advances	12,963.11	106.63	1,259.03	1,050.85	5,101.63	5,444.97
Stage 1 as a share of total loans and advances 2)	88.14%	89.64%	88.26%	86.27%	88.36%	88.25%
Stage 1 coverage ratio	0.21%	0.39%	0.26%	0.22%	0.19%	0.21%
Stage 2 loans and advances	1,397.73	9.36	132.22	134.30	550.60	571.25
Stage 2 as a share of total loans and advances 2)	9.50%	7.87%	9.27%	11.03%	9.54%	9.26%
Stage 2 coverage ratio	3.59%	4.86%	3.98%	3.67%	3.34%	3.70%
Stage 3 loans and advances	333.67	2.47	32.10	31.32	118.24	149.54
Stage 3 as a share of total loans and advances 2)	2.27%	2.08%	2.25%	2.57%	2.05%	2.42%
Stage 3 coverage ratio	42.76%	44.57%	43.78%	42.88%	42.87%	42.40%
Purchased or originated credit-impaired loans and advances	12.54	0.50	3.22	1.63	3.21	3.97
Purchased or originated credit-impaired as a share of total loans and advances 2)	0.09%	0.42%	0.23%	0.13%	0.06%	0.06%
Purchased or originated credit-impaired coverage ratio	21.56%	12.37%	14.77%	30.40%	27.78%	19.53%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

¹⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.

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

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

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

(EUR billions; percentages)

Item (Q1 2024)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Total loans and advances subject to impairment review 2) 3)	14,707.05	9,171.52	5,535.54
Stage 1 loans and advances	12,963.11	8,151.21	4,811.90
Stage 1 as a share of total loans and advances 3)	88.14%	88.88%	86.93%
Stage 1 coverage ratio	0.21%	0.23%	0.18%
Stage 2 loans and advances	1,397.73	817.54	580.19
Stage 2 as a share of total loans and advances 3)	9.50%	8.91%	10.48%
Stage 2 coverage ratio	3.59%	3.65%	3.51%
Stage 3 loans and advances	333.67	197.44	136.23
Stage 3 as a share of total loans and advances 3)	2.27%	2.15%	2.46%
Stage 3 coverage ratio	42.76%	44.58%	40.11%
Purchased or originated credit-impaired loans and advances	12.54	5.33	7.21
Purchased or originated credit-impaired as a share of total loans and advances 2)	0.09%	0.06%	0.13%
Purchased or originated credit-impaired coverage ratio	21.56%	22.36%	20.96%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

²⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.

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

T04.06.1 Loans and advances with significant increase in credit risk (stage 2) by counterparty and reference period (EUR billions; percentages)

Item	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Stage 2 loans and advances 1) 2)	1,350.52	1,339.01	1,355.63	1,411.30	1,397.73
Central banks	3.58	2.73	2.97	4.84	4.60
General governments	22.30	26.80	24.88	28.36	28.33
Credit institutions	14.92	14.99	15.13	12.76	13.96
Other financial corporations	59.15	61.45	63.50	60.35	58.31
Non-financial corporations	746.11	723.25	744.22	765.46	757.44
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	332.45	323.84	331.36	345.43	346.75
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	210.20	212.02	214.52	225.64	235.31
Households	504.46	509.79	504.92	539.52	535.10
Of which: Households (loans collateralised by residential immovable property)	273.98	278.61	276.26	303.57	301.09
Of which: Households (credit for consumption)	89.46	89.50	89.02	91.58	94.37
Stage 2 as a share of total loans and advances subject to impairment review 2)	9.31%	9.19%	9.29%	9.73%	9.50%
Central banks	2.14%	1.57%	1.77%	3.48%	2.59%
General governments	2.65%	3.19%	2.98%	3.36%	3.31%
Credit institutions	1.73%	1.69%	1.65%	1.45%	1.46%
Other financial corporations	5.88%	6.19%	6.24%	6.10%	5.34%
Non-financial corporations	13.34%	12.93%	13.34%	13.73%	13.60%
Non-financial corporations (Small and Medium-sized Enterprises)	14.97%	14.55%	14.86%	15.46%	15.70%
Non-financial corporations (Loans collateralised by commercial immovable property)	17.65%	17.64%	17.82%	18.83%	19.44%
Households	8.35%	8.38%	8.31%	8.89%	8.84%
Households (loans collateralised by residential immovable property)	7.37%	7.51%	7.44%	8.18%	8.11%
Households (credit for consumption)	9.97%	9.83%	9.63%	9.89%	10.09%

C: the value is suppressed for confidentiality reasons.

¹⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.

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

T04.06.2 Loans and advances with significant increase in credit risk (stage 2) by counterparty and country/1 (EUR billions; percentages)

Item (Q1 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia 3)	Italy
Stage 2 loans and advances 1) 2)	1,397.73	47.56	С	244.39	2.07	25.71	14.97	172.45	464.37	-	156.96
Central banks	4.60	С	С	0.00	С	С	С	С	0.16	-	3.99
General governments	28.33	1.58	С	5.92	С	С	С	0.62	11.70	-	3.06
Credit institutions	13.96	С	С	10.71	С	0.43	С	С	1.52	-	0.48
Other financial corporations	58.31	1.36	С	24.80	С	1.70	0.11	1.79	8.55	-	11.91
Non-financial corporations	757.44	26.13	С	156.25	1.48	15.61	5.96	65.05	253.14	-	89.50
Of which: Non-financial corporations (Small and Medium-sized Enterprises) Of which: Non-financial corporations (Loans collateralised by commercial	346.75	18.08	С	44.05	1.03	7.03	3.98	34.85	128.62	-	42.73
immovable property)	235.31	9.72	С	78.73	1.11	6.80	2.95	16.01	42.89	-	22.53
Households	535.10	18.48	С	46.70	0.51	7.97	8.87	104.95	189.31	-	48.02
Of which: Households (loans collateralised by residential immovable property)	301.09	15.20	С	27.07	0.37	6.35	7.02	65.81	63.91	-	31.05
Of which: Households (credit for consumption)	94.37	1.67	С	12.94	0.06	1.12	1.24	31.44	25.95	-	6.54
Stage 2 as a share of total loans and advances subject to impairment review 2	9.50%	11.34%	С	11.31%	9.86%	9.41%	9.53%	7.22%	9.46%	-	10.31%
Central banks	2.59%	С	С	0.08%	С	С	С	С	0.32%	-	23.34%
General governments	3.31%	6.70%	С	4.26%	С	С	С	0.62%	2.99%	-	6.31%
Credit institutions	1.46%	0.15%	С	3.02%	С	1.08%	С	0.03%	0.57%	-	0.77%
Other financial corporations	5.34%	8.51%	С	8.38%	С	4.08%	0.47%	1.48%	3.54%	-	7.10%
Non-financial corporations	13.60%	19.60%	С	18.44%	16.25%	18.22%	7.01%	8.12%	13.28%	-	13.62%
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	15.70%	21.90%	С	20.39%	17.06%	27.53%	11.52%	11.55%	14.47%	-	15.29%
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	19.44%	21.70%	С	29.76%	19.82%	35.11%	13.29%	13.29%	14.44%	-	17.41%
Households	8.84%	8.57%	С	9.03%	4.71%	7.93%	21.08%	8.58%	9.22%	-	8.44%
Of which: Households (loans collateralised by residential immovable property)	8.11%	7.87%	С	7.11%	3.91%	7.34%	23.68%	8.00%	10.13%	-	7.52%
Of which: Households (credit for consumption)	10.09%	15.10%	С	16.69%	9.50%	11.28%	12.96%	10.00%	7.66%	-	8.81%

C: the value is suppressed for confidentiality reasons.

¹⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.

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

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

T04.06.2 Loans and advances with significant increase in credit risk (stage 2) by counterparty and country/2 (EUR billions; percentages)

Item (Q1 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Stage 2 loans and advances 1) 2)	С	3.29	0.66	5.51	С	135.16	66.56	16.10	2.14	-	36.48
Central banks	С	С	С	С	С	С	С	С	С	-	С
General governments	С	С	С	С	С	С	0.58	С	С	-	С
Credit institutions	С	С	С	С	С	0.14	С	С	С	-	С
Other financial corporations	С	0.00	С	0.54	С	3.49	3.03	0.18	0.01	-	0.72
Non-financial corporations	С	1.30	0.38	2.27	С	72.88	40.22	7.57	1.12	-	16.61
Of which: Non-financial corporations (Small and Medium-sized Enterprises) Of which: Non-financial corporations (Loans collateralised by commercial	С	0.76	0.19	1.33	С		22.42	5.78	0.69	-	6.82
immovable property)	С	0.81	0.30	1.01	С		14.50	2.38	0.47	-	2.57
Households	С	С	0.28	2.66	С		21.68	7.99	0.99	-	18.78
Of which: Households (loans collateralised by residential immovable property)	С	С	0.10	2.14	С	48.51	13.88	6.13	0.30	-	11.13
Of which: Households (credit for consumption)	С	С	0.16	0.18	С	2.05	5.04	1.33	0.49	-	3.49
Stage 2 as a share of total loans and advances subject to impairment review 2	С	8.76%	4.46%	10.23%	С	7.98%	14.75%	12.13%	8.39%	-	8.93%
Central banks	С	С	С	С	С	С	С	С	С	-	С
General governments	С	С	С	С	С	С	3.88%	С	С	-	С
Credit institutions	С	С	С	С	С	0.20%	С	С	0.00%	-	С
Other financial corporations	С	С	С	10.90%	С	2.53%	14.01%	7.47%	2.32%	-	4.59%
Non-financial corporations	С	10.48%	7.95%	17.52%	С	12.50%	20.85%	16.72%	10.31%	-	9.84%
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	С	9.42%	8.84%	26.00%	С	15.93%	28.31%	18.80%	11.16%	-	10.88%
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	С	11.68%	9.83%	23.15%	С	17.89%	23.62%	21.19%	11.86%	-	7.66%
Households	С	С	4.86%	8.90%	С	6.91%	12.56%	10.32%	8.38%	-	9.47%
Of which: Households (loans collateralised by residential immovable property)	С	С	2.43%	8.51%	С	6.63%	11.36%	9.62%	6.57%	-	6.72%
Of which: Households (credit for consumption)	С	С	12.81%	12.10%	С	8.40%	15.49%	13.72%	10.82%	-	17.64%

C: the value is suppressed for confidentiality reasons.

¹⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.

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

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

T04.06.3 Loans and advances with significant increase in credit risk (stage 2) by counterparty and classification (business model) (EUR billions; percentages)

Item (Q1 2024)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Stage 2 loans and advances 1) 2)	1,397.73	93.20	С	С	184.49	571.25	56.05	9.84	455.13	С
Central banks	4.60	С	С	С	С	0.10	С	С	4.06	С
General governments	28.33	С	С	6.66	1.13	9.61	0.09	С	5.82	С
Credit institutions	13.96	2.23	С	С	С	3.60	С	0.00	7.18	С
Other financial corporations	58.31	6.12	С	С	6.14	13.39	1.13	0.10	30.71	С
Non-financial corporations	757.44	75.31	С	14.18	103.61	287.06	20.29	5.18	246.98	С
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	346.75	22.08	С	С	65.54	125.91	8.84	3.05	108.28	С
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	235.31	41.45	С	С	35.94	63.01	3.31	2.98	81.34	С
Households	535.10	4.69	С	С	72.24	257.48	34.54	4.53	160.37	С
Of which: Households (loans collateralised by residential immovable property)	301.09	2.73	С	С	52.17	116.91	18.33	2.38	108.17	С
Of which: Households (credit for consumption)	94.37	0.34	С	С	10.15	42.79	10.18	1.41	29.29	С
Stage 2 as a share of total loans and advances subject to impairment review 2)	9.50%	12.55%	С	7.25%	10.91%	9.26%	8.46%	8.67%	9.22%	С
Central banks	2.59%	С	С	С	С	0.13%	С	С	6.26%	С
General governments	3.31%	С	С	4.22%	2.80%	3.06%	0.10%	1.44%	3.59%	С
Credit institutions	1.46%	2.06%	С	С	1.58%	1.28%	С	0.01%	1.62%	С
Other financial corporations	5.34%	9.44%	С	С	6.36%	2.89%	8.55%	4.76%	7.05%	С
Non-financial corporations	13.60%	17.41%	С	11.14%	14.88%	12.82%	14.17%	12.12%	13.21%	С
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	15.70%	18.08%	С	С	18.46%	15.95%	15.23%	12.17%	13.71%	С
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	19.44%	24.15%	С	С	20.71%	16.51%	14.80%	14.12%	19.53%	С
Households	8.84%	8.47%	С	С	9.46%	9.21%	8.66%	8.62%	8.19%	С
Of which: Households (loans collateralised by residential immovable property)	8.11%	7.07%	С	С	8.63%	8.96%	7.05%	6.93%	7.44%	С
Of which: Households (credit for consumption)	10.09%	6.79%	С	С	11.94%	8.66%	14.06%	11.89%	11.15%	С

C: the value is suppressed for confidentiality reasons.

¹⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.

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

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

T04.06.3 Loans and advances with significant increase in credit risk (stage 2) by counterparty and classification (geographical diversification) (EUR billions; percentages)

Item (Q1 2024)	Total	Banks with significant domestic exposures ³⁾		Banks with largest non-domestic exposures SSM Non-SSM EEA ⁴⁾ Non-EEA Europe ⁵⁾		
Stage 2 loans and advances ^{1) 2)}	1,397.73	64.14	526.96	110.70	37.66	RoW ⁶⁾ 658,28
Central banks	4.60		4.06	110.70 C	37.00 C	0.10
General governments	28.33		9.98	1.77	C	12.40
Credit institutions	13.96		9.23	1.77 C	C	4.00
Other financial corporations	58.31	2.10	37.34	3.86	0.96	14.06
Non-financial corporations	757.44		289.61	64.12	21.60	348.35
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	346.75		112.99	37.21	12.57	160.16
Of which: Non-financial corporations (Small and Meditini-sized Enterprises) Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	235.31	10.06	105.41	20.35	8.47	91.03
Households	535.10	24.01	176.74	39.89	15.07	279.38
Of which: Households (loans collateralised by residential immovable property)	301.09	14.06	123.85	24.74	11.87	126.56
Of which: Households (credit for consumption)	94.37	1.99	29.56	9.39	1.64	51.78
Stage 2 as a share of total loans and advances subject to impairment review 2)	9.50%	7.98%	9.35%	11.89%	9.93%	9.46%
Central banks	2.59%	С	12.47%	С	С	0.12%
General governments	3.31%	С	4.24%	7.93%	С	3.14%
Credit institutions	1.46%	0.87%	1.81%	С	С	1.02%
Other financial corporations	5.34%	7.44%	7.36%	10.15%	11.24%	2.75%
Non-financial corporations	13.60%	12.07%	13.41%	17.24%	15.76%	13.28%
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	15.70%	15.77%	13.26%	22.98%	19.51%	16.35%
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	19.44%	17.66%	20.51%	20.21%	26.92%	17.93%
Households	8.84%	8.27%	8.07%	9.63%	7.34%	9.45%
Of which: Households (loans collateralised by residential immovable property)	8.11%	7.11%	7.57%	7.55%	6.94%	9.18%
Of which: Households (credit for consumption)	10.09%	12.96%	10.02%	17.11%	9.16%	9.38%

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

C: the value is suppressed for confidentiality reasons.

- 1) Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.
- 2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).
- 3) Domestic exposures more than 95% of total debt securities and loans and advances.
- 4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 5) European countries not in the EEA.
- 6) RoW: rest of the world, i.e. all countries except European countries.

T04.06.3 Loans and advances with significant increase in credit risk (stage 2) by counterparty and classification (size) (EUR billions; percentages)

Item			Total a	assets		2)
(Q1 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ³⁾
Stage 2 loans and advances 1) 2)	1,397.73	9.36	132.22	134.30	550.60	571.25
Central banks	4.60	С	С	C	4.50	0.10
General governments	28.33	0.06	7.18	1.31	10.16	9.61
Credit institutions	13.96	С	С	C	4.01	3.60
Other financial corporations	58.31	0.16	3.54	11.06	30.16	13.39
Non-financial corporations	757.44	5.63	67.52	78.08	319.15	287.06
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	346.75	3.42	36.04	47.41	133.97	125.91
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	235.31	3.49	29.58	28.07	111.16	63.01
Households	535.10	3.50	53.74	37.75	182.63	257.48
Of which: Households (loans collateralised by residential immovable property)	301.09	1.54	34.89	26.95	120.80	116.91
Of which: Households (credit for consumption)	94.37	1.47	14.09	3.51	32.51	42.79
Stage 2 as a share of total loans and advances subject to impairment review 2)	9.50%	7.87%	9.27%	11.03%	9.54%	9.26%
Central banks	2.59%	С	С	C	4.75%	0.13%
General governments	3.31%	2.64%	4.49%	1.55%	3.46%	3.06%
Credit institutions	1.46%	С	0.28%	C	0.78%	1.28%
Other financial corporations	5.34%	4.48%	3.75%	12.17%	6.84%	2.89%
Non-financial corporations	13.60%	12.14%	13.60%	14.71%	14.14%	12.82%
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	15.70%	12.88%	16.55%	17.03%	14.93%	15.95%
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	19.44%	15.36%	19.46%	23.52%	20.78%	16.51%
Households	8.84%	6.18%	9.12%	8.65%	8.39%	9.21%
Of which: Households (loans collateralised by residential immovable property)	8.11%	4.25%	8.24%	7.50%	7.61%	8.96%
Of which: Households (credit for consumption)	10.09%	11.30%	12.02%	10.36%	11.73%	8.66%

C: the value is suppressed for confidentiality reasons.

¹⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.

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

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

T04.06.3 Loans and advances with significant increase in credit risk (stage 2) by counterparty and classification (risk-based) (EUR billions; percentages)

Item (Q1 2024)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Stage 2 loans and advances ^{2) 3)}	1,397.73	817.54	580.19
Central banks	4.60	С	С
General governments	28.33	С	С
Credit institutions	13.96	С	С
Other financial corporations	58.31	31.31	27.00
Non-financial corporations	757.44	450.93	306.51
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	346.75	214.32	132.43
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	235.31	140.16	95.14
Households	535.10	310.17	224.92
Of which: Households (loans collateralised by residential immovable property)	301.09	178.67	122.42
Of which: Households (credit for consumption)	94.37	70.72	23.65
Stage 2 as a share of total loans and advances subject to impairment review 3)	9.50%	8.91%	10.48%
Central banks	2.59%	С	5.54%
General governments	3.31%	4.34%	2.14%
Credit institutions	1.46%	0.56%	3.48%
Other financial corporations	5.34%	5.71%	4.96%
Non-financial corporations	13.60%	12.92%	14.74%
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	15.70%	14.80%	17.40%
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	19.44%	19.31%	19.62%
Households	8.84%	7.97%	10.39%
Of which: Households (loans collateralised by residential immovable property)	8.11%	7.41%	9.41%
Of which: Households (credit for consumption)	10.09%	9.83%	10.94%

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

C: the value is suppressed for confidentiality reasons.

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

²⁾ Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.

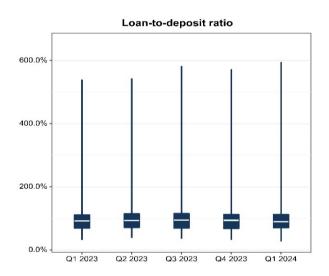
³⁾ Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).

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

(EUR billions; percentages)

Item	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Total loans and advances to non-financial corporations and households	11,747.13	11,794.12	11,778.86	11,757.35	11,783.45
Total deposits from non-financial corporations and households	11,183.46	11,223.91	11,278.46	11,444.24	11,464.45
Loan-to-deposit ratio	105.04%	105.08%	104.44%	102.74%	102.78%

Source: ECB



T05.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q1 2024)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Belgium	346.02	358.02	96.65%
Bulgaria	С	С	С
Germany	1,537.03	1,345.05	114.27%
Estonia	19.80	18.61	106.40%
Ireland	186.15	265.25	70.18%
Greece	123.78	204.29	60.59%
Spain	1,978.91	2,004.32	98.73%
France	3,963.13	3,723.17	106.45%
Croatia 1)	-	-	-
Italy	1,201.57	1,327.41	90.52%
Cyprus	С	С	С
Latvia	28.39	38.87	73.05%
Lithuania	10.35	24.36	42.49%
Luxembourg	42.40	43.99	96.38%
Malta	С	C	С
Netherlands	1,368.99	1,217.04	112.49%
Austria	359.49	368.09	97.66%
Portugal	118.31	182.72	64.75%
Slovenia	22.20	33.71	65.84%
Slovakia 1)	-	-	-
Finland	442.14	250.48	176.51%
Total	11,783.45	11,464.45	102.78%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q1 2024)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	I oan-to-deposit ratio
Corporate/wholesale lenders	484.40	276.10	175.44%
Custodian and asset managers	47.28	70.50	67.06%
Development/promotional lenders	С	C	2642.28%
Diversified lenders	1,538.57	1,785.31	86.18%
G-SIBs 1)	5,037.74	4,796.23	105.04%
Retail and consumer credit lenders	593.15	697.93	84.99%
Small market lenders	93.80	122.24	76.74%
Universal and investment banks	3,858.11	3,699.86	104.28%
Not classified	С	C	C
Total	11,783.45	11,464.45	102.78%

Source: ECB.

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

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

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

(EUR billions; percentages)

Category (Q1 2024)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with significant domestic exposures 1)	624.98	626.22	99.80%
Banks with largest non-domestic exposures			
SSM	4,403.53	4,395.09	100.19%
Non-SSM EEA 2)	853.77	782.80	109.07%
Non-EEA Europe 3)	335.64	395.25	84.92%
RoW ⁴⁾	5,565.53	5,265.09	105.71%
Total	11,783.45	11,464.45	102.78%

Source: ECB.

- C: the value is suppressed for confidentiality reasons.
- 1) Domestic exposures more than 95% of total debt securities and loans and advances.
- 2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 3) European countries not in the EEA.
- 4) RoW: rest of the world, i.e. all countries except European countries.

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

(EUR billions; percentages)

Category (Q1 2024)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with total assets			
Less than €30 billion	101.49	153.26	66.22%
Between €30 billion and €100 billion	1,239.94	1,268.37	97.76%
Between €100 billion and €200 billion	952.27	935.08	101.84%
More than €200 billion	4,451.99	4,311.51	103.26%
G-SIBs 1)	5,037.74	4,796.23	105.04%
Total	11,783.45	11,464.45	102.78%

Source: ECB

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q1 2024)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with low risk	7,429.59	6,819.06	108.95%
Banks with medium, high risk and non-rated	4,353.86	4,645.38	93.72%
Total	11,783.45	11,464.45	102.78%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

T05.02.1 Deposits to total funding ratio by reference period

(percentages)

Indicator	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Deposits from credit institutions and other financial corporations to total funding	19.83%	19.97%	20.40%	19.16%	20.24%
Deposits from non-financial corporations to total funding	18.10%	18.06%	18.38%	19.23%	18.40%
Deposits from households to total funding	33.59%	34.28%	33.83%	34.71%	34.08%

Source: ECB

T05.02.2 Deposits to total funding ratio by country

(percentages)

Country (Q1 2024)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Belgium	15.46%	15.99%	44.99%
Bulgaria	С	С	С
Germany	35.17%	14.60%	21.29%
Estonia	12.29%	32.54%	33.98%
Ireland	26.96%	27.24%	28.17%
Greece	7.47%	19.89%	59.56%
Spain	14.08%	17.91%	42.45%
France	20.82%	20.18%	30.35%
Croatia 1)	-	-	-
Italy	17.05%	20.70%	40.19%
Cyprus	С	С	С
Latvia	10.45%	27.20%	54.56%
Lithuania	6.12%	22.96%	62.60%
Luxembourg	27.62%	9.44%	41.33%
Malta	С	С	С
Netherlands	13.67%	16.13%	39.87%
Austria	15.52%	18.10%	43.16%
Portugal	5.65%	21.35%	64.59%
Slovenia	4.82%	19.80%	66.57%
Slovakia 1)	-	-	-
Finland	С	C	24.02%

C: the value is suppressed for confidentiality reasons.

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

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

(percentages)

Category (Q1 2024)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Corporate/wholesale lenders	34.24%	11.53%	15.55%
Custodian and asset managers	57.47%	3.48%	23.22%
Development/promotional lenders	7.36%	1.01%	С
Diversified lenders	11.98%	20.11%	48.94%
G-SIBs 1)	20.26%	19.91%	31.89%
Retail and consumer credit lenders	10.22%	7.67%	64.88%
Small market lenders	8.54%	25.18%	55.59%
Universal and investment banks	22.17%	19.64%	31.82%
Not classified	С	C	С

Source: ECE

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

C: the value is suppressed for confidentiality reasons.

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

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

(percentages)

Category (Q1 2024)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from nouseholds to total funding
Banks with significant domestic exposures ¹⁾ Banks with largest non-domestic exposures	10.89%	9.05%	42.72%
SSM	22.82%	16.77%	36.40%
Non-SSM EEA 2)	11.91%	20.26%	37.50%
Non-EEA Europe 3)	7.08%	23.28%	51.04%
RoW ⁴⁾	21.04%	20.28%	29.95%

Source: ECB.

- C: the value is suppressed for confidentiality reasons.
- 1) Domestic exposures more than 95% of total debt securities and loans and advances.
- 2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 3) European countries not in the EEA.
- 4) RoW: rest of the world, i.e. all countries except European countries.

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

(percentages)

Category (Q1 2024)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from nouseholds to total funding
Banks with total assets			
Less than €30 billion	9.93%	21.45%	57.69%
Between €30 billion and €100 billion	19.95%	12.04%	41.54%
Between €100 billion and €200 billion	19.26%	18.26%	33.32%
More than €200 billion	20.76%	18.50%	34.01%
G-SIBs 1)	20.26%	19.91%	31.89%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

(percentages)

Category (Q1 2024)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with low risk	19.45%	17.94%	34.51%
Banks with medium, high risk and non-rated	21.41%	19.09%	33.44%

Source: ECB.

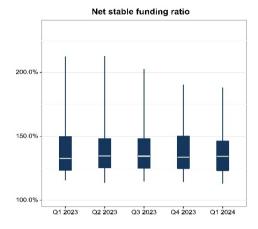
C: the value is suppressed for confidentiality reasons.

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

T05.03.1 Net stable funding ratio by reference period

(EUR billions; percentages)

Net stable funding ratio and its components	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Available stable funding	15,325.21	15,397.48	15,344.39	15,446.11	15,722.40
Capital items and instruments	1,887.55	1,914.19	1,921.96	1,931.59	1,971.30
Retail deposits	7,345.16	7,398.97	7,410.04	7,469.08	7,511.82
of which: maturity < 6 months	6,994.95	7,020.51	7,016.95	6,976.16	6,984.69
of which: maturity >= 6 months to < 1 year	157.80	175.27	178.88	247.45	274.93
of which: maturity >= 1 year	192.41	203.19	214.20	245.47	252.21
Other non-financial customers (except central banks)	1,819.00	1,832.86	1,883.32	1,879.03	1,923.05
of which: maturity < 6 months	1,859.41	1,869.15	1,923.23	1,931.63	1,962.33
of which: maturity >= 6 months to < 1 year	72.39	76.01	65.94	68.16	72.16
of which: maturity >= 1 year	192.14	183.78	185.55	183.94	179.97
Operational deposits	544.06	523.60	512.88	536.28	518.59
Liabilities and committed facilities within a group or an IPS if subject to	С	С	С	С	С
preferential treatment 1)	C	C	C	C	C
Financial customers and central banks	1,465.20	1,434.43	1,284.33	1,259.19	1,296.89
of which: liabilities provided by the ECB or the central bank of a Member	327.86	294.92	127.36	79.05	40.17
State	4 000 05	4 000 04	4 000 40	0.000.54	0.400.04
Liabilities provided where the counterparty cannot be determined	1,929.85	1,963.21	1,996.48	2,026.51	2,138.61
Independent liabilities	С	С	С	С	С
Other liabilities	308.82	305.45	310.11	311.37	330.26
Required stable funding	12,175.43	12,186.85	12,197.10	12,203.59	12,394.93
Central bank assets	21.00	11.63	11.58	9.76	9.36
Liquid assets	266.79	256.97	244.63	240.57	293.03
Securities other than liquid assets	684.46	694.70	691.54	698.15	734.52
Loans	9,510.89	9,496.72	9,487.09	9,467.42	9,531.18
of which: residential mortgages	1,310.06	1,275.14	1,288.75	1,285.03	1,281.34
Interdependent assets	С	С	С	С	С
Assets within a group or an IPS if subject to preferential treatment 1)	С	С	С	С	С
Derivatives	199.80	206.64	212.50	226.57	230.39
Contributions to CCP default fund ²⁾	16.76	19.56	17.52	16.88	17.55
Other assets	1,226.11	1,248.29	1,276.19	1,289.76	1,323.00
Off-balance sheet items	248.44	251.24	254.96	253.47	254.88
Net stable funding ratio	125.87%	126.35%	125.80%	126.57%	126.85%



Source: ECB

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

²⁾ CCP stands for central counterparty.

T05.03.2 Net stable funding ratio by country/1

(EUR billions; percentages)

Net stable funding ratio and its components (Q1 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Available stable funding	15,722.40	450.45	С	2,387.58	22.68	365.71	232.55	2,563.68	4,944.98	-	1,721.78
Capital items and instruments	1,971.30	46.31	С	337.20	3.25	72.81	35.89	291.46	633.85	-	220.78
Retail deposits	7,511.82	287.01	С	803.49	11.13	146.78	157.37	1,468.41	2,091.24	-	971.02
of which: maturity < 6 months	6,984.69	264.78	С	646.75	10.16	140.89	142.33	1,388.62	2,007.56	-	898.18
of which: maturity >= 6 months to < 1 year	274.93	6.48	С	105.58	0.87	2.88	11.57	60.83	25.69	-	13.47
of which: maturity >= 1 year	252.21	15.75	С	51.16	0.11	3.00	3.47	18.95	57.98	-	59.36
Other non-financial customers (except central banks)	1,923.05	46.75	С	367.07	3.37	45.56	24.74	277.03	659.02	-	216.77
of which: maturity < 6 months	1,962.33	46.24	С	310.54	4.64	58.25	22.69	311.22	679.94	-	216.05
of which: maturity >= 6 months to < 1 year	72.16	1.12	С	22.98	0.16	1.19	0.73	9.95	21.98	-	4.45
of which: maturity >= 1 year	179.97	1.20	С	66.65	0.16	0.45	2.44	16.72	49.92	-	25.28
Operational deposits	518.59	11.90	С	97.68	1.72	22.59	1.29	68.16	210.24	-	33.38
Liabilities and committed facilities within a group or an IPS if subject to	С	С	С	С	С	С	С	С	С	_	С
preferential treatment 1)	O	O	O	O		O	O	O	O	_	O
Financial customers and central banks	1,296.89	55.36	С	250.92	1.62	55.91	5.99	135.98	558.85	-	140.63
of which: liabilities provided by the ECB or the central bank of a Member State	40.17	0.74	С	2.85	С	С	3.02	С	9.25	-	4.60
Liabilities provided where the counterparty cannot be determined	2,138.61	С	С	460.72	С	21.36	4.28	275.93	631.00	_	108.48
Independent liabilities	2,130.01 C	Č	C	400.72 C	Č	21.50 C	4.20 C	273.93 C	031.00 C	_	100.40 C
Other liabilities	330.26	0.98	Č	38.62	0.05	Č	Č	Č	Č	_	C
Required stable funding	12.394.93	321.54	Č	1,914.89	15.82	236.84	173.45	1,941.22	4,258.79	_	1,316.21
Central bank assets	9.36	C	Č	C	C	1.96	C	0.44	0.76	_	C
Liquid assets	293.03	9.61	Č	45.33	0.11	5.04	2.00	26.13	146.01	_	30.66
Securities other than liquid assets	734.52	11.23	Ċ	206.89	С	7.65	14.91	50.51	272.38	_	85.67
Loans	9,531.18	274.52	C	1,418.00	14.73	187.16	108.37	1,518.56	3,177.83	-	938.19
of which: residential mortgages	1,281.34	С	С	C	С	52.96	С	88.11	564.08	-	С
Interdependent assets	С	С	С	С	С	С	С	С	С	-	С
Assets within a group or an IPS if subject to preferential treatment 1)	С	С	С	С	С	С	С	С	С	-	С
Derivatives	230.39	3.11	С	54.76	0.04	6.50	1.39	18.60	92.54	-	25.07
Contributions to CCP default fund 2)	17.55	С	С	4.71	С	0.44	С	0.76	7.43	-	1.68
Other assets	1,323.00	18.07	С	129.90	0.46	18.56	44.02	294.90	481.29	-	198.66
Off-balance sheet items	254.88	4.97	С	48.18	0.36	С	2.50	С	С	-	36.26
Net stable funding ratio	126.85%	140.09%	С	124.69%	143.30%	154.41%	134.07%	132.07%	116.11%	-	130.81%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

¹⁾ IPS stands for institutional protection scheme.

²⁾ CCP stands for central counterparty.

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

T05.03.2 Net stable funding ratio by country/2

(EUR billions; percentages)

Net stable funding ratio and its components (Q1 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Available stable funding	С	С	25.10	61.14	С	1,643.27	530.52	198.73	37.41	-	464.94
Capital items and instruments	С	С	2.15	9.01	С	167.96	64.64	21.24	5.35	-	50.20
Retail deposits	С	С	19.22	35.02	С	888.65	262.13	142.24	26.47	-	150.39
of which: maturity < 6 months	С	С	18.75	32.65	С	834.88	247.49	132.79	24.48	-	147.74
of which: maturity >= 6 months to < 1 year	С	С	С	1.17	С	26.41	5.05	7.93	1.44	-	С
of which: maturity >= 1 year	С	С	С	1.20	С	27.36	9.59	1.52	0.55	-	С
Other non-financial customers (except central banks)	С	С	1.33	11.71	С	135.28	62.17	15.82	3.51	-	С
of which: maturity < 6 months	С	С	2.52	10.28	С	158.28	55.81	18.85	2.94	-	57.18
of which: maturity >= 6 months to < 1 year	С	С	0.11	0.45	С	5.72	2.01	0.56	0.10	-	С
of which: maturity >= 1 year	С	С	0.05	1.34	С		4.85	С	0.46	-	С
Operational deposits	С	С	С	0.86	С	46.07	3.89	С	С	-	13.93
Liabilities and committed facilities within a group or an IPS if subject to	С	С	С	С	С	С	С	С	С	_	С
preferential treatment 1)	O	O	O		O	O	O	O		_	O
Financial customers and central banks	С	С	С	0.57	С	53.52	23.17	С	1.35	-	5.17
of which: liabilities provided by the ECB or the central bank of a Member	С	С	С	С	С	С	0.93	С	С	_	С
State	O	O		O	O				O		
Liabilities provided where the counterparty cannot be determined	С	С	С	С	С	346.13	85.20	4.45	С	-	195.78
Independent liabilities	С	С	С	С	С	С	С	С	С	-	С
Other liabilities	С	С	С	3.16	С	С	С	5.15	0.12	-	С
Required stable funding	С	С	12.73	45.59	С	1,220.26	374.40	120.61	21.04	-	376.73
Central bank assets	С	С	С	С	С	0.07	С	С	С	-	С
Liquid assets	С	С	С	2.17	С	10.08	6.23	4.41	0.26	-	4.03
Securities other than liquid assets	С	С	С	6.07	С	31.66	21.99	8.97	1.96	-	9.58
Loans	С	C	11.06	32.92	C	1,083.20	293.37	90.14	16.85	-	331.87
of which: residential mortgages	C	C	C	C	C	346.78	C	C	C	-	C
Interdependent assets	C	C	C	C	C	C	C	C	C	-	C
Assets within a group or an IPS if subject to preferential treatment 1)	C	C	C	С	C	С	С	С	C	-	С
Derivatives	C	C	C	0.46	C	22.37	2.38	0.74	C	-	2.03
Contributions to CCP default fund 2)	C	C	С	С	C	2.09	0.03	С	С	-	С
Other assets	С	С	0.52	3.19	C	48.51	45.79	13.62	1.48	-	19.38
Off-balance sheet items	С	С	0.15	C	С	C	4.57	2.73	0.41		9.75
Net stable funding ratio	С	С	197.21%	134.11%	С	134.67%	141.70%	164.78%	177.77%	•	123.41%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

¹⁾ IPS stands for institutional protection scheme.

²⁾ CCP stands for central counterparty.

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

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

Net stable funding ratio and its components (Q1 2024)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Available stable funding	15,722.40	670.42	166.53	С	2,185.66	6,293.51	797.74	101.78	5,167.58	С
Capital items and instruments	1,971.30	76.74	28.01	С	263.57	745.76	80.92	14.15	725.36	С
Retail deposits	7,511.82	139.43	71.93	С	1,319.96	2,916.09	546.01	66.00	2,440.92	С
of which: maturity < 6 months	6,984.69	125.59	57.39	С	1,232.70	2,750.83	489.13	61.77	2,256.72	С
of which: maturity >= 6 months to < 1 year	274.93	8.16	С	С	43.84	94.93	38.23	3.19	82.80	С
of which: maturity >= 1 year	252.21	5.67	С	С	43.43	70.34	18.65	1.04	101.40	С
Other non-financial customers (except central banks)	1,923.05	119.15	8.86	С	243.14	839.26	50.67	10.36	645.60	С
of which: maturity < 6 months	1,962.33	85.68	7.04	С	240.30	881.28	37.85	12.63	693.51	С
of which: maturity >= 6 months to < 1 year	72.16	9.33	С	0.13	7.52	35.85	1.99	0.46	16.13	С
of which: maturity >= 1 year	179.97	24.13	1.23	С	19.76	75.55	13.22	0.73	43.50	С
Operational deposits	518.59	11.39	32.78	С	29.52	276.35	3.09	3.74	161.72	С
Liabilities and committed facilities within a group or an IPS if subject to	С	С	С	С	С	С	С	С	С	С
preferential treatment 1)	C	C	C	C	C	C	C	C	C	C
Financial customers and central banks	1,296.89	105.25	9.15	С	99.67	648.84	42.01	4.80	379.71	С
of which: liabilities provided by the ECB or the central bank of a Member State	40.17	С	С	С	8.18	25.47	2.69	0.00	3.82	С
Liabilities provided where the counterparty cannot be determined	2,138.61	210.26	С	262.12	176.11	701.09	66.14	2.34	706.73	С
Independent liabilities	С	С	С	С	С	С	С	С	С	С
Other liabilities	330.26	С	1.96	С	С	С	С	С	75.66	С
Required stable funding	12,394.93	564.68	99.29	С	1,531.15	5,290.22	563.99	66.47	4,014.66	С
Central bank assets	9.36	С	С	С	С	С	С	С	0.90	С
Liquid assets	293.03	15.08	9.50	С	30.73	147.65	6.99	0.69	68.73	С
Securities other than liquid assets	734.52	31.83	13.52	С	85.95	293.92	42.42	2.58	242.30	С
Loans	9,531.18	467.85	57.70	С	1,168.71	3,972.23	448.99	59.26	3,135.27	С
of which: residential mortgages	1,281.34	С	2.59	С	88.81	800.27	133.45	5.18	251.05	С
Interdependent assets	С	С	С	С	С	С	С	С	С	С
Assets within a group or an IPS if subject to preferential treatment 1)	С	С	С	С	С	С	С	С	С	С
Derivatives	230.39	6.42	4.15	С	10.05	111.25	3.48	0.18	89.62	С
Contributions to CCP default fund 2)	17.55	0.45	0.53	С	1.35	9.09	0.12	С	6.01	С
Other assets	1,323.00	32.61	12.61	С	211.95	641.14	54.40	2.63	366.72	С
Off-balance sheet items	254.88	10.27	1.28	C	20.86	108.20	6.57	С	C	С
Net stable funding ratio	126.85%	118.73%	167.72%	125.12%	142.75%	118.96%	141.45%	153.14%	128.72%	С

Source: ECB

C: the value is suppressed for confidentiality reasons.

¹⁾ IPS stands for institutional protection scheme.

²⁾ CCP stands for central counterparty.

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

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

		Banks with	Banks with largest non-domestic exposures				
Net stable funding ratio and its components (Q1 2024)	Total	significant domestic exposures ³⁾	SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾	
Available stable funding	15,722.40	951.90	6,172.22	1,066.69	453.09	7,078.50	
Capital items and instruments	1,971.30	114.10	811.07	116.03	54.59	875.51	
Retail deposits	7,511.82	450.64	3,140.02	525.66	289.74	3,105.77	
of which: maturity < 6 months	6,984.69	425.78	2,852.33	500.21	273.90	2,932.45	
of which: maturity >= 6 months to < 1 year	274.93	11.12	151.08	15.43	7.89	89.41	
of which: maturity >= 1 year	252.21	13.74	136.60	10.02	7.95	83.90	
Other non-financial customers (except central banks)	1,923.05	67.22	665.74	127.88	54.93	1,007.30	
of which: maturity < 6 months	1,962.33	55.03	672.91	135.46	52.57	1,046.36	
of which: maturity >= 6 months to < 1 year	72.16	1.50	23.87	2.51	2.15	42.13	
of which: maturity >= 1 year	179.97	16.40	66.42	4.56	3.81	88.78	
Operational deposits	518.59	6.33	190.38	19.45	3.66	298.77	
Liabilities and committed facilities within a group or an IPS if subject to	С	С	С	С	С	С	
preferential treatment 1)	C	C	C	C	C	C	
Financial customers and central banks	1,296.89	45.15	511.16	48.71	12.40	679.47	
of which: liabilities provided by the ECB or the central bank of a Member State	40.17	3.11	10.13	С	С	25.36	
Liabilities provided where the counterparty cannot be determined	2,138.61	245.95	748.25	194.91	35.03	914.46	
Independent liabilities	С	С	С	С	С	С	
Other liabilities	330.26	С	73.72	С	С	С	
Required stable funding	12,394.93	696.75	4,690.16	782.08	302.69	5,923.26	
Central bank assets	9.36	С	1.03	0.03	С	С	
Liquid assets	293.03	22.56	92.43	14.06	3.95	160.03	
Securities other than liquid assets	734.52	58.64	299.29	22.13	8.44	346.01	
Loans	9,531.18	548.93	3,641.77	655.11	243.95	4,441.42	
of which: residential mortgages	1,281.34	89.77	351.31	С	С	767.19	
Interdependent assets	С	С	С	С	С	С	
Assets within a group or an IPS if subject to preferential treatment 1)	С	С	С	С	С	С	
Derivatives	230.39	8.26	87.64	5.19	2.32	126.99	
Contributions to CCP default fund 2)	17.55	0.57	С	С	С	10.21	
Other assets	1,323.00	49.92	457.09	69.79	37.54	708.66	
Off-balance sheet items	254.88	6.82	104.37	15.65	4.87	123.17	
Net stable funding ratio	126.85%	136.62%	131.60%	136.39%	149.69%	119.50%	

Source: FCF

C: the value is suppressed for confidentiality reasons.

¹⁾ IPS stands for institutional protection scheme.

²⁾ CCP stands for central counterparty.

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

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

⁵⁾ European countries not in the EEA.

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

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

(EUR billions; percentages)

Net stable funding ratio and its components (Q1 2024)	Total	Less than €30 billion	nillion and ≢100	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ³⁾
Available stable funding	15,722.40	171.97	1,929.63	1,396.11	5,931.19	6,293.51
Capital items and instruments	1,971.30	23.09	235.04	215.06	752.34	745.76
Retail deposits	7,511.82	115.37	969.67	660.19	2,850.50	2,916.09
of which: maturity < 6 months	6,984.69	106.80	856.46	618.20	2,652.39	2,750.83
of which: maturity >= 6 months to < 1 year	274.93	5.60	65.58	13.70	95.13	94.93
of which: maturity >= 1 year	252.21	2.97	47.63	28.29	102.98	70.34
Other non-financial customers (except central banks)	1,923.05	17.47	158.37	142.22	765.73	839.26
of which: maturity < 6 months	1,962.33	18.71	139.60	155.54	767.20	881.28
of which: maturity >= 6 months to < 1 year	72.16	0.66	7.12	4.82	23.71	35.85
of which: maturity >= 1 year	179.97	1.56	29.28	8.27	65.31	75.55
Operational deposits	518.59	3.90	55.36	36.40	146.58	276.35
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment 1)	С	С	С	С	С	С
Financial customers and central banks	1,296.89	8.10	158.00	109.12	372.83	648.84
of which: liabilities provided by the ECB or the central bank of a Member State	40.17	0.00	8.40	1.37	4.93	25.47
Liabilities provided where the counterparty cannot be determined	2,138.61	2.40	327.90	204.31	902.91	701.09
Independent liabilities	С	С	С	С	С	С
Other liabilities	330.26	С	С	С	108.41	С
Required stable funding	12,394.93	104.72	1,392.85	1,011.80	4,595.34	5,290.22
Central bank assets	9.36	С	С	2.00	0.45	С
Liquid assets	293.03	1.50	31.80	31.50	80.58	147.65
Securities other than liquid assets	734.52	7.57	90.87	69.70	272.45	293.92
Loans	9,531.18	85.15	1,086.55	774.87	3,612.40	3,972.23
of which: residential mortgages	1,281.34	9.16	107.72	52.96	311.23	800.27
Interdependent assets	С	С	С	С	С	С
Assets within a group or an IPS if subject to preferential treatment 1)	С	С	С	С	С	С
Derivatives	230.39	0.50	16.79	18.92	82.94	111.25
Contributions to CCP default fund 2)	17.55	С	С	2.02	5.01	9.09
Other assets	1,323.00	8.36	145.99	95.16	432.34	641.14
Off-balance sheet items	254.88	1.64	18.25	С	С	108.20
Net stable funding ratio	126.85%	164.21%	138.54%	137.98%	129.07%	118.96%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

¹⁾ IPS stands for institutional protection scheme.

²⁾ CCP stands for central counterparty.

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

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

Net stable funding ratio and its components (Q1 2024)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Available stable funding	15,722.40	9,461.78	6,260.63
Capital items and instruments	1,971.30	1,144.40	826.90
Retail deposits	7,511.82	4,570.31	2,941.51
of which: maturity < 6 months	6,984.69	4,259.10	2,725.58
of which: maturity >= 6 months to < 1 year	274.93	166.43	108.50
of which: maturity >= 1 year	252.21	144.78	107.43
Other non-financial customers (except central banks)	1,923.05	1,013.48	909.57
of which: maturity < 6 months	1,962.33	1,103.80	858.53
of which: maturity >= 6 months to < 1 year	72.16	37.73	34.43
of which: maturity >= 1 year	179.97	72.89	107.08
Operational deposits	518.59	352.36	166.23
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ²⁾	С	С	С
Financial customers and central banks	1,296.89	580.44	716.45
of which: liabilities provided by the ECB or the central bank of a Member State	40.17	28.18	11.98
Liabilities provided where the counterparty cannot be determined	2,138.61	1,576.06	562.54
Independent liabilities	C	C	С
Other liabilities	330.26	С	С
Required stable funding	12,394.93	7,505.75	4,889.18
Central bank assets	9.36	1.10	8.26
Liquid assets	293.03	161.45	131.57
Securities other than liquid assets	734.52	391.03	343.48
Loans	9,531.18	5,900.11	3,631.08
of which: residential mortgages	1,281.34	918.45	362.89
Interdependent assets	C	С	С
Assets within a group or an IPS if subject to preferential treatment 2)	С	С	С
Derivatives	230.39	113.22	117.17
Contributions to CCP default fund 3)	17.55	6.47	11.08
Other assets	1,323.00	794.62	528.38
Off-balance sheet items	254.88	С	С
Net stable funding ratio	126.85%	126.06%	128.05%

Source: ECB.

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

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

²⁾ IPS stands for institutional protection scheme.

³⁾ CCP stands for central counterparty.

T06.01.1 Liquidity coverage ratio by reference period

Liquidity coverage ratio and its components 1)	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
Numerator: Liquidity buffer	5,103.01	4,903.14	4,946.53	4,934.80	5,002.01
Level 1 assets: unadjusted	4,925.64	4,720.68	4,759.91	4,736.70	4,757.97
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	17.31	-11.61	104.78	47.04	494.09
Level 1 assets: adjusted amount	4,942.95	4,709.07	4,864.69	4,783.74	5,252.06
Excluding EHQCB ²⁾	4,795.25	4,530.71	4,670.14	4,562.44	5,010.22
EHQCB	147.69	178.37	194.55	221.30	241.84
Level 2 assets: unadjusted	С	С	С	199.46	С
Level 2 asset collaterals adjustments for 30 days outflows and inflows	С	С	С	30.75	С
Level 2 assets: adjusted amount	198.63	228.42	229.82	230.20	314.54
Level 2A	111.99	124.64	133.63	127.87	171.27
Level 2B	86.64	103.79	96.19	102.33	143.27
Excess liquidity asset amount	С	С	С	1.36	С
Denominator: Net liquidity outflow	3,164.60	3,104.05	3,115.46	3,002.40	3,168.79
Total outflows	4,666.63	4,552.73	4,541.27	4,286.27	4,703.40
Reduction for inflows	1,502.03	1,448.69	1,425.81	1,283.88	1,534.61
Liquidity coverage ratio	161.25%	157.96%	158.77%	164.36%	157.85%

Source: ECB.

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

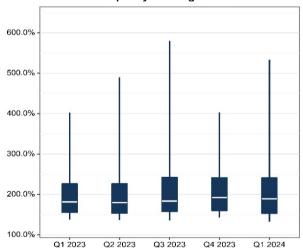
C: the value is suppressed for confidentiality reasons.

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

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

2) EHQCB stands for Extremely High Quality Covered Bonds.





T06.01.2 Liquidity coverage ratio¹⁾ by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q1 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia 3)	Italy
Numerator: Liquidity buffer	5,002.01	175.72	С	1,012.72	9.61	188.39	74.71	682.24	1,453.00	-	474.66
Level 1 assets: unadjusted	4,757.97	168.33	С	956.19	С	185.40	74.21	662.59	1,360.40	-	445.78
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	494.09	-0.49	С	С	С	11.35	С	-37.07	-12.88	-	-7.87
Level 1 assets: adjusted amount	5,252.06	167.83	С	С	9.59	196.76	С	625.52	1,347.52	-	437.91
Excluding EHQCB ²⁾	5,010.22	153.89	С	1,365.09	С	192.03	74.03	607.60	1,306.14	-	409.03
EHQCB	241.84	13.94	С	С	С	4.73	С	17.92	41.38	-	28.88
Level 2 assets: unadjusted	С	С	С	С	С	С	С	С	С	-	С
Level 2 asset collaterals adjustments for 30 days outflows and inflows	С	С	С	С	С	С	С	С	С	-	С
Level 2 assets: adjusted amount	314.54	7.52	С	85.77	С	С	0.50	31.91	120.58	-	31.06
Level 2A	171.27	С	С	70.77	С	С	0.09	С	40.23	-	19.16
Level 2B	143.27	С	С	15.00	С	0.72	0.41	С	80.35	-	11.90
Excess liquidity asset amount	С	С	С	С	С	С	С	С	С	-	С
Denominator: Net liquidity outflow	3,168.79	108.79	С	697.30	4.99	111.90	35.06	398.60	973.21	-	282.40
Total outflows	4,703.40	129.34	С	943.34	5.62	132.68	38.67	533.09	1,686.09	-	387.76
Reduction for inflows	1,534.61	20.55	С	246.04	0.64	20.78	3.61	134.49	712.88	-	105.36
Liquidity coverage ratio	157.85%	161.52%	С	145.23%	192.70%	168.35%	213.09%	171.16%	149.30%		168.08%

Source: ECE

C: the value is suppressed for confidentiality reasons.

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

²⁾ EHQCB stands for Extremely High Quality Covered Bonds.

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

T06.01.2 Liquidity coverage ratio¹⁾ by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q1 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia 3)	Finland
Numerator: Liquidity buffer	С	С	14.12	29.99	С	472.86	150.94	75.83	12.36	-	142.02
Level 1 assets: unadjusted	С	С	13.66	25.13	С	452.17	148.90	73.78	12.24	-	137.71
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	С	С	0.04	1.73	С	55.18	С	С	С	-	С
Level 1 assets: adjusted amount	С	С	13.70	26.86	С	507.36	С	С	С	-	С
Excluding EHQCB ²⁾	С	С	С	С	С	488.58	147.57	73.52	12.64	-	101.98
EHQCB	С	С	С	С	С	18.77	С	С	С	-	С
Level 2 assets: unadjusted	С	С	С	С	С	С	С	С	С	-	С
Level 2 asset collaterals adjustments for 30 days outflows and inflows	С	С	С	С	С	С	-0.00	С	С	-	С
Level 2 assets: adjusted amount	С	С	С	4.83	С	19.40	С	2.05	0.12	-	4.27
Level 2A	С	С	С	3.26	С	5.71	1.76	0.85	С	-	С
Level 2B	С	С	С	1.57	С	13.69	С	1.20	С	-	С
Excess liquidity asset amount	С	С	С	С	С	С	С	С	С	-	С
Denominator: Net liquidity outflow	С	С	3.80	18.64	С	322.32	88.31	25.91	4.10	-	83.39
Total outflows	С	С	4.87	22.15	С	518.96	141.26	33.18	6.06	-	С
Reduction for inflows	С	С	1.08	3.51	С	196.64	52.95	7.27	1.96	-	С
Liquidity coverage ratio	С	С	371.98%	160.88%	С	146.71%	170.92%	292.65%	301.40%	-	170.31%

Source: ECB

C: the value is suppressed for confidentiality reasons.

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

²⁾ EHQCB stands for Extremely High Quality Covered Bonds.

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

T06.01.3 Liquidity coverage ratio¹⁾ by classification (business model)

Liquidity coverage ratio and its components (Q1 2024)	Total	Corporate/ wholesale lenders			Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Numerator: Liquidity buffer	5,002.01	257.82	140.26	С	670.13	1,910.71	173.02	35.41	1,721.73	С
Level 1 assets: unadjusted	4,757.97	239.44	132.55	78.91	653.12	1,792.98	167.65	С	1,649.04	С
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	494.09	4.04	-1.15	-0.02	5.01	С	-4.08	С	45.54	С
Level 1 assets: adjusted amount	5,252.06	243.48	131.41	78.89	658.14	С	163.57	С	1,694.57	С
Excluding EHQCB 2)	5,010.22	215.97	122.56	С	627.50	2,188.48	153.63	35.24	1,582.07	С
EHQCB	241.84	27.51	8.85	С	30.63	С	9.94	С	112.50	С
Level 2 assets: unadjusted	С	С	С	4.33	С	С	С	0.40	С	С
Level 2 asset collaterals adjustments for 30 days outflows and inflows	С	С	С	С	С	С	С	С	С	С
Level 2 assets: adjusted amount	314.54	16.21	8.78	С	17.51	186.83	6.76	С	73.29	С
Level 2A	171.27	С	6.29	С	10.81	91.96	2.56	0.31	46.56	С
Level 2B	143.27	С	2.49	С	6.70	94.87	4.20	С	26.73	С
Excess liquidity asset amount	С	С	С	С	С	С	С	С	С	С
Denominator: Net liquidity outflow	3,168.79	170.35	71.90	С	331.45	1,312.68	76.92	14.93	1,133.74	С
Total outflows	4,703.40	216.14	106.12	С	436.45	2,181.34	103.22	18.64	1,573.06	С
Reduction for inflows	1,534.61	45.79	34.22	С	105.00	868.66	26.30	3.71	439.31	С
Liquidity coverage ratio	157.85%	151.35%	195.08%	150.70%	202.18%	145.56%	224.92%	237.15%	151.86%	С

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

²⁾ EHQCB stands for Extremely High Quality Covered Bonds.

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

T06.01.3 Liquidity coverage ratio¹⁾ by classification (geographical diversification)

	Banks with		Banks with largest non-domestic exposures				
Liquidity coverage ratio and its components (Q1 2024)	Total	significant domestic exposures ³⁾	SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾	
Numerator: Liquidity buffer	5,002.01	263.31	2,035.61	361.78	138.00	2,203.31	
Level 1 assets: unadjusted	4,757.97	255.24	1,952.43	355.10	134.52	2,060.68	
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	494.09	-1.92	24.48	6.88	2.00	462.65	
Level 1 assets: adjusted amount	5,252.06	253.32	1,976.91	361.99	136.51	2,523.33	
Excluding EHQCB 2)	5,010.22	243.10	1,862.18	318.98	128.54	2,457.42	
EHQCB	241.84	10.23	114.73	43.00	7.97	65.91	
Level 2 assets: unadjusted	С	С	С	С	С	С	
Level 2 asset collaterals adjustments for 30 days outflows and inflows	С	С	С	С	С	С	
Level 2 assets: adjusted amount	314.54	8.20	91.05	6.58	3.58	205.14	
Level 2A	171.27	С	52.28	С	С	106.68	
Level 2B	143.27	С	38.77	С	С	98.45	
Excess liquidity asset amount	С	С	С	С	С	С	
Denominator: Net liquidity outflow	3,168.79	142.38	1,242.71	216.43	67.75	1,499.52	
Total outflows	4,703.40	175.70	1,751.07	299.03	81.68	2,395.92	
Reduction for inflows	1,534.61	33.31	508.36	82.61	13.93	896.40	
Liquidity coverage ratio	157.85%	184.93%	163.80%	167.16%	203.69%	146.93%	

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

²⁾ EHQCB stands for Extremely High Quality Covered Bonds.

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

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

⁵⁾ European countries not in the EEA.

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

T06.01.3 Liquidity coverage ratio¹⁾ by classification (size)

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q1 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs 3)
Numerator: Liquidity buffer	5,002.01	75.83	615.23	479.11	1,921.13	1,910.71
Level 1 assets: unadjusted	4,757.97	74.06	593.33	466.27	1,831.33	1,792.98
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	494.09	С	9.63	С	33.70	С
Level 1 assets: adjusted amount	5,252.06	С	602.96	С	1,865.03	С
Excluding EHQCB 2)	5,010.22	73.56	571.61	449.17	1,727.40	2,188.48
EHQCB	241.84	С	31.35	С	137.63	С
Level 2 assets: unadjusted	С	С	С	С	С	С
Level 2 asset collaterals adjustments for 30 days outflows and inflows	С	С	С	С	С	С
Level 2 assets: adjusted amount	314.54	1.78	24.37	12.78	88.79	186.83
Level 2A	171.27	1.22	14.13	6.49	57.48	91.96
Level 2B	143.27	0.55	10.24	6.29	31.31	94.87
Excess liquidity asset amount	С	С	С	С	С	С
Denominator: Net liquidity outflow	3,168.79	26.65	295.10	275.19	1,259.17	1,312.68
Total outflows	4,703.40	33.38	386.74	354.54	1,747.42	2,181.34
Reduction for inflows	1,534.61	6.73	91.63	79.35	488.24	868.66
Liquidity coverage ratio	157.85%	284.55%	208.48%	174.10%	152.57%	145.56%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

²⁾ EHQCB stands for Extremely High Quality Covered Bonds.

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

T06.01.3 Liquidity coverage ratio¹⁾ by classification (risk-based)²⁾

Liquidity coverage ratio and its components (Q1 2024)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Numerator: Liquidity buffer	5,002.01	2,844.14	2,157.87
Level 1 assets: unadjusted	4,757.97	2,702.89	2,055.08
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	494.09	20.90	473.19
Level 1 assets: adjusted amount	5,252.06	2,723.79	2,528.27
Excluding EHQCB 3)	5,010.22	2,578.15	2,432.07
EHQCB	241.84	145.64	96.20
Level 2 assets: unadjusted	С	С	С
Level 2 asset collaterals adjustments for 30 days outflows and inflows	С	С	С
Level 2 assets: adjusted amount	314.54	160.66	153.88
Level 2A	171.27	87.04	84.23
Level 2B	143.27	73.62	69.65
Excess liquidity asset amount	С	С	С
Denominator: Net liquidity outflow	3,168.79	1,835.30	1,333.49
Total outflows	4,703.40	2,682.53	2,020.87
Reduction for inflows	1,534.61	847.23	687.38
Liquidity coverage ratio	157.85%	154.97%	161.82%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

²⁾ Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk.

³⁾ EHQCB stands for Extremely High Quality Covered Bonds.

T06.02.1 Liquidity coverage ratio band by reference period

(number of institutions)

Indicator	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
LCR ¹⁾ ≤ 100%	-	-	-	-	-
100% < LCR ≤ 150%	23	24	23	15	24
LCR > 150%	88	86	86	91	85
Total	111	110	109	106	109

Source: ECB.

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

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

1) LCR stands for Liquidity Coverage Ratio.

T06.02.2 Liquidity coverage ratio band by country

(number of institutions)

Country (Q1 2024)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	1	4
Bulgaria	-	-	1
Germany	-	10	14
Estonia	-	-	3
Ireland	-	1	4
Greece	-	-	4
Spain	-	-	10
France	-	3	8
Croatia 1)	-	-	-
Italy	-	3	9
Cyprus	-	-	2
Latvia	-	1	1
Lithuania	-	-	3
Luxembourg	-	1	2
Malta	-	-	2
Netherlands	-	4	3
Austria	-	-	6
Portugal	-	-	3
Slovenia	-	-	3
Slovakia 1)	-	-	-
Finland	-	-	3
Total		24	85

Source: ECB.

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

²⁾ LCR stands for Liquidity Coverage Ratio.

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

(number of institutions)

Category (Q1 2024)	LCR ⁵⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures 1)	-	2	13
Banks with largest non-domestic exposures			
SSM	-	15	53
Non-SSM EEA 2)	-	1	7
Non-EEA Europe 3)	-	-	6
RoW ⁴⁾	-	6	6
Total	-	24	85

Source: ECB.

- 1) Domestic exposures more than 95% of total debt securities and loans and advances.
- 2) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).
- 3) European countries not in the EEA.
- 4) RoW: rest of the world, i.e. all countries except European countries.
- 5) LCR stands for Liquidity Coverage Ratio.

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

(number of institutions)

Category (Q1 2024)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
Less than €30 billion	-	2	17
Between €30 billion and €100 billion	-	4	41
Between €100 billion and €200 billion	-	5	12
More than €200 billion	-	8	13
G-SIBs 1)	-	5	2
Total		24	85

Source: ECB.

- 1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.
- 2) LCR stands for Liquidity Coverage Ratio.

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