



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

## Supervisory Banking Statistics

Fourth quarter 2016

BANKENTOEZICHT

April 2017

BANKTILSYN BANKU UZRAUDZĪBA

BANKŲ PRIEŽIŪRA NADZÓR BANKOWY

VIGILANZA BANCARIA

BANKFELÜGYELET

BANKING SUPERVISION

SUPERVISION BANCAIRE BANČNI NADZOR

MAOIRSEACHT AR BHAINCÉIREACHT NADZOR BANAKA

**BANKING SUPERVISION**

PANGANDJUSJÄRELEVALVE

SUPERVISÃO BANCÁRIA

BANKOVNÍ DOHLED

БАНКОВ НАДЗОР

BANKTILSYN

BANKENAUF SICHT

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

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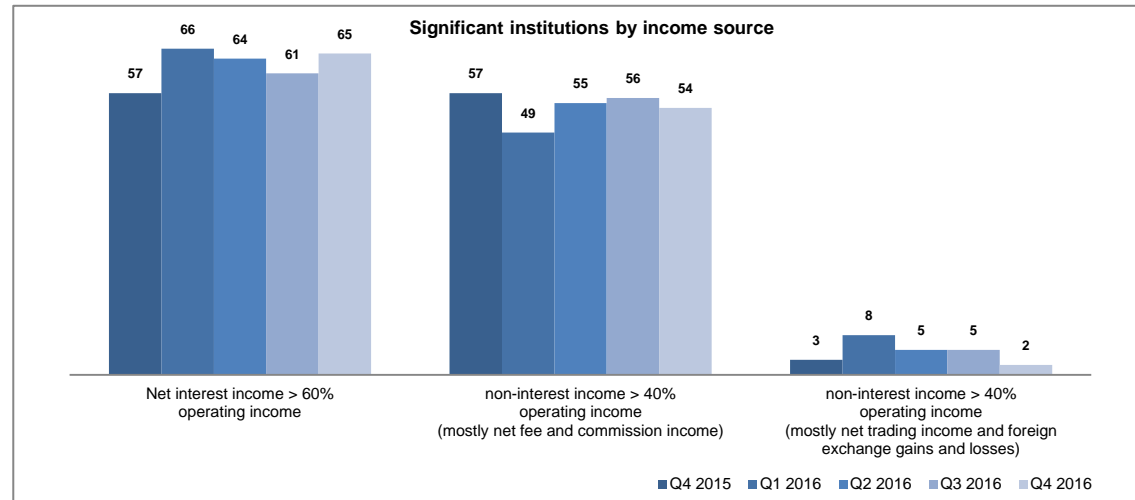
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## T01.01 Significant institutions by classification (income source) (number of institutions)

Category	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Banks with net interest income more than 60% of operating income	57	66	64	61	65
Banks with non-interest income more than 40% of operating income					
<i>Mostly net fee and commission income</i>	57	49	55	56	54
<i>Mostly net trading income and foreign exchange gains and losses</i>	3	8	5	5	2
<b>Total</b>	<b>117</b>	<b>123</b>	<b>124</b>	<b>122</b>	<b>121</b>

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.



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

(number of institutions)

Category	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
<b>Banks with significant domestic exposures <sup>1)</sup></b>	31	33	29	29	32
<b>Banks with significant international exposures <sup>2)</sup></b>					
One geographical area					
SSM	8	6	6	6	6
Non-SSM EEA <sup>3)</sup> and RoW <sup>4)</sup>	9	12	15	15	12
Internationally diversified <sup>5)</sup>					
SSM <sup>6)</sup>	5	4	5	5	6
SSM and non-SSM EEA	13	14	14	15	14
SSM and RoW	15	15	11	14	13
SSM, non-SSM EEA and RoW	34	39	42	38	36
<b>Banks without geographically focused exposures <sup>7)</sup></b>	2	-	2	-	2
<b>Total</b>	<b>117</b>	<b>123</b>	<b>124</b>	<b>122</b>	<b>121</b>

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking

Supervision, which generally occur on an annual basis.

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

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

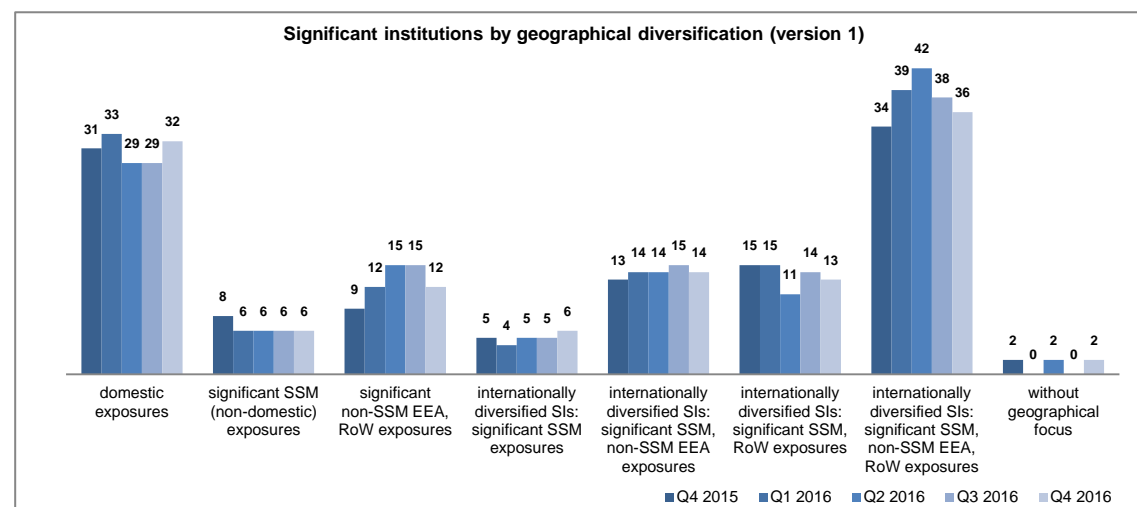
3) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

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

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

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

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



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

(number of institutions)

Category	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Banks with significant domestic exposures <sup>1)</sup>	31	33	29	29	32
Banks with largest non-domestic exposures					
SSM (northern Europe) <sup>2)</sup>	-	-	-	-	-
SSM (central Europe) <sup>2)</sup>	39	37	41	41	41
SSM (southern Europe) <sup>2)</sup>	5	6	6	6	5
Non-SSM EEA <sup>3)</sup>	26	30	33	33	29
Non-EEA Europe <sup>4)</sup>	5	6	6	6	5
Africa	1	2	2	2	1
Asia and Oceania	2	1	1	1	2
North America	7	7	5	3	5
Latin America and the Caribbean	1	1	1	1	1
<b>Total</b>	<b>117</b>	<b>123</b>	<b>124</b>	<b>122</b>	<b>121</b>

Source: ECB.

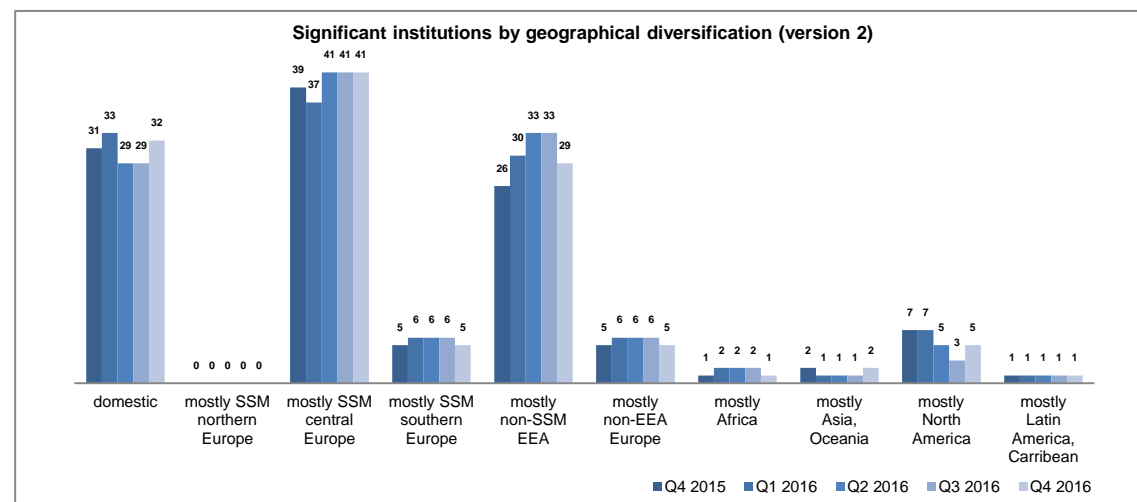
Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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

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

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

4) European countries not in the EEA.



## T01.01 Significant institutions by classification (size)

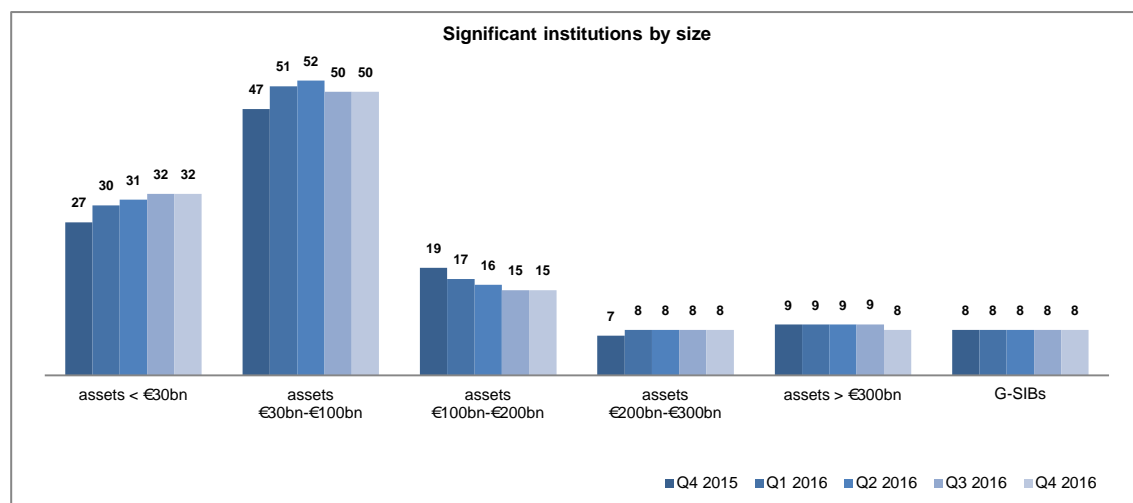
(number of institutions)

Category	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Banks with total assets					
<i>Less than €30 billion</i>	27	30	31	32	32
<i>Between €30 billion and €100 billion</i>	47	51	52	50	50
<i>Between €100 billion and €200 billion</i>	19	17	16	15	15
<i>Between €200 billion and €300 billion</i>	7	8	8	8	8
<i>More than €300 billion</i>	9	9	9	9	8
G-SIBs <sup>1)</sup>	8	8	8	8	8
<b>Total</b>	<b>117</b>	<b>123</b>	<b>124</b>	<b>122</b>	<b>121</b>

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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



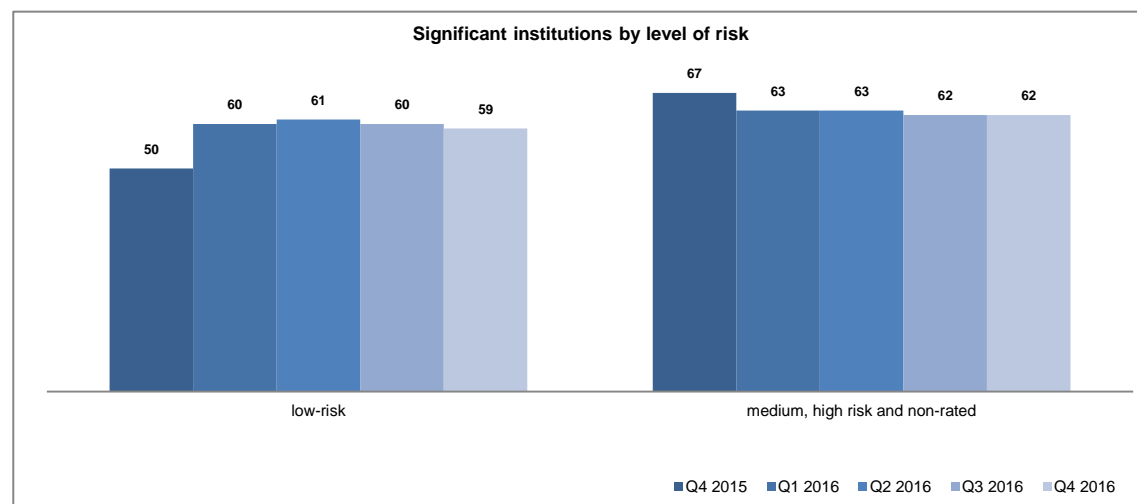
## T01.01 Significant institutions by classification (risk-based) <sup>1)</sup> (number of institutions)

Category	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Banks with low risk	50	60	61	60	59
Banks with medium, high risk and non-rated	67	63	63	62	62
<b>Total</b>	<b>117</b>	<b>123</b>	<b>124</b>	<b>122</b>	<b>121</b>

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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.

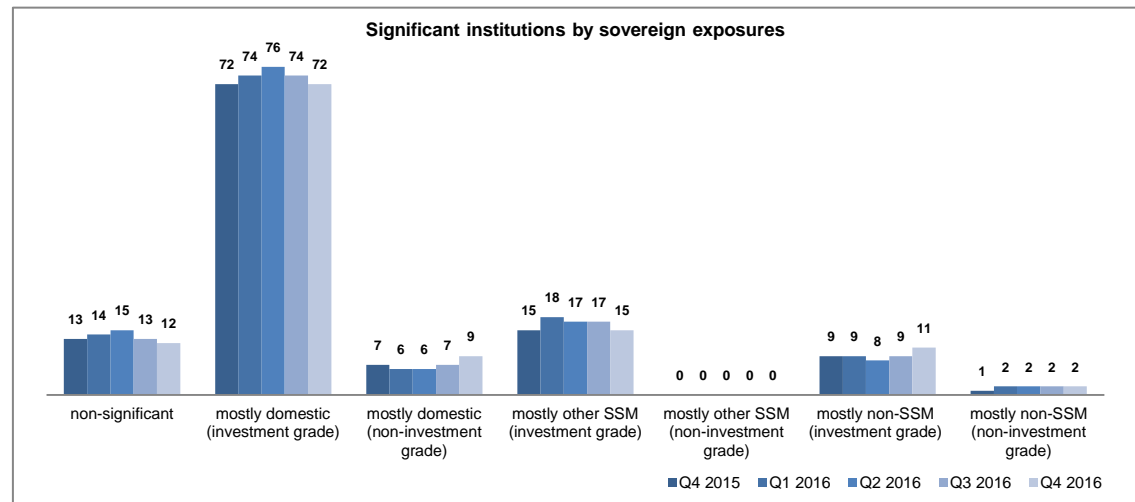


## T01.01 Significant institutions by classification (sovereign exposures) (number of institutions)

Category	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
<b>Banks with sovereign exposures</b>					
Non-significant	13	14	15	13	12
Mostly domestic					
<i>Investment grade</i>	72	74	76	74	72
<i>Non-investment grade</i>	7	6	6	7	9
Mostly to other SSM countries					
<i>Investment grade</i>	15	18	17	17	15
<i>Non-investment grade</i>	-	-	-	-	-
Mostly to non-SSM countries					
<i>Investment grade</i>	9	9	8	9	11
<i>Non-investment grade</i>	1	2	2	2	2
<b>Total</b>	<b>117</b>	<b>123</b>	<b>124</b>	<b>122</b>	<b>121</b>

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.





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

Country (Q4 2016)	Total	Groups with ultimate parent in SSM <sup>2)</sup>	Groups with ultimate parent in EEA (outside SSM) <sup>3)</sup>	Groups with ultimate parent outside EEA <sup>4)</sup>
Belgium	7	6	-	1
Germany	21	19	1	1
Estonia	2	-	2	-
Ireland	4	3	1	-
Greece	4	4	-	-
Spain	14	14	-	-
France	12	11	1	-
Italy	14	14	-	-
Cyprus	4	4	-	-
Latvia	3	1	2	-
Lithuania	3	-	3	-
Luxembourg	4	2	-	2
Malta	3	1	1	1
Netherlands	7	6	1	-
Austria	8	5	-	3
Portugal	4	4	-	-
Slovenia	3	3	-	-
Slovakia <sup>1)</sup>	-	-	-	-
Finland	4	2	2	-
<b>Total</b>	<b>121</b>	<b>99</b>	<b>14</b>	<b>8</b>

Source: ECB.

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

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

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

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

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

### T01.03 Total assets by location of ultimate parent (percentages)

Country (Q4 2016)	Groups with ultimate parent in SSM <sup>2)</sup>	Groups with ultimate parent in EEA (outside SSM) <sup>3)</sup>	Groups with ultimate parent outside EEA <sup>4)</sup>
Belgium	94.95%	-	5.05%
Germany	98.63%	0.47%	0.90%
Estonia	-	100.00%	-
Ireland	88.09%	11.91%	-
Greece	100.00%	-	-
Spain	100.00%	-	-
France	97.88%	2.12%	-
Italy	100.00%	-	-
Cyprus	100.00%	-	-
Latvia	31.17%	68.83%	-
Lithuania	-	100.00%	-
Luxembourg	72.17%	-	27.83%
Malta	57.79%	29.55%	12.66%
Netherlands	99.16%	0.84%	-
Austria	87.69%	-	12.31%
Portugal	100.00%	-	-
Slovenia	100.00%	-	-
Slovakia <sup>1)</sup>	-	-	-
Finland	35.56%	64.44%	-
<b>Total</b>	<b>96.77%</b>	<b>2.46%</b>	<b>0.77%</b>

Source: ECB.

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

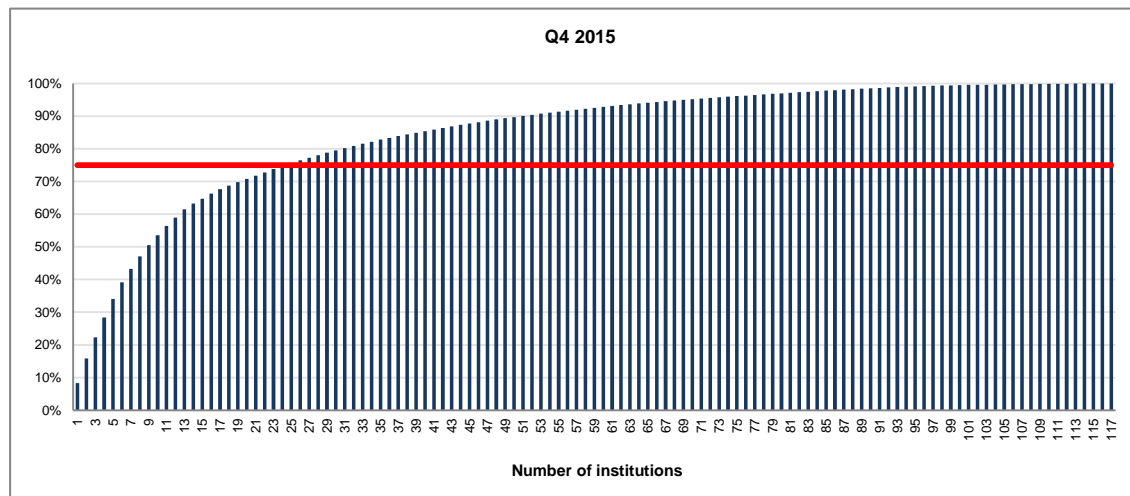
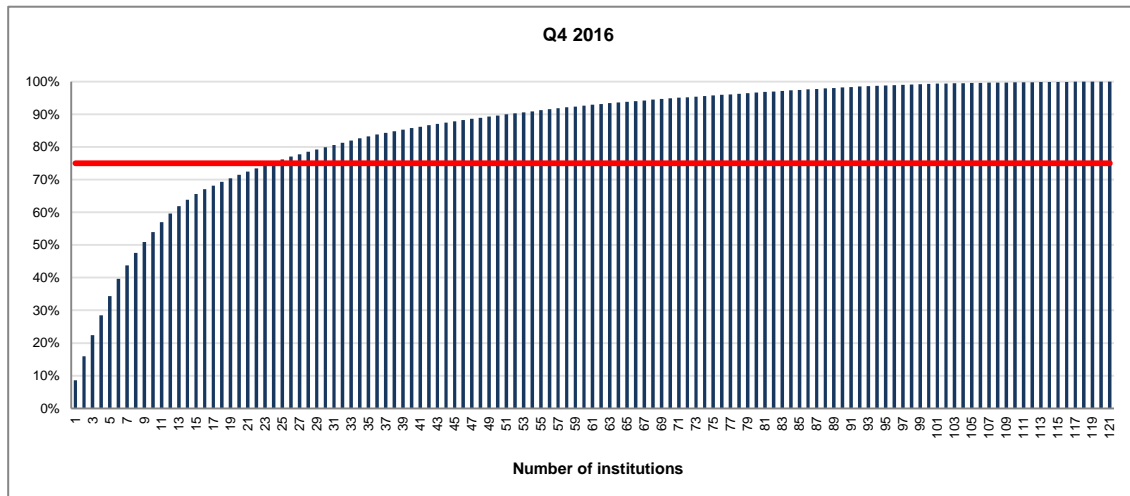
1) There are no significant institutions at the highest level of consolidation in Slovakia.

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

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

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

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



Source: ECB.

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

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

## T02.01.1 Profit and loss figures by reference period

(EUR millions)

Profit and loss <sup>1) 2)</sup>	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Net interest income	270,429.57	65,676.46	131,816.76	198,599.13	263,031.78
Net fee and commission income	134,673.02	32,629.05	66,004.50	98,633.28	130,503.57
Net trading income	21,836.92	4,702.79	9,225.02	17,277.07	23,045.28
Exchange differences, net	1,303.44	1,643.77	2,636.68	2,728.29	2,979.75
Net other operating income	53,411.43	9,833.12	25,987.72	31,901.38	42,804.55
<b>Operating income <sup>3)</sup></b>	481,654.37	114,485.19	235,670.68	349,139.16	462,364.93
Administrative expenses and depreciation	-304,659.14	-77,729.05	-151,357.76	-224,060.05	-304,359.86
<b>Net income before impairment, provisions and taxes</b>	176,995.23	36,756.14	84,312.92	125,079.12	158,005.07
Impairment and provisions <sup>4)</sup>	-102,909.16	-15,220.18	-37,510.01	-54,888.15	-101,234.71
Other	11,757.85	2,284.16	6,316.88	9,877.14	11,248.08
<b>Profit and loss before tax from continued operation</b>	85,843.92	23,820.12	53,119.79	80,068.11	68,018.44
Profit and loss before tax from discontinued operation <sup>5)</sup>	-2,990.33	563.32	-2,305.83	-2,222.37	2.67
Tax expenses or income	-22,056.71	-6,547.99	-13,349.51	-20,678.11	-22,796.82
<b>Net profit/loss</b>	<b>60,796.88</b>	<b>17,835.45</b>	<b>37,464.44</b>	<b>57,167.63</b>	<b>45,224.28</b>

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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

2) Figures reported are year-to-date.

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

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

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

## T02.01.2 Profit and loss figures by country

(EUR millions)

Profit and loss <sup>1) 2)</sup> (Q4 2016)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Net interest income	263,031.78	6,202.87	35,179.12	C	5,136.86	7,133.92	64,047.16	67,878.99	28,361.71	1,355.80
Net fee and commission income	130,503.57	2,665.03	20,547.53	C	930.93	1,076.72	21,965.56	47,171.54	21,101.55	258.89
Net trading income	23,045.28	921.63	1,846.54	C	356.28	C	2,901.68	14,161.75	1,238.53	-1.88
Exchange differences, net	2,979.75	-71.98	310.25	C	0.96	C	-1,037.37	1,967.84	888.04	65.19
Net other operating income	42,804.55	698.17	8,543.88	C	670.39	699.98	4,912.95	15,062.54	7,410.92	127.60
<b>Operating income <sup>3)</sup></b>	<b>462,364.93</b>	10,415.71	66,427.31	C	7,095.43	8,704.68	92,789.98	146,242.66	59,000.75	1,805.61
Administrative expenses and depreciation	-304,359.86	-5,995.30	-53,648.36	C	-4,298.50	-4,522.02	-49,119.77	-101,048.06	-44,042.22	-937.20
<b>Net income before impairment, provisions and taxes</b>	<b>158,005.07</b>	4,420.41	12,778.94	C	2,796.93	4,182.66	43,670.21	45,194.60	14,958.52	868.41
Impairment and provisions <sup>4)</sup>	-101,234.71	-147.80	-9,048.55	C	58.44	-4,017.00	-27,560.86	-12,407.12	-34,165.29	-676.58
Other	11,248.08	351.67	1,888.22	C	-239.84	C	888.44	5,290.57	1,713.55	40.61
<b>Profit and loss before tax from continued operation</b>	<b>68,018.44</b>	4,624.28	5,618.61	C	2,615.53	C	16,997.78	38,078.05	-17,493.21	232.44
Profit and loss before tax from discontinued operation <sup>5)</sup>	2.67	43.69	C	C	C	C	6.68	51.92	1,933.62	0.00
Tax expenses or income	-22,796.82	-850.91	C	C	C	17.18	-4,317.08	-10,135.23	-854.12	-98.70
<b>Net profit/loss</b>	<b>45,224.28</b>	<b>3,817.06</b>	<b>3,039.13</b>	<b>C</b>	<b>2,045.24</b>	<b>C</b>	<b>12,687.39</b>	<b>27,994.74</b>	<b>-16,413.71</b>	<b>133.74</b>

Profit and loss <sup>1) 2)</sup> (Q4 2016)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>6)</sup>	Finland
Net interest income	C	263.54	825.54	330.96	30,005.59	9,612.59	3,312.44	455.23	-	2,419.44
Net fee and commission income	146.32	155.33	1,134.24	C	6,252.82	4,012.07	1,714.64	209.42	-	943.02
Net trading income	41.18	21.68	136.46	C	314.13	168.41	-38.81	8.59	-	C
Exchange differences, net	C	-1.27	30.64	C	449.53	189.11	126.48	2.35	-	C
Net other operating income	44.03	37.98	188.19	C	3,068.93	209.27	182.48	5.20	-	860.29
<b>Operating income <sup>3)</sup></b>	<b>C</b>	<b>477.26</b>	<b>2,315.06</b>	<b>494.08</b>	<b>40,091.00</b>	<b>14,191.45</b>	<b>5,297.22</b>	<b>680.79</b>	<b>-</b>	<b>5,416.41</b>
Administrative expenses and depreciation	C	-221.26	-1,747.67	-258.59	-22,919.14	-9,149.85	-3,129.52	-448.09	-	-2,492.87
<b>Net income before impairment, provisions and taxes</b>	<b>C</b>	<b>256.00</b>	<b>567.40</b>	<b>235.50</b>	<b>17,171.86</b>	<b>5,041.59</b>	<b>2,167.71</b>	<b>232.70</b>	<b>-</b>	<b>2,923.54</b>
Impairment and provisions <sup>4)</sup>	-8.77	C	-26.52	C	-5,144.06	-2,026.77	-5,857.98	C	-	-138.16
Other	C	C	22.17	C	134.76	557.30	55.45	C	-	2.74
<b>Profit and loss before tax from continued operation</b>	<b>256.98</b>	<b>244.97</b>	<b>563.04</b>	<b>234.13</b>	<b>12,162.56</b>	<b>3,572.12</b>	<b>-3,634.82</b>	<b>645.35</b>	<b>-</b>	<b>2,788.12</b>
Profit and loss before tax from discontinued operation <sup>5)</sup>	0.00	0.00	0.00	0.00	C	29.32	C	0.00	-	0.00
Tax expenses or income	-25.48	-26.43	-130.65	-79.05	C	-773.45	C	-19.43	-	-442.91
<b>Net profit/loss</b>	<b>231.51</b>	<b>218.53</b>	<b>432.39</b>	<b>155.07</b>	<b>9,301.64</b>	<b>2,827.99</b>	<b>-1,836.56</b>	<b>625.92</b>	<b>-</b>	<b>2,345.21</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

(EUR millions)

Profit and loss <sup>1) 2)</sup> (Q4 2016)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Net interest income	263,031.78	C	131,643.94	C
Net fee and commission income	130,503.57	C	95,410.18	C
Net trading income	23,045.28	C	18,467.05	C
Exchange differences, net	2,979.75	C	3,054.48	C
Net other operating income	42,804.55	C	33,396.89	C
<b>Operating income</b> <sup>3)</sup>	<b>462,364.93</b>	C	281,972.53	C
Administrative expenses and depreciation	-304,359.86	C	-204,516.93	C
<b>Net income before impairment, provisions and taxes</b>	<b>158,005.07</b>	C	77,455.60	C
Impairment and provisions <sup>4)</sup>	-101,234.71	C	-55,595.87	C
Other	11,248.08	C	10,055.15	C
<b>Profit and loss before tax from continued operation</b>	<b>68,018.44</b>	C	31,914.88	C
Profit and loss before tax from discontinued operation <sup>5)</sup>	2.67	C	2,332.60	C
Tax expenses or income	-22,796.82	C	-13,530.78	C
<b>Net profit/loss</b>	<b>45,224.28</b>	C	<b>20,716.70</b>	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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

2) Figures reported are year-to-date.

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

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

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

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

(EUR millions)

Profit and loss <sup>1) 2)</sup> (Q4 2016)	Total	Banks with significant domestic exposures <sup>6)</sup>	Banks with significant international exposures <sup>7)</sup>						Banks without geographically focused exposures <sup>12)</sup>
			One geographical area		Internationally diversified <sup>10)</sup>				
			SSM	Non-SSM EEA <sup>8)</sup> and RoW <sup>9)</sup>	SSM <sup>11)</sup>	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Net interest income	263,031.78	28,448.20	C	5,345.77	11,349.44	16,214.22	59,834.34	139,612.14	C
Net fee and commission income	130,503.57	16,173.71	C	2,169.64	6,646.16	5,221.31	32,382.99	67,118.08	C
Net trading income	23,045.28	626.83	C	214.43	470.39	91.94	4,760.94	16,867.81	C
Exchange differences, net	2,979.75	181.38	C	161.96	7.02	120.15	1,031.68	1,433.66	C
Net other operating income	42,804.55	5,797.44	C	622.64	2,816.46	1,906.30	5,709.78	25,613.15	C
<b>Operating income <sup>3)</sup></b>	<b>462,364.93</b>	<b>51,227.55</b>	<b>C</b>	<b>8,514.44</b>	<b>21,289.47</b>	<b>23,553.92</b>	<b>103,719.72</b>	<b>250,644.85</b>	<b>C</b>
Administrative expenses and depreciation	-304,359.86	-35,458.25	C	-4,165.28	-13,551.86	-14,043.75	-66,315.35	-168,489.01	C
<b>Net income before impairment, provisions and taxes</b>	<b>158,005.07</b>	<b>15,769.29</b>	<b>C</b>	<b>4,349.16</b>	<b>7,737.61</b>	<b>9,510.17</b>	<b>37,404.37</b>	<b>82,155.84</b>	<b>C</b>
Impairment and provisions <sup>4)</sup>	-101,234.71	-27,279.24	-152.71	-3,515.68	C	-3,418.87	-17,278.25	-47,259.54	C
Other	11,248.08	-67.03	73.40	108.83	C	1,220.13	3,761.69	5,428.27	C
<b>Profit and loss before tax from continued operation</b>	<b>68,018.44</b>	<b>-11,576.97</b>	<b>C</b>	<b>942.31</b>	<b>6,052.04</b>	<b>7,311.42</b>	<b>23,887.81</b>	<b>40,324.57</b>	<b>C</b>
Profit and loss before tax from discontinued operation <sup>5)</sup>	2.67	-6.39	C	71.55	C	2.77	C	2,439.03	C
Tax expenses or income	-22,796.82	1,379.49	-218.54	242.20	C	-1,408.78	C	-15,092.52	C
<b>Net profit/loss</b>	<b>45,224.28</b>	<b>-10,203.87</b>	<b>C</b>	<b>1,256.07</b>	<b>1,667.00</b>	<b>5,905.42</b>	<b>17,771.23</b>	<b>27,671.08</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

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

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

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

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

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

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

(EUR millions)

Profit and loss <sup>1) 2)</sup> (Q4 2016)	Total	Banks with significant domestic exposures <sup>6)</sup>	Banks with largest non-domestic exposures								
			SSM northern Europe <sup>7)</sup>	SSM central Europe <sup>7)</sup>	SSM southern Europe <sup>7)</sup>	Non-SSM EEA <sup>8)</sup>	Non-EEA Europe <sup>9)</sup>	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Net interest income	263,031.78	28,448.20	-	88,684.29	16,764.63	67,424.09	1,461.00	C	C	33,081.64	C
Net fee and commission income	130,503.57	16,173.71	-	41,306.07	C	24,753.87	373.26	C	C	23,617.58	C
Net trading income	23,045.28	626.83	-	5,399.37	C	6,089.43	73.13	C	C	2,965.35	C
Exchange differences, net	2,979.75	181.38	-	3,107.74	-42.73	-1,390.11	21.14	C	C	615.68	C
Net other operating income	42,804.55	5,797.44	-	15,792.04	772.98	8,573.41	181.65	C	C	5,300.27	C
<b>Operating income <sup>3)</sup></b>	<b>462,364.93</b>	<b>51,227.55</b>	-	<b>154,289.50</b>	C	<b>105,450.69</b>	<b>2,110.19</b>	C	C	<b>65,580.52</b>	C
Administrative expenses and depreciation	-304,359.86	-35,458.25	-	C	C	-59,478.14	-1,218.14	C	C	-52,094.15	C
<b>Net income before impairment, provisions and taxes</b>	<b>158,005.07</b>	<b>15,769.29</b>	-	C	10,166.60	45,972.55	892.05	C	C	13,486.37	C
Impairment and provisions <sup>4)</sup>	-101,234.71	-27,279.24	-	-30,413.45	-6,510.65	-22,008.03	-362.11	C	C	-6,931.80	C
Other	11,248.08	-67.03	-	C	C	1,483.77	11.38	C	C	1,610.16	C
<b>Profit and loss before tax from continued operation</b>	<b>68,018.44</b>	<b>-11,576.97</b>	-	27,236.36	C	25,448.29	541.32	C	C	8,164.72	C
Profit and loss before tax from discontinued operation <sup>5)</sup>	2.67	-6.39	-	-477.13	C	137.12	0.00	C	C	0.00	C
Tax expenses or income	-22,796.82	1,379.49	-	-10,163.86	-1,485.08	-5,984.40	-120.28	C	C	-2,980.46	C
<b>Net profit/loss</b>	<b>45,224.28</b>	<b>-10,203.87</b>	-	<b>16,595.36</b>	<b>4,424.21</b>	<b>19,601.01</b>	<b>421.04</b>	C	C	<b>5,184.27</b>	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

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

9) European countries not in the EEA.



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

(EUR millions)

Profit and loss <sup>1) 2)</sup> (Q4 2016)	Total	Banks with total assets					G-SIBs <sup>6)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Net interest income	263,031.78	6,110.55	33,398.56	24,821.75	18,530.19	56,194.92	123,975.82
Net fee and commission income	130,503.57	3,203.02	11,737.69	10,298.47	8,135.52	28,958.85	68,170.02
Net trading income	23,045.28	359.37	-696.31	1,025.16	2,486.31	1,522.97	18,347.79
Exchange differences, net	2,979.75	181.74	201.56	289.15	25.63	1,800.16	481.51
Net other operating income	42,804.55	778.62	6,732.05	7,624.98	1,121.94	8,089.70	18,457.25
<b>Operating income <sup>3)</sup></b>	<b>462,364.93</b>	10,633.31	51,373.55	44,059.50	30,299.58	96,566.60	229,432.39
Administrative expenses and depreciation	-304,359.86	-7,076.33	-30,941.94	-28,600.14	-19,548.64	-60,418.29	-157,774.52
<b>Net income before impairment, provisions and taxes</b>	<b>158,005.07</b>	3,556.98	20,431.62	15,459.36	10,750.94	36,148.30	71,657.86
Impairment and provisions <sup>4)</sup>	-101,234.71	-3,573.44	-15,483.15	-20,317.46	-2,209.98	-16,615.34	-43,035.33
Other	11,248.08	91.78	1,366.16	-762.32	714.93	4,032.23	5,805.30
<b>Profit and loss before tax from continued operation</b>	<b>68,018.44</b>	75.31	6,314.63	-5,620.42	9,255.89	23,565.19	34,427.83
Profit and loss before tax from discontinued operation <sup>5)</sup>	2.67	56.29	C	-2.18	C	C	1,353.50
Tax expenses or income	-22,796.82	-60.79	C	516.39	C	C	-14,327.97
<b>Net profit/loss</b>	<b>45,224.28</b>	<b>70.82</b>	<b>2,830.92</b>	<b>-5,106.20</b>	<b>7,306.80</b>	<b>18,668.58</b>	<b>21,453.36</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

### T02.01.3 Profit and loss figures by classification (risk-based) <sup>1)</sup>

(EUR millions)

Profit and loss <sup>2) 3)</sup> (Q4 2016)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	263,031.78	177,025.81	86,005.97
Net fee and commission income	130,503.57	87,686.98	42,816.59
Net trading income	23,045.28	18,159.00	4,886.28
Exchange differences, net	2,979.75	2,001.26	978.49
Net other operating income	42,804.55	30,569.19	12,235.35
<b>Operating income <sup>4)</sup></b>	<b>462,364.93</b>	<b>315,442.24</b>	<b>146,922.68</b>
Administrative expenses and depreciation	-304,359.86	-195,921.78	-108,438.08
<b>Net income before impairment, provisions and taxes</b>	<b>158,005.07</b>	<b>119,520.46</b>	<b>38,484.61</b>
Impairment and provisions <sup>5)</sup>	-101,234.71	-43,847.37	-57,387.34
Other	11,248.08	9,451.80	1,796.28
<b>Profit and loss before tax from continued operation</b>	<b>68,018.44</b>	<b>85,124.89</b>	<b>-17,106.45</b>
Profit and loss before tax from discontinued operation <sup>6)</sup>	2.67	1,514.50	-1,511.83
Tax expenses or income	-22,796.82	-21,880.30	-916.52
<b>Net profit/loss</b>	<b>45,224.28</b>	<b>64,759.09</b>	<b>-19,534.80</b>

Source: ECB.

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

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

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

3) Figures reported are year-to-date.

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

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

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

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

(EUR millions)

Profit and loss <sup>1) 2)</sup> (Q4 2016)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Net interest income	263,031.78	C	104,338.65	8,946.45	37,057.50	-	105,548.62	C
Net fee and commission income	130,503.57	C	63,125.89	2,547.22	12,857.66	-	50,467.30	C
Net trading income	23,045.28	C	6,058.10	-291.06	2,741.27	-	14,392.14	C
Exchange differences, net	2,979.75	C	1,690.35	172.85	385.85	-	694.34	C
Net other operating income	42,804.55	5,070.95	16,848.52	C	5,076.55	-	15,008.98	C
<b>Operating income <sup>3)</sup></b>	<b>462,364.93</b>	12,842.77	192,061.52	C	58,118.83	-	186,111.39	C
Administrative expenses and depreciation	-304,359.86	-7,976.40	-126,174.53	C	-38,922.48	-	-124,046.93	C
<b>Net income before impairment, provisions and taxes</b>	<b>158,005.07</b>	4,866.38	65,886.98	C	19,196.35	-	62,064.46	C
Impairment and provisions <sup>4)</sup>	-101,234.71	C	-42,362.01	-8,948.12	-19,399.67	-	-28,682.67	C
Other	11,248.08	231.89	5,889.16	C	618.86	-	4,416.22	C
<b>Profit and loss before tax from continued operation</b>	<b>68,018.44</b>	C	29,414.13	-3,436.84	415.54	-	37,798.01	C
Profit and loss before tax from discontinued operation <sup>5)</sup>	2.67	C	C	C	1,371.09	-	0.51	C
Tax expenses or income	-22,796.82	-527.55	C	C	-3,941.05	-	-10,913.93	C
<b>Net profit/loss</b>	<b>45,224.28</b>	<b>C</b>	<b>21,703.50</b>	<b>-4,516.02</b>	<b>-2,154.41</b>	<b>-</b>	<b>26,884.59</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

Indicator <sup>1) 2)</sup>	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Return on equity (RoE)	4.41%	5.13%	5.36%	5.40%	3.23%
Return on assets (RoA)	0.28%	0.32%	0.33%	0.34%	0.21%
Cost-to-income ratio (CIR)	63.25%	67.89%	64.22%	64.17%	65.83%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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

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

## T02.02.2 Key performance indicators by country (percentages)

Country <sup>1) 2)</sup> (Q4 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Belgium	10.37%	0.53%	57.56%
Germany	1.33%	0.07%	80.76%
Estonia	C	C	C
Ireland	6.78%	0.79%	60.58%
Greece	-7.92%	-0.93%	51.95%
Spain	5.02%	0.38%	52.94%
France	6.36%	0.40%	69.10%
Italy	-11.11%	-0.73%	74.65%
Cyprus	2.55%	0.26%	51.90%
Latvia	15.81%	1.82%	42.99%
Lithuania	11.07%	1.16%	46.36%
Luxembourg	4.89%	0.40%	75.49%
Malta	11.31%	0.81%	52.34%
Netherlands	7.60%	0.42%	57.17%
Austria	7.19%	0.57%	64.47%
Portugal	-10.63%	-0.74%	59.08%
Slovenia	22.23%	3.06%	65.82%
Slovakia <sup>3)</sup>	-	-	-
Finland	9.28%	0.56%	46.02%

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 Slovakia.

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

(percentages)

Category <sup>1) 2)</sup> (Q4 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with net interest income more than 60% of operating income	4.10%	0.28%	55.41%
Banks with non-interest income more than 40% of operating income <i>Mostly net fee and commission income</i>	2.53%	0.16%	72.53%
<i>Mostly net trading income and foreign exchange gains and losses</i>	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

Category <sup>1) 2)</sup> (Q4 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
<b>Banks with significant domestic exposures</b> <sup>3)</sup>	-5.61%	-0.43%	69.22%
<b>Banks with significant international exposures</b> <sup>4)</sup>			
One geographical area			
SSM	9.32%	0.46%	69.81%
Non-SSM EEA <sup>5)</sup> and RoW <sup>6)</sup>	3.74%	0.40%	48.92%
Internationally diversified <sup>7)</sup>			
SSM <sup>8)</sup>	2.21%	0.17%	63.66%
SSM and non-SSM EEA	6.73%	0.52%	59.62%
SSM and RoW	5.45%	0.37%	63.94%
SSM, non-SSM EEA and RoW	4.07%	0.24%	67.22%
<b>Banks without geographically focused exposures</b> <sup>9)</sup>	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

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

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

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

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

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

Category <sup>1) 2)</sup> (Q4 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with significant domestic exposures <sup>3)</sup>	-5.61%	-0.43%	69.22%
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> <sup>4)</sup>	-	-	-
<i>SSM (central Europe)</i> <sup>4)</sup>	3.46%	0.21%	C
<i>SSM (southern Europe)</i> <sup>4)</sup>	C	0.27%	68.53%
<i>Non-SSM EEA</i> <sup>5)</sup>	6.51%	0.49%	56.40%
<i>Non-EEA Europe</i> <sup>6)</sup>	5.98%	0.40%	57.73%
<i>Africa</i>	C	C	C
<i>Asia and Oceania</i>	C	C	C
<i>North America</i>	2.77%	0.14%	79.44%
<i>Latin America and the Caribbean</i>	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

6) European countries not in the EEA.



### T02.02.3 Key performance indicators by classification (size)

(percentages)

Category <sup>1) 2)</sup> (Q4 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with total assets			
<i>Less than €30 billion</i>	0.18%	0.02%	66.55%
<i>Between €30 billion and €100 billion</i>	1.28%	0.10%	60.23%
<i>Between €100 billion and €200 billion</i>	-3.49%	-0.23%	64.91%
<i>Between €200 billion and €300 billion</i>	7.57%	0.41%	64.52%
<i>More than €300 billion</i>	6.31%	0.44%	62.57%
G-SIBs <sup>3)</sup>	3.58%	0.21%	68.77%

Source: ECB.

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

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

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

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

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

Category <sup>2) 3)</sup> (Q4 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with low risk	6.82%	0.45%	62.11%
Banks with medium, high risk and non-rated	-4.35%	-0.27%	73.81%

Source: ECB.

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

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

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

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

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

Category <sup>1) 2)</sup> (Q4 2016)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
<b>Banks with sovereign exposures</b>			
Non-significant	7.05%	0.79%	62.11%
Mostly domestic			
<i>Investment grade</i>	3.16%	0.22%	65.69%
<i>Non-investment grade</i>	-10.48%	-0.95%	55.04%
Mostly to other SSM countries			
<i>Investment grade</i>	-1.38%	-0.07%	66.97%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	5.81%	0.34%	66.65%
<i>Non-investment grade</i>	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

## T02.03.1 Composition of assets by reference period

(EUR billions)

Assets	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
<b>Cash, cash balances at central banks, other demand deposits</b>	1,134.46	1,189.56	1,231.65	1,282.37	1,390.99
<b>Loans and advances</b>	13,153.08	13,445.87	13,652.70	13,589.86	13,309.34
Central banks	144.76	141.75	154.99	187.72	200.12
General governments	1,001.27	1,051.31	1,068.88	1,049.65	1,026.72
Credit institutions	1,356.19	1,457.88	1,504.86	1,431.74	1,272.99
Other financial corporations	1,176.20	1,263.71	1,281.96	1,265.37	1,168.34
Non-financial corporations	4,430.57	4,473.15	4,543.20	4,542.47	4,560.02
Households	5,044.09	5,058.07	5,098.80	5,112.90	5,081.15
<b>Debt securities</b>	3,291.75	3,375.98	3,351.15	3,194.58	3,032.47
<i>of which: loans and receivables</i>	379.60	375.26	360.54	344.64	326.31
<i>of which: held to maturity <sup>1)</sup></i>	294.21	318.82	319.56	319.19	342.49
<i>of which: available for sale</i>	1,799.53	1,830.90	1,845.60	1,774.53	1,691.36
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	120.39	122.58	119.81	100.22	96.13
<i>of which: held for trading <sup>3)</sup></i>	605.08	634.28	609.27	561.49	482.86
<b>Equity instruments</b>	461.48	425.82	410.40	429.42	429.74
<i>of which: available for sale</i>	106.04	103.78	101.43	103.02	100.54
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	24.53	23.88	24.45	23.73	23.09
<i>of which: held for trading <sup>3)</sup></i>	323.86	291.09	277.38	295.50	298.96
<b>Derivatives</b>	2,220.54	2,457.12	2,577.69	2,349.47	2,099.89
Trading	2,012.94	2,220.47	2,324.03	2,102.24	1,895.77
Derivatives – hedge accounting	207.59	236.65	253.67	247.23	204.13
<b>Investments in subsidiaries, joint-ventures and associates</b>	160.44	162.31	161.45	161.88	157.07
<b>Intangible assets and goodwill</b>	140.12	139.67	139.37	137.93	136.06
<b>Other assets <sup>4)</sup></b>	1,127.82	1,219.55	1,234.89	1,210.32	1,182.11
<b>Total assets</b>	<b>21,689.69</b>	<b>22,415.88</b>	<b>22,759.31</b>	<b>22,355.83</b>	<b>21,737.67</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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

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

3) Includes nGAAP trading portfolios.

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

## T02.03.2 Composition of assets by country/1

(EUR billions)

Assets (Q4 2016)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>1,390.99</b>	51.47	325.89	C	17.41	9.66	157.82	502.22	29.56	9.43
<b>Loans and advances</b>	<b>13,309.34</b>	377.55	2,358.89	C	185.33	180.23	2,158.18	4,079.43	1,508.77	35.36
Central banks	200.12	C	25.15	C	1.96	0.00	36.95	45.01	64.99	C
General governments	1,026.72	72.44	234.74	C	0.57	8.67	110.76	394.10	48.97	C
Credit institutions	1,272.99	36.67	479.27	C	3.08	4.67	103.15	350.09	117.35	0.69
Other financial corporations	1,168.34	C	286.32	C	1.86	3.68	85.58	458.74	163.21	C
Non-financial corporations	4,560.02	105.98	809.63	C	53.46	82.03	690.03	1,234.93	688.96	12.31
Households	5,081.15	139.17	523.77	C	124.41	81.18	1,131.72	1,596.56	425.29	14.74
<b>Debt securities</b>	<b>3,032.47</b>	172.31	634.02	C	38.65	48.42	484.77	805.03	395.16	2.76
<i>of which: loans and receivables</i>	326.31	C	64.94	C	2.63	34.01	42.67	59.38	34.49	0.42
<i>of which: held to maturity <sup>1)</sup></i>	342.49	36.88	30.26	C	6.50	0.73	69.18	110.11	32.66	C
<i>of which: available for sale</i>	1,691.36	68.76	282.18	C	29.50	11.59	292.65	446.07	258.65	1.99
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	96.13	2.12	44.91	C	C	0.00	C	4.86	C	C
<i>of which: held for trading <sup>3)</sup></i>	482.86	3.09	120.15	C	C	C	79.77	184.45	40.66	C
<b>Equity instruments</b>	<b>429.74</b>	2.87	116.76	C	C	0.70	39.06	204.27	34.09	0.07
<i>of which: available for sale</i>	100.54	2.34	4.28	C	C	0.66	19.21	41.38	14.86	C
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	23.09	C	8.35	C	C	0.00	C	11.36	0.85	0.00
<i>of which: held for trading <sup>3)</sup></i>	298.96	0.50	97.00	C	C	0.04	19.63	151.53	18.37	C
<b>Derivatives</b>	<b>2,099.89</b>	59.44	675.78	C	6.59	C	168.81	852.21	104.57	0.05
Trading	1,895.77	49.94	651.49	C	4.11	6.09	146.19	762.19	91.38	C
Derivatives – hedge accounting	204.13	9.49	24.29	C	2.48	C	22.63	90.02	13.19	C
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>157.07</b>	C	21.80	C	C	1.28	34.82	60.11	18.15	0.24
<b>Intangible assets and goodwill</b>	<b>136.06</b>	C	14.89	C	1.05	0.89	49.43	45.26	15.49	0.04
<b>Other assets <sup>4)</sup></b>	<b>1,182.11</b>	52.55	140.42	C	7.02	39.84	214.39	445.04	146.23	3.28
<b>Total assets</b>	<b>21,737.67</b>	<b>721.07</b>	<b>4,288.45</b>	<b>C</b>	<b>257.71</b>	<b>C</b>	<b>3,307.29</b>	<b>6,993.58</b>	<b>2,252.01</b>	<b>51.23</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) Includes nGAAP trading portfolios.

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

## T02.03.2 Composition of assets by country/2

(EUR billions)

Assets (Q4 2016)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>5)</sup>	Finland
<b>Cash, cash balances at central banks, other demand deposits</b>	2.68	4.01	17.45	C	149.06	53.08	7.69	2.45	-	46.98
<b>Loans and advances</b>	6.96	13.62	52.13	12.32	1,635.34	315.57	157.90	C	-	209.00
Central banks	C	0.00	C	C	8.11	4.62	C	C	-	C
General governments	0.05	0.45	C	C	114.59	15.87	6.88	1.03	-	13.77
Credit institutions	0.17	C	17.55	1.28	113.49	15.33	4.83	0.68	-	C
Other financial corporations	C	C	4.14	0.14	107.82	11.36	C	0.15	-	C
Non-financial corporations	3.57	5.84	8.58	4.03	572.03	150.59	57.93	C	-	70.78
Households	2.94	6.59	19.46	4.25	719.29	117.79	83.89	C	-	79.03
<b>Debt securities</b>	2.72	C	32.81	5.70	220.64	86.09	41.70	5.73	-	54.77
<i>of which: loans and receivables</i>	C	0.00	0.63	0.00	12.86	2.50	10.16	C	-	C
<i>of which: held to maturity<sup>1)</sup></i>	C	0.00	C	C	11.39	32.06	0.92	0.74	-	1.36
<i>of which: available for sale</i>	C	C	26.25	2.03	177.89	36.27	25.34	4.76	-	26.38
<i>of which: designated at fair value through profit or loss<sup>2)</sup></i>	C	0.58	0.46	C	3.24	C	C	C	-	C
<i>of which: held for trading<sup>3)</sup></i>	C	C	C	0.00	13.97	5.38	C	C	-	C
<b>Equity instruments</b>	C	0.01	1.40	C	16.85	3.29	7.84	0.18	-	1.54
<i>of which: available for sale</i>	0.02	C	1.40	0.00	5.40	2.79	7.09	0.15	-	C
<i>of which: designated at fair value through profit or loss<sup>2)</sup></i>	C	C	C	C	1.28	0.24	C	0.03	-	C
<i>of which: held for trading<sup>3)</sup></i>	C	0.00	C	0.00	C	0.24	0.14	0.00	-	C
<b>Derivatives</b>	C	0.15	1.30	0.02	124.87	15.05	3.52	C	-	C
Trading	C	0.15	1.14	C	92.71	11.40	3.42	0.02	-	C
Derivatives – hedge accounting	0.00	0.00	0.16	C	32.16	3.65	0.10	C	-	4.43
<b>Investments in subsidiaries, joint-ventures and associates</b>	C	C	C	0.13	4.67	7.09	1.99	C	-	C
<b>Intangible assets and goodwill</b>	0.02	0.01	C	C	2.84	2.55	0.36	0.06	-	C
<b>Other assets<sup>4)</sup></b>	0.17	C	1.56	0.42	72.97	10.11	26.92	0.60	-	20.28
<b>Total assets</b>	<b>12.74</b>	<b>18.84</b>	<b>107.48</b>	<b>19.26</b>	<b>2,227.24</b>	<b>492.84</b>	<b>247.90</b>	<b>20.46</b>	<b>-</b>	<b>415.39</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) Includes nGAAP trading portfolios.

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

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

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

(EUR billions)

Assets (Q4 2016)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>1,390.99</b>	C	902.27	C
<b>Loans and advances</b>	<b>13,309.34</b>	C	7,539.78	C
Central banks	200.12	C	143.61	C
General governments	1,026.72	C	476.76	C
Credit institutions	1,272.99	C	741.52	C
Other financial corporations	1,168.34	C	862.49	C
Non-financial corporations	4,560.02	C	2,512.40	C
Households	5,081.15	C	2,802.99	C
<b>Debt securities</b>	<b>3,032.47</b>	C	1,737.67	C
<i>of which: loans and receivables</i>	326.31	C	144.83	C
<i>of which: held to maturity <sup>1)</sup></i>	342.49	C	210.57	C
<i>of which: available for sale</i>	1,691.36	C	968.06	C
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	96.13	C	73.79	C
<i>of which: held for trading <sup>3)</sup></i>	482.86	C	330.13	C
<b>Equity instruments</b>	<b>429.74</b>	C	352.45	C
<i>of which: available for sale</i>	100.54	C	67.18	C
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	23.09	C	18.55	C
<i>of which: held for trading <sup>3)</sup></i>	298.96	C	266.71	C
<b>Derivatives</b>	<b>2,099.89</b>	C	1,577.90	C
Trading	1,895.77	C	1,468.62	C
Derivatives – hedge accounting	204.13	C	109.28	C
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>157.07</b>	C	120.96	C
<b>Intangible assets and goodwill</b>	<b>136.06</b>	C	81.64	C
<b>Other assets <sup>4)</sup></b>	<b>1,182.11</b>	C	761.61	C
<b>Total assets</b>	<b>21,737.67</b>	<b>C</b>	<b>13,074.28</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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

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

3) Includes nGAAP trading portfolios.

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

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

(EUR billions)

Assets (Q4 2016)	Total	Banks with significant domestic exposures <sup>5)</sup>	Banks with significant international exposures <sup>6)</sup>						Banks without geographically focused exposures <sup>11)</sup>
			One geographical area		Internationally diversified <sup>9)</sup>				
			SSM	Non-SSM EEA <sup>7)</sup> and RoW <sup>8)</sup>	SSM <sup>10)</sup>	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>1,390.99</b>	52.48	C	18.64	88.63	72.34	294.58	848.62	C
<b>Loans and advances</b>	<b>13,309.34</b>	1,609.43	C	219.99	662.06	744.56	3,222.03	6,580.20	C
Central banks	<b>200.12</b>	22.28	C	C	C	25.94	36.35	113.85	C
General governments	<b>1,026.72</b>	152.23	C	C	18.86	69.36	255.92	382.22	C
Credit institutions	<b>1,272.99</b>	88.31	C	24.90	47.51	106.14	267.04	705.20	C
Other financial corporations	<b>1,168.34</b>	77.51	2.23	6.70	C	17.52	213.24	822.87	C
Non-financial corporations	<b>4,560.02</b>	573.75	C	82.20	155.45	273.95	1,070.63	2,373.51	C
Households	<b>5,081.15</b>	695.35	C	84.57	414.44	251.65	1,378.84	2,182.54	C
<b>Debt securities</b>	<b>3,032.47</b>	432.75	C	40.06	105.69	194.28	554.91	1,644.11	C
<i>of which: loans and receivables</i>	<b>326.31</b>	26.96	C	12.86	C	20.01	51.57	195.44	C
<i>of which: held to maturity <sup>1)</sup></i>	<b>342.49</b>	130.96	C	2.20	C	54.21	47.18	92.92	C
<i>of which: available for sale</i>	<b>1,691.36</b>	241.74	25.18	C	71.45	97.09	316.63	918.08	C
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	<b>96.13</b>	2.08	C	0.96	0.89	8.48	3.85	79.86	C
<i>of which: held for trading <sup>3)</sup></i>	<b>482.86</b>	26.81	C	2.86	10.54	4.36	85.32	352.89	C
<b>Equity instruments</b>	<b>429.74</b>	38.67	0.53	4.19	C	4.03	72.85	301.31	C
<i>of which: available for sale</i>	<b>100.54</b>	27.72	0.36	3.65	C	3.33	23.14	37.38	C
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	<b>23.09</b>	C	0.01	0.24	C	0.16	7.48	9.45	C
<i>of which: held for trading <sup>3)</sup></i>	<b>298.96</b>	1.03	0.15	0.31	C	0.52	42.12	253.91	C
<b>Derivatives</b>	<b>2,099.89</b>	58.50	C	10.32	23.42	49.37	397.25	1,544.07	C
Trading	<b>1,895.77</b>	44.02	C	7.48	14.66	26.74	346.98	1,453.97	C
Derivatives – hedge accounting	<b>204.13</b>	14.48	C	2.83	8.76	22.64	50.27	90.10	C
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>157.07</b>	35.90	C	1.45	19.06	6.72	40.15	52.98	C
<b>Intangible assets and goodwill</b>	<b>136.06</b>	13.31	0.56	0.40	C	4.76	31.50	78.99	C
<b>Other assets <sup>4)</sup></b>	<b>1,182.11</b>	153.23	C	20.58	42.66	49.67	227.66	670.03	C
<b>Total assets</b>	<b>21,737.67</b>	<b>2,394.27</b>	<b>C</b>	<b>315.64</b>	<b>956.05</b>	<b>1,125.75</b>	<b>4,840.92</b>	<b>11,720.33</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) Includes nGAAP trading portfolios.

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

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

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

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

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

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

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

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



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

(EUR billions)

Assets (Q4 2016)	Total	Banks with significant domestic exposures <sup>5)</sup>	Banks with largest non-domestic exposures								
			SSM northern Europe <sup>6)</sup>	SSM central Europe <sup>6)</sup>	SSM southern Europe <sup>6)</sup>	Non-SSM EEA <sup>7)</sup>	Non-EEA Europe <sup>8)</sup>	Africa	Asia and Oceania	North America	Latin America and the Caribbean
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>1,390.99</b>	52.48	-	453.71	48.09	285.42	4.65	C	C	384.38	C
<b>Loans and advances</b>	<b>13,309.34</b>	1,609.43	-	4,833.45	1,093.37	2,544.82	80.81	C	C	2,005.86	C
Central banks	<b>200.12</b>	22.28	-	72.95	C	58.71	C	C	C	6.46	C
General governments	<b>1,026.72</b>	152.23	-	349.18	97.79	183.57	C	C	C	168.42	C
Credit institutions	<b>1,272.99</b>	88.31	-	557.28	C	243.17	5.06	C	C	179.93	C
Other financial corporations	<b>1,168.34</b>	77.51	-	393.09	C	128.27	10.89	C	C	301.02	C
Non-financial corporations	<b>4,560.02</b>	573.75	-	1,756.86	C	849.51	29.86	C	C	628.41	C
Households	<b>5,081.15</b>	695.35	-	1,704.08	C	1,081.58	29.28	C	C	721.62	C
<b>Debt securities</b>	<b>3,032.47</b>	432.75	-	1,257.65	190.13	601.02	15.93	C	C	313.62	C
<i>of which: loans and receivables</i>	<b>326.31</b>	26.96	-	163.53	27.19	62.13	0.50	C	C	32.70	C
<i>of which: held to maturity <sup>1)</sup></i>	<b>342.49</b>	130.96	-	69.39	C	86.58	2.79	C	C	10.85	C
<i>of which: available for sale</i>	<b>1,691.36</b>	241.74	-	757.82	C	291.99	8.31	C	C	151.77	C
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	<b>96.13</b>	2.08	-	53.77	C	26.99	C	C	C	C	C
<i>of which: held for trading <sup>3)</sup></i>	<b>482.86</b>	26.81	-	161.10	19.56	99.48	1.10	C	C	107.10	C
<b>Equity instruments</b>	<b>429.74</b>	38.67	-	115.43	15.00	57.25	0.92	C	C	119.97	C
<i>of which: available for sale</i>	<b>100.54</b>	27.72	-	33.41	10.12	11.48	0.41	C	C	9.30	C
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	<b>23.09</b>	C	-	5.06	1.83	7.26	C	C	C	C	C
<i>of which: held for trading <sup>3)</sup></i>	<b>298.96</b>	1.03	-	76.41	C	38.34	C	C	C	105.62	C
<b>Derivatives</b>	<b>2,099.89</b>	58.50	-	700.01	C	283.09	C	C	C	627.77	C
Trading	<b>1,895.77</b>	44.02	-	617.73	C	254.53	0.10	C	C	601.70	C
Derivatives – hedge accounting	<b>204.13</b>	14.48	-	82.28	29.93	28.57	C	C	C	26.07	C
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>157.07</b>	35.90	-	60.67	C	15.68	C	C	C	16.80	C
<b>Intangible assets and goodwill</b>	<b>136.06</b>	13.31	-	35.67	C	41.58	0.09	C	C	15.00	C
<b>Other assets <sup>4)</sup></b>	<b>1,182.11</b>	153.23	-	432.28	94.53	182.26	1.85	C	C	161.93	C
<b>Total assets</b>	<b>21,737.67</b>	<b>2,394.27</b>	-	<b>7,888.87</b>	<b>1,652.21</b>	<b>4,011.12</b>	<b>104.60</b>	<b>C</b>	<b>C</b>	<b>3,645.33</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) Includes nGAAP trading portfolios.

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

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

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

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

8) European countries not in the EEA.

### T02.03.3 Composition of assets by classification (size)

(EUR billions)

Assets (Q4 2016)	Total	Banks with total assets					G-SIBs <sup>5)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>1,390.99</b>	51.43	116.92	71.00	115.17	317.16	719.31
<b>Loans and advances</b>	<b>13,309.34</b>	281.98	1,811.20	1,423.19	1,073.75	2,826.41	5,892.82
Central banks	<b>200.12</b>	4.70	20.54	11.38	20.58	43.65	99.27
General governments	<b>1,026.72</b>	8.88	237.92	150.61	189.58	123.51	316.21
Credit institutions	<b>1,272.99</b>	31.51	211.45	139.45	113.75	280.41	496.41
Other financial corporations	<b>1,168.34</b>	17.08	65.09	86.21	66.69	188.58	744.70
Non-financial corporations	<b>4,560.02</b>	101.14	604.51	592.10	358.76	968.20	1,935.31
Households	<b>5,081.15</b>	118.67	671.68	443.43	324.41	1,222.06	2,300.91
<b>Debt securities</b>	<b>3,032.47</b>	56.17	530.61	379.55	336.48	526.00	1,203.66
<i>of which: loans and receivables</i>	<b>326.31</b>	3.21	90.57	14.86	63.57	65.15	88.96
<i>of which: held to maturity <sup>1)</sup></i>	<b>342.49</b>	8.77	118.68	35.90	76.36	41.00	61.78
<i>of which: available for sale</i>	<b>1,691.36</b>	34.19	233.44	233.37	140.96	344.39	705.01
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	<b>96.13</b>	3.29	25.05	11.15	0.84	12.07	43.73
<i>of which: held for trading <sup>3)</sup></i>	<b>482.86</b>	3.21	20.46	36.86	54.76	63.40	304.17
<b>Equity instruments</b>	<b>429.74</b>	1.86	50.13	8.42	7.84	54.61	306.89
<i>of which: available for sale</i>	<b>100.54</b>	1.52	29.77	5.37	4.64	19.87	39.36
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	<b>23.09</b>	0.21	8.68	2.22	0.44	5.16	6.39
<i>of which: held for trading <sup>3)</sup></i>	<b>298.96</b>	0.10	4.55	0.83	2.77	29.58	261.13
<b>Derivatives</b>	<b>2,099.89</b>	9.75	81.06	148.84	151.32	260.74	1,448.18
Trading	<b>1,895.77</b>	8.60	44.74	118.65	136.62	232.89	1,354.27
Derivatives – hedge accounting	<b>204.13</b>	1.15	36.32	30.19	14.70	27.85	93.91
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>157.07</b>	4.06	17.85	15.47	9.10	53.04	57.54
<b>Intangible assets and goodwill</b>	<b>136.06</b>	0.98	7.66	10.17	5.32	30.14	81.79
<b>Other assets <sup>4)</sup></b>	<b>1,182.11</b>	14.56	153.20	117.64	94.23	165.05	637.43
<b>Total assets</b>	<b>21,737.67</b>	<b>420.79</b>	<b>2,768.63</b>	<b>2,174.27</b>	<b>1,793.21</b>	<b>4,233.16</b>	<b>10,347.61</b>

Source: ECB.

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

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

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

3) Includes nGAAP trading portfolios.

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

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

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

Assets (Q4 2016)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>1,390.99</b>	944.46	446.54
<b>Loans and advances</b>	<b>13,309.34</b>	9,103.39	4,205.95
Central banks	200.12	141.30	58.82
General governments	1,026.72	743.63	283.09
Credit institutions	1,272.99	918.90	354.08
Other financial corporations	1,168.34	785.18	383.16
Non-financial corporations	4,560.02	2,950.14	1,609.88
Households	5,081.15	3,564.23	1,516.92
<b>Debt securities</b>	<b>3,032.47</b>	1,877.00	1,155.46
<i>of which: loans and receivables</i>	326.31	136.66	189.66
<i>of which: held to maturity <sup>2)</sup></i>	342.49	228.41	114.07
<i>of which: available for sale</i>	1,691.36	1,068.13	623.23
<i>of which: designated at fair value through profit or loss <sup>3)</sup></i>	96.13	45.05	51.08
<i>of which: held for trading <sup>4)</sup></i>	482.86	308.68	174.18
<b>Equity instruments</b>	<b>429.74</b>	284.82	144.92
<i>of which: available for sale</i>	100.54	68.32	32.21
<i>of which: designated at fair value through profit or loss <sup>3)</sup></i>	23.09	20.70	2.39
<i>of which: held for trading <sup>4)</sup></i>	298.96	188.77	110.20
<b>Derivatives</b>	<b>2,099.89</b>	1,235.46	864.43
Trading	1,895.77	1,077.22	818.54
Derivatives – hedge accounting	204.13	158.24	45.89
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>157.07</b>	106.25	50.82
<b>Intangible assets and goodwill</b>	<b>136.06</b>	101.62	34.44
<b>Other assets <sup>5)</sup></b>	<b>1,182.11</b>	715.93	466.17
<b>Total assets</b>	<b>21,737.67</b>	<b>14,368.94</b>	<b>7,368.73</b>

Source: ECB.

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

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

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

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

4) Includes nGAAP trading portfolios.

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

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

(EUR billions)

Assets (Q4 2016)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>1,390.99</b>	C	520.20	20.32	101.10	-	721.57	C
<b>Loans and advances</b>	<b>13,309.34</b>	C	6,780.69	300.30	1,884.87	-	4,048.25	C
Central banks	200.12	C	90.68	C	33.87	-	60.65	C
General governments	1,026.72	C	716.13	14.18	100.58	-	176.41	C
Credit institutions	1,272.99	28.53	713.66	C	142.44	-	371.59	C
Other financial corporations	1,168.34	13.34	403.96	C	152.98	-	592.73	C
Non-financial corporations	4,560.02	C	2,303.67	117.31	708.90	-	1,326.80	C
Households	5,081.15	C	2,552.58	152.27	746.10	-	1,520.07	C
<b>Debt securities</b>	<b>3,032.47</b>	C	1,409.10	76.05	501.93	-	975.78	C
<i>of which: loans and receivables</i>	326.31	C	116.30	31.24	97.40	-	79.10	C
<i>of which: held to maturity <sup>1)</sup></i>	342.49	C	213.68	1.69	18.11	-	69.14	C
<i>of which: available for sale</i>	1,691.36	C	829.52	35.93	307.57	-	499.14	C
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	96.13	0.13	43.17	C	C	-	21.63	C
<i>of which: held for trading <sup>3)</sup></i>	482.86	C	120.51	7.04	47.54	-	306.77	C
<b>Equity instruments</b>	<b>429.74</b>	C	129.75	8.27	33.28	-	256.87	C
<i>of which: available for sale</i>	100.54	C	57.63	7.49	9.34	-	24.64	C
<i>of which: designated at fair value through profit or loss <sup>2)</sup></i>	23.09	C	20.17	C	1.00	-	1.23	C
<i>of which: held for trading <sup>3)</sup></i>	298.96	C	44.82	0.17	22.93	-	230.99	C
<b>Derivatives</b>	<b>2,099.89</b>	C	580.49	10.70	191.15	-	1,310.22	C
Trading	1,895.77	C	459.07	9.08	170.32	-	1,253.66	C
Derivatives – hedge accounting	204.13	C	121.42	1.62	20.83	-	56.56	C
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>157.07</b>	C	109.55	3.12	9.82	-	33.29	C
<b>Intangible assets and goodwill</b>	<b>136.06</b>	C	53.20	0.98	7.06	-	73.15	C
<b>Other assets <sup>4)</sup></b>	<b>1,182.11</b>	C	460.27	56.79	170.68	-	465.89	C
<b>Total assets</b>	<b>21,737.67</b>	<b>C</b>	<b>10,043.25</b>	<b>476.53</b>	<b>2,899.88</b>	<b>-</b>	<b>7,885.02</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) Includes nGAAP trading portfolios.

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

## T02.04.1 Composition of liabilities and equity by reference period

(EUR billions)

Liabilities and equity	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
<b>Deposits</b>	12,788.00	13,032.87	13,228.61	13,120.28	12,976.19
Central banks	828.75	802.20	825.28	797.47	802.17
General governments	481.80	504.45	519.72	484.66	475.90
Credit institutions	1,820.53	1,933.58	1,925.38	1,882.90	1,686.04
Other financial corporations	1,967.01	2,118.40	2,135.18	2,056.62	1,978.12
Non-financial corporations	2,312.31	2,283.00	2,332.80	2,409.42	2,508.17
Households	5,377.59	5,391.24	5,490.26	5,489.20	5,525.80
<b>Debt securities issued</b>	3,930.28	4,005.10	4,008.59	3,969.26	3,879.04
<i>of which: subordinated</i>	302.64	304.21	311.33	308.60	302.31
<b>Derivatives</b>	2,268.58	2,515.64	2,634.02	2,415.64	2,138.91
<i>of which: trading</i>	1,980.24	2,187.22	2,288.98	2,079.46	1,867.24
<b>Provisions</b> <sup>1)</sup>	144.96	146.59	152.15	152.99	156.67
<b>Other liabilities</b> <sup>2)</sup>	1,180.39	1,323.76	1,338.16	1,285.13	1,187.17
<b>Equity</b>	1,377.49	1,391.92	1,397.77	1,412.53	1,399.69
Paid-up capital	696.76	695.95	697.94	698.56	695.88
Reserves	497.98	550.72	540.88	537.85	543.33
Minority interests	77.76	79.27	78.28	80.95	80.65
Other comprehensive income	-3.80	-13.46	-14.71	-14.98	-12.77
Other <sup>3)</sup>	108.80	79.44	95.38	110.15	92.60
<b>Total liabilities and equity</b>	<b>21,689.69</b>	<b>22,415.88</b>	<b>22,759.31</b>	<b>22,355.83</b>	<b>21,737.67</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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

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

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

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

(EUR billions)

Liabilities and equity (Q4 2016)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
<b>Deposits</b>	<b>12,976.19</b>	404.93	2,229.50	C	192.45	235.46	2,302.12	3,854.45	1,483.71	45.09
Central banks	<b>802.17</b>	14.11	80.40	C	7.29	65.46	187.15	193.61	170.69	C
General governments	<b>475.90</b>	20.52	152.14	C	3.66	8.22	82.52	99.82	44.81	0.97
Credit institutions	<b>1,686.04</b>	81.44	582.57	C	12.08	19.26	237.28	395.73	135.33	C
Other financial corporations	<b>1,978.12</b>	57.33	500.77	C	19.09	6.70	245.95	648.85	255.75	4.88
Non-financial corporations	<b>2,508.17</b>	57.27	362.07	C	49.97	24.60	410.44	845.32	279.68	7.70
Households	<b>5,525.80</b>	174.26	551.55	C	100.34	111.21	1,138.78	1,671.11	597.46	24.82
<b>Debt securities issued</b>	<b>3,879.04</b>	173.23	857.24	C	23.43	1.39	425.73	1,261.05	365.21	0.19
<i>of which: subordinated</i>	<b>302.31</b>	6.02	33.35	C	3.00	0.17	49.67	94.28	47.88	C
<b>Derivatives</b>	<b>2,138.91</b>	91.76	662.52	C	5.49	9.59	162.27	846.45	112.54	0.06
<i>of which: trading</i>	<b>1,867.24</b>	47.45	630.01	C	4.18	5.64	147.52	754.73	94.01	0.02
<b>Provisions</b> <sup>1)</sup>	<b>156.67</b>	1.28	C	C	2.43	C	34.62	36.55	25.38	0.14
<b>Other liabilities</b> <sup>2)</sup>	<b>1,187.17</b>	13.05	C	C	3.74	7.37	129.70	554.69	117.40	0.51
<b>Equity</b>	<b>1,399.69</b>	36.82	229.23	C	30.17	C	252.85	440.38	147.76	5.24
Paid-up capital	<b>695.88</b>	15.75	121.44	C	12.52	53.22	121.44	128.51	112.38	3.89
Reserves	<b>543.33</b>	22.31	93.67	C	16.61	-19.10	105.66	220.94	47.56	0.91
Minority interests	<b>80.65</b>	0.70	4.38	C	C	1.50	37.32	18.55	5.95	C
Other comprehensive income	<b>-12.77</b>	-6.80	1.72	C	C	-1.19	-18.93	19.96	-5.56	0.28
Other <sup>3)</sup>	<b>92.60</b>	4.87	8.03	C	1.89	C	7.35	52.43	-12.58	C
<b>Total liabilities and equity</b>	<b>21,737.67</b>	<b>721.07</b>	<b>4,288.45</b>	<b>C</b>	<b>257.71</b>	<b>288.62</b>	<b>3,307.29</b>	<b>6,993.58</b>	<b>2,252.01</b>	<b>51.23</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions)

Liabilities and equity (Q4 2016)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>4)</sup>	Finland
<b>Deposits</b>	C	16.49	86.90	17.05	1,300.63	362.65	194.78	16.86	-	210.03
Central banks	C	C	C	C	44.45	7.01	17.24	C	-	C
General governments	0.51	0.95	C	C	15.08	13.43	6.62	0.52	-	19.55
Credit institutions	C	2.09	7.96	C	71.31	57.98	9.68	0.77	-	C
Other financial corporations	0.51	C	38.58	1.45	152.80	21.62	9.46	0.58	-	12.51
Non-financial corporations	4.40	3.75	6.74	4.46	302.27	72.10	35.20	C	-	34.81
Households	4.28	9.01	26.94	10.32	714.73	190.51	116.57	C	-	66.41
<b>Debt securities issued</b>	C	0.01	7.68	0.46	602.75	64.97	17.25	C	-	77.60
<i>of which: subordinated</i>	C	C	C	0.37	48.06	13.21	4.09	C	-	C
<b>Derivatives</b>	C	C	2.28	0.03	149.82	12.98	3.67	C	-	C
<i>of which: trading</i>	C	C	0.94	0.02	91.37	10.74	3.08	0.03	-	C
<b>Provisions<sup>1)</sup></b>	C	C	0.47	0.04	6.44	3.37	2.15	0.20	-	C
<b>Other liabilities<sup>2)</sup></b>	0.15	0.20	1.30	0.30	45.19	9.56	12.79	0.23	-	23.31
<b>Equity</b>	1.46	1.97	8.85	1.37	122.42	39.31	17.28	2.82	-	25.28
Paid-up capital	C	1.07	2.44	0.57	86.53	10.87	16.38	1.78	-	5.95
Reserves	0.33	C	5.00	0.73	5.59	17.85	5.09	0.33	-	17.05
Minority interests	C	0.00	C	0.00	1.14	8.65	2.24	C	-	C
Other comprehensive income	0.00	C	C	0.01	5.04	-2.52	-4.33	C	-	C
Other <sup>3)</sup>	C	0.24	0.49	0.06	24.12	4.46	-2.10	0.61	-	2.71
<b>Total liabilities and equity</b>	<b>C</b>	<b>18.84</b>	<b>107.48</b>	<b>19.26</b>	<b>2,227.24</b>	<b>492.84</b>	<b>247.90</b>	<b>20.46</b>	<b>-</b>	<b>415.39</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

### T02.04.3 Composition of liabilities and equity by classification (income source)

(EUR billions)

Liabilities and equity (Q4 2016)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
<b>Deposits</b>	<b>12,976.19</b>	C	7,637.67	C
Central banks	<b>802.17</b>	C	497.07	C
General governments	<b>475.90</b>	C	260.22	C
Credit institutions	<b>1,686.04</b>	C	873.76	C
Other financial corporations	<b>1,978.12</b>	C	1,379.00	C
Non-financial corporations	<b>2,508.17</b>	C	1,516.63	C
Households	<b>5,525.80</b>	C	3,110.99	C
<b>Debt securities issued</b>	<b>3,879.04</b>	C	2,022.70	C
<i>of which: subordinated</i>	<b>302.31</b>	C	174.84	C
<b>Derivatives</b>	<b>2,138.91</b>	C	1,561.83	C
<i>of which: trading</i>	<b>1,867.24</b>	C	1,446.80	C
<b>Provisions</b> <sup>1)</sup>	<b>156.67</b>	C	89.31	C
<b>Other liabilities</b> <sup>2)</sup>	<b>1,187.17</b>	C	945.38	C
<b>Equity</b>	<b>1,399.69</b>	C	817.39	C
Paid-up capital	<b>695.88</b>	352.72	C	C
Reserves	<b>543.33</b>	C	365.56	C
Minority interests	<b>80.65</b>	C	41.99	C
Other comprehensive income	<b>-12.77</b>	-23.97	C	C
Other <sup>3)</sup>	<b>92.60</b>	C	55.13	C
<b>Total liabilities and equity</b>	<b>21,737.67</b>	C	<b>13,074.28</b>	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table.

The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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

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

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



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

(EUR billions)

Liabilities and equity (Q4 2016)	Total	Banks with significant domestic exposures <sup>4)</sup>	Banks with significant international exposures <sup>5)</sup>						Banks without geographically focused exposures <sup>10)</sup>
			One geographical area		Internationally diversified <sup>8)</sup>				
			SSM	Non-SSM EEA <sup>6)</sup> and RoW <sup>7)</sup>	SSM <sup>9)</sup>	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
<b>Deposits</b>	<b>12,976.19</b>	1,745.00	C	222.54	633.23	658.30	2,849.34	6,717.46	C
Central banks	<b>802.17</b>	173.04	C	23.23	29.26	57.87	156.24	357.68	C
General governments	<b>475.90</b>	57.96	C	14.74	16.46	21.64	84.53	278.39	C
Credit institutions	<b>1,686.04</b>	193.23	C	18.55	59.37	76.18	280.64	1,021.40	C
Other financial corporations	<b>1,978.12</b>	245.45	C	27.23	57.16	86.51	342.83	1,200.31	C
Non-financial corporations	<b>2,508.17</b>	217.40	C	43.46	95.98	118.84	631.09	1,388.44	C
Households	<b>5,525.80</b>	857.91	C	95.33	375.00	297.26	1,354.01	2,471.23	C
<b>Debt securities issued</b>	<b>3,879.04</b>	325.30	70.06	C	193.40	302.89	993.69	1,847.01	C
<i>of which: subordinated</i>	<b>302.31</b>	32.36	C	4.88	12.63	13.88	98.18	139.19	C
<b>Derivatives</b>	<b>2,138.91</b>	55.05	12.52	C	25.20	55.68	402.80	1,561.84	C
<i>of which: trading</i>	<b>1,867.24</b>	43.49	C	6.61	14.39	23.30	339.27	1,438.78	C
<b>Provisions <sup>1)</sup></b>	<b>156.67</b>	24.66	C	2.19	3.51	4.06	29.09	91.89	C
<b>Other liabilities <sup>2)</sup></b>	<b>1,187.17</b>	62.51	12.81	C	25.43	17.09	239.92	822.53	C
<b>Equity</b>	<b>1,399.69</b>	181.75	C	33.57	75.27	87.73	326.09	679.60	C
Paid-up capital	<b>695.88</b>	108.96	C	71.97	34.51	47.05	112.37	316.51	C
Reserves	<b>543.33</b>	55.36	C	-37.19	36.19	30.46	157.59	291.51	C
Minority interests	<b>80.65</b>	19.77	1.29	1.94	2.00	C	19.04	32.16	C
Other comprehensive income	<b>-12.77</b>	4.63	-0.53	-4.31	0.89	C	2.60	-12.57	C
Other <sup>3)</sup>	<b>92.60</b>	-6.98	C	1.16	1.68	9.26	34.49	51.98	C
<b>Total liabilities and equity</b>	<b>21,737.67</b>	<b>2,394.27</b>	<b>C</b>	<b>315.64</b>	<b>956.05</b>	<b>1,125.75</b>	<b>4,840.92</b>	<b>11,720.33</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

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

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q4 2016)	Total	Banks with significant domestic exposures <sup>4)</sup>	Banks with largest non-domestic exposures								
			SSM northern Europe <sup>5)</sup>	SSM central Europe <sup>5)</sup>	SSM southern Europe <sup>5)</sup>	Non-SSM EEA <sup>6)</sup>	Non-EEA Europe <sup>7)</sup>	Africa	Asia and Oceania	North America	Latin America and the Caribbean
<b>Deposits</b>	<b>12,976.19</b>	1,745.00	-	4,660.82	C	2,613.20	59.54	C	C	1,809.57	C
Central banks	<b>802.17</b>	173.04	-	234.69	45.08	146.46	1.84	C	C	117.74	C
General governments	<b>475.90</b>	57.96	-	177.19	26.46	94.29	6.63	C	C	71.65	C
Credit institutions	<b>1,686.04</b>	193.23	-	619.84	58.00	415.68	10.45	C	C	218.12	C
Other financial corporations	<b>1,978.12</b>	245.45	-	811.90	C	355.34	7.19	C	C	292.88	C
Non-financial corporations	<b>2,508.17</b>	217.40	-	898.23	C	503.72	9.62	C	C	396.15	C
Households	<b>5,525.80</b>	857.91	-	1,918.97	517.83	1,097.70	23.82	C	C	713.03	C
<b>Debt securities issued</b>	<b>3,879.04</b>	325.30	-	1,574.52	307.90	642.00	C	C	C	693.73	C
<i>of which: subordinated</i>	<b>302.31</b>	32.36	-	107.42	C	49.56	C	C	C	47.49	C
<b>Derivatives</b>	<b>2,138.91</b>	55.05	-	742.53	C	295.95	0.34	C	C	614.53	C
<i>of which: trading</i>	<b>1,867.24</b>	43.49	-	603.49	C	261.06	0.27	C	C	575.93	C
<b>Provisions <sup>1)</sup></b>	<b>156.67</b>	24.66	-	56.03	8.01	29.69	C	C	C	22.79	C
<b>Other liabilities <sup>2)</sup></b>	<b>1,187.17</b>	62.51	-	374.73	96.49	129.00	2.93	C	C	317.88	C
<b>Equity</b>	<b>1,399.69</b>	181.75	-	480.23	C	301.28	7.03	C	C	186.83	C
Paid-up capital	<b>695.88</b>	108.96	-	240.59	30.29	139.53	4.02	C	C	71.13	C
Reserves	<b>543.33</b>	55.36	-	190.66	C	144.55	2.29	C	C	77.82	C
Minority interests	<b>80.65</b>	19.77	-	15.50	4.15	22.44	0.14	C	C	C	C
Other comprehensive income	<b>-12.77</b>	4.63	-	2.07	3.91	-24.33	0.17	C	C	C	C
Other <sup>3)</sup>	<b>92.60</b>	-6.98	-	31.41	8.64	19.11	0.42	C	C	24.66	C
<b>Total liabilities and equity</b>	<b>21,737.67</b>	<b>2,394.27</b>	-	<b>7,888.87</b>	<b>1,652.21</b>	<b>4,011.12</b>	<b>104.60</b>	<b>C</b>	<b>C</b>	<b>3,645.33</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

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

7) European countries not in the EEA.

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

(EUR billions)

Liabilities and equity (Q4 2016)	Total	Banks with total assets					G-SIBs <sup>4)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
<b>Deposits</b>	<b>12,976.19</b>	321.95	1,716.48	1,286.95	1,148.89	2,731.58	5,770.33
Central banks	<b>802.17</b>	12.03	155.96	99.56	39.70	169.41	325.50
General governments	<b>475.90</b>	13.45	76.12	64.52	57.98	92.50	171.33
Credit institutions	<b>1,686.04</b>	41.75	210.75	255.08	277.42	334.10	566.94
Other financial corporations	<b>1,978.12</b>	47.74	290.87	220.31	110.05	360.89	948.27
Non-financial corporations	<b>2,508.17</b>	53.29	234.58	199.07	158.34	557.55	1,305.35
Households	<b>5,525.80</b>	153.71	748.21	448.40	505.40	1,217.12	2,452.95
<b>Debt securities issued</b>	<b>3,879.04</b>	39.05	643.02	507.59	312.89	790.14	1,586.35
<i>of which: subordinated</i>	<b>302.31</b>	5.37	24.41	25.57	20.86	84.58	141.52
<b>Derivatives</b>	<b>2,138.91</b>	9.59	95.44	155.61	176.64	279.53	1,422.09
<i>of which: trading</i>	<b>1,867.24</b>	7.46	44.42	112.42	133.41	240.53	1,329.00
<b>Provisions <sup>1)</sup></b>	<b>156.67</b>	2.49	22.54	16.87	11.78	31.68	71.32
<b>Other liabilities <sup>2)</sup></b>	<b>1,187.17</b>	7.68	69.78	61.05	46.47	104.54	897.64
<b>Equity</b>	<b>1,399.69</b>	40.02	221.37	146.20	96.54	295.68	599.88
Paid-up capital	<b>695.88</b>	73.17	151.24	74.15	45.53	120.32	231.48
Reserves	<b>543.33</b>	-32.56	54.79	69.92	45.29	122.41	283.48
Minority interests	<b>80.65</b>	C	7.57	9.30	C	25.62	32.89
Other comprehensive income	<b>-12.77</b>	C	0.38	-4.94	C	-5.01	4.73
Other <sup>3)</sup>	<b>92.60</b>	0.19	7.40	-2.22	7.59	32.34	47.30
<b>Total liabilities and equity</b>	<b>21,737.67</b>	<b>420.79</b>	<b>2,768.63</b>	<b>2,174.27</b>	<b>1,793.21</b>	<b>4,233.16</b>	<b>10,347.61</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

Liabilities and equity (Q4 2016)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Deposits</b>	<b>12,976.19</b>	8,449.39	4,526.81
Central banks	<b>802.17</b>	436.75	365.42
General governments	<b>475.90</b>	280.92	194.99
Credit institutions	<b>1,686.04</b>	1,025.07	660.97
Other financial corporations	<b>1,978.12</b>	1,369.12	609.00
Non-financial corporations	<b>2,508.17</b>	1,672.80	835.37
Households	<b>5,525.80</b>	3,664.74	1,861.06
<b>Debt securities issued</b>	<b>3,879.04</b>	2,855.74	1,023.30
<i>of which: subordinated</i>	<b>302.31</b>	212.64	89.67
<b>Derivatives</b>	<b>2,138.91</b>	1,270.57	868.34
<i>of which: trading</i>	<b>1,867.24</b>	1,073.21	794.03
<b>Provisions <sup>2)</sup></b>	<b>156.67</b>	92.06	64.61
<b>Other liabilities <sup>3)</sup></b>	<b>1,187.17</b>	750.97	436.20
<b>Equity</b>	<b>1,399.69</b>	950.21	449.48
Paid-up capital	<b>695.88</b>	356.96	338.91
Reserves	<b>543.33</b>	444.72	98.61
Minority interests	<b>80.65</b>	42.57	38.07
Other comprehensive income	<b>-12.77</b>	4.31	<b>-17.08</b>
Other <sup>4)</sup>	<b>92.60</b>	101.65	<b>-9.04</b>
<b>Total liabilities and equity</b>	<b>21,737.67</b>	<b>14,368.94</b>	<b>7,368.73</b>

Source: ECB.

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

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q4 2016)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
<b>Deposits</b>	<b>12,976.19</b>	C	6,170.86	380.15	1,815.22	-	4,356.76	C
Central banks	<b>802.17</b>	C	392.66	61.80	87.56	-	250.83	C
General governments	<b>475.90</b>	C	255.95	12.06	52.16	-	147.23	C
Credit institutions	<b>1,686.04</b>	24.55	861.30	C	192.79	-	581.06	C
Other financial corporations	<b>1,978.12</b>	95.09	881.31	C	235.78	-	748.86	C
Non-financial corporations	<b>2,508.17</b>	C	1,030.81	56.52	362.32	-	1,019.92	C
Households	<b>5,525.80</b>	C	2,748.82	210.20	884.61	-	1,608.86	C
<b>Debt securities issued</b>	<b>3,879.04</b>	82.92	2,177.12	C	553.49	-	1,019.28	C
<i>of which: subordinated</i>	<b>302.31</b>	C	150.78	4.27	48.71	-	95.43	C
<b>Derivatives</b>	<b>2,138.91</b>	2.80	621.01	C	215.83	-	1,284.27	C
<i>of which: trading</i>	<b>1,867.24</b>	C	456.04	8.26	163.69	-	1,236.22	C
<b>Provisions</b> <sup>1)</sup>	<b>156.67</b>	C	74.30	2.93	19.35	-	56.83	C
<b>Other liabilities</b> <sup>2)</sup>	<b>1,187.17</b>	C	312.14	18.85	139.75	-	705.32	C
<b>Equity</b>	<b>1,399.69</b>	C	687.84	43.08	156.24	-	462.55	C
Paid-up capital	<b>695.88</b>	C	287.33	56.21	97.64	-	189.59	C
Reserves	<b>543.33</b>	C	305.05	-6.87	56.07	-	204.22	C
Minority interests	<b>80.65</b>	C	35.01	3.58	5.41	-	35.90	C
Other comprehensive income	<b>-12.77</b>	-2.32	11.65	-5.07	C	-	-12.02	C
Other <sup>3)</sup>	<b>92.60</b>	1.28	48.80	-4.78	C	-	44.87	C
<b>Total liabilities and equity</b>	<b>21,737.67</b>	<b>C</b>	<b>10,043.25</b>	<b>476.53</b>	<b>2,899.88</b>	<b>-</b>	<b>7,885.02</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

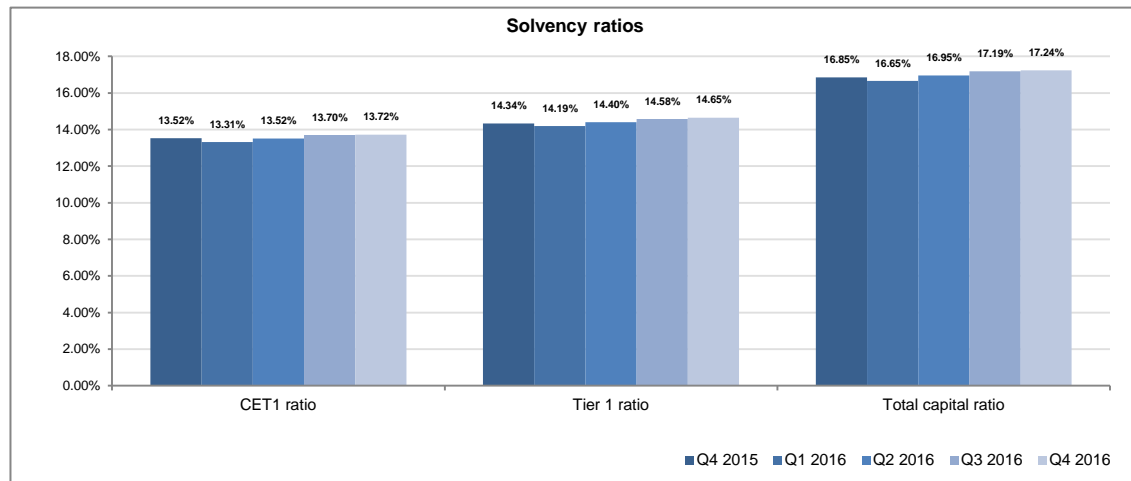
### T03.01.1 Total solvency ratio and its components by reference period (EUR billions; percentages)

Indicator	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Total risk exposure amount	8,174.62	8,232.78	8,243.35	8,154.45	8,088.26
CET1 ratio <sup>1)</sup>	13.52%	13.31%	13.52%	13.70%	13.72%
Tier 1 ratio	14.34%	14.19%	14.40%	14.58%	14.65%
<b>Total capital ratio</b>	<b>16.85%</b>	<b>16.65%</b>	<b>16.95%</b>	<b>17.19%</b>	<b>17.24%</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

1) CET1 stands for Common Equity Tier 1.



### T03.01.2 Total solvency ratio and its components by country

(EUR billions; percentages)

Country (Q4 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 <sup>2)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	195.51	40.11	20.52%	35.50	18.16%	33.92	17.35%
Germany	1,276.94	239.66	18.77%	205.25	16.07%	192.01	15.04%
Estonia	C	C	C	C	C	C	C
Ireland	136.67	29.36	21.48%	26.30	19.24%	24.94	18.25%
Greece	182.42	31.21	17.11%	31.04	17.01%	31.04	17.01%
Spain	1,555.99	226.75	14.57%	198.73	12.77%	195.91	12.59%
France	2,398.35	424.24	17.69%	359.68	15.00%	327.92	13.67%
Italy	1,063.31	145.89	13.72%	117.99	11.10%	110.67	10.41%
Cyprus	32.67	5.19	15.89%	5.10	15.62%	4.98	15.26%
Latvia	C	C	20.91%	C	18.91%	C	18.91%
Lithuania	8.30	1.64	19.82%	1.64	19.73%	1.64	19.73%
Luxembourg	30.16	6.51	21.58%	6.33	20.99%	6.23	20.66%
Malta	9.18	1.40	15.23%	1.15	12.57%	1.15	12.57%
Netherlands	669.29	151.83	22.69%	118.72	17.74%	102.48	15.31%
Austria	252.72	43.31	17.14%	33.23	13.15%	33.12	13.11%
Portugal	152.45	16.54	10.85%	15.58	10.22%	15.58	10.22%
Slovenia	12.24	2.20	17.99%	2.20	17.99%	2.20	17.99%
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-
Finland	99.63	24.69	24.79%	23.37	23.46%	22.29	22.38%
<b>Total</b>	<b>8,088.26</b>	<b>1,394.17</b>	<b>17.24%</b>	<b>1,185.33</b>	<b>14.65%</b>	<b>1,109.62</b>	<b>13.72%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q4 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 <sup>1)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with net interest income more than 60% of operating income	C	C	17.97%	C	15.21%	C	14.45%
Banks with non-interest income more than 40% of operating income							
<i>Mostly net fee and commission income</i>	4,734.13	788.87	16.66%	670.56	14.16%	620.30	13.10%
<i>Mostly net trading income and foreign exchange gains and losses</i>	C	C	C	C	C	C	C
<b>Total</b>	<b>8,088.26</b>	<b>1,394.17</b>	<b>17.24%</b>	<b>1,185.33</b>	<b>14.65%</b>	<b>1,109.62</b>	<b>13.72%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) CET1 stands for Common Equity Tier 1.



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

(EUR billions; percentages)

Category (Q4 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 <sup>1)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
<b>Banks with significant domestic exposures <sup>2)</sup></b>	1,079.46	166.51	15.42%	149.08	13.81%	147.41	13.66%
<b>Banks with significant international exposures <sup>3)</sup></b>							
One geographical area							
SSM	C	C	17.30%	C	16.38%	C	16.18%
Non-SSM EEA <sup>4)</sup> and RoW <sup>5)</sup>	192.74	33.09	17.17%	31.59	16.39%	30.93	16.05%
Internationally diversified <sup>6)</sup>							
SSM <sup>7)</sup>	388.19	72.25	18.61%	62.48	16.09%	60.91	15.69%
SSM and non-SSM EEA	433.23	87.91	20.29%	77.24	17.83%	73.94	17.07%
SSM and RoW	1,823.53	351.69	19.29%	283.41	15.54%	262.12	14.37%
SSM, non-SSM EEA and RoW	4,092.38	667.34	16.31%	567.10	13.86%	520.32	12.71%
<b>Banks without geographically focused exposures <sup>8)</sup></b>	C	C	C	C	C	C	C
<b>Total</b>	<b>8,088.26</b>	<b>1,394.17</b>	<b>17.24%</b>	<b>1,185.33</b>	<b>14.65%</b>	<b>1,109.62</b>	<b>13.72%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) CET1 stands for Common Equity Tier 1.

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

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

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

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

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

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

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

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

(EUR billions; percentages)

Category (Q4 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 <sup>1)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures <sup>2)</sup>	1,079.46	166.51	15.42%	149.08	13.81%	147.41	13.66%
Banks with largest non-domestic exposures							
SSM (northern Europe) <sup>3)</sup>	-	-	-	-	-	-	-
SSM (central Europe) <sup>3)</sup>	2,798.48	481.27	17.20%	410.34	14.66%	381.20	13.62%
SSM (southern Europe) <sup>3)</sup>	C	C	17.95%	C	15.19%	C	13.76%
Non-SSM EEA <sup>4)</sup>	1,703.71	288.04	16.91%	249.52	14.65%	244.80	14.37%
Non-EEA Europe <sup>5)</sup>	45.92	7.72	16.82%	6.58	14.32%	6.57	14.31%
Africa	C	C	C	C	C	C	C
Asia and Oceania	C	C	C	C	C	C	C
North America	1,037.77	204.92	19.75%	162.65	15.67%	145.39	14.01%
Latin America and the Caribbean	C	C	C	C	C	C	C
<b>Total</b>	<b>8,088.26</b>	<b>1,394.17</b>	<b>17.24%</b>	<b>1,185.33</b>	<b>14.65%</b>	<b>1,109.62</b>	<b>13.72%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) CET1 stands for Common Equity Tier 1.

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

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

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

5) European countries not in the EEA.

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

(EUR billions; percentages)

Category (Q4 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 <sup>1)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
<i>Less than €30 billion</i>	211.94	39.34	18.56%	35.87	16.92%	35.25	16.63%
<i>Between €30 billion and €100 billion</i>	1,202.95	210.20	17.47%	193.99	16.13%	189.92	15.79%
<i>Between €100 billion and €200 billion</i>	841.03	145.30	17.28%	125.70	14.95%	123.12	14.64%
<i>Between €200 billion and €300 billion</i>	561.33	104.81	18.67%	87.25	15.54%	83.63	14.90%
<i>More than €300 billion</i>	1,719.60	309.67	18.01%	251.25	14.61%	233.50	13.58%
G-SIBs <sup>2)</sup>	3,551.41	584.85	16.47%	491.27	13.83%	444.20	12.51%
<b>Total</b>	<b>8,088.26</b>	<b>1,394.17</b>	<b>17.24%</b>	<b>1,185.33</b>	<b>14.65%</b>	<b>1,109.62</b>	<b>13.72%</b>

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

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

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

(EUR billions; percentages)

Category (Q4 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 <sup>2)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with low risk	5,233.25	953.86	18.23%	801.29	15.31%
Banks with medium, high risk and non-rated	2,855.00	440.31	15.42%	384.04	13.45%	368.36	12.90%
<b>Total</b>	<b>8,088.26</b>	<b>1,394.17</b>	<b>17.24%</b>	<b>1,185.33</b>	<b>14.65%</b>	<b>1,109.62</b>	<b>13.72%</b>

Source: ECB.

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

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

2) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q4 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 <sup>1)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
<b>Banks with sovereign exposures</b>							
Non-significant	C	C	17.74%	C	16.73%	C	16.73%
Mostly domestic							
<i>Investment grade</i>	3,761.82	692.43	18.41%	580.59	15.43%	546.94	14.54%
<i>Non-investment grade</i>	293.50	40.53	13.81%	39.38	13.42%	39.26	13.38%
Mostly to other SSM countries							
<i>Investment grade</i>	1,035.51	175.08	16.91%	145.62	14.06%	133.92	12.93%
<i>Non-investment grade</i>	-	-	-	-	-	-	-
Mostly to non-SSM countries							
<i>Investment grade</i>	2,733.81	439.59	16.08%	375.75	13.74%	346.06	12.66%
<i>Non-investment grade</i>	C	C	C	C	C	C	C
<b>Total</b>	<b>8,088.26</b>	<b>1,394.17</b>	<b>17.24%</b>	<b>1,185.33</b>	<b>14.65%</b>	<b>1,109.62</b>	<b>13.72%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) CET1 stands for Common Equity Tier 1.

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

Indicator	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
CET1 ratio <sup>1)</sup> < 10%	2	4	2	2	6
10% < CET1 ratio < 20%	91	94	95	94	88
CET1 ratio > 20%	24	25	27	26	27
<b>Total</b>	<b>117</b>	<b>123</b>	<b>124</b>	<b>122</b>	<b>121</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

1) CET1 stands for Common Equity Tier 1.

**T03.02.2 Solvency ratio band by country**  
(number of institutions)

Country (Q4 2016)	CET1 ratio <sup>2)</sup> < 10%	10% < CET1 ratio < 20%	CET1 ratio > 20%
Belgium	-	4	3
Germany	1	14	6
Estonia	-	-	2
Ireland	-	3	1
Greece	-	4	-
Spain	-	14	-
France	-	10	2
Italy	4	10	-
Cyprus	-	3	1
Latvia	-	2	1
Lithuania	-	2	1
Luxembourg	-	2	2
Malta	-	3	-
Netherlands	-	3	4
Austria	-	8	-
Portugal	1	3	-
Slovenia	-	2	1
Slovakia <sup>1)</sup>	-	-	-
Finland	-	1	3
<b>Total</b>	<b>6</b>	<b>88</b>	<b>27</b>

Source: ECB.

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

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

2) CET1 stands for Common Equity Tier 1.

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

(number of institutions)

Category (Q4 2016)	CET1 ratio <sup>1)</sup> < 10%	10% < CET1 ratio < 20%	CET1 ratio > 20%
Banks with net interest income more than 60% of operating income	2	47	16
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	4	40	10
<i>Mostly net trading income and foreign exchange gains and losses</i>	-	1	1
<b>Total</b>	<b>6</b>	<b>88</b>	<b>27</b>

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.



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

(number of institutions)

Category (Q4 2016)	CET1 ratio <sup>1)</sup> < 10%	10% < CET1 ratio < 20%	CET1 ratio > 20%
<b>Banks with significant domestic exposures <sup>2)</sup></b>	3	24	5
<b>Banks with significant international exposures <sup>3)</sup></b>			
One geographical area			
SSM	-	2	4
Non-SSM EEA <sup>4)</sup> and RoW <sup>5)</sup>	-	9	3
Internationally diversified <sup>6)</sup>			
SSM <sup>7)</sup>	-	4	2
SSM and non-SSM EEA	-	8	6
SSM and RoW	1	9	3
SSM, non-SSM EEA and RoW	2	31	3
<b>Exposures without geographically focused exposures <sup>8)</sup></b>	-	1	1
<b>Total</b>	<b>6</b>	<b>88</b>	<b>27</b>

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

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

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

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

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

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

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

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

**T03.02.3 Solvency ratio band by classification (geographical diversification, version 2)**  
(number of institutions)

Category (Q4 2016)	CET1 ratio <sup>1)</sup> < 10%	10% < CET1 ratio < 20%	CET1 ratio > 20%
Banks with significant domestic exposures <sup>2)</sup>	3	24	5
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> <sup>3)</sup>	-	-	-
<i>SSM (central Europe)</i> <sup>3)</sup>	2	28	11
<i>SSM (southern Europe)</i> <sup>3)</sup>	1	3	1
<i>Non-SSM EEA</i> <sup>4)</sup>	-	22	7
<i>Non-EEA Europe</i> <sup>5)</sup>	-	3	2
<i>Africa</i>	-	1	-
<i>Asia and Oceania</i>	-	1	1
<i>North America</i>	-	5	-
<i>Latin America and the Caribbean</i>	-	1	-
<b>Total</b>	<b>6</b>	<b>88</b>	<b>27</b>

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

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

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

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

5) European countries not in the EEA.

### T03.02.3 Solvency ratio band by classification (size)

(number of institutions)

Category (Q4 2016)	CET1 ratio <sup>1)</sup> < 10%	10% < CET1 ratio < 20%	CET1 ratio > 20%
Banks with total assets			
<i>Less than €30 billion</i>	1	20	11
<i>Between €30 billion and €100 billion</i>	3	35	12
<i>Between €100 billion and €200 billion</i>	1	11	3
<i>Between €200 billion and €300 billion</i>	-	7	1
<i>More than €300 billion</i>	-	8	-
G-SIBs <sup>2)</sup>	1	7	-
<b>Total</b>	<b>6</b>	<b>88</b>	<b>27</b>

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

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

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

Category (Q4 2016)	CET1 ratio <sup>1)</sup> < 10%	10% < CET1 ratio < 20%	CET1 ratio > 20%
<b>Banks with sovereign exposures</b>			
Non-significant	-	4	8
Mostly domestic			
<i>Investment grade</i>	4	55	13
<i>Non-investment grade</i>	1	8	-
Mostly to other SSM countries			
<i>Investment grade</i>	1	10	4
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	-	9	2
<i>Non-investment grade</i>	-	2	-
<b>Total</b>	<b>6</b>	<b>88</b>	<b>27</b>

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

### T03.03.1 Risk exposures composition by reference period

(EUR billions)

Risk exposures	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
<b>Credit risk-weighted exposure amounts</b>	6,906.50	6,942.12	6,961.86	6,894.32	6,859.08
Standardised approach (SA)	3,117.17	3,134.55	3,104.91	3,107.20	3,108.12
Internal ratings based approach (IRB)	3,782.72	3,800.71	3,848.75	3,779.70	3,743.23
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	6.61	6.85	8.20	7.41	7.73
<b>Settlement/delivery risk exposure amount</b>	0.09	0.08	0.13	0.17	0.15
<b>Market risk exposure amount</b>	332.98	340.92	336.98	319.34	297.90
Market risk exposure under SA <sup>2)</sup>	137.85	137.13	131.08	128.06	100.42
Market risk exposure under IM approach <sup>3)</sup>	195.13	203.79	205.90	191.28	197.47
<b>Operational risk exposure amount</b>	800.98	814.96	814.33	818.29	819.25
Operational risk exposure under BIA <sup>4)</sup>	66.38	67.88	65.60	65.77	64.28
Operational risk exposure under TSA/ASA <sup>5)</sup>	321.99	325.50	325.56	324.43	325.71
Operational risk exposure under AMA <sup>6)</sup>	412.61	421.59	423.18	428.08	429.25
<b>Risk exposure for credit valuation adjustment</b>	101.83	104.70	99.92	94.37	86.40
<b>Other <sup>7)</sup></b>	32.24	29.99	30.12	27.96	25.48
<b>Total risk exposure amount</b>	<b>8,174.62</b>	<b>8,232.78</b>	<b>8,243.35</b>	<b>8,154.45</b>	<b>8,088.26</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

Only relevant components of risk exposures have been reported.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

### T03.03.2 Risk exposures composition by country/1

(EUR billions)

Risk exposures (Q4 2016)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
<b>Credit risk-weighted exposure amounts</b>	<b>6,859.08</b>	161.00	994.12	C	123.15	162.40	1,361.05	2,057.68	920.33	28.68
Standardised approach (SA)	<b>3,108.12</b>	35.94	318.76	C	40.14	133.18	835.39	841.53	545.79	28.68
Internal ratings based approach (IRB)	<b>3,743.23</b>	124.73	674.10	C	83.01	29.22	525.21	1,213.18	C	0.00
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	<b>7.73</b>	0.33	1.27	C	0.00	0.00	0.44	2.97	C	0.00
<b>Settlement/delivery risk exposure amount</b>	<b>0.15</b>	C	C	C	C	0.00	C	0.04	C	0.00
<b>Market risk exposure amount</b>	<b>297.90</b>	5.19	85.92	C	0.85	6.30	48.08	72.08	44.46	C
Market risk exposure under SA <sup>2)</sup>	<b>100.42</b>	1.97	28.86	C	0.85	1.76	22.59	15.88	13.80	C
Market risk exposure under IM approach <sup>3)</sup>	<b>197.47</b>	3.22	57.07	C	0.00	4.54	25.49	56.20	30.66	0.00
<b>Operational risk exposure amount</b>	<b>819.25</b>	17.23	168.21	C	10.38	13.38	139.40	230.24	91.14	3.64
Operational risk exposure under BIA <sup>4)</sup>	<b>64.28</b>	1.58	6.24	C	0.00	C	C	11.07	13.35	1.26
Operational risk exposure under TSA/ASA <sup>5)</sup>	<b>325.71</b>	15.65	40.73	C	10.38	13.37	103.32	75.59	15.59	2.39
Operational risk exposure under AMA <sup>6)</sup>	<b>429.25</b>	0.00	121.23	C	0.00	C	C	143.58	62.20	0.00
<b>Risk exposure for credit valuation adjustment</b>	<b>86.40</b>	6.82	28.07	C	1.71	0.34	4.89	23.28	7.12	0.08
<b>Other <sup>7)</sup></b>	<b>25.48</b>	C	C	C	C	0.00	C	15.03	C	C
<b>Total risk exposure amount</b>	<b>8,088.26</b>	<b>195.51</b>	<b>1,276.94</b>	<b>C</b>	<b>136.67</b>	<b>182.42</b>	<b>1,555.99</b>	<b>2,398.35</b>	<b>1,063.31</b>	<b>32.67</b>

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

### T03.03.2 Risk exposures composition by country/2

(EUR billions)

Risk exposures (Q4 2016)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>8)</sup>	Finland
<b>Credit risk-weighted exposure amounts</b>	C	7.47	25.38	8.39	557.59	212.90	134.48	10.63	-	82.83
Standardised approach (SA)	C	2.98	C	8.39	75.10	109.39	89.59	10.63	-	C
Internal ratings based approach (IRB)	3.65	4.50	16.52	0.00	481.58	C	C	0.00	-	61.56
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	0.00	0.00	C	0.00	0.92	C	C	0.00	-	C
<b>Settlement/delivery risk exposure amount</b>	0.00	0.00	C	0.00	0.00	C	0.00	C	-	0.00
<b>Market risk exposure amount</b>	C	0.12	C	C	15.18	7.25	5.78	C	-	C
Market risk exposure under SA <sup>2)</sup>	C	0.12	C	C	1.76	4.02	C	C	-	2.67
Market risk exposure under IM approach <sup>3)</sup>	0.00	0.00	0.00	0.00	13.42	3.23	C	0.00	-	C
<b>Operational risk exposure amount</b>	0.73	C	4.03	0.78	87.91	30.48	9.83	1.45	-	9.14
Operational risk exposure under BIA <sup>4)</sup>	C	0.00	C	C	C	5.59	C	1.45	-	C
Operational risk exposure under TSA/ASA <sup>5)</sup>	C	0.53	3.40	C	C	7.81	7.63	0.00	-	8.83
Operational risk exposure under AMA <sup>6)</sup>	C	C	C	0.00	67.63	17.08	C	0.00	-	C
<b>Risk exposure for credit valuation adjustment</b>	0.00	C	0.30	C	8.61	2.04	1.26	0.00	-	1.86
<b>Other<sup>7)</sup></b>	0.00	0.00	0.00	0.00	0.00	C	1.10	0.00	-	C
<b>Total risk exposure amount</b>	<b>C</b>	<b>8.30</b>	<b>30.16</b>	<b>9.18</b>	<b>669.29</b>	<b>252.72</b>	<b>152.45</b>	<b>12.24</b>	<b>-</b>	<b>99.63</b>

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

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

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

(EUR billions)

Risk exposures (Q4 2016)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
<b>Credit risk-weighted exposure amounts</b>	<b>6,859.08</b>	C	3,972.78	C
Standardised approach (SA)	3,108.12	C	1,768.57	C
Internal ratings based approach (IRB)	3,743.23	C	2,198.34	C
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	7.73	C	5.86	C
<b>Settlement/delivery risk exposure amount</b>	<b>0.15</b>	C	0.13	C
<b>Market risk exposure amount</b>	<b>297.90</b>	C	192.46	C
Market risk exposure under SA <sup>2)</sup>	100.42	C	53.83	C
Market risk exposure under IM approach <sup>3)</sup>	197.47	C	138.63	C
<b>Operational risk exposure amount</b>	<b>819.25</b>	C	500.48	C
Operational risk exposure under BIA <sup>4)</sup>	64.28	C	33.85	C
Operational risk exposure under TSA/ASA <sup>5)</sup>	325.71	C	140.64	C
Operational risk exposure under AMA <sup>6)</sup>	429.25	C	325.99	C
<b>Risk exposure for credit valuation adjustment</b>	<b>86.40</b>	C	50.78	C
<b>Other <sup>7)</sup></b>	<b>25.48</b>	C	17.51	C
<b>Total risk exposure amount</b>	<b>8,088.26</b>	<b>C</b>	<b>4,734.13</b>	<b>C</b>

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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



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

(EUR billions)

Risk exposures (Q4 2016)	Total	Banks with significant domestic exposures <sup>8)</sup>	Banks with significant international exposures <sup>9)</sup>						Banks without geographically focused exposures <sup>14)</sup>
			One geographical area		Internationally diversified <sup>12)</sup>				
			SSM	Non-SSM EEA <sup>10)</sup> and RoW <sup>11)</sup>	SSM <sup>13)</sup>	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
<b>Credit risk-weighted exposure amounts</b>	<b>6,859.08</b>	967.16	C	173.79	333.60	374.33	1,572.46	3,372.06	C
Standardised approach (SA)	3,108.12	613.62	28.47	122.52	C	C	682.00	1,354.75	C
Internal ratings based approach (IRB)	3,743.23	353.39	17.76	C	226.48	193.83	888.79	2,011.71	C
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	7.73	0.15	C	C	C	C	1.66	5.60	C
<b>Settlement/delivery risk exposure amount</b>	<b>0.15</b>	C	C	C	0.00	C	C	0.09	C
<b>Market risk exposure amount</b>	<b>297.90</b>	17.65	C	2.77	9.21	8.18	57.69	199.65	C
Market risk exposure under SA <sup>2)</sup>	100.42	12.93	C	1.25	C	2.98	21.14	53.37	C
Market risk exposure under IM approach <sup>3)</sup>	197.47	4.72	0.00	1.52	C	5.20	36.56	146.27	C
<b>Operational risk exposure amount</b>	<b>819.25</b>	85.60	C	14.14	30.87	43.97	174.95	463.08	C
Operational risk exposure under BIA <sup>4)</sup>	64.28	21.96	3.19	4.34	2.77	C	12.81	12.48	C
Operational risk exposure under TSA/ASA <sup>5)</sup>	325.71	49.72	2.62	9.37	C	25.74	78.65	146.58	C
Operational risk exposure under AMA <sup>6)</sup>	429.25	13.91	C	0.43	C	C	83.50	304.02	C
<b>Risk exposure for credit valuation adjustment</b>	<b>86.40</b>	5.92	0.74	1.61	C	5.01	17.72	51.84	C
<b>Other <sup>7)</sup></b>	<b>25.48</b>	C	1.41	C	C	C	C	5.66	C
<b>Total risk exposure amount</b>	<b>8,088.26</b>	<b>1,079.46</b>	<b>C</b>	<b>192.74</b>	<b>388.19</b>	<b>433.23</b>	<b>1,823.53</b>	<b>4,092.38</b>	<b>C</b>

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

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

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

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

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

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

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

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

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

(EUR billions)

Risk exposures (Q4 2016)	Total	Banks with domestic exposures <sup>8)</sup>	Banks with largest non-domestic exposures								
			SSM northern Europe <sup>9)</sup>	SSM central Europe <sup>9)</sup>	SSM southern Europe <sup>9)</sup>	Non-SSM EEA <sup>10)</sup>	Non-EEA Europe <sup>11)</sup>	Africa	Asia and Oceania	North America	Latin America and the Caribbean
<b>Credit risk-weighted exposure amounts</b>	<b>6,859.08</b>	967.16	-	2,385.80	558.06	1,438.80	40.10	C	C	799.21	C
Standardised approach (SA)	<b>3,108.12</b>	613.62	-	964.18	217.77	702.04	35.75	C	C	189.86	C
Internal ratings based approach (IRB)	<b>3,743.23</b>	353.39	-	1,417.41	C	735.84	C	C	C	608.42	C
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	<b>7.73</b>	0.15	-	4.21	C	0.92	C	C	C	0.93	C
<b>Settlement/delivery risk exposure amount</b>	<b>0.15</b>	C	-	0.03	C	0.02	0.00	C	C	C	C
<b>Market risk exposure amount</b>	<b>297.90</b>	17.65	-	103.22	12.48	71.81	1.34	C	C	57.80	C
Market risk exposure under SA <sup>2)</sup>	<b>100.42</b>	12.93	-	26.61	C	30.95	1.34	C	C	14.50	C
Market risk exposure under IM approach <sup>3)</sup>	<b>197.47</b>	4.72	-	76.60	C	40.86	0.00	C	C	43.30	C
<b>Operational risk exposure amount</b>	<b>819.25</b>	85.60	-	259.19	53.78	173.75	4.00	C	C	162.42	C
Operational risk exposure under BIA <sup>4)</sup>	<b>64.28</b>	21.96	-	22.96	C	5.17	3.51	C	C	C	C
Operational risk exposure under TSA/ASA <sup>5)</sup>	<b>325.71</b>	49.72	-	82.99	12.29	123.97	C	C	C	C	C
Operational risk exposure under AMA <sup>6)</sup>	<b>429.25</b>	13.91	-	153.24	C	44.61	C	C	C	119.78	C
<b>Risk exposure for credit valuation adjustment</b>	<b>86.40</b>	5.92	-	31.44	C	17.03	0.48	C	C	17.70	C
<b>Other <sup>7)</sup></b>	<b>25.48</b>	C	-	18.79	C	2.29	0.00	C	C	C	C
<b>Total risk exposure amount</b>	<b>8,088.26</b>	<b>1,079.46</b>	-	<b>2,798.48</b>	<b>C</b>	<b>1,703.71</b>	<b>45.92</b>	<b>C</b>	<b>C</b>	<b>1,037.77</b>	<b>C</b>

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

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

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

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

11) European countries not in the EEA.

### T03.03.3 Risk exposures composition by classification (size)

(EUR billions)

Risk exposures (Q4 2016)	Total	Total assets					G-SIBs <sup>8)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
<b>Credit risk-weighted exposure amounts</b>	<b>6,859.08</b>	187.50	1,073.44	724.31	466.08	1,458.09	2,949.65
Standardised approach (SA)	3,108.12	150.90	797.42	344.95	142.77	533.97	1,138.11
Internal ratings based approach (IRB)	3,743.23	C	C	379.10	322.71	921.26	1,807.73
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	7.73	C	C	0.26	0.61	2.85	3.82
<b>Settlement/delivery risk exposure amount</b>	<b>0.15</b>	C	C	0.01	C	C	0.10
<b>Market risk exposure amount</b>	<b>297.90</b>	2.43	27.63	32.96	25.73	70.15	138.99
Market risk exposure under SA <sup>2)</sup>	100.42	C	C	18.84	12.57	17.02	29.66
Market risk exposure under IM approach <sup>3)</sup>	197.47	C	C	14.12	13.16	53.13	109.32
<b>Operational risk exposure amount</b>	<b>819.25</b>	19.49	87.18	69.51	56.20	163.27	423.61
Operational risk exposure under BIA <sup>4)</sup>	64.28	C	24.28	8.44	C	10.32	8.88
Operational risk exposure under TSA/ASA <sup>5)</sup>	325.71	9.52	58.56	42.07	41.06	53.54	120.98
Operational risk exposure under AMA <sup>6)</sup>	429.25	C	4.34	19.01	C	99.41	293.74
<b>Risk exposure for credit valuation adjustment</b>	<b>86.40</b>	C	12.95	10.52	C	15.45	35.91
<b>Other <sup>7)</sup></b>	<b>25.48</b>	1.39	C	3.73	2.85	C	3.15
<b>Total risk exposure amount</b>	<b>8,088.26</b>	<b>211.94</b>	<b>1,202.95</b>	<b>841.03</b>	<b>561.33</b>	<b>1,719.60</b>	<b>3,551.41</b>

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

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

### T03.03.3 Risk exposures composition by classification (risk-based) <sup>1)</sup>

(EUR billions)

Risk exposures (Q4 2016)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Credit risk-weighted exposure amounts</b>	<b>6,859.08</b>	4,479.02	2,380.06
Standardised approach (SA)	3,108.12	1,964.41	1,143.70
Internal ratings based approach (IRB)	3,743.23	2,507.75	1,235.48
Risk exposure for contributions to the default fund of a CCP <sup>2)</sup>	7.73	6.86	0.87
<b>Settlement/delivery risk exposure amount</b>	<b>0.15</b>	0.05	0.10
<b>Market risk exposure amount</b>	<b>297.90</b>	180.82	117.07
Market risk exposure under SA <sup>3)</sup>	100.42	61.09	39.33
Market risk exposure under IM approach <sup>4)</sup>	197.47	119.73	77.74
<b>Operational risk exposure amount</b>	<b>819.25</b>	507.12	312.13
Operational risk exposure under BIA <sup>5)</sup>	64.28	30.51	33.77
Operational risk exposure under TSA/ASA <sup>6)</sup>	325.71	226.94	98.78
Operational risk exposure under AMA <sup>7)</sup>	429.25	249.68	179.58
<b>Risk exposure for credit valuation adjustment</b>	<b>86.40</b>	47.59	38.81
<b>Other <sup>8)</sup></b>	<b>25.48</b>	18.66	6.83
<b>Total risk exposure amount</b>	<b>8,088.26</b>	<b>5,233.25</b>	<b>2,855.00</b>

Source: ECB.

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

Only relevant components of risk exposures have been reported.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. 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) CCP stands for central counterparty.

3) SA stands for standardised approach.

4) IM stands for internal model.

5) BIA stands for basic indicator approach.

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

7) AMA stands for advanced measurement approach.

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

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

(EUR billions)

Risk exposures (Q4 2016)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
<b>Credit risk-weighted exposure amounts</b>	<b>6,859.08</b>	C	3,287.14	258.06	868.84	-	2,210.81	C
Standardised approach (SA)	3,108.12	C	1,459.19	183.95	302.48	-	965.89	C
Internal ratings based approach (IRB)	3,743.23	37.61	1,824.10	C	565.36	-	1,242.05	C
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	7.73	C	3.85	C	1.00	-	2.88	C
<b>Settlement/delivery risk exposure amount</b>	<b>0.15</b>	0.00	0.06	C	C	-	0.06	C
<b>Market risk exposure amount</b>	<b>297.90</b>	C	102.48	11.85	36.59	-	139.30	C
Market risk exposure under SA <sup>2)</sup>	100.42	C	47.92	6.68	7.08	-	31.41	C
Market risk exposure under IM approach <sup>3)</sup>	197.47	C	54.56	5.18	29.51	-	107.89	C
<b>Operational risk exposure amount</b>	<b>819.25</b>	C	314.68	20.90	114.23	-	349.54	C
Operational risk exposure under BIA <sup>4)</sup>	64.28	C	37.45	3.36	5.05	-	15.90	C
Operational risk exposure under TSA/ASA <sup>5)</sup>	325.71	C	160.61	17.54	36.62	-	93.70	C
Operational risk exposure under AMA <sup>6)</sup>	429.25	C	116.62	0.00	72.56	-	239.95	C
<b>Risk exposure for credit valuation adjustment</b>	<b>86.40</b>	0.67	38.18	C	13.92	-	30.89	C
<b>Other <sup>7)</sup></b>	<b>25.48</b>	0.00	19.28	1.10	C	-	3.20	C
<b>Total risk exposure amount</b>	<b>8,088.26</b>	<b>C</b>	<b>3,761.82</b>	<b>293.50</b>	<b>1,035.51</b>	<b>-</b>	<b>2,733.81</b>	<b>C</b>

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

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

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q4 2015		Q1 2016		Q2 2016		Q3 2016		Q4 2016	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Loans and advances <sup>1)</sup></b>	12,669.01	0.48%	12,927.06	0.46%	13,227.12	0.45%	13,262.80	0.44%	13,371.49	0.43%
Central banks	548.23	0.00%	557.30	0.01%	693.16	0.00%	793.54	0.00%	1,105.33	0.00%
General governments	982.74	0.04%	1,032.64	0.05%	1,051.08	0.07%	1,029.74	0.07%	1,008.52	0.06%
Credit institutions	1,280.72	0.04%	1,365.75	0.04%	1,397.95	0.04%	1,355.54	0.04%	1,194.70	0.04%
Other financial corporations	851.94	0.15%	905.79	0.14%	898.30	0.12%	897.41	0.13%	857.77	0.13%
Non-financial corporations	4,121.55	0.81%	4,167.27	0.78%	4,243.75	0.74%	4,227.56	0.73%	4,271.29	0.72%
Households	4,883.83	0.51%	4,898.30	0.52%	4,942.88	0.51%	4,959.01	0.50%	4,933.87	0.49%
<b>Debt securities at amortised cost</b>	748.57	0.13%	769.40	0.12%	778.45	0.13%	758.64	0.19%	764.85	0.18%
<b>Debt securities at fair value other than HFT <sup>2)</sup></b>	1,873.05	0.05%	1,900.78	0.07%	1,927.99	0.04%	1,846.06	0.02%	1,783.70	0.04%
<b>Off-balance sheet exposures</b>	5,073.11	0.09%	5,095.78	0.09%	5,332.81	0.09%	5,205.64	0.09%	5,214.87	0.10%
<b>Total</b>	<b>20,363.74</b>	<b>0.33%</b>	<b>20,693.02</b>	<b>0.32%</b>	<b>21,266.38</b>	<b>0.31%</b>	<b>21,073.14</b>	<b>0.31%</b>	<b>21,134.91</b>	<b>0.30%</b>

Type of instrument and counterparty	Non-performing exposures									
	Q4 2015		Q1 2016		Q2 2016		Q3 2016		Q4 2016	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Loans and advances <sup>1)</sup></b>	958.63	45.35%	950.83	45.35%	936.67	45.42%	921.02	45.76%	879.79	46.10%
Central banks	0.22	93.28%	0.22	93.37%	0.22	93.21%	0.22	92.84%	0.22	93.55%
General governments	6.02	14.44%	8.05	12.55%	8.13	11.35%	8.24	11.49%	7.00	13.14%
Credit institutions	3.46	52.05%	3.58	46.15%	3.56	44.77%	3.04	49.66%	3.15	48.02%
Other financial corporations	34.23	46.13%	33.02	46.94%	33.40	46.81%	31.23	49.10%	26.28	49.92%
Non-financial corporations	599.97	47.68%	592.64	47.84%	583.33	48.03%	573.07	48.25%	548.18	48.59%
Households	314.74	41.31%	313.31	41.26%	308.03	41.19%	305.21	41.59%	294.96	41.87%
<b>Debt securities at amortised cost</b>	5.57	40.72%	5.34	41.15%	5.43	40.10%	5.76	36.14%	5.04	41.48%
<b>Debt securities at fair value other than HFT <sup>2)</sup></b>	3.16	54.07%	3.00	53.15%	3.56	48.48%	3.37	49.17%	2.30	60.34%
<b>Off-balance sheet exposures</b>	42.96	13.33%	41.33	14.24%	44.74	12.48%	42.33	13.63%	44.28	13.17%
<b>Total</b>	<b>1,010.32</b>	<b>43.99%</b>	<b>1,000.50</b>	<b>44.06%</b>	<b>990.40</b>	<b>43.91%</b>	<b>972.48</b>	<b>44.31%</b>	<b>931.42</b>	<b>44.55%</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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

2) HFT stands for held for trading.

**T03.05.1 Asset quality: non-performing loans and advances by reference period**  
(EUR billions; percentages)

Item	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Loans and advances <sup>1)</sup>	13,627.64	13,877.89	14,163.79	14,183.82	14,251.28
Non-performing loans and advances	958.63	950.83	936.67	921.02	879.79
Non-performing loans ratio	7.03%	6.85%	6.61%	6.49%	6.17%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

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

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

(EUR billions; percentages)

Country (Q4 2016)	Loans and advances <sup>1)</sup>	Non-performing loans and advances	Non-performing loans ratio
Belgium	432.78	14.63	3.38%
Germany	2,658.61	65.35	2.46%
Estonia	C	C	C
Ireland	206.74	32.88	15.90%
Greece	243.53	111.67	45.86%
Spain	2,359.43	134.72	5.71%
France	4,035.66	147.18	3.65%
Italy	1,638.81	248.48	15.16%
Cyprus	52.61	19.88	37.78%
Latvia	C	C	3.18%
Lithuania	17.53	0.66	3.78%
Luxembourg	63.51	1.16	1.83%
Malta	13.07	0.57	4.39%
Netherlands	1,733.64	42.09	2.43%
Austria	348.25	19.91	5.72%
Portugal	174.78	34.05	19.48%
Slovenia	15.20	2.34	15.38%
Slovakia <sup>2)</sup>	-	-	-
Finland	232.64	3.71	1.60%
<b>Total</b>	<b>14,251.28</b>	<b>879.79</b>	<b>6.17%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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



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

(EUR billions; percentages)

Category (Q4 2016)	Loans and advances <sup>1)</sup>	Non-performing loans and advances	Non-performing loans ratio
Banks with net interest income more than 60% of operating income	C	C	6.65%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	7,986.11	471.43	5.90%
<i>Mostly net trading income and foreign exchange gains and losses</i>	C	C	C
<b>Total</b>	<b>14,251.28</b>	<b>879.79</b>	<b>6.17%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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

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

(EUR billions; percentages)

Category (Q4 2016)	Loans and advances <sup>8)</sup>	Non-performing loans and advances	Non-performing loans ratio
<b>Banks with significant domestic exposures <sup>1)</sup></b>	1,753.76	232.18	13.24%
<b>Banks with significant international exposures <sup>2)</sup></b>			
One geographical area			
SSM	C	C	4.15%
Non-SSM EEA <sup>3)</sup> and RoW <sup>4)</sup>	257.85	49.48	19.19%
Internationally diversified <sup>5)</sup>			
SSM <sup>6)</sup>	767.48	41.10	5.35%
SSM and non-SSM EEA	857.25	100.58	11.73%
SSM and RoW	3,396.20	121.45	3.58%
SSM, non-SSM EEA and RoW	6,942.76	328.43	4.73%
<b>Banks without geographically focused exposures <sup>7)</sup></b>	C	C	C
<b>Total</b>	<b>14,251.28</b>	<b>879.79</b>	<b>6.17%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

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

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

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

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

(EUR billions; percentages)

Category (Q4 2016)	Loans and advances <sup>5)</sup>	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures <sup>1)</sup>	1,753.76	232.18	13.24%
Banks with largest non-domestic exposures			
SSM (northern Europe) <sup>2)</sup>	-	-	-
SSM (central Europe) <sup>2)</sup>	5,160.04	300.14	5.82%
SSM (southern Europe) <sup>2)</sup>	1,084.98	44.70	4.12%
Non-SSM EEA <sup>3)</sup>	2,833.67	189.30	6.68%
Non-EEA Europe <sup>4)</sup>	88.78	6.46	7.28%
Africa	C	C	C
Asia and Oceania	C	C	C
North America	2,289.30	58.84	2.57%
Latin America and the Caribbean	C	C	C
<b>Total</b>	<b>14,251.28</b>	<b>879.79</b>	<b>6.17%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q4 2016)	Loans and advances <sup>2)</sup>	Non-performing loans and advances	Non-performing loans ratio
Banks with total assets			
<i>Less than €30 billion</i>	338.30	50.95	15.06%
<i>Between €30 billion and €100 billion</i>	2,007.93	253.62	12.63%
<i>Between €100 billion and €200 billion</i>	1,531.40	144.92	9.46%
<i>Between €200 billion and €300 billion</i>	1,159.91	36.95	3.19%
<i>More than €300 billion</i>	3,191.23	152.80	4.79%
G-SIBs <sup>1)</sup>	6,022.50	240.55	3.99%
<b>Total</b>	<b>14,251.28</b>	<b>879.79</b>	<b>6.17%</b>

Source: ECB.

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

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

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

### T03.05.3 Asset quality: non-performing loans and advances by classification (risk-based) <sup>1)</sup>

(EUR billions; percentages)

Category (Q4 2016)	Loans and advances <sup>2)</sup>	Non-performing loans and advances	Non-performing loans ratio
Banks with low risk	9,475.21	352.17	3.72%
Banks with medium, high risk and non-rated	4,776.07	527.63	11.05%
<b>Total</b>	<b>14,251.28</b>	<b>879.79</b>	<b>6.17%</b>

Source: ECB.

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

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

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

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

(EUR billions; percentages)

Category (Q4 2016)	Loans and advances <sup>1)</sup>	Non-performing loans and advances	Non-performing loans ratio
<b>Banks with sovereign exposures</b>			
Non-significant	C	C	6.68%
Mostly domestic			
<i>Investment grade</i>	7,272.39	455.91	6.27%
<i>Non-investment grade</i>	371.63	119.45	32.14%
Mostly to other SSM countries			
<i>Investment grade</i>	1,954.02	123.15	6.30%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	4,324.46	160.44	3.71%
<i>Non-investment grade</i>	C	C	C
<b>Total</b>	<b>14,251.28</b>	<b>879.79</b>	<b>6.17%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

### T03.06.1 Asset quality: forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forborne exposures									
	Q4 2015		Q1 2016		Q2 2016		Q3 2016		Q4 2016	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Loans and advances</b> <sup>1)</sup>	239.23	3.96%	238.75	4.23%	237.07	3.99%	230.61	3.96%	194.28	4.29%
Central banks	C	C	C	C	C	0.00%	C	C	C	0.00%
General governments	5.10	0.80%	5.40	0.78%	5.05	0.83%	4.90	0.94%	3.51	0.63%
Credit institutions	C	C	C	0.00%	C	0.00%	C	0.21%	C	2.19%
Other financial corporations	3.49	2.76%	3.49	2.47%	3.56	2.96%	3.92	3.19%	2.76	3.16%
Non-financial corporations	112.71	4.38%	110.44	4.55%	109.41	4.32%	105.72	4.38%	92.42	4.04%
Households	117.74	3.66%	119.30	4.14%	118.89	3.86%	116.05	3.72%	95.54	4.70%
<b>Debt securities at amortised cost</b>	C	2.44%	C	1.27%	C	3.50%	0.11	0.99%	C	0.00%
<b>Debt securities at fair value other than HFT</b> <sup>2)</sup>	C	0.00%	C	0.00%	C	0.00%	0.00	0.00%	C	0.00%
<b>Off-balance sheet exposures</b>	6.97	0.72%	5.87	0.26%	5.95	0.25%	6.41	1.12%	5.88	1.05%
<b>Total</b>	<b>246.43</b>	<b>3.86%</b>	<b>244.83</b>	<b>4.13%</b>	<b>243.07</b>	<b>3.90%</b>	<b>237.13</b>	<b>3.88%</b>	<b>200.27</b>	<b>4.19%</b>

Type of instrument and counterparty	Non-performing forborne exposures									
	Q4 2015		Q1 2016		Q2 2016		Q3 2016		Q4 2016	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Loans and advances</b> <sup>1)</sup>	341.94	36.55%	340.19	36.44%	339.44	36.84%	339.30	37.16%	337.32	37.28%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.13	14.86%	1.60	10.94%	1.77	9.46%	1.95	10.27%	2.16	10.13%
Credit institutions	C	34.02%	C	35.20%	C	20.50%	C	26.15%	C	25.66%
Other financial corporations	12.59	39.01%	12.00	37.33%	12.31	38.45%	11.51	40.96%	9.54	37.87%
Non-financial corporations	226.30	39.78%	223.90	39.71%	222.65	40.27%	222.63	40.50%	222.83	40.69%
Households	101.36	29.30%	102.14	29.57%	102.00	29.75%	102.72	30.04%	102.31	30.42%
<b>Debt securities at amortised cost</b>	0.46	14.43%	0.46	21.23%	C	22.58%	C	25.11%	C	17.54%
<b>Debt securities at fair value other than HFT</b> <sup>2)</sup>	0.20	2.20%	0.18	2.32%	C	10.07%	C	9.23%	C	8.51%
<b>Off-balance sheet exposures</b>	4.47	2.82%	3.95	2.43%	3.95	3.59%	3.99	4.35%	5.34	4.86%
<b>Total</b>	<b>347.06</b>	<b>36.07%</b>	<b>344.78</b>	<b>36.01%</b>	<b>343.93</b>	<b>36.43%</b>	<b>343.84</b>	<b>36.75%</b>	<b>343.15</b>	<b>36.74%</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.

C: the value is suppressed for confidentiality reasons.

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

2) HFT stands for held for trading.

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

(EUR billions; percentages)

Country (Q4 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	768.25	0.11%	16.01	41.44%	2.57	2.86%	C	33.32%
Germany	3,870.71	0.25%	70.74	36.43%	18.01	1.68%	38.89	36.16%
Estonia	C	C	C	C	C	C	C	C
Ireland	243.52	0.43%	33.48	33.81%	9.76	2.87%	22.35	29.78%
Greece	199.50	1.03%	112.79	47.79%	16.92	5.47%	39.73	34.81%
Spain	3,279.92	0.64%	141.32	43.16%	68.31	5.84%	77.99	41.99%
France	6,474.60	0.26%	160.53	49.13%	15.66	9.81%	36.22	38.23%
Italy	2,610.42	0.27%	262.85	46.92%	29.23	2.73%	63.45	33.70%
Cyprus	39.39	0.51%	20.44	39.01%	3.24	1.46%	8.65	25.66%
Latvia	13.07	0.31%	C	28.22%	0.22	4.02%	0.21	21.97%
Lithuania	C	0.13%	0.68	30.54%	C	1.42%	0.41	33.09%
Luxembourg	112.25	0.04%	1.26	33.18%	C	C	C	C
Malta	21.49	0.24%	0.60	34.50%	C	0.04%	0.36	27.15%
Netherlands	2,382.88	0.11%	44.20	34.02%	20.24	0.70%	20.38	29.76%
Austria	506.56	0.33%	21.04	53.14%	4.80	1.96%	8.54	49.48%
Portugal	219.18	0.47%	38.21	42.57%	6.30	2.32%	16.42	43.97%
Slovenia	21.29	1.11%	2.55	62.03%	0.26	12.58%	1.38	58.44%
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-	-
Finland	334.46	0.07%	4.20	26.49%	2.71	0.13%	1.29	35.92%
<b>Total</b>	<b>21,134.91</b>	<b>0.30%</b>	<b>931.42</b>	<b>44.55%</b>	<b>200.27</b>	<b>4.19%</b>	<b>343.15</b>	<b>36.74%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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



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

(EUR billions; percentages)

Category (Q4 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with net interest income more than 60% of operating income	C	0.39%	C	42.86%	127.36	4.01%	204.44	37.75%
Banks with non-interest income more than 40% of operating income								
<i>Mostly net fee and commission income</i>	12,449.91	0.25%	504.51	46.18%	C	4.56%	C	35.20%
<i>Mostly net trading income and foreign exchange gains and losses</i>	C	C	C	C	C	C	C	C
<b>Total</b>	<b>21,134.91</b>	<b>0.30%</b>	<b>931.42</b>	<b>44.55%</b>	<b>200.27</b>	<b>4.19%</b>	<b>343.15</b>	<b>36.74%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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

(EUR billions; percentages)

Category (Q4 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Banks with significant domestic exposures <sup>1)</sup></b>	2,409.90	0.43%	245.38	42.29%	40.23	3.83%	92.10	36.04%
<b>Banks with significant international exposures <sup>2)</sup></b>								
One geographical area								
SSM	C	0.13%	C	24.42%	C	1.69%	C	21.33%
Non-SSM EEA <sup>3)</sup> and RoW <sup>4)</sup>	313.30	0.47%	52.33	41.36%	9.05	2.53%	18.50	30.66%
Internationally diversified <sup>5)</sup>								
SSM <sup>6)</sup>	1,001.89	0.11%	42.53	53.00%	7.48	1.02%	12.27	38.84%
SSM and non-SSM EEA	1,094.11	0.28%	102.76	45.42%	18.16	5.25%	44.43	36.08%
SSM and RoW	4,892.23	0.38%	129.89	44.51%	34.11	5.00%	52.69	38.46%
SSM, non-SSM EEA and RoW	11,057.97	0.27%	351.57	45.71%	89.57	4.31%	120.50	37.78%
<b>Banks without geographically focused exposures <sup>7)</sup></b>	C	C	C	C	C	C	C	C
<b>Total</b>	<b>21,134.91</b>	<b>0.30%</b>	<b>931.42</b>	<b>44.55%</b>	<b>200.27</b>	<b>4.19%</b>	<b>343.15</b>	<b>36.74%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

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

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

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

(EUR billions; percentages)

Category (Q4 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures <sup>1)</sup>	2,409.90	0.43%	245.38	42.29%	40.23	3.83%	92.10	36.04%
Banks with largest non-domestic exposures								
<i>SSM (northern Europe)</i> <sup>2)</sup>	-	-	-	-	-	-	-	-
<i>SSM (central Europe)</i> <sup>2)</sup>	8,182.30	0.21%	317.70	47.28%	53.89	2.92%	98.07	35.98%
<i>SSM (southern Europe)</i> <sup>2)</sup>	C	0.42%	48.18	48.36%	9.21	10.64%	16.54	41.78%
<i>Non-SSM EEA</i> <sup>3)</sup>	3,922.26	0.45%	197.47	43.31%	71.35	5.05%	92.06	36.94%
<i>Non-EEA Europe</i> <sup>4)</sup>	121.55	0.32%	7.02	48.34%	2.07	1.61%	1.71	50.11%
<i>Africa</i>	C	C	C	C	C	C	C	C
<i>Asia and Oceania</i>	C	C	C	C	C	C	C	C
<i>North America</i>	3,030.82	0.11%	63.39	36.47%	10.93	1.30%	21.50	31.67%
<i>Latin America and the Caribbean</i>	C	C	C	C	C	C	C	C
<b>Total</b>	<b>21,134.91</b>	<b>0.30%</b>	<b>931.42</b>	<b>44.55%</b>	<b>200.27</b>	<b>4.19%</b>	<b>343.15</b>	<b>36.74%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) European countries not in the EEA.

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

(EUR billions; percentages)

Category (Q4 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with total assets								
<i>Less than €30 billion</i>	413.49	0.37%	52.92	40.47%	10.24	2.23%	21.78	30.78%
<i>Between €30 billion and €100 billion</i>	2,624.90	0.43%	266.50	42.49%	46.60	3.93%	109.17	35.63%
<i>Between €100 billion and €200 billion</i>	2,162.89	0.41%	151.66	45.22%	27.69	2.71%	58.03	39.35%
<i>Between €200 billion and €300 billion</i>	1,788.16	0.15%	39.28	40.79%	10.30	2.99%	17.61	34.10%
<i>More than €300 billion</i>	4,650.65	0.28%	162.08	44.10%	43.10	2.61%	58.09	34.93%
G-SIBs <sup>1)</sup>	9,494.82	0.28%	258.99	47.96%	62.35	6.66%	78.48	39.94%
<b>Total</b>	<b>21,134.91</b>	<b>0.30%</b>	<b>931.42</b>	<b>44.55%</b>	<b>200.27</b>	<b>4.19%</b>	<b>343.15</b>	<b>36.74%</b>

Source: ECB.

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

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

### T03.06.3 Asset quality: non-performing exposures and forbearance by classification (risk-based) <sup>1)</sup>

(EUR billions; percentages)

Category (Q4 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with low risk	14,286.33	0.31%	376.67	45.12%	100.28	5.06%	126.15	36.48%
Banks with medium, high risk and non-rated	6,848.58	0.28%	554.75	44.16%	100.00	3.32%	217.00	36.89%
<b>Total</b>	<b>21,134.91</b>	<b>0.30%</b>	<b>931.42</b>	<b>44.55%</b>	<b>200.27</b>	<b>4.19%</b>	<b>343.15</b>	<b>36.74%</b>

Source: ECB.

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

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

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

(EUR billions; percentages)

Category (Q4 2016)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Banks with sovereign exposures</b>								
Non-significant	C	0.67%	C	34.97%	C	1.45%	C	23.19%
Mostly domestic								
<i>Investment grade</i>	10,329.60	0.30%	481.34	42.76%	85.49	3.86%	180.03	35.13%
<i>Non-investment grade</i>	381.39	0.72%	124.43	46.75%	20.28	4.39%	47.49	38.40%
Mostly to other SSM countries								
<i>Investment grade</i>	3,113.34	0.16%	130.62	45.69%	29.58	2.04%	42.08	34.55%
<i>Non-investment grade</i>	-	-	-	-	-	-	-	-
Mostly to non-SSM countries								
<i>Investment grade</i>	6,891.36	0.34%	173.07	48.20%	59.00	5.96%	61.93	43.91%
<i>Non-investment grade</i>	C	C	C	C	C	C	C	C
<b>Total</b>	<b>21,134.91</b>	<b>0.30%</b>	<b>931.42</b>	<b>44.55%</b>	<b>200.27</b>	<b>4.19%</b>	<b>343.15</b>	<b>36.74%</b>

Source: ECB.

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

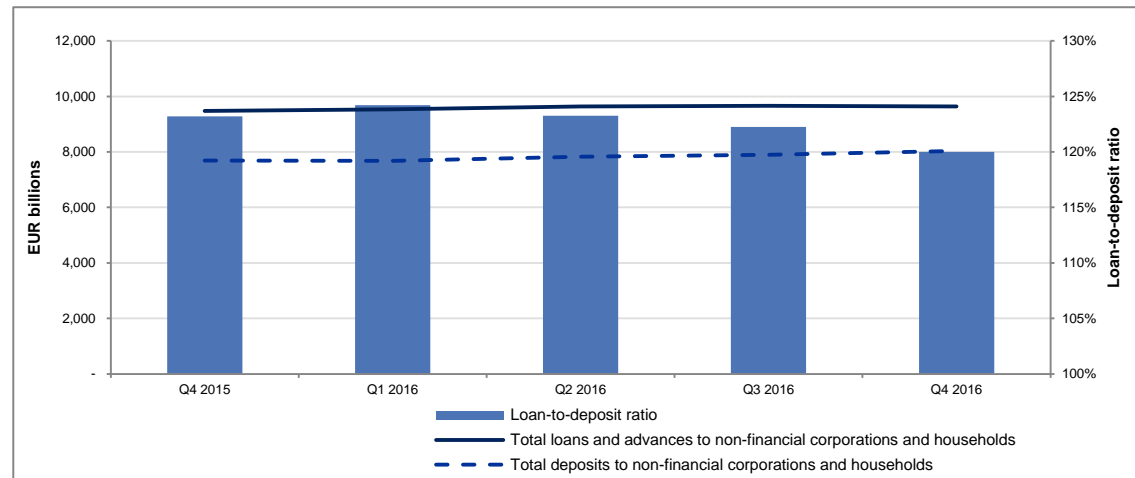
C: the value is suppressed for confidentiality reasons.

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

Indicator	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Total loans and advances to non-financial corporations and households	9,474.66	9,531.22	9,642.01	9,655.37	9,641.18
Total deposits to non-financial corporations and households	7,689.90	7,674.25	7,823.06	7,898.62	8,033.97
<b>Loan-to-deposit ratio</b>	<b>123.21%</b>	<b>124.20%</b>	<b>123.25%</b>	<b>122.24%</b>	<b>120.01%</b>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. The list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Specifically, there are 117 banks in the fourth quarter of 2015, 123 in the first quarter of 2016, 124 in the second quarter of 2016 (changes in the list of significant institutions and FINREP reporting obligations), 122 in the third quarter of 2016 and 121 in the fourth quarter of 2016. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis.



## T04.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q4 2016)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Belgium	245.15	231.53	105.88%
Germany	1,333.40	913.62	145.95%
Estonia	C	C	C
Ireland	177.87	150.31	118.33%
Greece	163.20	135.81	120.17%
Spain	1,821.75	1,549.22	117.59%
France	2,831.50	2,516.44	112.52%
Italy	1,114.25	877.13	127.03%
Cyprus	27.06	32.51	83.21%
Latvia	6.51	8.69	74.93%
Lithuania	12.43	12.76	97.41%
Luxembourg	28.05	33.69	83.27%
Malta	8.28	14.78	56.01%
Netherlands	1,291.33	1,017.00	126.97%
Austria	268.38	262.61	102.20%
Portugal	141.82	151.77	93.44%
Slovenia	C	C	64.43%
Slovakia <sup>1)</sup>	-	-	-
Finland	149.81	101.22	148.00%
<b>Total</b>	<b>9,641.18</b>	<b>8,033.97</b>	<b>120.01%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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



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

(EUR billions; percentages)

Category (Q4 2016)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with net interest income more than 60% of operating income	C	C	126.67%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	5,315.39	4,627.62	114.86%
<i>Mostly net trading income and foreign exchange gains and losses</i>	C	C	C
<b>Total</b>	<b>9,641.18</b>	<b>8,033.97</b>	<b>120.01%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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

(EUR billions; percentages)

Category (Q4 2016)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
<b>Banks with significant domestic exposures</b> <sup>1)</sup>	1,269.10	1,075.31	118.02%
<b>Banks with significant international exposures</b> <sup>2)</sup>			
One geographical area			
SSM	C	C	103.22%
Non-SSM EEA <sup>3)</sup> and RoW <sup>4)</sup>	166.77	138.79	120.16%
Internationally diversified <sup>5)</sup>			
SSM <sup>6)</sup>	569.89	470.98	121.00%
SSM and non-SSM EEA	525.60	416.10	126.32%
SSM and RoW	2,449.47	1,985.10	123.39%
SSM, non-SSM EEA and RoW	4,556.05	3,859.67	118.04%
<b>Banks without geographically focused exposures</b> <sup>7)</sup>	C	C	C
<b>Total</b>	<b>9,641.18</b>	<b>8,033.97</b>	<b>120.01%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

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

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

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

(EUR billions; percentages)

Category (Q4 2016)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with significant domestic exposures <sup>1)</sup>	1,269.10	1,075.31	118.02%
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> <sup>2)</sup>	-	-	-
<i>SSM (central Europe)</i> <sup>2)</sup>	3,460.94	2,817.20	122.85%
<i>SSM (southern Europe)</i> <sup>2)</sup>	C	C	114.43%
<i>Non-SSM EEA</i> <sup>3)</sup>	1,931.09	1,601.42	120.59%
<i>Non-EEA Europe</i> <sup>4)</sup>	59.13	33.44	176.86%
<i>Africa</i>	C	C	C
<i>Asia and Oceania</i>	C	C	C
<i>North America</i>	1,350.03	1,109.18	121.71%
<i>Latin America and the Caribbean</i>	C	C	C
<b>Total</b>	<b>9,641.18</b>	<b>8,033.97</b>	<b>120.01%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) European countries not in the EEA.

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

(EUR billions; percentages)

Category (Q4 2016)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with total assets			
<i>Less than €30 billion</i>	219.80	206.99	106.19%
<i>Between €30 billion and €100 billion</i>	1,276.19	982.79	129.85%
<i>Between €100 billion and €200 billion</i>	1,035.54	647.47	159.94%
<i>Between €200 billion and €300 billion</i>	683.16	663.74	102.93%
<i>More than €300 billion</i>	2,190.26	1,774.68	123.42%
G-SIBs <sup>1)</sup>	4,236.22	3,758.29	112.72%
<b>Total</b>	<b>9,641.18</b>	<b>8,033.97</b>	<b>120.01%</b>

Source: ECB.

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

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

### T04.01.3 Loan-to-deposit ratio by classification (risk-based) <sup>1)</sup>

(EUR billions; percentages)

Category (Q4 2016)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with low risk	6,514.38	5,337.54	122.05%
Banks with medium, high risk and non-rated	3,126.80	2,696.43	115.96%
<b>Total</b>	<b>9,641.18</b>	<b>8,033.97</b>	<b>120.01%</b>

Source: ECB.

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

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

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

(EUR billions; percentages)

Category (Q4 2016)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
<b>Banks with sovereign exposures</b>			
Non-significant	C	C	189.24%
Mostly domestic			
<i>Investment grade</i>	4,856.25	3,779.63	128.48%
<i>Non-investment grade</i>	269.58	266.73	101.07%
Mostly to other SSM countries			
<i>Investment grade</i>	1,454.99	1,246.93	116.69%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	2,846.87	2,628.79	108.30%
<i>Non-investment grade</i>	C	C	C
<b>Total</b>	<b>9,641.18</b>	<b>8,033.97</b>	<b>120.01%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

## T05.01 Overview of the data quality findings

(number of issues; percentages)

Data quality dimension (Q4 2016)	Findings		Resolved on 31 March		Remaining on 31 March	
	Number	Ratio	Number	Ratio	Number	Ratio
Punctuality	9	0.43%	8	0.38%	1	0.05%
Accuracy and consistency	279	13.30%	202	9.63%	77	3.67%
Stability	30	1.43%	14	0.67%	16	0.76%
Completeness	27	1.29%	27	1.29%	0	0.00%
Plausibility	1,752	83.55%	1,390	66.29%	362	17.26%
<b>Total</b>	<b>2,097</b>	<b>100.00%</b>	<b>1,641</b>	<b>78.25%</b>	<b>456</b>	<b>21.75%</b>

Source: ECB.

Notes: The overview of the data quality findings shows the number of findings by dimension at the date for submission of reports to the ECB (i.e. 27 February 2017) and their evolution up to 31 March 2017. The percentage of resolved issues is also disclosed. The quality of the published data is assessed following the ECB Statistics Quality Framework (see link below) along the following dimensions.

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

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

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

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

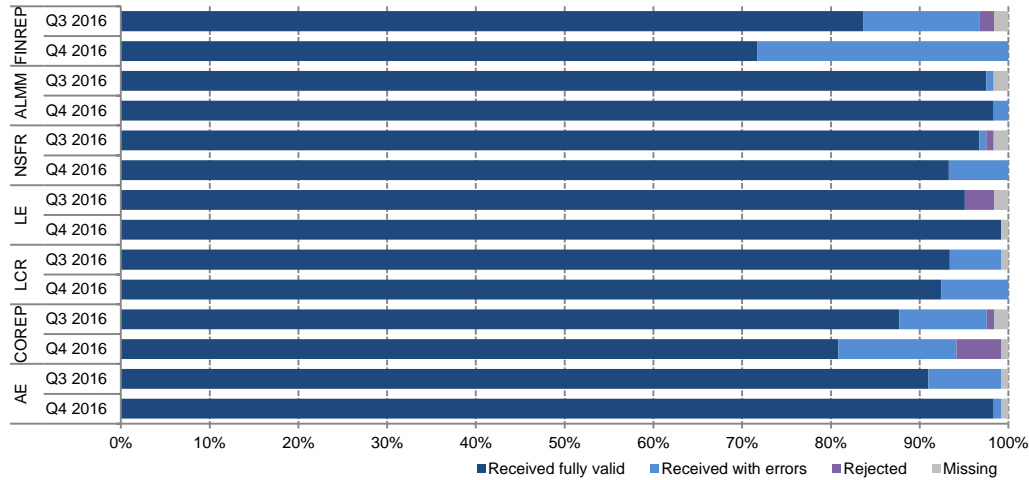
(5) Plausibility: the checks aim to detect outliers in the reported data. Outlying values are flagged and analysed further from a supervisory perspective.

ECB Statistics Quality Framework

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

**T05.02 Data quality: punctuality**  
(number of submissions; percentages)

Report status	AE		COREP		LCR		LE		NSFR		ALMM		FINREP	
	Q4 2016	Q3 2016	Q4 2016	Q3 2016	Q4 2016	Q3 2016	Q4 2016	Q3 2016	Q4 2016	Q3 2016	Q4 2016	Q3 2016	Q4 2016	Q3 2016
Received fully valid	118	111	97	107	110	113	119	116	111	117	117	118	86	102
Received with errors	1	10	16	12	9	7	0	0	8	1	2	1	34	16
Missing	1	1	1	2	0	1	1	2	0	2	0	2	0	2
Rejected	0	0	6	1	0	0	0	4	0	1	0	0	0	2
<b>Total expected</b>	<b>120</b>	<b>122</b>	<b>120</b>	<b>122</b>	<b>119</b>	<b>121</b>	<b>120</b>	<b>122</b>	<b>119</b>	<b>121</b>	<b>119</b>	<b>121</b>	<b>120</b>	<b>122</b>



Source: ECB.

Notes: The chart shows the evolution between the third and fourth quarter of 2016 in terms of punctuality, showing the percentages of the total expected submissions for received, rejected and missing reports at the date for submission of reports to the ECB (i.e. 28 February 2017 for the fourth quarter; 25 November 2016 for the third quarter).

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

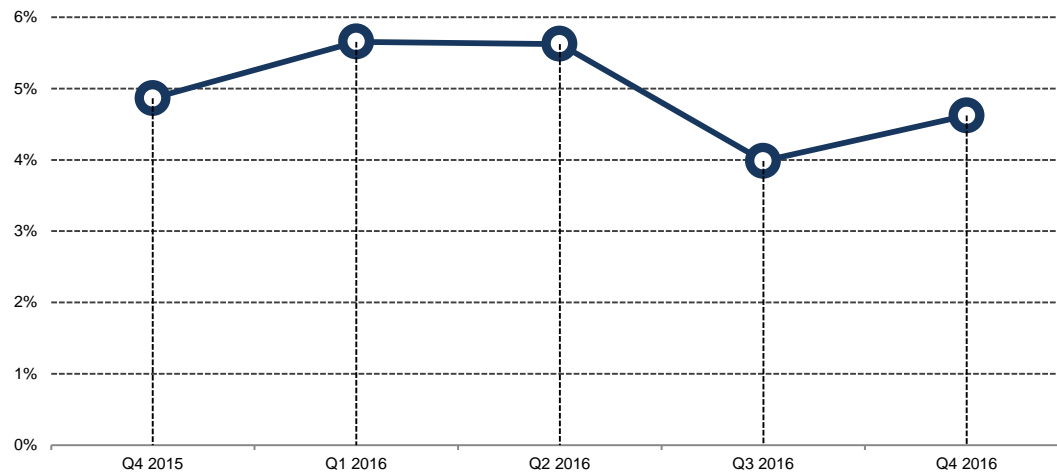
The following abbreviations have been used:

- AE: asset encumbrance;
- COREP: common reporting;
- LCR: liquidity coverage ratio;
- LE: large exposures;
- NSFR: net stable funding ratio;
- ALMM: additional liquidity monitoring metrics;
- FINREP: financial reporting.



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

Finding	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Failing validation rules	110	107	120	84	122
Applicable validation rules	2,262	1,892	2,134	2,108	2,640
<b>Failing as a percentage of applicable validation rules</b>	<b>4.86%</b>	<b>5.66%</b>	<b>5.62%</b>	<b>3.98%</b>	<b>4.62%</b>



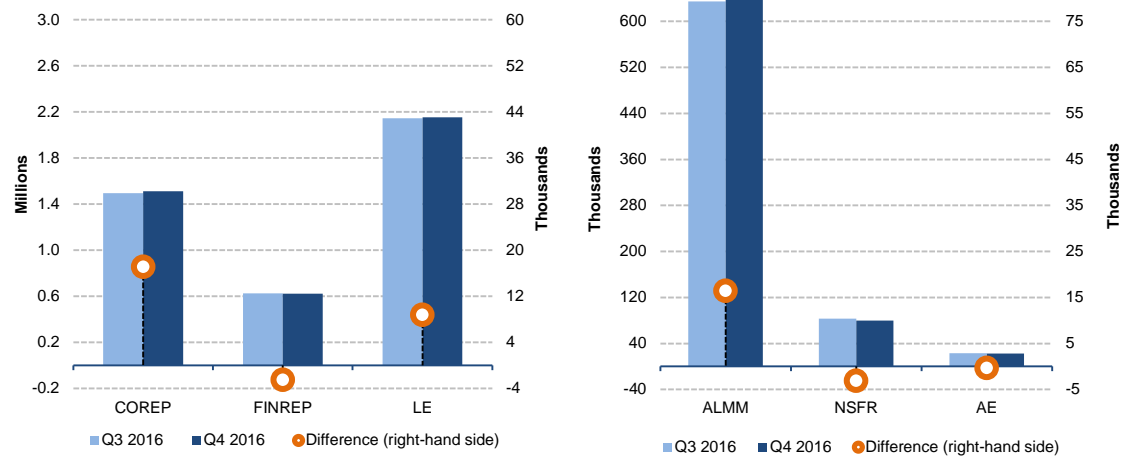
Source: ECB.

Notes: The chart shows the number and percentages of failed validation rules (VRs) compared with the total applicable validation rules according to the taxonomy published by the European Banking Authority (EBA) for each reporting period. This measures the accuracy of the reports received with respect to compliance with EBA validation rules. The reports considered are: asset encumbrance, common reporting, liquidity coverage ratio, large exposures, stable funding ratio, additional liquidity monitoring metrics and financial reporting. For this chart a cut-off date of 16 March 2017 is applied for all periods prior to the fourth quarter of 2016; the chart reflects reports that were not submitted to the ECB by the agreed submission date 28 February 2017 for Q4 2016 reports.

## T05.04 Data quality: stability

(number of data points)

Reference period	COREP	FINREP	LE	ALMM	NSFR	AE
Q3 2016	1,495,609	624,268	2,146,112	634,401	83,098	23,038
Q4 2016	1,512,683	621,754	2,154,895	650,820	79,977	22,650
Difference	17,074	-2,514	8,783	16,419	-3,121	-388
Percentage difference	1.14%	-0.40%	0.41%	2.59%	-3.76%	-1.68%



Source: ECB.

Notes: The charts show the number of data points reported and the change between the third quarter of 2016 and the fourth quarter of 2016 as at the date for submission of reports to the ECB (i.e. 27 February 2016 for Q4; 25 November 2016 for Q3). The charts capture the degree of stability in the number of data points reported by the institutions.

The following abbreviations are used:

COREP: common reporting;

FINREP: financial reporting;

LE: large exposures;

ALMM: additional liquidity monitoring metrics;

NSFR: net stable funding ratio;

AE: asset encumbrance.

**T05.05 Data quality: completeness**  
(percentages)

Module	Quarterly reports	
	Q3 2016	Q4 2016
COREP	94%	90%
FINREP	87%	90%
AE	85%	86%
LCR	92%	95%
ALMM	N.A.	69%
NSFR	89%	92%
<b>Total average</b>	<b>89%</b>	<b>87%</b>

Source: ECB.

Notes: The table shows submitted data points as a percentage of a set of pre-defined data points that are considered essential by supervisors to completing key supervisory tasks and have to be reported by all institutions irrespective of their size, business model or country of origin. The analysis is completed as at the date for submission of reports to the ECB for the fourth quarter of 2016 (i.e. 27 February 2017 for the fourth quarter, 25 November for the third quarter). Since some business models make certain data points redundant for individual entities, 100% completeness is not possible and rates over 80% are considered as satisfactory.

The following abbreviations are used:

COREP: common reporting;

FINREP: financial reporting;

AE: asset encumbrance;

LCR: liquidity coverage ratio;

ALMM: additional liquidity monitoring metrics;

NSFR: net stable funding ratio;

N.A.: not applicable.

## T05.06 Data quality: plausibility

(number of detected non-plausible values)

Outlier hierarchy (Q4 2016)	Number of outliers selected
1	130
2	69
3	1112
4	441
<b>Total</b>	<b>1752</b>

Source: ECB.

Note: The table shows the number of outlying values (potentially non-plausible values) selected in data reported for the fourth quarter of 2016 as at the date for submission of reports to the ECB (i.e. 27 February 2017).

The findings are based on a broader subset of data points considered key for supervisory activities compared to that used for completeness. The table shows findings after the application of a hierarchy of prioritisation (i.e. "1" relates to the category with highest priority and "4" the category with the lowest priority) based on a combination of several indicators.

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