



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

Supervisory Banking Statistics

Second quarter 2017

BANKENTOEZICHT

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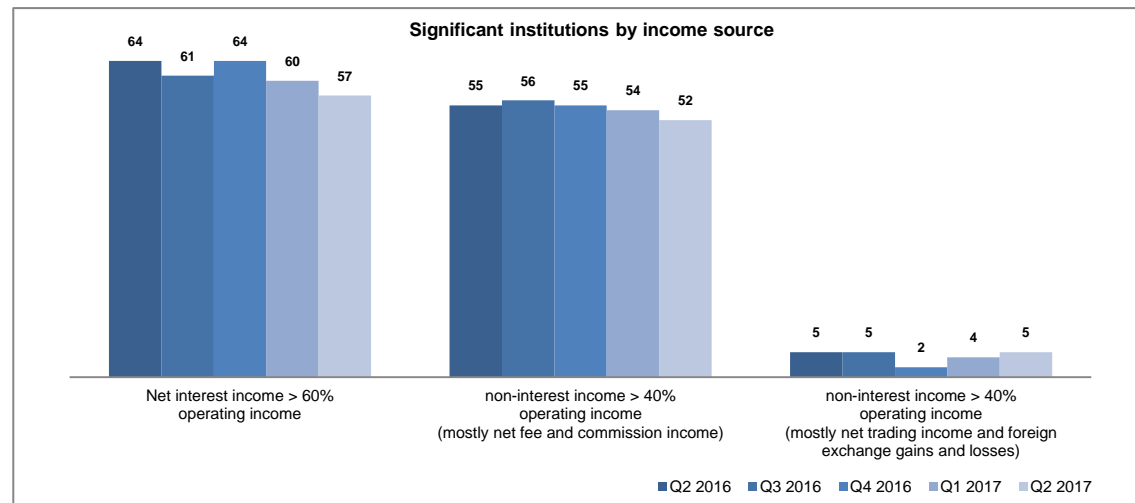
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T01.01 Significant institutions by classification (income source)
(number of institutions)

Category	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Banks with net interest income more than 60% of operating income	64	61	64	60	57
Banks with non-interest income more than 40% of operating income					
<i>Mostly net fee and commission income</i>	55	56	55	54	52
<i>Mostly net trading income and foreign exchange gains and losses</i>	5	5	2	4	5
Total	124	122	121	118	114

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.



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

(number of institutions)

Category	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Banks with significant domestic exposures ¹⁾	28	29	30	28	25
Banks with significant international exposures ²⁾					
One geographical area					
SSM	6	6	6	6	9
Non-SSM EEA ³⁾ and RoW ⁴⁾	15	15	12	12	10
Internationally diversified ⁵⁾					
SSM ⁶⁾	6	5	6	6	3
SSM and non-SSM EEA	14	15	14	12	16
SSM and RoW	11	14	15	13	17
SSM, non-SSM EEA and RoW	42	38	36	40	33
Banks without geographically focused exposures ⁷⁾	2	-	2	1	1
Total	124	122	121	118	114

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

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

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

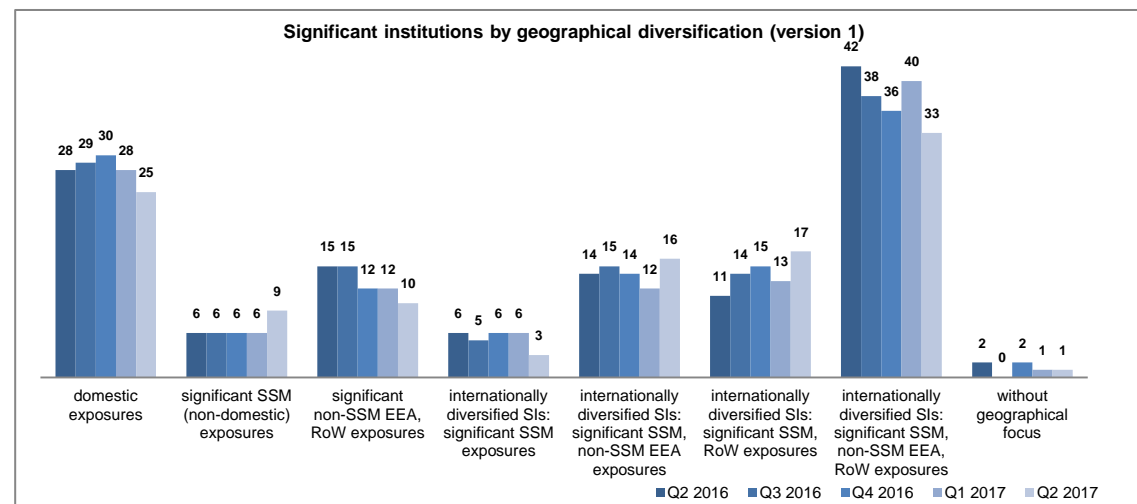
3) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

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

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

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

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



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

Category	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Banks with significant domestic exposures ¹⁾	28	29	30	28	25
Banks with largest non-domestic exposures					
<i>SSM (northern Europe)</i> ²⁾	-	-	-	-	-
<i>SSM (central Europe)</i> ²⁾	42	41	42	46	45
<i>SSM (southern Europe)</i> ²⁾	6	6	6	6	5
Non-SSM EEA ³⁾	33	33	29	27	30
Non-EEA Europe ⁴⁾	6	6	5	4	4
Africa	2	2	1	1	-
Asia and Oceania	1	1	2	1	-
North America	5	3	5	4	4
Latin America and the Caribbean	1	1	1	1	1
Total	124	122	121	118	114

Source: ECB.

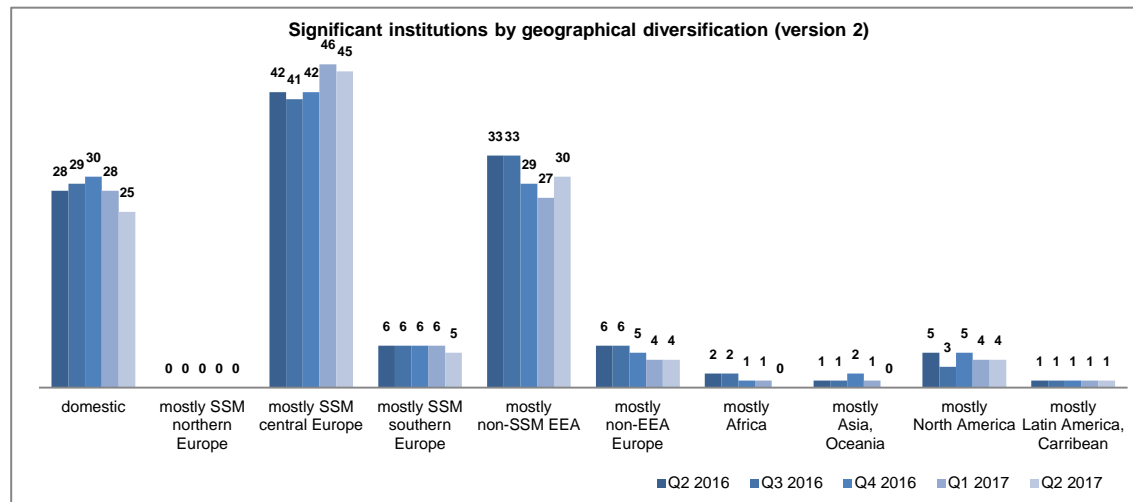
Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

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

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

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

4) European countries not in the EEA.



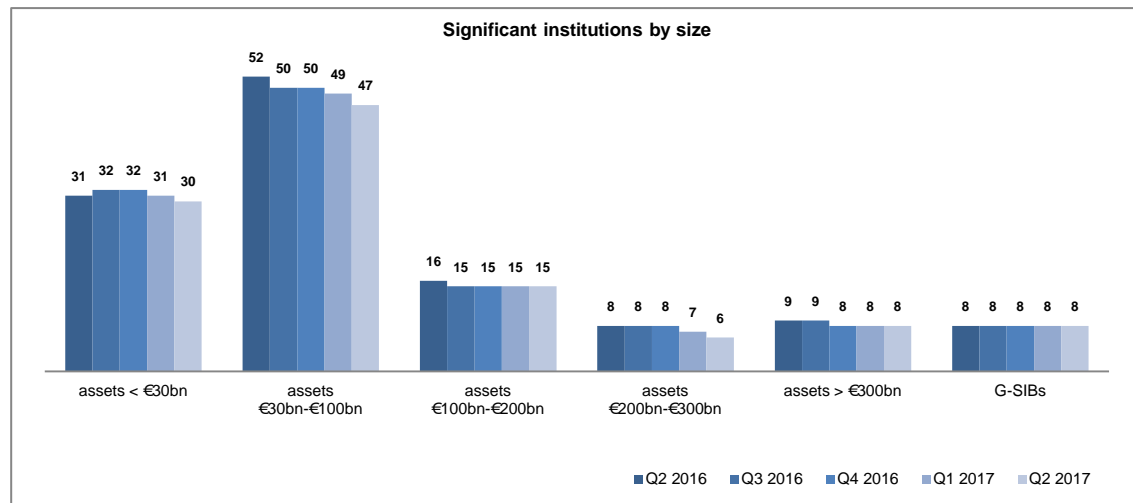
T01.01 Significant institutions by classification (size) (number of institutions)

Category	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Banks with total assets					
<i>Less than €30 billion</i>	31	32	32	31	30
<i>Between €30 billion and €100 billion</i>	52	50	50	49	47
<i>Between €100 billion and €200 billion</i>	16	15	15	15	15
<i>Between €200 billion and €300 billion</i>	8	8	8	7	6
<i>More than €300 billion</i>	9	9	8	8	8
G-SIBs ¹⁾	8	8	8	8	8
Total	124	122	121	118	114

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

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



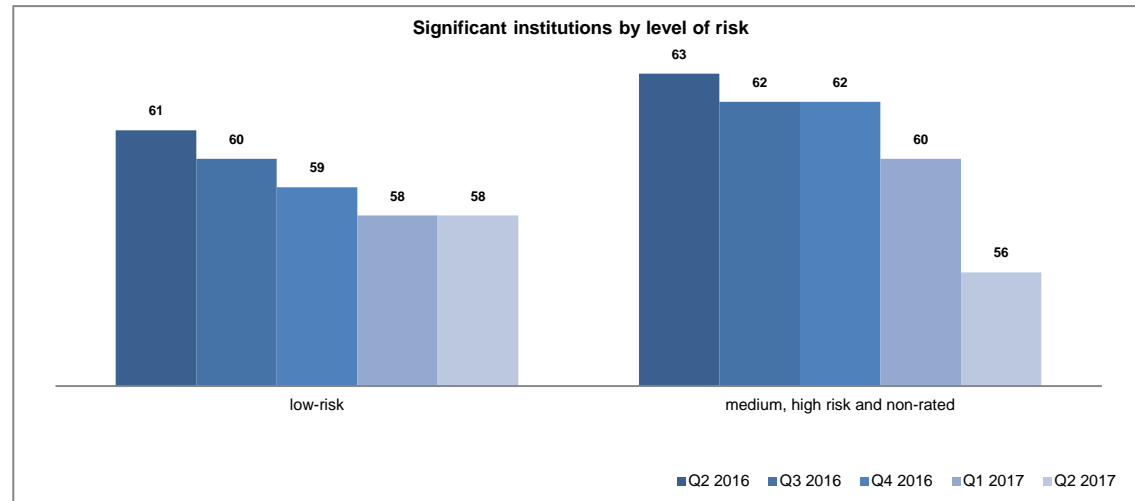
T01.01 Significant institutions by classification (risk-based) ¹⁾ (number of institutions)

Category	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Banks with low risk	61	60	59	58	58
Banks with medium, high risk and non-rated	63	62	62	60	56
Total	124	122	121	118	114

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

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.

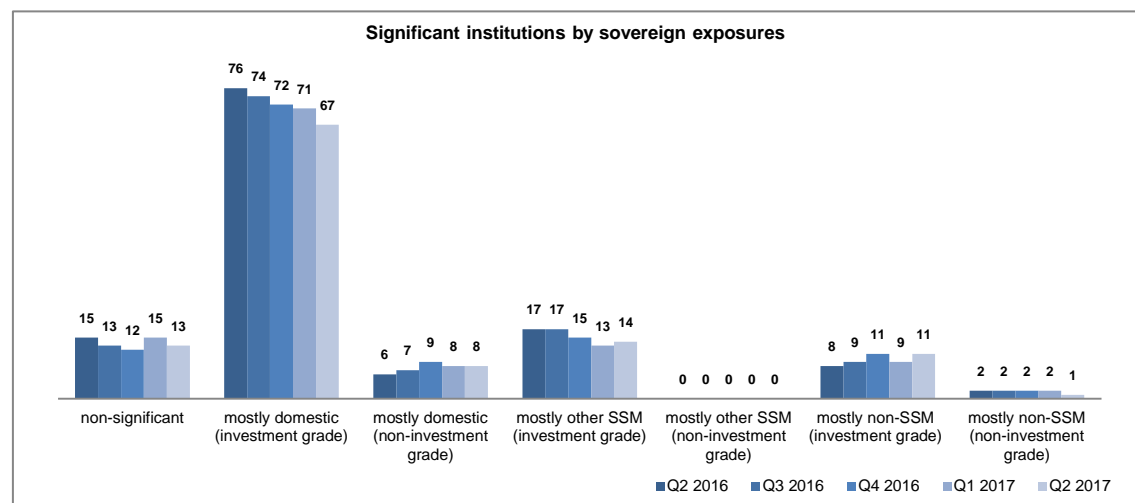


T01.01 Significant institutions by classification (sovereign exposures) (number of institutions)

Category	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Banks with sovereign exposures					
Non-significant	15	13	12	15	13
Mostly domestic					
<i>Investment grade</i>	76	74	72	71	67
<i>Non-investment grade</i>	6	7	9	8	8
Mostly to other SSM countries					
<i>Investment grade</i>	17	17	15	13	14
<i>Non-investment grade</i>	-	-	-	-	-
Mostly to non-SSM countries					
<i>Investment grade</i>	8	9	11	9	11
<i>Non-investment grade</i>	2	2	2	2	1
Total	124	122	121	118	114

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.



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

Country (Q2 2017)	Total	Groups with ultimate parent in SSM ²⁾	Groups with ultimate parent in EEA (outside SSM) ³⁾	Groups with ultimate parent outside EEA ⁴⁾
Belgium	7	6	-	1
Germany	21	19	1	1
Estonia	2	-	2	-
Ireland	5	3	1	1
Greece	4	4	-	-
Spain	13	13	-	-
France	11	10	1	-
Italy	11	11	-	-
Cyprus	4	4	-	-
Latvia	3	1	2	-
Lithuania	3	-	3	-
Luxembourg	4	2	-	2
Malta	3	1	1	1
Netherlands	6	6	-	-
Austria	8	5	-	3
Portugal	3	3	-	-
Slovenia	3	3	-	-
Slovakia ¹⁾	-	-	-	-
Finland	3	2	1	-
Total	114	93	12	9

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 (Q2 2017)	Groups with ultimate parent in SSM ²⁾	Groups with ultimate parent in EEA (outside SSM) ³⁾	Groups with ultimate parent outside EEA ⁴⁾
Belgium	94.21%	-	5.79%
Germany	98.63%	0.43%	0.94%
Estonia	-	100.00%	-
Ireland	73.97%	10.30%	15.73%
Greece	100.00%	-	-
Spain	100.00%	-	-
France	97.77%	2.23%	-
Italy	100.00%	-	-
Cyprus	100.00%	-	-
Latvia	30.88%	69.12%	-
Lithuania	-	100.00%	-
Luxembourg	71.93%	-	28.07%
Malta	58.94%	28.06%	13.00%
Netherlands	100.00%	-	-
Austria	88.02%	-	11.98%
Portugal	100.00%	-	-
Slovenia	100.00%	-	-
Slovakia ¹⁾	-	-	-
Finland	83.21%	16.79%	-
Total	97.63%	1.32%	1.05%

Source: ECB.

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

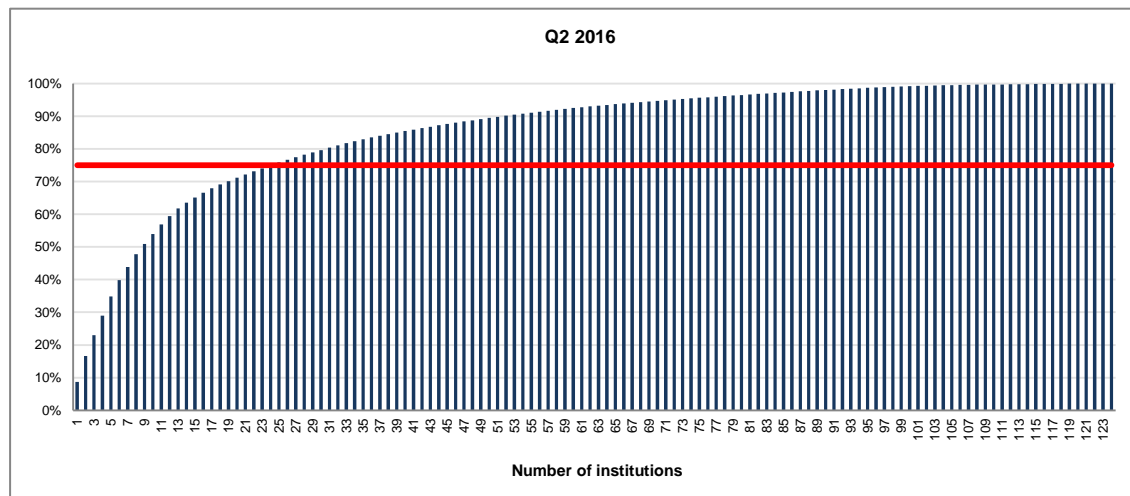
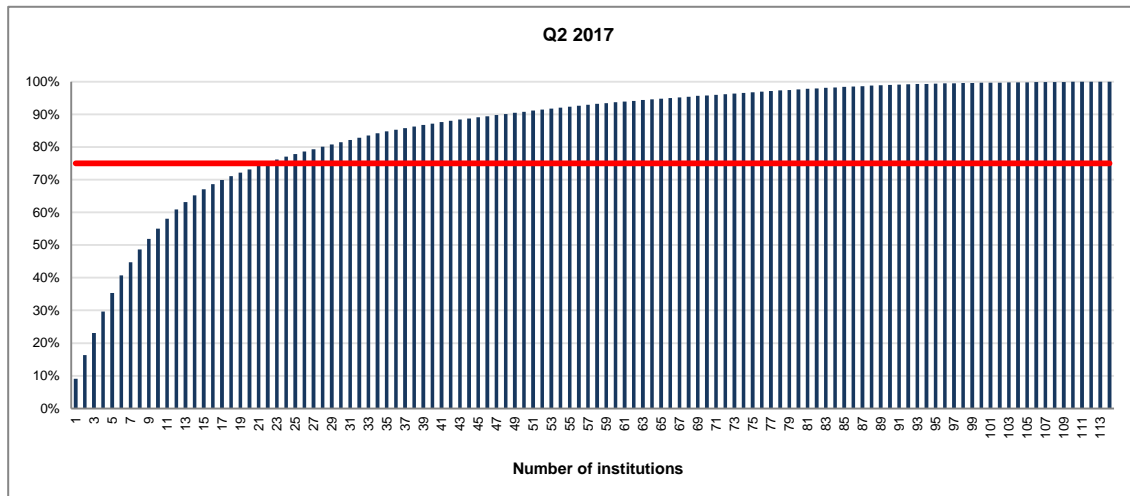
1) There are no significant institutions at the highest level of consolidation in Slovakia.

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 ^{1) 2)}	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Net interest income	131,816.76	198,599.13	262,731.83	66,347.77	130,611.25
Net fee and commission income	66,003.59	98,631.08	130,505.45	34,371.34	68,656.61
Net trading income	9,225.02	17,277.07	23,139.00	11,203.82	20,212.38
Exchange differences, net	2,636.68	2,728.29	2,981.15	676.86	313.77
Net other operating income	25,987.72	31,901.38	42,889.07	6,436.98	18,123.82
Operating income ³⁾	235,669.78	349,136.96	462,246.50	119,036.78	237,917.84
Administrative expenses and depreciation	-151,356.86	-224,057.85	-304,270.86	-78,016.95	-149,214.25
Net income before impairment, provisions and taxes	84,312.92	125,079.12	157,975.64	41,019.83	88,703.59
Impairment and provisions ⁴⁾	-37,510.01	-54,918.94	-101,887.37	-15,068.53	-34,845.79
Other	6,316.88	9,877.14	11,471.83	6,912.22	10,915.89
Profit and loss before tax from continued operation	53,119.79	80,037.32	67,560.09	32,863.51	64,773.68
Profit and loss before tax from discontinued operation ⁵⁾	-2,305.83	-2,222.37	-13.21	C	975.89
Tax expenses or income	-13,349.51	-20,678.11	-22,594.58	C	-15,826.90
Net profit/loss	37,464.44	57,136.83	44,952.30	25,329.76	49,922.66

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.

Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

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".

T02.01.2 Profit and loss figures by country

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2017)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Net interest income	130,611.25	3,052.72	16,731.55	C	2,824.45	3,427.26	32,929.12	34,014.42	13,557.09	623.26
Net fee and commission income	68,656.61	1,513.64	10,470.21	C	930.22	577.04	11,680.48	24,946.44	10,892.76	135.45
Net trading income	20,212.38	-21.69	4,124.62	C	C	115.89	1,499.89	12,013.83	1,239.55	1.69
Exchange differences, net	313.77	C	158.08	C	C	9.11	191.89	-1,327.96	69.83	33.55
Net other operating income	18,123.82	C	2,730.72	C	495.08	117.10	1,479.46	4,103.66	7,548.39	51.90
Operating income ³⁾	237,917.84	5,207.80	34,215.18	C	4,491.99	4,246.40	47,780.83	73,750.38	33,307.62	845.85
Administrative expenses and depreciation	-149,214.25	-3,262.13	-25,608.75	C	-2,674.38	-2,075.53	-24,325.89	-52,487.83	-18,800.69	-422.52
Net income before impairment, provisions and taxes	88,703.59	1,945.67	8,606.44	C	1,817.60	2,170.87	23,454.94	21,262.56	14,506.93	423.33
Impairment and provisions ⁴⁾	-34,845.79	C	-3,202.94	C	-127.95	-1,932.33	-11,612.37	-2,796.12	-12,013.77	C
Other	10,915.89	C	255.41	C	58.99	-24.49	2,087.43	2,893.84	4,976.88	C
Profit and loss before tax from continued operation	64,773.68	2,093.99	5,658.90	C	1,748.64	214.04	13,930.00	21,360.27	7,470.04	C
Profit and loss before tax from discontinued operation ⁵⁾	975.89	C	C	C	C	-188.21	0.00	19.79	1,055.87	0.00
Tax expenses or income	-15,826.90	C	C	C	C	-85.78	-3,900.82	-5,762.57	-43.71	C
Net profit/loss	49,922.66	1,649.51	3,590.65	C	1,483.94	-59.94	10,029.18	15,617.49	8,482.20	C

Profit and loss ^{1) 2)} (Q2 2017)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁶⁾	Finland
Net interest income	C	136.44	430.15	162.60	15,175.46	4,720.40	1,553.87	224.49	-	794.81
Net fee and commission income	68.68	C	603.51	48.59	3,272.13	2,094.77	733.37	118.38	-	423.49
Net trading income	17.26	4.69	C	C	C	194.45	268.61	7.53	-	C
Exchange differences, net	C	C	C	C	C	11.25	134.16	1.14	-	C
Net other operating income	4.59	2.91	140.02	7.78	1,179.07	173.06	-140.94	15.85	-	C
Operating income ³⁾	C	240.49	1,256.36	231.06	20,170.17	7,193.93	2,549.07	367.39	-	1,636.71
Administrative expenses and depreciation	C	-109.37	-869.57	-133.34	-11,269.36	-4,594.48	-1,368.14	-229.81	-	-796.43
Net income before impairment, provisions and taxes	C	131.12	386.78	97.72	8,900.80	2,599.44	1,180.93	137.58	-	840.28
Impairment and provisions ⁴⁾	C	5.51	-0.48	C	-728.98	-395.17	-1,251.10	C	-	C
Other	C	0.00	2.17	C	100.23	377.64	C	C	-	C
Profit and loss before tax from continued operation	107.29	136.63	388.48	103.92	8,272.05	2,581.92	C	192.75	-	813.18
Profit and loss before tax from discontinued operation ⁵⁾	0.00	0.00	0.00	0.00	0.00	0.00	C	0.00	-	0.00
Tax expenses or income	-13.24	-18.52	-55.10	-29.68	-2,138.97	-514.28	-237.10	-14.17	-	-122.81
Net profit/loss	94.05	118.11	333.38	74.24	6,133.09	2,067.64	-192.53	178.59	-	690.38

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2017)	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	130,611.25	66,052.63	58,203.65	6,354.97
Net fee and commission income	68,656.61	C	46,080.55	C
Net trading income	20,212.38	C	12,052.55	C
Exchange differences, net	313.77	C	-370.87	C
Net other operating income	18,123.82	2,298.66	16,651.35	-826.18
Operating income ³⁾	237,917.84	C	132,617.22	C
Administrative expenses and depreciation	-149,214.25	C	-89,176.31	C
Net income before impairment, provisions and taxes	88,703.59	C	43,440.91	C
Impairment and provisions ⁴⁾	-34,845.79	C	-17,788.93	C
Other	10,915.89	C	8,162.61	C
Profit and loss before tax from continued operation	64,773.68	27,744.67	33,814.60	3,214.41
Profit and loss before tax from discontinued operation ⁵⁾	975.89	-111.69	1,087.21	0.37
Tax expenses or income	-15,826.90	-7,697.10	-7,289.84	-839.96
Net profit/loss	49,922.66	19,935.88	27,611.96	2,374.82

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 ^{1) 2)} (Q2 2017)	Total	Banks with significant domestic exposures ⁶⁾	Banks with significant international exposures ⁷⁾						Banks without geographically focused exposures ¹²⁾
			One geographical area		Internationally diversified ¹⁰⁾				
			SSM	Non-SSM EEA ⁸⁾ and RoW ⁹⁾	SSM ¹¹⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Net interest income	130,611.25	10,995.32	3,257.82	2,271.55	C	9,924.06	31,342.13	69,004.21	C
Net fee and commission income	68,656.61	7,550.46	1,179.88	900.67	C	3,273.78	17,082.27	35,623.55	C
Net trading income	20,212.38	207.28	77.86	101.17	C	952.85	2,237.00	16,263.71	C
Exchange differences, net	313.77	59.44	8.20	73.07	2.72	C	1,348.51	-1,911.62	C
Net other operating income	18,123.82	2,765.32	649.40	7.45	C	C	2,370.87	11,158.25	C
Operating income ³⁾	237,917.84	21,577.82	5,173.17	3,353.92	C	15,304.25	54,380.78	130,138.10	C
Administrative expenses and depreciation	-149,214.25	-14,073.09	-3,239.41	-1,644.27	C	-8,749.84	-34,004.22	-82,071.34	C
Net income before impairment, provisions and taxes	88,703.59	7,504.74	1,933.76	1,709.65	C	6,554.41	20,376.56	48,066.76	C
Impairment and provisions ⁴⁾	-34,845.79	-8,584.49	C	-1,495.68	C	-1,429.15	-5,490.86	-16,671.31	C
Other	10,915.89	5,574.65	C	C	370.65	321.54	2,053.42	2,400.31	C
Profit and loss before tax from continued operation	64,773.68	4,494.89	1,211.27	C	C	5,446.80	16,939.13	33,795.76	C
Profit and loss before tax from discontinued operation ⁵⁾	975.89	C	C	C	C	-141.42	88.43	C	C
Tax expenses or income	-15,826.90	C	C	-208.37	C	-899.10	-4,756.82	C	C
Net profit/loss	49,922.66	4,574.06	919.94	66.70	C	4,406.28	12,270.74	25,830.47	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) International exposures more than 5% of total debt securities and loans and advances.

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

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

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

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

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

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

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2017)	Total	Banks with significant domestic exposures ⁶⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁷⁾	SSM central Europe ⁷⁾	SSM southern Europe ⁷⁾	Non-SSM EEA ⁸⁾	Non-EEA Europe ⁹⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Net interest income	130,611.25	10,995.32	-	43,488.56	8,846.34	43,464.16	C	-	-	14,574.31	C
Net fee and commission income	68,656.61	7,550.46	-	18,666.31	C	20,884.11	189.28	-	-	11,997.37	C
Net trading income	20,212.38	207.28	-	6,387.03	944.49	8,643.11	C	-	-	3,852.77	C
Exchange differences, net	313.77	59.44	-	-605.70	453.62	-422.87	C	-	-	281.85	C
Net other operating income	18,123.82	2,765.32	-	5,889.22	C	8,605.27	72.04	-	-	527.04	C
Operating income ³⁾	237,917.84	21,577.82	-	73,825.41	C	81,173.79	934.13	-	-	31,233.34	C
Administrative expenses and depreciation	-149,214.25	-14,073.09	-	-46,833.55	C	-46,191.33	-512.26	-	-	-23,872.97	C
Net income before impairment, provisions and taxes	88,703.59	7,504.74	-	26,991.87	C	34,982.46	421.87	-	-	7,360.38	C
Impairment and provisions ⁴⁾	-34,845.79	-8,584.49	-	-6,368.36	-1,250.00	-15,023.46	C	-	-	-1,149.04	C
Other	10,915.89	5,574.65	-	1,947.65	C	1,451.94	C	-	-	408.26	C
Profit and loss before tax from continued operation	64,773.68	4,494.89	-	22,571.16	5,422.37	21,410.94	C	-	-	6,619.60	C
Profit and loss before tax from discontinued operation ⁵⁾	975.89	C	-	400.16	88.43	-35.03	0.00	-	-	0.00	C
Tax expenses or income	-15,826.90	C	-	-5,964.82	-1,608.58	-4,582.58	-59.27	-	-	-2,086.33	C
Net profit/loss	49,922.66	4,574.06	-	17,006.50	3,902.22	16,793.32	C	-	-	4,533.26	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

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

9) European countries not in the EEA.

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

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2017)	Total	Banks with total assets					G-SIBs ⁶⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Net interest income	130,611.25	2,682.92	16,311.91	11,291.63	8,658.07	28,664.31	63,002.42
Net fee and commission income	68,656.61	1,476.09	6,082.52	5,394.99	4,244.99	15,321.14	36,136.88
Net trading income	20,212.38	159.67	1,152.20	C	C	2,319.97	15,686.25
Exchange differences, net	313.77	82.60	328.80	C	C	201.51	-948.76
Net other operating income	18,123.82	318.95	2,940.94	3,928.89	561.93	7,340.24	3,032.87
Operating income³⁾	237,917.84	4,720.23	26,816.37	21,346.17	14,278.25	53,847.17	116,909.65
Administrative expenses and depreciation	-149,214.25	-3,013.42	-14,643.44	-13,843.73	-9,255.58	-30,182.68	-78,275.40
Net income before impairment, provisions and taxes	88,703.59	1,706.81	12,172.93	7,502.43	5,022.67	23,664.49	38,634.25
Impairment and provisions ⁴⁾	-34,845.79	-1,189.78	-5,254.78	-7,283.29	-840.03	-9,274.42	-11,003.49
Other	10,915.89	210.84	661.89	4,017.71	323.73	2,941.35	2,760.37
Profit and loss before tax from continued operation	64,773.68	727.87	7,580.04	4,236.85	4,506.38	17,331.42	30,391.13
Profit and loss before tax from discontinued operation ⁵⁾	975.89	0.00	-102.21	C	0.00	C	C
Tax expenses or income	-15,826.90	-211.22	-1,732.25	C	-993.47	C	C
Net profit/loss	49,922.66	516.66	5,745.58	3,844.04	3,512.91	14,140.33	22,163.15

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

(EUR millions)

Profit and loss ^{2) 3)} (Q2 2017)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	130,611.25	90,779.12	39,832.14
Net fee and commission income	68,656.61	46,553.65	22,102.95
Net trading income	20,212.38	15,394.98	4,817.40
Exchange differences, net	313.77	-836.37	1,150.15
Net other operating income	18,123.82	14,543.70	3,580.12
Operating income ⁴⁾	237,917.84	166,435.08	71,482.76
Administrative expenses and depreciation	-149,214.25	-100,228.72	-48,985.53
Net income before impairment, provisions and taxes	88,703.59	66,206.35	22,497.23
Impairment and provisions ⁵⁾	-34,845.79	-17,679.37	-17,166.43
Other	10,915.89	4,718.32	6,197.57
Profit and loss before tax from continued operation	64,773.68	53,245.31	11,528.37
Profit and loss before tax from discontinued operation ⁶⁾	975.89	19.61	956.27
Tax expenses or income	-15,826.90	-12,888.74	-2,938.16
Net profit/loss	49,922.66	40,376.18	9,546.49

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 ^{1) 2)} (Q2 2017)	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	130,611.25	C	56,763.71	4,300.03	12,413.85	-	53,375.72	C
Net fee and commission income	68,656.61	C	36,302.85	1,188.12	3,458.29	-	26,641.37	C
Net trading income	20,212.38	C	4,529.19	286.11	822.23	-	14,296.78	C
Exchange differences, net	313.77	C	1,761.05	148.85	41.47	-	-1,607.97	C
Net other operating income	18,123.82	2,761.92	11,925.72	C	1,398.35	-	2,055.03	C
Operating income³⁾	237,917.84	7,626.78	111,282.53	C	18,134.20	-	94,760.94	C
Administrative expenses and depreciation	-149,214.25	-4,433.05	-68,895.33	C	-10,897.00	-	-61,843.95	C
Net income before impairment, provisions and taxes	88,703.59	3,193.73	42,387.19	C	7,237.19	-	32,916.99	C
Impairment and provisions ⁴⁾	-34,845.79	-1,427.82	-17,924.59	C	-1,184.77	-	-11,529.14	C
Other	10,915.89	85.79	8,875.68	C	240.84	-	1,670.87	C
Profit and loss before tax from continued operation	64,773.68	1,851.71	33,338.29	C	6,293.27	-	23,058.72	C
Profit and loss before tax from discontinued operation ⁵⁾	975.89	0.00	1,075.43	C	C	-	C	C
Tax expenses or income	-15,826.90	C	-6,356.36	-344.93	C	-	C	C
Net profit/loss	49,922.66	C	28,057.35	-164.96	4,508.43	-	16,255.10	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

Indicator ^{1) 2)}	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Return on equity (RoE)	5.36%	5.39%	3.21%	7.09%	7.10%
Return on assets (RoA)	0.33%	0.34%	0.21%	0.46%	0.47%
Cost-to-income ratio (CIR)	64.22%	64.17%	65.82%	65.54%	62.72%

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

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

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

T02.02.2 Key performance indicators by country

(percentages)

Country ^{1) 2)} (Q2 2017)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Belgium	8.55%	0.45%	62.64%
Germany	3.03%	0.17%	74.85%
Estonia	C	C	C
Ireland	7.63%	1.00%	59.54%
Greece	-0.35%	-0.04%	48.88%
Spain	8.28%	0.61%	50.91%
France	7.14%	0.45%	71.17%
Italy	10.70%	0.76%	56.45%
Cyprus	-21.90%	-2.00%	49.95%
Latvia	13.18%	1.50%	47.60%
Lithuania	12.37%	1.26%	45.48%
Luxembourg	7.42%	0.58%	69.21%
Malta	10.47%	0.75%	57.71%
Netherlands	10.19%	0.56%	55.87%
Austria	9.98%	0.81%	63.87%
Portugal	-1.95%	-0.18%	53.67%
Slovenia	12.82%	1.74%	62.55%
Slovakia ³⁾	-	-	-
Finland	9.60%	0.78%	48.66%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(percentages)

Category ^{1) 2)} (Q2 2017)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with net interest income more than 60% of operating income	7.16%	0.50%	54.11%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	7.18%	0.47%	67.24%
<i>Mostly net trading income and foreign exchange gains and losses</i>	5.89%	0.30%	74.89%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

Category ^{1) 2)} (Q2 2017)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with significant domestic exposures ³⁾	6.12%	0.47%	65.22%
Banks with significant international exposures ⁴⁾			
One geographical area			
SSM	5.09%	0.36%	62.62%
Non-SSM EEA ⁵⁾ and RoW ⁶⁾	0.50%	0.04%	49.03%
Internationally diversified ⁷⁾			
SSM ⁸⁾	6.53%	0.51%	68.76%
SSM and non-SSM EEA	7.99%	0.62%	57.17%
SSM and RoW	7.14%	0.50%	62.53%
SSM, non-SSM EEA and RoW	7.55%	0.45%	63.06%
Banks without geographically focused exposures ⁹⁾	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 ^{1) 2)} (Q2 2017)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with significant domestic exposures ³⁾	6.12%	0.47%	65.22%
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ⁴⁾	-	-	-
<i>SSM (central Europe)</i> ⁴⁾	7.24%	0.43%	63.44%
<i>SSM (southern Europe)</i> ⁴⁾	6.39%	0.47%	67.40%
<i>Non-SSM EEA</i> ⁵⁾	7.95%	0.58%	56.90%
<i>Non-EEA Europe</i> ⁶⁾	8.18%	0.49%	54.84%
<i>Africa</i>	-	-	-
<i>Asia and Oceania</i>	-	-	-
<i>North America</i>	4.98%	0.27%	76.43%
<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 ^{1) 2)} (Q2 2017)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with total assets			
<i>Less than €30 billion</i>	2.99%	0.27%	63.84%
<i>Between €30 billion and €100 billion</i>	5.15%	0.43%	54.61%
<i>Between €100 billion and €200 billion</i>	5.29%	0.34%	64.85%
<i>Between €200 billion and €300 billion</i>	8.61%	0.50%	64.82%
<i>More than €300 billion</i>	9.33%	0.66%	56.05%
G-SIBs ³⁾	7.16%	0.42%	66.95%

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) ¹⁾ (percentages)

Category ^{2) 3)} (Q2 2017)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with low risk	8.44%	0.56%	60.22%
Banks with medium, high risk and non-rated	4.24%	0.28%	68.53%

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 ^{1) 2)} (Q2 2017)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with sovereign exposures			
Non-significant	5.06%	0.54%	58.12%
Mostly domestic			
<i>Investment grade</i>	7.59%	0.52%	61.91%
<i>Non-investment grade</i>	-0.72%	-0.08%	51.43%
Mostly to other SSM countries			
<i>Investment grade</i>	8.32%	0.46%	60.09%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	7.03%	0.42%	65.26%
<i>Non-investment grade</i>	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

T02.03.1 Composition of assets by reference period

(EUR billions)

Assets	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Cash, cash balances at central banks, other demand deposits	1,231.65	1,282.37	1,391.11	1,613.46	1,715.04
Loans and advances	13,652.70	13,589.86	13,312.08	13,533.59	13,267.73
Central banks	154.99	187.72	200.12	300.69	245.98
General governments	1,068.43	1,049.20	1,026.49	1,018.63	980.19
Credit institutions	1,504.86	1,431.74	1,272.52	1,343.26	1,256.21
Other financial corporations	1,281.96	1,265.37	1,168.19	1,215.61	1,172.31
Non-financial corporations	4,543.65	4,542.92	4,561.98	4,552.29	4,486.70
Households	5,098.80	5,112.90	5,082.78	5,103.11	5,126.34
Debt securities	3,351.15	3,194.58	3,031.91	3,014.41	2,890.18
<i>of which: loans and receivables</i>	360.54	344.64	326.43	310.80	291.78
<i>of which: held to maturity ¹⁾</i>	319.56	319.19	342.40	364.54	346.73
<i>of which: available for sale</i>	1,845.60	1,774.53	1,690.81	1,640.42	1,598.14
<i>of which: designated at fair value through profit or loss ²⁾</i>	119.81	100.22	96.10	90.09	85.04
<i>of which: held for trading ³⁾</i>	609.27	561.49	482.86	518.89	480.84
Equity instruments	410.40	429.42	429.69	497.29	479.81
<i>of which: available for sale</i>	101.43	103.02	100.54	99.82	92.14
<i>of which: designated at fair value through profit or loss ²⁾</i>	24.45	23.73	23.04	22.74	22.88
<i>of which: held for trading ³⁾</i>	277.38	295.50	298.96	367.53	357.58
Derivatives	2,577.70	2,349.47	2,102.54	1,781.25	1,662.68
Trading	2,324.04	2,102.24	1,897.70	1,600.07	1,497.51
Derivatives – hedge accounting	253.67	247.23	204.84	181.18	165.17
Investments in subsidiaries, joint-ventures and associates	161.45	161.88	156.88	158.01	157.05
Intangible assets and goodwill	139.37	137.93	135.99	137.08	132.67
Other assets ⁴⁾	1,234.88	1,210.32	1,177.49	1,193.55	1,117.39
Total assets	22,759.31	22,355.83	21,737.69	21,928.63	21,422.55

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

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 (Q2 2017)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Cash, cash balances at central banks, other demand deposits	1,715.04	79.18	467.02	C	30.42	8.65	164.12	621.91	62.80	9.65
Loans and advances	13,267.73	381.66	2,338.82	C	203.08	172.35	2,152.47	4,112.77	1,513.44	34.51
Central banks	245.98	C	32.31	C	2.35	C	36.74	55.93	85.68	C
General governments	980.19	69.87	213.62	C	1.08	C	109.85	378.30	49.61	C
Credit institutions	1,256.21	28.03	452.65	C	8.45	4.03	106.22	356.09	121.78	0.53
Other financial corporations	1,172.31	C	310.49	C	4.13	3.46	84.62	451.98	149.59	C
Non-financial corporations	4,486.70	109.20	798.65	C	63.49	80.22	677.85	1,221.91	679.00	11.83
Households	5,126.34	142.88	531.10	C	123.58	77.88	1,137.19	1,648.55	427.79	14.19
Debt securities	2,890.18	162.50	609.08	C	40.63	38.72	477.82	786.09	381.15	3.12
<i>of which: loans and receivables</i>	291.78	57.40	56.80	C	0.56	21.29	47.91	54.16	32.52	0.33
<i>of which: held to maturity ¹⁾</i>	346.73	35.35	30.98	C	6.51	0.64	63.19	113.65	37.31	C
<i>of which: available for sale</i>	1,598.14	63.62	265.02	C	32.14	13.24	299.24	414.88	241.19	2.48
<i>of which: designated at fair value through profit or loss ²⁾</i>	85.04	C	41.06	C	C	C	C	3.30	C	0.00
<i>of which: held for trading ³⁾</i>	480.84	4.17	128.84	C	C	C	66.79	200.09	45.89	C
Equity instruments	479.81	2.87	121.31	C	0.75	0.74	40.97	248.10	34.37	0.06
<i>of which: available for sale</i>	92.14	2.36	4.00	C	C	0.63	17.09	37.89	13.41	0.06
<i>of which: designated at fair value through profit or loss ²⁾</i>	22.88	0.00	7.52	C	C	0.00	C	11.99	1.14	0.00
<i>of which: held for trading ³⁾</i>	357.58	C	102.59	C	C	0.11	23.69	198.22	19.82	0.00
Derivatives	1,662.68	49.95	553.92	C	6.52	6.34	142.32	694.83	88.76	0.01
Trading	1,497.51	41.86	533.57	C	4.83	C	122.92	622.74	78.06	C
Derivatives – hedge accounting	165.17	8.09	20.35	C	1.69	C	19.41	72.09	10.70	C
Investments in subsidiaries, joint-ventures and associates	157.05	C	21.73	C	C	0.54	35.30	60.64	17.88	0.25
Intangible assets and goodwill	132.67	C	14.70	C	C	0.90	45.41	44.79	16.04	C
Other assets ⁴⁾	1,117.39	49.51	167.59	C	12.85	39.90	208.59	426.76	113.59	3.32
Total assets	21,422.55	730.71	4,294.16	C	296.89	268.14	3,267.00	6,995.89	2,228.05	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) This 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 (Q2 2017)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁵⁾	Finland
Cash, cash balances at central banks, other demand deposits	2.97	3.85	23.02	C	142.50	67.42	8.53	2.52	-	16.62
Loans and advances	C	13.88	58.65	12.59	1,664.93	321.25	132.55	11.39	-	124.66
Central banks	C	C	C	C	8.95	3.08	C	0.00	-	C
General governments	0.05	0.40	C	0.04	114.02	15.87	5.47	0.76	-	C
Credit institutions	C	C	21.60	1.06	132.27	15.61	4.16	0.67	-	2.09
Other financial corporations	0.22	0.07	4.88	C	123.39	13.29	C	0.17	-	1.13
Non-financial corporations	C	5.89	9.16	3.82	565.00	152.06	48.77	4.42	-	46.69
Households	C	6.87	20.62	4.31	721.31	121.34	70.61	5.36	-	63.71
Debt securities	2.14	C	29.13	5.68	200.01	82.83	42.47	5.73	-	22.16
<i>of which: loans and receivables</i>	C	0.00	0.62	0.00	7.81	3.15	9.11	C	-	C
<i>of which: held to maturity ¹⁾</i>	C	0.00	5.77	C	12.72	31.31	2.49	0.70	-	1.55
<i>of which: available for sale</i>	C	C	21.97	1.99	159.51	35.28	24.17	4.81	-	17.71
<i>of which: designated at fair value through profit or loss ²⁾</i>	C	0.46	0.54	C	2.87	7.57	C	C	-	C
<i>of which: held for trading ³⁾</i>	C	C	C	0.00	15.84	5.50	C	C	-	2.64
Equity instruments	C	0.01	C	C	18.74	3.19	6.76	0.16	-	C
<i>of which: available for sale</i>	0.01	0.01	C	0.01	5.36	2.65	6.17	0.13	-	C
<i>of which: designated at fair value through profit or loss ²⁾</i>	C	C	C	C	1.11	0.23	C	0.03	-	0.00
<i>of which: held for trading ³⁾</i>	C	0.00	C	0.00	12.27	0.30	C	C	-	0.02
Derivatives	0.04	0.10	1.12	0.02	94.96	12.85	2.88	C	-	7.97
Trading	0.04	0.10	0.96	C	69.05	9.96	C	0.02	-	5.34
Derivatives – hedge accounting	0.00	0.00	0.17	C	25.91	2.88	C	C	-	2.63
Investments in subsidiaries, joint-ventures and associates	C	C	C	0.13	4.44	7.38	2.12	C	-	C
Intangible assets and goodwill	0.02	0.01	0.60	0.03	2.82	2.62	0.32	0.06	-	C
Other assets ⁴⁾	0.17	0.22	1.63	0.40	59.83	10.22	19.09	0.60	-	C
Total assets	12.51	18.70	115.71	19.70	2,188.24	507.75	214.73	20.49	-	177.70

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 (Q2 2017)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Cash, cash balances at central banks, other demand deposits	1,715.04	C	1,064.15	C
Loans and advances	13,267.73	5,488.84	6,939.58	839.31
Central banks	245.98	C	173.39	C
General governments	980.19	458.47	457.65	64.07
Credit institutions	1,256.21	425.93	695.55	134.74
Other financial corporations	1,172.31	C	710.48	C
Non-financial corporations	4,486.70	1,910.58	2,322.92	253.20
Households	5,126.34	2,329.66	2,579.59	217.10
Debt securities	2,890.18	1,120.00	1,580.00	190.17
<i>of which: loans and receivables</i>	291.78	145.63	137.71	8.44
<i>of which: held to maturity ¹⁾</i>	346.73	132.06	172.04	42.63
<i>of which: available for sale</i>	1,598.14	640.66	869.64	87.84
<i>of which: designated at fair value through profit or loss ²⁾</i>	85.04	13.41	65.02	6.61
<i>of which: held for trading ³⁾</i>	480.84	C	325.32	C
Equity instruments	479.81	C	316.83	C
<i>of which: available for sale</i>	92.14	31.02	57.43	3.69
<i>of which: designated at fair value through profit or loss ²⁾</i>	22.88	C	18.50	C
<i>of which: held for trading ³⁾</i>	357.58	C	240.89	C
Derivatives	1,662.68	C	1,117.99	C
Trading	1,497.51	C	1,043.36	C
Derivatives – hedge accounting	165.17	64.06	74.63	26.48
Investments in subsidiaries, joint-ventures and associates	157.05	50.64	101.14	5.28
Intangible assets and goodwill	132.67	C	72.94	C
Other assets ⁴⁾	1,117.39	380.90	613.35	123.14
Total assets	21,422.55	8,030.02	11,805.98	1,586.55

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 (Q2 2017)	Total	Banks with significant domestic exposures ⁵⁾	Banks with significant international exposures ⁶⁾						Banks without geographically focused exposures ¹¹⁾
			One geographical area		Internationally diversified ⁹⁾				
			SSM	Non-SSM EEA ⁷⁾ and RoW ⁸⁾	SSM ¹⁰⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Cash, cash balances at central banks, other demand deposits	1,715.04	54.64	25.13	17.75	C	107.93	305.73	1,115.89	C
Loans and advances	13,267.73	1,289.65	368.76	203.37	C	920.03	3,364.68	6,566.26	C
Central banks	245.98	28.43	4.10	C	0.00	24.18	50.23	138.86	C
General governments	980.19	120.95	61.00	13.64	C	71.68	269.43	370.67	C
Credit institutions	1,256.21	55.29	7.71	40.87	C	122.45	274.44	700.52	C
Other financial corporations	1,172.31	46.19	6.93	C	C	31.91	212.26	843.94	C
Non-financial corporations	4,486.70	406.25	96.93	65.29	C	355.09	1,142.18	2,319.96	C
Households	5,126.34	632.54	192.08	79.06	C	314.71	1,416.15	2,192.30	C
Debt securities	2,890.18	345.10	69.48	51.70	C	239.28	571.64	1,535.51	C
<i>of which: loans and receivables</i>	291.78	26.81	13.52	8.17	C	13.46	50.72	178.29	C
<i>of which: held to maturity ¹⁾</i>	346.73	119.37	3.60	2.16	C	67.44	57.00	83.37	C
<i>of which: available for sale</i>	1,598.14	168.66	48.94	16.77	C	116.98	329.59	864.58	C
<i>of which: designated at fair value through profit or loss ²⁾</i>	85.04	C	C	0.93	0.93	9.30	5.07	68.04	C
<i>of which: held for trading ³⁾</i>	480.84	25.53	3.40	C	C	25.39	82.44	333.82	C
Equity instruments	479.81	31.75	1.24	C	C	5.62	78.99	351.08	C
<i>of which: available for sale</i>	92.14	20.21	0.92	C	C	4.26	24.83	34.90	C
<i>of which: designated at fair value through profit or loss ²⁾</i>	22.88	C	C	C	C	0.20	7.61	8.90	C
<i>of which: held for trading ³⁾</i>	357.58	1.39	0.27	0.04	C	0.58	46.42	307.28	C
Derivatives	1,662.68	39.73	16.38	4.48	C	75.93	299.85	1,211.48	C
Trading	1,497.51	30.16	8.29	4.11	C	58.65	255.92	1,135.59	C
Derivatives – hedge accounting	165.17	9.58	8.08	0.37	C	17.28	43.94	75.89	C
Investments in subsidiaries, joint-ventures and associates	157.05	33.17	3.34	C	15.92	8.09	41.57	53.98	C
Intangible assets and goodwill	132.67	9.79	1.82	0.37	C	4.65	30.82	79.47	C
Other assets ⁴⁾	1,117.39	122.88	27.64	19.09	C	55.69	218.55	646.81	C
Total assets	21,422.55	1,926.71	513.80	300.09	C	1,417.22	4,911.84	11,560.46	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) This 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 (Q2 2017)	Total	Banks with significant domestic exposures ⁵⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁶⁾	SSM central Europe ⁶⁾	SSM southern Europe ⁶⁾	Non-SSM EEA ⁷⁾	Non-EEA Europe ⁸⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Cash, cash balances at central banks, other demand deposits	1,715.04	54.64	-	645.23	63.50	499.51	C	-	-	412.74	C
Loans and advances	13,267.73	1,289.65	-	4,877.24	1,130.51	3,628.88	C	-	-	1,819.64	C
Central banks	245.98	28.43	-	69.03	C	103.97	C	-	-	C	C
General governments	980.19	120.95	-	433.24	95.66	144.84	4.24	-	-	C	C
Credit institutions	1,256.21	55.29	-	598.89	C	362.42	C	-	-	108.17	C
Other financial corporations	1,172.31	46.19	-	415.63	C	358.49	10.65	-	-	279.07	C
Non-financial corporations	4,486.70	406.25	-	1,718.10	C	1,240.76	C	-	-	562.12	C
Households	5,126.34	632.54	-	1,642.34	C	1,418.40	30.00	-	-	715.36	C
Debt securities	2,890.18	345.10	-	1,169.98	199.88	774.56	C	-	-	280.40	C
<i>of which: loans and receivables</i>	291.78	26.81	-	128.71	24.40	77.43	C	-	-	22.60	C
<i>of which: held to maturity ¹⁾</i>	346.73	119.37	-	78.64	C	92.61	1.93	-	-	9.66	C
<i>of which: available for sale</i>	1,598.14	168.66	-	689.82	C	428.22	12.26	-	-	131.00	C
<i>of which: designated at fair value through profit or loss ²⁾</i>	85.04	C	-	48.98	C	25.31	C	-	-	C	C
<i>of which: held for trading ³⁾</i>	480.84	25.53	-	174.48	26.07	119.24	C	-	-	108.36	C
Equity instruments	479.81	31.75	-	146.29	17.53	143.45	C	-	-	131.92	C
<i>of which: available for sale</i>	92.14	20.21	-	28.15	11.84	18.52	C	-	-	9.16	C
<i>of which: designated at fair value through profit or loss ²⁾</i>	22.88	C	-	6.98	1.84	5.19	C	-	-	C	C
<i>of which: held for trading ³⁾</i>	357.58	1.39	-	110.57	C	119.58	C	-	-	117.85	C
Derivatives	1,662.68	39.73	-	553.27	C	386.19	0.10	-	-	495.03	C
Trading	1,497.51	30.16	-	483.46	C	348.07	C	-	-	473.99	C
Derivatives – hedge accounting	165.17	9.58	-	69.82	24.49	38.12	C	-	-	21.04	C
Investments in subsidiaries, joint-ventures and associates	157.05	33.17	-	56.82	C	28.83	C	-	-	14.58	C
Intangible assets and goodwill	132.67	9.79	-	29.42	C	55.16	0.07	-	-	14.75	C
Other assets ⁴⁾	1,117.39	122.88	-	364.73	84.82	320.81	C	-	-	185.39	C
Total assets	21,422.55	1,926.71	-	7,842.99	1,675.42	5,837.38	C	-	-	3,354.44	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) This 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 (Q2 2017)	Total	Banks with total assets					G-SIBs ⁵⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Cash, cash balances at central banks, other demand deposits	1,715.04	52.59	189.70	103.46	112.05	337.77	919.46
Loans and advances	13,267.73	253.93	1,699.49	1,437.11	950.26	2,914.74	6,012.19
Central banks	245.98	4.78	12.41	23.53	38.27	65.11	101.88
General governments	980.19	7.53	212.72	181.34	138.53	117.34	322.74
Credit institutions	1,256.21	29.92	199.68	145.44	92.51	294.44	494.23
Other financial corporations	1,172.31	17.34	63.50	76.05	51.47	194.93	769.03
Non-financial corporations	4,486.70	85.07	569.67	580.03	318.13	984.17	1,949.63
Households	5,126.34	109.29	641.52	430.73	311.36	1,258.76	2,374.69
Debt securities	2,890.18	45.94	501.32	418.75	230.69	506.12	1,187.36
<i>of which: loans and receivables</i>	291.78	0.69	76.68	60.97	10.95	61.12	81.37
<i>of which: held to maturity ¹⁾</i>	346.73	8.65	117.70	34.61	76.20	37.70	71.87
<i>of which: available for sale</i>	1,598.14	27.75	220.29	226.36	114.40	323.79	685.54
<i>of which: designated at fair value through profit or loss ²⁾</i>	85.04	3.09	25.36	9.11	0.80	11.38	35.30
<i>of which: held for trading ³⁾</i>	480.84	2.86	20.76	43.47	28.33	72.13	313.28
Equity instruments	479.81	1.01	43.35	8.76	6.57	51.47	368.65
<i>of which: available for sale</i>	92.14	0.85	24.17	5.36	4.27	20.02	37.47
<i>of which: designated at fair value through profit or loss ²⁾</i>	22.88	0.10	8.37	2.17	0.44	4.95	6.84
<i>of which: held for trading ³⁾</i>	357.58	0.04	3.62	1.23	1.85	26.50	324.35
Derivatives	1,662.68	5.95	59.17	140.21	48.04	219.69	1,189.63
Trading	1,497.51	5.08	33.68	111.45	42.04	195.59	1,109.67
Derivatives – hedge accounting	165.17	0.87	25.48	28.76	6.00	24.10	79.97
Investments in subsidiaries, joint-ventures and associates	157.05	4.00	18.13	14.52	9.09	54.20	57.12
Intangible assets and goodwill	132.67	0.89	7.88	7.58	5.44	29.63	81.26
Other assets ⁴⁾	1,117.39	11.77	143.38	140.52	41.79	165.73	614.20
Total assets	21,422.55	376.07	2,662.42	2,270.92	1,403.91	4,279.34	10,429.88

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) ¹⁾ (EUR billions)

Assets (Q2 2017)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Cash, cash balances at central banks, other demand deposits	1,715.04	1,161.28	553.76
Loans and advances	13,267.73	9,293.70	3,974.03
Central banks	245.98	166.00	79.98
General governments	980.19	740.20	239.99
Credit institutions	1,256.21	949.63	306.58
Other financial corporations	1,172.31	800.27	372.04
Non-financial corporations	4,486.70	2,978.90	1,507.80
Households	5,126.34	3,658.70	1,467.64
Debt securities	2,890.18	1,823.94	1,066.24
<i>of which: loans and receivables</i>	291.78	130.94	160.84
<i>of which: held to maturity ²⁾</i>	346.73	231.65	115.08
<i>of which: available for sale</i>	1,598.14	1,023.36	574.77
<i>of which: designated at fair value through profit or loss ³⁾</i>	85.04	41.18	43.85
<i>of which: held for trading ⁴⁾</i>	480.84	311.74	169.11
Equity instruments	479.81	332.35	147.46
<i>of which: available for sale</i>	92.14	64.08	28.06
<i>of which: designated at fair value through profit or loss ³⁾</i>	22.88	20.36	2.52
<i>of which: held for trading ⁴⁾</i>	357.58	240.82	116.76
Derivatives	1,662.68	1,008.69	653.99
Trading	1,497.51	878.67	618.84
Derivatives – hedge accounting	165.17	130.02	35.15
Investments in subsidiaries, joint-ventures and associates	157.05	108.41	48.64
Intangible assets and goodwill	132.67	100.65	32.02
Other assets ⁵⁾	1,117.39	694.45	422.94
Total assets	21,422.55	14,523.46	6,899.09

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 (Q2 2017)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Cash, cash balances at central banks, other demand deposits	1,715.04	42.59	657.67	C	111.66	-	881.20	C
Loans and advances	13,267.73	315.14	7,282.32	C	1,338.86	-	4,052.15	C
Central banks	245.98	0.25	165.89	C	9.55	-	68.35	C
General governments	980.19	C	715.34	12.71	75.34	-	174.24	C
Credit institutions	1,256.21	17.71	758.45	C	129.15	-	342.35	C
Other financial corporations	1,172.31	C	437.74	4.52	115.33	-	600.78	C
Non-financial corporations	4,486.70	C	2,512.20	107.16	427.71	-	1,315.28	C
Households	5,126.34	C	2,692.70	136.08	581.78	-	1,551.16	C
Debt securities	2,890.18	C	1,522.81	71.93	294.93	-	929.90	C
<i>of which: loans and receivables</i>	291.78	C	122.36	23.53	70.79	-	74.73	C
<i>of which: held to maturity ¹⁾</i>	346.73	C	229.37	3.27	15.33	-	64.95	C
<i>of which: available for sale</i>	1,598.14	C	879.01	36.52	160.14	-	487.57	C
<i>of which: designated at fair value through profit or loss ²⁾</i>	85.04	0.11	63.64	C	5.07	-	16.03	C
<i>of which: held for trading ³⁾</i>	480.84	C	148.21	8.47	36.15	-	286.61	C
Equity instruments	479.81	0.39	151.07	7.22	C	-	302.75	C
<i>of which: available for sale</i>	92.14	C	57.06	6.54	5.60	-	22.55	C
<i>of which: designated at fair value through profit or loss ²⁾</i>	22.88	0.00	20.48	C	C	-	1.09	C
<i>of which: held for trading ³⁾</i>	357.58	0.02	66.34	0.13	C	-	279.11	C
Derivatives	1,662.68	6.25	516.27	C	113.76	-	1,017.63	C
Trading	1,497.51	4.97	414.93	C	100.57	-	969.49	C
Derivatives – hedge accounting	165.17	1.28	101.34	C	13.19	-	48.14	C
Investments in subsidiaries, joint-ventures and associates	157.05	3.41	110.67	C	6.37	-	34.07	C
Intangible assets and goodwill	132.67	1.11	53.98	0.96	C	-	72.24	C
Other assets ⁴⁾	1,117.39	C	470.12	48.23	75.37	-	492.44	C
Total assets	21,422.55	C	10,764.92	429.47	1,963.59	-	7,782.38	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) This 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	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Deposits	13,228.61	13,120.28	12,978.10	13,364.31	13,247.77
Central banks	825.28	797.47	802.24	976.02	967.12
General governments	519.72	484.66	475.80	476.77	492.76
Credit institutions	1,925.38	1,882.96	1,685.85	1,703.16	1,631.94
Other financial corporations	2,135.18	2,056.62	1,978.22	2,120.97	2,027.51
Non-financial corporations	2,332.80	2,409.37	2,509.10	2,558.19	2,522.20
Households	5,490.26	5,489.20	5,526.89	5,529.21	5,606.24
Debt securities issued	4,008.59	3,969.26	3,878.85	3,887.50	3,720.74
<i>of which: subordinated</i>	311.33	308.60	302.26	299.86	292.02
Derivatives	2,634.02	2,415.64	2,141.34	1,823.07	1,697.54
<i>of which: trading</i>	2,288.98	2,079.46	1,869.35	1,575.94	1,468.74
Provisions ¹⁾	152.15	152.99	155.69	150.74	147.03
Other liabilities ²⁾	1,338.16	1,285.13	1,183.31	1,273.07	1,202.63
Equity	1,397.77	1,412.53	1,400.40	1,429.94	1,406.84
Paid-up capital	697.94	698.56	695.89	649.82	628.61
Reserves	540.88	537.88	544.46	627.28	614.10
Minority interests	78.28	80.95	80.65	79.29	75.20
Other comprehensive income	-14.71	-14.98	-13.03	-16.08	-25.06
Other ³⁾	95.38	110.12	92.44	89.64	113.98
Total liabilities and equity	22,759.31	22,355.83	21,737.69	21,928.63	21,422.55

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2017)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Deposits	13,247.77	428.35	2,325.20	C	221.39	218.27	2,330.54	4,039.63	1,493.11	45.08
Central banks	967.12	17.49	100.69	C	8.20	53.04	222.10	254.85	218.77	C
General governments	492.76	20.18	171.97	C	3.52	7.73	86.13	85.59	53.92	0.84
Credit institutions	1,631.94	88.61	581.80	C	17.93	17.32	235.55	385.26	140.28	C
Other financial corporations	2,027.51	59.48	516.44	C	25.27	6.71	223.29	735.66	206.28	4.24
Non-financial corporations	2,522.20	61.66	377.24	C	64.12	25.39	417.22	861.59	268.61	7.64
Households	5,606.24	180.94	577.06	C	102.34	108.07	1,146.24	1,716.69	605.25	25.03
Debt securities issued	3,720.74	170.61	842.19	C	17.49	1.02	390.28	1,232.67	353.40	0.44
<i>of which: subordinated</i>	292.02	5.47	32.17	C	2.95	C	51.81	90.42	45.24	C
Derivatives	1,697.54	77.28	531.76	C	5.80	7.80	136.73	704.40	93.54	0.09
<i>of which: trading</i>	1,468.74	38.42	505.50	C	4.76	4.74	123.44	627.44	78.25	0.05
Provisions ¹⁾	147.03	1.26	C	C	1.43	0.98	34.08	34.11	23.74	0.18
Other liabilities ²⁾	1,202.63	14.64	C	C	11.87	5.91	133.15	547.67	105.65	0.51
Equity	1,406.84	38.57	237.16	C	38.90	34.16	242.23	437.41	158.60	C
Paid-up capital	628.61	15.92	128.25	C	13.13	53.23	114.83	126.42	100.50	5.28
Reserves	614.10	24.52	95.31	C	24.44	-21.77	105.14	237.29	44.31	-0.48
Minority interests	75.20	0.72	4.03	C	C	1.45	38.43	19.69	2.65	C
Other comprehensive income	-25.06	-5.74	-0.19	C	C	C	-24.54	14.47	-5.55	0.34
Other ³⁾	113.98	3.13	9.75	C	2.83	C	8.36	39.53	16.69	C
Total liabilities and equity	21,422.55	730.71	4,294.16	C	296.89	268.14	3,267.00	6,995.89	2,228.05	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2017)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	C	16.51	94.57	17.50	1,338.55	380.57	171.04	16.86	-	87.84
Central banks	C	C	C	C	56.79	11.83	14.13	C	-	5.99
General governments	0.35	1.10	C	C	18.11	14.89	6.07	C	-	14.37
Credit institutions	C	2.48	8.65	0.27	70.41	62.97	8.42	0.72	-	3.04
Other financial corporations	0.53	C	42.25	1.33	169.40	22.57	8.27	0.57	-	4.19
Non-financial corporations	C	3.34	8.17	4.54	290.91	72.67	30.22	2.57	-	17.70
Households	C	8.95	27.28	10.95	732.92	195.64	103.92	12.33	-	42.55
Debt securities issued	C	C	8.13	0.41	568.73	62.47	13.12	C	-	59.03
<i>of which: subordinated</i>	C	0.00	C	0.31	45.85	13.08	C	0.00	-	C
Derivatives	0.04	0.10	2.36	0.02	116.81	10.64	2.71	C	-	7.37
<i>of which: trading</i>	0.04	0.10	1.32	C	68.09	8.91	2.30	0.02	-	5.31
Provisions¹⁾	C	C	0.39	0.04	6.14	3.35	2.36	0.18	-	0.01
Other liabilities²⁾	0.16	0.16	1.27	0.31	37.60	9.29	5.79	0.31	-	9.07
Equity	1.43	1.91	8.99	1.42	120.41	41.45	19.72	2.79	-	14.38
Paid-up capital	0.95	1.07	2.44	0.60	35.22	11.34	14.36	1.73	-	C
Reserves	0.38	0.70	5.18	0.73	57.40	20.31	6.88	C	-	10.66
Minority interests	C	0.00	C	0.00	1.21	5.41	1.37	C	-	0.00
Other comprehensive income	C	0.00	C	0.00	4.57	-3.36	C	0.04	-	C
Other ³⁾	0.10	0.14	0.45	0.09	22.01	7.74	C	0.17	-	1.04
Total liabilities and equity	12.51	18.70	115.71	19.70	2,188.24	507.75	214.73	20.49	-	177.70

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 (Q2 2017)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Deposits	13,247.77	C	7,246.67	C
Central banks	967.12	C	538.88	C
General governments	492.76	203.61	270.43	18.72
Credit institutions	1,631.94	C	861.80	C
Other financial corporations	2,027.51	C	1,308.11	C
Non-financial corporations	2,522.20	C	1,372.94	C
Households	5,606.24	C	2,894.49	C
Debt securities issued	3,720.74	1,527.04	1,775.58	418.12
<i>of which: subordinated</i>	292.02	C	150.92	C
Derivatives	1,697.54	385.72	1,108.67	203.15
<i>of which: trading</i>	1,468.74	C	1,017.98	C
Provisions ¹⁾	147.03	63.34	76.75	6.94
Other liabilities ²⁾	1,202.63	C	829.30	C
Equity	1,406.84	557.23	769.02	80.58
Paid-up capital	628.61	285.91	318.03	24.67
Reserves	614.10	215.23	359.20	39.68
Minority interests	75.20	C	23.21	C
Other comprehensive income	-25.06	-35.22	9.86	0.30
Other ³⁾	113.98	C	58.73	C
Total liabilities and equity	21,422.55	8,030.02	11,805.98	1,586.55

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 (Q2 2017)	Total	Banks with significant domestic exposures ⁴⁾	Banks with significant international exposures ⁵⁾						Banks without geographically focused exposures ¹⁰⁾
			One geographical area		Internationally diversified ⁸⁾				
			SSM	Non-SSM EEA ⁶⁾ and RoW ⁷⁾	SSM ⁹⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Deposits	13,247.77	1,420.94	322.29	221.06	C	827.99	3,028.08	6,965.92	C
Central banks	967.12	151.63	25.54	21.22	C	68.29	202.09	482.38	C
General governments	492.76	44.46	12.66	10.40	C	26.59	96.03	297.22	C
Credit institutions	1,631.94	110.82	18.83	39.34	C	114.20	297.96	1,001.73	C
Other financial corporations	2,027.51	158.74	15.67	35.45	C	72.30	372.85	1,311.02	C
Non-financial corporations	2,522.20	170.03	41.64	33.63	C	171.59	653.33	1,384.75	C
Households	5,606.24	785.26	207.94	81.02	C	375.02	1,405.82	2,488.82	C
Debt securities issued	3,720.74	240.43	112.46	40.74	C	334.56	986.95	1,784.50	C
<i>of which: subordinated</i>	292.02	27.28	3.87	1.20	C	15.56	96.21	136.59	C
Derivatives	1,697.54	34.92	20.82	4.64	C	87.76	309.42	1,214.83	C
<i>of which: trading</i>	1,468.74	30.03	7.42	3.72	C	57.40	254.47	1,110.67	C
Provisions ¹⁾	147.03	18.53	2.02	1.59	C	6.27	30.99	85.06	C
Other liabilities ²⁾	1,202.63	62.31	20.07	5.29	C	50.37	212.73	826.13	C
Equity	1,406.84	149.59	36.14	26.77	C	110.27	343.67	684.01	C
Paid-up capital	628.61	80.46	28.86	19.33	C	53.63	122.94	312.31	C
Reserves	614.10	36.59	4.90	8.51	C	43.86	171.79	307.91	C
Minority interests	75.20	20.35	2.16	1.66	1.08	C	18.00	27.25	C
Other comprehensive income	-25.06	4.45	-0.80	-2.84	C	C	-1.83	-23.38	C
Other ³⁾	113.98	7.74	1.01	0.11	C	10.56	32.76	59.92	C
Total liabilities and equity	21,422.55	1,926.71	513.80	300.09	C	1,417.22	4,911.84	11,560.46	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

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

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2017)	Total	Banks with significant domestic exposures ⁴⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁵⁾	SSM central Europe ⁵⁾	SSM southern Europe ⁵⁾	Non-SSM EEA ⁶⁾	Non-EEA Europe ⁷⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Deposits	13,247.77	1,420.94	-	4,749.98	C	3,830.33	56.92	-	-	1,717.42	C
Central banks	967.12	151.63	-	270.36	64.58	315.69	C	-	-	122.49	C
General governments	492.76	44.46	-	207.34	18.96	128.74	C	-	-	64.82	C
Credit institutions	1,631.94	110.82	-	693.19	60.52	538.02	C	-	-	167.10	C
Other financial corporations	2,027.51	158.74	-	895.70	C	574.47	6.31	-	-	260.67	C
Non-financial corporations	2,522.20	170.03	-	846.90	C	774.29	8.39	-	-	380.89	C
Households	5,606.24	785.26	-	1,836.47	534.89	1,499.12	C	-	-	721.45	C
Debt securities issued	3,720.74	240.43	-	1,612.90	314.52	836.96	C	-	-	610.94	C
<i>of which: subordinated</i>	292.02	27.28	-	97.41	C	80.53	C	-	-	41.80	C
Derivatives	1,697.54	34.92	-	597.86	C	393.59	0.14	-	-	474.89	C
<i>of which: trading</i>	1,468.74	30.03	-	468.67	C	358.48	0.09	-	-	447.61	C
Provisions ¹⁾	147.03	18.53	-	52.61	8.15	43.63	C	-	-	16.24	C
Other liabilities ²⁾	1,202.63	62.31	-	359.69	C	310.38	2.54	-	-	352.85	C
Equity	1,406.84	149.59	-	469.95	122.05	422.50	C	-	-	182.10	C
Paid-up capital	628.61	80.46	-	214.87	31.97	202.34	C	-	-	68.07	C
Reserves	614.10	36.59	-	205.37	C	191.06	1.99	-	-	79.71	C
Minority interests	75.20	20.35	-	12.91	C	23.84	0.12	-	-	C	C
Other comprehensive income	-25.06	4.45	-	2.41	3.32	-31.10	0.12	-	-	C	C
Other ³⁾	113.98	7.74	-	34.39	C	36.36	0.22	-	-	24.34	C
Total liabilities and equity	21,422.55	1,926.71	-	7,842.99	1,675.42	5,837.38	C	-	-	3,354.44	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

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

7) European countries not in the EEA.

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

(EUR billions)

Liabilities and equity (Q2 2017)	Total	Banks with total assets					G-SIBs ⁴⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Deposits	13,247.77	300.94	1,676.73	1,271.34	1,036.65	2,831.02	6,131.09
Central banks	967.12	9.68	162.96	96.21	57.00	209.13	432.13
General governments	492.76	12.66	79.34	67.30	46.82	100.56	186.09
Credit institutions	1,631.94	40.32	212.94	259.52	186.37	335.26	597.52
Other financial corporations	2,027.51	47.89	278.38	212.61	102.51	372.46	1,013.67
Non-financial corporations	2,522.20	45.97	229.15	195.70	151.71	552.04	1,347.63
Households	5,606.24	144.41	713.96	440.00	492.25	1,261.57	2,554.05
Debt securities issued	3,720.74	25.42	596.24	578.16	199.55	755.46	1,565.91
<i>of which: subordinated</i>	292.02	2.63	19.49	25.51	21.41	86.79	136.20
Derivatives	1,697.54	6.34	77.76	170.06	45.61	231.34	1,166.44
<i>of which: trading</i>	1,468.74	4.82	34.93	104.24	37.43	199.87	1,087.45
Provisions ¹⁾	147.03	1.78	19.03	16.11	10.87	32.91	66.34
Other liabilities ²⁾	1,202.63	7.03	69.39	89.84	29.66	125.40	881.31
Equity	1,406.84	34.56	223.28	145.41	81.58	303.21	618.79
Paid-up capital	628.61	20.72	140.86	69.66	39.21	119.12	239.03
Reserves	614.10	12.60	62.28	70.26	33.37	133.22	302.37
Minority interests	75.20	C	6.05	6.01	C	26.13	32.09
Other comprehensive income	-25.06	C	0.29	-10.39	C	-7.98	-5.91
Other ³⁾	113.98	0.86	13.80	9.87	5.52	32.73	51.21
Total liabilities and equity	21,422.55	376.07	2,662.42	2,270.92	1,403.91	4,279.34	10,429.88

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

Liabilities and equity (Q2 2017)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Deposits	13,247.77	8,872.51	4,375.27
Central banks	967.12	578.31	388.81
General governments	492.76	283.96	208.80
Credit institutions	1,631.94	1,043.60	588.34
Other financial corporations	2,027.51	1,496.00	531.51
Non-financial corporations	2,522.20	1,698.99	823.21
Households	5,606.24	3,771.65	1,834.59
Debt securities issued	3,720.74	2,804.58	916.16
<i>of which: subordinated</i>	292.02	208.01	84.01
Derivatives	1,697.54	1,055.05	642.49
<i>of which: trading</i>	1,468.74	884.41	584.32
Provisions ²⁾	147.03	91.17	55.86
Other liabilities ³⁾	1,202.63	743.81	458.83
Equity	1,406.84	956.35	450.49
Paid-up capital	628.61	353.35	275.26
Reserves	614.10	482.54	131.56
Minority interests	75.20	43.34	31.86
Other comprehensive income	-25.06	-8.45	-16.61
Other ⁴⁾	113.98	85.56	28.43
Total liabilities and equity	21,422.55	14,523.46	6,899.09

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 (Q2 2017)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Deposits	13,247.77	C	6,784.57	345.58	1,260.83	-	4,555.92	C
Central banks	967.12	C	546.14	51.36	57.22	-	295.62	C
General governments	492.76	C	283.94	11.46	21.35	-	161.99	C
Credit institutions	1,631.94	C	900.26	20.49	131.79	-	552.95	C
Other financial corporations	2,027.51	C	924.87	15.01	172.67	-	829.81	C
Non-financial corporations	2,522.20	C	1,148.00	52.10	220.92	-	1,054.51	C
Households	5,606.24	C	2,981.37	195.15	656.88	-	1,661.04	C
Debt securities issued	3,720.74	C	2,227.64	14.22	387.62	-	986.45	C
<i>of which: subordinated</i>	292.02	C	156.84	2.49	32.73	-	97.50	C
Derivatives	1,697.54	C	556.04	10.05	134.63	-	991.37	C
<i>of which: trading</i>	1,468.74	C	410.69	6.58	95.25	-	951.50	C
Provisions ¹⁾	147.03	C	81.48	3.11	6.28	-	54.14	C
Other liabilities ²⁾	1,202.63	C	376.26	10.59	65.82	-	732.24	C
Equity	1,406.84	C	738.92	45.92	108.41	-	462.26	C
Paid-up capital	628.61	C	302.59	54.20	59.46	-	195.99	C
Reserves	614.10	C	330.85	-7.82	40.29	-	215.80	C
Minority interests	75.20	C	36.80	2.70	1.84	-	33.36	C
Other comprehensive income	-25.06	C	4.03	-3.52	-0.50	-	-23.30	C
Other ³⁾	113.98	C	64.65	0.36	7.32	-	40.40	C
Total liabilities and equity	21,422.55	C	10,764.92	429.47	1,963.59	-	7,782.38	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

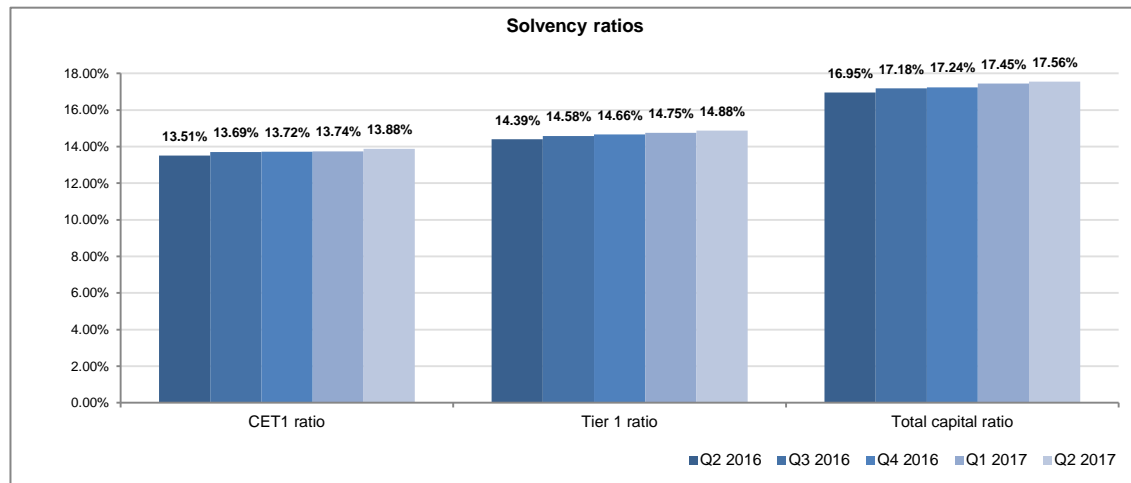
T03.01.1 Total capital ratio and its components by reference period (EUR billions; percentages)

Indicator	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Total risk exposure amount	8,243.53	8,154.64	8,088.68	8,076.13	7,914.46
CET1 ratio ¹⁾	13.51%	13.69%	13.72%	13.74%	13.88%
Tier 1 ratio	14.39%	14.58%	14.66%	14.75%	14.88%
Total capital ratio	16.95%	17.18%	17.24%	17.45%	17.56%

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

1) CET1 stands for Common Equity Tier 1.



T03.01.2 Total capital ratio and its components by country

(EUR billions; percentages)

Country (Q2 2017)	Total risk exposure amount	Total capital		Tier 1		CET 1 ²⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	196.16	40.61	20.70%	35.98	18.34%	34.42	17.55%
Germany	1,269.41	238.55	18.79%	204.31	16.10%	190.25	14.99%
Estonia	C	C	C	C	C	C	C
Ireland	170.34	36.26	21.29%	33.44	19.63%	32.13	18.86%
Greece	179.85	30.99	17.23%	30.85	17.15%	30.85	17.15%
Spain	1,530.93	218.26	14.26%	184.94	12.08%	177.08	11.57%
France	2,356.63	418.67	17.77%	356.74	15.14%	328.67	13.95%
Italy	1,013.43	157.33	15.52%	130.38	12.87%	119.87	11.83%
Cyprus	30.85	4.69	15.19%	4.40	14.26%	4.28	13.86%
Latvia	C	C	22.60%	C	20.86%	C	20.86%
Lithuania	8.40	1.71	20.39%	1.70	20.26%	1.70	20.26%
Luxembourg	33.00	6.66	20.19%	6.49	19.66%	6.38	19.34%
Malta	9.15	1.42	15.54%	1.21	13.18%	1.21	13.18%
Netherlands	646.60	150.91	23.34%	116.78	18.06%	102.64	15.87%
Austria	258.88	46.48	17.95%	35.62	13.76%	34.80	13.44%
Portugal	123.84	16.75	13.53%	15.84	12.79%	15.30	12.36%
Slovenia	12.40	2.22	17.89%	2.22	17.89%	2.22	17.89%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	62.35	14.37	23.05%	13.18	21.14%	12.75	20.45%
Total	7,914.46	1,389.74	17.56%	1,177.84	14.88%	1,098.31	13.88%

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 capital ratio and its components by classification (income source)

(EUR billions; percentages)

Category (Q2 2017)	Total risk exposure amount	Total capital		Tier 1		CET 1 ¹⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with net interest income more than 60% of operating income	3,199.06	573.46	17.93%	477.57	14.93%	451.47	14.11%
Banks with non-interest income more than 40% of operating income							
<i>Mostly net fee and commission income</i>	4,280.12	736.49	17.21%	632.84	14.79%	590.11	13.79%
<i>Mostly net trading income and foreign exchange gains and losses</i>	435.27	79.78	18.33%	67.42	15.49%	56.73	13.03%
Total	7,914.46	1,389.74	17.56%	1,177.84	14.88%	1,098.31	13.88%

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.

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

(EUR billions; percentages)

Category (Q2 2017)	Total risk exposure amount	Total capital		Tier 1		CET 1 ¹⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures ²⁾	879.25	132.70	15.09%	115.99	13.19%	114.42	13.01%
Banks with significant international exposures ³⁾							
One geographical area							
SSM	176.18	34.89	19.81%	31.48	17.87%	31.23	17.72%
Non-SSM EEA ⁴⁾ and RoW ⁵⁾	137.72	24.40	17.72%	23.24	16.87%	23.24	16.87%
Internationally diversified ⁶⁾							
SSM ⁷⁾	C	C	19.97%	C	16.82%	C	16.33%
SSM and non-SSM EEA	546.80	108.94	19.92%	97.02	17.74%	92.43	16.90%
SSM and RoW	1,884.07	364.53	19.35%	295.72	15.70%	274.19	14.55%
SSM, non-SSM EEA and RoW	4,016.60	668.32	16.64%	566.98	14.12%	517.05	12.87%
Banks without geographically focused exposures ⁸⁾	C	C	C	C	C	C	C
Total	7,914.46	1,389.74	17.56%	1,177.84	14.88%	1,098.31	13.88%

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 capital ratio and its components by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q2 2017)	Total risk exposure amount	Total capital		Tier 1		CET 1 ¹⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with significant domestic exposures ²⁾	879.25	132.70	15.09%	115.99	13.19%
Banks with largest non-domestic exposures							
SSM (northern Europe) ³⁾	-	-	-	-	-	-	-
SSM (central Europe) ³⁾	2,619.34	485.22	18.52%	414.26	15.82%	387.82	14.81%
SSM (southern Europe) ³⁾	C	C	17.69%	C	15.41%	C	14.12%
Non-SSM EEA ⁴⁾	2,406.87	408.29	16.96%	345.37	14.35%	322.63	13.40%
Non-EEA Europe ⁵⁾	39.41	6.34	16.10%	5.71	14.48%	5.70	14.46%
Africa	-	-	-	-	-	-	-
Asia and Oceania	-	-	-	-	-	-	-
North America	956.74	186.19	19.46%	149.46	15.62%	133.54	13.96%
Latin America and the Caribbean	C	C	C	C	C	C	C
Total	7,914.46	1,389.74	17.56%	1,177.84	14.88%	1,098.31	13.88%

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 capital ratio and its components by classification (size)

(EUR billions; percentages)

Category (Q2 2017)	Total risk exposure amount	Total capital		Tier 1		CET 1 ¹⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
<i>Less than €30 billion</i>	175.41	33.52	19.11%	30.98	17.66%	30.52	17.40%
<i>Between €30 billion and €100 billion</i>	1,126.53	208.95	18.55%	192.53	17.09%	189.05	16.78%
<i>Between €100 billion and €200 billion</i>	854.21	148.36	17.37%	127.47	14.92%	124.40	14.56%
<i>Between €200 billion and €300 billion</i>	483.79	89.75	18.55%	72.43	14.97%	68.24	14.11%
<i>More than €300 billion</i>	1,727.04	316.95	18.35%	253.81	14.70%	233.11	13.50%
G-SIBs ²⁾	3,547.48	592.21	16.69%	500.62	14.11%	452.99	12.77%
Total	7,914.46	1,389.74	17.56%	1,177.84	14.88%	1,098.31	13.88%

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 capital ratio and its components by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2017)	Total risk exposure amount	Total capital		Tier 1		CET 1 ²⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with low risk	5,260.28	959.34	18.24%	806.63	15.33%	745.99	14.18%
Banks with medium, high risk and non-rated	2,654.18	430.40	16.22%	371.21	13.99%	352.32	13.27%
Total	7,914.46	1,389.74	17.56%	1,177.84	14.88%	1,098.31	13.88%

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 capital ratio and its components by classification (sovereign exposures)

(EUR billions; percentages)

Category (Q2 2017)	Total risk exposure amount	Total capital		Tier 1		CET 1 ¹⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with sovereign exposures							
Non-significant	264.47	49.16	18.59%	45.45	17.19%	45.37	17.15%
Mostly domestic							
<i>Investment grade</i>	4,027.85	741.24	18.40%	621.29	15.42%	583.82	14.49%
<i>Non-investment grade</i>	C	C	15.54%	C	15.13%	C	14.88%
Mostly to other SSM countries							
<i>Investment grade</i>	606.52	124.82	20.58%	103.95	17.14%	96.75	15.95%
<i>Non-investment grade</i>	-	-	-	-	-	-	-
Mostly to non-SSM countries							
<i>Investment grade</i>	2,744.91	432.05	15.74%	366.06	13.34%	331.94	12.09%
<i>Non-investment grade</i>	C	C	C	C	C	C	C
Total	7,914.46	1,389.74	17.56%	1,177.84	14.88%	1,098.31	13.88%

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 CET1 ratio band by reference period (number of institutions)

Indicator	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
CET1 ratio ¹⁾ ≤ 10%	2	2	6	4	1
10% < CET1 ratio ≤ 20%	95	94	88	90	90
CET1 ratio > 20%	27	26	27	24	23
Total	124	122	121	118	114

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

1) CET1 stands for Common Equity Tier 1.

T03.02.2 CET1 ratio band by country

(number of institutions)

Country (Q2 2017)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	5	2
Germany	-	16	5
Estonia	-	-	2
Ireland	-	4	1
Greece	-	4	-
Spain	-	13	-
France	-	9	2
Italy	1	10	-
Cyprus	-	4	-
Latvia	-	1	2
Lithuania	-	2	1
Luxembourg	-	2	2
Malta	-	3	-
Netherlands	-	3	3
Austria	-	8	-
Portugal	-	3	-
Slovenia	-	2	1
Slovakia ¹⁾	-	-	-
Finland	-	1	2
Total	1	90	23

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 CET1 ratio band by classification (income source)
(number of institutions)

Category (Q2 2017)	CET1 ratio ¹⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with net interest income more than 60% of operating income	-	48	9
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	1	39	12
<i>Mostly net trading income and foreign exchange gains and losses</i>	-	3	2
Total	1	90	23

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 CET1 ratio band by classification (geographical diversification, version 1)

(number of institutions)

Category (Q2 2017)	CET1 ratio ¹⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures ²⁾	1	20	4
Banks with significant international exposures ³⁾			
One geographical area			
SSM	-	6	3
Non-SSM EEA ⁴⁾ and RoW ⁵⁾	-	6	4
Internationally diversified ⁶⁾			
SSM ⁷⁾	-	2	1
SSM and non-SSM EEA	-	11	5
SSM and RoW	-	15	2
SSM, non-SSM EEA and RoW	-	30	3
Banks without geographically focused exposures ⁸⁾	-	-	1
Total	1	90	23

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 CET1 ratio band by classification (geographical diversification, version 2)

(number of institutions)

Category (Q2 2017)	CET1 ratio ¹⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures ²⁾	1	20	4
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ³⁾	-	-	-
<i>SSM (central Europe)</i> ³⁾	-	36	9
<i>SSM (southern Europe)</i> ³⁾	-	4	1
<i>Non-SSM EEA</i> ⁴⁾	-	23	7
<i>Non-EEA Europe</i> ⁵⁾	-	3	1
<i>Africa</i>	-	-	-
<i>Asia and Oceania</i>	-	-	-
<i>North America</i>	-	3	1
<i>Latin America and the Caribbean</i>	-	1	-
Total	1	90	23

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 CET1 ratio band by classification (size)
(number of institutions)

Category (Q2 2017)	CET1 ratio ¹⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
<i>Less than €30 billion</i>	-	20	10
<i>Between €30 billion and €100 billion</i>	-	36	11
<i>Between €100 billion and €200 billion</i>	1	12	2
<i>Between €200 billion and €300 billion</i>	-	6	-
<i>More than €300 billion</i>	-	8	-
G-SIBs ²⁾	-	8	-
Total	1	90	23

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 CET1 ratio band by classification (sovereign exposures)
(number of institutions)

Category (Q2 2017)	CET1 ratio ¹⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with sovereign exposures			
Non-significant	-	6	7
Mostly domestic			
<i>Investment grade</i>	1	53	13
<i>Non-investment grade</i>	-	8	-
Mostly to other SSM countries			
<i>Investment grade</i>	-	12	2
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	-	10	1
<i>Non-investment grade</i>	-	1	-
Total	1	90	23

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 Leverage ratios by reference period

(EUR billions; percentages)

Leverage ratio and its components	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Exposure values	22,629.46	22,276.15	22,738.40	22,319.36
Assets other than derivatives and securities financing transactions	18,642.43	18,522.92	18,855.34	18,616.59
Derivatives	C	C	C	C
Securities financing transactions	1,518.55	1,297.59	1,435.67	1,345.38
Off-balance sheet items	1,604.68	1,634.95	1,625.45	1,609.90
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C
Fully phased-in definition				
Tier 1 capital	1,118.32	1,112.31	1,135.20	1,128.28
Total exposure	22,423.58	22,063.05	22,526.35	22,115.19
Exposure values	22,629.46	22,276.15	22,738.40	22,319.36
Asset amount deducted from Tier 1 capital	-213.28	-213.10	-212.05	-204.18
Leverage ratio (fully phased-in definition)	4.99%	5.04%	5.04%	5.10%
Transitional definition				
Tier 1 capital	1,188.61	1,185.81	1,191.60	1,177.84
Total exposure	22,440.95	22,082.66	22,541.13	22,129.15
Exposure values	22,629.46	22,276.15	22,738.40	22,319.36
Asset amount deducted from Tier 1 capital	-195.92	-193.49	-197.27	-190.21
Leverage ratio (transitional definition)	5.30%	5.37%	5.29%	5.32%

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

According to Commission Implementing Regulation (EU) 2016/428 of 23 March 2016 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions as regard to the reporting of the Leverage Ratio, banks are required to report the leverage ratio and its components starting from the third quarter of 2016.

C: the value is suppressed for confidentiality reasons.

T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q2 2017)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Exposure values	22,319.36	697.32	4,277.68	C	328.32	273.42	3,399.21	7,156.40	2,429.68	52.25
Assets other than derivatives and securities financing transactions	18,616.59	655.50	3,468.64	C	287.81	259.36	3,019.19	5,630.93	2,012.92	50.74
Derivatives	C	-28.01	259.76	C	5.23	1.26	47.81	C	61.83	0.02
Securities financing transactions	1,345.38	36.23	282.36	C	5.07	5.74	98.55	623.76	119.62	0.21
Off-balance sheet items	1,609.90	33.60	266.92	C	30.21	7.06	233.66	590.94	235.30	1.28
Deductions of exposures to public sector entities funding general interest investments	C	0.00	0.00	C	0.00	0.00	0.00	C	0.00	0.00
Fully phased-in definition										
Tier 1 capital	1,128.28	34.83	191.26	C	30.26	29.18	176.75	347.95	124.43	4.29
Total exposure	22,115.19	693.74	4,250.94	C	321.20	271.64	3,334.75	7,099.75	2,402.64	52.05
Exposure values	22,319.36	697.32	4,277.68	C	328.32	273.42	3,399.21	7,156.40	2,429.68	52.25
Asset amount deducted from Tier 1 capital	-204.18	-3.58	-26.74	C	-7.12	-1.78	-64.46	-56.65	-27.03	-0.21
Leverage ratio (fully phased-in definition)	5.10%	5.02%	4.50%	C	9.42%	10.74%	5.30%	4.90%	5.18%	8.25%
Transitional definition										
Tier 1 capital	1,177.84	35.98	204.31	C	33.44	30.85	184.94	356.74	130.38	4.40
Total exposure	22,129.15	693.87	4,252.97	C	324.37	271.72	3,341.94	7,098.55	2,404.40	52.05
Exposure values	22,319.36	697.32	4,277.68	C	328.32	273.42	3,399.21	7,156.40	2,429.68	52.25
Asset amount deducted from Tier 1 capital	-190.21	-3.45	-24.71	C	-3.95	-1.70	-57.27	-57.85	-25.28	-0.20
Leverage ratio (transitional definition)	5.32%	5.19%	4.80%	C	10.31%	11.35%	5.53%	5.03%	5.42%	8.45%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q2 2017)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁾	Finland
Exposure values	13.11	20.03	121.41	C	2,528.73	550.25	222.95	22.75	-	C
Assets other than derivatives and securities financing transactions	C	18.31	109.91	19.48	2,168.46	491.10	209.61	20.45	-	166.55
Derivatives	0.08	C	1.57	0.03	70.65	11.01	1.63	C	-	3.53
Securities financing transactions	C	C	4.66	0.00	151.86	16.01	0.50	C	-	C
Off-balance sheet items	0.59	1.37	5.27	C	137.76	32.13	11.21	2.25	-	18.52
Deductions of exposures to public sector entities funding general interest investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.00
Fully phased-in definition										
Tier 1 capital	C	1.70	7.48	1.22	109.59	35.58	14.65	2.26	-	13.10
Total exposure	C	19.95	120.48	20.36	2,521.72	546.85	219.12	22.67	-	188.16
Exposure values	13.11	20.03	121.41	C	2,528.73	550.25	222.95	22.75	-	C
Asset amount deducted from Tier 1 capital	C	-0.07	-0.94	C	-7.02	-3.41	-3.82	-0.08	-	C
Leverage ratio (fully phased-in definition)	9.73%	8.53%	6.21%	5.99%	4.35%	6.51%	6.68%	9.98%	-	6.96%
Transitional definition										
Tier 1 capital	C	1.70	6.49	1.21	116.78	35.62	15.84	2.22	-	13.18
Total exposure	C	19.95	120.43	20.36	2,521.42	546.72	220.40	22.66	-	188.16
Exposure values	13.11	20.03	121.41	C	2,528.73	550.25	222.95	22.75	-	C
Asset amount deducted from Tier 1 capital	C	-0.07	-0.98	C	-7.31	-3.53	-2.55	-0.09	-	C
Leverage ratio (transitional definition)	9.73%	8.53%	5.39%	5.92%	4.63%	6.52%	7.19%	9.80%	-	7.01%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.3 Leverage ratios by classification (income source)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2017)	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
Exposure values	22,319.36	C	12,173.34	C
Assets other than derivatives and securities financing transactions	18,616.59	7,601.16	9,827.18	1,188.25
Derivatives	C	150.60	C	C
Securities financing transactions	1,345.38	C	848.64	C
Off-balance sheet items	1,609.90	C	990.96	C
Deductions of exposures to public sector entities funding general interest investments	C	0.00	C	0.00
Fully phased-in definition				
Tier 1 capital	1,128.28	454.43	607.28	66.58
Total exposure	22,115.19	8,505.92	12,068.31	1,540.95
Exposure values	22,319.36	C	12,173.34	C
Asset amount deducted from Tier 1 capital	-204.18	C	-105.03	C
Leverage ratio (fully phased-in definition)	5.10%	5.34%	5.03%	4.32%
Transitional definition				
Tier 1 capital	1,177.84	477.57	632.84	67.42
Total exposure	22,129.15	8,516.33	12,071.24	1,541.58
Exposure values	22,319.36	C	12,173.34	C
Asset amount deducted from Tier 1 capital	-190.21	C	-102.10	C
Leverage ratio (transitional definition)	5.32%	5.61%	5.24%	4.37%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. 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.

T03.03.3 Leverage ratios by classification (geographical diversification, version 1)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2017)	Total	Banks with significant domestic exposures ¹⁾	Banks with significant international exposures ²⁾						Banks without geographically focused exposures ⁷⁾
			One geographical area		Internationally diversified ⁵⁾				
			SSM	Non-SSM EEA ³⁾ and RoW ⁴⁾	SSM ⁶⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Exposure values	22,319.36	1,989.99	525.24	312.18	C	1,426.59	5,217.52	12,034.30	C
Assets other than derivatives and securities financing transactions	18,616.59	1,856.19	493.99	292.20	C	1,294.37	4,351.21	9,576.19	C
Derivatives	C	C	0.53	0.74	C	10.19	154.39	613.00	C
Securities financing transactions	1,345.38	36.40	3.11	4.10	C	46.28	317.16	918.66	C
Off-balance sheet items	1,609.90	121.07	27.60	15.15	C	75.74	394.75	926.45	C
Deductions of exposures to public sector entities funding general interest investments	C	C	0.00	0.00	C	0.00	0.00	0.00	C
Fully phased-in definition									
Tier 1 capital	1,128.28	111.04	31.10	21.20	C	93.75	286.42	538.54	C
Total exposure	22,115.19	1,960.36	522.51	309.87	C	1,413.42	5,175.89	11,920.82	C
Exposure values	22,319.36	1,989.99	525.24	312.18	C	1,426.59	5,217.52	12,034.30	C
Asset amount deducted from Tier 1 capital	-204.18	-29.64	-2.73	-2.31	C	-13.17	-41.63	-113.48	C
Leverage ratio (fully phased-in definition)	5.10%	5.66%	5.95%	6.84%	6.07%	6.63%	5.53%	4.52%	C
Transitional definition									
Tier 1 capital	1,177.84	115.99	31.48	23.24	C	97.02	295.72	566.98	C
Total exposure	22,129.15	1,965.67	522.62	310.61	C	1,416.20	5,176.22	11,925.52	C
Exposure values	22,319.36	1,989.99	525.24	312.18	C	1,426.59	5,217.52	12,034.30	C
Asset amount deducted from Tier 1 capital	-190.21	-24.33	-2.62	-1.56	C	-10.39	-41.30	-108.78	C
Leverage ratio (transitional definition)	5.32%	5.90%	6.02%	7.48%	6.24%	6.85%	5.71%	4.75%	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) 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.

T03.03.3 Leverage ratios by classification (geographical diversification, version 2)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2017)	Total	Banks with significant domestic exposures ¹⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ²⁾	SSM central Europe ²⁾	SSM southern Europe ²⁾	Non-SSM EEA ³⁾	Non-EEA Europe ⁴⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Exposure values	22,319.36	1,989.99	-	8,379.74	C	6,064.44	105.82	-	-	3,284.23	C
Assets other than derivatives and securities financing transactions	18,616.59	1,856.19	-	7,019.55	1,408.49	4,975.46	C	-	-	2,632.56	C
Derivatives	C	C	-	319.22	C	202.16	C	-	-	C	C
Securities financing transactions	1,345.38	36.40	-	457.68	C	429.90	0.57	-	-	253.13	C
Off-balance sheet items	1,609.90	121.07	-	583.28	C	456.92	7.70	-	-	199.59	C
Deductions of exposures to public sector entities funding general interest investments	C	C	-	0.00	0.00	0.00	0.00	-	-	C	C
Fully phased-in definition											
Tier 1 capital	1,128.28	111.04	-	400.94	C	329.70	5.72	-	-	137.85	C
Total exposure	22,115.19	1,960.36	-	8,341.63	C	5,983.28	105.77	-	-	3,260.26	C
Exposure values	22,319.36	1,989.99	-	8,379.74	C	6,064.44	105.82	-	-	3,284.23	C
Asset amount deducted from Tier 1 capital	-204.18	-29.64	-	-38.11	C	-81.16	-0.05	-	-	-23.97	C
Leverage ratio (fully phased-in definition)	5.10%	5.66%	-	4.81%	5.44%	5.51%	5.41%	-	-	4.23%	C
Transitional definition											
Tier 1 capital	1,177.84	115.99	-	414.26	C	345.37	5.71	-	-	149.46	C
Total exposure	22,129.15	1,965.67	-	8,341.18	C	5,991.15	105.77	-	-	3,261.15	C
Exposure values	22,319.36	1,989.99	-	8,379.74	C	6,064.44	105.82	-	-	3,284.23	C
Asset amount deducted from Tier 1 capital	-190.21	-24.33	-	-38.56	C	-73.29	-0.05	-	-	-23.08	C
Leverage ratio (transitional definition)	5.32%	5.90%	-	4.97%	5.62%	5.76%	5.40%	-	-	4.58%	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) 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.

T03.03.3 Leverage ratios by classification (size)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2017)	Total	Banks with total assets					G-SIBs ¹⁾
		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	
Exposure values	22,319.36	395.16	2,738.01	2,271.60	1,458.48	4,550.40	10,905.71
Assets other than derivatives and securities financing transactions	18,616.59	363.84	2,527.61	2,063.43	1,307.20	3,898.64	8,455.88
Derivatives	C	2.62	8.39	12.79	C	130.93	604.94
Securities financing transactions	1,345.38	5.72	69.72	64.85	71.66	180.45	952.99
Off-balance sheet items	1,609.90	22.99	132.29	130.53	91.80	340.38	891.90
Deductions of exposures to public sector entities funding general interest investments	C	0.00	0.00	0.00	C	0.00	0.00
Fully phased-in definition							
Tier 1 capital	1,128.28	30.46	185.95	121.52	71.53	241.73	477.09
Total exposure	22,115.19	393.27	2,715.62	2,252.74	1,449.69	4,507.63	10,796.24
Exposure values	22,319.36	395.16	2,738.01	2,271.60	1,458.48	4,550.40	10,905.71
Asset amount deducted from Tier 1 capital	-204.18	-1.89	-22.39	-18.87	-8.79	-42.77	-109.47
Leverage ratio (fully phased-in definition)	5.10%	7.75%	6.85%	5.39%	4.93%	5.36%	4.42%
Transitional definition							
Tier 1 capital	1,177.84	30.98	192.53	127.47	72.43	253.81	500.62
Total exposure	22,129.15	393.59	2,720.33	2,256.13	1,449.62	4,511.22	10,798.26
Exposure values	22,319.36	395.16	2,738.01	2,271.60	1,458.48	4,550.40	10,905.71
Asset amount deducted from Tier 1 capital	-190.21	-1.57	-17.68	-15.47	-8.85	-39.18	-107.45
Leverage ratio (transitional definition)	5.32%	7.87%	7.08%	5.65%	5.00%	5.63%	4.64%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Leverage ratio and its components (Q2 2017)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Exposure values	22,319.36	15,282.08	7,037.28
Assets other than derivatives and securities financing transactions	18,616.59	12,665.49	5,951.10
Derivatives	C	C	255.51
Securities financing transactions	1,345.38	1,013.14	332.25
Off-balance sheet items	1,609.90	1,111.48	498.42
Deductions of exposures to public sector entities funding general interest investments	C	C	0.00
Fully phased-in definition			
Tier 1 capital	1,128.28	780.96	347.32
Total exposure	22,115.19	15,150.32	6,964.86
Exposure values	22,319.36	15,282.08	7,037.28
Asset amount deducted from Tier 1 capital	-204.18	-131.76	-72.42
Leverage ratio (fully phased-in definition)	5.10%	5.15%	4.99%
Transitional definition			
Tier 1 capital	1,177.84	806.63	371.21
Total exposure	22,129.15	15,152.54	6,976.61
Exposure values	22,319.36	15,282.08	7,037.28
Asset amount deducted from Tier 1 capital	-190.21	-129.54	-60.67
Leverage ratio (transitional definition)	5.32%	5.32%	5.32%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

Indicator	Q3 2016	Q4 2016	Q1 2017	Q2 2017
LR ¹⁾ ≤ 3%	7	6	6	4
3% < LR ≤ 6%	57	61	60	58
LR > 6%	58	54	52	52
Total	122	121	118	114

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. Specifically, there are 122 banks in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

According to Commission Implementing Regulation (EU) 2016/428 of 23 March 2016 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions as regard to the reporting of the Leverage Ratio, banks are required to report the leverage ratio and its components starting from the third quarter of 2016.

1) LR stands for Leverage Ratio.

T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q2 2017)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	6	1
Germany	-	17	4
Estonia	-	-	2
Ireland	-	-	5
Greece	-	-	4
Spain	-	9	4
France	2	7	2
Italy	1	6	4
Cyprus	-	1	3
Latvia	-	-	3
Lithuania	-	-	3
Luxembourg	-	2	2
Malta	-	1	2
Netherlands	1	5	-
Austria	-	2	6
Portugal	-	1	2
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	1	2
Total	4	58	52

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) LR stands for Leverage Ratio.

T03.04.3 Leverage ratio band by classification (income source)
(number of institutions)

Category (Q2 2017)	LR ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with net interest income more than 60% of operating income	2	29	26
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	1	26	25
<i>Mostly net trading income and foreign exchange gains and losses</i>	1	3	1
Total	4	58	52

Source: ECB.

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

1) LR stands for Leverage Ratio.

T03.04.3 Leverage ratio band by classification (geographical diversification, version 1)
(number of institutions)

Category (Q2 2017)	LR ¹⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures ²⁾	2	12	11
Banks with significant international exposures ³⁾			
One geographical area			
SSM	1	5	3
Non-SSM EEA ⁴⁾ and RoW ⁵⁾	-	2	8
Internationally diversified ⁶⁾			
SSM ⁷⁾	-	1	2
SSM and non-SSM EEA	-	6	10
SSM and RoW	-	8	9
SSM, non-SSM EEA and RoW	-	24	9
Exposures without geographically focused exposures ⁸⁾	1	-	-
Total	4	58	52

Source: ECB.

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

1) LR stands for Leverage Ratio.

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.

T03.04.3 Leverage ratio band by classification (geographical diversification, version 2)

(number of institutions)

Category (Q2 2017)	LR ¹⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures ²⁾	2	12	11
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ³⁾	-	-	-
<i>SSM (central Europe)</i> ³⁾	1	27	17
<i>SSM (southern Europe)</i> ³⁾	1	1	3
<i>Non-SSM EEA</i> ⁴⁾	-	11	19
<i>Non-EEA Europe</i> ⁵⁾	-	3	1
<i>Africa</i>	-	-	-
<i>Asia and Oceania</i>	-	-	-
<i>North America</i>	-	4	-
<i>Latin America and the Caribbean</i>	-	-	1
Total	4	58	52

Source: ECB.

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

1) LR stands for Leverage Ratio.

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.

T03.04.3 Leverage ratio band by classification (size)
(number of institutions)

Category (Q2 2017)	LR ¹⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
<i>Less than €30 billion</i>	-	5	25
<i>Between €30 billion and €100 billion</i>	3	24	20
<i>Between €100 billion and €200 billion</i>	1	10	4
<i>Between €200 billion and €300 billion</i>	-	5	1
<i>More than €300 billion</i>	-	6	2
G-SIBs ²⁾	-	8	-
Total	4	58	52

Source: ECB.

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

1) LR stands for Leverage Ratio.

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

T03.05.1 Risk exposures composition by reference period

(EUR billions)

Risk exposures	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Credit risk-weighted exposure amounts	6,962.04	6,894.51	6,859.39	6,859.67	6,718.13
Standardised approach (SA)	3,105.09	3,107.39	3,108.70	3,113.51	2,985.15
Internal ratings based approach (IRB)	3,848.75	3,779.71	3,742.97	3,738.09	3,725.44
Risk exposure for contributions to the default fund of a CCP ¹⁾	8.20	7.41	7.73	8.06	7.55
Settlement/delivery risk exposure amount	0.13	0.17	0.15	0.13	0.16
Market risk exposure amount	336.98	319.34	297.76	294.87	287.90
Market risk exposure under SA ²⁾	131.08	128.06	100.29	98.90	101.50
Market risk exposure under IM approach ³⁾	205.90	191.28	197.47	195.97	186.41
Operational risk exposure amount	814.33	818.29	819.48	822.78	817.77
Operational risk exposure under BIA ⁴⁾	65.60	65.77	64.26	62.88	60.76
Operational risk exposure under TSA/ASA ⁵⁾	325.56	324.43	325.97	309.86	305.10
Operational risk exposure under AMA ⁶⁾	423.18	428.08	429.25	450.04	451.91
Risk exposure for credit valuation adjustment	99.92	94.37	86.41	79.85	68.79
Other ⁷⁾	30.12	27.96	25.48	18.82	21.70
Total risk exposure amount	8,243.53	8,154.64	8,088.68	8,076.13	7,914.46

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

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".

T03.05.2 Risk exposures composition by country/1

(EUR billions)

Risk exposures (Q2 2017)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Credit risk-weighted exposure amounts	6,718.13	160.58	993.78	C	150.62	160.10	1,335.40	2,036.20	876.10	27.06
Standardised approach (SA)	2,985.15	36.69	323.72	C	C	130.86	817.64	813.46	483.62	27.06
Internal ratings based approach (IRB)	3,725.44	123.57	668.82	C	79.30	29.24	517.32	1,219.71	C	0.00
Risk exposure for contributions to the default fund of a CCP ¹⁾	7.55	0.32	1.24	C	C	0.00	0.44	3.03	C	0.00
Settlement/delivery risk exposure amount	0.16	C	C	C	C	C	C	C	C	0.00
Market risk exposure amount	287.90	6.71	81.90	C	2.07	6.10	53.51	66.89	42.43	C
Market risk exposure under SA ²⁾	101.50	2.08	27.80	C	2.07	2.05	23.85	18.02	13.07	C
Market risk exposure under IM approach ³⁾	186.41	4.63	54.10	C	0.00	4.05	29.66	48.87	29.36	0.00
Operational risk exposure amount	817.77	17.61	169.02	C	14.78	13.34	135.09	235.26	88.46	3.52
Operational risk exposure under BIA ⁴⁾	60.76	1.58	5.93	C	0.00	C	C	9.73	12.49	1.13
Operational risk exposure under TSA/ASA ⁵⁾	305.10	16.03	40.06	C	14.78	13.33	98.01	75.90	16.38	2.39
Operational risk exposure under AMA ⁶⁾	451.91	0.00	123.03	C	0.00	C	C	149.63	59.59	0.00
Risk exposure for credit valuation adjustment	68.79	5.81	23.41	C	2.01	C	4.68	15.69	6.19	C
Other ⁷⁾	21.70	C	C	C	C	0.00	C	C	C	0.00
Total risk exposure amount	7,914.46	196.16	1,269.41	C	170.34	179.85	1,530.93	2,356.63	1,013.43	30.85

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".

T03.05.2 Risk exposures composition by country/2

(EUR billions)

Risk exposures (Q2 2017)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁸⁾	Finland
Credit risk-weighted exposure amounts	C	7.55	26.94	8.33	538.83	214.48	110.30	10.75	-	50.29
Standardised approach (SA)	C	3.04	C	8.33	67.25	108.69	62.77	10.75	-	7.24
Internal ratings based approach (IRB)	3.57	4.50	16.71	0.00	470.58	C	47.54	0.00	-	43.05
Risk exposure for contributions to the default fund of a CCP ¹⁾	0.00	0.00	C	0.00	0.99	C	0.00	0.00	-	0.00
Settlement/delivery risk exposure amount	0.00	0.00	C	0.00	0.00	C	0.00	0.00	-	0.00
Market risk exposure amount	C	0.14	0.69	0.01	13.69	7.67	3.52	0.16	-	C
Market risk exposure under SA ²⁾	C	0.14	0.69	0.01	2.02	4.15	C	0.16	-	C
Market risk exposure under IM approach ³⁾	0.00	0.00	0.00	0.00	11.67	3.53	C	0.00	-	0.00
Operational risk exposure amount	0.73	C	4.01	0.79	86.75	32.64	7.68	1.49	-	5.29
Operational risk exposure under BIA ⁴⁾	C	0.00	C	0.52	C	5.53	0.00	1.49	-	C
Operational risk exposure under TSA/ASA ⁵⁾	C	0.53	3.43	C	C	7.85	7.68	0.00	-	4.96
Operational risk exposure under AMA ⁶⁾	C	C	C	C	82.62	19.26	0.00	0.00	-	C
Risk exposure for credit valuation adjustment	0.00	C	0.41	C	C	1.61	0.99	0.00	-	0.27
Other⁷⁾	0.00	0.00	C	C	C	C	1.34	0.00	-	C
Total risk exposure amount	C	8.40	33.00	9.15	646.60	258.88	123.84	12.40	-	62.35

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.

T03.05.3 Risk exposures composition by classification (income source)

(EUR billions)

Risk exposures (Q2 2017)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Credit risk-weighted exposure amounts	6,718.13	2,754.56	3,608.02	355.55
Standardised approach (SA)	2,985.15	1,233.63	1,565.86	185.66
Internal ratings based approach (IRB)	3,725.44	C	2,037.63	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	7.55	C	4.53	C
Settlement/delivery risk exposure amount	0.16	C	0.14	C
Market risk exposure amount	287.90	C	167.22	C
Market risk exposure under SA ²⁾	101.50	44.28	53.31	3.91
Market risk exposure under IM approach ³⁾	186.41	C	113.91	C
Operational risk exposure amount	817.77	C	457.49	C
Operational risk exposure under BIA ⁴⁾	60.76	C	32.50	C
Operational risk exposure under TSA/ASA ⁵⁾	305.10	158.70	139.45	6.95
Operational risk exposure under AMA ⁶⁾	451.91	C	285.54	C
Risk exposure for credit valuation adjustment	68.79	26.60	36.21	5.98
Other ⁷⁾	21.70	C	11.04	C
Total risk exposure amount	7,914.46	3,199.06	4,280.12	435.27

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".

T03.05.3 Risk exposures composition by classification (geographical diversification, version 1)

(EUR billions)

Risk exposures (Q2 2017)	Total	Banks with significant domestic exposures ⁸⁾	Banks with significant international exposures ⁹⁾						Banks without geographically focused exposures ¹⁴⁾
			One geographical area		Internationally diversified ¹²⁾				
			SSM	Non-SSM EEA ¹⁰⁾ and RoW ¹¹⁾	SSM ¹³⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Credit risk-weighted exposure amounts	6,718.13	784.54	143.91	123.37	C	468.13	1,636.58	3,315.98	C
Standardised approach (SA)	2,985.15	543.75	C	69.40	73.89	218.96	709.15	1,311.63	C
Internal ratings based approach (IRB)	3,725.44	240.77	87.19	53.96	C	248.88	926.05	1,998.58	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	7.55	0.03	C	0.00	C	0.30	1.38	5.77	C
Settlement/delivery risk exposure amount	0.16	C	C	C	0.00	C	C	0.12	C
Market risk exposure amount	287.90	18.53	8.00	2.03	C	14.38	51.55	189.57	C
Market risk exposure under SA ²⁾	101.50	11.39	C	0.88	C	3.73	23.95	52.90	C
Market risk exposure under IM approach ³⁾	186.41	7.14	C	1.14	0.00	10.65	27.60	136.67	C
Operational risk exposure amount	817.77	69.98	16.92	10.90	C	53.71	181.10	462.76	C
Operational risk exposure under BIA ⁴⁾	60.76	20.11	C	1.09	3.09	C	16.96	13.26	C
Operational risk exposure under TSA/ASA ⁵⁾	305.10	35.73	16.18	9.37	C	32.44	64.34	143.44	C
Operational risk exposure under AMA ⁶⁾	451.91	14.14	C	0.45	C	C	99.79	306.06	C
Risk exposure for credit valuation adjustment	68.79	3.09	C	0.94	C	6.45	13.95	40.89	C
Other⁷⁾	21.70	C	5.86	C	0.00	C	C	7.28	C
Total risk exposure amount	7,914.46	879.25	176.18	137.72	C	546.80	1,884.07	4,016.60	C

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

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

9) 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.

T03.05.3 Risk exposures composition by classification (geographical diversification, version 2)

(EUR billions)

Risk exposures (Q2 2017)	Total	Banks with domestic exposures ⁸⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁹⁾	SSM central Europe ⁹⁾	SSM southern Europe ⁹⁾	Non-SSM EEA ¹⁰⁾	Non-EEA Europe ¹¹⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Credit risk-weighted exposure amounts	6,718.13	784.54	-	2,242.29	571.05	2,030.01	C	-	-	734.69	C
Standardised approach (SA)	2,985.15	543.75	-	844.02	202.54	958.48	C	-	-	187.66	C
Internal ratings based approach (IRB)	3,725.44	240.77	-	1,395.66	C	1,067.74	C	-	-	546.34	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	7.55	0.03	-	2.61	C	3.79	0.00	-	-	0.69	C
Settlement/delivery risk exposure amount	0.16	C	-	C	C	0.02	C	-	-	C	C
Market risk exposure amount	287.90	18.53	-	82.52	9.45	109.45	C	-	-	50.10	C
Market risk exposure under SA ²⁾	101.50	11.39	-	28.73	C	35.08	1.05	-	-	12.71	C
Market risk exposure under IM approach ³⁾	186.41	7.14	-	53.79	C	74.36	C	-	-	37.39	C
Operational risk exposure amount	817.77	69.98	-	253.65	C	243.16	3.54	-	-	161.25	C
Operational risk exposure under BIA ⁴⁾	60.76	20.11	-	24.43	0.00	7.24	3.04	-	-	C	C
Operational risk exposure under TSA/ASA ⁵⁾	305.10	35.73	-	74.65	13.85	132.02	C	-	-	C	C
Operational risk exposure under AMA ⁶⁾	451.91	14.14	-	154.56	C	103.91	C	-	-	122.84	C
Risk exposure for credit valuation adjustment	68.79	C	-	28.32	5.20	19.48	C	-	-	10.19	C
Other ⁷⁾	21.70	3.09	-	C	C	4.75	0.00	-	-	C	C
Total risk exposure amount	7,914.46	879.25	-	2,619.34	C	2,406.87	39.41	-	-	956.74	C

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

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

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

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

11) European countries not in the EEA.

T03.05.3 Risk exposures composition by classification (size)

(EUR billions)

Risk exposures (Q2 2017)	Total	Total assets					G-SIBs ⁸⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Credit risk-weighted exposure amounts	6,718.13	153.69	1,005.50	728.12	402.54	1,477.19	2,951.09
Standardised approach (SA)	2,985.15	116.30	724.90	365.89	124.88	536.03	1,117.15
Internal ratings based approach (IRB)	3,725.44	37.39	280.33	361.97	277.14	938.75	1,829.85
Risk exposure for contributions to the default fund of a CCP ¹⁾	7.55	0.00	0.27	0.25	0.52	2.41	4.09
Settlement/delivery risk exposure amount	0.16	0.00	C	C	C	0.00	0.13
Market risk exposure amount	287.90	1.91	23.74	35.69	19.22	72.31	135.02
Market risk exposure under SA ²⁾	101.50	1.91	17.28	20.34	10.30	20.26	31.40
Market risk exposure under IM approach ³⁾	186.41	0.00	6.46	15.35	8.92	52.06	103.62
Operational risk exposure amount	817.77	17.09	83.43	69.00	53.45	163.01	431.79
Operational risk exposure under BIA ⁴⁾	60.76	C	18.92	8.66	C	15.17	8.14
Operational risk exposure under TSA/ASA ⁵⁾	305.10	9.74	60.33	41.15	36.08	35.97	121.83
Operational risk exposure under AMA ⁶⁾	451.91	C	4.18	19.19	C	111.86	301.82
Risk exposure for credit valuation adjustment	68.79	0.99	10.90	12.45	4.45	13.58	26.41
Other ⁷⁾	21.70	1.72	C	C	C	0.94	3.03
Total risk exposure amount	7,914.46	175.41	1,126.53	854.21	483.79	1,727.04	3,547.48

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.

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

(EUR billions)

Risk exposures (Q2 2017)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Credit risk-weighted exposure amounts	6,718.13	4,519.81	2,198.33
Standardised approach (SA)	2,985.15	1,937.13	1,048.02
Internal ratings based approach (IRB)	3,725.44	2,575.99	1,149.45
Risk exposure for contributions to the default fund of a CCP ²⁾	7.55	6.69	0.86
Settlement/delivery risk exposure amount	0.16	0.04	0.12
Market risk exposure amount	287.90	178.75	109.16
Market risk exposure under SA ³⁾	101.50	65.09	36.41
Market risk exposure under IM approach ⁴⁾	186.41	113.66	72.75
Operational risk exposure amount	817.77	510.42	307.34
Operational risk exposure under BIA ⁵⁾	60.76	33.38	27.38
Operational risk exposure under TSA/ASA ⁶⁾	305.10	207.70	97.40
Operational risk exposure under AMA ⁷⁾	451.91	269.35	182.56
Risk exposure for credit valuation adjustment	68.79	38.86	29.93
Other ⁸⁾	21.70	12.41	9.30
Total risk exposure amount	7,914.46	5,260.28	2,654.18

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".

T03.05.3 Risk exposures composition by classification (sovereign exposures)

(EUR billions)

Risk exposures (Q2 2017)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Credit risk-weighted exposure amounts	6,718.13	C	3,525.16	231.26	502.35	-	2,222.35	C
Standardised approach (SA)	2,985.15	C	1,558.24	154.48	131.62	-	979.26	C
Internal ratings based approach (IRB)	3,725.44	C	1,963.49	76.77	369.72	-	1,239.99	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	7.55	C	3.43	0.00	1.01	-	3.10	C
Settlement/delivery risk exposure amount	0.16	C	0.11	C	C	-	0.05	C
Market risk exposure amount	287.90	C	115.34	9.35	18.38	-	135.56	C
Market risk exposure under SA ²⁾	101.50	C	48.48	4.76	4.57	-	34.42	C
Market risk exposure under IM approach ³⁾	186.41	C	66.86	4.59	13.81	-	101.14	C
Operational risk exposure amount	817.77	20.84	343.83	C	74.94	-	358.60	C
Operational risk exposure under BIA ⁴⁾	60.76	C	39.80	1.14	4.23	-	15.01	C
Operational risk exposure under TSA/ASA ⁵⁾	305.10	20.13	160.19	C	12.83	-	93.54	C
Operational risk exposure under AMA ⁶⁾	451.91	C	143.84	0.00	57.88	-	250.05	C
Risk exposure for credit valuation adjustment	68.79	C	34.80	1.29	8.92	-	22.94	C
Other ⁷⁾	21.70	C	8.61	1.34	C	-	5.41	C
Total risk exposure amount	7,914.46	264.47	4,027.85	C	606.52	-	2,744.91	C

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

T03.06 Asset quality: performing and non-performing exposures by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q2 2016		Q3 2016		Q4 2016		Q1 2017		Q2 2017	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances ¹⁾	13,227.12	0.45%	13,262.80	0.44%	13,384.00	0.43%	13,806.32	0.41%	13,721.95	0.40%
Central banks	693.16	0.00%	793.54	0.00%	1,112.96	0.00%	1,432.33	0.00%	1,503.05	0.00%
General governments	1,050.62	0.07%	1,029.27	0.07%	1,008.31	0.06%	999.25	0.06%	960.98	0.06%
Credit institutions	1,397.95	0.04%	1,355.54	0.04%	1,195.55	0.04%	1,229.67	0.04%	1,164.81	0.04%
Other financial corporations	898.30	0.12%	897.41	0.13%	858.15	0.13%	918.06	0.14%	880.36	0.13%
Non-financial corporations	4,244.21	0.74%	4,228.03	0.73%	4,273.54	0.72%	4,268.63	0.70%	4,227.93	0.70%
Households	4,942.88	0.51%	4,959.00	0.50%	4,935.50	0.49%	4,958.37	0.50%	4,984.82	0.45%
Debt securities at amortised cost	778.45	0.13%	758.64	0.19%	764.85	0.18%	765.42	0.18%	726.22	0.17%
Debt securities at fair value other than HFT ²⁾	1,927.99	0.04%	1,846.06	0.02%	1,783.13	0.04%	1,727.93	0.04%	1,680.41	0.07%
Off-balance sheet exposures	5,332.86	0.09%	5,205.82	0.09%	5,219.22	0.10%	5,401.70	0.10%	5,302.74	0.10%
Total	21,266.43	0.31%	21,073.31	0.31%	21,151.20	0.30%	21,701.36	0.30%	21,431.32	0.29%

Type of instrument and counterparty	Non-performing exposures									
	Q2 2016		Q3 2016		Q4 2016		Q1 2017		Q2 2017	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances ¹⁾	936.67	45.42%	921.02	45.76%	877.71	46.27%	865.13	46.58%	794.91	46.30%
Central banks	0.22	93.21%	0.22	92.84%	0.22	93.55%	0.22	93.62%	0.23	91.09%
General governments	8.13	11.17%	8.24	11.36%	6.99	12.99%	6.64	14.50%	6.10	13.10%
Credit institutions	3.56	44.77%	3.04	49.66%	3.15	48.50%	3.56	40.65%	2.80	46.48%
Other financial corporations	33.40	46.81%	31.23	49.10%	25.87	51.20%	25.38	51.58%	21.95	49.26%
Non-financial corporations	583.34	48.03%	573.08	48.25%	546.66	48.76%	537.10	49.22%	484.25	49.39%
Households	308.03	41.19%	305.21	41.59%	294.82	41.94%	292.23	42.06%	279.59	41.39%
Debt securities at amortised cost	5.43	40.10%	5.76	36.14%	5.06	41.29%	5.45	41.43%	5.49	41.50%
Debt securities at fair value other than HFT ²⁾	3.56	48.48%	3.37	49.17%	2.30	60.33%	2.22	60.26%	2.23	60.00%
Off-balance sheet exposures	44.69	12.49%	42.33	13.63%	43.72	13.78%	41.96	14.15%	40.96	14.09%
Total	990.35	43.91%	972.48	44.31%	928.79	44.75%	914.77	45.10%	843.59	44.74%

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

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

2) HFT stands for held for trading.

T03.07.1 Asset quality: non-performing loans and advances by reference period

(EUR billions; percentages)

Item	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Loans and advances ¹⁾	14,163.79	14,183.82	14,261.71	14,671.45	14,516.86
Non-performing loans and advances	936.67	921.02	877.71	865.13	794.91
Non-performing loans ratio	6.61%	6.49%	6.15%	5.90%	5.48%

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

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

T03.07.2 Asset quality: non-performing loans and advances by country

(EUR billions; percentages)

Country (Q2 2017)	Loans and advances ¹⁾	Non-performing loans and advances	Non-performing loans ratio
Belgium	465.66	13.89	2.98%
Germany	2,792.27	60.22	2.16%
Estonia	C	C	C
Ireland	243.74	30.70	12.59%
Greece	232.25	108.09	46.54%
Spain	2,354.64	127.31	5.41%
France	4,137.94	140.99	3.41%
Italy	1,662.56	199.71	12.01%
Cyprus	52.44	18.68	35.63%
Latvia	C	C	2.72%
Lithuania	17.60	0.59	3.33%
Luxembourg	81.98	1.15	1.40%
Malta	13.52	0.53	3.94%
Netherlands	1,736.01	41.16	2.37%
Austria	391.68	17.75	4.53%
Portugal	152.89	29.16	19.07%
Slovenia	15.11	2.14	14.17%
Slovakia ²⁾	-	-	-
Finland	141.86	2.37	1.67%
Total	14,516.86	794.91	5.48%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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.

T03.07.3 Asset quality: non-performing loans and advances by classification (income source)

(EUR billions; percentages)

Category (Q2 2017)	Loans and advances ¹⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with net interest income more than 60% of operating income	6,034.60	373.53	6.19%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	7,755.11	389.26	5.02%
<i>Mostly net trading income and foreign exchange gains and losses</i>	727.16	32.13	4.42%
Total	14,516.86	794.91	5.48%

Source: ECB.

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

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

T03.07.3 Asset quality: non-performing loans and advances by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q2 2017)	Loans and advances ⁸⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures ¹⁾	1,399.85	134.76	9.63%
Banks with significant international exposures ²⁾			
One geographical area			
SSM	410.61	38.00	9.25%
Non-SSM EEA ³⁾ and RoW ⁴⁾	239.15	41.68	17.43%
Internationally diversified ⁵⁾			
SSM ⁶⁾	C	C	C
SSM and non-SSM EEA	1,056.12	112.26	10.63%
SSM and RoW	3,550.26	145.74	4.11%
SSM, non-SSM EEA and RoW	7,208.68	305.36	4.24%
Banks without geographically focused exposures ⁷⁾	C	C	C
Total	14,516.86	794.91	5.48%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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.

T03.07.3 Asset quality: non-performing loans and advances by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q2 2017)	Loans and advances ⁵⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures ¹⁾	1,399.85	134.76	9.63%
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ²⁾	-	-	-
<i>SSM (central Europe)</i> ²⁾	5,330.31	254.60	4.78%
<i>SSM (southern Europe)</i> ²⁾	1,128.77	52.19	4.62%
<i>Non-SSM EEA</i> ³⁾	3,942.95	270.87	6.87%
<i>Non-EEA Europe</i> ⁴⁾	C	C	7.02%
<i>Africa</i>	-	-	-
<i>Asia and Oceania</i>	-	-	-
<i>North America</i>	2,141.64	54.97	2.57%
<i>Latin America and the Caribbean</i>	C	C	C
Total	14,516.86	794.91	5.48%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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.

T03.07.3 Asset quality: non-performing loans and advances by classification (size)

(EUR billions; percentages)

Category (Q2 2017)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with total assets			
<i>Less than €30 billion</i>	323.07	39.77	12.31%
<i>Between €30 billion and €100 billion</i>	1,981.40	221.11	11.16%
<i>Between €100 billion and €200 billion</i>	1,570.77	107.56	6.85%
<i>Between €200 billion and €300 billion</i>	1,065.96	31.86	2.99%
<i>More than €300 billion</i>	3,297.64	147.84	4.48%
G-SIBs ¹⁾	6,278.02	246.77	3.93%
Total	14,516.86	794.91	5.48%

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.

T03.07.3 Asset quality: non-performing loans and advances by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2017)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with low risk	9,844.76	349.90	3.55%
Banks with medium, high risk and non-rated	4,672.10	445.01	9.52%
Total	14,516.86	794.91	5.48%

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.

T03.07.3 Asset quality: non-performing loans and advances by classification (sovereign exposures)

(EUR billions; percentages)

Category (Q2 2017)	Loans and advances ¹⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with sovereign exposures			
Non-significant	C	C	5.28%
Mostly domestic			
<i>Investment grade</i>	7,916.90	434.14	5.48%
<i>Non-investment grade</i>	342.46	112.27	32.78%
Mostly to other SSM countries			
<i>Investment grade</i>	1,373.95	61.91	4.51%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	4,507.55	166.30	3.69%
<i>Non-investment grade</i>	C	C	C
Total	14,516.86	794.91	5.48%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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.

T03.08.1 Asset quality: forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forborne exposures									
	Q2 2016		Q3 2016		Q4 2016		Q1 2017		Q2 2017	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances ¹⁾	237.07	3.99%	230.61	3.96%	194.22	4.29%	187.71	4.54%	177.16	4.39%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	5.05	0.83%	4.90	0.94%	3.51	0.63%	3.13	1.25%	2.84	0.77%
Credit institutions	C	C	C	0.21%	C	2.17%	C	1.47%	C	1.47%
Other financial corporations	3.56	2.96%	3.92	3.19%	2.87	3.05%	2.57	3.35%	2.42	3.09%
Non-financial corporations	109.41	4.33%	105.72	4.39%	92.22	4.05%	89.45	4.34%	84.25	4.20%
Households	118.89	3.86%	116.05	3.72%	95.58	4.70%	92.52	4.88%	87.62	4.73%
Debt securities at amortised cost	C	3.50%	0.11	0.99%	C	1.43%	C	0.82%	0.23	0.74%
Debt securities at fair value other than HFT ²⁾	C	C	0.00	0.00%	C	0.00%	C	C	0.00	0.00%
Off-balance sheet exposures	5.97	0.25%	6.51	1.11%	6.09	1.01%	6.38	0.97%	6.93	0.91%
Total	243.08	3.90%	237.24	3.88%	200.43	4.19%	194.34	4.42%	184.32	4.25%

Type of instrument and counterparty	Non-performing forborne exposures									
	Q2 2016		Q3 2016		Q4 2016		Q1 2017		Q2 2017	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances ¹⁾	339.32	36.86%	339.30	37.16%	337.28	37.31%	333.48	37.37%	320.13	37.86%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.77	9.46%	1.95	10.27%	2.13	10.85%	2.01	11.27%	1.81	9.97%
Credit institutions	C	20.50%	C	26.15%	C	22.72%	C	18.90%	C	17.75%
Other financial corporations	12.31	38.45%	11.51	40.96%	9.44	38.48%	8.92	38.56%	8.56	38.03%
Non-financial corporations	222.57	40.28%	222.63	40.51%	222.91	40.71%	219.79	41.06%	207.03	42.00%
Households	101.96	29.77%	102.72	30.05%	102.32	30.43%	102.31	29.92%	102.34	30.05%
Debt securities at amortised cost	C	22.58%	C	25.11%	C	17.54%	0.32	18.23%	0.24	17.04%
Debt securities at fair value other than HFT ²⁾	C	10.07%	C	9.23%	C	8.51%	0.19	10.43%	0.11	19.57%
Off-balance sheet exposures	3.95	3.59%	4.00	4.33%	5.34	4.86%	4.88	5.68%	4.83	4.70%
Total	343.80	36.44%	343.85	36.75%	343.11	36.78%	338.88	36.88%	325.30	37.35%

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

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

T03.08.2 Asset quality: non-performing exposures and forbearance by country

(EUR billions; percentages)

Country (Q2 2017)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	785.20	0.13%	15.25	43.02%	2.76	2.42%	C	32.98%
Germany	3,973.13	0.24%	65.09	39.43%	16.13	2.64%	36.77	37.79%
Estonia	C	C	C	C	C	C	C	C
Ireland	315.73	0.48%	31.21	31.18%	8.43	7.01%	21.55	27.03%
Greece	182.15	1.10%	109.15	47.03%	16.91	4.80%	39.72	34.87%
Spain	3,286.57	0.61%	134.40	44.06%	60.00	6.24%	73.02	42.93%
France	6,704.75	0.23%	153.90	48.28%	15.09	6.35%	35.31	39.11%
Italy	2,657.37	0.28%	212.23	47.57%	27.97	2.92%	57.39	35.45%
Cyprus	40.93	0.41%	19.15	44.52%	3.52	1.41%	7.89	32.53%
Latvia	C	0.23%	C	28.94%	0.21	2.74%	0.19	22.32%
Lithuania	20.45	0.12%	0.60	31.15%	C	1.34%	0.39	33.56%
Luxembourg	128.50	0.03%	1.23	32.94%	C	C	C	C
Malta	22.17	0.20%	0.56	34.52%	C	0.16%	0.33	27.12%
Netherlands	2,325.06	0.09%	43.70	31.43%	18.50	0.71%	22.36	28.86%
Austria	552.08	0.30%	18.71	52.52%	4.52	2.35%	7.33	49.03%
Portugal	194.76	0.38%	33.12	43.91%	5.52	1.75%	14.44	45.51%
Slovenia	21.44	0.96%	2.31	63.24%	0.21	9.95%	1.27	60.03%
Slovakia ¹⁾	-	-	-	-	-	-	-	-
Finland	191.06	0.03%	2.50	25.06%	C	0.08%	0.94	13.96%
Total	21,431.32	0.29%	843.59	44.74%	184.32	4.25%	325.30	37.35%

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.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (income source)

(EUR billions; percentages)

Category (Q2 2017)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with net interest income more than 60% of operating income	8,263.72	0.39%	390.20	42.79%	116.01	4.66%	188.23	37.88%
Banks with non-interest income more than 40% of operating income								
<i>Mostly net fee and commission income</i>	11,765.62	0.23%	416.80	46.29%	C	3.69%	126.55	35.65%
<i>Mostly net trading income and foreign exchange gains and losses</i>	1,401.98	0.17%	36.59	47.82%	C	C	10.53	48.22%
Total	21,431.32	0.29%	843.59	44.74%	184.32	4.25%	325.30	37.35%

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.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q2 2017)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures ¹⁾	1,985.23	0.48%	144.54	41.41%	28.67	3.59%	57.58	35.28%
Banks with significant international exposures ²⁾								
One geographical area								
SSM	518.52	0.16%	38.82	45.19%	7.97	1.44%	12.84	30.93%
Non-SSM EEA ³⁾ and RoW ⁴⁾	282.93	0.37%	43.63	42.99%	9.42	3.02%	16.27	34.21%
Internationally diversified ⁵⁾								
SSM ⁶⁾	C	C	C	C	C	C	C	C
SSM and non-SSM EEA	1,366.15	0.31%	114.94	42.12%	19.74	5.69%	51.71	32.01%
SSM and RoW	5,038.66	0.36%	156.10	43.92%	37.26	3.04%	68.91	38.20%
SSM, non-SSM EEA and RoW	11,382.25	0.24%	327.40	47.01%	80.15	5.17%	114.64	41.08%
Banks without geographically focused exposures ⁷⁾	C	C	C	-	C	C	C	-
Total	21,431.32	0.29%	843.59	44.74%	184.32	4.25%	325.30	37.35%

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.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q2 2017)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures ¹⁾	1,985.23	0.48%	144.54	41.41%	28.67	3.59%	57.58	35.28%
Banks with largest non-domestic exposures								
SSM (northern Europe) ²⁾	-	-	-	-	-	-	-	-
SSM (central Europe) ²⁾	8,081.95	0.19%	269.42	46.91%	49.02	3.14%	98.31	37.21%
SSM (southern Europe) ²⁾	C	0.39%	C	48.47%	C	4.76%	C	41.99%
Non-SSM EEA ³⁾	5,976.77	0.35%	284.43	45.23%	75.69	5.58%	112.23	38.12%
Non-EEA Europe ⁴⁾	118.44	0.29%	6.17	47.71%	0.76	2.20%	1.47	48.39%
Africa	-	-	-	-	-	-	-	-
Asia and Oceania	-	-	-	-	-	-	-	-
North America	2,790.95	0.10%	58.95	36.09%	9.20	1.32%	20.45	31.00%
Latin America and the Caribbean	C	C	C	C	C	C	C	C
Total	21,431.32	0.29%	843.59	44.74%	184.32	4.25%	325.30	37.35%

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.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (size)

(EUR billions; percentages)

Category (Q2 2017)	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>	382.77	0.30%	41.08	43.47%	9.98	1.81%	18.47	33.67%
<i>Between €30 billion and €100 billion</i>	2,604.77	0.42%	231.63	42.90%	42.26	4.50%	98.65	36.56%
<i>Between €100 billion and €200 billion</i>	2,346.96	0.39%	114.71	43.09%	23.85	2.75%	48.22	36.44%
<i>Between €200 billion and €300 billion</i>	1,497.36	0.14%	33.14	43.15%	7.96	3.02%	15.30	32.65%
<i>More than €300 billion</i>	4,698.95	0.28%	157.33	43.77%	40.46	2.34%	58.57	35.05%
G-SIBs ¹⁾	9,900.50	0.26%	265.70	48.01%	59.81	6.55%	86.11	41.95%
Total	21,431.32	0.29%	843.59	44.74%	184.32	4.25%	325.30	37.35%

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.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2017)	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	14,737.60	0.30%	374.47	45.15%	95.24	4.86%	130.28	38.16%
Banks with medium, high risk and non-rated	6,693.71	0.27%	469.12	44.41%	89.08	3.61%	195.02	36.81%
Total	21,431.32	0.29%	843.59	44.74%	184.32	4.25%	325.30	37.35%

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.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (sovereign exposures)

(EUR billions; percentages)

Category (Q2 2017)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with sovereign exposures								
Non-significant	458.28	0.52%	C	36.99%	C	1.25%	C	26.97%
Mostly domestic								
<i>Investment grade</i>	11,392.14	0.29%	461.47	44.07%	83.57	3.67%	175.73	35.72%
<i>Non-investment grade</i>	C	0.68%	116.97	47.33%	19.66	3.72%	45.63	39.35%
Mostly to other SSM countries								
<i>Investment grade</i>	2,040.92	0.10%	65.14	37.70%	20.18	1.65%	25.75	27.95%
<i>Non-investment grade</i>	-	-	-	-	-	-	-	-
Mostly to non-SSM countries								
<i>Investment grade</i>	7,178.93	0.31%	178.96	48.19%	53.12	6.79%	67.36	45.43%
<i>Non-investment grade</i>	C	C	C	C	C	C	C	C
Total	21,431.32	0.29%	843.59	44.74%	184.32	4.25%	325.30	37.35%

Source: ECB.

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

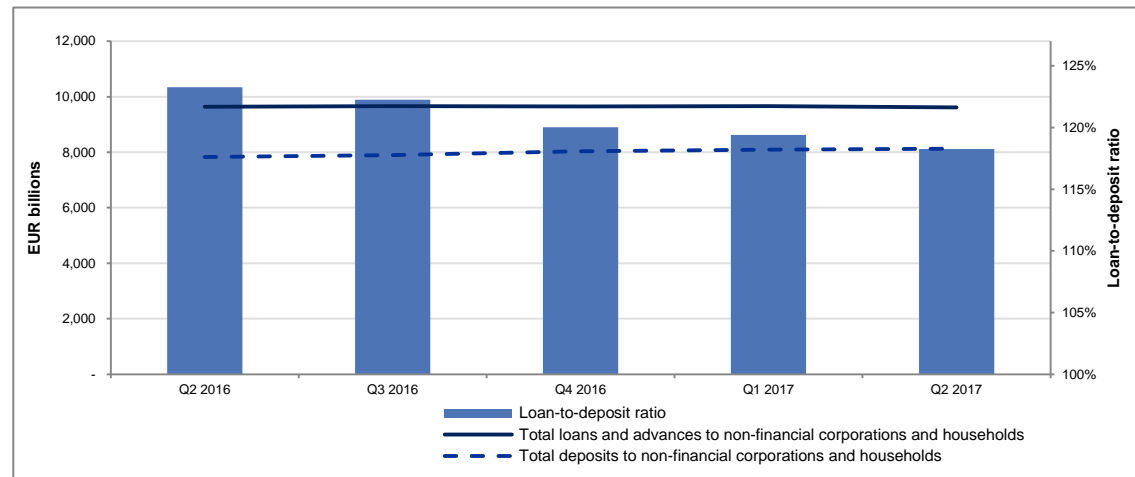
C: the value is suppressed for confidentiality reasons.

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

Indicator	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Total loans and advances to non-financial corporations and households	9,642.45	9,655.83	9,644.76	9,655.40	9,613.04
Total deposits to non-financial corporations and households	7,823.06	7,898.57	8,035.99	8,087.40	8,128.44
Loan-to-deposit ratio	123.26%	122.25%	120.02%	119.39%	118.26%

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. Specifically, there are 124 banks in the second quarter of 2016, 122 in the third quarter of 2016, 121 in the fourth quarter of 2016, 118 in the first quarter of 2017 and 114 in the second quarter of 2017. 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, and mergers and acquisitions.



T04.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q2 2017)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Belgium	252.08	242.60	103.91%
Germany	1,329.75	954.31	139.34%
Estonia	C	C	C
Ireland	187.07	166.46	112.38%
Greece	158.10	133.46	118.46%
Spain	1,815.04	1,563.47	116.09%
France	2,870.46	2,578.28	111.33%
Italy	1,106.78	873.87	126.65%
Cyprus	26.03	32.66	79.69%
Latvia	C	C	76.13%
Lithuania	12.76	12.29	103.83%
Luxembourg	29.78	35.45	84.00%
Malta	8.13	15.48	52.54%
Netherlands	1,286.31	1,023.84	125.64%
Austria	273.39	268.31	101.89%
Portugal	119.38	134.14	89.00%
Slovenia	9.79	14.90	65.70%
Slovakia ¹⁾	-	-	-
Finland	110.39	60.26	183.20%
Total	9,613.04	8,128.44	118.26%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q2 2017)	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	4,240.24	3,436.43	123.39%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	4,902.51	4,267.44	114.88%
<i>Mostly net trading income and foreign exchange gains and losses</i>	470.29	424.57	110.77%
Total	9,613.04	8,128.44	118.26%

Source: ECB.

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

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

(EUR billions; percentages)

Category (Q2 2017)	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 ¹⁾	1,038.79	955.29	108.74%
Banks with significant international exposures ²⁾			
One geographical area			
SSM	289.02	249.58	115.80%
Non-SSM EEA ³⁾ and RoW ⁴⁾	144.35	114.64	125.91%
Internationally diversified ⁵⁾			
SSM ⁶⁾	C	C	121.55%
SSM and non-SSM EEA	669.81	546.61	122.54%
SSM and RoW	2,558.33	2,059.15	124.24%
SSM, non-SSM EEA and RoW	4,512.26	3,873.57	116.49%
Banks without geographically focused exposures ⁷⁾	C	C	C
Total	9,613.04	8,128.44	118.26%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

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

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

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

(EUR billions; percentages)

Category (Q2 2017)	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 ¹⁾	1,038.79	955.29	108.74%
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ²⁾	-	-	-
<i>SSM (central Europe)</i> ²⁾	3,360.44	2,683.37	125.23%
<i>SSM (southern Europe)</i> ²⁾	C	C	112.89%
<i>Non-SSM EEA</i> ³⁾	2,659.16	2,273.40	116.97%
<i>Non-EEA Europe</i> ⁴⁾	C	C	194.37%
<i>Africa</i>	-	-	-
<i>Asia and Oceania</i>	-	-	-
<i>North America</i>	1,277.48	1,102.34	115.89%
<i>Latin America and the Caribbean</i>	C	C	C
Total	9,613.04	8,128.44	118.26%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) European countries not in the EEA.

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

(EUR billions; percentages)

Category (Q2 2017)	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>	194.36	190.37	102.09%
<i>Between €30 billion and €100 billion</i>	1,211.19	943.11	128.42%
<i>Between €100 billion and €200 billion</i>	1,010.75	635.70	159.00%
<i>Between €200 billion and €300 billion</i>	629.49	643.96	97.75%
<i>More than €300 billion</i>	2,242.92	1,813.61	123.67%
G-SIBs ¹⁾	4,324.32	3,901.68	110.83%
Total	9,613.04	8,128.44	118.26%

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) ¹⁾

(EUR billions; percentages)

Category (Q2 2017)	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	6,637.60	5,470.64	121.33%
Banks with medium, high risk and non-rated	2,975.44	2,657.80	111.95%
Total	9,613.04	8,128.44	118.26%

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 (Q2 2017)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with sovereign exposures			
Non-significant	C	C	185.46%
Mostly domestic			
<i>Investment grade</i>	5,204.89	4,129.37	126.05%
<i>Non-investment grade</i>	243.23	247.25	98.37%
Mostly to other SSM countries			
<i>Investment grade</i>	1,009.49	877.80	115.00%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	2,866.44	2,715.55	105.56%
<i>Non-investment grade</i>	C	C	C
Total	9,613.04	8,128.44	118.26%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

T05.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Numerator: Liquidity buffer	2,820.92	2,903.91	3,122.84	3,122.21
Level 1 assets: unadjusted	2,678.88	2,758.32	2,962.89	2,963.68
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-98.84	-51.71	-22.70	-93.72
<i>Level 1 assets: adjusted amount before cap application</i>	2,580.04	2,706.60	2,940.18	2,869.96
Excluding EHQCB ²⁾	2,472.68	2,600.51	2,839.58	2,767.09
EHQCB	107.36	106.09	100.60	102.87
Level 2 assets: unadjusted	152.02	154.72	167.62	165.68
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	10.36	19.52	21.57	31.47
<i>Level 2 assets: adjusted amount before cap application</i>	162.39	174.24	189.20	197.15
Level 2A	102.22	106.54	94.67	94.90
Level 2B	60.17	67.70	94.53	102.25
Excess liquidity asset amount	C	C	C	C
Denominator: Net liquidity outflow	2,049.42	2,137.92	2,203.81	2,187.49
Total outflows	3,223.91	3,192.20	3,390.23	3,356.35
Reduction for inflows	1,174.49	1,054.28	1,186.43	1,168.86
Liquidity coverage ratio	137.64%	135.83%	141.70%	142.73%

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table. According to Article 11(3) of Regulation (EU) No 575/2013, where a group comprises one or more banks, the EU parent institution shall report the liquidity requirement. As such, the list of banks used for this table is a subset of the list employed elsewhere in the publication, as the scope of reporting on liquidity differs from the scope of prudential reporting on own funds and specific waivers may apply. Specifically, there are 111 banks in the third quarter of 2016, 110 in the fourth quarter of 2016, 109 in the first quarter of 2017 and 105 in the second quarter of 2017. 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, and mergers and acquisitions.

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

C: the value is suppressed for confidentiality reasons.

1) Unless otherwise stated, data refer to the end of the quarter specified in the header.

2) EHQCB stands for Extremely High Quality Covered Bonds.

T05.01.2 Liquidity coverage ratio by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2017)	Total	Belgium	Germany	Estonia ³⁾	Ireland	Greece	Spain	France	Italy	Cyprus
Numerator: Liquidity buffer	3,122.21	148.42	744.30	-	57.75	C	425.38	951.59	287.68	10.93
Level 1 assets: unadjusted	2,963.68	141.87	699.02	-	56.76	C	402.30	901.48	279.88	10.85
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-93.72	-23.75	10.89	-	-0.55	C	-14.53	-53.26	4.70	C
<i>Level 1 assets: adjusted amount before cap application</i>	2,869.96	118.13	709.91	-	56.21	C	387.78	848.22	284.58	C
Excluding EHQCB ²⁾	2,767.09	113.80	660.96	-	50.99	C	384.72	829.97	281.13	10.80
EHQCB	102.87	4.32	48.94	-	5.21	C	3.05	18.26	3.45	C
Level 2 assets: unadjusted	165.68	C	C	-	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	31.47	C	C	-	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	197.15	C	C	-	C	C	C	C	C	C
Level 2A	94.90	C	C	-	C	C	C	C	C	C
Level 2B	102.25	C	C	-	C	C	C	C	C	C
Excess liquidity asset amount	C	C	C	-	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,187.49	108.75	481.40	-	44.64	18.94	280.60	740.21	147.38	5.40
Total outflows	3,356.35	128.23	695.01	-	54.84	23.84	366.41	1,223.42	289.23	6.94
Reduction for inflows	1,168.86	19.48	213.61	-	10.20	4.90	85.81	483.22	141.85	1.54
Liquidity coverage ratio	142.73%	136.47%	154.61%	-	129.36%	C	151.60%	128.56%	195.19%	202.43%

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

3) There are no significant institutions at the highest level of consolidation in Estonia required to report the liquidity coverage ratio and its components.

T05.01.2 Liquidity coverage ratio by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2017)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Numerator: Liquidity buffer	C	C	31.95	C	307.52	91.09	29.61	5.60	-	C
Level 1 assets: unadjusted	C	C	29.48	C	284.13	90.44	29.35	5.56	-	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	C	C	1.37	C	18.17	5.42	C	C	-	C
<i>Level 1 assets: adjusted amount before cap application</i>	C	C	30.85	C	302.30	95.86	C	C	-	C
Excluding EHQCB ²⁾	C	C	28.78	C	292.84	92.55	29.26	5.48	-	C
EHQCB	C	C	2.07	C	9.46	3.31	C	C	-	C
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	-	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	C	C	C	C	C	C	C	-	C
<i>Level 2 assets: adjusted amount before cap application</i>	C	C	C	C	C	C	C	C	-	C
Level 2A	C	C	C	C	C	C	C	C	-	C
Level 2B	C	C	C	C	C	C	C	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	C	C	22.84	C	233.73	63.02	17.61	1.61	-	C
Total outflows	C	C	36.89	C	382.16	96.15	25.85	2.38	-	C
Reduction for inflows	C	C	14.05	C	148.43	33.13	8.24	0.77	-	C
Liquidity coverage ratio	C	C	139.93%	C	131.57%	144.54%	168.17%	347.09%	-	C

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

T05.01.3 Liquidity coverage ratio by classification (income source)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2017)	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
Numerator: Liquidity buffer	3,122.21	C	1,827.94	C
Level 1 assets: unadjusted	2,963.68	1,033.24	1,734.88	195.57
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-93.72	C	-43.48	C
<i>Level 1 assets: adjusted amount before cap application</i>	2,869.96	C	1,691.40	C
Excluding EHQCB ²⁾	2,767.09	C	1,646.20	C
EHQCB	102.87	C	45.20	C
Level 2 assets: unadjusted	165.68	63.22	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	31.47	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	197.15	C	C	C
Level 2A	94.90	C	C	C
Level 2B	102.25	C	C	C
Excess liquidity asset amount	C	C	C	C
Denominator: Net liquidity outflow	2,187.49	C	1,273.38	C
Total outflows	3,356.35	C	1,916.72	C
Reduction for inflows	1,168.86	C	643.34	C
Liquidity coverage ratio	142.73%	140.97%	143.55%	144.97%

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

T05.01.3 Liquidity coverage ratio by classification (geographical diversification, version 1)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2017)	Total	Banks with significant domestic exposures ³⁾	Banks with significant international exposures ⁴⁾						Banks without geographically focused exposures ⁹⁾
			One geographical area		Internationally diversified ⁷⁾				
			SSM	Non-SSM EEA ⁵⁾ and RoW ⁶⁾	SSM ⁸⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Numerator: Liquidity buffer	3,122.21	240.61	52.96	31.95	C	218.14	678.39	1,783.86	C
Level 1 assets: unadjusted	2,963.68	235.16	51.72	33.53	C	212.18	637.97	1,679.66	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-93.72	-1.31	-4.59	C	0.26	-40.70	-25.37	-8.41	C
<i>Level 1 assets: adjusted amount before cap application</i>	2,869.96	233.85	47.13	C	C	171.48	612.60	1,671.24	C
Excluding EHQCB ²⁾	2,767.09	229.79	43.07	19.77	C	152.52	599.83	1,613.96	C
EHQCB	102.87	4.07	4.06	C	C	18.97	12.76	57.29	C
Level 2 assets: unadjusted	165.68	C	C	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	31.47	C	C	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	197.15	C	C	C	C	C	C	C	C
Level 2A	94.90	C	C	C	C	C	C	C	C
Level 2B	102.25	C	C	C	C	C	C	C	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,187.49	125.78	38.12	25.26	C	145.46	487.82	1,282.69	C
Total outflows	3,356.35	169.52	47.54	39.27	C	190.42	682.50	2,121.36	C
Reduction for inflows	1,168.86	43.75	9.43	14.00	C	44.96	194.68	838.67	C
Liquidity coverage ratio	142.73%	191.30%	138.93%	126.48%	C	149.96%	139.07%	139.07%	C

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

4) 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.

T05.01.3 Liquidity coverage ratio by classification (geographical diversification, version 2)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2017)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁴⁾	SSM central Europe ⁴⁾	SSM southern Europe ⁴⁾	Non-SSM EEA ⁵⁾	Non-EEA Europe ⁶⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Numerator: Liquidity buffer	3,122.21	240.61	-	1,176.66	C	873.71	12.66	-	-	515.87	C
Level 1 assets: unadjusted	2,963.68	235.16	-	1,120.29	C	822.89	12.31	-	-	480.16	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-93.72	-1.31	-	-15.68	0.31	-60.19	C	-	-	-13.62	C
<i>Level 1 assets: adjusted amount before cap application</i>	2,869.96	233.85	-	1,104.60	C	762.71	C	-	-	466.54	C
Excluding EHQCB ²⁾	2,767.09	229.79	-	1,043.11	C	735.78	11.93	-	-	461.42	C
EHQCB	102.87	4.07	-	61.49	C	26.92	C	-	-	5.12	C
Level 2 assets: unadjusted	165.68	C	-	C	C	C	C	-	-	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	31.47	C	-	C	C	C	C	-	-	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	197.15	C	-	C	C	C	C	-	-	C	C
Level 2A	94.90	C	-	C	C	C	C	-	-	C	C
Level 2B	102.25	C	-	C	C	C	C	-	-	C	C
Excess liquidity asset amount	C	C	-	C	C	C	C	-	-	C	C
Denominator: Net liquidity outflow	2,187.49	125.78	-	835.88	C	624.84	9.48	-	-	369.63	C
Total outflows	3,356.35	169.52	-	1,310.03	C	1,017.89	12.97	-	-	546.63	C
Reduction for inflows	1,168.86	43.75	-	474.15	C	393.06	3.50	-	-	177.00	C
Liquidity coverage ratio	142.73%	191.30%	-	140.77%	142.26%	139.83%	133.60%	-	-	139.56%	C

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

4) 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.

T05.01.3 Liquidity coverage ratio by classification (size)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2017)	Total	Banks with total assets					G-SIBs ³⁾
		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	
Numerator: Liquidity buffer	3,122.21	66.47	394.15	274.14	250.83	639.50	1,497.12
Level 1 assets: unadjusted	2,963.68	64.33	380.56	265.00	239.57	610.08	1,404.14
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-93.72	0.19	-40.60	-4.98	-14.71	5.57	-39.20
<i>Level 1 assets: adjusted amount before cap application</i>	2,869.96	64.52	339.96	260.02	224.87	615.66	1,364.93
Excluding EHQCB ²⁾	2,767.09	62.71	313.22	243.76	208.34	597.67	1,341.39
EHQCB	102.87	1.81	26.74	16.27	16.53	17.99	23.54
Level 2 assets: unadjusted	165.68	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	31.47	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	197.15	C	C	C	C	C	C
Level 2A	94.90	C	C	C	C	C	C
Level 2B	102.25	C	C	C	C	C	C
Excess liquidity asset amount	C	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,187.49	40.32	239.39	182.74	164.70	444.48	1,115.86
Total outflows	3,356.35	57.75	332.73	240.78	224.83	608.45	1,891.82
Reduction for inflows	1,168.86	17.44	93.33	58.04	60.13	163.97	775.96
Liquidity coverage ratio	142.73%	164.87%	164.64%	150.02%	152.30%	143.88%	134.17%

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

T05.01.3 Liquidity coverage ratio by classification (risk-based) ¹⁾

(EUR billions; percentages)

Liquidity coverage ratio and its components ²⁾ (Q2 2017)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Numerator: Liquidity buffer	3,122.21	2,117.97	1,004.24
Level 1 assets: unadjusted	2,963.68	1,995.69	967.99
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-93.72	-66.43	-27.28
<i>Level 1 assets: adjusted amount before cap application</i>	2,869.96	1,929.25	940.71
Excluding EHQCB ³⁾	2,767.09	1,855.84	911.25
EHQCB	102.87	73.42	29.46
Level 2 assets: unadjusted	165.68	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	31.47	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	197.15	C	C
Level 2A	94.90	C	C
Level 2B	102.25	C	C
Excess liquidity asset amount	C	C	C
Denominator: Net liquidity outflow	2,187.49	1,544.28	643.20
Total outflows	3,356.35	2,375.61	980.74
Reduction for inflows	1,168.86	831.32	337.54
Liquidity coverage ratio	142.73%	137.15%	156.13%

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons.

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

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

3) EHQCB stands for Extremely High Quality Covered Bonds.

T05.02.1 Liquidity coverage ratio band by reference period
(number of institutions)

Indicator ¹⁾	Q3 2016	Q4 2016	Q1 2017	Q2 2017
LCR ²⁾ ≤ 100%	12	9	9	4
100% < LCR ≤ 150%	50	53	43	46
LCR > 150%	49	48	57	55
Total	111	110	109	105

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table. According to Article 11(3) of Regulation (EU) No 575/2013, where a group comprises one or more banks, the EU parent institution shall report the liquidity requirement. As such, the list of banks used for this table is a subset of the list employed elsewhere in the publication, as the scope of reporting on liquidity differs from the scope of prudential reporting on own funds and specific waivers may apply. Specifically, there are 111 banks in the third quarter of 2016, 110 in the fourth quarter of 2016, 109 in the first quarter of 2017 and 105 in the second quarter of 2017. 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, and mergers and acquisitions.

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

1) Unless otherwise stated, data refer to the end of the quarter specified in the header.

2) LCR stands for Liquidity Coverage Ratio.

T05.02.2 Liquidity coverage ratio band by country (number of institutions)

Country (Q2 2017)	LCR ³⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	5	2
Germany	-	8	13
Estonia ¹⁾	-	-	-
Ireland	-	4	1
Greece	4	-	-
Spain	-	3	10
France	-	5	5
Italy	-	4	7
Cyprus	-	2	2
Latvia	-	-	1
Lithuania	-	-	1
Luxembourg	-	2	2
Malta	-	1	1
Netherlands	-	4	2
Austria	-	5	3
Portugal	-	1	2
Slovenia	-	-	3
Slovakia ²⁾	-	-	-
Finland	-	2	-
Total	4	46	55

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

1) There are no significant institutions at the highest level of consolidation in Estonia required to report the liquidity coverage ratio and its components.

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

3) LCR stands for Liquidity Coverage Ratio.

T05.02.3 Liquidity coverage ratio band by classification (income source)
(number of institutions)

Category (Q2 2017)	LCR ¹⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with net interest income more than 60% of operating income	4	23	27
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	-	22	24
<i>Mostly net trading income and foreign exchange gains and losses</i>	-	1	4
Total	4	46	55

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

1) LCR stands for Liquidity Coverage Ratio.

T05.02.3 Liquidity coverage ratio band by classification (geographical diversification, version 1)
(number of institutions)

Category (Q2 2017)	LCR ¹⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures ²⁾	-	4	18
Banks with significant international exposures ³⁾			
One geographical area			
SSM	1	4	4
Non-SSM EEA ⁴⁾ and RoW ⁵⁾	1	2	3
Internationally diversified ⁶⁾			
SSM ⁷⁾	-	2	1
SSM and non-SSM EEA	2	6	6
SSM and RoW	-	9	8
SSM, non-SSM EEA and RoW	-	18	15
Exposures without geographically focused exposures ⁸⁾	-	1	-
Total	4	46	55

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

1) LCR stands for Liquidity Coverage Ratio.

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.

T05.02.3 Liquidity coverage ratio band by classification (geographical diversification, version 2)
(number of institutions)

Category (Q2 2017)	LCR ¹⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures ²⁾	-	4	18
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ³⁾	-	-	-
<i>SSM (central Europe)</i> ³⁾	2	19	23
<i>SSM (southern Europe)</i> ³⁾	-	2	3
<i>Non-SSM EEA</i> ⁴⁾	2	14	9
<i>Non-EEA Europe</i> ⁵⁾	-	3	1
<i>Africa</i>	-	-	-
<i>Asia and Oceania</i>	-	-	-
<i>North America</i>	-	3	1
<i>Latin America and the Caribbean</i>	-	1	-
Total	4	46	55

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

1) LCR stands for Liquidity Coverage Ratio.

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.

T05.02.3 Liquidity coverage ratio band by classification (size)
(number of institutions)

Category (Q2 2017)	LCR ¹⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
<i>Less than €30 billion</i>	-	10	12
<i>Between €30 billion and €100 billion</i>	4	14	29
<i>Between €100 billion and €200 billion</i>	-	7	7
<i>Between €200 billion and €300 billion</i>	-	2	4
<i>More than €300 billion</i>	-	6	2
G-SIBs ²⁾	-	7	1
Total	4	46	55

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; only the banks that have to comply with the liquidity coverage requirement are accounted in the table.

1) LCR stands for Liquidity Coverage Ratio.

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

T06.01 Overview of the data quality findings

(number of issues; percentages)

Data quality dimension (Q2 2017)	Findings		Resolved on 10 October		Remaining on 10 October	
	Number	Ratio	Number	Ratio	Number	Ratio
Punctuality	3	0.04%	3	0.04%	0	0.00%
Accuracy and consistency	6,191	73.61%	4,942	58.76%	1,249	14.85%
Stability	29	0.34%	20	0.24%	9	0.11%
Completeness	18	0.21%	18	0.21%	0	0.00%
Plausibility	2,169	25.79%	1,724	20.50%	445	5.29%
Total	8,410	100.00%	6,707	79.75%	1,703	20.25%

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.30 August 2017) and their evolution up to 10 October 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 measured using errors triggered by EBA failing validation rules (VRs) and completeness checks affecting only one template. In Q2 2017 the introduction of the new reporting framework (v2.6, including new VRs) in the taxonomy triggered an increase in the number of errors. This resulted in a high number of operational issues related to the acceptance of such errors and requests for resubmissions related to the failing new validations rules. At the date of the publication, the ECB via the NCAs continue to seek explanations from significant banks that may lead to a considerable decrease (i.e. acceptance of the underlying cause related to new VRs) of such errors. 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.

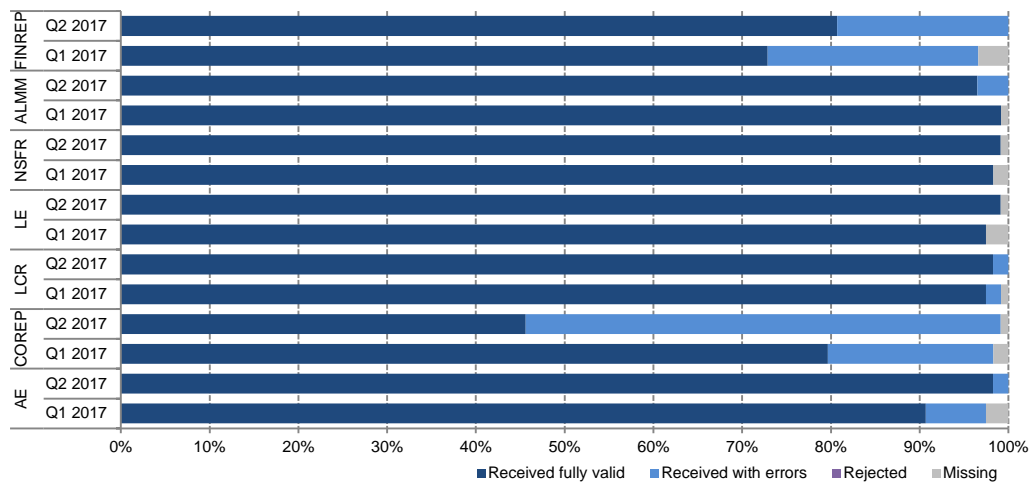
ECB Statistics Quality Framework

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

T06.02 Data quality: punctuality

(number of submissions; percentages)

Report status	AE		COREP		LCR		LE		NSFR		ALMM		FINREP	
	Q1 2017	Q2 2017	Q1 2017	Q2 2017	Q1 2017	Q2 2017	Q1 2017	Q2 2017	Q1 2017	Q2 2017	Q1 2017	Q2 2017	Q1 2017	Q2 2017
Received fully valid	107	112	94	52	115	112	115	113	116	113	117	110	86	92
Received with errors	8	2	22	61	2	2	0	0	0	0	0	4	28	22
Missing	3	0	2	1	1	0	3	1	2	1	1	0	4	0
Rejected	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total expected	118	114	118	114	118	114	118	114	118	114	118	114	118	114



Source: ECB.

Notes: The chart shows the evolution between the first quarter of 2017 and the second quarter of 2017 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. 30 August 2017 for the second quarter of 2017; 29 May 2017 for the first quarter of 2017).

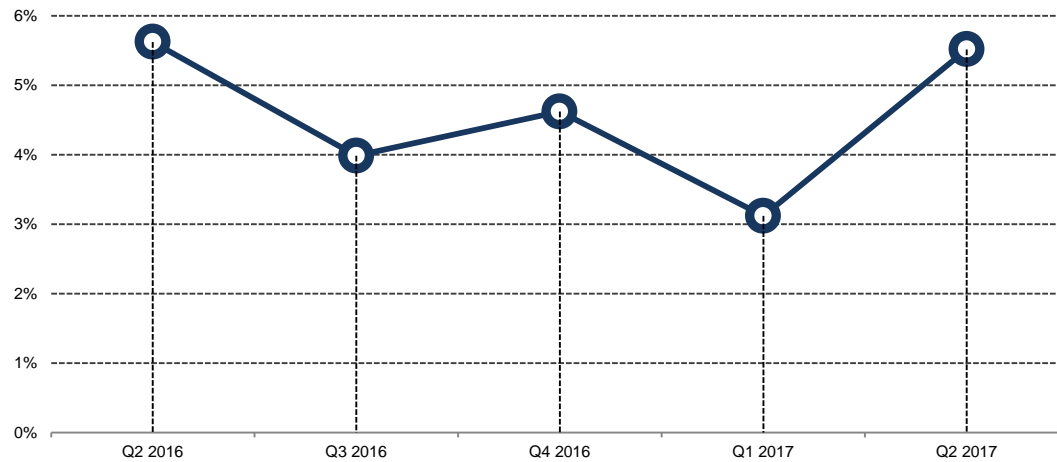
The status "received fully valid" denotes reports received by the ECB with no European Banking Authority (EBA) validation rule failing. The status "received with errors" denotes reports received by the ECB containing failing European Banking Authority validation rules. The status "missing" denotes reports 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.

T06.03 Data quality: accuracy and consistency
(number of validation rules; percentages)

Finding	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017
Failing validation rules	120	84	122	70	148
Applicable validation rules	2,134	2,108	2,640	2,245	2,683
Failing as a percentage of applicable validation rules	5.62%	3.98%	4.62%	3.12%	5.52%



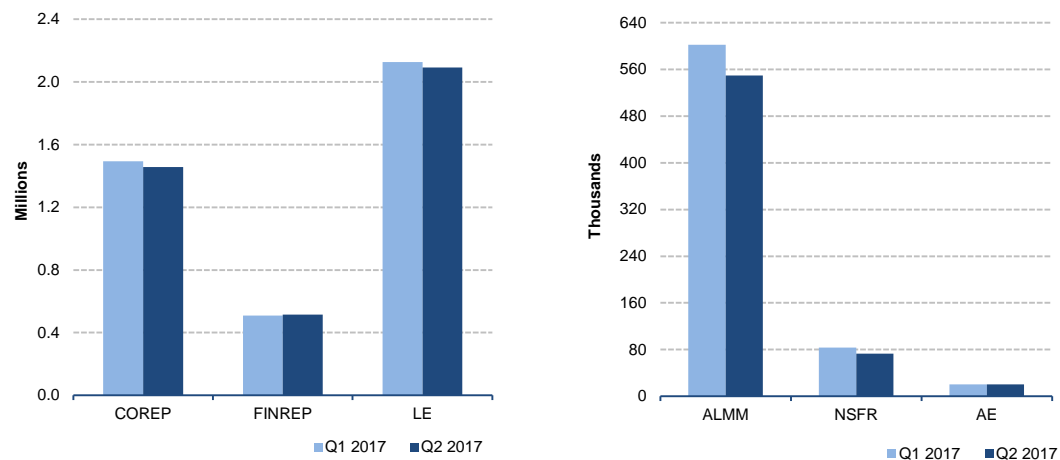
Source: ECB.

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;** for subsequent periods, the chart considers reports that were submitted to the ECB by the agreed submission date (30 August 2017 for the second quarter of 2017).

T06.04 Data quality: stability

(number of data points; percentages)

Reference period	COREP	FINREP	LE	ALMM	NSFR	AE
Q1 2017	1,494,268	509,262	2,126,010	602,362	83,323	20,496
Q2 2017	1,457,150	514,837	2,091,338	549,331	72,992	20,430
Difference	-37,118	5,575	-34,672	-53,031	-10,331	-66
Percentage difference	-2.48%	1.09%	-1.63%	-8.80%	-12.40%	-0.32%



Source: ECB.

Notes: The charts show the number of data points reported and the change between the first quarter of 2017 and the second quarter of 2017 as of the date for submission of reports to the ECB (i.e. 30 August 2017 for the second quarter of 2017; 29 May 2017 for the first quarter of 2017). 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.

T06.05 Data quality: completeness
(percentages)

Module	Quarterly reports	
	Q1 2017	Q2 2017
COREP	95.00%	96.00%
FINREP	87.00%	93.00%
AE	80.00%	84.00%
LCR	94.00%	94.00%
ALMM	80.00%	68.00%
NSFR	90.00%	90.00%
Total average	87.67%	87.50%

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 first quarter of 2017 (i.e. 30 August 2017 for the second quarter of 2017; 29 May 2017 for the first quarter of 2017). 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.

T06.06 Data quality: plausibility

(number of detected non-plausible values)

Outlier hierarchy (Q2 2017)	Number of outliers selected
1	203
2	73
3	1,427
4	466
Total	2,169

Source: ECB.

Note: The table shows the number of outlying values (potentially non-plausible values) selected in data reported for the second quarter of 2017 as at the date for submission of reports to the ECB (i.e. 30 August 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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