



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

## Supervisory Banking Statistics

Second quarter 2022

BANKENTOEZICHT

October 2022

BANKTILSYN BANKU UZRAUDZĪBA

BANKŪ PRIEŽIŪRA NADZÓR BANKOWY

VIGILANZA BANCARIA

BANKFELÜGYELET

BANKING SUPERVISION

SUPERVISION BANCAIRE BANČNI NADZOR

MAOIRSEACHT AR BHAINCÉIREACHT NADZOR BANAKA

**BANKING SUPERVISION**

PANGANDJUSJÄRELEVALVE

SUPERVISÃO BANCÁRIA

BANKOVNÍ DOHLED

БАНКОВ НАДЗОР

BANKTILSYN

BANKENAUF SICHT

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

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## T00.01 Overview

(EUR billions; percentages; number of institutions)

Main figures	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
<b>Number of SIs</b>					
Full sample	114	113	113	112	111
Liquidity sample <sup>1)</sup>	114	113	113	112	111
<b>Balance sheet composition</b>					
Total assets	25,296.23	25,676.69	25,091.66	26,458.16	26,765.68
Total liabilities	23,711.84	24,072.59	23,483.49	24,840.14	25,152.20
Equity	1,584.38	1,604.10	1,608.17	1,618.01	1,613.48
<b>Key indicators</b>					
Return on equity	6.92%	7.19%	6.70%	6.04%	7.62%
Cost-to-income ratio	64.82%	63.57%	64.28%	64.30%	62.20%
Cost of risk	0.57%	0.53%	0.50%	0.56%	0.52%
<b>Capital adequacy and leverage</b>					
CET 1 ratio <sup>2)</sup>	15.60%	15.47%	15.58%	14.99%	14.96%
Tier 1 ratio <sup>2)</sup>	16.87%	16.79%	16.90%	16.23%	16.22%
Total capital ratio <sup>2)</sup>	19.41%	19.30%	19.57%	18.87%	18.85%
Leverage ratio (transitional definition)	5.92%	5.88%	6.03%	5.68%	5.27%
Leverage ratio (fully phased-in definition)	5.77%	5.74%	5.90%	5.60%	5.19%
<b>Asset quality</b>					
Non-performing loans ratio (including cb) <sup>3)</sup>	2.32%	2.17%	2.06%	1.95%	1.85%
Non-performing loans ratio (excluding cb) <sup>3)</sup>	2.97%	2.80%	2.61%	2.51%	2.35%
Stage 2 as a share of total loans and advances <sup>4)</sup>	9.01%	8.85%	9.14%	9.28%	9.72%
<b>Funding</b>					
Loan-to-deposit ratio	104.74%	104.03%	104.37%	104.48%	105.33%
Net stable funding ratio	129.15%	129.28%	129.38%	128.85%	127.00%
<b>Liquidity</b>					
Liquidity coverage ratio	173.81%	173.78%	173.49%	167.46%	164.36%

Source: ECB.

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

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

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

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

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

## T01.01 Significant institutions by country and classification

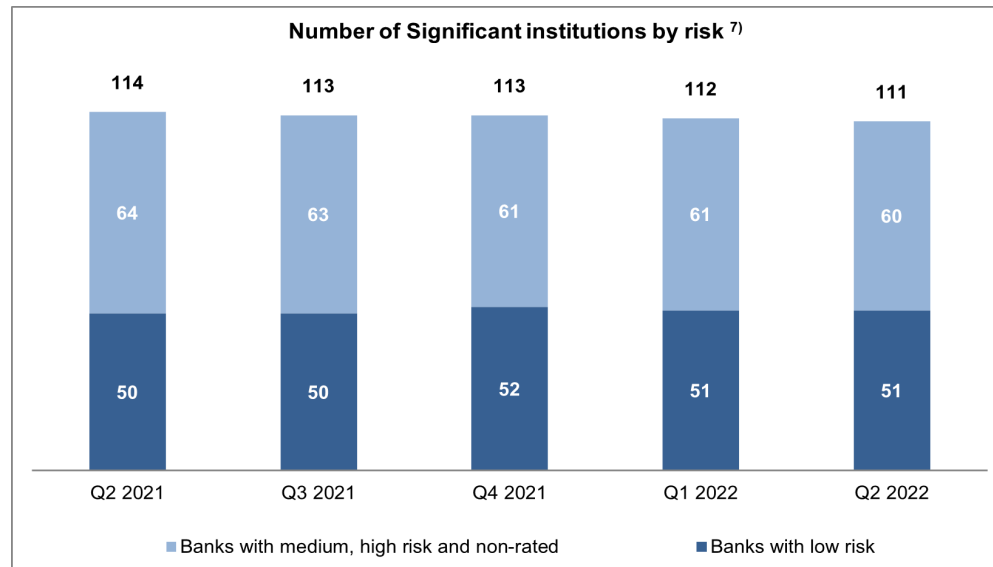
(number of institutions)

Country	Q2 2022
Belgium	5
Bulgaria	1
Germany	21
Estonia	3
Ireland	6
Greece	4
Spain	10
France	10
Croatia <sup>1)</sup>	-
Italy	12
Cyprus	3
Latvia	3
Lithuania	3
Luxembourg	4
Malta	3
Netherlands	7
Austria	7
Portugal	3
Slovenia	3
Slovakia <sup>1)</sup>	-
Finland	3
<b>Total</b>	<b>111</b>

Size	Q2 2022
Banks with total assets	
Less than €30 billion	24
Between €30 billion and €100 billion	40
Between €100 billion and €200 billion	19
More than €200 billion	20
G-SIBs <sup>2)</sup>	8
<b>Total</b>	<b>111</b>

Geographical diversification	Q2 2022
Banks with significant domestic exposures <sup>3)</sup>	14
Banks with largest non-domestic exposures	
SSM	67
Non-SSM EEA <sup>4)</sup>	10
Non-EEA Europe <sup>5)</sup>	9
RoW <sup>6)</sup>	11
<b>Total</b>	<b>111</b>

Business model classification	Q2 2022
Corporate/wholesale lenders	12
Custodian and asset managers	8
Development/promotional lenders	5
Diversified lenders	29
G-SIBs <sup>2)</sup>	8
Retail and consumer credit lenders	15
Small market lenders	15
Universal and investment banks	18
Not classified	1
<b>Total</b>	<b>111</b>



Source: ECB.

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

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

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

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

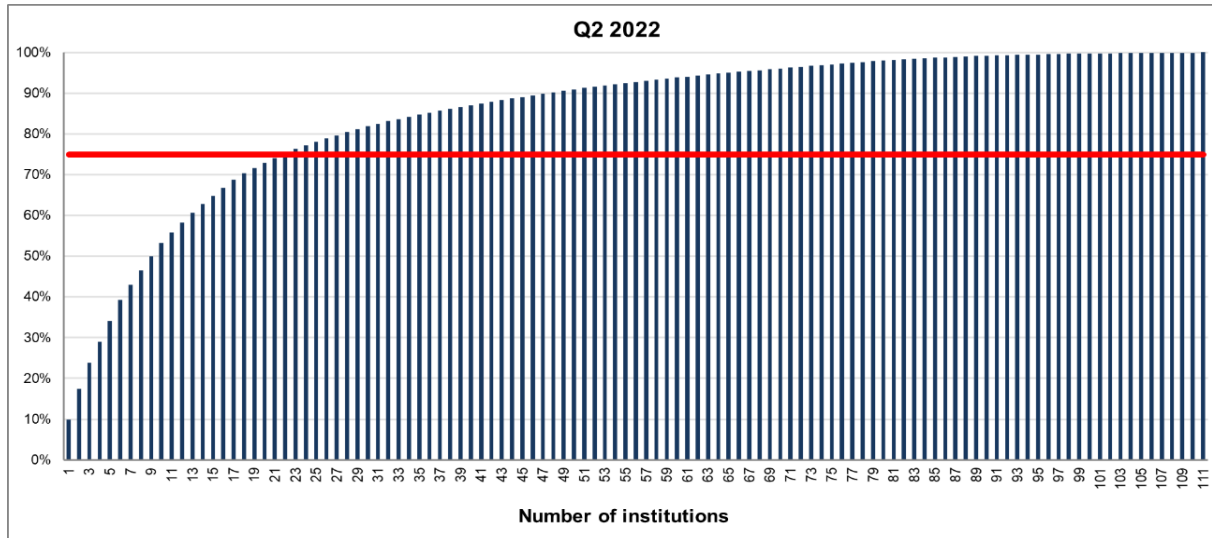
4) Countries in the European Economic Area (EEA) not participating in the Single Supervisory Mechanism (SSM).

5) European countries not in the EEA.

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

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

**T01.02 Concentration of total assets**  
 (cumulative percentages of total assets)



Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The charts show the cumulative percentage of the total assets in the sample which is covered when the total assets of each institution, ordered from the largest to the smallest, are added. For instance, it is shown that the largest institution in the sample accounts for almost 10% and the 20 largest institutions represent approximately 75% of the total assets in the sample. The solid line in red corresponds to the 75th percentile.

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

(EUR millions; percentages)

Profit and loss <sup>1) 2)</sup>	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Net interest income	130,038.09	195,852.01	260,697.29	68,141.40	139,649.65
Net fee and commission income	77,941.57	117,660.49	160,283.10	41,617.05	82,972.35
Net gains or losses on financial assets and liabilities held for trading	20,407.64	23,912.06	30,388.94	-2,206.67	-8,037.53
Net gains or losses on financial assets and liabilities at fair value through profit and loss	-835.59	3,539.13	3,174.60	15,763.80	33,174.68
Net gains or losses from hedge accounting	352.47	287.25	-169.28	648.48	1,310.81
Exchange differences, net	1,127.56	1,054.33	2,471.99	-209.12	-91.48
Net other operating income	11,979.48	18,302.85	24,259.98	5,795.01	10,985.68
<b>Operating income <sup>3)</sup></b>	<b>241,011.22</b>	<b>360,608.14</b>	<b>481,106.63</b>	<b>129,549.95</b>	<b>259,964.17</b>
Administrative expenses and depreciation	-156,235.03	-229,240.55	-309,276.75	-83,295.57	-161,687.66
<b>Net income before impairment, provisions and taxes</b>	<b>84,776.19</b>	<b>131,367.59</b>	<b>171,829.87</b>	<b>46,254.38</b>	<b>98,276.51</b>
Impairment and provisions <sup>4)</sup>	-27,227.66	-37,120.33	-55,497.11	-16,561.13	-24,067.18
Other	13,433.84	18,651.09	21,166.48	3,687.14	5,460.57
<b>Profit and loss before tax <sup>5)</sup></b>	<b>73,070.29</b>	<b>115,196.37</b>	<b>140,532.33</b>	<b>33,884.65</b>	<b>82,590.87</b>
Tax expenses or income	-18,288.49	-28,682.51	-32,757.70	-9,438.96	-21,085.06
<b>Net profit/loss</b>	<b>54,781.80</b>	<b>86,513.85</b>	<b>107,774.63</b>	<b>24,445.69</b>	<b>61,505.81</b>
Net interest income to operating income	53.96%	54.31%	54.19%	52.60%	53.72%
Net fee and commission income to operating income	32.34%	32.63%	33.32%	32.12%	31.92%
Net gains or losses on financial assets and liabilities held for trading to operating income	8.47%	6.63%	6.32%	-1.70%	-3.09%

Source: ECB.

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

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

2) Figures reported are year-to-date.

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

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

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

## T02.01.2 Profit and loss figures by country

(EUR millions; percentages)

Profit and loss <sup>1) 2)</sup> (Q2 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>6)</sup>	Italy
Net interest income	139,649.65	3,600.99	C	17,024.67	304.63	2,625.66	2,470.59	33,914.55	36,206.81	-	15,576.22
Net fee and commission income	82,972.35	1,742.80	C	13,421.79	103.99	1,647.58	796.91	12,776.45	28,287.57	-	13,149.94
Net gains or losses on financial assets and liabilities held for trading	-8,037.53	-75.75	C	256.23	65.85	400.42	1,333.38	693.58	-12,976.07	-	1,079.92
Net gains or losses on financial assets and liabilities at fair value through profit and loss	33,174.68	C	C	4,918.98	-37.07	87.16	-1.11	1,104.62	24,109.65	-	858.55
Net gains or losses from hedge accounting	1,310.81	112.65	C	-9.24	C	24.78	23.91	281.35	221.34	-	273.61
Exchange differences, net	-91.48	C	C	56.27	-21.21	-217.72	26.65	-5.64	1,563.80	-	-509.86
Net other operating income	10,985.68	206.01	C	1,067.94	C	637.12	688.27	-331.47	3,971.90	-	3,104.97
<b>Operating income <sup>3)</sup></b>	<b>259,964.17</b>	<b>5,927.20</b>	<b>C</b>	<b>36,736.63</b>	<b>427.76</b>	<b>5,204.99</b>	<b>5,338.60</b>	<b>48,433.44</b>	<b>81,385.00</b>	<b>-</b>	<b>33,533.34</b>
Administrative expenses and depreciation	-161,687.66	-3,927.89	C	-25,357.25	-229.54	-3,862.64	-1,805.00	-24,570.57	-56,138.02	-	-20,524.76
<b>Net income before impairment, provisions and taxes</b>	<b>98,276.51</b>	<b>1,999.32</b>	<b>C</b>	<b>11,379.38</b>	<b>198.22</b>	<b>1,342.35</b>	<b>3,533.60</b>	<b>23,862.87</b>	<b>25,246.98</b>	<b>-</b>	<b>13,008.58</b>
Impairment and provisions <sup>4)</sup>	-24,067.18	-69.54	C	-1,721.73	C	C	C	-8,800.85	-4,787.85	-	-3,779.02
Other	5,460.57	619.35	C	67.74	C	C	C	1,277.13	211.51	-	2,257.47
<b>Profit and loss before tax <sup>5)</sup></b>	<b>82,590.87</b>	<b>2,549.13</b>	<b>C</b>	<b>9,725.28</b>	<b>201.08</b>	<b>1,380.34</b>	<b>2,818.35</b>	<b>16,324.73</b>	<b>22,228.38</b>	<b>-</b>	<b>11,518.18</b>
Tax expenses or income	-21,085.06	-431.22	C	-2,827.12	-24.23	-258.93	-505.45	-4,836.71	-5,771.39	-	-2,745.74
<b>Net profit/loss</b>	<b>61,505.81</b>	<b>2,117.91</b>	<b>C</b>	<b>6,898.16</b>	<b>176.85</b>	<b>1,121.41</b>	<b>2,312.91</b>	<b>11,488.02</b>	<b>16,456.99</b>	<b>-</b>	<b>8,772.44</b>
Net interest income to operating income	53.72%	60.75%	C	46.34%	71.21%	50.45%	46.28%	70.02%	44.49%	-	46.45%
Net fee and commission income to operating income	31.92%	29.40%	C	36.54%	24.31%	31.65%	14.93%	26.38%	34.76%	-	39.21%
Net gains or losses on financial assets and liabilities held for trading to operating income	-3.09%	-1.28%	C	0.70%	15.39%	7.69%	24.98%	1.43%	-15.94%	-	3.22%

Profit and loss <sup>1) 2)</sup> (Q2 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>6)</sup>	Finland
Net interest income	304.16	C	192.17	442.12	162.15	14,829.41	6,007.74	1,845.94	363.36	-	3,468.95
Net fee and commission income	137.22	C	104.08	505.39	52.52	3,896.81	3,268.65	845.93	198.81	-	1,865.39
Net gains or losses on financial assets and liabilities held for trading	-0.35	C	78.65	-129.07	C	526.53	-223.10	70.58	22.37	-	772.34
Net gains or losses on financial assets and liabilities at fair value through profit and loss	C	-21.10	C	C	0.13	224.46	684.40	206.78	C	-	274.70
Net gains or losses from hedge accounting	C	C	C	C	C	400.43	-68.59	-2.65	C	-	C
Exchange differences, net	47.45	C	-34.66	20.92	6.54	378.76	-254.67	8.67	-6.22	-	C
Net other operating income	10.74	15.27	16.08	165.72	C	1,091.35	180.21	64.25	11.20	-	72.14
<b>Operating income <sup>3)</sup></b>	<b>500.00</b>	<b>C</b>	<b>328.95</b>	<b>1,194.44</b>	<b>225.84</b>	<b>21,347.75</b>	<b>9,594.63</b>	<b>3,039.51</b>	<b>588.92</b>	<b>-</b>	<b>5,635.59</b>
Administrative expenses and depreciation	-367.44	C	-147.84	-943.52	C	-12,868.68	-5,298.21	-1,515.93	-381.88	-	-3,317.67
<b>Net income before impairment, provisions and taxes</b>	<b>132.56</b>	<b>109.70</b>	<b>181.11</b>	<b>250.92</b>	<b>C</b>	<b>8,479.07</b>	<b>4,296.42</b>	<b>1,523.58</b>	<b>207.04</b>	<b>-</b>	<b>2,317.92</b>
Impairment and provisions <sup>4)</sup>	-43.45	C	C	C	C	-1,760.65	-1,087.16	-315.15	-11.08	-	-150.74
Other	0.89	C	C	C	-2.64	162.25	88.14	81.11	299.46	-	C
<b>Profit and loss before tax <sup>5)</sup></b>	<b>86.57</b>	<b>97.10</b>	<b>177.40</b>	<b>255.47</b>	<b>-53.17</b>	<b>6,948.32</b>	<b>4,112.07</b>	<b>1,290.75</b>	<b>495.42</b>	<b>-</b>	<b>C</b>
Tax expenses or income	-12.48	C	-32.34	-42.83	16.27	-1,859.55	-709.45	-426.78	-22.47	-	C
<b>Net profit/loss</b>	<b>74.08</b>	<b>C</b>	<b>145.06</b>	<b>212.64</b>	<b>-36.90</b>	<b>5,088.76</b>	<b>3,402.62</b>	<b>863.97</b>	<b>472.95</b>	<b>-</b>	<b>1,725.67</b>
Net interest income to operating income	60.83%	58.18%	58.42%	37.02%	71.80%	69.47%	62.62%	60.73%	61.70%	-	61.55%
Net fee and commission income to operating income	27.44%	33.39%	31.64%	42.31%	23.26%	18.25%	34.07%	27.83%	33.76%	-	33.10%
Net gains or losses on financial assets and liabilities held for trading to operating income	-0.07%	16.10%	23.91%	-10.81%	C	2.47%	-2.33%	2.32%	3.80%	-	13.70%

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

2) Figures reported are year-to-date.

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

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

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

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

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

(EUR millions; percentages)

Profit and loss <sup>1) 2)</sup> (Q2 2022)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>6)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Net interest income	139,649.65	5,250.16	675.03	C	21,749.31	65,824.53	7,477.90	1,264.48	36,099.49	C
Net fee and commission income	82,972.35	1,327.83	2,746.86	C	11,958.99	38,742.19	4,103.50	613.25	23,324.32	C
Net gains or losses on financial assets and liabilities held for trading	-8,037.53	-2,113.76	926.40	C	1,138.96	-9,172.77	23.55	227.47	692.23	C
Net gains or losses on financial assets and liabilities at fair value through profit and loss	33,174.68	2,384.33	-46.79	C	1,026.85	23,783.19	-24.42	-88.13	5,814.13	C
Net gains or losses from hedge accounting	1,310.81	-90.53	29.21	C	136.10	864.21	101.85	1.33	219.36	C
Exchange differences, net	-91.48	-160.15	-62.47	C	289.31	461.47	-49.50	-87.12	-497.91	C
Net other operating income	10,985.68	334.66	229.73	C	1,620.32	4,245.45	1,173.29	74.63	1,925.63	C
<b>Operating income <sup>3)</sup></b>	<b>259,964.17</b>	<b>6,932.53</b>	<b>4,497.96</b>	<b>C</b>	<b>37,919.85</b>	<b>124,748.27</b>	<b>12,806.17</b>	<b>2,005.89</b>	<b>67,577.25</b>	<b>C</b>
Administrative expenses and depreciation	-161,687.66	-5,056.80	-2,640.50	C	-21,665.24	-79,662.05	-9,220.12	-1,136.53	-41,181.32	C
<b>Net income before impairment, provisions and taxes</b>	<b>98,276.51</b>	<b>1,875.74</b>	<b>1,857.47</b>	<b>C</b>	<b>16,254.61</b>	<b>45,086.22</b>	<b>3,586.05</b>	<b>869.36</b>	<b>26,395.93</b>	<b>C</b>
Impairment and provisions <sup>4)</sup>	-24,067.18	-764.23	-3.73	C	-4,200.07	-13,030.98	-1,085.20	-128.27	-4,727.50	C
Other	5,460.57	16.10	54.55	C	2,198.89	-455.72	540.16	316.21	2,501.80	C
<b>Profit and loss before tax <sup>5)</sup></b>	<b>82,590.87</b>	<b>1,127.61</b>	<b>1,912.45</b>	<b>C</b>	<b>14,948.56</b>	<b>33,163.51</b>	<b>3,273.62</b>	<b>1,414.76</b>	<b>24,170.19</b>	<b>C</b>
Tax expenses or income	-21,085.06	-430.60	-518.97	C	-2,994.03	-9,296.70	-621.30	-95.93	-6,661.39	C
<b>Net profit/loss</b>	<b>61,505.81</b>	<b>697.01</b>	<b>1,393.48</b>	<b>C</b>	<b>11,954.53</b>	<b>23,866.82</b>	<b>2,652.32</b>	<b>1,318.83</b>	<b>17,508.80</b>	<b>C</b>
Net interest income to operating income	53.72%	75.73%	15.01%	46.41%	57.36%	52.77%	58.39%	63.04%	53.42%	C
Net fee and commission income to operating income	31.92%	19.15%	61.07%	2.68%	31.54%	31.06%	32.04%	30.57%	34.52%	C
Net gains or losses on financial assets and liabilities held for trading to operating income	-3.09%	-30.49%	20.60%	3.41%	3.00%	-7.35%	0.18%	11.34%	1.02%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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



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

(EUR millions; percentages)

Profit and loss <sup>1) 2)</sup> (Q2 2022)	Total	Banks with significant domestic exposures <sup>6)</sup>	Banks with largest non-domestic exposures			
			SSM	non-SSM EEA <sup>7)</sup>	non-EEA Europe <sup>8)</sup>	RoW <sup>9)</sup>
Net interest income	139,649.65	6,566.68	56,902.08	9,184.27	4,460.86	62,535.77
Net fee and commission income	82,972.35	4,622.50	40,382.82	4,577.97	1,777.32	31,611.75
Net gains or losses on financial assets and liabilities held for trading	-8,037.53	-64.37	-1,906.90	1,156.98	-351.39	-6,871.85
Net gains or losses on financial assets and liabilities at fair value through profit and loss	33,174.68	540.51	11,756.46	510.56	468.94	19,898.21
Net gains or losses from hedge accounting	1,310.81	84.48	553.18	-48.99	59.03	663.12
Exchange differences, net	-91.48	-9.04	2.03	-1,335.33	150.52	1,100.34
Net other operating income	10,985.68	1,410.90	6,592.57	144.61	215.47	2,622.14
<b>Operating income <sup>3)</sup></b>	<b>259,964.17</b>	<b>13,151.66</b>	<b>114,282.23</b>	<b>14,190.06</b>	<b>6,780.75</b>	<b>111,559.49</b>
Administrative expenses and depreciation	-161,687.66	-8,961.75	-69,835.19	-8,459.65	-4,468.74	-69,962.34
<b>Net income before impairment, provisions and taxes</b>	<b>98,276.51</b>	<b>4,189.91</b>	<b>44,447.03</b>	<b>5,730.41</b>	<b>2,312.01</b>	<b>41,597.15</b>
Impairment and provisions <sup>4)</sup>	-24,067.18	-984.29	-10,402.71	-634.73	-390.84	-11,654.61
Other	5,460.57	815.17	4,639.78	726.13	279.76	-1,000.28
<b>Profit and loss before tax <sup>5)</sup></b>	<b>82,590.87</b>	<b>4,045.62</b>	<b>39,703.83</b>	<b>6,180.75</b>	<b>2,200.93</b>	<b>30,459.74</b>
Tax expenses or income	-21,085.06	-604.25	-9,589.90	-1,293.44	-401.10	-9,196.37
<b>Net profit/loss</b>	<b>61,505.81</b>	<b>3,441.37</b>	<b>30,113.94</b>	<b>4,887.30</b>	<b>1,799.83</b>	<b>21,263.37</b>
Net interest income to operating income	53.72%	49.93%	49.79%	64.72%	65.79%	56.06%
Net fee and commission income to operating income	31.92%	35.15%	35.34%	32.26%	26.21%	28.34%
Net gains or losses on financial assets and liabilities held for trading to operating income	-3.09%	-0.49%	-1.67%	8.15%	-5.18%	-6.16%

Source: ECB.

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

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

2) Figures reported are year-to-date.

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

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

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

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

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

8) European countries not in the EEA.

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

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

(EUR millions; percentages)

Profit and loss <sup>1) 2)</sup> (Q2 2022)	Total	Banks with total assets				G-SIBs <sup>6)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Net interest income	139,649.65	1,815.12	13,465.58	10,695.53	47,848.90	65,824.53
Net fee and commission income	82,972.35	1,129.45	6,645.47	6,744.97	29,710.28	38,742.19
Net gains or losses on financial assets and liabilities held for trading	-8,037.53	238.40	1,853.22	263.33	-1,219.71	-9,172.77
Net gains or losses on financial assets and liabilities at fair value through profit and loss	33,174.68	-85.53	179.98	1,629.78	7,667.25	23,783.19
Net gains or losses from hedge accounting	1,310.81	14.70	114.25	176.44	141.20	864.21
Exchange differences, net	-91.48	-32.76	-289.29	70.42	-301.32	461.47
Net other operating income	10,985.68	113.57	3,165.77	2,044.29	1,416.61	4,245.45
<b>Operating income <sup>3)</sup></b>	<b>259,964.17</b>	<b>3,192.95</b>	<b>25,134.98</b>	<b>21,624.77</b>	<b>85,263.21</b>	<b>124,748.27</b>
Administrative expenses and depreciation	-161,687.66	-2,438.81	-13,558.18	-13,408.97	-52,619.66	-79,662.05
<b>Net income before impairment, provisions and taxes</b>	<b>98,276.51</b>	<b>754.14</b>	<b>11,576.79</b>	<b>8,215.80</b>	<b>32,643.55</b>	<b>45,086.22</b>
Impairment and provisions <sup>4)</sup>	-24,067.18	-279.58	-3,358.60	-1,128.98	-6,269.05	-13,030.98
Other	5,460.57	313.56	755.81	1,574.62	3,272.30	-455.72
<b>Profit and loss before tax <sup>5)</sup></b>	<b>82,590.87</b>	<b>1,368.41</b>	<b>9,268.58</b>	<b>8,686.38</b>	<b>30,103.99</b>	<b>33,163.51</b>
Tax expenses or income	-21,085.06	-101.70	-2,089.54	-1,645.77	-7,951.35	-9,296.70
<b>Net profit/loss</b>	<b>61,505.81</b>	<b>1,266.71</b>	<b>7,179.04</b>	<b>7,040.61</b>	<b>22,152.63</b>	<b>23,866.82</b>
Net interest income to operating income	53.72%	56.85%	53.57%	49.46%	56.12%	52.77%
Net fee and commission income to operating income	31.92%	35.37%	26.44%	31.19%	34.85%	31.06%
Net gains or losses on financial assets and liabilities held for trading to operating income	-3.09%	7.47%	7.37%	1.22%	-1.43%	-7.35%

Source: ECB.

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

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

2) Figures reported are year-to-date.

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

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

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

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

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

(EUR millions; percentages)

Profit and loss <sup>2) 3)</sup> (Q2 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	139,649.65	89,150.51	50,499.14
Net fee and commission income	82,972.35	46,692.39	36,279.96
Net gains or losses on financial assets and liabilities held for trading	-8,037.53	-10,614.15	2,576.63
Net gains or losses on financial assets and liabilities at fair value through profit and loss	33,174.68	22,355.89	10,818.79
Net gains or losses from hedge accounting	1,310.81	704.13	606.69
Exchange differences, net	-91.48	-16.16	-75.33
Net other operating income	10,985.68	4,745.61	6,240.07
<b>Operating income <sup>4)</sup></b>	<b>259,964.17</b>	<b>153,018.22</b>	<b>106,945.95</b>
Administrative expenses and depreciation	-161,687.66	-91,162.31	-70,525.35
<b>Net income before impairment, provisions and taxes</b>	<b>98,276.51</b>	<b>61,855.91</b>	<b>36,420.60</b>
Impairment and provisions <sup>5)</sup>	-24,067.18	-14,826.89	-9,240.29
Other	5,460.57	6,033.12	-572.56
<b>Profit and loss before tax <sup>6)</sup></b>	<b>82,590.87</b>	<b>53,634.50</b>	<b>28,956.37</b>
Tax expenses or income	-21,085.06	-14,140.57	-6,944.49
<b>Net profit/loss</b>	<b>61,505.81</b>	<b>39,493.93</b>	<b>22,011.89</b>
Net interest income to operating income	53.72%	58.26%	47.22%
Net fee and commission income to operating income	31.92%	30.51%	33.92%
Net gains or losses on financial assets and liabilities held for trading to operating income	-3.09%	-6.94%	2.41%

Source: ECB.

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

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

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

3) Figures reported are year-to-date.

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

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

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

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

Indicator <sup>1) 2)</sup>	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Return on equity (RoE)	6.92%	7.19%	6.70%	6.04%	7.62%
Return on assets (RoA)	0.43%	0.45%	0.43%	0.37%	0.46%
Cost-to-income ratio (CIR)	64.82%	63.57%	64.28%	64.30%	62.20%
Cost of risk (CoR) <sup>3)</sup>	0.57%	0.53%	0.50%	0.56%	0.52%

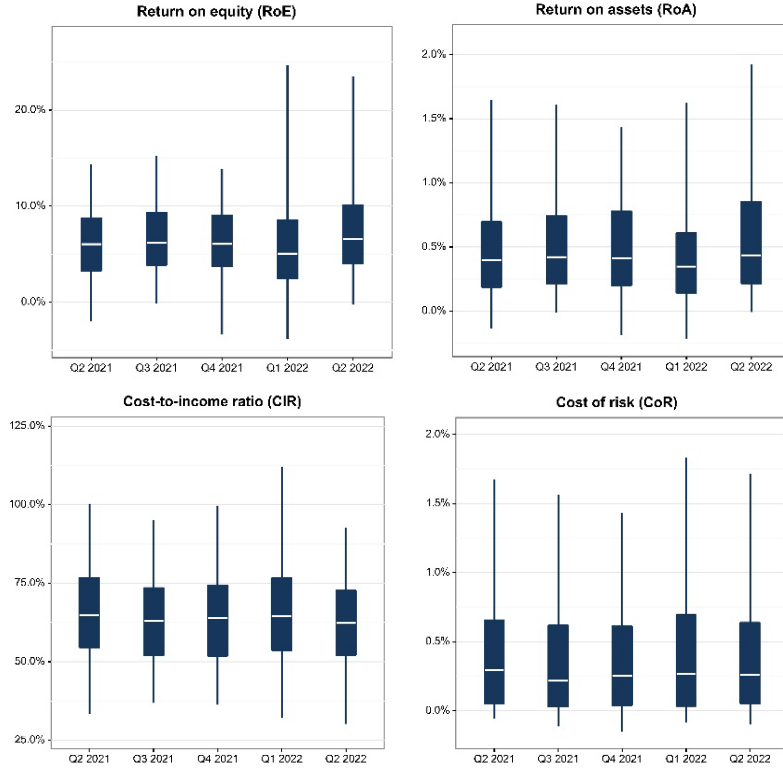
Source: ECB.

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

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

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

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



## T02.02.2 Key performance indicators by country

(percentages)

Country <sup>1) 2)</sup> (Q2 2022)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) <sup>4)</sup>
Belgium	10.71%	0.63%	66.27%	0.05%
Bulgaria	C	C	C	C
Germany	5.37%	0.28%	69.02%	0.29%
Estonia	8.31%	0.95%	53.66%	0.08%
Ireland	3.80%	0.36%	74.21%	0.07%
Greece	18.91%	1.46%	33.81%	1.03%
Spain	10.33%	0.61%	50.73%	1.05%
France	6.19%	0.36%	68.98%	0.49%
Croatia <sup>3)</sup>	-	-	-	-
Italy	9.07%	0.62%	61.21%	0.69%
Cyprus	4.17%	0.32%	73.49%	1.34%
Latvia	10.48%	1.07%	55.51%	C
Lithuania	12.66%	0.94%	44.94%	0.08%
Luxembourg	4.20%	0.34%	78.99%	0.04%
Malta	-4.28%	-0.29%	C	0.93%
Netherlands	7.43%	0.42%	60.28%	0.25%
Austria	12.43%	1.00%	55.22%	0.62%
Portugal	9.15%	0.70%	49.87%	0.47%
Slovenia	22.62%	2.45%	64.84%	0.74%
Slovakia <sup>3)</sup>	-	-	-	-
Finland	7.60%	0.46%	58.87%	0.19%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

### T02.02.3 Key performance indicators by classification (business model)

(percentages)

Category <sup>1) 2)</sup> (Q2 2022)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) <sup>4)</sup>
Corporate/wholesale lenders	1.79%	0.11%	72.94%	0.29%
Custodian and asset managers	10.82%	0.77%	58.70%	-0.05%
Development/promotional lenders	7.65%	0.64%	29.96%	0.06%
Diversified lenders	10.78%	0.71%	57.13%	0.51%
G-SIBs <sup>3)</sup>	6.99%	0.38%	63.86%	0.69%
Retail and consumer credit lenders	5.79%	0.39%	72.00%	0.31%
Small market lenders	16.71%	1.82%	56.66%	0.52%
Universal and investment banks	7.72%	0.48%	60.94%	0.40%
Not classified	C	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(percentages)

Category <sup>1) 2)</sup> (Q2 2022)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) <sup>7)</sup>
Banks with significant domestic exposures <sup>3)</sup>	7.11%	0.54%	68.14%	0.20%
Banks with largest non-domestic exposures				
SSM	7.54%	0.48%	61.11%	0.51%
Non-SSM EEA <sup>4)</sup>	11.20%	0.71%	59.62%	0.24%
Non-EEA Europe <sup>5)</sup>	6.92%	0.47%	65.90%	0.22%
RoW <sup>6)</sup>	7.35%	0.39%	62.71%	0.65%

Source: ECB.

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

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

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

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

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

5) European countries not in the EEA.

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

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

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

(percentages)

Category <sup>1) 2)</sup> (Q2 2022)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) <sup>4)</sup>
Banks with total assets				
Less than €30 billion	9.33%	0.92%	76.38%	0.64%
Between €30 billion and €100 billion	7.91%	0.59%	53.94%	0.38%
Between €100 billion and €200 billion	7.92%	0.56%	62.01%	0.28%
More than €200 billion	8.15%	0.49%	61.71%	0.41%
G-SIBs <sup>3)</sup>	6.99%	0.38%	63.86%	0.69%

Source: ECB.

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

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

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

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

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



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

(percentages)

Category <sup>2) 3)</sup> (Q2 2022)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)	Cost of risk (CoR) <sup>4)</sup>
Banks with low risk	8.21%	0.50%	59.58%	0.56%
Banks with medium, high risk and non-rated	6.76%	0.40%	65.94%	0.46%

Source: ECB.

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

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

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

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

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

## T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
<b>Cash, cash balances at central banks, other demand deposits</b>	4,055.41	4,297.51	3,920.48	4,371.45	4,181.59
<b>Loans and advances</b>	14,806.70	14,909.35	14,830.90	15,427.24	15,682.70
Central banks	190.01	182.88	189.58	217.03	242.77
General governments	902.32	897.77	891.24	888.68	886.51
Credit institutions	1,276.45	1,274.11	1,132.46	1,303.01	1,288.68
Other financial corporations	1,431.60	1,473.94	1,391.27	1,570.93	1,614.70
Non-financial corporations	5,201.41	5,220.82	5,334.23	5,450.47	5,592.88
Households	5,804.93	5,859.83	5,892.12	5,997.12	6,057.17
<b>Debt securities</b>	3,097.50	3,054.13	2,894.79	3,061.45	3,035.52
<b>Equity instruments</b>	480.33	489.17	423.49	412.99	358.45
<b>Derivatives</b>	1,574.84	1,603.34	1,581.25	1,730.65	2,089.58
Trading	1,470.18	1,501.27	1,484.62	1,624.27	1,929.87
Derivatives – hedge accounting	104.66	102.06	96.63	106.38	159.71
<b>Investments in subsidiaries, joint-ventures and associates</b>	160.41	162.19	163.12	158.97	141.72
<b>Intangible assets and goodwill</b>	113.22	113.15	111.99	112.92	114.49
<b>Other assets <sup>1)</sup></b>	1,007.81	1,047.86	1,165.64	1,182.48	1,161.64
<b>Total assets</b>	<b>25,296.23</b>	<b>25,676.69</b>	<b>25,091.66</b>	<b>26,458.16</b>	<b>26,765.68</b>
Share of unencumbered assets <sup>2)</sup>	76.90%	76.96%	76.65%	77.14%	77.40%
Share of encumbered assets <sup>2)</sup>	23.10%	23.04%	23.35%	22.86%	22.60%

Source: ECB.

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

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

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

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

(EUR billions; percentages)

Assets (Q2 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>3)</sup>	Italy
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>4,181.59</b>	139.69	C	870.11	7.66	161.99	61.63	532.29	1,230.96	-	414.27
<b>Loans and advances</b>	<b>15,682.70</b>	407.91	C	2,572.56	26.08	296.07	152.12	2,376.11	5,320.63	-	1,589.05
Central banks	<b>242.77</b>	C	C	33.96	C	5.66	C	33.10	71.10	-	18.73
General governments	<b>886.51</b>	24.74	C	151.49	0.75	2.70	C	104.70	402.84	-	52.24
Credit institutions	<b>1,288.68</b>	C	C	475.93	0.00	47.13	3.36	135.80	414.44	-	70.79
Other financial corporations	<b>1,614.70</b>	15.25	C	417.52	0.54	59.58	23.57	132.40	586.16	-	147.08
Non-financial corporations	<b>5,592.88</b>	116.93	C	879.86	C	89.19	77.54	776.22	1,853.00	-	733.75
Households	<b>6,057.17</b>	202.25	C	613.80	C	91.82	43.85	1,193.89	1,993.09	-	566.46
<b>Debt securities</b>	<b>3,035.52</b>	86.25	C	516.53	3.17	56.38	50.25	481.77	818.39	-	571.76
<b>Equity instruments</b>	<b>358.45</b>	1.31	C	28.42	0.01	0.72	0.82	28.80	230.29	-	30.54
<b>Derivatives</b>	<b>2,089.58</b>	16.32	C	836.50	0.19	68.06	7.85	148.29	773.23	-	97.93
Trading	<b>1,929.87</b>	13.33	C	829.33	C	65.52	6.18	131.37	689.22	-	79.99
Derivatives – hedge accounting	<b>159.71</b>	2.98	C	7.17	C	2.54	1.67	16.93	84.01	-	17.94
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>141.72</b>	4.64	C	16.06	C	1.31	0.94	20.66	61.72	-	21.16
<b>Intangible assets and goodwill</b>	<b>114.49</b>	1.89	C	12.00	0.02	2.15	1.39	28.23	43.84	-	13.77
<b>Other assets <sup>1)</sup></b>	<b>1,161.64</b>	13.64	C	124.79	C	36.87	41.64	173.48	592.05	-	109.81
<b>Total assets</b>	<b>26,765.68</b>	<b>671.66</b>	<b>C</b>	<b>4,976.97</b>	<b>37.40</b>	<b>623.55</b>	<b>316.65</b>	<b>3,789.64</b>	<b>9,071.10</b>	<b>-</b>	<b>2,848.29</b>
Share of unencumbered assets <sup>2)</sup>	<b>77.40%</b>	82.54%	C	73.23%	89.76%	86.37%	75.08%	75.97%	79.69%	-	71.77%
Share of encumbered assets <sup>2)</sup>	<b>22.60%</b>	17.46%	C	26.77%	10.24%	13.63%	24.92%	24.03%	20.31%	-	28.23%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q2 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Cash, cash balances at central banks, other demand deposits</b>	17.86	4.86	8.25	33.77	6.45	411.63	123.82	39.42	C	-	107.65
<b>Loans and advances</b>	17.63	10.53	18.71	C	11.70	1,728.05	439.05	131.67	21.81	-	494.08
Central banks	C	C	C	C	C	6.40	32.54	1.45	0.05	-	C
General governments	C	0.24	0.18	C	0.19	102.50	14.51	4.34	0.50	-	19.41
Credit institutions	0.22	C	C	9.54	0.68	86.37	18.08	3.68	0.39	-	7.49
Other financial corporations	0.55	0.11	0.05	6.25	0.43	176.49	21.40	1.80	0.47	-	C
Non-financial corporations	8.44	C	6.52	11.74	C	578.67	182.32	45.38	10.05	-	201.06
Households	8.19	4.63	9.17	30.66	C	777.62	170.21	75.01	10.35	-	240.36
<b>Debt securities</b>	C	2.18	3.75	25.48	6.53	171.44	87.73	55.99	7.77	-	81.99
<b>Equity instruments</b>	0.05	C	C	C	C	15.93	4.47	2.85	0.22	-	C
<b>Derivatives</b>	C	0.05	0.06	3.18	C	80.47	10.55	1.85	C	-	C
Trading	0.02	C	C	1.66	0.02	65.84	8.72	0.95	0.02	-	C
Derivatives – hedge accounting	C	C	C	1.52	C	14.63	1.84	0.90	C	-	7.32
<b>Investments in subsidiaries, joint-ventures and associates</b>	0.07	C	C	0.00	0.17	4.19	5.25	1.22	0.03	-	4.20
<b>Intangible assets and goodwill</b>	C	0.02	0.02	0.95	0.08	2.68	2.82	0.41	0.11	-	C
<b>Other assets <sup>1)</sup></b>	3.22	0.26	0.17	1.37	0.30	32.89	10.25	14.84	0.78	-	4.73
<b>Total assets</b>	<b>45.62</b>	<b>C</b>	<b>30.98</b>	<b>126.57</b>	<b>25.51</b>	<b>2,447.28</b>	<b>683.94</b>	<b>248.27</b>	<b>38.55</b>	<b>-</b>	<b>752.89</b>
Share of unencumbered assets <sup>2)</sup>	83.93%	C	94.19%	92.39%	92.27%	80.62%	82.57%	84.96%	95.79%	-	70.65%
Share of encumbered assets <sup>2)</sup>	16.07%	C	5.81%	7.61%	7.73%	19.38%	17.43%	15.04%	4.21%	-	29.35%

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

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

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

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

(EUR billions; percentages)

Assets (Q2 2022)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>4,181.59</b>	257.09	109.61	C	640.40	1,681.48	160.52	31.45	1,226.85	C
<b>Loans and advances</b>	<b>15,682.70</b>	836.37	119.26	C	1,945.91	7,323.22	832.86	90.53	4,237.77	C
Central banks	242.77	1.36	C	C	35.99	119.46	C	0.10	83.09	C
General governments	886.51	95.12	C	156.30	67.20	341.80	99.34	1.74	122.04	C
Credit institutions	1,288.68	134.75	43.75	9.64	58.52	535.10	C	5.81	487.15	C
Other financial corporations	1,614.70	85.90	21.62	C	90.88	978.79	28.18	1.24	404.04	C
Non-financial corporations	5,592.88	449.32	23.16	C	788.83	2,481.42	197.47	36.62	1,493.62	C
Households	6,057.17	69.93	25.62	C	904.49	2,866.65	494.00	45.03	1,647.82	C
<b>Debt securities</b>	<b>3,035.52</b>	133.89	93.11	C	511.78	1,251.77	265.59	19.33	715.89	C
<b>Equity instruments</b>	<b>358.45</b>	4.74	4.70	C	19.73	239.80	5.92	0.27	62.83	C
<b>Derivatives</b>	<b>2,089.58</b>	48.24	C	14.56	56.85	1,183.49	15.04	0.42	746.64	C
Trading	1,929.87	44.18	22.49	C	41.85	1,095.71	3.52	0.36	720.50	C
Derivatives – hedge accounting	159.71	4.06	C	C	15.00	87.78	11.52	0.06	26.15	C
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>141.72</b>	6.64	C	C	16.06	49.15	18.75	0.44	47.37	C
<b>Intangible assets and goodwill</b>	<b>114.49</b>	0.87	2.82	C	15.97	66.68	2.58	0.26	24.31	C
<b>Other assets <sup>1)</sup></b>	<b>1,161.64</b>	17.41	6.07	C	156.49	671.67	62.38	1.88	217.98	C
<b>Total assets</b>	<b>26,765.68</b>	<b>1,305.25</b>	<b>360.73</b>	<b>C</b>	<b>3,363.18</b>	<b>12,467.26</b>	<b>1,363.64</b>	<b>144.59</b>	<b>7,279.64</b>	<b>C</b>
Share of unencumbered assets <sup>2)</sup>	77.40%	61.96%	85.36%	63.91%	75.40%	79.75%	72.84%	94.18%	77.96%	C
Share of encumbered assets <sup>2)</sup>	22.60%	38.04%	14.64%	36.09%	24.60%	20.25%	27.16%	5.82%	22.04%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q2 2022)	Total	Banks with significant domestic exposures <sup>3)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>4)</sup>	Non-EEA Europe <sup>5)</sup>	RoW <sup>6)</sup>
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>4,181.59</b>	168.15	2,132.80	190.02	158.03	1,532.59
<b>Loans and advances</b>	<b>15,682.70</b>	764.49	7,407.04	891.96	434.86	6,184.36
Central banks	242.77	0.21	64.21	61.22	6.75	110.38
General governments	886.51	143.50	337.19	19.85	27.25	358.72
Credit institutions	1,288.68	10.27	750.81	23.78	22.46	481.36
Other financial corporations	1,614.70	31.15	663.97	33.70	38.13	847.75
Non-financial corporations	5,592.88	226.46	2,780.67	341.36	149.27	2,095.12
Households	6,057.17	352.89	2,810.19	412.05	191.00	2,291.04
<b>Debt securities</b>	<b>3,035.52</b>	245.12	1,448.00	194.98	79.70	1,067.72
<b>Equity instruments</b>	<b>358.45</b>	28.02	100.75	13.64	1.75	214.28
<b>Derivatives</b>	<b>2,089.58</b>	13.41	864.53	49.36	67.86	1,094.41
Trading	1,929.87	C	786.73	C	C	1,033.04
Derivatives – hedge accounting	159.71	C	77.80	C	C	61.37
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>141.72</b>	21.21	72.26	5.70	2.29	40.26
<b>Intangible assets and goodwill</b>	<b>114.49</b>	2.61	51.52	6.66	4.61	49.09
<b>Other assets <sup>1)</sup></b>	<b>1,161.64</b>	37.02	460.19	27.74	20.34	616.36
<b>Total assets</b>	<b>26,765.68</b>	<b>1,280.03</b>	<b>12,537.08</b>	<b>1,380.06</b>	<b>769.44</b>	<b>10,799.08</b>
Share of unencumbered assets <sup>2)</sup>	77.40%	71.48%	76.17%	78.48%	77.84%	79.36%
Share of encumbered assets <sup>2)</sup>	22.60%	28.52%	23.83%	21.52%	22.16%	20.64%

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

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

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

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

5) European countries not in the EEA.

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

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

(EUR billions; percentages)

Assets (Q2 2022)	Total	Banks with total assets				G-SIBs <sup>3)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>4,181.59</b>	75.32	399.20	429.10	1,596.49	1,681.48
<b>Loans and advances</b>	<b>15,682.70</b>	136.49	1,404.34	1,341.26	5,477.39	7,323.22
Central banks	242.77	0.27	0.90	14.56	107.57	119.46
General governments	886.51	1.97	162.24	95.51	285.00	341.80
Credit institutions	1,288.68	14.91	65.52	109.13	564.03	535.10
Other financial corporations	1,614.70	5.03	90.66	155.91	384.31	978.79
Non-financial corporations	5,592.88	50.34	472.96	529.00	2,059.15	2,481.42
Households	6,057.17	63.97	612.06	437.17	2,077.32	2,866.65
<b>Debt securities</b>	<b>3,035.52</b>	37.76	408.33	345.71	991.95	1,251.77
<b>Equity instruments</b>	<b>358.45</b>	0.43	19.94	33.51	64.76	239.80
<b>Derivatives</b>	<b>2,089.58</b>	2.18	56.94	283.28	563.68	1,183.49
Trading	1,929.87	1.77	30.38	267.78	534.23	1,095.71
Derivatives – hedge accounting	159.71	0.41	26.56	15.50	29.46	87.78
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>141.72</b>	0.68	12.68	11.71	67.50	49.15
<b>Intangible assets and goodwill</b>	<b>114.49</b>	1.02	8.28	4.76	33.75	66.68
<b>Other assets <sup>1)</sup></b>	<b>1,161.64</b>	22.72	116.54	71.55	279.17	671.67
<b>Total assets</b>	<b>26,765.68</b>	<b>276.60</b>	<b>2,426.26</b>	<b>2,520.87</b>	<b>9,074.70</b>	<b>12,467.26</b>
Share of unencumbered assets <sup>2)</sup>	77.40%	92.47%	72.88%	76.23%	75.25%	79.75%
Share of encumbered assets <sup>2)</sup>	22.60%	7.53%	27.12%	23.77%	24.75%	20.25%

Source: ECB.

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

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

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

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

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

(EUR billions; percentages)

Assets (Q2 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>4,181.59</b>	2,444.27	1,737.32
<b>Loans and advances</b>	<b>15,682.70</b>	9,670.39	6,012.32
Central banks	242.77	147.56	95.21
General governments	886.51	498.38	388.14
Credit institutions	1,288.68	849.52	439.16
Other financial corporations	1,614.70	819.93	794.77
Non-financial corporations	5,592.88	3,542.72	2,050.16
Households	6,057.17	3,812.28	2,244.88
<b>Debt securities</b>	<b>3,035.52</b>	1,704.52	1,331.00
<b>Equity instruments</b>	<b>358.45</b>	189.23	169.22
<b>Derivatives</b>	<b>2,089.58</b>	921.50	1,168.08
Trading	1,929.87	823.38	1,106.48
Derivatives – hedge accounting	159.71	98.11	61.60
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>141.72</b>	89.27	52.45
<b>Intangible assets and goodwill</b>	<b>114.49</b>	78.22	36.27
<b>Other assets <sup>2)</sup></b>	<b>1,161.64</b>	655.61	506.03
<b>Total assets</b>	<b>26,765.68</b>	<b>15,753.00</b>	<b>11,012.68</b>
Share of unencumbered assets <sup>3)</sup>	77.40%	77.47%	77.30%
Share of encumbered assets <sup>3)</sup>	22.60%	22.53%	22.70%

Source: ECB.

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

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

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

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



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

(EUR billions)

Liabilities and equity	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
<b>Deposits</b>	17,077.34	17,376.84	16,909.04	17,848.88	17,889.11
Central banks	2,176.45	2,183.84	2,136.19	2,188.27	2,126.28
General governments	549.81	548.43	511.44	589.51	621.02
Credit institutions	1,596.61	1,632.54	1,329.31	1,612.98	1,610.83
Other financial corporations	2,246.56	2,360.87	2,175.87	2,501.84	2,470.86
Non-financial corporations	3,602.25	3,705.94	3,766.45	3,834.03	3,832.79
Households	6,905.65	6,945.22	6,989.77	7,122.25	7,227.33
<b>Debt securities issued</b>	3,584.84	3,606.76	3,517.40	3,545.45	3,514.60
of which: subordinated	281.84	284.55	302.50	303.34	303.80
<b>Derivatives</b>	1,580.36	1,605.90	1,606.06	1,722.33	2,035.77
of which: trading	1,426.42	1,454.64	1,456.01	1,560.88	1,838.76
<b>Provisions <sup>1)</sup></b>	126.45	124.72	125.59	121.71	108.03
<b>Other liabilities <sup>2)</sup></b>	1,342.86	1,358.37	1,325.40	1,601.77	1,604.69
<b>Equity</b>	1,584.38	1,604.10	1,608.17	1,618.01	1,613.48
Paid-up capital	644.49	647.04	638.05	640.05	629.45
Reserves	825.48	818.41	814.85	908.31	888.71
Minority interests	47.81	48.53	47.39	46.33	42.68
Other comprehensive income	-67.61	-68.66	-65.81	-74.49	-81.72
Other <sup>3)</sup>	134.22	158.78	173.70	97.82	134.36
<b>Total liabilities and equity</b>	<b>25,296.23</b>	<b>25,676.69</b>	<b>25,091.66</b>	<b>26,458.16</b>	<b>26,765.68</b>

Source: ECB.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>4)</sup>	Italy
<b>Deposits</b>	<b>17,889.11</b>	533.16	C	2,891.50	30.65	412.35	268.91	2,832.38	5,673.46	-	2,179.65
Central banks	<b>2,126.28</b>	43.84	C	273.52	C	25.53	50.29	383.43	628.19	-	389.24
General governments	<b>621.02</b>	28.52	C	174.93	2.99	6.58	7.52	122.66	125.75	-	66.48
Credit institutions	<b>1,610.83</b>	39.99	C	612.95	C	75.01	5.85	170.66	406.69	-	139.52
Other financial corporations	<b>2,470.86</b>	62.68	C	637.74	1.15	50.86	8.74	224.81	971.73	-	175.92
Non-financial corporations	<b>3,832.79</b>	88.81	C	470.84	10.48	129.54	51.05	558.77	1,402.75	-	466.87
Households	<b>7,227.33</b>	269.31	C	721.50	13.88	124.83	145.46	1,372.05	2,138.35	-	941.61
<b>Debt securities issued</b>	<b>3,514.60</b>	69.22	C	644.99	C	29.74	8.42	413.46	1,263.34	-	241.97
of which: subordinated	<b>303.80</b>	4.08	C	43.93	C	7.55	3.23	57.03	97.10	-	31.30
<b>Derivatives</b>	<b>2,035.77</b>	18.57	C	816.95	0.18	62.46	6.40	140.23	752.64	-	100.80
of which: trading	<b>1,838.76</b>	12.43	C	801.10	0.15	58.87	5.38	122.99	638.88	-	89.85
<b>Provisions <sup>1)</sup></b>	<b>108.03</b>	1.01	C	22.93	0.02	1.47	1.06	22.49	27.73	-	19.73
<b>Other liabilities <sup>2)</sup></b>	<b>1,604.69</b>	10.14	C	343.51	C	58.44	7.39	158.58	822.32	-	112.62
<b>Equity</b>	<b>1,613.48</b>	39.56	C	257.09	4.26	59.09	24.46	222.49	531.61	-	193.52
Paid-up capital	<b>629.45</b>	13.44	C	113.34	0.24	18.72	48.92	120.23	144.79	-	91.78
Reserves	<b>888.71</b>	22.29	C	123.18	3.83	37.66	-26.27	129.67	335.73	-	85.03
Minority interests	<b>42.68</b>	C	C	3.47	C	C	0.16	11.28	15.48	-	1.71
Other comprehensive income	<b>-81.72</b>	C	C	-5.62	C	C	-1.10	-51.60	-2.32	-	-6.86
Other <sup>3)</sup>	<b>134.36</b>	4.39	C	22.72	0.18	4.01	2.76	12.91	37.93	-	21.87
<b>Total liabilities and equity</b>	<b>26,765.68</b>	<b>671.66</b>	<b>C</b>	<b>4,976.97</b>	<b>37.40</b>	<b>623.55</b>	<b>316.65</b>	<b>3,789.64</b>	<b>9,071.10</b>	<b>-</b>	<b>2,848.29</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>4)</sup>	Finland
<b>Deposits</b>	40.60	15.42	28.08	103.00	22.29	1,703.87	536.33	211.54	32.75	-	C
Central banks	5.23	C	1.61	5.08	C	210.20	52.17	21.84	0.23	-	33.27
General governments	1.08	0.25	1.82	9.69	C	19.94	22.45	5.84	0.84	-	23.00
Credit institutions	1.22	C	1.28	9.48	0.30	70.11	52.88	3.58	0.60	-	C
Other financial corporations	2.34	C	0.71	32.68	1.22	234.08	34.80	5.36	1.07	-	24.26
Non-financial corporations	7.22	4.99	6.39	10.71	4.27	340.26	114.44	44.87	6.59	-	C
Households	23.51	C	16.27	35.35	15.55	829.28	259.58	130.05	23.42	-	C
<b>Debt securities issued</b>	0.74	C	C	9.33	0.86	487.29	67.46	7.28	0.86	-	267.66
of which: subordinated	C	C	C	0.79	0.23	34.23	12.03	2.89	0.38	-	8.43
<b>Derivatives</b>	0.01	C	0.03	2.14	0.03	74.71	11.56	2.26	0.02	-	46.75
of which: trading	0.00	0.01	0.03	1.58	C	59.34	8.24	0.56	0.02	-	C
<b>Provisions <sup>1)</sup></b>	0.15	0.01	0.01	0.34	0.06	4.49	3.71	1.82	0.17	-	C
<b>Other liabilities <sup>2)</sup></b>	0.57	0.37	C	1.64	0.54	40.01	10.13	6.48	0.56	-	30.12
<b>Equity</b>	3.55	C	2.29	10.12	1.73	136.91	54.76	18.89	4.18	-	45.39
Paid-up capital	1.54	0.88	0.98	2.37	0.81	38.67	13.68	9.60	C	-	7.55
Reserves	1.50	0.85	1.17	5.45	C	80.10	32.56	11.32	2.50	-	40.22
Minority interests	C	C	C	C	C	1.49	6.65	1.89	C	-	C
Other comprehensive income	C	C	C	C	-0.05	-1.19	-5.34	-5.08	-0.16	-	-1.99
Other <sup>3)</sup>	0.29	0.10	0.15	0.68	-0.04	17.85	7.21	1.17	0.47	-	C
<b>Total liabilities and equity</b>	<b>45.62</b>	<b>C</b>	<b>30.98</b>	<b>126.57</b>	<b>25.51</b>	<b>2,447.28</b>	<b>683.94</b>	<b>248.27</b>	<b>38.55</b>	<b>-</b>	<b>752.89</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2022)	Total	Corporate/wholesale lenders	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs <sup>4)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Deposits</b>	<b>17,889.11</b>	889.15	267.48	C	2,732.86	7,981.30	1,126.01	123.06	4,681.26	C
Central banks	<b>2,126.28</b>	123.25	C	50.30	401.96	912.96	118.33	3.97	509.68	C
General governments	<b>621.02</b>	65.04	C	2.04	103.08	221.23	31.29	6.33	187.58	C
Credit institutions	<b>1,610.83</b>	253.69	45.13	C	119.01	549.50	52.24	3.49	579.75	C
Other financial corporations	<b>2,470.86</b>	149.03	139.91	C	177.17	1,313.88	81.36	3.91	593.27	C
Non-financial corporations	<b>3,832.79</b>	137.20	9.84	C	541.83	1,919.39	123.01	31.46	1,065.74	C
Households	<b>7,227.33</b>	160.94	62.36	C	1,389.82	3,064.34	719.77	73.90	1,745.25	C
<b>Debt securities issued</b>	<b>3,514.60</b>	260.99	C	298.92	254.70	1,567.97	94.83	2.84	996.10	C
of which: subordinated	<b>303.80</b>	12.06	0.78	C	42.28	143.98	8.47	0.66	95.56	C
<b>Derivatives</b>	<b>2,035.77</b>	55.97	C	21.35	50.89	1,149.78	8.09	0.28	721.54	C
of which: trading	<b>1,838.76</b>	48.53	26.53	C	36.10	1,029.88	3.31	0.24	691.72	C
<b>Provisions <sup>1)</sup></b>	<b>108.03</b>	8.95	1.74	C	20.53	46.09	5.43	0.36	24.17	C
<b>Other liabilities <sup>2)</sup></b>	<b>1,604.69</b>	12.17	9.80	C	82.41	1,039.14	37.61	2.28	402.87	C
<b>Equity</b>	<b>1,613.48</b>	78.01	25.77	C	221.79	682.98	91.67	15.78	453.71	C
Paid-up capital	<b>629.45</b>	41.95	5.36	C	130.09	241.82	30.04	6.20	147.69	C
Reserves	<b>888.71</b>	33.75	C	11.79	76.99	396.56	60.81	8.33	280.99	C
Minority interests	<b>42.68</b>	0.11	C	C	9.75	25.70	0.74	C	5.66	C
Other comprehensive income	<b>-81.72</b>	<b>-0.16</b>	<b>-0.55</b>	C	<b>-14.92</b>	<b>-36.40</b>	<b>-4.11</b>	<b>-0.21</b>	<b>-26.44</b>	C
Other <sup>3)</sup>	<b>134.36</b>	2.35	3.17	1.68	19.87	55.31	4.19	C	45.80	C
<b>Total liabilities and equity</b>	<b>26,765.68</b>	<b>1,305.25</b>	<b>360.73</b>	<b>C</b>	<b>3,363.18</b>	<b>12,467.26</b>	<b>1,363.64</b>	<b>144.59</b>	<b>7,279.64</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2022)	Total	Banks with significant domestic exposures <sup>4)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>5)</sup>	Non-EEA Europe <sup>6)</sup>	RoW <sup>7)</sup>
<b>Deposits</b>	<b>17,889.11</b>	953.78	8,748.31	941.94	550.29	6,694.79
Central banks	<b>2,126.28</b>	144.56	1,077.60	81.99	70.99	751.15
General governments	<b>621.02</b>	19.39	341.51	47.30	19.37	193.45
Credit institutions	<b>1,610.83</b>	37.69	896.52	55.96	21.32	599.33
Other financial corporations	<b>2,470.86</b>	68.90	1,143.76	62.69	61.54	1,133.97
Non-financial corporations	<b>3,832.79</b>	114.56	1,711.87	237.13	121.78	1,647.46
Households	<b>7,227.33</b>	568.69	3,577.06	456.87	255.28	2,369.43
<b>Debt securities issued</b>	<b>3,514.60</b>	167.89	1,519.39	256.38	80.25	1,490.70
of which: subordinated	<b>303.80</b>	6.23	138.62	17.43	8.11	133.41
<b>Derivatives</b>	<b>2,035.77</b>	10.54	847.00	52.08	66.67	1,059.49
of which: trading	<b>1,838.76</b>	3.48	769.95	C	C	960.04
<b>Provisions <sup>1)</sup></b>	<b>108.03</b>	7.03	54.22	3.34	1.91	41.53
<b>Other liabilities <sup>2)</sup></b>	<b>1,604.69</b>	44.04	569.70	39.01	18.29	933.64
<b>Equity</b>	<b>1,613.48</b>	96.75	798.46	87.30	52.03	578.94
Paid-up capital	<b>629.45</b>	47.21	319.01	21.84	15.29	226.10
Reserves	<b>888.71</b>	48.68	425.72	60.57	34.49	319.25
Minority interests	<b>42.68</b>	0.39	11.38	C	C	24.35
Other comprehensive income	<b>-81.72</b>	<b>-1.57</b>	<b>-20.09</b>	C	C	<b>-49.44</b>
Other <sup>3)</sup>	<b>134.36</b>	2.04	62.44	C	C	58.68
<b>Total liabilities and equity</b>	<b>26,765.68</b>	<b>1,280.03</b>	<b>12,537.08</b>	<b>1,380.06</b>	<b>769.44</b>	<b>10,799.08</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

6) European countries not in the EEA.

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

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

(EUR billions)

Liabilities and equity (Q2 2022)	Total	Banks with total assets				G-SIBs <sup>4)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Deposits</b>	<b>17,889.11</b>	236.35	1,737.03	1,563.35	6,371.08	7,981.30
Central banks	<b>2,126.28</b>	9.88	229.45	220.40	753.59	912.96
General governments	<b>621.02</b>	8.24	60.60	63.42	267.54	221.23
Credit institutions	<b>1,610.83</b>	8.67	134.28	148.50	769.88	549.50
Other financial corporations	<b>2,470.86</b>	30.28	238.58	209.04	679.07	1,313.88
Non-financial corporations	<b>3,832.79</b>	52.77	241.84	298.03	1,320.77	1,919.39
Households	<b>7,227.33</b>	126.50	832.28	623.97	2,580.24	3,064.34
<b>Debt securities issued</b>	<b>3,514.60</b>	6.39	379.43	338.22	1,222.58	1,567.97
of which: subordinated	<b>303.80</b>	2.22	16.36	18.89	122.36	143.98
<b>Derivatives</b>	<b>2,035.77</b>	1.73	58.68	281.79	543.80	1,149.78
of which: trading	<b>1,838.76</b>	1.62	35.29	259.67	512.31	1,029.88
<b>Provisions</b> <sup>1)</sup>	<b>108.03</b>	0.76	11.11	12.20	37.87	46.09
<b>Other liabilities</b> <sup>2)</sup>	<b>1,604.69</b>	4.22	58.39	147.40	355.53	1,039.14
<b>Equity</b>	<b>1,613.48</b>	27.15	181.62	177.90	543.83	682.98
Paid-up capital	<b>629.45</b>	14.25	99.62	67.00	206.75	241.82
Reserves	<b>888.71</b>	11.44	70.64	102.15	307.92	396.56
Minority interests	<b>42.68</b>	0.17	3.78	0.68	12.35	25.70
Other comprehensive income	<b>-81.72</b>	<b>-0.32</b>	<b>-5.39</b>	<b>-3.42</b>	<b>-36.17</b>	<b>-36.40</b>
Other <sup>3)</sup>	<b>134.36</b>	1.61	12.96	11.49	52.99	55.31
<b>Total liabilities and equity</b>	<b>26,765.68</b>	<b>276.60</b>	<b>2,426.26</b>	<b>2,520.87</b>	<b>9,074.70</b>	<b>12,467.26</b>

Source: ECB.

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

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Deposits</b>	<b>17,889.11</b>	10,614.26	7,274.85
Central banks	2,126.28	1,292.79	833.48
General governments	621.02	398.19	222.83
Credit institutions	1,610.83	912.23	698.60
Other financial corporations	2,470.86	1,547.51	923.35
Non-financial corporations	3,832.79	2,216.41	1,616.38
Households	7,227.33	4,247.13	2,980.20
<b>Debt securities issued</b>	<b>3,514.60</b>	2,366.91	1,147.69
of which: subordinated	303.80	179.14	124.65
<b>Derivatives</b>	<b>2,035.77</b>	913.65	1,122.12
of which: trading	1,838.76	793.19	1,045.58
<b>Provisions</b> <sup>2)</sup>	<b>108.03</b>	61.65	46.38
<b>Other liabilities</b> <sup>3)</sup>	<b>1,604.69</b>	834.54	770.14
<b>Equity</b>	<b>1,613.48</b>	961.98	651.50
Paid-up capital	629.45	320.02	309.43
Reserves	888.71	596.38	292.33
Minority interests	42.68	29.89	12.79
Other comprehensive income	-81.72	-60.67	-21.05
Other <sup>4)</sup>	134.36	76.36	58.00
<b>Total liabilities and equity</b>	<b>26,765.68</b>	<b>15,753.00</b>	<b>11,012.68</b>

Source: ECB.

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

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

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

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

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

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

Exposure to General governments <sup>1)</sup>	Q4 2021	Q2 2022
<b>SSM</b>		
Belgium	122,402.96	122,397.74
Bulgaria	6,370.00	5,121.13
Germany	276,788.54	253,334.66
Estonia	1,245.05	1,079.43
Ireland	24,535.14	20,967.49
Greece	38,028.13	33,833.32
Spain	373,069.70	355,853.30
France	580,013.60	606,833.43
Croatia	9,560.81	10,720.27
Italy	418,892.88	437,552.78
Cyprus	5,213.07	4,875.77
Latvia	2,466.65	2,513.69
Lithuania	4,370.62	4,024.67
Luxembourg	23,793.87	24,024.91
Malta	2,502.94	2,741.24
Netherlands	145,612.42	129,374.82
Austria	51,756.58	48,947.38
Portugal	52,463.87	48,917.83
Slovenia	6,098.91	5,771.82
Slovakia	14,608.04	13,787.17
Finland	38,429.98	36,815.43
<b>Non-SSM EEA <sup>2)</sup></b>	139,401.62	150,600.71
<b>Non-EEA Europe <sup>3)</sup></b>	47,412.02	42,814.29
<b>RoW <sup>4)</sup></b>	420,625.18	490,841.97
<b>Total non-domestic unallocated exposure <sup>5)</sup></b>	46,047.31	49,315.07
<b>Total exposure</b>	<b>2,851,709.90</b>	<b>2,903,060.34</b>

Source: ECB.

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

1) This table is based on Template C 33.00.a. Institutions are required to report this template twice a year only, in the second and fourth quarters.

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

3) European countries not in the EEA.

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

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



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

(EUR millions)

Exposure to General governments (Q2 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>5)</sup>	Italy
<b>SSM</b>											
Belgium	122,397.74	50,356.68	C	4,430.98	C	191.35	C	C	25,703.34	-	4,075.53
Bulgaria	5,121.13	C	C	59.18	C	C	C	C	C	-	C
Germany	253,334.66	1,336.87	C	167,097.35	C	808.88	C	C	29,134.50	-	20,471.78
Estonia	1,079.43	C	C	C	834.80	C	C	C	C	-	C
Ireland	20,967.49	C	C	932.17	C	10,373.46	C	89.48	2,249.28	-	2,841.64
Greece	33,833.32	C	C	C	C	C	32,476.44	0.00	C	-	98.04
Spain	355,853.30	2,979.00	C	9,825.63	C	1,836.51	3,062.01	262,717.89	21,473.75	-	39,008.95
France	606,833.43	5,544.19	C	7,148.82	C	1,710.30	174.75	3,963.68	549,626.88	-	18,084.88
Croatia	10,720.27	C	C	C	C	C	C	C	35.99	-	6,118.77
Italy	437,552.78	1,724.56	C	22,603.53	C	687.28	6,427.65	44,156.19	48,465.08	-	307,650.74
Cyprus	4,875.77	C	C	C	C	C	1,090.86	C	C	-	C
Latvia	2,513.69	184.75	C	324.90	506.25	C	C	C	C	-	136.63
Lithuania	4,024.67	C	C	C	604.46	C	C	C	C	-	C
Luxembourg	24,024.91	881.76	C	383.67	C	C	C	60.04	9,106.96	-	842.15
Malta	2,741.24	C	C	C	C	C	C	C	C	-	C
Netherlands	129,374.82	606.80	C	1,051.14	C	65.17	C	16.89	6,955.98	-	923.78
Austria	48,947.38	635.53	C	8,620.94	C	C	C	336.94	2,564.67	-	9,519.23
Portugal	48,917.83	C	C	1,484.46	C	C	489.70	12,197.71	7,545.36	-	5,003.89
Slovenia	5,771.82	513.54	C	181.37	C	C	C	C	C	-	1,142.10
Slovakia	13,787.17	C	C	377.80	C	C	C	C	471.33	-	1,227.92
Finland	36,815.43	262.54	C	1,211.80	C	C	C	C	2,638.48	-	C
<b>Non-SSM EEA <sup>1)</sup></b>	<b>150,600.71</b>	C	C	13,587.79	C	C	C	C	20,477.23	-	10,029.17
<b>Non-EEA Europe <sup>2)</sup></b>	<b>42,814.29</b>	C	C	8,894.55	C	1,839.87	569.33	4,688.66	13,390.73	-	5,305.63
<b>RoW <sup>3)</sup></b>	<b>490,841.97</b>	5,930.34	C	55,383.73	C	6,402.92	C	115,880.89	190,155.29	-	51,630.06
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	<b>49,315.07</b>	272.84	C	14,089.47	C	306.26	C	C	9,366.13	-	12,039.59
<b>Total exposure</b>	<b>2,903,060.34</b>	<b>102,764.59</b>	<b>C</b>	<b>318,756.03</b>	<b>2,055.65</b>	<b>26,455.45</b>	<b>51,156.45</b>	<b>461,371.23</b>	<b>940,554.04</b>	<b>-</b>	<b>498,577.11</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>5)</sup>	Finland
<b>SSM</b>											
Belgium	C	C	C	1,703.73	C	29,150.94	753.91	1,322.48	C	-	C
Bulgaria	C	C	C	C	C	C	149.41	C	C	-	C
Germany	C	C	C	493.99	C	23,394.81	2,803.28	C	187.16	-	C
Estonia	C	C	C	C	C	C	C	C	C	-	C
Ireland	C	C	C	285.71	C	215.76	278.72	2,024.30	134.47	-	C
Greece	C	C	C	C	C	C	C	C	C	-	C
Spain	C	C	C	1,283.13	C	C	819.07	7,018.23	173.70	-	C
France	C	C	C	1,845.11	278.94	13,266.71	1,420.63	3,471.89	203.57	-	C
Croatia	C	C	C	C	C	C	4,397.13	C	C	-	C
Italy	C	C	C	C	C	3,195.64	941.15	C	103.63	-	C
Cyprus	3,756.00	C	C	C	C	C	C	C	C	-	C
Latvia	C	987.86	C	C	C	C	86.56	C	25.43	-	C
Lithuania	C	C	2,028.35	C	C	C	85.49	C	44.05	-	C
Luxembourg	C	C	C	2,748.79	C	6,260.70	C	2,202.20	C	-	C
Malta	C	C	C	C	C	C	C	C	C	-	C
Netherlands	C	C	C	C	C	118,632.83	251.33	C	131.68	-	C
Austria	C	C	C	64.06	C	6,506.53	19,871.80	C	187.91	-	C
Portugal	C	C	C	C	C	C	140.21	21,523.93	80.40	-	C
Slovenia	C	C	C	C	C	C	1,046.86	C	1,980.81	-	C
Slovakia	C	C	C	159.56	C	C	7,857.90	C	128.67	-	C
Finland	C	C	C	C	C	5,496.00	147.28	C	C	-	26,341.78
<b>Non-SSM EEA <sup>1)</sup></b>	C	C	C	392.41	C	C	38,279.84	C	248.08	-	C
<b>Non-EEA Europe <sup>2)</sup></b>	C	C	C	C	C	1,555.91	3,603.51	C	2,186.75	-	C
<b>RoW <sup>3)</sup></b>	C	C	C	2,294.47	C	48,761.47	2,562.79	4,578.88	192.96	-	C
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	C	C	C	836.45	124.89	5,934.96	C	C	104.07	-	C
<b>Total exposure</b>	<b>4,483.38</b>	<b>C</b>	<b>2,278.05</b>	<b>12,448.68</b>	<b>4,242.68</b>	<b>278,830.73</b>	<b>86,987.92</b>	<b>49,014.05</b>	<b>6,529.34</b>	<b>-</b>	<b>52,963.75</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2022)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lender	Diversified lenders	G-SIBs <sup>5)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>SSM</b>										
Belgium	122,397.74	556.47	1,908.32	C	4,839.43	46,270.33	6,352.96	277.31	61,809.61	C
Bulgaria	5,121.13	C	C	C	362.66	C	C	C	C	C
Germany	253,334.66	105,859.43	6,360.15	C	17,200.07	62,015.34	8,219.36	217.77	52,934.38	C
Estonia	1,079.43	C	C	C	C	0.05	C	990.98	77.08	C
Ireland	20,967.49	590.44	1,507.87	C	12,838.51	3,272.30	621.42	137.62	1,994.82	C
Greece	33,833.32	C	C	C	32,480.27	C	C	C	1,258.50	C
Spain	355,853.30	1,444.04	6,512.98	C	147,385.74	61,642.75	71,107.68	232.93	66,851.64	C
France	606,833.43	3,976.88	3,395.43	77,048.48	16,307.12	361,827.97	C	225.99	39,302.43	C
Croatia	10,720.27	C	C	C	3,990.95	C	C	471.70	C	C
Italy	437,552.78	3,284.19	26,131.99	C	76,042.13	104,865.75	124,058.57	131.84	98,324.87	C
Cyprus	4,875.77	C	C	C	4,858.72	C	C	C	C	C
Latvia	2,513.69	115.87	125.17	C	C	159.13	C	1,689.55	329.25	C
Lithuania	4,024.67	C	C	C	95.44	C	C	3,454.51	355.46	C
Luxembourg	24,024.91	124.79	51.66	C	5,921.33	9,227.59	196.64	C	6,703.24	C
Malta	2,741.24	C	C	C	2,583.03	C	C	C	C	C
Netherlands	129,374.82	262.53	751.90	C	550.98	12,812.19	2,866.75	142.18	17,247.74	C
Austria	48,947.38	7,429.06	1,684.56	C	19,418.01	11,544.17	473.60	208.56	7,252.20	C
Portugal	48,917.83	432.80	C	C	28,691.83	13,346.81	3,417.64	80.40	2,537.91	C
Slovenia	5,771.82	148.31	C	C	1,128.90	1,349.04	C	2,049.66	944.34	C
Slovakia	13,787.17	179.05	C	C	8,061.70	866.21	C	148.81	4,442.87	C
Finland	36,815.43	319.13	705.23	C	187.22	4,916.63	95.41	102.97	13,266.65	C
<b>Non-SSM EEA <sup>1)</sup></b>	<b>150,600.71</b>	<b>1,057.83</b>	<b>411.11</b>	<b>299.61</b>	<b>43,669.13</b>	<b>51,939.33</b>	<b>C</b>	<b>878.11</b>	<b>52,006.17</b>	<b>C</b>
<b>Non-EEA Europe <sup>2)</sup></b>	<b>42,814.29</b>	<b>2,641.28</b>	<b>C</b>	<b>C</b>	<b>7,341.90</b>	<b>20,969.09</b>	<b>1,041.80</b>	<b>2,470.42</b>	<b>7,398.78</b>	<b>C</b>
<b>RoW <sup>3)</sup></b>	<b>490,841.97</b>	<b>8,102.22</b>	<b>3,890.24</b>	<b>C</b>	<b>24,375.30</b>	<b>328,807.45</b>	<b>2,289.13</b>	<b>416.45</b>	<b>118,602.66</b>	<b>C</b>
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	<b>49,315.07</b>	<b>6,699.12</b>	<b>2,279.76</b>	<b>C</b>	<b>12,542.27</b>	<b>14,427.62</b>	<b>1,127.79</b>	<b>104.07</b>	<b>11,318.88</b>	<b>C</b>
<b>Total exposure</b>	<b>2,903,060.34</b>	<b>143,539.82</b>	<b>56,343.71</b>	<b>C</b>	<b>470,947.53</b>	<b>1,115,829.40</b>	<b>327,219.79</b>	<b>15,326.04</b>	<b>569,476.93</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2022)	Total	Banks with total assets				G-SIBs <sup>5)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>SSM</b>						
Belgium	122,397.74	C	9,812.76	C	31,728.87	46,270.33
Bulgaria	5,121.13	C	304.22	C	C	C
Germany	253,334.66	1,203.18	27,400.41	25,149.89	137,565.83	62,015.34
Estonia	1,079.43	990.98	C	C	22.46	0.05
Ireland	20,967.49	256.17	3,649.66	11,585.18	2,204.18	3,272.30
Greece	33,833.32	18.10	32,542.66	C	1,258.62	C
Spain	355,853.30	624.38	67,362.73	33,536.47	192,686.98	61,642.75
France	606,833.43	C	65,692.79	C	148,715.84	361,827.97
Croatia	10,720.27	471.70	45.22	C	6,978.55	C
Italy	437,552.78	375.38	110,011.28	105,309.73	116,990.65	104,865.75
Cyprus	4,875.77	3,767.91	1,107.58	C	C	C
Latvia	2,513.69	1,704.36	128.99	158.83	362.40	159.13
Lithuania	4,024.67	3,473.63	107.07	C	C	C
Luxembourg	24,024.91	92.07	5,251.36	3,401.99	6,051.89	9,227.59
Malta	2,741.24	2,569.67	C	C	147.79	C
Netherlands	129,374.82	232.63	C	C	18,575.54	12,812.19
Austria	48,947.38	388.29	13,093.37	1,825.64	22,095.91	11,544.17
Portugal	48,917.83	C	15,691.30	C	9,179.75	13,346.81
Slovenia	5,771.82	2,079.98	424.42	124.61	1,793.77	1,349.04
Slovakia	13,787.17	185.56	438.29	46.15	12,250.96	866.21
Finland	36,815.43	152.47	C	C	7,536.55	4,916.63
<b>Non-SSM EEA <sup>1)</sup></b>	<b>150,600.71</b>	<b>932.92</b>	<b>7,034.36</b>	<b>2,565.07</b>	<b>88,129.03</b>	<b>51,939.33</b>
<b>Non-EEA Europe <sup>2)</sup></b>	<b>42,814.29</b>	<b>2,498.26</b>	<b>3,901.97</b>	<b>1,130.29</b>	<b>14,314.69</b>	<b>20,969.09</b>
<b>RoW <sup>3)</sup></b>	<b>490,841.97</b>	<b>1,300.36</b>	<b>14,974.70</b>	<b>14,134.66</b>	<b>131,624.80</b>	<b>328,807.45</b>
<b>Total non-domestic unallocated exposure <sup>4)</sup></b>	<b>49,315.07</b>	<b>342.69</b>	<b>10,483.86</b>	<b>6,859.05</b>	<b>17,201.84</b>	<b>14,427.62</b>
<b>Total exposure</b>	<b>2,903,060.34</b>	<b>26,547.52</b>	<b>467,135.78</b>	<b>324,142.82</b>	<b>969,404.83</b>	<b>1,115,829.40</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>SSM</b>			
Belgium	122,397.74	98,452.25	23,945.50
Bulgaria	5,121.13	2,433.77	2,687.36
Germany	253,334.66	155,595.15	97,739.50
Estonia	1,079.43	829.45	249.97
Ireland	20,967.49	5,020.06	15,947.43
Greece	33,833.32	43.78	33,789.54
Spain	355,853.30	217,459.80	138,393.51
France	606,833.43	249,246.37	357,587.06
Croatia	10,720.27	6,243.84	4,476.43
Italy	437,552.78	152,690.95	284,861.83
Cyprus	4,875.77	C	C
Latvia	2,513.69	1,383.30	1,130.39
Lithuania	4,024.67	2,865.85	1,158.82
Luxembourg	24,024.91	10,519.08	13,505.83
Malta	2,741.24	C	C
Netherlands	129,374.82	111,911.94	17,462.88
Austria	48,947.38	23,574.14	25,373.24
Portugal	48,917.83	17,895.72	31,022.11
Slovenia	5,771.82	2,890.79	2,881.03
Slovakia	13,787.17	10,825.42	2,961.75
Finland	36,815.43	26,500.40	10,315.03
<b>Non-SSM EEA</b> <sup>2)</sup>	<b>150,600.71</b>	<b>105,478.95</b>	<b>45,121.76</b>
<b>Non-EEA Europe</b> <sup>3)</sup>	<b>42,814.29</b>	<b>18,737.65</b>	<b>24,076.64</b>
<b>RoW</b> <sup>4)</sup>	<b>490,841.97</b>	<b>303,964.63</b>	<b>186,877.34</b>
<b>Total non-domestic unallocated exposure</b> <sup>5)</sup>	<b>49,315.07</b>	<b>23,530.36</b>	<b>25,784.71</b>
<b>Total exposure</b>	<b>2,903,060.34</b>	<b>1,548,222.23</b>	<b>1,354,838.11</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

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

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

(EUR billions; percentages)

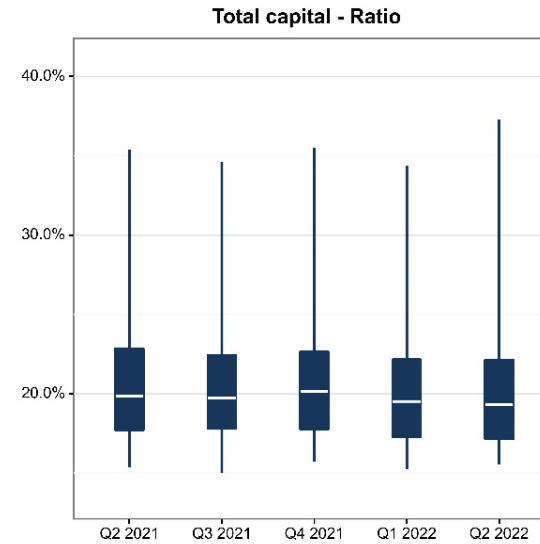
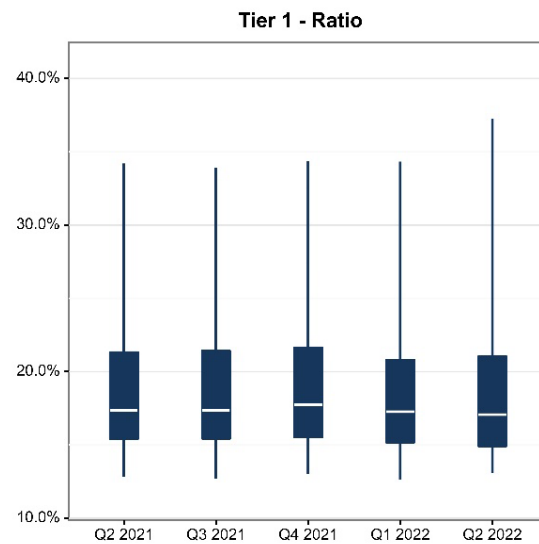
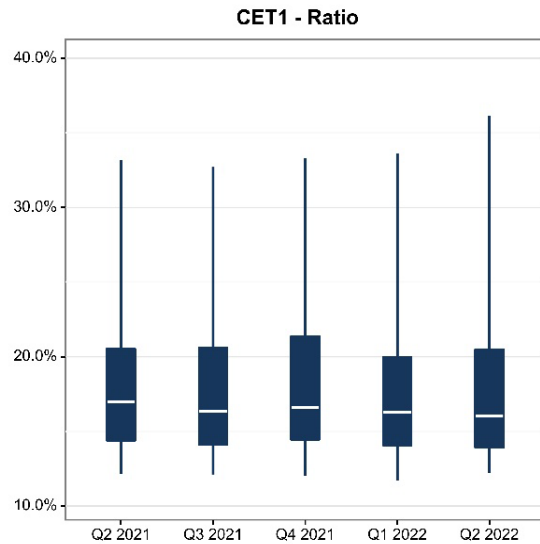
Indicator	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
CET1 amount <sup>1) 2)</sup>	1,296.09	1,288.54	1,304.27	1,292.19	1,298.97
Tier 1 amount <sup>2)</sup>	1,401.39	1,398.20	1,414.83	1,399.04	1,407.91
Total capital amount <sup>2)</sup>	1,612.02	1,606.92	1,638.57	1,626.75	1,636.63
Total risk exposure amount	8,306.11	8,327.06	8,372.46	8,621.69	8,680.92
CET1 ratio <sup>1) 2)</sup>	15.60%	15.47%	15.58%	14.99%	14.96%
Tier 1 ratio <sup>2)</sup>	16.87%	16.79%	16.90%	16.23%	16.22%
<b>Total capital ratio <sup>2)</sup></b>	<b>19.41%</b>	<b>19.30%</b>	<b>19.57%</b>	<b>18.87%</b>	<b>18.85%</b>

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

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



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

(EUR billions; percentages)

Country (Q2 2022)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2) 3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	195.91	39.93	20.38%	36.24	18.50%	34.00	17.35%
Bulgaria	C	C	C	C	C	C	C
Germany	1,361.84	267.50	19.64%	222.71	16.35%	205.88	15.12%
Estonia	15.44	3.96	25.65%	3.96	25.64%	3.96	25.64%
Ireland	261.33	58.18	22.27%	52.19	19.97%	49.29	18.86%
Greece	144.26	23.33	16.17%	20.02	13.87%	19.42	13.46%
Spain	1,409.18	229.79	16.31%	198.14	14.06%	176.32	12.51%
France	2,746.99	521.29	18.98%	445.14	16.20%	419.87	15.28%
Croatia <sup>1)</sup>	-	-	-	-	-	-	-
Italy	1,009.31	190.69	18.89%	165.82	16.43%	150.38	14.90%
Cyprus	18.06	3.67	20.35%	3.37	18.68%	3.02	16.75%
Latvia	C	C	24.85%	C	23.92%	C	23.92%
Lithuania	10.40	2.12	20.41%	2.10	20.16%	2.10	20.16%
Luxembourg	44.34	9.44	21.30%	8.70	19.61%	8.40	18.94%
Malta	8.08	1.73	21.47%	1.46	18.04%	1.46	18.04%
Netherlands	768.72	156.31	20.33%	134.15	17.45%	119.51	15.55%
Austria	314.06	56.39	17.96%	49.14	15.65%	44.55	14.19%
Portugal	112.70	18.34	16.28%	15.88	14.09%	15.26	13.54%
Slovenia	23.74	3.92	16.53%	3.55	14.96%	3.55	14.94%
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-
Finland	221.86	46.60	21.00%	42.02	18.94%	38.67	17.43%
<b>Total</b>	<b>8,680.92</b>	<b>1,636.63</b>	<b>18.85%</b>	<b>1,407.91</b>	<b>16.22%</b>	<b>1,298.97</b>	<b>14.96%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q2 2022)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2) 3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Corporate/wholesale lenders	418.04	85.33	20.41%	70.01	16.75%
Custodian and asset managers	86.97	22.55	25.93%	21.35	24.54%	19.52	22.45%
Development/promotional lenders	C	C	32.26%	C	32.25%	C	31.65%
Diversified lenders	1,275.02	222.81	17.48%	192.53	15.10%	176.06	13.81%
G-SIBs <sup>1)</sup>	3,789.74	688.64	18.17%	583.84	15.41%	532.38	14.05%
Retail and consumer credit lenders	475.66	91.76	19.29%	83.92	17.64%	80.33	16.89%
Small market lenders	68.96	14.61	21.18%	14.12	20.48%	14.11	20.47%
Universal and investment banks	2,438.10	473.08	19.40%	404.39	16.59%	371.52	15.24%
Not classified	C	C	C	C	C	C	C
<b>Total</b>	<b>8,680.92</b>	<b>1,636.63</b>	<b>18.85%</b>	<b>1,407.91</b>	<b>16.22%</b>	<b>1,298.97</b>	<b>14.96%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.



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

(EUR billions; percentages)

Category (Q2 2022)	Total risk exposure amount	Total capital <sup>5)</sup>		Tier 1 <sup>5)</sup>		CET1 <sup>5) 6)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with significant domestic exposures <sup>1)</sup>	451.75	96.01	21.25%	89.20	19.75%
Banks with largest non-domestic exposures							
SSM	4,094.77	812.46	19.84%	700.54	17.11%	653.25	15.95%
Non-SSM EEA <sup>2)</sup>	462.22	89.34	19.33%	79.27	17.15%	71.67	15.51%
Non-EEA Europe <sup>3)</sup>	255.75	50.65	19.80%	43.81	17.13%	39.06	15.27%
RoW <sup>4)</sup>	3,416.42	588.16	17.22%	495.10	14.49%	448.46	13.13%
<b>Total</b>	<b>8,680.92</b>	<b>1,636.63</b>	<b>18.85%</b>	<b>1,407.91</b>	<b>16.22%</b>	<b>1,298.97</b>	<b>14.96%</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

6) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q2 2022)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2) 3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with total assets					
Less than €30 billion	117.97	26.09	22.11%	24.36	20.65%	23.88	20.25%
Between €30 billion and €100 billion	892.65	173.82	19.47%	157.30	17.62%	151.08	16.92%
Between €100 billion and €200 billion	855.13	176.47	20.64%	160.07	18.72%	153.64	17.97%
More than €200 billion	3,025.43	571.60	18.89%	482.34	15.94%	437.99	14.48%
G-SIBs <sup>1)</sup>	3,789.74	688.64	18.17%	583.84	15.41%	532.38	14.05%
<b>Total</b>	<b>8,680.92</b>	<b>1,636.63</b>	<b>18.85%</b>	<b>1,407.91</b>	<b>16.22%</b>	<b>1,298.97</b>	<b>14.96%</b>

Source: ECB.

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

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q2 2022)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2) 3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with low risk	5,180.36	967.89	18.68%	840.48	16.22%
Banks with medium, high risk and non-rated	3,500.56	668.73	19.10%	567.43	16.21%	523.40	14.95%
<b>Total</b>	<b>8,680.92</b>	<b>1,636.63</b>	<b>18.85%</b>	<b>1,407.91</b>	<b>16.22%</b>	<b>1,298.97</b>	<b>14.96%</b>

Source: ECB.

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

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

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

3) CET1 stands for Common Equity Tier 1.

### T03.02.1 CET1 ratio band by reference period

(number of institutions)

Indicator	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
CET1 ratio <sup>1)</sup> ≤ 10%	1	2	1	2	1
10% < CET1 ratio ≤ 20%	81	78	79	82	81
CET1 ratio > 20%	32	33	33	28	29
<b>Total</b>	<b>114</b>	<b>113</b>	<b>113</b>	<b>112</b>	<b>111</b>

Source: ECB.

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

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

### T03.02.2 CET1 ratio band by country

(number of institutions)

Country (Q2 2022)	CET1 ratio <sup>2)</sup> ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	2	3
Bulgaria	-	-	1
Germany	-	16	5
Estonia	-	-	3
Ireland	-	4	2
Greece	-	4	-
Spain	-	10	-
France	-	8	2
Croatia <sup>1)</sup>	-	-	-
Italy	-	10	2
Cyprus	-	2	1
Latvia	-	1	2
Lithuania	-	2	1
Luxembourg	-	3	1
Malta	-	2	1
Netherlands	-	4	3
Austria	-	6	1
Portugal	1	2	-
Slovenia	-	3	-
Slovakia <sup>1)</sup>	-	-	-
Finland	-	2	1
<b>Total</b>	<b>1</b>	<b>81</b>	<b>29</b>

Source: ECB.

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

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

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

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

(number of institutions)

Category (Q2 2022)	CET1 ratio <sup>5)</sup> ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures <sup>1)</sup>	-	8	6
Banks with largest non-domestic exposures			
SSM	1	51	15
Non-SSM EEA <sup>2)</sup>	-	5	5
Non-EEA Europe <sup>3)</sup>	-	7	2
RoW <sup>4)</sup>	-	10	1
<b>Total</b>	<b>1</b>	<b>81</b>	<b>29</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

### T03.02.3 CET1 ratio band by classification (size)

(number of institutions)

Category (Q2 2022)	CET1 ratio <sup>2)</sup> ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
Less than €30 billion	-	13	11
Between €30 billion and €100 billion	1	24	15
Between €100 billion and €200 billion	-	16	3
More than €200 billion	-	20	-
G-SIBs <sup>1)</sup>	-	8	-
<b>Total</b>	<b>1</b>	<b>81</b>	<b>29</b>

Source: ECB.

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

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

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

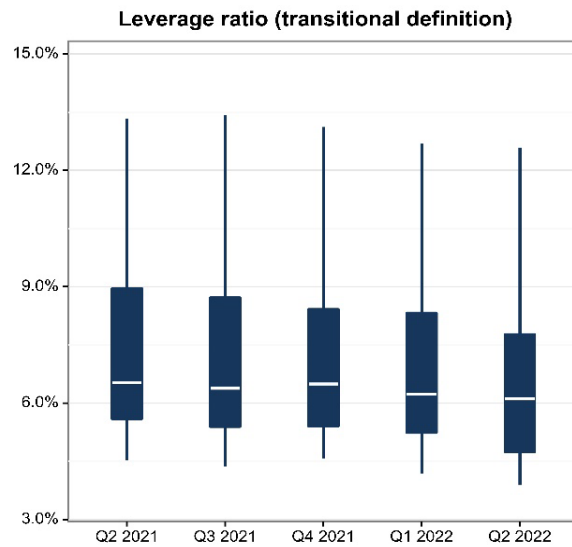
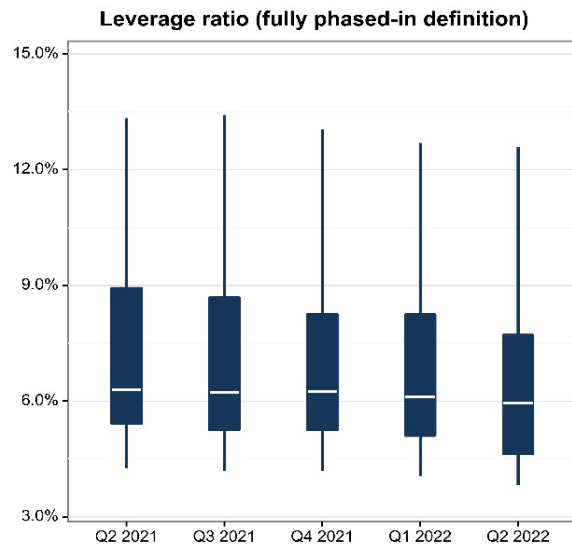
### T03.03.1 Leverage ratios by reference period

(EUR billions; percentages)

Leverage ratio and its components	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
<b>Exposure values</b>	23,813.28	23,933.24	23,604.67	24,779.23	26,877.76
Other on-balance sheet items	21,796.21	22,147.72	21,851.66	22,695.61	22,667.46
Derivatives	858.11	835.77	782.96	886.08	914.25
Securities financing transactions	1,701.12	1,692.21	1,458.96	1,783.30	1,812.79
Regular-way purchases and sales awaiting settlement	41.57	38.96	16.06	17.88	18.01
Cash pooling arrangements	31.60	34.29	40.02	40.75	42.47
Off-balance sheet items	1,961.12	1,964.27	1,940.54	1,997.21	2,023.03
Deductions of exposures promoting public policy objectives	-2,576.47	-2,779.98	-2,485.53	-2,641.61	-600.25
<b>Fully phased-in definition</b>					
<b>Tier 1 capital</b>	1,365.16	1,364.29	1,382.37	1,376.93	1,385.95
<b>Total exposure</b>	23,656.00	23,772.77	23,440.54	24,609.56	26,706.51
Exposure values	23,813.28	23,933.24	23,604.67	24,779.23	26,877.76
Asset amount deducted from Tier 1 capital	-157.28	-160.47	-164.13	-169.66	-171.25
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.77%</b>	<b>5.74%</b>	<b>5.90%</b>	<b>5.60%</b>	<b>5.19%</b>
<b>Transitional definition</b>					
<b>Tier 1 capital</b>	1,401.39	1,398.20	1,414.60	1,399.04	1,407.91
<b>Total exposure</b>	23,677.55	23,794.06	23,461.97	24,623.83	26,720.98
Exposure values	23,813.28	23,933.24	23,604.67	24,779.23	26,877.76
Asset amount deducted or added from Tier 1 capital	-135.72	-139.18	-142.70	-155.40	-156.78
<b>Leverage ratio (transitional definition)</b>	<b>5.92%</b>	<b>5.88%</b>	<b>6.03%</b>	<b>5.68%</b>	<b>5.27%</b>

Source: ECB.

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





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

(EUR billions; percentages)

Leverage ratio and its components (Q2 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>1)</sup>	Italy
<b>Exposure values</b>	<b>26,877.76</b>	C	C	4,563.76	39.39	649.66	322.06	3,954.19	9,060.95	-	3,074.77
Other on-balance sheet items	<b>22,667.46</b>	618.11	C	3,547.36	37.14	482.92	305.72	3,466.98	7,471.64	-	2,648.86
Derivatives	<b>914.25</b>	3.86	C	318.44	0.24	26.21	3.46	74.00	362.66	-	66.69
Securities financing transactions	<b>1,812.79</b>	47.17	C	406.06	C	65.21	4.33	148.83	809.07	-	114.55
Regular-way purchases and sales awaiting settlement	<b>18.01</b>	<b>-0.75</b>	C	C	C	C	C	C	C	-	C
Cash pooling arrangements	<b>42.47</b>	C	C	C	C	C	C	C	C	-	3.58
Off-balance sheet items	<b>2,023.03</b>	45.17	C	346.75	1.95	73.31	8.41	245.04	760.96	-	240.33
Deductions of exposures promoting public policy objectives	<b>-600.25</b>	C	C	<b>-68.12</b>	C	C	C	C	<b>-354.98</b>	-	C
<b>Fully phased-in definition</b>											
<b>Tier 1 capital</b>	<b>1,385.95</b>	36.02	C	222.09	3.96	51.05	18.32	195.36	438.16	-	158.17
<b>Total exposure</b>	<b>26,706.51</b>	713.59	C	4,544.27	39.28	642.10	316.33	3,917.25	9,000.95	-	3,052.63
Exposure values	<b>26,877.76</b>	C	C	4,563.76	39.39	649.66	322.06	3,954.19	9,060.95	-	3,074.77
Asset amount deducted from Tier 1 capital	<b>-171.25</b>	C	C	<b>-19.49</b>	<b>-0.12</b>	<b>-7.56</b>	<b>-5.73</b>	<b>-36.93</b>	<b>-60.00</b>	-	<b>-22.14</b>
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.19%</b>	<b>5.05%</b>	<b>C</b>	<b>4.89%</b>	<b>10.08%</b>	<b>7.95%</b>	<b>5.79%</b>	<b>4.99%</b>	<b>4.87%</b>	-	<b>5.18%</b>
<b>Transitional definition</b>											
<b>Tier 1 capital</b>	<b>1,407.91</b>	36.24	C	222.71	3.96	52.19	20.02	198.14	445.14	-	165.82
<b>Total exposure</b>	<b>26,720.98</b>	713.82	C	4,545.01	39.28	643.36	317.56	3,919.06	9,003.24	-	3,059.15
Exposure values	<b>26,877.76</b>	C	C	4,563.76	39.39	649.66	322.06	3,954.19	9,060.95	-	3,074.77
Asset amount deducted or added from Tier 1 capital	<b>-156.78</b>	C	C	<b>-18.75</b>	<b>-0.12</b>	<b>-6.30</b>	<b>-4.51</b>	<b>-35.13</b>	<b>-57.71</b>	-	<b>-15.62</b>
<b>Leverage ratio (transitional definition)</b>	<b>5.27%</b>	<b>5.08%</b>	<b>C</b>	<b>4.90%</b>	<b>10.08%</b>	<b>8.11%</b>	<b>6.30%</b>	<b>5.06%</b>	<b>4.94%</b>	-	<b>5.42%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Leverage ratio and its components (Q2 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>1)</sup>	Finland
<b>Exposure values</b>	47.13	18.76	32.92	133.73	25.97	2,431.80	737.49	259.08	40.64	-	755.74
Other on-balance sheet items	45.47	C	30.84	121.56	25.24	2,233.93	642.87	245.38	38.42	-	674.31
Derivatives	0.10	0.10	0.18	3.04	0.02	21.75	3.40	C	0.11	-	28.90
Securities financing transactions	C	C	C	1.72	C	141.03	48.15	0.61	C	-	C
Regular-way purchases and sales awaiting settlement	C	C	C	C	C	C	0.01	C	C	-	C
Cash pooling arrangements	C	C	0.03	C	C	C	C	C	C	-	C
Off-balance sheet items	1.13	0.80	1.86	7.41	C	178.36	43.17	12.19	1.95	-	52.89
Deductions of exposures promoting public policy objectives	C	C	C	C	C	-145.33	C	C	C	-	C
<b>Fully phased-in definition</b>											
<b>Tier 1 capital</b>	3.27	C	2.08	8.68	1.45	134.12	48.82	15.63	3.55	-	42.02
<b>Total exposure</b>	47.05	C	32.87	132.52	25.79	2,425.99	734.25	257.50	40.51	-	751.18
Exposure values	47.13	18.76	32.92	133.73	25.97	2,431.80	737.49	259.08	40.64	-	755.74
Asset amount deducted from Tier 1 capital	-0.08	C	-0.05	-1.21	-0.18	-5.81	-3.23	-1.59	-0.14	-	-4.55
<b>Leverage ratio (fully phased-in definition)</b>	<b>6.95%</b>	<b>9.03%</b>	<b>6.32%</b>	<b>6.55%</b>	<b>5.61%</b>	<b>5.53%</b>	<b>6.65%</b>	<b>6.07%</b>	<b>8.77%</b>	-	<b>5.59%</b>
<b>Transitional definition</b>											
<b>Tier 1 capital</b>	3.37	C	2.10	8.70	1.46	134.15	49.14	15.88	3.55	-	42.02
<b>Total exposure</b>	47.10	C	32.89	132.53	25.80	2,426.02	734.32	257.68	40.51	-	751.18
Exposure values	47.13	18.76	32.92	133.73	25.97	2,431.80	737.49	259.08	40.64	-	755.74
Asset amount deducted or added from Tier 1 capital	-0.03	C	-0.03	-1.20	-0.17	-5.78	-3.17	-1.40	-0.14	-	-4.55
<b>Leverage ratio (transitional definition)</b>	<b>7.16%</b>	<b>9.04%</b>	<b>6.38%</b>	<b>6.56%</b>	<b>5.65%</b>	<b>5.53%</b>	<b>6.69%</b>	<b>6.16%</b>	<b>8.77%</b>	-	<b>5.59%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Leverage ratio and its components (Q2 2022)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>1)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Exposure values</b>	<b>26,877.76</b>	1,302.06	358.73	C	3,520.43	12,697.23	1,336.14	152.76	7,243.10	C
Other on-balance sheet items	22,667.46	1,180.04	290.42	416.57	3,234.67	10,158.77	1,322.29	C	5,887.05	C
Derivatives	914.25	C	12.10	-0.80	29.64	541.49	7.67	0.84	290.87	C
Securities financing transactions	1,812.79	44.90	44.46	C	76.85	1,100.65	16.95	C	528.65	C
Regular-way purchases and sales awaiting settlement	18.01	0.06	C	C	0.43	C	C	0.02	-3.91	C
Cash pooling arrangements	42.47	C	C	C	C	C	C	0.17	3.87	C
Off-balance sheet items	2,023.03	112.84	7.74	35.04	168.88	1,044.71	52.38	7.67	C	C
Deductions of exposures promoting public policy objectives	-600.25	-68.24	C	-223.73	C	-193.78	C	C	C	C
<b>Fully phased-in definition</b>										
<b>Tier 1 capital</b>	<b>1,385.95</b>	69.57	21.35	C	187.06	572.70	82.18	13.94	401.41	C
<b>Total exposure</b>	<b>26,706.51</b>	1,299.15	355.85	C	3,487.73	12,606.98	1,328.17	152.27	7,212.15	C
Exposure values	26,877.76	1,302.06	358.73	C	3,520.43	12,697.23	1,336.14	152.76	7,243.10	C
Asset amount deducted from Tier 1 capital	-171.25	-2.91	-2.88	C	-32.70	-90.24	-7.98	-0.49	-30.96	C
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.19%</b>	<b>5.36%</b>	<b>6.00%</b>	<b>15.02%</b>	<b>5.36%</b>	<b>4.54%</b>	<b>6.19%</b>	<b>9.16%</b>	<b>5.57%</b>	<b>C</b>
<b>Transitional definition</b>										
<b>Tier 1 capital</b>	<b>1,407.91</b>	70.01	21.35	C	192.53	583.84	83.92	14.12	404.39	C
<b>Total exposure</b>	<b>26,720.98</b>	1,299.61	355.85	C	3,491.77	12,611.93	1,330.02	152.34	7,215.23	C
Exposure values	26,877.76	1,302.06	358.73	C	3,520.43	12,697.23	1,336.14	152.76	7,243.10	C
Asset amount deducted or added from Tier 1 capital	-156.78	-2.45	-2.88	C	-28.66	-85.29	-6.12	-0.42	-27.87	C
<b>Leverage ratio (transitional definition)</b>	<b>5.27%</b>	<b>5.39%</b>	<b>6.00%</b>	<b>15.02%</b>	<b>5.51%</b>	<b>4.63%</b>	<b>6.31%</b>	<b>9.27%</b>	<b>5.60%</b>	<b>C</b>

Source: ECB.

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

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

### T03.03.3 Leverage ratios by classification (geographical diversification)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2022)	Total	Banks with significant domestic exposures <sup>1)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>2)</sup>	Non-EEA Europe <sup>3)</sup>	RoW <sup>4)</sup>
<b>Exposure values</b>	<b>26,877.76</b>	1,229.48	12,606.86	1,455.82	720.37	10,865.23
Other on-balance sheet items	<b>22,667.46</b>	1,250.18	10,767.08	1,234.25	673.81	8,742.14
Derivatives	<b>914.25</b>	14.40	379.01	30.44	21.85	468.56
Securities financing transactions	<b>1,812.79</b>	21.72	741.10	87.22	26.55	936.21
Regular-way purchases and sales awaiting settlement	<b>18.01</b>	0.00	-6.06	C	0.30	C
Cash pooling arrangements	<b>42.47</b>	0.43	16.14	C	C	C
Off-balance sheet items	<b>2,023.03</b>	67.58	963.16	97.58	29.53	865.18
Deductions of exposures promoting public policy objectives	<b>-600.25</b>	<b>-124.83</b>	<b>-253.56</b>	C	C	<b>-190.16</b>
<b>Fully phased-in definition</b>						
<b>Tier 1 capital</b>	<b>1,385.95</b>	87.52	686.92	79.01	42.66	489.85
<b>Total exposure</b>	<b>26,706.51</b>	1,222.40	12,528.43	1,448.40	710.60	10,796.68
Exposure values	<b>26,877.76</b>	1,229.48	12,606.86	1,455.82	720.37	10,865.23
Asset amount deducted from Tier 1 capital	<b>-171.25</b>	<b>-7.08</b>	<b>-78.43</b>	<b>-7.42</b>	<b>-9.77</b>	<b>-68.55</b>
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.19%</b>	<b>7.16%</b>	<b>5.48%</b>	<b>5.45%</b>	<b>6.00%</b>	<b>4.54%</b>
<b>Transitional definition</b>						
<b>Tier 1 capital</b>	<b>1,407.91</b>	89.20	700.54	79.27	43.81	495.10
<b>Total exposure</b>	<b>26,720.98</b>	1,224.06	12,537.98	1,448.63	711.86	10,798.45
Exposure values	<b>26,877.76</b>	1,229.48	12,606.86	1,455.82	720.37	10,865.23
Asset amount deducted or added from Tier 1 capital	<b>-156.78</b>	<b>-5.42</b>	<b>-68.87</b>	<b>-7.19</b>	<b>-8.51</b>	<b>-66.78</b>
<b>Leverage ratio (transitional definition)</b>	<b>5.27%</b>	<b>7.29%</b>	<b>5.59%</b>	<b>5.47%</b>	<b>6.15%</b>	<b>4.58%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Leverage ratio and its components (Q2 2022)	Total	Banks with total assets				G-SIBs <sup>1)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Exposure values</b>	<b>26,877.76</b>	288.78	2,334.08	2,377.03	9,180.64	12,697.23
Other on-balance sheet items	<b>22,667.46</b>	272.94	2,285.34	2,064.88	7,885.53	10,158.77
Derivatives	<b>914.25</b>	2.40	23.26	96.36	250.74	541.49
Securities financing transactions	<b>1,812.79</b>	1.42	40.04	145.29	525.38	1,100.65
Regular-way purchases and sales awaiting settlement	<b>18.01</b>	C	C	4.90	<b>-8.76</b>	C
Cash pooling arrangements	<b>42.47</b>	0.17	C	C	13.84	C
Off-balance sheet items	<b>2,023.03</b>	11.83	120.38	159.16	686.95	1,044.71
Deductions of exposures promoting public policy objectives	<b>-600.25</b>	C	<b>-139.81</b>	C	<b>-173.03</b>	<b>-193.78</b>
<b>Fully phased-in definition</b>						
<b>Tier 1 capital</b>	<b>1,385.95</b>	24.00	153.10	157.28	478.88	572.70
<b>Total exposure</b>	<b>26,706.51</b>	287.31	2,315.74	2,360.43	9,136.05	12,606.98
Exposure values	<b>26,877.76</b>	288.78	2,334.08	2,377.03	9,180.64	12,697.23
Asset amount deducted from Tier 1 capital	<b>-171.25</b>	<b>-1.47</b>	<b>-18.34</b>	<b>-16.60</b>	<b>-44.59</b>	<b>-90.24</b>
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.19%</b>	<b>8.35%</b>	<b>6.61%</b>	<b>6.66%</b>	<b>5.24%</b>	<b>4.54%</b>
<b>Transitional definition</b>						
<b>Tier 1 capital</b>	<b>1,407.91</b>	24.36	157.30	160.07	482.34	583.84
<b>Total exposure</b>	<b>26,720.98</b>	287.51	2,319.46	2,363.13	9,138.94	12,611.93
Exposure values	<b>26,877.76</b>	288.78	2,334.08	2,377.03	9,180.64	12,697.23
Asset amount deducted or added from Tier 1 capital	<b>-156.78</b>	<b>-1.26</b>	<b>-14.62</b>	<b>-13.90</b>	<b>-41.70</b>	<b>-85.29</b>
<b>Leverage ratio (transitional definition)</b>	<b>5.27%</b>	<b>8.47%</b>	<b>6.78%</b>	<b>6.77%</b>	<b>5.28%</b>	<b>4.63%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Leverage ratio and its components (Q2 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Exposure values</b>	<b>26,877.76</b>	15,962.43	10,915.33
Other on-balance sheet items	22,667.46	13,640.95	9,026.51
Derivatives	914.25	474.06	440.19
Securities financing transactions	1,812.79	1,001.05	811.74
Regular-way purchases and sales awaiting settlement	18.01	C	C
Cash pooling arrangements	42.47	C	C
Off-balance sheet items	2,023.03	1,235.28	787.75
Deductions of exposures promoting public policy objectives	-600.25	C	C
<b>Fully phased-in definition</b>			
<b>Tier 1 capital</b>	<b>1,385.95</b>	831.50	554.46
<b>Total exposure</b>	<b>26,706.51</b>	15,857.97	10,848.54
Exposure values	26,877.76	15,962.43	10,915.33
Asset amount deducted from Tier 1 capital	-171.25	-104.46	-66.78
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.19%</b>	<b>5.24%</b>	<b>5.11%</b>
<b>Transitional definition</b>			
<b>Tier 1 capital</b>	<b>1,407.91</b>	840.48	567.43
<b>Total exposure</b>	<b>26,720.98</b>	15,864.09	10,856.89
Exposure values	26,877.76	15,962.43	10,915.33
Asset amount deducted or added from Tier 1 capital	-156.78	-98.35	-58.43
<b>Leverage ratio (transitional definition)</b>	<b>5.27%</b>	<b>5.30%</b>	<b>5.23%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
LR <sup>1)</sup> ≤ 3%	-	-	1	-	-
3% < LR ≤ 6%	50	52	48	53	56
LR > 6%	64	61	64	59	55
<b>Total</b>	<b>114</b>	<b>113</b>	<b>113</b>	<b>112</b>	<b>111</b>

Source: ECB.

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

1) LR stands for Leverage Ratio.

### T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q2 2022)	LR <sup>2)</sup> ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	4	1
Bulgaria	-	-	1
Germany	-	13	8
Estonia	-	-	3
Ireland	-	1	5
Greece	-	2	2
Spain	-	8	2
France	-	6	4
Croatia <sup>1)</sup>	-	-	-
Italy	-	9	3
Cyprus	-	1	2
Latvia	-	-	3
Lithuania	-	1	2
Luxembourg	-	3	1
Malta	-	2	1
Netherlands	-	3	4
Austria	-	-	7
Portugal	-	2	1
Slovenia	-	-	3
Slovakia <sup>1)</sup>	-	-	-
Finland	-	1	2
<b>Total</b>	<b>-</b>	<b>56</b>	<b>55</b>

Source: ECB.

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

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

2) LR stands for Leverage Ratio.



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

(number of institutions)

Category (Q2 2022)	LR <sup>5)</sup> ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures <sup>1)</sup>	-	6	8
Banks with largest non-domestic exposures			
SSM	-	36	31
Non-SSM EEA <sup>2)</sup>	-	4	6
Non-EEA Europe <sup>3)</sup>	-	2	7
RoW <sup>4)</sup>	-	8	3
<b>Total</b>	-	<b>56</b>	<b>55</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

5) LR stands for Leverage Ratio.

### T03.04.3 Leverage ratio band by classification (size)

(number of institutions)

Category (Q2 2022)	LR <sup>2)</sup> ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
Less than €30 billion	-	6	18
Between €30 billion and €100 billion	-	18	22
Between €100 billion and €200 billion	-	9	10
More than €200 billion	-	15	5
G-SIBs <sup>1)</sup>	-	8	-
<b>Total</b>	-	<b>56</b>	<b>55</b>

Source: ECB.

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

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

2) LR stands for Leverage Ratio.

### T03.05.1 Risk exposures composition by reference period

(EUR billions; percentages)

Risk exposures	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
<b>Credit risk-weighted exposure amounts</b>	7,057.47	7,079.11	7,088.60	7,251.88	7,291.77
Standardised approach (SA)	2,798.66	2,801.88	2,793.03	2,834.63	2,875.91
of which: exposures to institutions	117.83	122.67	117.36	120.68	125.85
of which: exposures to corporates	970.49	975.78	985.96	1,000.80	1,032.86
of which: exposures to retail	500.77	504.81	496.48	507.97	514.28
of which: exposures secured by mortgages on immovable property	300.29	299.32	303.10	314.03	316.61
Internal ratings based approach (IRB)	4,147.88	4,167.81	4,178.68	4,299.73	4,290.26
of which: exposures to institutions	204.92	201.64	195.21	198.58	201.11
of which: exposures to corporates	2,364.23	2,358.05	2,351.61	2,471.77	2,518.64
of which: exposures to retail	381.55	383.49	392.69	401.33	392.16
of which: exposures to retail secured by real estate	543.88	557.42	575.25	582.65	581.08
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	6.06	6.42	5.69	5.93	5.86
Securitisation positions	104.87	103.00	111.21	111.60	119.75
<b>Settlement/delivery risk exposure amount</b>	0.77	0.87	1.34	1.96	2.13
<b>Market risk exposure amount</b>	276.40	271.26	290.32	331.41	356.37
Market risk exposure under SA <sup>2)</sup>	103.74	104.16	118.65	143.78	160.05
Market risk exposure under IM approach <sup>3)</sup>	172.66	167.11	171.67	187.63	196.32
<b>Operational risk exposure amount</b>	818.84	818.00	823.35	832.40	832.12
Operational risk exposure under BIA <sup>4)</sup>	54.77	55.80	56.73	56.83	57.19
Operational risk exposure under TSA/ASA <sup>5)</sup>	359.48	359.05	384.21	393.08	392.80
Operational risk exposure under AMA <sup>6)</sup>	404.59	403.15	382.41	382.49	382.13
<b>Risk exposure for credit valuation adjustment</b>	67.25	67.75	66.22	66.24	67.28
<b>Other <sup>7)</sup></b>	85.37	90.08	102.63	137.79	131.24
<b>Total risk exposure amount</b>	<b>8,306.11</b>	<b>8,327.06</b>	<b>8,372.46</b>	<b>8,621.69</b>	<b>8,680.92</b>
Risk weights SA vs. IRB - Credit Risk <sup>8)</sup>	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
<b>Standardised approach (SA)</b>					
Risk weights of exposures to institutions	15.62%	15.68%	15.19%	14.82%	15.11%
Risk weights of exposures to corporates	86.37%	86.24%	86.62%	86.05%	86.00%
Risk weights of exposures to retail	69.30%	69.44%	69.24%	69.42%	69.06%
Risk weights of exposures secured by mortgages on immovable property	39.92%	39.88%	39.85%	39.94%	39.91%
<b>Internal ratings based approach (IRB)</b>					
Risk weights of exposures to institutions	19.02%	18.77%	19.06%	19.18%	18.61%
Risk weights of exposures to corporates	46.62%	45.84%	44.88%	45.66%	45.26%
Risk weights of exposures to retail	27.72%	27.69%	28.01%	28.21%	27.89%
Risk weights of exposures to retail secured by real estate	13.44%	13.61%	13.87%	13.86%	13.72%

Source: ECB.

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

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

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

(EUR billions; percentages)

Risk exposures (Q2 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>9)</sup>	Italy
<b>Credit risk-weighted exposure amounts</b>	<b>7,291.77</b>	C	C	1,060.78	13.91	218.58	128.28	1,225.20	2,392.82	-	861.46
Standardised approach (SA)	2,875.91	36.36	C	281.17	7.78	144.21	110.01	679.86	890.82	-	391.66
of which: exposures to institutions	125.85	2.22	C	14.41	0.17	7.48	3.41	20.77	35.43	-	22.70
of which: exposures to corporates	1,032.86	11.83	C	153.81	C	95.95	35.92	177.86	312.01	-	114.68
of which: exposures to retail	514.28	3.17	C	45.04	1.47	8.16	7.32	165.15	168.37	-	57.08
of which: exposures secured by mortgages on immovable property	316.61	1.45	C	14.15	C	13.40	15.37	93.80	87.86	-	37.39
Internal ratings based approach (IRB)	4,290.26	132.85	C	749.72	C	67.04	C	535.28	1,459.11	-	449.22
of which: exposures to institutions	201.11	5.19	C	52.02	C	3.53	C	17.75	65.11	-	C
of which: exposures to corporates	2,518.64	67.63	C	480.95	C	34.12	C	286.77	814.78	-	285.55
of which: exposures to retail	392.16	7.00	C	54.71	C	5.16	C	68.47	162.93	-	34.33
of which: exposures to retail secured by real estate	581.08	24.59	C	66.60	C	21.91	C	101.35	167.84	-	58.93
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	5.86	C	C	1.26	C	0.07	C	C	2.81	-	0.25
Securitisation positions	119.75	0.30	C	28.63	C	7.26	2.83	C	40.08	-	20.33
<b>Settlement/delivery risk exposure amount</b>	<b>2.13</b>	C	C	1.40	C	C	C	0.02	0.19	-	C
<b>Market risk exposure amount</b>	<b>356.37</b>	5.85	C	127.73	0.05	13.47	3.93	38.71	79.74	-	35.08
Market risk exposure under SA <sup>2)</sup>	160.05	1.04	C	64.89	C	7.84	1.00	15.24	27.49	-	16.95
Market risk exposure under IM approach <sup>3)</sup>	196.32	4.81	C	62.84	C	5.63	2.93	23.47	52.25	-	18.13
<b>Operational risk exposure amount</b>	<b>832.12</b>	18.46	C	135.66	1.31	20.91	11.68	132.53	252.45	-	104.79
Operational risk exposure under BIA <sup>4)</sup>	57.19	C	C	C	C	C	C	C	9.67	-	18.05
Operational risk exposure under TSA/ASA <sup>5)</sup>	392.80	C	C	57.19	C	C	C	127.83	83.63	-	25.60
Operational risk exposure under AMA <sup>6)</sup>	382.13	C	C	C	C	C	C	C	159.15	-	61.13
<b>Risk exposure for credit valuation adjustment</b>	<b>67.28</b>	1.55	C	25.73	C	C	0.37	4.68	20.24	-	C
<b>Other <sup>7)</sup></b>	<b>131.24</b>	0.46	C	10.54	C	5.45	C	8.03	1.54	-	4.34
<b>Total risk exposure amount</b>	<b>8,680.92</b>	<b>195.91</b>	<b>C</b>	<b>1,361.84</b>	<b>15.44</b>	<b>261.33</b>	<b>144.26</b>	<b>1,409.18</b>	<b>2,746.99</b>	<b>-</b>	<b>1,009.31</b>
Risk weights SA vs. IRB - Credit Risk <sup>8)</sup> (Q2 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>9)</sup>	Italy
<b>Standardised approach (SA)</b>											
Risk weights of exposures to institutions	15.11%	20.53%	C	4.59%	27.83%	37.86%	30.45%	27.48%	14.92%	-	30.83%
Risk weights of exposures to corporates	86.00%	78.04%	C	84.19%	C	91.01%	89.16%	91.91%	81.44%	-	83.44%
Risk weights of exposures to retail	69.06%	67.05%	C	72.66%	65.68%	72.33%	69.23%	68.34%	69.25%	-	66.33%
Risk weights of exposures secured by mortgages on immovable property	39.91%	40.98%	C	35.95%	C	63.54%	41.33%	36.37%	43.45%	-	36.89%
<b>Internal ratings based approach (IRB)</b>											
Risk weights of exposures to institutions	18.61%	13.73%	C	19.58%	C	13.68%	C	11.08%	18.28%	-	C
Risk weights of exposures to corporates	45.26%	52.36%	C	40.70%	C	78.36%	C	53.95%	45.78%	-	47.33%
Risk weights of exposures to retail	27.89%	19.45%	C	29.26%	C	51.66%	C	44.06%	22.26%	-	29.32%
Risk weights of exposures to retail secured by real estate	13.72%	11.78%	C	15.66%	C	27.93%	C	15.32%	12.10%	-	18.02%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

(EUR billions; percentages)

Risk exposures (Q2 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>9)</sup>	Finland
<b>Credit risk-weighted exposure amounts</b>	15.96	6.43	9.50	37.86	7.28	578.45	265.58	96.70	20.16	-	175.96
Standardised approach (SA)	15.80	C	3.62	16.53	7.15	79.61	104.63	55.52	C	-	21.19
of which: exposures to institutions	0.63	C	0.87	3.93	0.60	6.58	3.41	1.74	0.62	-	0.37
of which: exposures to corporates	5.80	C	0.59	8.73	2.13	35.31	39.90	19.17	7.29	-	5.21
of which: exposures to retail	1.79	C	0.61	C	1.04	13.38	19.12	7.89	6.79	-	4.81
of which: exposures secured by mortgages on immovable property	2.24	C	C	C	1.84	C	17.95	C	1.48	-	C
Internal ratings based approach (IRB)	C	C	C	C	C	491.25	158.87	C	C	-	C
of which: exposures to institutions	C	C	C	C	C	14.87	C	C	C	-	C
of which: exposures to corporates	C	C	C	C	C	296.42	106.79	C	C	-	C
of which: exposures to retail	C	C	C	C	C	27.19	13.79	C	C	-	C
of which: exposures to retail secured by real estate	C	C	C	C	C	80.53	16.97	C	C	-	C
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	C	C	C	C	C	1.08	0.01	C	C	-	C
Securitisation positions	C	C	C	C	0.12	6.51	2.08	C	C	-	C
<b>Settlement/delivery risk exposure amount</b>	C	C	C	C	C	C	0.20	C	C	-	C
<b>Market risk exposure amount</b>	C	0.01	0.06	0.98	0.00	25.06	11.96	5.00	C	-	7.22
Market risk exposure under SA <sup>2)</sup>	C	C	C	C	C	8.57	8.30	C	C	-	C
Market risk exposure under IM approach <sup>3)</sup>	C	C	C	C	C	16.49	3.66	C	C	-	C
<b>Operational risk exposure amount</b>	1.95	0.63	0.78	3.63	0.79	84.42	31.16	C	2.12	-	19.33
Operational risk exposure under BIA <sup>4)</sup>	C	C	C	C	0.56	C	5.49	C	C	-	C
Operational risk exposure under TSA/ASA <sup>5)</sup>	1.26	0.52	C	C	C	C	7.51	9.16	C	-	18.88
Operational risk exposure under AMA <sup>6)</sup>	C	C	C	C	C	78.51	18.17	C	C	-	C
<b>Risk exposure for credit valuation adjustment</b>	0.02	C	0.00	0.34	C	C	1.04	0.34	C	-	C
<b>Other <sup>7)</sup></b>	C	C	C	C	C	76.18	4.12	1.50	C	-	17.35
<b>Total risk exposure amount</b>	<b>18.06</b>	<b>C</b>	<b>10.40</b>	<b>44.34</b>	<b>8.08</b>	<b>768.72</b>	<b>314.06</b>	<b>112.70</b>	<b>23.74</b>	<b>-</b>	<b>221.86</b>
Risk weights SA vs. IRB - Credit Risk <sup>8)</sup> (Q2 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>9)</sup>	Finland
<b>Standardised approach (SA)</b>											
Risk weights of exposures to institutions	28.46%	23.96%	C	27.17%	28.56%	17.57%	22.12%	28.25%	31.00%	-	7.92%
Risk weights of exposures to corporates	92.01%	C	88.52%	79.18%	88.70%	88.63%	95.71%	95.02%	91.74%	-	90.87%
Risk weights of exposures to retail	71.01%	C	69.45%	C	72.83%	70.58%	69.85%	69.36%	70.72%	-	74.13%
Risk weights of exposures secured by mortgages on immovable property	38.47%	C	C	C	36.93%	C	40.51%	C	38.07%	-	C
<b>Internal ratings based approach (IRB)</b>											
Risk weights of exposures to institutions	C	C	C	C	C	17.99%	C	C	C	-	C
Risk weights of exposures to corporates	C	C	C	C	C	34.90%	62.18%	C	C	-	C
Risk weights of exposures to retail	C	C	C	C	C	39.83%	40.04%	C	C	-	C
Risk weights of exposures to retail secured by real estate	C	C	C	C	C	10.68%	18.94%	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) 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) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

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

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

(EUR billions; percentages)

Risk exposures (Q2 2022)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs <sup>9)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Credit risk-weighted exposure amounts</b>	<b>7,291.77</b>	363.02	62.78	C	1,101.75	3,214.95	423.83	61.22	1,948.29	C
Standardised approach (SA)	<b>2,875.91</b>	105.71	43.72	C	545.80	1,050.13	354.94	45.33	630.48	C
of which: exposures to institutions	<b>125.85</b>	4.94	6.27	C	26.65	30.93	19.63	2.40	32.71	C
of which: exposures to corporates	<b>1,032.86</b>	66.86	20.74	C	179.28	336.66	103.86	15.25	272.62	C
of which: exposures to retail	<b>514.28</b>	8.08	3.65	C	65.15	236.34	74.98	13.70	107.50	C
of which: exposures secured by mortgages on immovable property	<b>316.61</b>	8.39	5.41	C	82.36	109.42	66.56	6.07	31.01	C
Internal ratings based approach (IRB)	<b>4,290.26</b>	247.33	C	C	545.28	2,091.01	67.52	15.84	1,289.96	C
of which: exposures to institutions	<b>201.11</b>	18.25	C	C	10.95	92.18	C	0.42	75.34	C
of which: exposures to corporates	<b>2,518.64</b>	197.96	C	C	316.79	1,217.13	15.05	10.72	744.35	C
of which: exposures to retail	<b>392.16</b>	8.56	C	C	53.19	216.74	21.89	1.37	90.31	C
of which: exposures to retail secured by real estate	<b>581.08</b>	C	C	C	100.85	284.98	24.54	3.23	165.66	C
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	<b>5.86</b>	0.20	C	C	0.05	3.99	0.03	C	1.46	C
Securitisation positions	<b>119.75</b>	9.77	C	1.16	10.61	69.83	1.34	C	26.39	C
<b>Settlement/delivery risk exposure amount</b>	<b>2.13</b>	0.01	C	C	0.20	0.57	C	C	1.15	C
<b>Market risk exposure amount</b>	<b>356.37</b>	22.45	7.34	C	31.15	148.19	2.26	1.74	141.59	C
Market risk exposure under SA <sup>2)</sup>	<b>160.05</b>	12.09	C	C	20.79	43.85	C	C	73.07	C
Market risk exposure under IM approach <sup>3)</sup>	<b>196.32</b>	10.35	C	C	10.36	104.34	C	C	68.52	C
<b>Operational risk exposure amount</b>	<b>832.12</b>	26.49	14.10	C	122.85	388.51	44.17	5.66	222.63	C
Operational risk exposure under BIA <sup>4)</sup>	<b>57.19</b>	C	C	C	7.68	5.48	16.02	2.97	18.15	C
Operational risk exposure under TSA/ASA <sup>5)</sup>	<b>392.80</b>	23.44	8.60	1.60	86.06	129.60	C	1.92	110.68	C
Operational risk exposure under AMA <sup>6)</sup>	<b>382.13</b>	C	C	C	29.12	253.42	C	0.77	93.80	C
<b>Risk exposure for credit valuation adjustment</b>	<b>67.28</b>	4.36	2.14	2.98	4.09	26.31	1.85	C	25.40	C
<b>Other <sup>7)</sup></b>	<b>131.24</b>	1.72	C	C	14.98	11.21	C	0.21	99.04	C
<b>Total RWA</b>	<b>8,680.92</b>	<b>418.04</b>	<b>86.97</b>	<b>C</b>	<b>1,275.02</b>	<b>3,789.74</b>	<b>475.66</b>	<b>68.96</b>	<b>2,438.10</b>	<b>C</b>
Risk weights SA vs. IRB - Credit Risk <sup>8)</sup> (Q2 2022)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs <sup>9)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Standardised approach (SA)</b>										
Risk weights of exposures to institutions	<b>15.11%</b>	4.29%	17.83%	32.49%	29.97%	13.27%	24.80%	27.55%	12.34%	C
Risk weights of exposures to corporates	<b>86.00%</b>	90.57%	91.07%	78.09%	89.94%	83.71%	86.06%	90.05%	85.87%	C
Risk weights of exposures to retail	<b>69.06%</b>	68.60%	65.57%	C	64.92%	69.52%	69.53%	69.95%	70.61%	C
Risk weights of exposures secured by mortgages on immovable property	<b>39.91%</b>	47.55%	35.94%	C	39.95%	41.12%	36.05%	41.95%	39.96%	C
<b>Internal ratings based approach (IRB)</b>										
Risk weights of exposures to institutions	<b>18.61%</b>	14.74%	C	C	19.13%	19.29%	C	21.32%	20.72%	C
Risk weights of exposures to corporates	<b>45.26%</b>	40.08%	C	C	58.71%	41.61%	56.72%	67.38%	48.66%	C
Risk weights of exposures to retail	<b>27.89%</b>	26.25%	C	C	34.35%	29.42%	34.80%	39.34%	21.75%	C
Risk weights of exposures to retail secured by real estate	<b>13.72%</b>	10.88%	C	C	16.71%	13.70%	14.05%	18.60%	12.33%	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) 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) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

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

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

(EUR billions; percentages)

Risk exposures (Q2 2022)	Total	Banks with significant domestic exposures <sup>9)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>10)</sup>	Non-EEA Europe <sup>11)</sup>	RoW <sup>12)</sup>
<b>Credit risk-weighted exposure amounts</b>	<b>7,291.77</b>	396.47	3,474.08	378.69	210.51	2,832.02
Standardised approach (SA)	<b>2,875.91</b>	355.38	1,349.92	67.58	92.24	1,010.78
of which: exposures to institutions	<b>125.85</b>	17.47	73.26	2.38	2.94	29.80
of which: exposures to corporates	<b>1,032.86</b>	105.60	561.71	21.50	25.13	318.93
of which: exposures to retail	<b>514.28</b>	48.10	193.46	16.59	13.70	242.43
of which: exposures secured by mortgages on immovable property	<b>316.61</b>	69.08	120.12	6.80	17.68	102.93
Internal ratings based approach (IRB)	<b>4,290.26</b>	38.95	2,066.16	309.36	115.37	1,760.42
of which: exposures to institutions	<b>201.11</b>	C	99.59	10.11	C	85.92
of which: exposures to corporates	<b>2,518.64</b>	17.84	1,203.15	181.42	69.64	1,046.60
of which: exposures to retail	<b>392.16</b>	9.63	178.46	23.05	10.25	170.77
of which: exposures to retail secured by real estate	<b>581.08</b>	10.45	274.51	52.16	26.56	217.40
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	<b>5.86</b>	C	2.21	C	C	3.40
Securitisation positions	<b>119.75</b>	C	55.79	C	C	57.42
<b>Settlement/delivery risk exposure amount</b>	<b>2.13</b>	C	1.45	C	C	C
<b>Market risk exposure amount</b>	<b>356.37</b>	4.98	180.16	17.95	8.20	145.08
Market risk exposure under SA <sup>2)</sup>	<b>160.05</b>	C	102.55	C	C	42.17
Market risk exposure under IM approach <sup>3)</sup>	<b>196.32</b>	C	77.61	C	C	102.91
<b>Operational risk exposure amount</b>	<b>832.12</b>	46.79	358.80	46.81	21.28	358.44
Operational risk exposure under BIA <sup>4)</sup>	<b>57.19</b>	19.22	26.13	C	C	C
Operational risk exposure under TSA/ASA <sup>5)</sup>	<b>392.80</b>	C	154.76	31.65	18.55	C
Operational risk exposure under AMA <sup>6)</sup>	<b>382.13</b>	C	177.92	C	C	182.11
<b>Risk exposure for credit valuation adjustment</b>	<b>67.28</b>	2.89	31.60	C	C	25.79
<b>Other <sup>7)</sup></b>	<b>131.24</b>	C	48.68	16.32	10.93	C
<b>Total risk exposure amount</b>	<b>8,680.92</b>	<b>451.75</b>	<b>4,094.77</b>	<b>462.22</b>	<b>255.75</b>	<b>3,416.42</b>

Risk weights SA vs. IRB - Credit Risk <sup>8)</sup> (Q2 2022)	Total	Banks with significant domestic exposures <sup>9)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>10)</sup>	Non-EEA Europe <sup>11)</sup>	RoW <sup>12)</sup>
<b>Standardised approach (SA)</b>						
Risk weights of exposures to institutions	<b>15.11%</b>	23.47%	14.89%	20.86%	17.85%	12.51%
Risk weights of exposures to corporates	<b>86.00%</b>	81.18%	86.65%	92.41%	92.27%	85.70%
Risk weights of exposures to retail	<b>69.06%</b>	67.34%	68.33%	71.35%	70.85%	69.76%
Risk weights of exposures secured by mortgages on immovable property	<b>39.91%</b>	37.83%	40.39%	40.42%	45.98%	39.88%
<b>Internal ratings based approach (IRB)</b>						
Risk weights of exposures to institutions	<b>18.61%</b>	C	21.43%	17.14%	17.70%	16.34%
Risk weights of exposures to corporates	<b>45.26%</b>	59.00%	45.37%	49.71%	66.41%	43.38%
Risk weights of exposures to retail	<b>27.89%</b>	26.24%	24.57%	27.94%	39.28%	31.95%
Risk weights of exposures to retail secured by real estate	<b>13.72%</b>	11.82%	13.22%	14.40%	18.87%	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) 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) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

9) Domestic exposures more than 95% 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) European countries not in the EEA.

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

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

(EUR billions; percentages)

Risk exposures (Q2 2022)	Total	Total assets				G-SIBs <sup>9)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Credit risk-weighted exposure amounts</b>	<b>7,291.77</b>	104.22	780.84	715.93	2,475.83	3,214.95
Standardised approach (SA)	<b>2,875.91</b>	77.20	550.71	413.56	784.31	1,050.13
of which: exposures to institutions	<b>125.85</b>	5.98	26.84	18.38	43.72	30.93
of which: exposures to corporates	<b>1,032.86</b>	27.87	212.28	172.31	283.74	336.66
of which: exposures to retail	<b>514.28</b>	16.59	86.96	41.58	132.81	236.34
of which: exposures secured by mortgages on immovable property	<b>316.61</b>	10.94	79.80	53.20	63.24	109.42
Internal ratings based approach (IRB)	<b>4,290.26</b>	26.68	219.40	295.65	1,657.52	2,091.01
of which: exposures to institutions	<b>201.11</b>	0.50	2.39	13.42	92.62	92.18
of which: exposures to corporates	<b>2,518.64</b>	14.11	113.18	192.71	981.52	1,217.13
of which: exposures to retail	<b>392.16</b>	2.06	29.81	20.87	122.68	216.74
of which: exposures to retail secured by real estate	<b>581.08</b>	8.92	35.99	44.00	207.19	284.98
Risk exposure for contributions to the default fund of a CCP <sup>1)</sup>	<b>5.86</b>	C	C	C	1.38	3.99
Securitisation positions	<b>119.75</b>	C	C	C	32.62	69.83
<b>Settlement/delivery risk exposure amount</b>	<b>2.13</b>	C	C	0.84	0.52	0.57
<b>Market risk exposure amount</b>	<b>356.37</b>	2.19	17.31	40.17	148.51	148.19
Market risk exposure under SA <sup>2)</sup>	<b>160.05</b>	C	C	C	80.91	43.85
Market risk exposure under IM approach <sup>3)</sup>	<b>196.32</b>	C	C	C	67.60	104.34
<b>Operational risk exposure amount</b>	<b>832.12</b>	10.95	78.39	70.60	283.68	388.51
Operational risk exposure under BIA <sup>4)</sup>	<b>57.19</b>	C	C	C	16.00	5.48
Operational risk exposure under TSA/ASA <sup>5)</sup>	<b>392.80</b>	5.96	59.68	41.85	155.71	129.60
Operational risk exposure under AMA <sup>6)</sup>	<b>382.13</b>	C	C	C	111.96	253.42
<b>Risk exposure for credit valuation adjustment</b>	<b>67.28</b>	C	C	11.65	21.26	26.31
<b>Other <sup>7)</sup></b>	<b>131.24</b>	C	C	15.95	95.64	11.21
<b>Total risk exposure amount</b>	<b>8,680.92</b>	<b>117.97</b>	<b>892.65</b>	<b>855.13</b>	<b>3,025.43</b>	<b>3,789.74</b>

Risk weights SA vs. IRB - Credit Risk <sup>8)</sup> (Q2 2022)	Total	Total assets				G-SIBs <sup>9)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Standardised approach (SA)</b>						
Risk weights of exposures to institutions	<b>15.11%</b>	26.71%	27.11%	20.03%	11.31%	13.27%
Risk weights of exposures to corporates	<b>86.00%</b>	90.42%	90.10%	87.42%	84.63%	83.71%
Risk weights of exposures to retail	<b>69.06%</b>	70.25%	69.73%	66.67%	68.46%	69.52%
Risk weights of exposures secured by mortgages on immovable property	<b>39.91%</b>	40.36%	37.76%	41.52%	39.36%	41.12%
<b>Internal ratings based approach (IRB)</b>						
Risk weights of exposures to institutions	<b>18.61%</b>	21.65%	C	15.18%	19.79%	19.29%
Risk weights of exposures to corporates	<b>45.26%</b>	68.55%	48.67%	57.20%	47.88%	41.61%
Risk weights of exposures to retail	<b>27.89%</b>	46.71%	31.48%	30.62%	24.43%	29.42%
Risk weights of exposures to retail secured by real estate	<b>13.72%</b>	28.62%	12.83%	16.97%	13.08%	13.70%

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

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



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

(EUR billions; percentages)

Risk exposures (Q2 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Credit risk-weighted exposure amounts</b>	<b>7,291.77</b>	<b>4,415.78</b>	<b>2,875.99</b>
Standardised approach (SA)	2,875.91	1,585.54	1,290.37
of which: exposures to institutions	125.85	63.00	62.85
of which: exposures to corporates	1,032.86	519.00	513.87
of which: exposures to retail	514.28	372.07	142.21
of which: exposures secured by mortgages on immovable property	316.61	149.19	167.42
Internal ratings based approach (IRB)	4,290.26	2,756.78	1,533.47
of which: exposures to institutions	201.11	135.20	65.92
of which: exposures to corporates	2,518.64	1,615.80	902.84
of which: exposures to retail	392.16	251.41	140.75
of which: exposures to retail secured by real estate	581.08	350.62	230.46
Risk exposure for contributions to the default fund of a CCP <sup>2)</sup>	5.86	3.16	2.70
Securitisation positions	119.75	70.31	49.44
<b>Settlement/delivery risk exposure amount</b>	<b>2.13</b>	<b>0.26</b>	<b>1.86</b>
<b>Market risk exposure amount</b>	<b>356.37</b>	<b>178.98</b>	<b>177.39</b>
Market risk exposure under SA <sup>3)</sup>	160.05	67.23	92.82
Market risk exposure under IM approach <sup>4)</sup>	196.32	111.75	84.57
<b>Operational risk exposure amount</b>	<b>832.12</b>	<b>468.46</b>	<b>363.66</b>
Operational risk exposure under BIA <sup>5)</sup>	57.19	26.97	30.22
Operational risk exposure under TSA/ASA <sup>6)</sup>	392.80	224.40	168.40
Operational risk exposure under AMA <sup>7)</sup>	382.13	217.09	165.04
<b>Risk exposure for credit valuation adjustment</b>	<b>67.28</b>	<b>32.88</b>	<b>34.40</b>
<b>Other <sup>8)</sup></b>	<b>131.24</b>	<b>83.98</b>	<b>47.26</b>
<b>Total risk exposure amount</b>	<b>8,680.92</b>	<b>5,180.36</b>	<b>3,500.56</b>
<b>Risk weights SA vs. IRB - Credit Risk <sup>9)</sup></b> (Q2 2022)	<b>Total</b>	<b>Banks with low risk</b>	<b>Banks with medium, high risk and non-rated</b>
<b>Standardised approach (SA)</b>			
Risk weights of exposures to institutions	15.11%	13.47%	17.23%
Risk weights of exposures to corporates	86.00%	87.04%	84.98%
Risk weights of exposures to retail	69.06%	69.33%	68.38%
Risk weights of exposures secured by mortgages on immovable property	39.91%	40.77%	39.17%
<b>Internal ratings based approach (IRB)</b>			
Risk weights of exposures to institutions	18.61%	17.11%	22.70%
Risk weights of exposures to corporates	45.26%	44.90%	45.92%
Risk weights of exposures to retail	27.89%	27.37%	28.88%
Risk weights of exposures to retail secured by real estate	13.72%	12.69%	15.66%

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) CCP stands for central counterparty.

3) SA stands for standardised approach.

4) IM stands for internal model.

5) BIA stands for basic indicator approach.

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

7) AMA stands for advanced measurement approach.

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

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

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

(EUR billions; percentages)

Parameters and type of counterparty (Q2 2022)	Residence of the obligor <sup>1)</sup>													
	AT	BE	CH	CZ	DE	ES	FI	FR	GB	IE	IT	LU	NL	US
<b>PD assigned to the obligor grade or pool (%)</b>														
Institutions	0.17%	0.16%	0.09%	0.17%	0.16%	0.32%	0.28%	0.11%	0.38%	0.22%	1.18%	0.21%	0.15%	0.16%
Corporates	1.53%	2.01%	1.70%	2.11%	0.83%	2.24%	1.20%	1.53%	0.85%	1.39%	3.48%	1.20%	1.11%	1.12%
of which: SME	2.47%	2.37%	3.54%	3.10%	1.00%	3.89%	1.93%	2.23%	3.13%	3.91%	7.20%	2.20%	2.65%	2.93%
Retail	1.33%	0.88%	0.71%	1.24%	0.88%	1.75%	1.26%	1.39%	2.63%	1.67%	2.00%	1.05%	0.70%	2.03%
Retail - Secured by immovable property - Non-SME	0.93%	0.64%	0.70%	0.84%	0.68%	1.11%	0.79%	0.83%	2.67%	1.45%	1.28%	0.86%	0.58%	0.96%
Qualifying Revolving	C	0.60%	1.79%	2.37%	0.65%	2.95%	1.90%	2.57%	2.20%	2.43%	3.67%	2.69%	C	1.39%
Other Retail	1.91%	1.59%	1.32%	2.37%	1.65%	3.52%	2.94%	1.78%	2.48%	5.14%	3.79%	1.94%	2.24%	C
<b>Exposure weighted average Igd (%)</b>														
Institutions	27.92%	18.45%	38.66%	25.59%	33.59%	28.25%	24.46%	23.08%	28.71%	37.13%	26.53%	23.75%	30.83%	40.51%
Corporates	36.43%	28.81%	30.26%	32.55%	36.75%	40.75%	37.46%	36.01%	35.19%	27.30%	35.92%	31.25%	27.29%	27.37%
of which: SME	32.88%	26.82%	34.64%	30.98%	33.05%	39.00%	35.32%	36.24%	33.70%	39.30%	37.65%	30.71%	19.57%	22.54%
Retail	28.55%	17.71%	20.24%	24.91%	27.73%	28.61%	20.07%	17.78%	11.64%	27.31%	25.19%	13.75%	12.65%	25.39%
Retail - Secured by immovable property - Non-SME	16.23%	14.23%	20.11%	19.49%	18.46%	21.35%	16.24%	12.87%	7.83%	24.94%	18.82%	12.64%	11.19%	16.67%
Qualifying Revolving	81.57%	50.88%	54.84%	56.75%	64.14%	64.86%	64.55%	34.36%	71.94%	59.45%	58.87%	51.58%	C	59.20%
Other Retail	50.96%	30.77%	20.70%	40.26%	46.22%	50.95%	31.90%	23.56%	52.65%	59.74%	37.28%	18.03%	42.36%	C
<b>Exposure value</b>														
Institutions	13.46	54.14	34.62	6.89	104.75	37.28	8.91	285.08	87.85	8.91	40.40	28.30	35.26	79.81
Corporates	113.55	211.91	94.75	63.52	715.17	305.45	78.33	847.69	299.85	97.38	406.82	190.51	366.67	672.68
of which: SME	24.30	61.58	1.14	17.54	114.00	74.60	27.24	217.10	6.77	12.48	112.01	9.73	75.66	17.23
Retail	83.30	318.15	13.65	78.70	706.31	494.27	106.44	1,700.49	317.39	68.54	452.13	212.65	584.47	12.64
Retail - Secured by immovable property - Non-SME	49.65	216.24	10.35	58.87	471.87	351.15	80.33	951.23	290.15	60.06	284.59	200.94	536.87	2.07
Qualifying Revolving	5.16	1.42	0.17	0.86	40.90	24.14	C	57.28	10.61	1.59	5.06	0.05	C	0.08
Other Retail	19.25	55.83	2.89	17.82	164.12	85.71	24.37	560.86	11.23	3.46	140.33	10.37	21.74	C
<b>Risk weight (%)</b>														
Institutions	19.80%	9.66%	15.44%	17.70%	18.49%	19.59%	15.93%	10.84%	16.70%	26.17%	40.37%	10.85%	18.58%	19.31%
Corporates	45.68%	46.48%	30.96%	56.99%	39.33%	59.25%	54.47%	54.13%	41.18%	39.26%	50.09%	42.42%	41.65%	32.62%
of which: SME	44.90%	42.46%	51.09%	51.16%	30.63%	57.77%	49.17%	56.96%	51.81%	70.55%	48.65%	46.62%	39.28%	30.63%
Retail	18.99%	12.38%	12.67%	22.95%	20.08%	21.23%	18.91%	15.05%	17.08%	33.37%	25.64%	8.44%	10.79%	23.83%
Retail - Secured by immovable property - Non-SME	12.88%	9.54%	12.73%	17.24%	15.82%	14.66%	14.82%	10.25%	14.37%	31.60%	19.66%	7.97%	8.91%	15.61%
Qualifying Revolving	15.22%	11.79%	17.93%	28.72%	12.76%	23.61%	C	17.57%	38.75%	31.63%	43.23%	24.17%	C	16.70%
Other Retail	35.20%	21.66%	11.85%	38.82%	35.86%	44.81%	31.85%	19.88%	64.20%	78.31%	37.13%	15.81%	38.38%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q2 2021		Q3 2021		Q4 2021		Q1 2022		Q2 2022	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Cash balances at central banks and other demand deposits</b>	3,967.69	0.00%	4,208.59	0.00%	3,826.97	0.00%	4,277.43	0.00%	4,086.38	0.00%
<b>Loans and advances <sup>1)</sup></b>	13,793.27	0.57%	13,892.38	0.56%	13,937.42	0.54%	14,316.13	0.56%	14,611.18	0.56%
Central banks	160.53	0.01%	150.85	0.01%	135.92	0.01%	160.89	0.01%	186.40	0.01%
General governments	878.51	0.05%	872.29	0.05%	860.33	0.06%	856.95	0.06%	859.79	0.07%
Credit institutions	913.04	0.03%	920.97	0.03%	844.29	0.04%	901.20	0.06%	906.74	0.05%
Other financial corporations	1,063.95	0.20%	1,094.04	0.18%	1,074.09	0.19%	1,163.23	0.18%	1,205.66	0.17%
Non-financial corporations	5,037.50	0.86%	5,054.29	0.84%	5,187.14	0.80%	5,289.68	0.84%	5,444.69	0.84%
Households	5,739.73	0.56%	5,799.94	0.56%	5,835.66	0.54%	5,944.18	0.55%	6,007.91	0.54%
<b>Debt securities</b>	2,486.31	0.07%	2,428.01	0.07%	2,401.26	0.07%	2,456.38	0.08%	2,455.81	0.08%
<b>Other <sup>2)</sup></b>	4.93	6.77%	16.58	3.61%	135.41	1.17%	126.65	1.27%	120.29	0.36%
<b>Off-balance sheet exposures</b>	5,931.05	0.15%	6,007.26	0.14%	5,983.03	0.15%	6,271.00	0.15%	6,328.19	0.15%
<b>Total</b>	<b>26,183.26</b>	<b>0.34%</b>	<b>26,552.81</b>	<b>0.33%</b>	<b>26,284.08</b>	<b>0.33%</b>	<b>27,447.59</b>	<b>0.34%</b>	<b>27,601.85</b>	<b>0.34%</b>

Type of instrument and counterparty	Non-performing exposures									
	Q2 2021		Q3 2021		Q4 2021		Q1 2022		Q2 2022	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Cash balances at central banks and other demand deposits</b>	0.14	71.30%	0.15	68.59%	0.12	73.28%	0.20	54.12%	0.78	22.40%
<b>Loans and advances <sup>1)</sup></b>	422.47	44.45%	400.89	45.20%	373.76	44.59%	368.87	44.97%	350.90	44.05%
Central banks	0.03	96.12%	0.03	99.44%	0.03	99.70%	0.03	99.56%	0.03	99.95%
General governments	3.83	27.15%	3.61	25.57%	3.27	28.98%	2.99	31.47%	3.15	28.80%
Credit institutions	1.12	71.96%	1.10	77.62%	0.88	64.01%	1.28	48.51%	1.36	53.99%
Other financial corporations	10.93	44.26%	10.74	42.95%	10.10	42.07%	10.31	42.62%	9.52	43.27%
Non-financial corporations	241.23	46.69%	227.85	47.77%	209.52	47.01%	206.80	47.19%	195.98	45.75%
Households	165.33	41.40%	157.55	41.86%	149.95	41.60%	147.45	42.25%	140.85	41.97%
<b>Debt securities</b>	3.58	56.74%	3.56	53.04%	3.52	53.07%	3.32	55.40%	3.21	55.16%
<b>Other <sup>2)</sup></b>	19.07	63.89%	21.08	55.63%	14.90	65.79%	13.41	64.79%	15.96	63.99%
<b>Off-balance sheet exposures</b>	41.02	16.28%	39.14	16.67%	38.77	17.72%	37.43	17.37%	36.43	17.86%
<b>Total</b>	<b>486.27</b>	<b>42.94%</b>	<b>464.81</b>	<b>43.34%</b>	<b>431.08</b>	<b>42.99%</b>	<b>423.24</b>	<b>43.24%</b>	<b>407.27</b>	<b>42.54%</b>

Source: ECB.

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

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

2) Other includes Debt instrument held for sale.

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

(EUR billions; percentages)

Item	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Loans and advances (including cb) <sup>1)2)</sup>	18,183.57	18,502.00	18,138.26	18,962.63	19,049.23
Non-performing loans and advances (including cb) <sup>1)2)</sup>	422.61	401.04	373.88	369.07	351.67
<b>Non-performing loans ratio (including cb) <sup>1)2)</sup></b>	<b>2.32%</b>	<b>2.17%</b>	<b>2.06%</b>	<b>1.95%</b>	<b>1.85%</b>
Loans and advances (excluding cb) <sup>1)2)</sup>	14,215.74	14,293.27	14,311.17	14,685.00	14,962.08
Non-performing loans and advances (excluding cb) <sup>1)2)</sup>	422.47	400.89	373.76	368.87	350.90
<b>Non-performing loans ratio (excluding cb) <sup>1)2)</sup></b>	<b>2.97%</b>	<b>2.80%</b>	<b>2.61%</b>	<b>2.51%</b>	<b>2.35%</b>

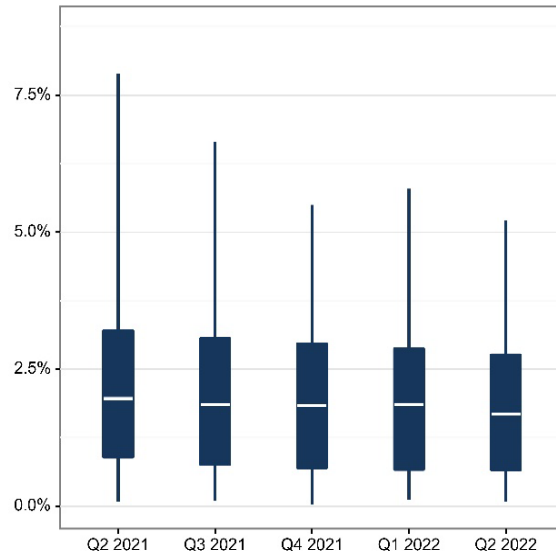
Source: ECB.

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

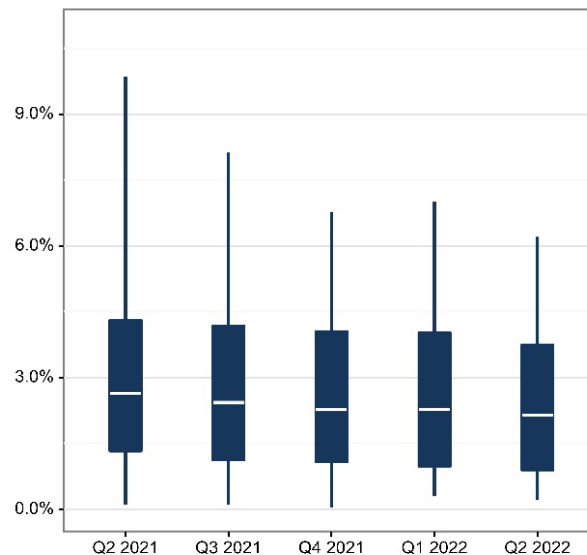
1) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

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

Non-performing loans ratio (including cb)



Non-performing loans ratio (excluding cb)



## T04.02.2 Non-performing loans and advances by country

(EUR billions; percentages)

Country (Q2 2022)	Loans and advances <sup>2)</sup>		Non-performing loans and advances		Non-performing loans ratio	
	Including cb <sup>3)</sup>	Excluding cb <sup>3)</sup>	Including cb <sup>3)</sup>	Excluding cb <sup>3)</sup>	Including cb <sup>3)</sup>	Excluding cb <sup>3)</sup>
Belgium	549.08	411.10	6.35	6.35	1.16%	1.55%
Bulgaria	C	C	C	C	C	C
Germany	3,296.75	2,439.76	30.77	30.40	0.93%	1.25%
Estonia	33.65	26.26	0.26	0.26	0.78%	1.00%
Ireland	457.74	296.96	9.07	9.07	1.98%	3.05%
Greece	217.65	158.29	11.33	11.26	5.20%	7.11%
Spain	2,853.83	2,341.70	78.87	78.87	2.76%	3.37%
France	5,957.91	4,742.09	109.71	109.46	1.84%	2.31%
Croatia <sup>1)</sup>	-	-	-	-	-	-
Italy	2,014.93	1,616.89	51.77	51.71	2.57%	3.20%
Cyprus	35.74	18.19	1.49	1.49	4.17%	8.20%
Latvia	C	C	C	C	0.89%	1.28%
Lithuania	26.66	18.83	0.19	0.19	0.71%	1.01%
Luxembourg	93.53	59.90	0.84	0.84	0.90%	1.41%
Malta	18.32	11.97	0.48	0.48	2.61%	4.00%
Netherlands	2,137.50	1,728.33	27.18	27.18	1.27%	1.57%
Austria	553.52	447.33	9.82	9.82	1.77%	2.20%
Portugal	174.78	136.70	6.22	6.22	3.56%	4.55%
Slovenia	29.23	22.33	0.65	0.65	2.24%	2.93%
Slovakia <sup>1)</sup>	-	-	-	-	-	-
Finland	571.96	464.82	6.04	6.02	1.06%	1.30%
<b>Total</b>	<b>19,049.23</b>	<b>14,962.08</b>	<b>351.67</b>	<b>350.90</b>	<b>1.85%</b>	<b>2.35%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Category (Q2 2022)	Loans and advances <sup>2)</sup>		Non-performing loans and advances		Non-performing loans ratio	
	Including cb <sup>3)</sup>	Excluding cb <sup>3)</sup>	Including cb <sup>3)</sup>	Excluding cb <sup>3)</sup>	Including cb <sup>3)</sup>	Excluding cb <sup>3)</sup>
Corporate/wholesale lenders	1,078.97	823.05	10.20	10.19	0.94%	1.24%
Custodian and asset managers	228.78	119.17	0.79	0.79	0.35%	0.67%
Development/promotional lenders	C	C	C	C	0.94%	1.16%
Diversified lenders	2,600.50	1,989.38	73.05	72.97	2.81%	3.67%
G-SIBs <sup>1)</sup>	8,363.41	6,715.52	163.31	162.92	1.95%	2.43%
Retail and consumer credit lenders	1,004.68	848.22	21.35	21.35	2.13%	2.52%
Small market lenders	121.45	92.22	1.92	1.92	1.58%	2.08%
Universal and investment banks	5,278.95	4,076.20	77.53	77.22	1.47%	1.89%
Not classified	C	C	C	C	C	C
<b>Total</b>	<b>19,049.23</b>	<b>14,962.08</b>	<b>351.67</b>	<b>350.90</b>	<b>1.85%</b>	<b>2.35%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

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

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

(EUR billions; percentages)

Category (Q2 2022)	Loans and advances <sup>5)</sup>		Non-performing loans and advances		Non-performing loans ratio	
	Including cb <sup>6)</sup>	Excluding cb <sup>6)</sup>	Including cb <sup>6)</sup>	Excluding cb <sup>6)</sup>	Including cb <sup>6)</sup>	Excluding cb <sup>6)</sup>
Banks with significant domestic exposures <sup>1)</sup>	942.07	778.25	19.14	19.14	2.03%	2.46%
Banks with largest non-domestic exposures						
SSM	9,324.68	7,231.03	159.70	159.54	1.71%	2.21%
Non-SSM EEA <sup>2)</sup>	1,046.24	869.43	14.52	14.51	1.39%	1.67%
Non-EEA Europe <sup>3)</sup>	598.25	442.83	15.02	15.02	2.51%	3.39%
RoW <sup>4)</sup>	7,137.99	5,640.53	143.28	142.68	2.01%	2.53%
<b>Total</b>	<b>19,049.23</b>	<b>14,962.08</b>	<b>351.67</b>	<b>350.90</b>	<b>1.85%</b>	<b>2.35%</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

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

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

(EUR billions; percentages)

Category (Q2 2022)	Loans and advances <sup>2)</sup>		Non-performing loans and advances		Non-performing loans ratio	
	Including cb <sup>3)</sup>	Excluding cb <sup>3)</sup>	Including cb <sup>3)</sup>	Excluding cb <sup>3)</sup>	Including cb <sup>3)</sup>	Excluding cb <sup>3)</sup>
Banks with total assets						
Less than €30 billion	212.02	139.50	4.73	4.73	2.23%	3.39%
Between €30 billion and €100 billion	1,819.62	1,426.71	38.81	38.74	2.13%	2.71%
Between €100 billion and €200 billion	1,780.25	1,356.53	36.25	36.25	2.04%	2.67%
More than €200 billion	6,873.94	5,323.82	108.58	108.27	1.58%	2.03%
G-SIBs <sup>1)</sup>	8,363.41	6,715.52	163.31	162.92	1.95%	2.43%
<b>Total</b>	<b>19,049.23</b>	<b>14,962.08</b>	<b>351.67</b>	<b>350.90</b>	<b>1.85%</b>	<b>2.35%</b>

Source: ECB.

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

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

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

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



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

(EUR billions; percentages)

Category (Q2 2022)	Loans and advances <sup>2)</sup>		Non-performing loans and advances		Non-performing loans ratio	
	Including cb <sup>3)</sup>	Excluding cb <sup>3)</sup>	Including cb <sup>3)</sup>	Excluding cb <sup>3)</sup>	Including cb <sup>3)</sup>	Excluding cb <sup>3)</sup>
Banks with low risk	11,601.52	9,205.68	197.88	197.84	1.71%	2.15%
Banks with medium, high risk and non-rated	7,447.72	5,756.40	153.79	153.06	2.06%	2.66%
<b>Total</b>	<b>19,049.23</b>	<b>14,962.08</b>	<b>351.67</b>	<b>350.90</b>	<b>1.85%</b>	<b>2.35%</b>

Source: ECB.

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

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

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

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

### T04.03.1 Forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forbore exposures									
	Q2 2021		Q3 2021		Q4 2021		Q1 2022		Q2 2022	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Cash balances at central banks and other demand deposits</b>	C	C	C	C	C	C	C	C	C	C
<b>Loans and advances <sup>1)</sup></b>	206.27	4.91%	211.43	4.93%	205.10	4.93%	202.20	4.91%	190.73	5.19%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.40	1.47%	1.50	0.96%	1.60	1.04%	1.64	1.03%	1.63	0.71%
Credit institutions	C	C	C	C	C	C	C	C	C	C
Other financial corporations	4.24	3.40%	4.09	4.15%	3.89	2.98%	3.67	2.94%	3.54	3.30%
Non-financial corporations	129.38	4.71%	135.33	4.80%	132.09	4.84%	130.59	4.71%	125.12	4.87%
Households	71.23	5.44%	70.50	5.33%	67.51	5.32%	66.29	5.51%	60.35	6.09%
<b>Debt securities</b>	0.65	C	0.53	1.58%	0.54	1.29%	0.56	1.34%	0.23	C
<b>Other <sup>2)</sup></b>	C	52.66%	C	21.93%	C	9.83%	C	10.19%	C	5.55%
<b>Off-balance sheet exposures</b>	20.05	0.93%	19.19	1.02%	20.25	1.02%	18.93	1.15%	18.11	1.50%
<b>Total</b>	<b>227.47</b>	<b>4.65%</b>	<b>233.01</b>	<b>4.74%</b>	<b>228.17</b>	<b>4.63%</b>	<b>223.78</b>	<b>4.63%</b>	<b>210.25</b>	<b>4.87%</b>

Type of instrument and counterparty	Non-performing forbore exposures									
	Q2 2021		Q3 2021		Q4 2021		Q1 2022		Q2 2022	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Cash balances at central banks and other demand deposits</b>	C	C	C	C	C	C	C	C	C	C
<b>Loans and advances <sup>1)</sup></b>	178.38	36.95%	171.22	37.29%	161.09	37.40%	156.89	38.35%	146.95	37.94%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	0.65	14.74%	0.62	15.63%	0.46	19.32%	0.40	23.51%	0.34	22.01%
Credit institutions	C	34.23%	C	42.58%	C	43.28%	C	45.52%	C	49.50%
Other financial corporations	4.57	42.08%	4.82	38.25%	4.53	37.19%	4.68	38.02%	4.52	34.92%
Non-financial corporations	107.21	38.87%	103.78	39.37%	97.26	40.01%	94.19	40.79%	88.83	39.87%
Households	65.78	33.70%	61.86	33.92%	58.70	33.22%	57.47	34.47%	53.12	35.03%
<b>Debt securities</b>	1.00	13.78%	0.89	16.52%	0.72	32.52%	0.81	32.95%	0.69	C
<b>Other <sup>2)</sup></b>	4.54	52.23%	9.36	46.34%	7.14	60.87%	5.11	57.41%	6.22	61.54%
<b>Off-balance sheet exposures</b>	C	9.15%	C	9.16%	C	11.84%	C	8.35%	C	8.17%
<b>Total</b>	<b>188.49</b>	<b>36.52%</b>	<b>186.04</b>	<b>36.95%</b>	<b>173.75</b>	<b>37.64%</b>	<b>167.08</b>	<b>38.14%</b>	<b>157.70</b>	<b>38.09%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Other includes Debt instrument held for sale.

### T04.03.2 Non-performing exposures and forbearance by country

(EUR billions; percentages)

Country (Q2 2022)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	765.58	0.21%	6.87	49.42%	3.84	3.02%	2.25	29.87%
Bulgaria	C	C	C	C	C	C	C	C
Germany	4,547.67	0.20%	36.97	32.00%	31.35	1.77%	15.41	32.21%
Estonia	41.70	0.25%	0.30	26.66%	0.53	2.75%	0.16	29.02%
Ireland	657.00	0.32%	10.11	29.53%	7.28	7.57%	6.12	28.04%
Greece	300.66	0.60%	19.05	51.36%	7.85	5.48%	9.06	43.33%
Spain	4,006.03	0.50%	85.77	40.28%	43.92	7.73%	39.08	41.05%
France	8,994.04	0.35%	123.10	45.53%	35.74	5.00%	33.79	35.83%
Croatia <sup>1)</sup>	-	-	-	-	-	-	-	-
Italy	3,386.54	0.44%	63.76	51.56%	32.20	6.59%	23.96	48.77%
Cyprus	44.76	0.24%	2.86	46.11%	1.45	2.25%	1.43	40.09%
Latvia	C	0.52%	C	35.86%	C	2.72%	C	41.45%
Lithuania	33.70	0.18%	0.20	27.71%	0.18	1.51%	0.11	26.31%
Luxembourg	136.66	0.13%	0.90	32.68%	0.83	C	0.38	27.97%
Malta	27.72	0.39%	0.53	34.82%	0.38	4.32%	0.30	33.38%
Netherlands	2,763.25	0.17%	30.41	26.38%	28.80	1.31%	15.10	22.55%
Austria	778.17	0.54%	10.40	50.07%	6.35	4.10%	3.95	49.36%
Portugal	260.00	0.71%	8.03	49.56%	4.52	10.09%	3.25	57.29%
Slovenia	44.02	0.54%	0.70	49.46%	0.22	3.92%	0.25	47.95%
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-	-
Finland	781.37	0.12%	6.64	28.36%	4.35	1.04%	2.81	21.35%
<b>Total</b>	<b>27,601.85</b>	<b>0.34%</b>	<b>407.27</b>	<b>42.54%</b>	<b>210.25</b>	<b>4.87%</b>	<b>157.70</b>	<b>38.09%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q2 2022)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Corporate/wholesale lenders	1,476.88	0.28%	11.33	34.59%	16.60	1.88%	6.82	34.73%
Custodian and asset managers	351.01	0.07%	0.80	30.05%	C	C	0.36	33.02%
Development/promotional lenders	C	C	C	18.14%	1.07	C	C	18.13%
Diversified lenders	3,688.25	0.42%	90.41	44.72%	44.32	5.60%	39.83	41.25%
G-SIBs <sup>1)</sup>	12,545.87	0.36%	181.97	42.15%	87.41	5.08%	62.69	36.43%
Retail and consumer credit lenders	1,455.62	0.41%	23.27	49.00%	9.91	7.56%	9.06	48.51%
Small market lenders	159.83	0.50%	2.07	49.56%	1.47	6.26%	0.87	44.76%
Universal and investment banks	7,452.48	0.28%	91.62	41.96%	48.41	4.37%	36.95	36.03%
Not classified	C	C	C	C	C	C	C	C
<b>Total</b>	<b>27,601.85</b>	<b>0.34%</b>	<b>407.27</b>	<b>42.54%</b>	<b>210.25</b>	<b>4.87%</b>	<b>157.70</b>	<b>38.09%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q2 2022)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures <sup>1)</sup>	1,376.28	0.40%	24.29	46.62%	9.62	5.62%	8.22	48.82%
Banks with largest non-domestic exposures								
SSM	13,701.07	0.34%	192.27	43.41%	110.16	4.67%	76.89	38.85%
Non-SSM EEA <sup>2)</sup>	1,473.43	0.29%	16.06	46.13%	7.13	3.91%	6.13	38.95%
Non-EEA Europe <sup>3)</sup>	761.09	0.34%	16.20	35.98%	9.84	6.28%	8.82	33.50%
RoW <sup>4)</sup>	10,289.98	0.34%	158.45	41.16%	73.50	4.98%	57.64	36.16%
<b>Total</b>	<b>27,601.85</b>	<b>0.34%</b>	<b>407.27</b>	<b>42.54%</b>	<b>210.25</b>	<b>4.87%</b>	<b>157.70</b>	<b>38.09%</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q2 2022)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with total assets								
Less than €30 billion	298.23	0.39%	6.53	46.01%	4.16	4.53%	3.32	42.07%
Between €30 billion and €100 billion	2,531.63	0.35%	49.54	46.00%	30.56	3.67%	22.34	42.42%
Between €100 billion and €200 billion	2,503.48	0.36%	42.74	42.02%	25.05	7.17%	16.63	39.26%
More than €200 billion	9,722.64	0.30%	126.49	41.73%	63.07	4.28%	52.72	37.61%
G-SIBs <sup>1)</sup>	12,545.87	0.36%	181.97	42.15%	87.41	5.08%	62.69	36.43%
<b>Total</b>	<b>27,601.85</b>	<b>0.34%</b>	<b>407.27</b>	<b>42.54%</b>	<b>210.25</b>	<b>4.87%</b>	<b>157.70</b>	<b>38.09%</b>

Source: ECB.

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

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

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

(EUR billions; percentages)

Category (Q2 2022)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with low risk	16,671.03	0.34%	223.67	42.21%	110.95	5.25%	85.53	37.69%
Banks with medium, high risk and non-rated	10,930.82	0.33%	183.60	42.93%	99.30	4.45%	72.16	38.56%
<b>Total</b>	<b>27,601.85</b>	<b>0.34%</b>	<b>407.27</b>	<b>42.54%</b>	<b>210.25</b>	<b>4.87%</b>	<b>157.70</b>	<b>38.09%</b>

Source: ECB.

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

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

### T04.04.1 Fair value hierarchy by reference period

(EUR billions; percentages)

Type of instrument	Fair value hierarchy														
	Q2 2021			Q3 2021			Q4 2021			Q1 2022			Q2 2022		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Derivatives	29.57	1,508.90	34.93	31.00	1,533.92	37.00	28.17	1,514.93	36.84	33.29	1,654.80	41.14	32.44	2,005.80	49.72
Equity instruments	383.80	36.02	56.94	388.94	38.23	58.42	322.01	35.99	62.13	312.10	33.51	64.23	258.58	31.20	65.54
Debt securities	1,404.53	390.93	52.12	1,380.25	381.73	52.11	1,228.96	373.81	52.32	1,294.80	374.00	53.56	1,220.00	388.25	53.16
Loans and advances	4.93	1,203.10	62.42	4.93	1,208.34	62.75	9.36	1,038.80	64.29	5.35	1,301.32	67.94	17.17	1,269.56	68.47
<b>Total</b>	<b>1,822.83</b>	<b>3,138.94</b>	<b>206.41</b>	<b>1,805.12</b>	<b>3,162.22</b>	<b>210.27</b>	<b>1,588.50</b>	<b>2,963.52</b>	<b>215.58</b>	<b>1,645.54</b>	<b>3,363.63</b>	<b>226.87</b>	<b>1,528.19</b>	<b>3,694.81</b>	<b>236.89</b>
<b>as a share of total assets</b>	<b>7.21%</b>	<b>12.41%</b>	<b>0.82%</b>	<b>7.03%</b>	<b>12.32%</b>	<b>0.82%</b>	<b>6.33%</b>	<b>11.81%</b>	<b>0.86%</b>	<b>6.22%</b>	<b>12.71%</b>	<b>0.86%</b>	<b>5.71%</b>	<b>13.80%</b>	<b>0.89%</b>

Source: ECB.

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

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



## T04.04.2 Fair value hierarchy by country

(EUR billions; percentages)

Country (Q2 2022)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	671.66	21.92	3.26%	17.61	2.62%	3.56	0.53%
Bulgaria	C	C	C	C	C	C	C
Germany	4,976.97	199.67	4.01%	1,293.66	25.99%	70.82	1.42%
Estonia	37.40	0.59	1.58%	C	C	0.04	0.12%
Ireland	623.55	33.99	5.45%	119.31	19.13%	3.68	0.59%
Greece	316.65	9.93	3.13%	10.02	3.17%	1.11	0.35%
Spain	3,789.64	215.22	5.68%	277.21	7.31%	14.30	0.38%
France	9,071.10	617.09	6.80%	1,476.78	16.28%	98.66	1.09%
Croatia <sup>1)</sup>	-	-	-	-	-	-	-
Italy	2,848.29	224.96	7.90%	131.01	4.60%	18.31	0.64%
Cyprus	45.62	0.65	1.43%	C	C	C	C
Latvia	C	C	3.48%	C	0.83%	C	C
Lithuania	30.98	0.84	2.73%	C	C	0.06	0.19%
Luxembourg	126.57	1.48	1.17%	5.35	4.23%	2.11	1.67%
Malta	25.51	1.96	7.70%	0.90	3.52%	C	C
Netherlands	2,447.28	103.73	4.24%	173.53	7.09%	10.59	0.43%
Austria	683.94	23.33	3.41%	15.25	2.23%	4.45	0.65%
Portugal	248.27	16.65	6.71%	2.07	0.83%	4.31	1.74%
Slovenia	38.55	2.78	7.21%	1.88	4.88%	0.02	0.06%
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-
Finland	752.89	52.11	6.92%	C	C	4.44	0.59%
<b>Total</b>	<b>26,765.68</b>	<b>1,528.19</b>	<b>5.71%</b>	<b>3,694.81</b>	<b>13.80%</b>	<b>236.89</b>	<b>0.89%</b>

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q2 2022)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	<b>1,305.25</b>	62.71	4.80%	122.48	9.38%	11.07	0.85%
Custodian and asset managers	<b>360.73</b>	21.97	6.09%	33.94	9.41%	1.68	0.47%
Development/promotional lenders	C	C	4.91%	C	3.48%	C	3.80%
Diversified lenders	<b>3,363.18</b>	136.37	4.05%	68.86	2.05%	17.81	0.53%
G-SIBs <sup>1)</sup>	<b>12,467.26</b>	816.99	6.55%	2,175.07	17.45%	120.25	0.96%
Retail and consumer credit lenders	<b>1,363.64</b>	51.51	3.78%	21.33	1.56%	19.90	1.46%
Small market lenders	<b>144.59</b>	6.24	4.32%	6.33	4.38%	0.18	0.12%
Universal and investment banks	<b>7,279.64</b>	410.40	5.64%	1,250.89	17.18%	48.98	0.67%
Not classified	C	C	C	C	C	C	C
<b>Total</b>	<b>26,765.68</b>	<b>1,528.19</b>	<b>5.71%</b>	<b>3,694.81</b>	<b>13.80%</b>	<b>236.89</b>	<b>0.89%</b>

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q2 2022)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures <sup>1)</sup>	<b>1,280.03</b>	61.98	4.84%	19.64	1.53%	16.53	1.29%
Banks with largest non-domestic exposures							
SSM	<b>12,537.08</b>	594.75	4.74%	1,422.05	11.34%	101.79	0.81%
Non-SSM EEA <sup>2)</sup>	<b>1,380.06</b>	67.26	4.87%	C	C	8.50	0.62%
Non-EEA Europe <sup>3)</sup>	<b>769.44</b>	34.82	4.53%	C	C	2.73	0.36%
RoW <sup>4)</sup>	<b>10,799.08</b>	769.38	7.12%	1,985.68	18.39%	107.34	0.99%
<b>Total</b>	<b>26,765.68</b>	<b>1,528.19</b>	<b>5.71%</b>	<b>3,694.81</b>	<b>13.80%</b>	<b>236.89</b>	<b>0.89%</b>

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

### T04.04.3 Fair value hierarchy by classification (size)

(EUR billions; percentages)

Category (Q2 2022)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
Less than €30 billion	<b>276.60</b>	10.48	3.79%	11.35	4.10%	0.58	0.21%
Between €30 billion and €100 billion	<b>2,426.26</b>	105.76	4.36%	74.57	3.07%	36.28	1.50%
Between €100 billion and €200 billion	<b>2,520.87</b>	117.86	4.68%	388.95	15.43%	28.65	1.14%
More than €200 billion	<b>9,074.70</b>	477.10	5.26%	1,044.86	11.51%	51.12	0.56%
G-SIBs <sup>1)</sup>	<b>12,467.26</b>	816.99	6.55%	2,175.07	17.45%	120.25	0.96%
<b>Total</b>	<b>26,765.68</b>	<b>1,528.19</b>	<b>5.71%</b>	<b>3,694.81</b>	<b>13.80%</b>	<b>236.89</b>	<b>0.89%</b>

Source: ECB.

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

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

### T04.04.3 Fair value hierarchy by classification (risk-based) <sup>1)</sup>

(EUR billions, percentages)

Category (Q2 2022)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Low risk banks	<b>15,753.00</b>	851.02	5.40%	1,878.40	11.92%	124.93	0.79%
Medium, high risk and non-rated banks	<b>11,012.68</b>	677.17	6.15%	1,816.40	16.49%	111.96	1.02%
<b>Total</b>	<b>26,765.68</b>	<b>1,528.19</b>	<b>5.71%</b>	<b>3,694.81</b>	<b>13.80%</b>	<b>236.89</b>	<b>0.89%</b>

Source: ECB.

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

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

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

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

(EUR billions; percentages)

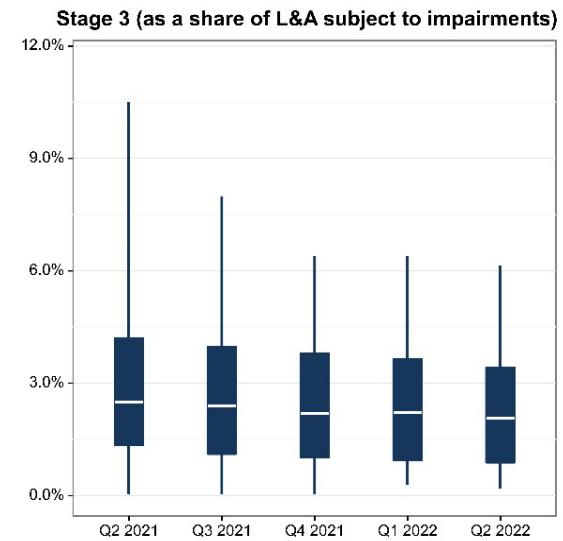
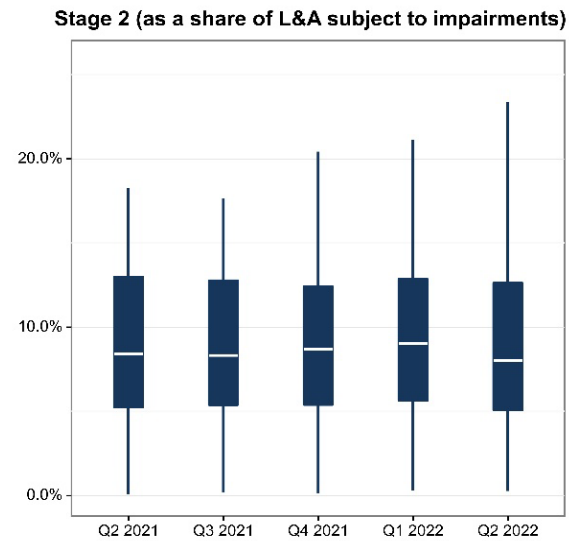
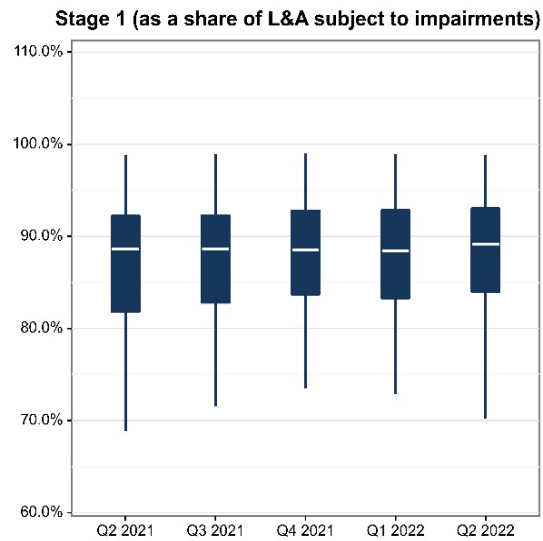
Item	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
<b>Total loans and advances subject to impairment review</b> <sup>1) 2)</sup>	13,633.50	13,722.71	13,790.51	14,129.41	14,389.06
<b>Stage 1 loans and advances</b>	11,996.64	12,119.80	12,167.07	12,456.99	12,647.66
Stage 1 as a share of total loans and advances <sup>2)</sup>	87.99%	88.32%	88.23%	88.16%	87.90%
Stage 1 coverage ratio	0.23%	0.23%	0.22%	0.22%	0.22%
<b>Stage 2 loans and advances</b>	1,228.39	1,214.78	1,260.68	1,311.39	1,399.09
Stage 2 as a share of total loans and advances <sup>2)</sup>	9.01%	8.85%	9.14%	9.28%	9.72%
Stage 2 coverage ratio	4.07%	4.06%	3.87%	4.02%	3.82%
<b>Stage 3 loans and advances</b>	387.75	369.77	346.18	344.39	326.72
Stage 3 as a share of total loans and advances <sup>2)</sup>	2.84%	2.69%	2.51%	2.44%	2.27%
Stage 3 coverage ratio	46.39%	47.10%	46.39%	46.45%	45.58%
<b>Purchased or originated credit-impaired loans and advances</b>	20.71	18.36	16.58	16.64	15.59
Purchased or originated credit-impaired as a share of total loans and advances <sup>2)</sup>	0.15%	0.13%	0.12%	0.12%	0.11%
Purchased or originated credit-impaired coverage ratio	25.60%	24.62%	22.92%	23.51%	24.25%

Source: ECB.

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

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

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



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

(EUR billions; percentages)

Item (Q2 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>3)</sup>	Italy
<b>Total loans and advances subject to impairment review</b> <sup>1) 2)</sup>	<b>14,389.06</b>	409.22	C	2,078.12	26.26	259.23	157.58	2,330.29	4,715.22	-	1,611.01
<b>Stage 1 loans and advances</b>	<b>12,647.66</b>	349.86	C	1,831.79	23.14	225.23	125.04	2,103.22	4,119.52	-	1,340.06
Stage 1 as a share of total loans and advances <sup>2)</sup>	<b>87.90%</b>	85.49%	C	88.15%	88.14%	86.88%	79.35%	90.26%	87.37%	-	83.18%
Stage 1 coverage ratio	<b>0.22%</b>	0.08%	C	0.10%	0.17%	0.19%	0.40%	0.43%	0.22%	-	0.24%
<b>Stage 2 loans and advances</b>	<b>1,399.09</b>	52.71	C	218.51	2.85	25.21	20.04	154.74	486.53	-	218.87
Stage 2 as a share of total loans and advances <sup>2)</sup>	<b>9.72%</b>	12.88%	C	10.51%	10.84%	9.73%	12.72%	6.64%	10.32%	-	13.59%
Stage 2 coverage ratio	<b>3.82%</b>	1.67%	C	2.11%	1.96%	5.25%	4.67%	6.55%	3.72%	-	4.31%
<b>Stage 3 loans and advances</b>	<b>326.72</b>	5.96	C	25.83	C	8.25	10.15	70.71	106.54	-	48.37
Stage 3 as a share of total loans and advances <sup>2)</sup>	<b>2.27%</b>	1.46%	C	1.24%	C	3.18%	6.44%	3.03%	2.26%	-	3.00%
Stage 3 coverage ratio	<b>45.58%</b>	51.69%	C	37.83%	31.13%	33.93%	42.46%	44.55%	49.50%	-	53.01%
<b>Purchased or originated credit-impaired loans and advances</b>	<b>15.59</b>	0.69	C	1.99	C	0.54	2.35	1.61	2.64	-	3.70
Purchased or originated credit-impaired as a share of total loans and advances	<b>0.11%</b>	0.17%	C	0.10%	C	0.21%	1.49%	0.07%	0.06%	-	0.23%
Purchased or originated credit-impaired coverage ratio	<b>24.25%</b>	C	C	16.16%	C	8.98%	16.54%	33.37%	18.51%	-	41.67%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q2 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Total loans and advances subject to impairment review</b> <sup>1) 2)</sup>	17.89	C	18.83	59.88	11.88	1,658.70	444.60	136.53	22.33	-	410.86
<b>Stage 1 loans and advances</b>	13.41	C	17.14	54.31	10.40	1,522.37	375.92	115.24	20.18	-	382.48
Stage 1 as a share of total loans and advances <sup>2)</sup>	74.93%	89.66%	91.03%	90.69%	87.54%	91.78%	84.55%	84.40%	90.37%	-	93.09%
Stage 1 coverage ratio	0.31%	0.67%	0.16%	0.13%	0.40%	0.08%	0.22%	0.38%	0.59%	-	0.08%
<b>Stage 2 loans and advances</b>	2.91	C	1.51	4.73	1.02	109.60	58.71	15.10	1.49	-	22.90
Stage 2 as a share of total loans and advances <sup>2)</sup>	16.25%	9.05%	8.02%	7.91%	8.56%	6.61%	13.20%	11.06%	6.65%	-	5.57%
Stage 2 coverage ratio	2.46%	2.60%	1.84%	1.42%	4.81%	2.97%	4.20%	8.32%	5.39%	-	2.16%
<b>Stage 3 loans and advances</b>	1.13	C	C	C	C	C	9.18	6.00	0.60	-	5.19
Stage 3 as a share of total loans and advances <sup>2)</sup>	6.30%	1.10%	C	C	C	C	2.07%	4.39%	2.70%	-	1.26%
Stage 3 coverage ratio	37.76%	41.66%	32.80%	33.84%	37.50%	28.93%	51.83%	53.40%	53.14%	-	33.61%
<b>Purchased or originated credit-impaired loans and advances</b>	0.45	C	C	C	C	C	0.79	0.20	0.06	-	0.28
Purchased or originated credit-impaired as a share of total loans and advances	2.52%	C	C	C	C	C	0.18%	0.14%	0.28%	-	0.07%
Purchased or originated credit-impaired coverage ratio	1.41%	C	C	C	C	C	26.78%	43.14%	-3.82%	-	18.03%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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



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

(EUR billions; percentages)

Item (Q2 2022)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Total loans and advances subject to impairment review <sup>1) 2)</sup></b>	<b>14,389.06</b>	746.56	108.72	C	1,895.96	6,531.48	807.49	91.63	3,912.40	C
<b>Stage 1 loans and advances</b>	<b>12,647.66</b>	621.61	104.73	C	1,629.80	5,716.81	719.56	81.79	3,502.42	C
Stage 1 as a share of total loans and advances <sup>2)</sup>	<b>87.90%</b>	83.26%	96.33%	91.85%	85.96%	87.53%	89.11%	89.26%	89.52%	C
Stage 1 coverage ratio	<b>0.22%</b>	0.11%	0.04%	C	0.27%	0.23%	0.28%	0.44%	0.19%	C
<b>Stage 2 loans and advances</b>	<b>1,399.09</b>	115.65	3.29	C	194.59	655.56	68.17	7.93	333.49	C
Stage 2 as a share of total loans and advances <sup>2)</sup>	<b>9.72%</b>	15.49%	3.03%	7.01%	10.26%	10.04%	8.44%	8.65%	8.52%	C
Stage 2 coverage ratio	<b>3.82%</b>	2.10%	1.91%	C	4.46%	4.13%	4.27%	4.46%	3.40%	C
<b>Stage 3 loans and advances</b>	<b>326.72</b>	8.71	C	C	63.87	155.48	19.00	1.78	73.72	C
Stage 3 as a share of total loans and advances <sup>2)</sup>	<b>2.27%</b>	1.17%	C	1.15%	3.37%	2.38%	2.35%	1.94%	1.88%	C
Stage 3 coverage ratio	<b>45.58%</b>	37.29%	33.32%	23.62%	45.96%	45.69%	55.11%	54.11%	44.47%	C
<b>Purchased or originated credit-impaired loans and advances</b>	<b>15.59</b>	0.60	C	C	7.70	3.63	0.76	0.14	2.76	C
Purchased or originated credit-impaired as a share of total loans and advances	<b>0.11%</b>	0.08%	C	C	0.41%	0.06%	0.09%	0.15%	0.07%	C
Purchased or originated credit-impaired coverage ratio	<b>24.25%</b>	13.01%	C	C	30.79%	20.64%	10.11%	6.98%	17.96%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q2 2022)	Total	Banks with significant domestic exposures <sup>3)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>4)</sup>	Non-EEA Europe <sup>5)</sup>	RoW <sup>6)</sup>
<b>Total loans and advances subject to impairment review</b> <sup>1) 2)</sup>	<b>14,389.06</b>	695.34	6,971.40	813.53	420.04	5,488.74
<b>Stage 1 loans and advances</b>	<b>12,647.66</b>	611.27	6,154.40	719.56	356.29	4,806.14
Stage 1 as a share of total loans and advances <sup>2)</sup>	<b>87.90%</b>	87.91%	88.28%	88.45%	84.82%	87.56%
Stage 1 coverage ratio	<b>0.22%</b>	0.22%	0.20%	0.14%	0.23%	0.25%
<b>Stage 2 loans and advances</b>	<b>1,399.09</b>	65.98	660.40	79.67	49.21	543.84
Stage 2 as a share of total loans and advances <sup>2)</sup>	<b>9.72%</b>	9.49%	9.47%	9.79%	11.72%	9.91%
Stage 2 coverage ratio	<b>3.82%</b>	4.18%	4.09%	3.18%	3.18%	3.59%
<b>Stage 3 loans and advances</b>	<b>326.72</b>	17.73	146.88	13.27	13.92	134.93
Stage 3 as a share of total loans and advances <sup>2)</sup>	<b>2.27%</b>	2.55%	2.11%	1.63%	3.31%	2.46%
Stage 3 coverage ratio	<b>45.58%</b>	52.70%	45.50%	50.36%	39.11%	44.93%
<b>Purchased or originated credit-impaired loans and advances</b>	<b>15.59</b>	0.37	9.73	1.03	0.62	3.84
Purchased or originated credit-impaired as a share of total loans and advances	<b>0.11%</b>	0.05%	0.14%	0.13%	0.15%	0.07%
Purchased or originated credit-impaired coverage ratio	<b>24.25%</b>	8.24%	26.36%	21.19%	24.80%	21.18%

Source: ECB.

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

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

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

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

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

5) European countries not in the EEA.

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

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

(EUR billions; percentages)

Item (Q2 2022)	Total	Total assets				G-SIBs <sup>3)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Total loans and advances subject to impairment review <sup>1) 2)</sup></b>	<b>14,389.06</b>	138.52	1,276.79	1,219.26	5,223.02	6,531.48
<b>Stage 1 loans and advances</b>	<b>12,647.66</b>	121.58	1,116.99	1,060.64	4,631.64	5,716.81
Stage 1 as a share of total loans and advances <sup>2)</sup>	<b>87.90%</b>	87.77%	87.48%	86.99%	88.68%	87.53%
Stage 1 coverage ratio	<b>0.22%</b>	0.37%	0.25%	0.21%	0.19%	0.23%
<b>Stage 2 loans and advances</b>	<b>1,399.09</b>	12.15	122.19	123.21	485.98	655.56
Stage 2 as a share of total loans and advances <sup>2)</sup>	<b>9.72%</b>	8.77%	9.57%	10.11%	9.30%	10.04%
Stage 2 coverage ratio	<b>3.82%</b>	4.34%	3.43%	4.04%	3.41%	4.13%
<b>Stage 3 loans and advances</b>	<b>326.72</b>	4.20	33.38	32.72	100.94	155.48
Stage 3 as a share of total loans and advances <sup>2)</sup>	<b>2.27%</b>	3.03%	2.61%	2.68%	1.93%	2.38%
Stage 3 coverage ratio	<b>45.58%</b>	47.40%	46.96%	45.08%	45.04%	45.69%
<b>Purchased or originated credit-impaired loans and advances</b>	<b>15.59</b>	0.59	4.23	2.69	4.46	3.63
Purchased or originated credit-impaired as a share of total loans and advances	<b>0.11%</b>	0.42%	0.33%	0.22%	0.09%	0.06%
Purchased or originated credit-impaired coverage ratio	<b>24.25%</b>	2.70%	14.89%	C	25.92%	20.64%

Source: ECB.

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

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

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

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

### T04.05.3 Loans and advances subject to impairment review by classification (risk) <sup>1)</sup>

(EUR billions; percentages)

Item (Q2 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Total loans and advances subject to impairment review</b> <sup>2) 3)</sup>	<b>14,389.06</b>	8,884.80	5,504.27
<b>Stage 1 loans and advances</b>	<b>12,647.66</b>	7,896.32	4,751.34
Stage 1 as a share of total loans and advances <sup>3)</sup>	<b>87.90%</b>	88.87%	86.32%
Stage 1 coverage ratio	<b>0.22%</b>	0.24%	0.19%
<b>Stage 2 loans and advances</b>	<b>1,399.09</b>	798.41	600.69
Stage 2 as a share of total loans and advances <sup>3)</sup>	<b>9.72%</b>	8.99%	10.91%
Stage 2 coverage ratio	<b>3.82%</b>	3.96%	3.62%
<b>Stage 3 loans and advances</b>	<b>326.72</b>	184.14	142.58
Stage 3 as a share of total loans and advances <sup>3)</sup>	<b>2.27%</b>	2.07%	2.59%
Stage 3 coverage ratio	<b>45.58%</b>	45.79%	45.32%
<b>Purchased or originated credit-impaired loans and advances</b>	<b>15.59</b>	5.93	9.65
Purchased or originated credit-impaired as a share of total loans and advances	<b>0.11%</b>	0.07%	0.18%
Purchased or originated credit-impaired coverage ratio	<b>24.25%</b>	20.34%	26.65%

Source: ECB.

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

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

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

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

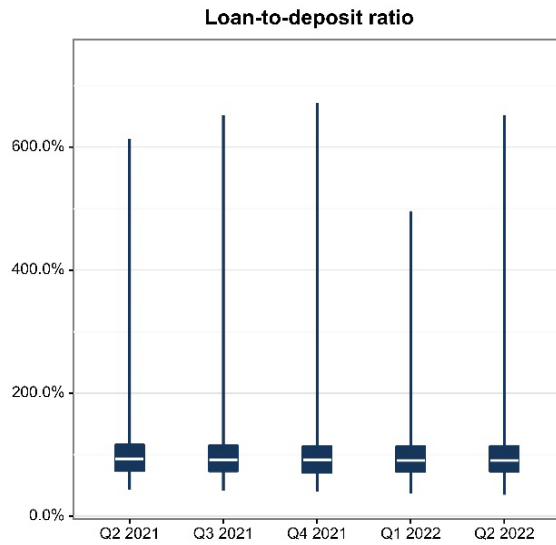
### T05.01.1 Loan-to-deposit ratio by reference period

(EUR billions; percentages)

Item	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Total loans and advances to non-financial corporations and households	11,006.33	11,080.66	11,226.35	11,447.59	11,650.05
Total deposits from non-financial corporations and households	10,507.90	10,651.16	10,756.22	10,956.28	11,060.12
<b>Loan-to-deposit ratio</b>	<b>104.74%</b>	<b>104.03%</b>	<b>104.37%</b>	<b>104.48%</b>	<b>105.33%</b>

Source: ECB.

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



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

(EUR billions; percentages)

Country (Q2 2022)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Belgium	319.18	358.12	89.13%
Bulgaria	C	C	C
Germany	1,493.65	1,192.35	125.27%
Estonia	24.79	24.36	101.78%
Ireland	181.00	254.37	71.16%
Greece	121.39	196.51	61.77%
Spain	1,970.11	1,930.82	102.03%
France	3,846.09	3,541.10	108.61%
Croatia <sup>1)</sup>	-	-	-
Italy	1,300.21	1,408.48	92.31%
Cyprus	16.64	30.73	54.14%
Latvia	C	C	67.87%
Lithuania	15.70	22.66	69.27%
Luxembourg	42.40	46.07	92.04%
Malta	10.41	19.82	52.51%
Netherlands	1,356.29	1,169.54	115.97%
Austria	352.53	374.02	94.25%
Portugal	120.39	174.91	68.83%
Slovenia	20.40	30.01	67.99%
Slovakia <sup>1)</sup>	-	-	-
Finland	441.42	262.16	168.38%
<b>Total</b>	<b>11,650.05</b>	<b>11,060.12</b>	<b>105.33%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q2 2022)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Corporate/wholesale lenders	519.25	298.15	174.16%
Custodian and asset managers	48.78	72.20	67.57%
Development/promotional lenders	C	C	2732.63%
Diversified lenders	1,693.32	1,931.65	87.66%
G-SIBs <sup>1)</sup>	5,348.08	4,983.72	107.31%
Retail and consumer credit lenders	691.48	842.79	82.05%
Small market lenders	81.65	105.37	77.50%
Universal and investment banks	3,141.44	2,810.98	111.76%
Not classified	C	C	C
<b>Total</b>	<b>11,650.05</b>	<b>11,060.12</b>	<b>105.33%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q2 2022)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with significant domestic exposures <sup>1)</sup>	579.35	683.25	84.79%
Banks with largest non-domestic exposures			
SSM	5,590.87	5,288.93	105.71%
Non-SSM EEA <sup>2)</sup>	753.41	694.00	108.56%
Non-EEA Europe <sup>3)</sup>	340.27	377.06	90.24%
RoW <sup>4)</sup>	4,386.15	4,016.88	109.19%
<b>Total</b>	<b>11,650.05</b>	<b>11,060.12</b>	<b>105.33%</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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



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

(EUR billions; percentages)

Category (Q2 2022)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with total assets			
Less than €30 billion	114.31	179.28	63.76%
Between €30 billion and €100 billion	1,085.02	1,074.12	101.01%
Between €100 billion and €200 billion	966.17	922.00	104.79%
More than €200 billion	4,136.48	3,901.01	106.04%
G-SIBs <sup>1)</sup>	5,348.08	4,983.72	107.31%
<b>Total</b>	<b>11,650.05</b>	<b>11,060.12</b>	<b>105.33%</b>

Source: ECB.

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

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

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

(EUR billions; percentages)

Category (Q2 2022)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with low risk	7,355.00	6,463.54	113.79%
Banks with medium, high risk and non-rated	4,295.04	4,596.58	93.44%
<b>Total</b>	<b>11,650.05</b>	<b>11,060.12</b>	<b>105.33%</b>

Source: ECB.

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

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

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

Indicator	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Deposits from credit institutions and other financial corporations to total funding	18.28%	18.71%	16.91%	18.88%	18.72%
Deposits from non-financial corporations to total funding	17.14%	17.37%	18.17%	17.59%	17.58%
Deposits from households to total funding	32.85%	32.55%	33.71%	32.68%	33.14%

Source: ECB.

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

## T05.02.2 Deposits to total funding ratio by country

(percentages)

Country (Q2 2022)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Belgium	16.94%	14.66%	44.45%
Bulgaria	C	C	C
Germany	34.14%	12.85%	19.69%
Estonia	5.17%	31.93%	42.27%
Ireland	26.64%	27.42%	26.42%
Greece	5.22%	18.27%	52.06%
Spain	11.86%	16.76%	41.16%
France	19.56%	19.90%	30.34%
Croatia <sup>1)</sup>	-	-	-
Italy	12.95%	19.17%	38.66%
Cyprus	8.56%	17.34%	56.48%
Latvia	5.84%	31.44%	55.38%
Lithuania	6.95%	22.34%	56.86%
Luxembourg	37.44%	9.51%	31.39%
Malta	6.49%	18.25%	66.39%
Netherlands	13.84%	15.48%	37.72%
Austria	14.42%	18.82%	42.69%
Portugal	4.05%	20.30%	58.85%
Slovenia	4.90%	19.34%	68.80%
Slovakia <sup>1)</sup>	-	-	-
Finland	6.82%	C	23.40%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(percentages)

Category (Q2 2022)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Corporate/wholesale lenders	34.91%	11.89%	13.95%
Custodian and asset managers	62.08%	3.30%	20.92%
Development/promotional lenders	4.46%	1.09%	C
Diversified lenders	9.80%	17.93%	45.99%
G-SIBs <sup>1)</sup>	19.07%	19.64%	31.36%
Retail and consumer credit lenders	10.82%	9.96%	58.31%
Small market lenders	5.80%	24.67%	57.94%
Universal and investment banks	20.25%	18.40%	30.13%
Not classified	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(percentages)

Category (Q2 2022)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with significant domestic exposures <sup>1)</sup>	9.38%	10.09%	50.07%
Banks with largest non-domestic exposures			
SSM	19.62%	16.46%	34.40%
Non-SSM EEA <sup>2)</sup>	9.79%	19.56%	37.68%
Non-EEA Europe <sup>3)</sup>	12.89%	18.94%	39.71%
RoW <sup>4)</sup>	20.59%	19.57%	28.15%

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

(percentages)

Category (Q2 2022)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with total assets			
Less than €30 billion	15.90%	21.53%	51.62%
Between €30 billion and €100 billion	17.46%	11.33%	38.98%
Between €100 billion and €200 billion	18.15%	15.13%	31.68%
More than €200 billion	18.85%	17.19%	33.57%
G-SIBs <sup>1)</sup>	19.07%	19.64%	31.36%

Source: ECB.

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

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

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

(percentages)

Category (Q2 2022)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with low risk	18.78%	16.92%	32.43%
Banks with medium, high risk and non-rated	18.62%	18.56%	34.22%

Source: ECB.

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

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



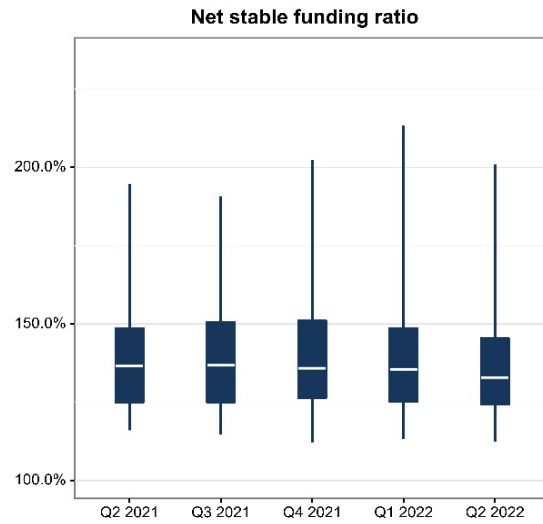
### T05.03.1 Net stable funding ratio by reference period

(EUR billions; percentages)

Net stable funding ratio and its components	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Available stable funding	15,988.33	16,066.77	16,180.05	16,333.94	15,832.58
Required stable funding	12,379.69	12,428.23	12,506.27	12,676.35	12,467.02
<b>Net stable funding ratio</b>	<b>129.15%</b>	<b>129.28%</b>	<b>129.38%</b>	<b>128.85%</b>	<b>127.00%</b>

Source: ECB.

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



### T05.03.2 Net stable funding ratio by country

(EUR billions; percentages)

Country (Q2 2022)	Available stable funding	Required stable funding	Net stable funding ratio
Belgium	452.17	311.15	145.32%
Bulgaria	C	C	C
Germany	2,315.82	1,894.69	122.23%
Estonia	28.26	20.83	135.70%
Ireland	347.88	226.92	153.31%
Greece	239.71	188.04	127.48%
Spain	2,579.98	1,957.30	131.81%
France	4,834.04	4,131.35	117.01%
Croatia <sup>1)</sup>	-	-	-
Italy	1,953.09	1,461.49	133.64%
Cyprus	37.58	22.66	165.81%
Latvia	C	C	165.05%
Lithuania	25.35	16.52	153.42%
Luxembourg	69.87	50.06	139.57%
Malta	20.58	11.24	183.12%
Netherlands	1,689.20	1,229.53	137.39%
Austria	530.05	392.78	134.95%
Portugal	197.11	130.57	150.96%
Slovenia	31.97	19.08	167.54%
Slovakia <sup>1)</sup>	-	-	-
Finland	454.75	386.47	117.67%
<b>Total</b>	<b>15,832.58</b>	<b>12,467.02</b>	<b>127.00%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q2 2022)	Available stable funding	Required stable funding	Net stable funding ratio
Corporate/wholesale lenders	792.68	650.46	121.86%
Custodian and asset managers	187.22	101.32	184.79%
Development/promotional lenders	C	C	128.34%
Diversified lenders	2,526.75	1,802.75	140.16%
G-SIBs <sup>1)</sup>	6,785.21	5,655.10	119.98%
Retail and consumer credit lenders	1,002.72	720.53	139.17%
Small market lenders	115.90	76.19	152.12%
Universal and investment banks	4,048.72	3,169.68	127.73%
Not classified	C	C	C
<b>Total</b>	<b>15,832.58</b>	<b>12,467.02</b>	<b>127.00%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q2 2022)	Available stable funding	Required stable funding	Net stable funding ratio
Banks with significant domestic exposures <sup>1)</sup>	944.44	683.56	138.16%
Banks with largest non-domestic exposures			
SSM	7,798.88	5,971.03	130.61%
Non-SSM EEA <sup>2)</sup>	903.86	684.93	131.96%
Non-EEA Europe <sup>3)</sup>	519.60	356.21	145.87%
RoW <sup>4)</sup>	5,665.80	4,771.29	118.75%
<b>Total</b>	<b>15,832.58</b>	<b>12,467.02</b>	<b>127.00%</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q2 2022)	Available stable funding	Required stable funding	Net stable funding ratio
Banks with total assets			
Less than €30 billion	205.46	128.87	159.44%
Between €30 billion and €100 billion	1,799.00	1,320.57	136.23%
Between €100 billion and €200 billion	1,540.40	1,124.83	136.95%
More than €200 billion	5,502.51	4,237.65	129.85%
G-SIBs <sup>1)</sup>	6,785.21	5,655.10	119.98%
<b>Total</b>	<b>15,832.58</b>	<b>12,467.02</b>	<b>127.00%</b>

Source: ECB.

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

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

### T05.03.3 Net stable funding ratio by classification (risk-based)<sup>1)</sup>

(EUR billions; percentages)

Category (Q2 2022)	Available stable funding	Required stable funding	Net stable funding ratio
Banks with low risk	9,648.15	7,614.74	126.70%
Banks with medium, high risk and non-rated	6,184.42	4,852.28	127.45%
<b>Total</b>	<b>15,832.58</b>	<b>12,467.02</b>	<b>127.00%</b>

Source: ECB.

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

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

## T06.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup>	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
<b>Numerator: Liquidity buffer</b>	5,156.16	5,298.15	4,982.05	5,342.87	5,187.85
Level 1 assets: unadjusted	4,991.95	5,134.05	4,826.69	5,186.50	5,034.67
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	-10.16	-6.63	43.50	15.36	65.67
Level 1 assets: adjusted amount	4,981.79	5,127.42	4,870.20	5,201.86	5,100.33
Excluding EHQCB <sup>2)</sup>	4,912.58	5,058.22	4,794.49	5,127.13	5,025.99
EHQCB	69.20	69.20	75.71	74.73	74.35
Level 2 assets: unadjusted	C	164.56	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	45.72	C	C	C
Level 2 assets: adjusted amount	207.33	210.29	178.73	184.81	171.22
Level 2A	91.25	93.79	88.10	100.35	97.89
Level 2B	116.08	116.50	90.63	84.47	73.33
Excess liquidity asset amount	C	0.46	C	C	C
<b>Denominator: Net liquidity outflow</b>	2,966.51	3,048.73	2,871.73	3,190.61	3,156.43
Total outflows	4,242.54	4,443.99	4,125.01	4,740.53	4,704.08
Reduction for inflows	1,276.03	1,395.25	1,253.28	1,549.92	1,547.66
<b>Liquidity coverage ratio</b>	<b>173.81%</b>	<b>173.78%</b>	<b>173.49%</b>	<b>167.46%</b>	<b>164.36%</b>

Source: ECB.

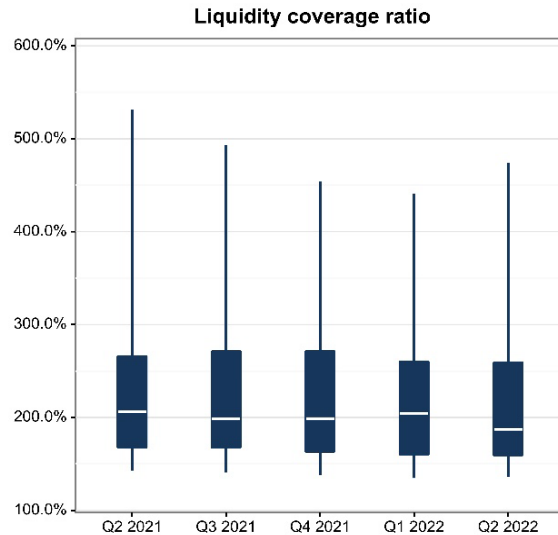
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision,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

C: the value is suppressed for confidentiality reasons.

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

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

2) EHQCB stands for Extremely High Quality Covered Bonds.



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

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q2 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>3)</sup>	Italy
<b>Numerator: Liquidity buffer</b>	<b>5,187.85</b>	188.49	C	957.34	7.71	171.86	66.95	722.74	1499.85	-	585.07
Level 1 assets: unadjusted	<b>5,034.67</b>	181.62	C	925.06	C	170.19	66.80	707.10	1446.83	-	567.78
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	<b>65.67</b>	0.77	C	3.81	C	1.45	-0.01	14.81	12.35	-	3.47
Level 1 assets: adjusted amount	<b>5,100.33</b>	182.39	C	928.87	7.68	171.64	66.79	721.91	1459.18	-	571.26
Excluding EHQCB <sup>2)</sup>	<b>5,025.99</b>	178.55	C	916.63	C	170.95	C	719.95	1444.82	-	568.06
EHQCB	<b>74.35</b>	3.84	C	12.24	C	0.69	C	1.96	14.37	-	3.20
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	-	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C	C	C	C	-	C
Level 2 assets: adjusted amount	<b>171.22</b>	7.04	C	34.68	C	C	0.15	17.34	65.54	-	17.95
Level 2A	<b>97.89</b>	5.39	C	23.51	C	C	C	9.20	29.34	-	14.67
Level 2B	<b>73.33</b>	1.65	C	11.17	C	C	C	8.14	36.20	-	3.29
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
<b>Denominator: Net liquidity outflow</b>	<b>3,156.43</b>	113.36	C	641.11	4.63	97.72	32.85	361.00	1018.93	-	322.82
Total outflows	<b>4,704.08</b>	136.44	C	926.70	5.85	123.98	36.61	496.77	1714.39	-	437.78
Reduction for inflows	<b>1,547.66</b>	23.08	C	285.59	1.22	26.27	3.76	135.77	695.45	-	114.96
<b>Liquidity coverage ratio</b>	<b>164.36%</b>	<b>166.27%</b>	<b>C</b>	<b>149.32%</b>	<b>166.33%</b>	<b>175.87%</b>	<b>203.82%</b>	<b>200.21%</b>	<b>147.20%</b>	<b>-</b>	<b>181.24%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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



## T06.01.2 Liquidity coverage ratio by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q2 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Numerator: Liquidity buffer</b>	18.39	C	8.13	43.27	9.50	514.52	142.53	70.30	9.86	-	163.02
Level 1 assets: unadjusted	18.14	5.50	8.10	40.35	9.42	498.04	141.85	68.28	C	-	159.46
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	C	C	C	0.59	C	24.05	6.57	C	C	-	C
Level 1 assets: adjusted amount	C	C	C	40.93	C	522.09	148.42	C	9.75	-	C
Excluding EHQCB <sup>2)</sup>	17.83	C	8.05	C	9.05	515.47	C	68.50	9.46	-	130.03
EHQCB	C	C	C	C	C	6.62	C	C	0.28	-	C
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	0.13	-	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C	C	C	C	-	C
Level 2 assets: adjusted amount	0.25	C	C	2.91	C	16.65	0.67	2.02	C	-	3.93
Level 2A	C	C	C	C	C	6.86	0.53	0.72	0.06	-	C
Level 2B	C	C	C	C	C	9.79	0.14	1.30	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
<b>Denominator: Net liquidity outflow</b>	5.22	C	2.08	29.93	2.29	308.24	82.08	25.09	3.98	-	102.66
Total outflows	6.23	C	4.11	35.18	3.72	481.22	133.40	32.87	5.17	-	119.91
Reduction for inflows	1.00	C	2.03	5.25	1.43	172.98	51.33	7.78	1.20	-	17.25
<b>Liquidity coverage ratio</b>	<b>351.98%</b>	<b>366.51%</b>	<b>390.87%</b>	<b>144.57%</b>	<b>415.39%</b>	<b>166.92%</b>	<b>173.65%</b>	<b>280.23%</b>	<b>247.89%</b>	-	<b>158.80%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q2 2022)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Numerator: Liquidity buffer</b>	<b>5,187.85</b>	296.68	156.98	C	778.20	2,109.63	256.89	35.75	1,465.01	C
Level 1 assets: unadjusted	<b>5,034.67</b>	285.24	149.16	79.32	769.00	2,030.78	252.03	C	1,428.43	C
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	<b>65.67</b>	<b>-1.20</b>	2.85	C	6.88	23.17	14.72	C	20.48	C
Level 1 assets: adjusted amount	<b>5,100.33</b>	284.05	152.00	C	775.88	2,053.95	266.75	35.32	1,448.91	C
Excluding EHQCB <sup>2)</sup>	<b>5,025.99</b>	275.89	148.76	C	771.73	2,038.66	263.67	35.00	1,410.34	C
EHQCB	<b>74.35</b>	8.16	3.25	C	4.14	15.29	3.08	0.32	38.57	C
Level 2 assets: unadjusted	C	C	C	4.12	C	C	C	0.32	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C	C	C	C	C
Level 2 assets: adjusted amount	<b>171.22</b>	11.41	8.73	C	9.36	93.70	5.66	C	37.92	C
Level 2A	<b>97.89</b>	C	C	C	5.41	50.07	2.14	0.18	26.34	C
Level 2B	<b>73.33</b>	C	C	C	3.95	43.63	3.52	C	11.58	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	C
<b>Denominator: Net liquidity outflow</b>	<b>3,156.43</b>	190.42	74.46	C	351.80	1,444.21	111.59	13.83	943.46	C
Total outflows	<b>4,704.08</b>	246.26	117.58	C	461.82	2,390.35	141.27	19.91	1,288.37	C
Reduction for inflows	<b>1,547.66</b>	55.85	43.12	C	110.02	946.14	29.68	6.08	344.91	C
<b>Liquidity coverage ratio</b>	<b>164.36%</b>	<b>155.80%</b>	<b>210.81%</b>	<b>337.80%</b>	<b>221.20%</b>	<b>146.08%</b>	<b>230.21%</b>	<b>258.57%</b>	<b>155.28%</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q2 2022)	Total	Banks with significant domestic exposures <sup>3)</sup>	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA <sup>4)</sup>	Non-EEA Europe <sup>5)</sup>	RoW <sup>6)</sup>
<b>Numerator: Liquidity buffer</b>	<b>5,187.85</b>	256.17	2,596.11	323.54	170.41	1,841.63
Level 1 assets: unadjusted	<b>5,034.67</b>	253.37	2,518.32	319.18	167.79	1,776.02
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	<b>65.67</b>	C	53.05	C	C	19.82
Level 1 assets: adjusted amount	<b>5,100.33</b>	C	2,571.36	C	C	1,795.83
Excluding EHQCB <sup>2)</sup>	<b>5,025.99</b>	253.10	2,535.64	288.45	162.69	1,786.11
EHQCB	<b>74.35</b>	C	35.72	C	C	9.73
Level 2 assets: unadjusted	C	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	-0.00	C
Level 2 assets: adjusted amount	<b>171.22</b>	C	81.45	C	C	79.02
Level 2A	<b>97.89</b>	C	50.11	C	C	39.47
Level 2B	<b>73.33</b>	1.83	31.34	0.42	0.20	39.55
Excess liquidity asset amount	C	C	C	C	C	C
<b>Denominator: Net liquidity outflow</b>	<b>3,156.43</b>	108.12	1,486.85	205.19	80.43	1,275.83
Total outflows	<b>4,704.08</b>	136.43	2,107.48	258.11	104.23	2,097.83
Reduction for inflows	<b>1,547.66</b>	28.31	620.63	52.92	23.80	822.00
<b>Liquidity coverage ratio</b>	<b>164.36%</b>	<b>236.93%</b>	<b>174.60%</b>	<b>157.68%</b>	<b>211.86%</b>	<b>144.35%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

5) European countries not in the EEA.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup> (Q2 2022)	Total	Banks with total assets				G-SIBs <sup>3)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Numerator: Liquidity buffer</b>	<b>5,187.85</b>	84.75	547.26	535.86	1,910.36	2,109.63
Level 1 assets: unadjusted	<b>5,034.67</b>	83.44	532.77	525.23	1,862.45	2,030.78
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	<b>65.67</b>	0.53	8.17	18.50	15.30	23.17
Level 1 assets: adjusted amount	<b>5,100.33</b>	83.98	540.94	543.72	1,877.75	2,053.95
Excluding EHQCB <sup>2)</sup>	<b>5,025.99</b>	82.68	532.50	539.01	1,833.14	2,038.66
EHQCB	<b>74.35</b>	1.29	8.44	4.72	44.61	15.29
Level 2 assets: unadjusted	<b>C</b>	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	<b>C</b>	C	-0.00	C	C	C
Level 2 assets: adjusted amount	<b>171.22</b>	C	C	C	49.48	93.70
Level 2A	<b>97.89</b>	0.96	9.42	5.00	32.45	50.07
Level 2B	<b>73.33</b>	C	C	C	17.03	43.63
Excess liquidity asset amount	<b>C</b>	C	C	C	C	C
<b>Denominator: Net liquidity outflow</b>	<b>3,156.43</b>	36.35	250.17	266.96	1,158.74	1,444.21
Total outflows	<b>4,704.08</b>	48.85	336.53	350.19	1,578.16	2,390.35
Reduction for inflows	<b>1,547.66</b>	12.51	86.35	83.23	419.42	946.14
<b>Liquidity coverage ratio</b>	<b>164.36%</b>	<b>233.16%</b>	<b>218.75%</b>	<b>200.72%</b>	<b>164.87%</b>	<b>146.08%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

### T06.01.3 Liquidity coverage ratio by classification (risk-based) <sup>1)</sup>

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>2)</sup> (Q2 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
<b>Numerator: Liquidity buffer</b>	<b>5,187.85</b>	3,105.51	2,082.35
Level 1 assets: unadjusted	<b>5,034.67</b>	3,008.38	2,026.29
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	<b>65.67</b>	39.55	26.12
Level 1 assets: adjusted amount	<b>5,100.33</b>	3,047.93	2,052.41
Excluding EHQCB <sup>3)</sup>	<b>5,025.99</b>	2,987.99	2,037.99
EHQCB	<b>74.35</b>	59.93	14.42
Level 2 assets: unadjusted	<b>C</b>	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	<b>C</b>	C	C
Level 2 assets: adjusted amount	<b>171.22</b>	107.21	64.02
Level 2A	<b>97.89</b>	69.22	28.67
Level 2B	<b>73.33</b>	37.99	35.34
Excess liquidity asset amount	<b>C</b>	C	C
<b>Denominator: Net liquidity outflow</b>	<b>3,156.43</b>	1,884.72	1,271.71
Total outflows	<b>4,704.08</b>	2,682.48	2,021.60
Reduction for inflows	<b>1,547.66</b>	797.76	749.89
<b>Liquidity coverage ratio</b>	<b>164.36%</b>	<b>164.77%</b>	<b>163.74%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) EHQCB stands for Extremely High Quality Covered Bonds.

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

Indicator	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
LCR <sup>1)</sup> ≤ 100%	-	-	-	1	-
100% < LCR ≤ 150%	14	13	16	18	22
LCR > 150%	100	100	97	93	89
<b>Total</b>	<b>114</b>	<b>113</b>	<b>113</b>	<b>112</b>	<b>111</b>

Source: ECB.

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

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

1) LCR stands for Liquidity Coverage Ratio.

**T06.02.2 Liquidity coverage ratio band by country**  
(number of institutions)

Country (Q2 2022)	LCR <sup>2)</sup> ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	1	4
Bulgaria	-	-	1
Germany	-	6	15
Estonia	-	1	2
Ireland	-	1	5
Greece	-	-	4
Spain	-	-	10
France	-	5	5
Croatia <sup>1)</sup>	-	-	-
Italy	-	1	11
Cyprus	-	-	3
Latvia	-	-	3
Lithuania	-	1	2
Luxembourg	-	3	1
Malta	-	-	3
Netherlands	-	2	5
Austria	-	-	7
Portugal	-	-	3
Slovenia	-	-	3
Slovakia <sup>1)</sup>	-	-	-
Finland	-	1	2
<b>Total</b>	<b>-</b>	<b>22</b>	<b>89</b>

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

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

Category (Q2 2022)	LCR <sup>5)</sup> ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures <sup>1)</sup>	-	-	14
Banks with largest non-domestic exposures			
SSM	-	11	56
Non-SSM EEA <sup>2)</sup>	-	3	7
Non-EEA Europe <sup>3)</sup>	-	1	8
RoW <sup>4)</sup>	-	7	4
<b>Total</b>	-	<b>22</b>	<b>89</b>

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

5) LCR stands for Liquidity Coverage Ratio.



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

(number of institutions)

Category (Q2 2022)	LCR <sup>2)</sup> ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
Less than €30 billion	-	4	20
Between €30 billion and €100 billion	-	2	38
Between €100 billion and €200 billion	-	2	17
More than €200 billion	-	9	11
G-SIBs <sup>1)</sup>	-	5	3
<b>Total</b>	-	<b>22</b>	<b>89</b>

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

## Annex 01.01 Loans and advances subject to Covid-19-related measures by reference period

(EUR billions; percentages)

Item	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
<b>Total loans and advances</b> <sup>1)</sup>	14,215.74	14,293.27	14,311.17	14,685.00	14,962.08
of which: non-performing	422.47	400.89	373.76	368.87	350.90
of which: performing stage 2	1,218.66	1,205.27	1,252.57	1,304.58	1,391.67
<b>Loans and advances with non-expired Covid-19-related measures</b> <sup>2)</sup>	543.86	494.06	444.20	421.36	409.84
<b>Loans and advances subject to EBA-compliant moratoria (non-expired)</b>	102.29	44.13	6.45	1.23	0.95
as a share of total loans and advances	0.72%	0.31%	0.05%	0.01%	0.01%
of which: non-performing	5.53	2.97	0.37	0.18	0.12
of which: performing stage 2	34.39	16.51	3.30	0.48	0.40
Coverage ratio of NPLs	37.08%	37.65%	31.28%	27.35%	25.26%
<b>Other loans and advances subject to Covid-19-related forbearance measures (non-expired)</b>	68.67	75.71	67.26	55.32	48.30
as a share of total loans and advances	0.48%	0.53%	0.47%	0.38%	0.32%
of which: non-performing	15.54	17.15	16.69	14.95	13.72
of which: performing stage 2	45.06	49.52	42.65	33.27	28.72
Coverage ratio of NPLs	20.86%	22.48%	23.63%	23.29%	23.04%
<b>Newly originated loans and advances subject to public guarantee schemes</b>	372.90	374.23	370.50	364.81	360.59
as a share of total loans and advances	2.62%	2.62%	2.59%	2.48%	2.41%
of which: non-performing	7.26	8.72	11.15	12.64	13.59
of which: performing stage 2	68.77	75.02	83.16	82.51	85.51
Coverage ratio of NPLs	11.74%	12.13%	13.70%	14.08%	14.75%
<b>Loans and advances with expired Covid-19-related measures</b> <sup>2)</sup>	718.94	742.16	738.14	709.38	674.50
<b>Loans and advances with expired EBA-compliant moratoria</b>	673.03	687.71	675.96	643.55	609.10
as a share of total loans and advances	4.73%	4.81%	4.72%	4.38%	4.07%
of which: non-performing	32.44	34.93	38.39	38.96	37.63
of which: performing stage 2	166.80	170.19	171.55	155.03	140.84
Coverage ratio of NPLs	28.33%	29.31%	29.99%	30.85%	31.61%
<b>Other loans and advances with expired Covid-19-related forbearance measures</b>	45.91	54.46	62.18	65.83	65.41
as a share of total loans and advances	0.32%	0.38%	0.43%	0.45%	0.44%
of which: non-performing	10.70	11.68	13.59	15.36	14.88
of which: performing stage 2	24.80	28.75	34.73	38.96	40.31
Coverage ratio of NPLs	26.19%	27.15%	29.84%	32.36%	33.47%

Source: ECB.

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

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

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

(EUR billions; percentages)

Item (Q2 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>3)</sup>	Italy
<b>Total loans and advances <sup>1)</sup></b>	<b>14,962.08</b>	411.10	C	2,439.76	26.26	296.96	158.29	2,341.70	4,742.09	-	1,616.89
of which: non-performing	<b>350.90</b>	6.35	C	30.40	0.26	9.07	11.26	78.87	109.46	-	51.71
of which: performing stage 2	<b>1,391.67</b>	52.70	C	217.84	2.84	25.14	20.04	149.05	486.10	-	218.87
<b>Loans and advances with non-expired Covid-19-related measures <sup>2)</sup></b>	<b>409.84</b>	C	C	25.65	0.03	4.26	5.11	110.83	115.01	-	126.03
<b>Loans and advances subject to EBA-compliant moratoria (non-expired)</b>	<b>0.95</b>	C	C	0.03	C	0.08	C	C	0.20	-	0.21
as a share of total loans and advances	<b>0.01%</b>	C	C	0.00%	C	0.03%	C	C	0.00%	-	0.01%
of which: non-performing	<b>0.12</b>	C	C	C	C	C	C	0.00	0.02	-	0.02
of which: performing stage 2	<b>0.40</b>	C	C	0.00	C	0.04	C	0.01	0.14	-	0.10
Coverage ratio of NPLs	<b>25.26%</b>	C	C	C	C	C	C	28.34%	20.21%	-	35.79%
<b>Other loans and advances subject to Covid-19-related forbearance measures (non-expired)</b>	<b>48.30</b>	C	C	14.20	0.00	3.34	C	C	9.46	-	2.65
as a share of total loans and advances	<b>0.32%</b>	C	C	0.58%	0.01%	1.13%	C	C	0.20%	-	0.16%
of which: non-performing	<b>13.72</b>	C	C	1.97	C	1.45	C	3.95	3.50	-	1.22
of which: performing stage 2	<b>28.72</b>	C	C	9.44	0.00	1.49	C	7.30	3.57	-	1.38
Coverage ratio of NPLs	<b>23.04%</b>	C	C	19.84%	C	14.00%	C	35.25%	12.41%	-	22.49%
<b>Newly originated loans and advances subject to public guarantee schemes</b>	<b>360.59</b>	C	C	11.42	C	0.83	5.05	99.35	105.35	-	123.17
as a share of total loans and advances	<b>2.41%</b>	C	C	0.47%	C	0.28%	3.19%	4.24%	2.22%	-	7.62%
of which: non-performing	<b>13.59</b>	C	C	0.31	0.01	0.09	0.07	5.09	6.05	-	1.40
of which: performing stage 2	<b>85.51</b>	C	C	2.48	0.01	0.18	0.59	21.65	37.49	-	19.52
Coverage ratio of NPLs	<b>14.75%</b>	C	C	21.46%	C	6.75%	11.79%	15.78%	9.83%	-	28.28%
<b>Loans and advances with expired Covid-19-related measures <sup>2)</sup></b>	<b>674.50</b>	16.56	C	23.71	0.73	19.55	20.70	149.71	187.00	-	143.36
<b>Loans and advances with expired EBA-compliant moratoria</b>	<b>609.10</b>	14.79	C	18.02	0.57	14.89	20.38	139.47	173.50	-	129.19
as a share of total loans and advances	<b>4.07%</b>	3.60%	C	0.74%	2.15%	5.02%	12.87%	5.96%	3.66%	-	7.99%
of which: non-performing	<b>37.63</b>	0.44	C	1.28	0.01	2.10	3.14	12.01	6.16	-	5.92
of which: performing stage 2	<b>140.84</b>	4.27	C	3.23	0.13	3.97	7.98	26.56	36.23	-	36.32
Coverage ratio of NPLs	<b>31.61%</b>	19.80%	C	26.48%	15.73%	21.51%	23.34%	30.69%	33.06%	-	36.97%
<b>Other loans and advances with expired Covid-19-related forbearance measures</b>	<b>65.41</b>	1.77	C	5.70	0.17	4.65	0.32	10.25	13.50	-	14.17
as a share of total loans and advances	<b>0.44%</b>	0.43%	C	0.23%	0.64%	1.57%	0.20%	0.44%	0.28%	-	0.88%
of which: non-performing	<b>14.88</b>	0.43	C	1.39	C	0.67	C	3.52	2.29	-	3.26
of which: performing stage 2	<b>40.31</b>	1.26	C	2.42	0.10	2.13	0.25	6.20	8.25	-	9.91
Coverage ratio of NPLs	<b>33.47%</b>	13.78%	C	32.92%	C	20.48%	C	48.45%	29.60%	-	39.04%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q2 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Total loans and advances <sup>1)</sup></b>	18.19	C	18.83	59.90	11.97	1,728.33	447.33	136.70	22.33	-	464.82
of which: non-performing	1.49	C	0.19	0.84	0.48	27.18	9.82	6.22	0.65	-	6.02
of which: performing stage 2	2.91	C	1.50	4.73	1.00	109.17	58.66	15.10	1.48	-	22.87
<b>Loans and advances with non-expired Covid-19-related measures <sup>2)</sup></b>	C	0.00	0.02	C	0.44	6.65	4.12	6.50	0.28	-	1.97
<b>Loans and advances subject to EBA-compliant moratoria (non-expired)</b>	C	C	C	C	C	C	C	C	0.00	-	C
as a share of total loans and advances	C	C	C	C	C	C	C	C	0.00%	-	C
of which: non-performing	C	C	C	C	C	C	C	C	C	-	C
of which: performing stage 2	C	C	C	C	C	C	C	C	C	-	C
Coverage ratio of NPLs	C	C	C	C	C	C	C	C	C	-	C
<b>Other loans and advances subject to Covid-19-related forbearance measures (non-expired)</b>	C	C	C	C	C	3.52	C	C	0.02	-	C
as a share of total loans and advances	C	C	C	C	C	0.20%	C	C	0.07%	-	C
of which: non-performing	C	0.00	C	C	C	0.65	0.15	0.32	0.01	-	C
of which: performing stage 2	C	C	C	C	0.04	2.83	0.33	0.70	C	-	C
Coverage ratio of NPLs	C	C	C	C	C	25.50%	40.71%	40.34%	15.21%	-	C
<b>Newly originated loans and advances subject to public guarantee schemes</b>	C	C	0.01	0.06	C	C	3.55	5.44	0.26	-	1.45
as a share of total loans and advances	C	C	0.04%	0.11%	C	C	0.79%	3.98%	1.17%	-	0.31%
of which: non-performing	C	C	C	C	0.02	0.13	0.18	0.08	0.00	-	0.10
of which: performing stage 2	C	C	C	0.02	C	0.42	1.40	0.98	0.04	-	0.16
Coverage ratio of NPLs	C	C	C	C	C	17.73%	21.03%	32.35%	45.25%	-	28.11%
<b>Loans and advances with expired Covid-19-related measures <sup>2)</sup></b>	7.78	0.34	0.40	1.14	1.15	45.68	23.74	22.86	2.48	-	C
<b>Loans and advances with expired EBA-compliant moratoria</b>	C	C	0.23	0.93	0.96	35.92	20.73	22.79	2.19	-	C
as a share of total loans and advances	C	2.20%	1.23%	1.55%	8.02%	2.08%	4.63%	16.67%	9.80%	-	C
of which: non-performing	0.64	0.00	0.00	0.02	0.05	1.87	1.39	2.35	0.18	-	C
of which: performing stage 2	2.08	0.07	0.06	0.26	0.23	6.64	5.80	6.23	0.41	-	C
Coverage ratio of NPLs	36.65%	15.13%	6.51%	C	16.24%	19.82%	45.18%	44.09%	40.50%	-	C
<b>Other loans and advances with expired Covid-19-related forbearance measures</b>	C	C	0.17	0.21	0.19	9.77	3.01	0.07	0.30	-	C
as a share of total loans and advances	C	0.98%	0.88%	0.34%	1.59%	0.57%	0.67%	0.05%	1.32%	-	C
of which: non-performing	0.00	0.03	0.04	0.06	0.07	2.03	0.61	0.04	0.06	-	C
of which: performing stage 2	C	0.04	0.10	0.14	C	6.69	1.85	0.02	0.07	-	C
Coverage ratio of NPLs	27.01%	11.96%	16.83%	C	29.25%	12.58%	42.38%	C	C	-	C

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q2 2022)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Total loans and advances <sup>1)</sup></b>	<b>14,962.08</b>	823.05	119.17	C	1,989.38	6,715.52	848.22	92.22	4,076.20	C
of which: non-performing	<b>350.90</b>	10.19	0.79	C	72.97	162.92	21.35	1.92	77.22	C
of which: performing stage 2	<b>1,391.67</b>	115.47	3.29	C	192.40	652.16	67.07	7.90	332.98	C
<b>Loans and advances with non-expired Covid-19-related measures <sup>2)</sup></b>	<b>409.84</b>	12.06	1.05	C	101.87	174.99	26.82	0.45	90.41	C
<b>Loans and advances subject to EBA-compliant moratoria (non-expired)</b>	<b>0.95</b>	C	C	C	0.18	0.17	0.13	0.00	0.47	C
as a share of total loans and advances	<b>0.01%</b>	C	C	C	0.01%	0.00%	0.02%	0.00%	0.01%	C
of which: non-performing	<b>0.12</b>	C	C	C	0.05	0.01	0.01	C	0.05	C
of which: performing stage 2	<b>0.40</b>	C	C	C	0.04	0.06	0.06	C	0.24	C
Coverage ratio of NPLs	<b>25.26%</b>	C	C	C	C	31.39%	34.72%	C	12.12%	C
<b>Other loans and advances subject to Covid-19-related forbearance measures (non-expired)</b>	<b>48.30</b>	9.08	C	C	7.11	18.76	0.93	0.03	11.00	C
as a share of total loans and advances	<b>0.32%</b>	1.10%	C	C	0.36%	0.28%	0.11%	0.04%	0.27%	C
of which: non-performing	<b>13.72</b>	1.43	C	C	2.51	5.63	0.31	0.01	3.44	C
of which: performing stage 2	<b>28.72</b>	6.88	C	0.25	4.54	8.58	0.61	0.03	7.40	C
Coverage ratio of NPLs	<b>23.04%</b>	20.48%	C	C	26.31%	11.61%	39.42%	16.26%	38.56%	C
<b>Newly originated loans and advances subject to public guarantee schemes</b>	<b>360.59</b>	C	C	C	94.58	156.06	25.76	0.41	78.94	C
as a share of total loans and advances	<b>2.41%</b>	C	C	C	4.75%	2.32%	3.04%	0.45%	1.94%	C
of which: non-performing	<b>13.59</b>	0.16	C	C	2.74	6.94	0.78	0.01	2.68	C
of which: performing stage 2	<b>85.51</b>	0.92	C	C	17.66	44.97	4.05	0.06	17.21	C
Coverage ratio of NPLs	<b>14.75%</b>	12.68%	C	C	18.63%	12.69%	20.86%	50.67%	15.04%	C
<b>Loans and advances with expired Covid-19-related measures <sup>2)</sup></b>	<b>674.50</b>	9.58	0.70	C	164.10	274.09	39.76	5.05	170.55	C
<b>Loans and advances with expired EBA-compliant moratoria</b>	<b>609.10</b>	2.61	C	C	153.14	245.62	35.91	4.11	156.92	C
as a share of total loans and advances	<b>4.07%</b>	0.32%	C	C	7.70%	3.66%	4.23%	4.46%	3.85%	C
of which: non-performing	<b>37.63</b>	0.33	C	C	13.31	13.28	2.14	0.27	7.61	C
of which: performing stage 2	<b>140.84</b>	0.57	C	C	40.26	54.29	7.74	0.96	32.28	C
Coverage ratio of NPLs	<b>31.61%</b>	42.48%	C	C	28.48%	33.02%	37.95%	44.51%	33.33%	C
<b>Other loans and advances with expired Covid-19-related forbearance measures</b>	<b>65.41</b>	6.96	C	C	10.96	28.47	3.85	0.93	13.63	C
as a share of total loans and advances	<b>0.44%</b>	0.85%	C	C	0.55%	0.42%	0.45%	1.01%	0.33%	C
of which: non-performing	<b>14.88</b>	1.14	C	C	2.64	6.53	0.94	0.23	3.20	C
of which: performing stage 2	<b>40.31</b>	3.05	C	C	7.43	18.94	1.41	0.46	8.97	C
Coverage ratio of NPLs	<b>33.47%</b>	31.53%	C	C	31.53%	37.53%	45.44%	31.25%	24.34%	C

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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The cut-off date for the statistics included in this issue was 15 September 2022.

ISSN 2467-4303 (pdf)

ISBN 978-92-899-5405-1 (pdf)

DOI 10.2866/466747 (pdf)

EU catalogue No QB-BY-22-003-EN-N