EUROPEAN CENTRAL BANK

BANKING SUPERVISION

Supervisory Banking Statistics for significant institutions

Second quarter 2026

September 2026

BANKENTOEZICHT
BANKTILLSYN BANKU UZRAUDZĪBA
BANKŲ PRIEŽIŪRA NADZÓR BANKOWY
VIGILANZA BANCARIA BANKFELÜGYELET BANKING SUPERVISION
SUPERVISION BANCAIRE BANČNI NADZOR
MAOIRSEACHT AR BHAINCÉIREACHT NADZOR BANAKA
BANKING SUPERVISION
PANGANDUSJÄRELEVALVE SUPERVISÃO BANCÁRIA
BANKOVNÍ DOHLED
BANKTILSYN
БАНКОВ НАДЗОР
BANKENAUFSICHT
ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

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T00.01 Overview

(EUR billions, unless otherwise indicated; percentages; number of institutions)

Main figures	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Number of SIs					
Full sample	113	111	111	109	108
Liquidity sample	112	110	110	108	107
Balance sheet composition					
Total assets	27,749.65	27,824.60	27,726.85	28,867.41	29,468.59
Total liabilities	25,833.21	25,875.50	25,756.38	26,875.76	27,461.75
Equity	1,916.45	1,949.10	1,970.47	1,991.65	2,006.84
Key indicators					
Operating income (EUR millions) 1)	320,302.76	473,311.66	634,582.51	166,654.86	340,741.61
Net interest margin	1.51%	1.50%	1.52%	1.54%	1.54%
Cost-to-income ratio	54.20%	54.00%	54.98%	54.63%	53.06%
Cost of risk	0.45%	0.47%	0.48%	0.58%	0.54%
Return on equity	10.11%	9.88%	9.53%	10.02%	10.73%
Capital adequacy and leverage					
CET 1 ratio 2)	16.09%	16.09%	16.28%	15.99%	16.00%
Tier 1 ratio 2)	17.57%	17.58%	17.78%	17.51%	17.53%
Total capital ratio 2)	20.21%	20.23%	20.42%	20.11%	20.13%
Leverage ratio (transitional definition)	5.90%	5.85%	5.99%	5.80%	5.78%
Leverage ratio (fully phased-in definition)	5.89%	5.84%	5.99%	5.80%	5.78%
Asset quality					
Non-performing loans ratio (including cb) 3)	1.90%	1.90%	1.89%	1.88%	1.89%
Non-performing loans ratio (excluding cb) 3)	2.22%	2.22%	2.19%	2.18%	2.17%
Stage 2 as a share of total loans and advances 4)	9.59%	9.49%	9.34%	9.29%	9.18%
Funding					
Loan-to-deposit ratio	102.30%	101.51%	100.49%	101.59%	101.68%
Net stable funding ratio	126.72%	126.26%	126.54%	125.60%	125.14%
Liquidity					
Liquidity coverage ratio	157.71%	156.70%	158.61%	153.94%	154.91%

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
1) Operating income before administrative expenses and depreciation are deducted.
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 business model

(number of institutions)

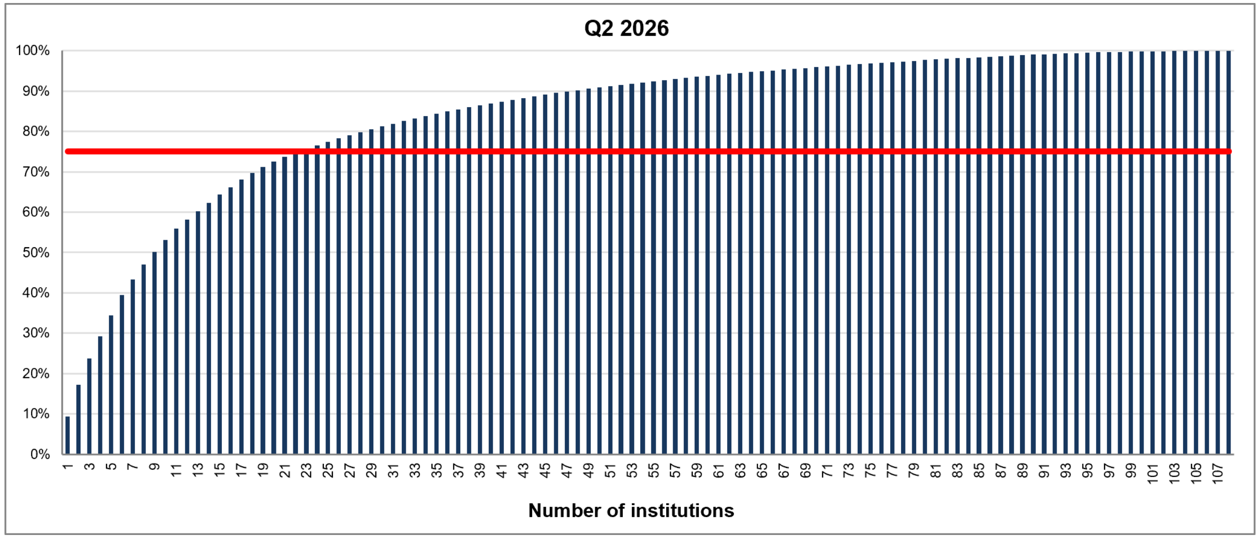
Country	Q2 2026
Belgium	5
Bulgaria	1
Germany	25
Estonia	3
Ireland	5
Greece	4
Spain	10
France	12
Croatia [1)]	-
Italy	10
Cyprus	1
Latvia	3
Lithuania	3
Luxembourg	2
Malta	2
Netherlands	7
Austria	7
Portugal	2
Slovenia	3
Slovakia [1)]	-
Finland	3
Total	**108**

Business model classification	Q2 2026
Corporate/wholesale lenders	10
Custodian and asset managers	6
Development/promotional lenders	5
Diversified lenders	28
G-SIBs [2)]	7
Retail and consumer credit lenders	14
Small market lenders	13
Universal and investment banks	24
Not classified	1
Total	**108**

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.

T01.02 Concentration of total assets

(cumulative percentages of total assets)



Source: ECB.

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

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

T02.01.1 Profit and loss figures by reference period

(EUR millions; percentages)

Profit and loss [1) 2)]	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Net interest income	179,181.27	267,535.03	360,677.71	94,651.13	193,700.92
Net fee and commission income	91,753.08	137,169.26	186,069.16	49,073.20	99,122.07
Net trading (and investment) income	27,740.79	37,773.71	46,067.16	14,277.71	26,568.51
Net gains or losses from hedge accounting	238.17	169.69	156.25	-215.43	-826.83
Exchange differences, net	3,059.56	4,841.85	7,321.30	809.82	1,898.67
Net other operating income	18,329.89	25,822.12	34,290.91	8,058.44	20,278.26
Operating income [3)]	320,302.76	473,311.66	634,582.51	166,654.86	340,741.61
Administrative expenses and depreciation	-173,611.96	-255,595.43	-348,888.85	-91,037.02	-180,784.24
Net income before impairment, provisions and taxes	146,690.80	217,716.24	285,693.66	75,617.84	159,957.37
Impairment and provisions [4)]	-28,257.86	-42,689.30	-61,999.98	-15,537.21	-30,334.43
Other	11,399.81	17,736.24	21,168.37	7,635.35	14,571.86
Profit and loss before tax [5)]	129,832.74	192,763.18	244,862.05	67,715.98	144,194.81
Tax expenses or income	-32,918.47	-48,315.28	-57,148.83	-17,826.55	-36,561.34
Net profit/loss	**96,914.27**	**144,447.90**	**187,713.22**	**49,889.43**	**107,633.46**
Net interest income to operating income	55.94%	56.52%	56.84%	56.79%	56.85%
Net fee and commission income to operating income	28.65%	28.98%	29.32%	29.45%	29.09%
Net trading (and investment) income to operating income	8.66%	7.98%	7.26%	8.57%	7.80%

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 plus profit and loss before tax from discontinued operations (included in “other”).

T02.01.2 Profit and loss figures[1] [2] by country

(EUR millions; percentages)

Profit and loss (Q2 2026)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia [6]	Italy
Net interest income	**193,700.92**	5,594.87	C	23,704.08	460.13	5,131.08	4,280.39	48,940.24	40,310.16	-	24,759.02
Net fee and commission income	**99,122.07**	2,252.45	C	16,260.54	94.58	2,177.17	1,210.44	16,268.06	31,711.66	-	15,229.64
Net trading (and investment) income	**26,568.51**	10.00	C	7,261.68	22.53	604.05	-2.71	2,086.86	13,335.92	-	1,301.82
Net gains or losses from hedge accounting	**-826.83**	-72.93	C	-393.52	C	52.81	-63.45	-26.23	84.52	-	C
Exchange differences, net	**1,898.67**	39.09	C	-214.71	-5.07	12.74	19.62	-72.86	324.05	-	C
Net other operating income	**20,278.26**	228.12	C	3,123.15	C	940.34	308.94	-259.35	10,590.36	-	4,134.27
Operating income [3]	**340,741.61**	8,051.60	C	49,741.23	575.71	8,918.18	5,753.23	66,936.72	96,356.66	-	45,892.39
Administrative expenses and depreciation	**-180,784.24**	-4,398.52	C	-28,390.41	-314.57	-4,783.22	-2,126.61	-28,712.50	-60,926.00	-	-21,145.45
Net income before impairment, provisions and taxes	**159,957.37**	3,653.07	C	21,350.82	261.15	4,134.96	3,626.62	38,224.22	35,430.66	-	24,746.94
Impairment and provisions [4]	**-30,334.43**	-418.05	C	-3,963.87	-14.62	-300.26	-627.97	-13,450.54	-8,433.65	-	-1,767.91
Other	**14,571.86**	262.29	C	902.71	0.73	94.03	12.55	5,247.17	4,240.37	-	2,350.18
Profit and loss before tax [5]	**144,194.81**	3,497.31	C	18,289.66	247.25	3,928.73	3,011.20	30,020.84	31,237.38	-	25,329.21
Tax expenses or income	**-36,561.34**	-810.57	C	-5,178.67	-47.16	-692.05	-588.73	-7,826.30	-7,550.51	-	-7,133.07
Net profit/loss	**107,633.46**	**2,686.75**	**C**	**13,110.99**	**200.10**	**3,236.68**	**2,422.47**	**22,194.55**	**23,686.87**	**-**	**18,196.12**
Net interest income to operating income	**56.85%**	69.49%	C	47.65%	79.92%	57.53%	74.40%	73.11%	41.83%	-	53.95%
Net fee and commission income to operating income	**29.09%**	27.98%	C	32.69%	16.43%	24.41%	21.04%	24.30%	32.91%	-	33.19%
Net trading (and investment) income to operating income	**7.80%**	0.12%	C	14.60%	3.91%	6.77%	-0.05%	3.12%	13.84%	-	2.84%

Profit and loss (Q2 2026)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia [6]	Finland
Net interest income	C	837.43	732.00	C	C	18,666.34	10,136.82	C	869.96	-	4,803.86
Net fee and commission income	C	193.21	C	C	C	5,184.22	4,032.32	C	300.37	-	1,952.60
Net trading (and investment) income	C	37.03	36.57	C	C	1,500.96	-235.66	C	20.14	-	557.54
Net gains or losses from hedge accounting	C	C	C	C	C	-145.92	-48.44	C	C	-	C
Exchange differences, net	C	C	C	C	C	451.29	531.17	C	C	-	C
Net other operating income	C	16.30	C	C	C	571.03	362.58	C	17.04	-	-36.93
Operating income [3]	C	1,078.01	1,790.95	C	C	26,227.92	14,778.78	C	1,201.46	-	7,405.18
Administrative expenses and depreciation	C	-487.49	C	C	C	-13,635.07	-7,681.88	C	-634.24	-	-3,724.02
Net income before impairment, provisions and taxes	C	590.52	C	C	C	12,592.85	7,096.91	C	567.22	-	3,681.17
Impairment and provisions [4]	C	C	C	C	C	-1,464.19	594.97	C	-66.40	-	C
Other	C	C	C	C	C	310.62	809.66	C	3.56	-	C
Profit and loss before tax [5]	C	605.75	405.67	C	C	11,439.29	8,501.53	C	504.38	-	3,718.09
Tax expenses or income	C	-125.76	-86.81	C	C	-3,258.07	-1,505.98	C	-64.96	-	-824.83
Net profit/loss	**C**	479.99	**318.85**	**C**	**C**	**8,181.21**	**6,995.55**	**C**	439.42	**-**	**2,893.26**
Net interest income to operating income	C	77.68%	40.87%	C	C	71.17%	68.59%	C	72.41%	-	64.87%
Net fee and commission income to operating income	C	17.92%	C	C	C	19.77%	27.28%	C	25.00%	-	26.37%
Net trading (and investment) income to operating income	C	3.43%	2.04%	C	C	5.72%	-1.59%	C	1.68%	-	7.53%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

T02.01.3 Profit and loss figures[1) 2)] by business model

(EUR millions; percentages)

Profit and loss (Q2 2026)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs [6)]	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Net interest income	**193,700.92**	6,082.94	1,364.58	C	33,443.51	70,596.94	8,164.59	2,955.83	69,621.30	C
Net fee and commission income	**99,122.07**	1,321.64	3,121.59	C	12,631.68	41,151.03	3,170.62	821.13	35,889.60	C
Net trading (and investment) income	**26,568.51**	462.97	810.87	C	-97.30	16,854.79	231.91	105.93	8,075.86	C
Net gains or losses from hedge accounting	**-826.83**	-36.36	C	-70.27	-50.15	-347.96	-12.07	-3.54	-296.77	C
Exchange differences, net	**1,898.67**	-8.20	C	-7.92	912.11	497.63	-83.25	-20.24	828.24	C
Net other operating income	**20,278.26**	470.74	151.39	C	1,974.46	9,615.99	2,638.70	57.27	4,887.62	C
Operating income [3)]	**340,741.61**	8,293.73	5,311.45	C	48,814.30	138,368.42	14,110.49	3,916.37	119,005.85	C
Administrative expenses and depreciation	**-180,784.24**	-4,618.40	-2,868.79	C	-23,771.71	-78,813.76	-7,564.31	-1,869.97	-59,257.14	C
Net income before impairment, provisions and taxes	**159,957.37**	3,675.33	2,442.65	C	25,042.60	59,554.66	6,546.19	2,046.41	59,748.71	C
Impairment and provisions [4)]	**-30,334.43**	736.59	C	7.47	-3,054.44	-17,031.31	-1,633.97	-201.61	-9,048.10	C
Other	**14,571.86**	616.88	C	C	1,148.79	5,841.01	1,059.68	36.08	5,780.36	C
Profit and loss before tax [5)]	**144,194.81**	5,028.80	2,507.13	C	23,136.94	48,364.36	5,971.90	1,880.88	56,480.98	C
Tax expenses or income	**-36,561.34**	-726.27	-618.28	C	-5,731.54	-11,892.82	-1,495.38	-334.36	-15,596.96	C
Net profit/loss	**107,633.46**	**4,302.53**	**1,888.85**	C	**17,405.40**	**36,471.55**	**4,476.52**	**1,546.52**	**40,884.01**	C
Net interest income to operating income	**56.85%**	73.34%	25.69%	68.25%	68.51%	51.02%	57.86%	75.47%	58.50%	C
Net fee and commission income to operating income	**29.09%**	15.94%	58.77%	3.08%	25.88%	29.74%	22.47%	20.97%	30.16%	C
Net trading (and investment) income to operating income	**7.80%**	5.58%	15.27%	7.04%	-0.20%	12.18%	1.64%	2.70%	6.79%	C

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
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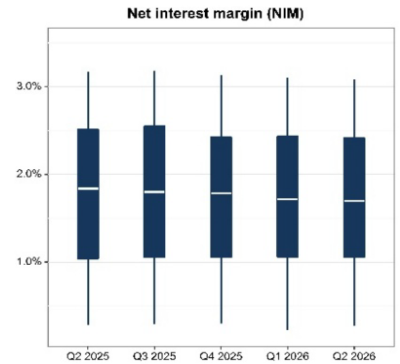
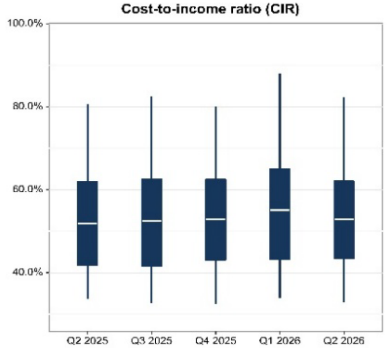
2) Figures reported are year-to-date.
3) Operating income before administrative expenses and depreciation are deducted.
4) Provisions include provisions for "commitments and guarantees given" and "other provisions".
5) Profit and loss before tax from continued operations plus profit and loss before tax from discontinued operations (included in “other”).
6) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

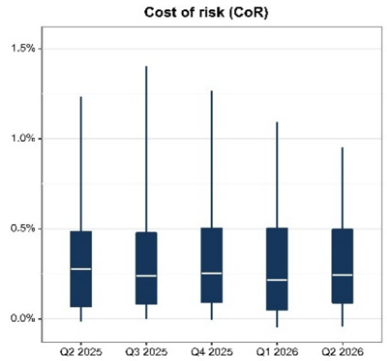
T02.02.1 Key performance indicators by reference period
(percentages)

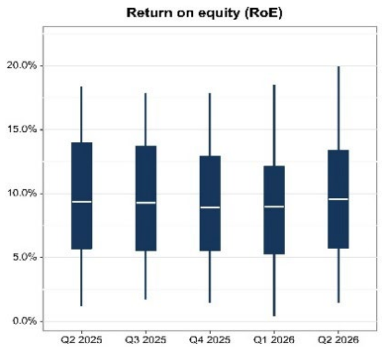
Indicator [1) 2)]	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Net interest margin (NIM)	1.51%	1.50%	1.52%	1.54%	1.54%
Cost-to-income ratio (CIR)	54.20%	54.00%	54.98%	54.63%	53.06%
Cost of risk (CoR) [3)]	0.45%	0.47%	0.48%	0.58%	0.54%
Return on equity (RoE)	10.11%	9.88%	9.53%	10.02%	10.73%
Return on assets (RoA)	0.70%	0.69%	0.68%	0.69%	0.73%

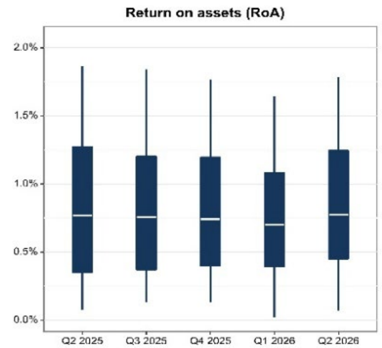
Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, as well as mergers and acquisitions.
1) RoE and RoA are computed by dividing "net profit/loss" by, respectively, "equity" and "total assets" at the end of the corresponding reference period. The values of "net profit/loss", originally year-to-date, are annualised to increase the comparability of the ratios across quarters.
2) Returns figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.
3) As set out in the list of definitions of ITS data points, the numerator of the cost of risk indicator is adjustments in allowances for estimated loan losses during the relevant period (annualised). Those adjustments may be negative in certain circumstances.











T02.02.2 Key performance[1) 2)] indicators by country

(percentages)

Country (Q2 2026)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) [4)]	Return on equity (RoE)	Return on assets (RoA)
Belgium	1.62%	54.63%	0.23%	10.23%	0.74%
Bulgaria	C	C	C	C	C
Germany	1.07%	57.08%	0.54%	7.52%	0.47%
Estonia	2.56%	54.64%	0.08%	10.65%	1.10%
Ireland	1.65%	53.63%	0.23%	9.53%	0.88%
Greece	2.67%	36.96%	0.22%	12.29%	1.32%
Spain	2.59%	42.89%	1.13%	16.64%	1.06%
France	0.99%	63.23%	0.55%	7.41%	0.46%
Croatia [3)]	-	-	-	-	-
Italy	2.05%	46.08%	0.32%	14.94%	1.33%
Cyprus	C	C	C	C	C
Latvia	2.71%	45.22%	0.17%	15.62%	1.53%
Lithuania	2.21%	C	C	13.72%	0.93%
Luxembourg	C	C	C	C	C
Malta	C	C	C	C	C
Netherlands	1.49%	51.99%	0.19%	10.92%	0.62%
Austria	2.46%	51.98%	0.59%	15.98%	1.59%
Portugal	C	C	C	C	C
Slovenia	3.15%	52.79%	0.59%	12.35%	1.52%
Slovakia [3)]	-	-	-	-	-
Finland	1.31%	50.29%	0.09%	11.31%	0.72%

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
C: the value is suppressed for confidentiality reasons.
1) RoE and RoA are computed by dividing "net profit/loss" by, respectively, "equity" and "total assets" at the end of the corresponding reference period. The values of "net profit/loss", originally year-to-date, are annualised to increase the comparability of the ratios across quarters.
2) Returns figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.
3) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.
4) As set out in the list of definitions of ITS data points, the numerator of the cost of risk indicator is adjustments in allowances for estimated loan losses during the relevant period (annualised). Those adjustments may be negative in certain circumstances.

T02.02.3 Key performance indicators[1) 2)] by business model

(percentages)

Category (Q2 2026)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) [4)]	Return on equity (RoE)	Return on assets (RoA)
Corporate/wholesale lenders	1.06%	55.69%	0.36%	10.45%	0.70%
Custodian and asset managers	0.89%	54.01%	0.07%	11.98%	1.08%
Development/promotional lenders	0.47%	56.57%	C	2.52%	0.22%
Diversified lenders	2.34%	48.70%	0.40%	12.59%	1.13%
G-SIBs [3)]	1.36%	56.96%	0.70%	10.24%	0.57%
Retail and consumer credit lenders	1.42%	53.61%	0.68%	7.94%	0.68%
Small market lenders	2.89%	47.75%	0.34%	13.49%	1.47%
Universal and investment banks	1.63%	49.79%	0.45%	11.27%	0.82%
Not classified	C	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.

T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Cash, cash balances at central banks, other demand deposits	2,780.47	2,787.47	2,653.11	2,663.35	2,526.48
Loans and advances	16,934.31	16,983.63	17,051.54	17,573.38	18,052.61
Central banks	227.35	217.95	201.28	228.47	225.27
General governments	949.09	959.67	972.34	975.50	988.06
Credit institutions	1,549.50	1,536.50	1,474.71	1,607.83	1,649.05
Other financial corporations	2,019.20	2,063.78	2,028.04	2,198.43	2,370.69
Non-financial corporations	5,816.37	5,833.08	5,919.16	6,043.74	6,177.26
Households	6,372.81	6,372.65	6,456.03	6,519.42	6,642.27
Debt securities	4,047.07	4,132.72	4,078.67	4,433.49	4,590.15
Central banks	58.27	58.60	59.07	76.53	87.33
of which: at amortised cost	18.06	18.19	16.81	23.14	27.12
General governments	2,746.50	2,827.87	2,786.98	3,071.85	3,182.80
of which: at amortised cost	1,288.18	1,332.67	1,365.80	1,461.43	1,511.83
Credit institutions	675.07	678.97	669.20	690.20	715.73
of which: at amortised cost	234.64	235.05	234.26	239.60	244.25
Other financial corporations	354.29	357.18	356.92	370.04	369.70
of which: at amortised cost	202.80	200.01	204.59	202.93	190.95
Non-financial corporations	212.94	210.10	206.49	224.86	234.59
of which: at amortised cost	96.44	96.26	97.42	103.14	106.47
Equity instruments	594.06	638.01	663.83	665.77	741.05
Derivatives	1,888.35	1,718.10	1,760.29	1,965.90	1,986.39
Trading	1,760.75	1,598.34	1,637.02	1,840.61	1,870.74
Derivatives – hedge accounting	127.60	119.76	123.27	125.29	115.65
Investments in subsidiaries, joint-ventures and associates	175.39	188.58	193.65	199.83	200.82
Intangible assets and goodwill	126.78	133.52	133.67	139.67	144.39
Other assets [1)]	1,203.21	1,242.58	1,192.10	1,226.00	1,226.70
Total assets	**27,749.65**	**27,824.60**	**27,726.85**	**28,867.41**	**29,468.59**
Share of unencumbered assets [2)]	83.57%	83.84%	84.00%	83.44%	83.32%
Share of encumbered assets [2)]	16.43%	16.16%	16.00%	16.56%	16.68%

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 2026)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia [3)]	Italy
Cash, cash balances at central banks, other demand deposits	**2,526.48**	66.15	C	565.51	6.85	149.02	30.64	275.07	869.74	-	134.31
Loans and advances	**18,052.61**	496.16	C	3,069.61	25.73	333.57	200.97	2,811.15	6,013.95	-	1,625.11
Central banks	**225.27**	C	C	15.69	C	5.84	C	48.88	60.76	-	C
General governments	**988.06**	26.30	C	171.35	0.74	3.95	C	127.63	428.08	-	C
Credit institutions	**1,649.05**	22.40	C	539.20	C	65.43	8.87	217.05	513.33	-	82.39
Other financial corporations	**2,370.69**	C	C	664.02	0.53	67.49	28.96	256.08	819.93	-	205.92
Non-financial corporations	**6,177.26**	153.60	C	973.05	11.19	87.10	114.70	894.68	2,091.33	-	659.76
Households	**6,642.27**	246.69	C	706.30	13.25	103.77	46.90	1,266.82	2,100.52	-	605.09
Debt securities	**4,590.15**	130.48	C	815.87	3.54	139.61	91.94	710.27	1,296.80	-	669.39
Central banks	**87.33**	C	C	14.92	C	C	C	8.77	29.20	-	1.10
of which: at amortised cost	**27.12**	C	C	C	C	C	C	2.26	15.29	-	C
General governments	**3,182.80**	92.30	C	450.97	2.83	105.12	76.63	595.27	889.26	-	515.56
of which: at amortised cost	**1,511.83**	61.69	C	102.70	2.04	30.77	64.41	375.78	307.51	-	320.16
Credit institutions	**715.73**	20.30	C	216.79	C	22.84	8.35	38.03	162.37	-	70.72
of which: at amortised cost	**244.25**	11.39	C	52.59	C	C	8.06	18.83	53.08	-	33.04
Other financial corporations	**369.70**	6.95	C	84.92	C	8.39	C	35.88	124.58	-	61.84
of which: at amortised cost	**190.95**	4.36	C	33.77	C	5.77	2.77	17.16	53.29	-	46.41
Non-financial corporations	**234.59**	C	C	48.27	0.12	C	3.78	32.32	91.39	-	20.18
of which: at amortised cost	**106.47**	4.45	C	11.56	C	C	2.32	23.46	32.93	-	10.76
Equity instruments	**741.05**	2.60	C	86.60	0.01	2.37	2.15	52.25	473.02	-	55.16
Derivatives	**1,986.39**	11.39	C	730.76	0.07	74.52	3.03	124.70	848.45	-	86.53
Trading	**1,870.74**	8.58	C	725.33	C	72.18	C	112.32	786.42	-	76.16
Derivatives – hedge accounting	**115.65**	2.81	C	5.44	C	2.35	C	12.39	62.03	-	10.37
Investments in subsidiaries, joint-ventures and associates	**200.82**	5.21	C	22.11	0.02	1.74	3.27	19.29	83.12	-	42.82
Intangible assets and goodwill	**144.39**	C	C	13.63	0.06	2.84	2.39	30.60	54.74	-	21.19
Other assets [1)]	**1,226.70**	C	C	247.41	0.19	29.81	33.36	159.36	598.81	-	111.57
Total assets	**29,468.59**	**722.40**	**C**	**5,551.51**	**36.46**	**733.48**	**367.76**	**4,182.69**	**10,238.63**	**-**	**2,746.08**
Share of unencumbered assets [2)]	**83.32%**	88.06%	C	77.49%	94.48%	88.62%	90.77%	85.13%	84.22%	-	79.17%
Share of encumbered assets [2)]	**16.68%**	11.94%	C	22.51%	5.52%	11.38%	9.23%	14.87%	15.78%	-	20.83%

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 2026)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia [3]	Finland
Cash, cash balances at central banks, other demand deposits	C	14.49	21.61	C	C	204.83	85.53	C	6.47	-	64.19
Loans and advances	C	41.78	30.61	C	C	2,024.25	570.32	C	36.06	-	553.88
Central banks	C	C	C	C	C	13.83	30.41	C	0.26	-	C
General governments	C	C	C	C	C	117.08	21.59	C	1.19	-	21.85
Credit institutions	C	4.68	11.61	C	C	136.57	23.56	C	1.26	-	4.51
Other financial corporations	C	C	0.82	C	C	222.78	30.55	C	0.82	-	C
Non-financial corporations	C	15.67	5.82	C	C	648.80	227.71	C	14.66	-	220.81
Households	C	19.68	9.47	C	C	885.19	236.50	C	17.87	-	257.16
Debt securities	C	5.90	C	C	C	280.97	175.03	C	13.71	-	116.97
Central banks	C	C	C	C	C	14.20	C	C	C	-	C
of which: at amortised cost	C	C	C	C	C	C	C	C	C	-	C
General governments	C	1.78	8.00	C	C	185.16	135.23	C	10.08	-	31.39
of which: at amortised cost	C	C	7.40	C	C	55.07	105.97	C	7.28	-	5.89
Credit institutions	C	C	C	C	C	56.24	26.91	C	3.01	-	64.12
of which: at amortised cost	C	C	C	C	C	C	19.76	C	1.98	-	C
Other financial corporations	C	C	C	C	C	18.69	5.30	C	0.37	-	8.74
of which: at amortised cost	C	C	C	C	C	12.37	4.48	C	0.23	-	C
Non-financial corporations	C	0.05	C	C	C	6.68	C	C	C	-	C
of which: at amortised cost	C	C	C	C	C	3.00	3.35	C	0.23	-	C
Equity instruments	C	C	C	C	C	C	5.95	C	0.32	-	C
Derivatives	C	0.07	0.02	C	C	69.19	10.39	C	0.07	-	C
Trading	C	C	C	C	C	58.80	7.26	C	0.01	-	C
Derivatives – hedge accounting	C	C	C	C	C	10.39	3.12	C	0.06	-	4.44
Investments in subsidiaries, joint-ventures and associates	C	C	C	C	C	3.96	14.02	C	0.04	-	3.75
Intangible assets and goodwill	C	0.01	0.03	C	C	2.77	7.59	C	0.19	-	C
Other assets [1]	C	0.38	C	C	C	C	12.66	C	0.97	-	8.81
Total assets	**C**	**62.81**	**68.26**	**C**	**C**	**2,626.15**	**881.48**	**C**	**57.82**	**-**	**798.27**
Share of unencumbered assets [2]	C	C	C	C	C	89.81%	85.90%	C	97.28%	-	69.23%
Share of encumbered assets [2]	C	C	C	C	C	10.19%	14.10%	C	2.72%	-	30.77%

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 business model

(EUR billions; percentages)

Assets (Q2 2026)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs [3]	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Cash, cash balances at central banks, other demand deposits	**2,526.48**	114.58	60.26	C	244.51	1,042.16	58.93	34.95	915.53	C
Loans and advances	**18,052.61**	874.80	126.22	C	1,911.84	7,633.68	917.48	141.31	6,107.97	C
Central banks	**225.27**	C	C	C	33.63	103.30	C	0.27	87.78	C
General governments	**988.06**	96.91	C	165.07	52.06	371.89	97.86	3.00	195.71	C
Credit institutions	**1,649.05**	142.54	48.87	8.07	96.66	579.77	C	12.54	719.92	C
Other financial corporations	**2,370.69**	C	29.26	3.11	128.42	1,276.06	40.45	2.74	789.44	C
Non-financial corporations	**6,177.26**	470.98	17.41	C	747.97	2,417.25	195.39	53.45	2,128.10	C
Households	**6,642.27**	63.63	27.56	C	853.11	2,885.42	552.15	69.31	2,187.02	C
Debt securities	**4,590.15**	158.63	118.64	C	719.78	1,752.66	178.78	30.31	1,552.74	C
Central banks	**87.33**	C	C	C	5.46	44.67	C	C	36.59	C
of which: at amortised cost	**27.12**	C	C	C	C	20.96	C	C	4.00	C
General governments	**3,182.80**	C	72.63	37.77	558.02	1,250.68	134.17	21.45	1,038.74	C
of which: at amortised cost	**1,511.83**	15.55	52.52	C	436.97	456.70	111.93	15.42	390.75	C
Credit institutions	**715.73**	77.00	29.49	C	98.55	178.62	28.30	7.85	276.44	C
of which: at amortised cost	**244.25**	14.37	12.56	C	68.14	65.05	13.30	6.73	55.18	C
Other financial corporations	**369.70**	12.26	10.57	7.20	28.64	158.16	9.10	C	139.93	C
of which: at amortised cost	**190.95**	3.87	7.17	C	24.30	68.91	2.92	0.25	73.38	C
Non-financial corporations	**234.59**	5.68	C	4.63	29.10	120.54	C	0.48	61.04	C
of which: at amortised cost	**106.47**	2.54	C	2.59	21.70	50.12	4.31	0.38	20.49	C
Equity instruments	**741.05**	10.23	10.92	C	25.21	483.87	9.34	0.39	177.96	C
Derivatives	**1,986.39**	31.97	23.15	C	28.23	1,106.31	12.89	0.25	772.57	C
Trading	**1,870.74**	28.82	22.49	C	16.46	1,041.92	5.22	0.16	755.22	C
Derivatives – hedge accounting	**115.65**	3.15	0.67	C	11.77	64.39	7.67	0.09	17.36	C
Investments in subsidiaries, joint-ventures and associates	**200.82**	14.53	C	C	14.97	56.50	25.54	0.27	84.74	C
Intangible assets and goodwill	**144.39**	1.25	2.00	C	22.88	74.82	3.95	0.40	38.75	C
Other assets [1]	**1,226.70**	17.06	C	C	102.82	629.98	100.22	2.17	371.05	C
Total assets	**29,468.59**	**1,223.07**	**350.70**	**C**	**3,070.25**	**12,779.98**	**1,307.13**	**210.04**	**10,021.33**	**C**
Share of unencumbered assets [2]	**83.32%**	66.90%	85.53%	75.29%	85.99%	84.64%	85.10%	97.83%	82.50%	C
Share of encumbered assets [2]	**16.68%**	33.10%	14.47%	24.71%	14.01%	15.36%	14.90%	2.17%	17.50%	C

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
C: the value is suppressed for confidentiality reasons.
1) 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.

T02.04.1 Composition of liabilities and equity by reference period

(EUR billions)

Liabilities and equity	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Deposits	17,679.51	17,861.90	17,890.91	18,455.06	18,892.51
Central banks	339.38	342.11	319.26	328.89	343.05
General governments	815.26	844.50	780.26	881.90	895.61
Credit institutions	2,000.99	2,049.98	1,807.36	2,016.04	2,056.70
Other financial corporations	2,608.48	2,601.66	2,668.83	2,861.92	2,989.08
Non-financial corporations	4,069.41	4,189.14	4,342.73	4,325.85	4,410.98
Households	7,846.00	7,834.52	7,972.46	8,040.45	8,197.07
Debt securities issued	4,577.09	4,574.67	4,551.62	4,649.18	4,810.95
of which: subordinated	366.69	375.63	379.48	376.28	378.96
Derivatives	1,784.82	1,621.11	1,650.59	1,847.95	1,893.60
of which: trading	1,635.97	1,478.55	1,514.30	1,706.29	1,759.69
Provisions [1)]	105.99	105.70	108.79	107.24	104.55
Other liabilities [2)]	1,685.80	1,712.13	1,554.47	1,816.33	1,760.15
Equity	1,916.45	1,949.10	1,970.47	1,991.65	2,006.84
Paid-up capital	592.75	604.45	595.56	591.64	588.81
Reserves	1,175.34	1,161.11	1,153.79	1,295.38	1,241.82
Minority interests	54.61	58.61	60.69	63.58	60.54
Other comprehensive income	-98.96	-100.15	-95.46	-95.37	-84.86
Other [3)]	192.71	225.07	255.90	136.41	200.53
Total liabilities and equity	**27,749.65**	**27,824.60**	**27,726.85**	**28,867.41**	**29,468.59**

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

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

(EUR billions)

Liabilities and equity (Q2 2026)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia [4]	Italy
Deposits	**18,892.51**	543.71	C	3,202.74	28.72	466.53	294.66	3,013.41	6,137.88	-	1,930.91
Central banks	**343.05**	C	C	82.78	C	2.58	3.71	51.75	133.28	-	21.92
General governments	**895.61**	C	C	138.08	3.50	14.88	9.85	244.11	262.52	-	86.60
Credit institutions	**2,056.70**	36.86	C	751.97	C	68.46	15.52	258.26	581.40	-	150.05
Other financial corporations	**2,989.08**	69.83	C	738.73	2.20	94.44	10.96	283.14	1,167.79	-	267.11
Non-financial corporations	**4,410.98**	102.81	C	545.55	9.08	141.95	75.99	659.16	1,651.44	-	473.12
Households	**8,197.07**	304.81	C	945.64	11.87	144.22	178.63	1,516.99	2,341.44	-	932.10
Debt securities issued	**4,810.95**	104.42	C	832.02	3.54	31.62	22.51	566.34	1,827.23	-	357.80
of which: subordinated	**378.96**	8.44	C	55.26	1.94	23.85	4.83	71.74	98.41	-	50.39
Derivatives	**1,893.60**	11.08	C	686.21	0.05	64.72	3.43	108.83	836.18	-	89.63
of which: trading	**1,759.69**	7.90	C	678.09	0.03	62.01	2.83	98.41	751.41	-	82.63
Provisions [1]	**104.55**	0.69	C	24.03	0.03	1.55	1.15	19.53	29.65	-	16.29
Other liabilities [2]	**1,760.15**	9.95	C	457.77	0.36	101.17	6.60	207.87	768.63	-	107.81
Equity	**2,006.84**	52.54	C	348.73	3.76	67.89	39.41	266.71	639.07	-	243.64
Paid-up capital	**588.81**	14.16	C	127.10	0.32	15.92	15.68	96.73	147.72	-	99.27
Reserves	**1,241.82**	32.68	C	187.99	3.08	46.79	18.93	189.48	427.10	-	111.34
Minority interests	**60.54**	C	C	4.51	C	C	0.21	11.27	21.17	-	3.89
Other comprehensive income	**-84.86**	C	C	-6.29	C	C	-0.49	-50.18	-8.82	-	-5.59
Other [3]	**200.53**	4.66	C	35.42	0.36	6.52	5.08	19.41	51.90	-	34.74
Total liabilities and equity	**29,468.59**	**722.40**	**C**	**5,551.51**	**36.46**	**733.48**	**367.76**	**4,182.69**	**10,238.63**	**-**	**2,746.08**

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
C: the value is suppressed for confidentiality reasons.
1) In line with IAS 37.10 and IAS 1.54(l).
2) Computed as the difference between "total liabilities and equity" and the sum of the other sub-categories.
3) Computed as the difference between "equity" and the sum of the other sub-categories.
4) There are no significant institutions at the highest level of consolidation in Croatia.

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

(EUR billions)

Liabilities and equity (Q2 2026)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia [4)]	Finland
Deposits	C	55.42	59.05	C	C	1,772.26	631.78	C	47.15	-	386.68
Central banks	C	0.00	C	C	C	29.62	3.55	C	C	-	C
General governments	C	C	1.86	C	C	25.03	33.96	C	C	-	28.28
Credit institutions	C	C	C	C	C	76.72	67.13	C	1.40	-	C
Other financial corporations	C	1.80	1.43	C	C	248.41	44.25	C	1.49	-	C
Non-financial corporations	C	14.15	11.59	C	C	405.26	141.01	C	10.27	-	111.10
Households	C	32.94	43.20	C	C	987.22	341.88	C	33.19	-	167.17
Debt securities issued	C	C	C	C	C	605.08	131.39	C	2.48	-	301.34
of which: subordinated	C	C	C	C	C	32.34	11.40	C	2.48	-	C
Derivatives	C	0.06	0.04	C	C	56.85	9.63	C	0.03	-	C
of which: trading	C	0.04	0.02	C	C	47.07	7.27	C	0.01	-	C
Provisions [1)]	C	C	0.02	C	C	3.02	4.70	C	0.16	-	C
Other liabilities [2)]	C	0.77	C	C	C	39.10	16.44	C	0.88	-	32.91
Equity	C	6.15	4.65	C	C	149.84	87.55	C	7.12	-	51.17
Paid-up capital	C	C	1.67	C	C	35.33	11.39	C	1.49	-	7.32
Reserves	C	1.49	1.91	C	C	94.70	54.21	C	4.69	-	43.46
Minority interests	C	C	C	C	C	1.69	C	C	C	-	C
Other comprehensive income	C	C	-0.00	C	C	-2.44	C	C	C	-	C
Other [3)]	C	0.46	C	C	C	20.56	12.95	C	0.83	-	3.04
Total liabilities and equity	**C**	**62.81**	**68.26**	**C**	**C**	**2,626.15**	**881.48**	**C**	**57.82**	**-**	**798.27**

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
C: the value is suppressed for confidentiality reasons.
1) In line with IAS 37.10 and IAS 1.54(l).
2) Computed as the difference between "total liabilities and equity" and the sum of the other sub-categories.
3) Computed as the difference between "equity" and the sum of the other sub-categories.
4) There are no significant institutions at the highest level of consolidation in Slovakia.

T02.04.3 Composition of liabilities and equity by business model

(EUR billions)

Liabilities and equity (Q2 2026)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs [4)]	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Deposits	**18,892.51**	782.90	250.95	C	2,355.89	7,928.25	949.67	176.35	6,370.72	C
Central banks	**343.05**	14.26	0.06	C	10.08	198.27	3.82	0.00	116.37	C
General governments	**895.61**	67.86	C	2.49	114.12	337.87	44.32	9.46	312.22	C
Credit institutions	**2,056.70**	268.50	C	17.87	144.00	717.17	48.91	10.24	801.40	C
Other financial corporations	**2,989.08**	134.46	122.08	C	176.08	1,482.31	56.00	6.46	998.49	C
Non-financial corporations	**4,410.98**	116.03	7.59	C	574.89	2,017.65	83.76	42.97	1,556.71	C
Households	**8,197.07**	181.77	65.35	C	1,336.72	3,174.98	712.87	107.21	2,585.53	C
Debt securities issued	**4,810.95**	310.12	C	354.96	312.40	2,082.81	154.07	7.48	1,557.83	C
of which: subordinated	**378.96**	13.04	C	C	61.51	139.04	13.52	4.86	143.45	C
Derivatives	**1,893.60**	31.62	C	13.83	24.06	1,073.35	9.42	0.38	717.93	C
of which: trading	**1,759.69**	27.50	22.84	C	16.12	989.13	4.90	0.13	697.80	C
Provisions [1)]	**104.55**	7.76	1.54	C	15.03	38.90	7.60	0.38	33.03	C
Other liabilities [2)]	**1,760.15**	8.30	12.38	C	86.33	944.24	73.64	2.54	616.57	C
Equity	**2,006.84**	82.37	31.54	C	276.54	712.44	112.73	22.92	725.24	C
Paid-up capital	**588.81**	31.55	4.44	C	68.52	191.56	37.04	7.39	224.40	C
Reserves	**1,241.82**	45.59	23.29	C	168.78	468.33	67.20	13.31	438.06	C
Minority interests	**60.54**	0.14	C	C	17.89	29.52	1.41	0.10	11.08	C
Other comprehensive income	**-84.86**	-1.76	C	-0.18	-9.16	-46.36	-1.38	0.06	-26.04	C
Other [3)]	**200.53**	6.85	3.85	C	30.51	69.39	8.46	2.07	77.75	C
Total liabilities and equity	**29,468.59**	**1,223.07**	**350.70**	**C**	**3,070.25**	**12,779.98**	**1,307.13**	**210.04**	**10,021.33**	**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) 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.

T02.05.1 Total exposure to general governments by country of the counterparty by reference period

(EUR millions)

Exposure to General governments [5]	Q4 2025	Q2 2026
SSM		
Belgium	191,036.68	209,554.29
Bulgaria	10,265.63	11,085.75
Germany	309,064.72	320,928.10
Estonia	2,684.45	2,442.40
Ireland	21,573.75	20,616.76
Greece	36,189.41	36,797.84
Spain	409,205.43	467,904.32
France	750,893.80	765,059.65
Croatia	14,316.29	15,417.36
Italy	435,234.51	442,370.05
Cyprus	4,064.74	3,522.65
Latvia	2,651.97	2,983.28
Lithuania	5,122.05	5,753.42
Luxembourg	32,843.75	36,009.02
Malta	3,471.27	3,618.68
Netherlands	140,864.90	149,642.43
Austria	80,199.76	86,851.20
Portugal	37,977.29	39,801.89
Slovenia	8,175.31	8,530.62
Slovakia	25,340.32	26,813.29
Finland	48,724.65	53,953.74
Non-SSM EEA [1]	211,485.19	217,528.22
Non-EEA Europe [2]	59,308.81	63,305.46
RoW [3]	488,111.92	511,848.99
Total non-domestic unallocated exposure and international organisations [4]	112,401.52	138,817.08
Total exposure	**3,441,208.13**	**3,641,156.48**

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

4) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at a total and domestic level only. For such instances, the difference between the total and domestic exposures is presented in the row "Total non-domestic unallocated exposure and international organisations".

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

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

(EUR millions)

Exposure to General governments (Q2 2026)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia [5)]	Italy
SSM											
Belgium	**209,554.29**	57,867.19	C	15,477.07	C	3,359.66	1,542.34	11,868.47	48,137.34	-	10,545.81
Bulgaria	**11,085.75**	C	C	60.76	C	C	C	C	C	-	C
Germany	**320,928.10**	935.12	C	194,751.82	C	1,523.57	3,821.96	3,087.70	44,958.63	-	26,372.16
Estonia	**2,442.40**	C	C	90.01	1,218.85	C	C	C	C	-	C
Ireland	**20,616.76**	430.96	C	1,978.87	C	8,962.21	C	126.67	2,092.65	-	1,472.54
Greece	**36,797.84**	C	C	99.26	C	C	36,083.65	C	C	-	461.58
Spain	**467,904.32**	4,645.12	C	9,387.05	C	2,854.66	6,236.86	333,715.54	33,128.55	-	54,868.13
France	**765,059.65**	5,771.57	C	19,743.17	C	7,051.33	6,186.51	37,201.84	610,820.24	-	48,122.50
Croatia	**15,417.36**	76.67	C	C	C	C	C	C	90.25	-	8,712.76
Italy	**442,370.05**	1,534.18	C	22,428.40	C	5,271.20	12,316.42	53,038.85	52,791.56	-	283,561.21
Cyprus	**3,522.65**	C	C	C	C	C	2,084.81	C	C	-	C
Latvia	**2,983.28**	C	C	382.28	496.33	C	177.62	C	119.75	-	71.42
Lithuania	**5,753.42**	C	C	230.88	937.67	C	443.04	C	138.98	-	C
Luxembourg	**36,009.02**	C	C	805.62	C	113.87	921.67	1,710.34	17,034.18	-	924.29
Malta	**3,618.68**	C	C	C	C	C	C	C	C	-	C
Netherlands	**149,642.43**	1,258.40	C	1,680.86	C	C	C	C	6,769.10	-	1,307.72
Austria	**86,851.20**	2,417.44	C	15,225.22	C	1,447.00	C	C	6,397.91	-	13,861.46
Portugal	**39,801.89**	C	C	1,488.73	C	833.07	756.52	13,270.55	8,279.33	-	3,295.32
Slovenia	**8,530.62**	918.02	C	623.11	C	C	C	C	742.92	-	1,604.48
Slovakia	**26,813.29**	C	C	1,185.10	C	C	608.34	C	850.31	-	6,620.76
Finland	**53,953.74**	950.11	C	4,596.11	C	1,803.27	C	250.27	5,244.10	-	1,372.74
Non-SSM EEA [1)]	**217,528.22**	C	C	6,777.20	C	C	C	3,175.61	28,843.45	-	22,630.54
Non-EEA Europe [2)]	**63,305.46**	C	C	11,379.09	C	2,047.95	384.12	C	20,718.53	-	5,807.96
RoW [3)]	**511,848.99**	8,352.63	C	57,149.55	C	8,697.07	C	130,236.18	211,362.67	-	35,501.82
Total non-domestic unallocated exposure and international organisations [4)]	**138,817.08**	4,794.66	C	20,230.92	C	7,596.99	1,574.84	1,146.22	34,993.12	-	36,325.59
Total exposure	**3,641,156.48**	**128,216.98**	**C**	**385,951.15**	**3,736.65**	**59,093.02**	**78,034.51**	**607,287.54**	**1,134,306.57**	**-**	**567,621.26**

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 a total and domestic level only. For such instances, the difference between the total and domestic exposures is presented in the row "Total non-domestic unallocated exposure and international organisations".

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 2026)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia [5)]	Finland
SSM											
Belgium	C	C	C	C	C	39,147.13	8,073.37	C	1,048.83	-	C
Bulgaria	C	C	C	C	C	C	570.50	C	335.54	-	C
Germany	C	C	C	C	C	24,271.86	3,685.32	C	C	-	C
Estonia	C	C	C	C	C	C	78.89	C	54.06	-	C
Ireland	C	C	C	C	C	3,542.09	212.69	C	110.29	-	C
Greece	C	C	C	C	C	C	C	C	C	-	C
Spain	C	C	C	C	C	C	2,130.69	C	433.15	-	C
France	C	C	C	C	C	13,155.54	3,967.10	C	740.00	-	C
Croatia	C	C	C	C	C	C	5,960.28	C	C	-	C
Italy	C	C	C	C	C	C	1,484.24	C	230.44	-	C
Cyprus	C	C	C	C	C	C	C	C	C	-	C
Latvia	C	769.47	C	C	C	C	304.72	C	95.95	-	C
Lithuania	C	1,148.28	1,262.23	C	C	C	349.41	C	95.78	-	C
Luxembourg	C	C	C	C	C	9,585.81	342.58	C	C	-	C
Malta	C	C	C	C	C	C	C	C	C	-	C
Netherlands	C	C	C	C	C	131,651.77	576.29	C	230.31	-	C
Austria	C	C	C	C	C	7,208.08	33,585.95	C	318.69	-	C
Portugal	C	C	C	C	C	C	275.33	C	101.61	-	C
Slovenia	C	C	C	C	C	C	1,477.60	C	2,672.15	-	C
Slovakia	C	C	C	C	C	C	9,831.79	C	434.96	-	C
Finland	C	C	C	C	C	6,005.33	673.89	C	259.78	-	31,856.77
Non-SSM EEA [1)]	C	C	C	C	C	C	74,314.25	C	872.29	-	C
Non-EEA Europe [2)]	C	C	C	C	C	2,369.74	3,819.67	C	2,497.32	-	C
RoW [3)]	C	C	C	C	C	42,229.81	3,899.08	C	C	-	C
Total non-domestic unallocated exposure and international organisations [4)]	C	C	C	C	C	C	C	C	C	-	2,956.42
Total exposure	**C**	**2,692.32**	**12,597.54**	**C**	**C**	**324,433.38**	**163,018.11**	**C**	**11,761.74**	**-**	**69,108.37**

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 a total and domestic level only. For such instances, the difference between the total and domestic exposures is presented in the row "Total non-domestic unallocated exposure and international organisations".
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 business model

(EUR millions)

Exposure to General governments (Q2 2026)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lender	Diversified lenders	G-SIBs [5)]	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
SSM										
Belgium	**209,554.29**	3,577.55	2,090.04	1,879.35	C	80,956.67	8,610.91	1,692.88	86,784.56	C
Bulgaria	**11,085.75**	C	C	C	1,300.23	193.48	20.36	2,281.95	7,214.90	C
Germany	**320,928.10**	111,690.11	6,671.30	C	32,279.44	56,946.58	11,765.23	697.58	94,971.12	C
Estonia	**2,442.40**	C	C	C	199.80	C	C	1,986.84	192.27	C
Ireland	**20,616.76**	C	C	C	10,917.95	4,560.06	642.94	120.77	3,540.78	C
Greece	**36,797.84**	C	C	C	36,172.77	76.96	C	34.26	512.11	C
Spain	**467,904.32**	2,079.37	5,151.20	469.32	78,502.74	109,852.38	83,250.68	C	187,548.86	C
France	**765,059.65**	3,489.52	3,267.67	70,762.46	46,795.05	428,389.72	C	1,532.40	97,548.17	C
Croatia	**15,417.36**	155.97	C	C	5,655.73	90.68	C	725.38	8,762.02	C
Italy	**442,370.05**	1,982.64	25,799.36	C	159,161.13	79,139.94	23,784.43	527.35	148,880.13	C
Cyprus	**3,522.65**	C	C	C	3,494.49	C	C	C	C	C
Latvia	**2,983.28**	84.81	C	C	556.55	139.41	C	1,564.77	590.83	C
Lithuania	**5,753.42**	C	C	C	861.02	125.55	C	3,440.98	1,150.39	C
Luxembourg	**36,009.02**	294.84	C	C	5,107.69	17,898.34	521.88	205.32	6,508.00	C
Malta	**3,618.68**	C	C	C	C	C	C	100.35	C	C
Netherlands	**149,642.43**	62.28	934.67	C	3,792.26	14,124.87	C	325.99	17,718.21	C
Austria	**86,851.20**	8,574.00	2,094.09	C	35,906.53	13,307.68	1,040.21	459.24	23,932.18	C
Portugal	**39,801.89**	388.15	C	C	16,779.34	13,189.62	2,345.66	117.86	6,630.27	C
Slovenia	**8,530.62**	450.51	C	C	1,662.60	802.06	171.97	2,813.95	2,449.69	C
Slovakia	**26,813.29**	598.35	C	C	10,716.63	1,122.54	171.84	668.23	13,342.56	C
Finland	**53,953.74**	1,196.23	1,188.89	C	2,843.21	7,804.79	924.86	454.21	18,202.18	C
Non-SSM EEA [1)]	**217,528.22**	1,186.55	C	276.80	88,590.40	50,172.14	469.40	1,686.70	73,837.42	C
Non-EEA Europe [2)]	**63,305.46**	690.71	479.95	C	4,598.30	39,065.28	495.62	2,801.79	14,550.43	C
RoW [3)]	**511,848.99**	11,242.22	7,148.88	C	18,603.41	322,775.41	1,763.15	412.26	147,905.50	C
Total non-domestic unallocated exposure and international organisations [4)]	**138,817.08**	9,106.80	11,149.53	C	29,106.67	36,762.97	3,763.16	187.95	43,674.42	C
Total exposure	**3,641,156.48**	**157,278.92**	**68,739.67**	**C**	**619,728.86**	**1,277,533.05**	**269,464.66**	**25,669.05**	**1,007,234.46**	**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 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 a total and domestic level only. For such instances, the difference between the total and domestic exposures is presented in the row "Total non-domestic unallocated exposure and international organisations".

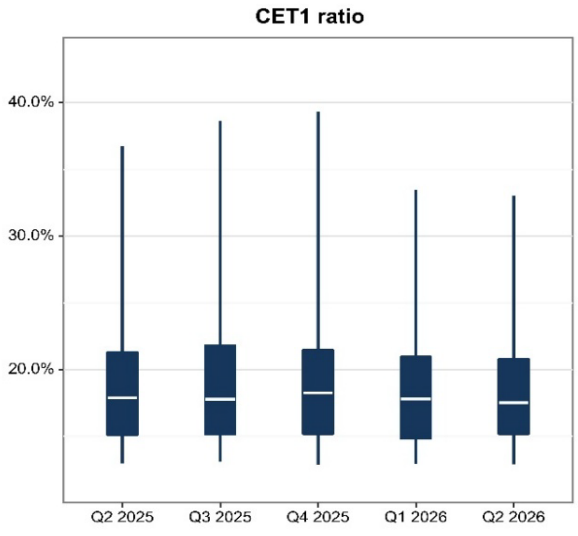
5) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

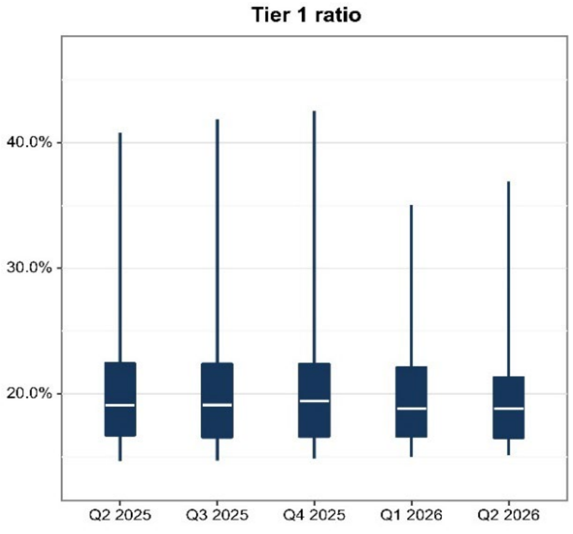
T03.01.1 Total capital ratio and its components by reference period

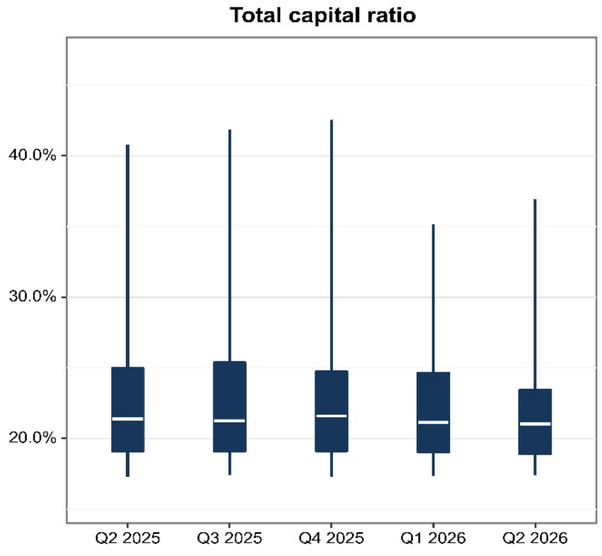
(EUR billions; percentages)

Indicator	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
CET1 amount [1) 2)]	1,498.79	1,501.08	1,530.58	1,533.59	1,560.46
Tier 1 amount [2)]	1,636.59	1,640.20	1,671.50	1,679.30	1,709.77
Total capital amount [2)]	1,882.31	1,887.00	1,919.78	1,928.55	1,963.12
Total risk exposure amount	9,314.92	9,327.55	9,403.57	9,590.50	9,751.83
CET1 ratio [1) 2)]	16.09%	16.09%	16.28%	15.99%	16.00%
Tier 1 ratio [2)]	17.57%	17.58%	17.78%	17.51%	17.53%
Total capital ratio [2)]	**20.21%**	**20.23%**	**20.42%**	**20.11%**	**20.13%**

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 2026)	Total risk exposure amount	Total capital [2]		Tier 1 [2]		CET1 [2) 3)]	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	240.75	51.89	21.55%	45.61	18.94%	42.37	17.60%
Bulgaria	C	C	C	C	C	C	C
Germany	1,655.88	359.52	21.71%	304.65	18.40%	280.01	16.91%
Estonia	17.88	3.88	21.72%	3.54	19.80%	3.32	18.58%
Ireland	294.17	63.62	21.63%	57.88	19.68%	53.79	18.28%
Greece	169.51	33.40	19.70%	28.56	16.85%	25.27	14.91%
Spain	1,560.67	280.44	17.97%	236.93	15.18%	211.00	13.52%
France	3,149.06	616.47	19.58%	541.55	17.20%	500.23	15.89%
Croatia [1]	-	-	-	-	-	-	-
Italy	1,018.16	202.16	19.86%	177.64	17.45%	159.39	15.65%
Cyprus	C	C	C	C	C	C	C
Latvia	27.35	6.00	21.94%	5.58	20.39%	5.53	20.21%
Lithuania	17.01	4.39	25.79%	4.31	25.35%	3.53	20.78%
Luxembourg	C	C	C	C	C	C	C
Malta	C	C	C	C	C	C	C
Netherlands	775.32	163.70	21.11%	145.13	18.72%	128.53	16.58%
Austria	385.73	82.37	21.36%	72.61	18.82%	66.45	17.23%
Portugal	C	C	C	C	C	C	C
Slovenia	35.78	6.82	19.07%	6.15	17.18%	5.76	16.10%
Slovakia [1]	-	-	-	-	-	-	-
Finland	244.94	53.06	21.66%	47.00	19.19%	43.79	17.88%
Total	**9,751.83**	**1,963.12**	**20.13%**	**1,709.77**	**17.53%**	**1,560.46**	**16.00%**

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 business model

(EUR billions; percentages)

Category (Q2 2026)	Total risk exposure amount	Total capital 2)		Tier 1 2)		CET1 2) 3)	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	382.14	83.59	21.87%	72.05	18.85%	68.80	18.00%
Custodian and asset managers	90.37	28.07	31.06%	27.40	30.32%	25.40	28.11%
Development/promotional lenders	C	C	29.74%	C	29.74%	C	29.19%
Diversified lenders	1,215.31	254.57	20.95%	226.62	18.65%	206.36	16.98%
G-SIBs 1)	3,708.48	698.81	18.84%	603.74	16.28%	533.79	14.39%
Retail and consumer credit lenders	572.14	110.85	19.37%	100.80	17.62%	97.46	17.03%
Small market lenders	107.79	22.27	20.66%	20.52	19.04%	19.82	18.39%
Universal and investment banks	3,552.59	728.12	20.50%	621.80	17.50%	573.35	16.14%
Not classified	C	C	C	C	C	C	C
Total	**9,751.83**	**1,963.12**	**20.13%**	**1,709.77**	**17.53%**	**1,560.46**	**16.00%**

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.

T03.02.1 CET1 ratio[1)] band by reference period

(number of institutions)

Indicator	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
CET1 ratio ≤ 10%	-	-	-	-	-
10% < CET1 ratio ≤ 20%	74	71	70	73	76
CET1 ratio > 20%	39	40	41	36	32
Total	**113**	**111**	**111**	**109**	**108**

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[2)] band by country

(number of institutions)

Country (Q2 2026)	CET1 ratio ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	2	3
Bulgaria	-	1	-
Germany	-	18	7
Estonia	-	3	-
Ireland	-	4	1
Greece	-	4	-
Spain	-	9	1
France	-	10	2
Croatia [1)]	-	-	-
Italy	-	6	4
Cyprus	-	-	1
Latvia	-	2	1
Lithuania	-	1	2
Luxembourg	-	1	1
Malta	-	1	1
Netherlands	-	4	3
Austria	-	5	2
Portugal	-	1	1
Slovenia	-	3	-
Slovakia [1)]	-	-	-
Finland	-	1	2
Total	**-**	**76**	**32**

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).

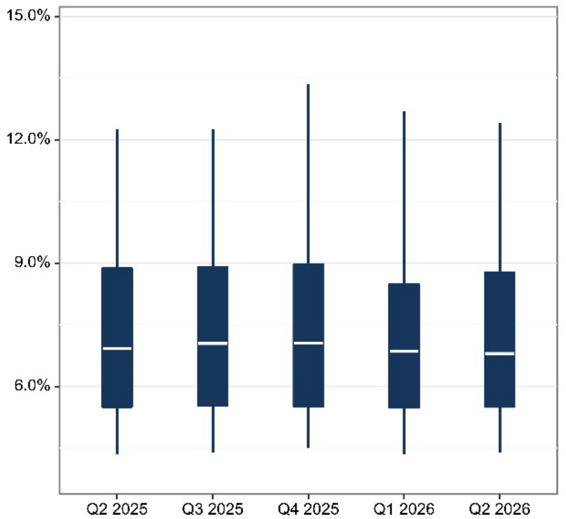
T03.03.1 Leverage ratios by reference period

(EUR billions; percentages)

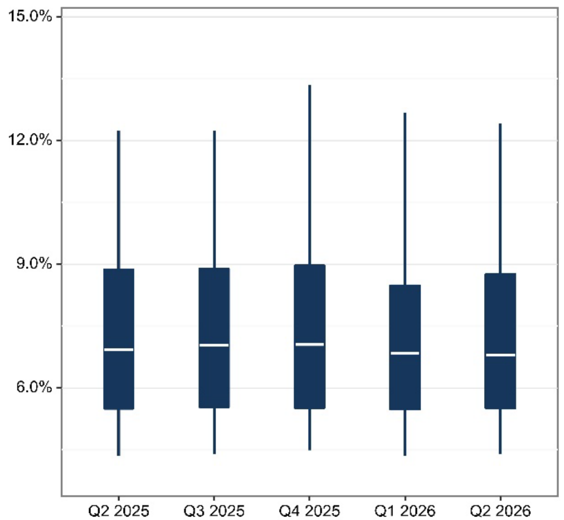
Leverage ratio and its components	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Exposure values	27,946.30	28,240.78	28,098.82	29,147.27	29,803.30
Other on-balance sheet items	23,163.96	23,358.15	23,386.51	23,960.74	24,399.89
Derivatives	1,025.21	1,040.28	1,044.03	1,162.22	1,166.27
Securities financing transactions	2,297.62	2,339.42	2,231.48	2,462.51	2,611.18
Regular-way purchases and sales awaiting settlement	95.72	115.61	53.95	108.72	99.58
Cash pooling arrangements	25.87	25.43	23.61	24.74	25.97
Off-balance sheet items	2,046.95	2,071.96	2,069.34	2,143.19	2,219.45
Deductions of exposures promoting public policy objectives	-709.04	-710.06	-710.10	-714.86	-719.05
Fully phased-in definition					
Tier 1 capital	1,634.81	1,638.33	1,670.70	1,679.31	1,709.78
Total exposure	27,755.14	28,032.80	27,891.62	28,935.62	29,593.32
Exposure values	27,946.30	28,240.78	28,098.82	29,147.27	29,803.30
Asset amount deducted from Tier 1 capital	-191.16	-207.97	-207.20	-211.64	-209.98
Leverage ratio (fully phased-in definition)	**5.89%**	**5.84%**	**5.99%**	**5.80%**	**5.78%**
Transitional definition					
Tier 1 capital	1,636.59	1,640.20	1,671.50	1,679.30	1,709.77
Total exposure	27,757.29	28,035.02	27,892.47	28,935.62	29,593.32
Exposure values	27,946.30	28,240.78	28,098.82	29,147.27	29,803.30
Asset amount deducted from Tier 1 capital	-189.01	-205.76	-206.35	-211.65	-209.98
Leverage ratio (transitional definition)	**5.90%**	**5.85%**	**5.99%**	**5.80%**	**5.78%**

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

Leverage ratio (fully phased-in definition)



Leverage ratio (transitional definition)



T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q2 2026)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia [1)]	Italy
Exposure values	**29,803.30**	779.84	C	5,265.63	C	765.34	389.25	4,420.74	10,175.50	-	2,978.14
Other on-balance sheet items	**24,399.89**	664.34	C	3,946.01	36.36	532.11	357.92	3,717.59	8,293.36	-	2,493.94
Derivatives	**1,166.27**	7.82	C	369.17	0.17	35.66	4.08	120.87	449.26	-	71.53
Securities financing transactions	**2,611.18**	54.89	C	608.17	C	73.33	8.49	269.00	1,049.25	-	183.74
Regular-way purchases and sales awaiting settlement	**99.58**	0.69	C	-17.34	C	C	C	C	C	-	C
Cash pooling arrangements	**25.97**	C	C	6.77	C	1.38	C	C	C	-	2.49
Off-balance sheet items	**2,219.45**	47.16	C	422.79	1.94	85.97	18.60	286.41	800.46	-	223.99
Deductions of exposures promoting public policy objectives	**-719.05**	C	C	-69.94	C	C	C	C	-446.55	-	C
Fully phased-in definition											
Tier 1 capital	**1,709.78**	45.61	C	304.65	3.54	57.88	28.56	236.93	541.55	-	177.64
Total exposure	**29,593.32**	775.56	C	5,239.55	38.42	759.94	383.25	4,382.56	10,106.17	-	2,939.96
Exposure values	**29,803.30**	779.84	C	5,265.63	C	765.34	389.25	4,420.74	10,175.50	-	2,978.14
Asset amount deducted from Tier 1 capital	**-209.98**	-4.28	C	-26.08	C	-5.40	-6.01	-38.18	-69.33	-	-38.18
Leverage ratio (fully phased-in definition)	**5.78%**	**5.88%**	**C**	**5.81%**	**9.21%**	**7.62%**	**7.45%**	**5.41%**	**5.36%**	**-**	**6.04%**
Transitional definition											
Tier 1 capital	**1,709.77**	45.61	C	304.65	3.54	57.88	28.56	236.93	541.55	-	177.64
Total exposure	**29,593.32**	775.56	C	5,239.55	38.42	759.94	383.25	4,382.56	10,106.17	-	2,939.96
Exposure values	**29,803.30**	779.84	C	5,265.63	C	765.34	389.25	4,420.74	10,175.50	-	2,978.14
Asset amount deducted from Tier 1 capital	**-209.98**	-4.28	C	-26.08	C	-5.40	-6.01	-38.18	-69.33	-	-38.18
Leverage ratio (transitional definition)	**5.78%**	**5.88%**	**C**	**5.81%**	**9.21%**	**7.62%**	**7.45%**	**5.41%**	**5.36%**	**-**	**6.04%**

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 2026)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia [1)]	Finland
Exposure values	C	66.02	69.86	C	C	2,660.91	928.90	C	61.29	-	787.94
Other on-balance sheet items	C	62.58	58.45	C	C	2,312.32	772.87	C	57.66	-	714.70
Derivatives	C	C	0.13	C	C	76.88	12.65	C	0.15	-	15.41
Securities financing transactions	C	C	C	C	C	233.53	65.31	C	C	-	C
Regular-way purchases and sales awaiting settlement	C	C	C	C	C	C	C	C	C	-	C
Cash pooling arrangements	C	C	C	C	C	C	0.12	C	C	-	C
Off-balance sheet items	C	2.82	1.80	C	C	180.14	77.72	C	3.41	-	45.34
Deductions of exposures promoting public policy objectives	C	C	C	C	C	-160.21	C	C	C	-	C
Fully phased-in definition											
Tier 1 capital	C	5.58	4.31	C	C	145.13	72.61	C	6.15	-	47.00
Total exposure	C	65.87	69.82	C	C	2,652.45	922.46	C	61.00	-	782.92
Exposure values	C	66.02	69.86	C	C	2,660.91	928.90	C	61.29	-	787.94
Asset amount deducted from Tier 1 capital	C	-0.16	-0.04	C	C	-8.46	-6.45	C	-0.29	-	-5.02
Leverage ratio (fully phased-in definition)	**C**	**8.47%**	**6.18%**	**C**	**C**	**5.47%**	**7.87%**	**C**	**10.08%**	**-**	**6.00%**
Transitional definition											
Tier 1 capital	C	5.58	4.31	C	C	145.13	72.61	C	6.15	-	47.00
Total exposure	C	65.87	69.82	C	C	2,652.45	922.46	C	61.00	-	782.92
Exposure values	C	66.02	69.86	C	C	2,660.91	928.90	C	61.29	-	787.94
Asset amount deducted from Tier 1 capital	C	-0.16	-0.04	C	C	-8.46	-6.45	C	-0.29	-	-5.02
Leverage ratio (transitional definition)	**C**	**8.47%**	**6.18%**	**C**	**C**	**5.47%**	**7.87%**	**C**	**10.08%**	**-**	**6.00%**

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 business model

(EUR billions; percentages)

Leverage ratio and its components (Q2 2026)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs [1)]	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Exposure values	**29,803.30**	1,196.27	362.71	C	3,220.93	12,935.93	1,284.99	221.63	10,315.28	C
Other on-balance sheet items	**24,399.89**	1,050.73	268.49	432.86	2,860.39	C	1,239.14	209.03	8,129.41	C
Derivatives	**1,166.27**	22.57	16.38	1.01	C	632.56	7.93	1.10	456.75	C
Securities financing transactions	**2,611.18**	81.89	59.02	0.09	145.22	1,375.85	35.46	C	904.16	C
Regular-way purchases and sales awaiting settlement	**99.58**	0.12	5.79	C	1.52	39.80	C	0.07	52.19	C
Cash pooling arrangements	**25.97**	0.15	C	C	0.21	C	C	0.14	14.42	C
Off-balance sheet items	**2,219.45**	110.75	8.09	35.08	185.69	983.99	55.38	11.16	C	C
Deductions of exposures promoting public policy objectives	**-719.05**	-69.94	C	-249.61	C	-274.09	C	C	C	C
Fully phased-in definition										
Tier 1 capital	**1,709.78**	72.05	27.40	C	226.63	603.74	100.80	20.52	621.80	C
Total exposure	**29,593.32**	1,191.52	360.66	C	3,192.06	12,833.31	1,277.01	220.99	10,252.84	C
Exposure values	**29,803.30**	1,196.27	362.71	C	3,220.93	12,935.93	1,284.99	221.63	10,315.28	C
Asset amount deducted from Tier 1 capital	**-209.98**	-4.75	-2.06	C	-28.87	-102.62	-7.98	-0.64	-62.43	C
Leverage ratio (fully phased-in definition)	**5.78%**	**6.05%**	**7.60%**	**15.76%**	**7.10%**	**4.70%**	**7.89%**	**9.29%**	**6.06%**	**C**
Transitional definition										
Tier 1 capital	**1,709.77**	72.05	27.40	C	226.62	603.74	100.80	20.52	621.80	C
Total exposure	**29,593.32**	1,191.52	360.66	C	3,192.06	12,833.31	1,277.01	220.99	10,252.84	C
Exposure values	**29,803.30**	1,196.27	362.71	C	3,220.93	12,935.93	1,284.99	221.63	10,315.28	C
Asset amount deducted from Tier 1 capital [1)]	**-209.98**	-4.75	-2.06	C	-28.87	-102.62	-7.98	-0.64	-62.43	C
Leverage ratio (transitional definition)	**5.78%**	**6.05%**	**7.60%**	**15.76%**	**7.10%**	**4.70%**	**7.89%**	**9.29%**	**6.06%**	**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.

T03.04.1 Leverage ratio band by reference period

(number of institutions)

Indicator	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
LR [1] ≤ 3%	-	-	-	-	-
3% < LR ≤ 6%	38	39	35	38	39
LR > 6%	75	72	76	71	69
Total	**113**	**111**	**111**	**109**	**108**

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 2026)	LR [2] ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	3	2
Bulgaria	-	-	1
Germany	-	10	15
Estonia	-	-	3
Ireland	-	1	4
Greece	-	-	4
Spain	-	6	4
France	-	6	6
Croatia [1]	-	-	-
Italy	-	4	6
Cyprus	-	-	1
Latvia	-	-	3
Lithuania	-	1	2
Luxembourg	-	1	1
Malta	-	1	1
Netherlands	-	4	3
Austria	-	1	6
Portugal	-	-	2
Slovenia	-	-	3
Slovakia [1]	-	-	-
Finland	-	1	2
Total	**-**	**39**	**69**

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.

T03.05.1 Risk exposures composition[1)] by reference period

(EUR billions; percentages)

Risk exposures	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Credit risk-weighted exposure amounts	7,495.81	7,540.27	7,547.48	7,698.56	7,848.56
Standardised approach (SA)	3,631.05	3,734.89	3,764.43	3,858.38	3,960.60
of which: exposures to institutions	145.99	139.82	138.52	147.25	148.24
of which: exposures to corporates	1,130.77	1,188.41	1,190.36	1,221.20	1,278.93
of which: exposures to retail	536.71	548.15	557.34	569.25	576.56
of which: exposures secured by mortgages on immovable property and ADC [2)]	492.08	511.05	507.74	511.93	509.89
Internal ratings based approach (IRB)	3,696.91	3,634.83	3,591.88	3,647.17	3,696.81
of which: exposures to institutions	151.85	149.33	149.71	164.76	163.34
of which: exposures to corporates	2,312.47	2,267.86	2,250.94	2,297.99	2,348.45
of which: exposures to retail	467.62	431.43	440.33	437.60	438.86
of which: exposures secured by residential real estate	553.93	531.21	566.84	572.61	581.36
Risk exposure for contributions to the default fund of a CCP [3)]	16.25	16.96	17.11	18.52	12.59
Securitisation positions	151.59	153.58	174.05	174.49	178.56
Settlement/delivery risk exposure amount	0.88	0.96	0.97	1.13	1.12
Market risk exposure amount	373.31	360.12	366.64	389.76	388.11
of which: Market risk exposure under SA [4)]	159.32	160.96	155.59	171.15	170.09
of which: Market risk exposure under IM approach [5)]	208.78	193.17	206.03	212.53	212.02
Operational risk exposure amount	1,191.05	1,196.55	1,255.56	1,262.74	1,267.65
Risk exposure for credit valuation adjustment	114.33	109.65	101.69	107.72	110.58
Other [6)]	137.20	117.20	128.56	125.22	130.12
Total risk exposure amount	**9,314.92**	**9,327.55**	**9,403.57**	**9,590.50**	**9,751.83**

Risk weights SA vs. IRB - Credit Risk	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Standardised approach (SA)					
Risk weights of exposures to institutions [7)]	17.31%	16.72%	16.98%	16.78%	16.72%
Risk weights of exposures to corporates [7)]	83.34%	83.04%	83.27%	83.05%	82.77%
Risk weights of exposures to retail [7)]	67.90%	68.24%	68.24%	68.27%	68.03%
Risk weights of exposures secured by mortgages on immovable property and ADC [2) 7)]	46.93%	48.19%	47.86%	47.75%	47.91%
Internal ratings based approach (IRB)					
Risk weights of exposures to institutions [7)]	19.38%	18.61%	18.53%	18.80%	18.09%
Risk weights of exposures to corporates [7)]	43.85%	43.33%	42.90%	42.39%	42.35%
Risk weights of exposures to retail [7)]	31.44%	29.09%	30.12%	30.15%	29.95%
Risk weights of exposures secured by residential real estate [7)]	13.51%	12.76%	13.47%	13.52%	13.55%

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, as well as mergers and acquisitions.
1) Not all exposure classes are presented in the table.
2) ADC stands for acquisition, development and construction.
3) CCP stands for central counterparty.
4) SA stands for standardised approach.
5) IM stands for internal model.
6) 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".
7) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount.

T03.05.2 Risk exposures composition[1] by country/1

(EUR billions; percentages)

Risk exposures (Q2 2026)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia [8]	Italy
Credit risk-weighted exposure amounts	**7,848.56**	199.52	C	1,252.61	15.25	228.36	147.75	1,283.90	2,592.50	-	801.88
Standardised approach (SA)	**3,960.60**	77.42	C	573.19	14.98	164.12	144.13	726.03	1,263.73	-	388.77
of which: exposures to institutions	**148.24**	3.04	C	31.30	0.17	11.81	3.63	19.70	40.65	-	15.25
of which: exposures to corporates	**1,278.93**	24.29	C	234.46	4.59	107.41	60.46	197.63	355.22	-	88.39
of which: exposures to retail	**576.56**	6.95	C	54.91	1.31	6.42	10.11	183.80	186.79	-	47.48
of which: exposures secured by mortgages on immovable property and ADC [2]	**509.89**	11.99	C	47.02	8.26	20.45	27.15	75.57	92.88	-	66.95
Internal ratings based approach (IRB)	**3,696.81**	121.13	C	636.95	C	C	C	531.49	1,267.24	-	388.45
of which: exposures to institutions	**163.34**	C	C	49.22	C	C	C	C	47.59	-	C
of which: exposures to corporates	**2,348.45**	81.48	C	438.64	C	C	C	311.07	831.45	-	255.57
of which: exposures to retail	**438.86**	10.03	C	52.67	C	C	C	58.43	200.92	-	49.58
of which: exposures secured by residential real estate	**581.36**	18.45	C	67.45	C	C	C	122.87	155.19	-	53.64
Risk exposure for contributions to the default fund of a CCP [3]	**12.59**	0.20	C	3.02	C	C	C	0.61	6.49	-	0.80
Securitisation positions	**178.56**	0.78	C	39.44	C	7.90	3.60	25.77	55.04	-	23.86
Settlement/delivery risk exposure amount	**1.12**	C	C	0.61	C	0.02	C	0.03	0.42	-	0.02
Market risk exposure amount	**388.11**	4.79	C	134.77	C	26.46	4.57	44.30	95.49	-	32.43
of which: Market risk exposure under SA [4]	**170.09**	1.00	C	61.69	C	4.59	1.83	24.12	34.14	-	16.47
of which: Market risk exposure under IM approach [5]	**212.02**	3.67	C	71.06	C	19.90	2.73	20.18	60.01	-	15.61
Operational risk exposure amount	**1,267.65**	29.52	C	207.28	1.61	31.23	16.75	209.22	387.93	-	170.97
Risk exposure for credit valuation adjustment	**110.58**	2.84	C	52.76	0.03	6.54	0.43	6.06	27.63	-	5.02
Other [6]	**130.12**	C	C	5.50	C	1.56	C	17.16	45.09	-	7.85
Total risk exposure amount	**9,751.83**	**240.75**	**C**	**1,655.88**	**17.88**	**294.17**	**169.51**	**1,560.67**	**3,149.06**	**-**	**1,018.16**

Risk weights SA vs. IRB - Credit Risk (Q2 2026)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia [8]	Italy
Standardised approach (SA)											
Risk weights of exposures to institutions [7]	**16.72%**	20.31%	C	8.77%	20.13%	26.47%	23.72%	24.96%	18.97%	-	20.33%
Risk weights of exposures to corporates [7]	**82.77%**	80.33%	C	85.79%	92.50%	88.90%	68.62%	89.19%	79.04%	-	73.38%
Risk weights of exposures to retail [7]	**68.03%**	67.66%	C	72.95%	68.51%	71.38%	66.79%	65.96%	68.64%	-	65.72%
Risk weights of exposures secured by mortgages on immovable property and ADC [2] [7]	**47.91%**	C	C	54.40%	52.51%	54.57%	48.16%	42.31%	48.77%	-	44.07%
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions [7]	**18.09%**	C	C	16.82%	C	C	C	C	18.59%	-	C
Risk weights of exposures to corporates [7]	**42.35%**	59.42%	C	36.55%	C	C	C	46.77%	44.35%	-	46.45%
Risk weights of exposures to retail [7]	**29.95%**	20.91%	C	30.98%	C	C	C	39.54%	25.85%	-	33.53%
Risk weights of exposures secured by residential real estate [7]	**13.55%**	8.85%	C	15.54%	C	C	C	17.13%	10.76%	-	17.72%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) ADC stands for acquisition, development and construction.

3) CCP stands for central counterparty.

4) SA stands for standardised approach.

5) IM stands for internal model.

6) 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".

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

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

T03.05.2 Risk exposures composition[1)] by country/2

(EUR billions; percentages)

Risk exposures (Q2 2026)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia [8)]	Finland
Credit risk-weighted exposure amounts	C	22.69	11.89	C	C	624.74	311.36	C	30.88	-	190.49
Standardised approach (SA)	C	7.49	10.50	C	C	208.47	162.49	C	C	-	82.69
of which: exposures to institutions	C	1.31	0.95	C	C	11.40	2.26	C	1.02	-	1.41
of which: exposures to corporates	C	1.96	2.58	C	C	93.62	42.24	C	8.55	-	C
of which: exposures to retail	C	1.41	2.91	C	C	22.35	21.45	C	9.02	-	9.30
of which: exposures secured by mortgages on immovable property and ADC [2)]	C	1.68	3.54	C	C	36.47	44.63	C	8.57	-	C
Internal ratings based approach (IRB)	C	C	C	C	C	406.17	140.46	C	C	-	C
of which: exposures to institutions	C	C	C	C	C	C	C	C	C	-	C
of which: exposures to corporates	C	C	C	C	C	230.82	84.07	C	C	-	C
of which: exposures to retail	C	C	C	C	C	26.66	C	C	C	-	C
of which: exposures secured by residential real estate	C	C	C	C	C	86.16	C	C	C	-	C
Risk exposure for contributions to the default fund of a CCP [3)]	C	C	C	C	C	1.19	C	C	C	-	C
Securitisation positions	C	C	0.63	C	C	8.91	C	C	C	-	C
Settlement/delivery risk exposure amount	C	C	C	C	C	C	C	C	C	-	C
Market risk exposure amount	C	0.03	0.19	C	C	16.22	17.63	C	C	-	6.33
of which: Market risk exposure under SA [4)]	C	C	C	C	C	5.21	14.14	C	C	-	2.21
of which: Market risk exposure under IM approach [5)]	C	C	C	C	C	10.81	3.50	C	C	-	C
Operational risk exposure amount	C	3.08	4.33	C	C	97.12	54.73	C	3.15	-	30.66
Risk exposure for credit valuation adjustment	C	0.02	0.00	C	C	C	1.45	C	0.03	-	1.27
Other [6)]	C	C	C	C	C	30.88	C	C	C	-	C
Total risk exposure amount	**C**	**27.35**	**17.01**	**C**	**C**	**775.32**	**385.73**	**C**	**35.78**	**-**	**244.94**

Risk weights SA vs. IRB - Credit Risk (Q2 2026)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia [8)]	Finland
Standardised approach (SA)											
Risk weights of exposures to institutions [7)]	C	20.27%	21.30%	C	C	37.25%	10.59%	C	29.10%	-	21.75%
Risk weights of exposures to corporates [7)]	C	92.38%	87.17%	C	C	84.68%	89.93%	C	93.11%	-	C
Risk weights of exposures to retail [7)]	C	65.61%	71.61%	C	C	70.03%	67.61%	C	71.41%	-	72.65%
Risk weights of exposures secured by mortgages on immovable property and ADC [2) 7)]	C	53.48%	61.72%	C	C	51.86%	51.75%	C	61.33%	-	C
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions [7)]	C	C	C	C	C	C	C	C	C	-	C
Risk weights of exposures to corporates [7)]	C	C	C	C	C	31.68%	55.79%	C	C	-	C
Risk weights of exposures to retail [7)]	C	C	C	C	C	34.78%	C	C	C	-	C
Risk weights of exposures secured by residential real estate [7)]	C	C	C	C	C	11.05%	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) Not all exposure classes are presented in the table.
2) ADC stands for acquisition, development and construction.
3) CCP stands for central counterparty.
4) SA stands for standardised approach.
5) IM stands for internal model.
6) 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".
7) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount.
8) There are no significant institutions at the highest level of consolidation in Slovakia.

T03.05.3 Risk exposures composition[1)] by business model

(EUR billions; percentages)

Risk exposures (Q2 2026)	**Total**	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs [8)]	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Credit risk-weighted exposure amounts	**7,848.56**	325.12	56.78	106.73	999.61	2,993.85	C	92.20	2,776.99	C
Standardised approach (SA)	**3,960.60**	97.54	44.62	C	611.86	1,235.70	405.30	75.79	1,380.82	C
of which: exposures to institutions	**148.24**	3.65	4.83	C	23.28	25.00	17.43	4.01	67.54	C
of which: exposures to corporates	**1,278.93**	33.88	19.66	C	174.18	310.16	135.55	19.55	551.14	C
of which: exposures to retail	**576.56**	4.68	4.81	C	71.11	217.56	68.96	18.30	180.97	C
of which: exposures secured by mortgages on immovable property and ADC [2)]	**509.89**	23.34	C	10.48	166.71	90.21	40.24	26.73	147.78	C
Internal ratings based approach (IRB)	**3,696.81**	219.69	C	C	368.51	1,663.12	87.80	C	1,330.45	C
of which: exposures to institutions	**163.34**	14.25	C	C	7.92	63.50	C	C	74.52	C
of which: exposures to corporates	**2,348.45**	179.45	C	C	225.26	1,065.40	12.48	C	850.25	C
of which: exposures to retail	**438.86**	C	C	C	45.94	221.04	26.66	C	137.00	C
of which: exposures secured by residential real estate	**581.36**	3.53	C	C	72.83	253.79	45.78	6.09	199.34	C
Risk exposure for contributions to the default fund of a CCP [3)]	**12.59**	0.33	C	C	0.23	7.59	C	C	4.18	C
Securitisation positions	**178.56**	7.56	0.95	0.93	19.01	87.44	0.48	C	61.54	C
Settlement/delivery risk exposure amount	**1.12**	C	C	C	0.03	0.29	C	C	0.75	C
Market risk exposure amount	**388.11**	14.71	6.89	C	29.73	130.27	9.13	2.19	194.26	C
of which: Market risk exposure under SA [4)]	**170.09**	7.24	3.24	C	22.04	46.95	C	C	78.37	C
of which: Market risk exposure under IM approach [5)]	**212.02**	6.87	C	C	7.69	81.83	C	C	111.98	C
Operational risk exposure amount	**1,267.65**	C	24.89	5.26	172.25	525.65	57.47	10.40	434.83	C
Risk exposure for credit valuation adjustment	**110.58**	5.33	1.77	3.19	4.37	26.38	3.95	C	65.50	C
Other [6)]	**130.12**	C	C	C	9.32	32.04	2.48	2.91	80.25	C
Total risk exposure amount	**9,751.83**	**382.14**	**90.37**	**C**	**1,215.31**	**3,708.48**	**572.14**	**107.79**	**3,552.59**	**C**

Risk weights SA vs. IRB - Credit Risk (Q2 2026)	**Total**	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs [8)]	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Standardised approach (SA)										
Risk weights of exposures to institutions [7)]	**16.72%**	3.23%	19.22%	22.06%	23.05%	15.12%	23.55%	25.32%	17.73%	C
Risk weights of exposures to corporates [7)]	**82.77%**	75.51%	95.44%	77.09%	79.71%	79.54%	88.21%	93.75%	84.62%	C
Risk weights of exposures to retail [7)]	**68.03%**	65.63%	67.74%	C	67.38%	67.86%	71.45%	70.68%	67.61%	C
Risk weights of exposures secured by mortgages on immovable property and ADC [2) 7)]	**47.91%**	59.84%	C	71.04%	46.34%	41.90%	47.79%	56.31%	51.37%	C
Internal ratings based approach (IRB)										
Risk weights of exposures to institutions [7)]	**18.09%**	10.52%	C	C	15.09%	19.78%	C	C	19.70%	C
Risk weights of exposures to corporates [7)]	**42.35%**	35.63%	C	C	52.93%	38.82%	55.09%	C	46.99%	C
Risk weights of exposures to retail [7)]	**29.95%**	C	C	C	36.43%	29.83%	30.41%	C	27.96%	C
Risk weights of exposures secured by residential real estate [7)]	**13.55%**	15.30%	C	C	18.04%	12.66%	16.68%	26.89%	12.76%	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) Not all exposure classes are presented in the table.

2) ADC stands for acquisition, development and construction.

3) CCP stands for central counterparty.

4) SA stands for standardised approach.

5) IM stands for internal model.

6) 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".

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

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

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

(EUR billions; percentages)

Parameters and type of counterparty (Q2 2026)	Residence of the obligor[1]														
	AT	BE	CH	CZ	DE	ES	FR	GB	IE	IT	LU	NL	PT	SE	US
PD assigned to the obligor grade or pool (%)															
Institutions	0.22%	0.15%	0.06%	0.16%	0.15%	0.17%	0.09%	0.09%	0.28%	0.52%	0.40%	0.13%	0.17%	0.07%	0.13%
Corporates	1.71%	2.11%	0.67%	2.07%	1.51%	1.55%	1.99%	0.92%	1.01%	2.30%	0.88%	1.40%	1.73%	1.20%	1.25%
of which: SME	3.59%	2.37%	1.60%	3.46%	1.21%	2.33%	2.11%	1.43%	2.87%	4.47%	1.41%	1.81%	3.24%	C	3.45%
Retail	1.27%	0.96%	0.79%	1.39%	1.10%	1.02%	1.35%	C	1.21%	1.82%	0.86%	0.67%	1.20%	C	2.74%
Secured by residential real estate	1.13%	0.76%	0.76%	1.07%	0.86%	0.84%	0.88%	C	0.86%	1.10%	0.66%	0.60%	0.87%	C	1.11%
Qualifying Revolving	C	0.78%	1.57%	C	0.70%	1.20%	2.11%	C	C	4.12%	0.95%	C	C	C	1.24%
Purchased receivables	3.62%	3.66%	3.88%	2.34%	4.40%	1.81%	2.66%	3.03%	3.94%	1.73%	3.89%	3.12%	5.85%	9.63%	4.11%
Other Retail	1.71%	1.90%	1.06%	2.45%	1.92%	1.91%	1.88%	3.15%	C	3.48%	1.75%	2.13%	3.99%	1.38%	C
Exposure weighted average lgd (%)															
Institutions	24.32%	32.42%	40.36%	34.72%	31.81%	29.34%	31.04%	30.74%	38.61%	32.30%	35.53%	33.54%	27.75%	20.99%	36.11%
Corporates	32.74%	33.44%	31.69%	31.85%	34.08%	35.50%	34.43%	32.44%	28.77%	37.48%	33.29%	30.20%	35.50%	31.04%	31.43%
of which: SME	25.72%	30.41%	28.68%	30.29%	29.06%	33.62%	32.35%	23.61%	33.19%	38.25%	28.44%	23.61%	34.45%	C	24.43%
Retail	28.62%	19.34%	19.06%	25.79%	27.07%	34.43%	22.12%	C	33.74%	29.32%	19.10%	13.69%	25.36%	C	30.02%
Secured by residential real estate	19.75%	15.13%	19.06%	19.03%	20.45%	28.32%	14.26%	C	30.03%	22.77%	15.72%	12.80%	22.65%	C	21.92%
Qualifying Revolving	C	61.04%	64.09%	C	62.98%	72.67%	51.09%	C	C	57.61%	51.44%	C	C	C	65.16%
Purchased receivables	34.27%	24.92%	29.06%	33.63%	39.88%	60.72%	39.65%	30.40%	23.44%	49.59%	29.28%	37.61%	45.71%	29.27%	36.69%
Other Retail	50.95%	32.65%	17.90%	44.97%	41.35%	50.77%	32.13%	49.89%	C	39.97%	29.92%	25.43%	37.72%	28.29%	C
Exposure value															
Institutions	16.08	20.80	30.02	3.50	113.08	28.05	200.53	72.84	14.99	30.67	28.86	30.39	2.61	23.37	77.86
Corporates	106.62	225.14	98.46	74.86	720.22	334.85	891.08	283.89	111.38	400.56	208.73	276.94	41.39	71.47	738.63
of which: SME	16.75	79.09	1.28	19.33	149.40	79.70	266.58	16.86	9.35	84.83	19.50	85.09	14.59	C	43.57
Retail	79.63	339.49	14.20	99.19	761.86	508.81	1,738.64	C	57.68	496.31	249.00	594.47	91.86	C	14.78
Secured by residential real estate	59.73	266.49	11.62	73.71	554.30	398.45	1,075.05	C	52.31	309.65	C	564.47	76.77	C	3.96
Qualifying Revolving	C	5.33	0.18	C	31.71	24.85	77.67	C	C	8.72	0.24	C	C	C	0.07
Purchased receivables	0.02	0.24	C	C	0.64	0.96	0.22	0.19	C	0.49	C	0.23	0.03	C	0.23
Other Retail	17.36	67.43	2.37	24.99	175.20	84.56	585.70	9.78	C	177.44	10.99	25.72	12.75	9.73	C
Risk weight (%)															
Institutions	16.57%	14.18%	14.99%	22.23%	16.56%	19.30%	13.16%	12.62%	19.70%	27.93%	18.66%	20.96%	21.60%	11.69%	16.92%
Corporates	43.44%	52.46%	27.52%	54.06%	34.99%	52.62%	53.27%	38.40%	30.89%	51.24%	35.38%	39.79%	53.32%	39.75%	32.75%
of which: SME	36.53%	46.99%	36.56%	47.48%	27.22%	50.22%	51.60%	33.35%	49.27%	47.51%	35.90%	35.40%	49.96%	C	39.55%
Retail	21.10%	12.59%	13.12%	23.36%	18.63%	22.84%	15.69%	C	33.65%	26.29%	9.26%	10.29%	19.75%	C	35.65%
Secured by residential real estate	17.98%	9.59%	12.35%	17.84%	14.66%	18.64%	10.41%	C	28.72%	19.34%	C	9.69%	16.54%	C	20.54%
Qualifying Revolving	C	11.78%	14.95%	C	11.26%	17.25%	19.40%	C	C	37.38%	13.45%	C	C	C	13.98%
Purchased receivables	30.35%	29.51%	C	C	39.98%	55.96%	40.77%	27.18%	C	38.27%	C	49.65%	33.56%	C	42.05%
Other Retail	32.00%	24.42%	16.62%	39.88%	32.43%	43.93%	24.86%	66.31%	C	37.84%	22.99%	22.15%	39.92%	27.24%	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 2025		Q3 2025		Q4 2025		Q1 2026		Q2 2026	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	2,719.76	0.00%	2,725.74	0.00%	2,582.35	0.00%	2,600.55	0.00%	2,465.35	0.00%
Loans and advances [1]	15,723.74	0.47%	15,751.77	0.46%	15,886.52	0.45%	16,319.80	0.45%	16,741.42	0.44%
Central banks	190.86	0.01%	178.25	0.01%	162.42	0.02%	180.64	0.01%	183.17	0.01%
General governments	915.53	0.04%	922.71	0.04%	939.50	0.05%	951.31	0.05%	965.51	0.05%
Credit institutions	1,213.07	0.03%	1,206.48	0.03%	1,165.17	0.02%	1,250.24	0.02%	1,295.34	0.02%
Other financial corporations	1,460.93	0.16%	1,490.33	0.15%	1,502.74	0.16%	1,638.30	0.15%	1,748.07	0.15%
Non-financial corporations	5,622.99	0.69%	5,632.82	0.68%	5,713.28	0.67%	5,833.91	0.67%	5,962.90	0.65%
Households	6,320.35	0.50%	6,321.18	0.50%	6,403.42	0.48%	6,465.39	0.48%	6,586.44	0.47%
Debt securities	3,141.60	0.06%	3,205.40	0.06%	3,227.22	0.06%	3,391.55	0.05%	3,482.64	0.05%
Other [2]	69.51	0.49%	73.26	0.50%	72.00	0.54%	22.47	0.82%	20.95	0.66%
Off-balance sheet exposures	6,856.80	0.12%	7,029.01	0.12%	7,013.80	0.13%	7,330.75	0.12%	7,677.45	0.11%
Total	**28,511.40**	**0.29%**	**28,785.17**	**0.29%**	**28,781.91**	**0.29%**	**29,665.12**	**0.28%**	**30,387.81**	**0.28%**

Type of instrument and counterparty	Non-performing exposures									
	Q2 2025		Q3 2025		Q4 2025		Q1 2026		Q2 2026	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	0.20	52.20%	0.21	48.68%	0.20	51.01%	0.20	51.44%	0.19	55.56%
Loans and advances [1]	356.24	41.59%	357.73	41.82%	355.04	41.40%	362.89	41.42%	370.54	41.22%
Central banks	0.03	86.17%	0.03	86.42%	0.03	96.53%	0.03	90.40%	0.03	96.77%
General governments	4.01	23.81%	3.92	25.15%	3.35	25.54%	3.19	25.66%	4.08	19.76%
Credit institutions	1.02	64.72%	1.02	65.73%	1.08	69.61%	1.13	69.87%	1.09	72.07%
Other financial corporations	7.69	46.21%	8.26	45.10%	8.37	45.86%	8.89	46.35%	9.28	45.87%
Non-financial corporations	203.80	42.16%	205.05	42.21%	204.33	41.85%	207.87	41.69%	212.29	41.66%
Households	139.70	40.84%	139.46	41.35%	137.89	40.62%	141.78	40.83%	143.78	40.63%
Debt securities	7.05	30.86%	6.88	32.35%	7.49	30.79%	8.13	30.76%	8.64	30.45%
Other [2]	5.15	66.43%	4.71	62.70%	6.95	60.49%	4.27	66.72%	4.19	58.14%
Off-balance sheet exposures	35.55	17.58%	35.73	17.94%	35.12	18.58%	35.67	17.41%	34.84	17.79%
Total	**404.19**	**39.61%**	**405.27**	**39.80%**	**404.80**	**39.56%**	**411.16**	**39.39%**	**418.39**	**39.22%**

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, as well as mergers and acquisitions.
C: the value is suppressed for confidentiality reasons.
1) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP: held for trading exposures are excluded.
2) Other includes Debt instrument held for sale.

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

(EUR billions; percentages)

Item	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Loans and advances (including cb) [1) 2)]	18,799.93	18,835.44	18,824.12	19,283.44	19,577.50
Loans and advances (excluding cb) [1) 2)]	16,079.98	16,109.50	16,241.57	16,682.69	17,111.96
of which: Other financial corporations	1,468.62	1,498.59	1,511.11	1,647.19	1,757.35
of which: Non-financial corporations	5,826.79	5,837.87	5,917.61	6,041.78	6,175.19
of which: Small and Medium-sized Enterprises	2,272.05	2,291.62	2,343.06	2,360.97	2,382.26
of which: collateralised by commercial immovable property	1,276.38	1,288.96	1,289.19	1,312.93	1,322.80
of which: Households	6,460.05	6,460.63	6,541.31	6,607.17	6,730.21
of which: collateralised by residential immovable property	3,973.38	3,958.58	4,006.89	4,041.00	4,121.09
of which: credit for consumption	1,007.09	1,021.22	1,042.79	1,064.20	1,086.52
Non-performing loans and advances (including cb) [1) 2)]	356.44	357.94	355.24	363.09	370.73
Non-performing loans and advances (excluding cb) [1) 2)]	356.24	357.73	355.04	362.89	370.54
of which: Other financial corporations	7.69	8.26	8.37	8.89	9.28
of which: Non-financial corporations	203.80	205.05	204.33	207.87	212.29
of which: Small and Medium-sized Enterprises	110.17	111.87	110.88	109.82	112.49
of which: collateralised by commercial immovable property	58.11	59.09	57.10	57.31	57.63
of which: Households	139.70	139.46	137.89	141.78	143.78
of which: collateralised by residential immovable property	58.08	55.86	55.00	55.37	55.61
of which: credit for consumption	54.71	56.31	56.36	59.22	60.66
Non-performing loans ratio (including cb) [1) 2)]	1.90%	1.90%	1.89%	1.88%	1.89%
Non-performing loans ratio (excluding cb) [1) 2)]	2.22%	2.22%	2.19%	2.18%	2.17%
of which: Other financial corporations	0.52%	0.55%	0.55%	0.54%	0.53%
of which: Non-financial corporations	3.50%	3.51%	3.45%	3.44%	3.44%
of which: Small and Medium-sized Enterprises	4.85%	4.88%	4.73%	4.65%	4.72%
of which: collateralised by commercial immovable property	4.55%	4.58%	4.43%	4.37%	4.36%
of which: Households	2.16%	2.16%	2.11%	2.15%	2.14%
of which: collateralised by residential immovable property	1.46%	1.41%	1.37%	1.37%	1.35%
of which: credit for consumption	5.43%	5.51%	5.41%	5.56%	5.58%

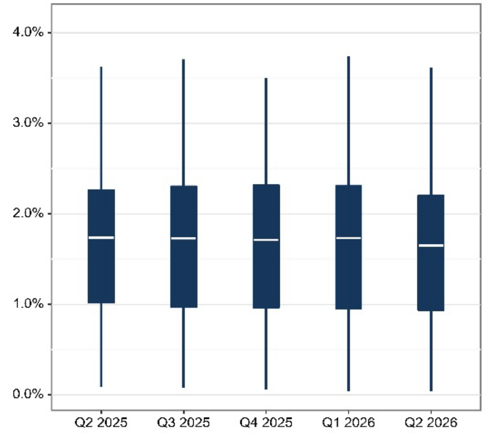
Source: ECB.

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.

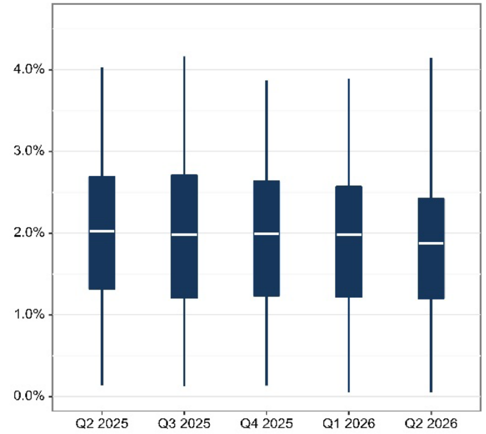
1) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

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/1

(EUR billions; percentages)

Item (Q2 2026)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia [3]	Italy
Loans and advances (including cb) [1] [2]	**19,577.50**	564.70	C	3,508.07	32.60	481.83	232.86	2,958.17	6,186.79	-	1,754.31
Loans and advances (excluding cb) [1] [2]	**17,111.96**	500.14	C	2,945.66	25.91	333.63	204.74	2,701.00	5,329.40	-	1,629.70
of which: Other financial corporations	**1,757.35**	17.87	C	620.07	0.55	67.02	29.03	178.45	368.73	-	199.67
of which: Non-financial corporations	**6,175.19**	157.01	C	978.19	11.30	86.91	116.40	909.30	2,061.83	-	663.97
of which: Small and Medium-sized Enterprises	**2,382.26**	96.09	C	256.56	6.42	14.99	41.20	306.88	932.40	-	262.73
of which: collateralised by commercial immovable property	**1,322.80**	65.53	C	274.91	7.62	14.55	26.75	113.43	339.88	-	119.46
of which: Households	**6,730.21**	247.59	C	713.56	13.29	104.54	48.82	1,295.57	2,131.23	-	613.53
of which: collateralised by residential immovable property	**4,121.09**	217.33	C	501.71	11.76	91.25	32.22	842.55	631.75	-	447.16
of which: credit for consumption	**1,086.52**	13.90	C	118.94	0.68	4.86	8.45	355.77	375.27	-	87.16
Non-performing loans and advances (including cb) [1] [2]	**370.73**	7.70	C	54.15	0.36	4.57	6.10	72.22	135.92	-	33.82
Non-performing loans and advances (excluding cb) [1] [2]	**370.54**	7.70	C	54.07	0.36	4.57	6.10	72.22	135.92	-	33.71
of which: Other financial corporations	**9.28**	0.16	C	2.73	C	0.22	C	C	3.63	-	0.59
of which: Non-financial corporations	**212.29**	5.11	C	37.91	0.18	2.62	2.29	26.97	81.61	-	22.33
of which: Small and Medium-sized Enterprises	**112.49**	3.46	C	12.23	0.09	0.67	1.65	16.44	48.13	-	13.27
of which: collateralised by commercial immovable property	**57.63**	2.02	C	19.70	0.13	0.56	1.07	4.42	13.23	-	4.97
of which: Households	**143.78**	1.84	C	12.24	0.11	1.73	3.71	44.26	48.99	-	10.48
of which: collateralised by residential immovable property	**55.61**	1.13	C	5.68	0.10	1.37	2.28	15.66	12.18	-	4.74
of which: credit for consumption	**60.66**	0.44	C	4.63	0.01	0.16	0.56	25.30	21.64	-	2.63
Non-performing loans ratio (including cb) [1] [2]	**1.89%**	1.36%	C	1.54%	1.11%	0.95%	2.62%	2.44%	2.20%	-	1.93%
Non-performing loans ratio (excluding cb) [1] [2]	**2.17%**	1.54%	C	1.84%	1.40%	1.37%	2.98%	2.67%	2.55%	-	2.07%
of which: Other financial corporations	**0.53%**	0.88%	C	0.44%	C	0.32%	C	C	0.98%	-	0.30%
of which: Non-financial corporations	**3.44%**	3.25%	C	3.88%	1.62%	3.01%	1.97%	2.97%	3.96%	-	3.36%
of which: Small and Medium-sized Enterprises	**4.72%**	3.60%	C	4.77%	1.42%	4.45%	4.00%	5.36%	5.16%	-	5.05%
of which: collateralised by commercial immovable property	**4.36%**	3.08%	C	7.16%	1.73%	3.84%	3.98%	3.90%	3.89%	-	4.16%
of which: Households	**2.14%**	0.74%	C	1.71%	0.86%	1.66%	7.59%	3.42%	2.30%	-	1.71%
of which: collateralised by residential immovable property	**1.35%**	0.52%	C	1.13%	0.81%	1.51%	7.07%	1.86%	1.93%	-	1.06%
of which: credit for consumption	**5.58%**	3.17%	C	3.90%	1.13%	3.23%	6.60%	7.11%	5.77%	-	3.02%

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

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

(EUR billions; percentages)

Item (Q2 2026)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia [3]	Finland
Loans and advances (including cb) [1] [2]	C	56.05	52.27	C	C	2,227.27	658.10	C	42.26	-	568.28
Loans and advances (excluding cb) [1] [2]	C	41.97	30.86	C	C	2,024.66	579.49	C	36.80	-	504.47
of which: Other financial corporations	C	C	C	C	C	218.88	30.75	C	0.83	-	16.08
of which: Non-financial corporations	C	15.79	5.87	C	C	655.13	232.97	C	15.03	-	204.75
of which: Small and Medium-sized Enterprises	C	10.44	2.49	C	C	220.60	106.52	C	9.24	-	78.08
of which: collateralised by commercial immovable property	C	9.36	3.70	C	C	187.47	76.76	C	5.90	-	55.81
of which: Households	C	19.77	9.68	C	C	887.74	240.17	C	18.23	-	257.89
of which: collateralised by residential immovable property	C	C	5.42	C	C	827.34	163.72	C	7.44	-	220.65
of which: credit for consumption	C	1.26	3.55	C	C	29.08	47.66	C	6.21	-	17.61
Non-performing loans and advances (including cb) [1] [2]	C	0.24	0.25	C	C	29.19	14.67	C	0.91	-	5.97
Non-performing loans and advances (excluding cb) [1] [2]	C	0.24	0.25	C	C	29.19	14.67	C	0.91	-	5.97
of which: Other financial corporations	C	0.00	C	C	C	0.61	0.32	C	0.00	-	0.03
of which: Non-financial corporations	C	0.14	0.08	C	C	18.42	9.21	C	0.57	-	2.70
of which: Small and Medium-sized Enterprises	C	0.11	C	C	C	6.86	5.85	C	0.29	-	1.85
of which: collateralised by commercial immovable property	C	0.09	0.05	C	C	6.06	3.60	C	0.34	-	0.63
of which: Households	C	0.09	0.17	C	C	9.71	4.92	C	0.34	-	3.24
of which: collateralised by residential immovable property	C	0.07	0.04	C	C	7.45	1.84	C	0.07	-	2.07
of which: credit for consumption	C	0.01	C	C	C	C	2.38	C	0.18	-	0.64
Non-performing loans ratio (including cb) [1] [2]	C	0.42%	0.47%	C	C	1.31%	2.23%	C	2.15%	-	1.05%
Non-performing loans ratio (excluding cb) [1] [2]	C	0.56%	0.80%	C	C	1.44%	2.53%	C	2.47%	-	1.18%
of which: Other financial corporations	C	C	0.01%	C	C	0.28%	1.03%	C	0.20%	-	0.20%
of which: Non-financial corporations	C	0.92%	1.30%	C	C	2.81%	3.95%	C	3.80%	-	1.32%
of which: Small and Medium-sized Enterprises	C	1.03%	C	C	C	3.11%	5.49%	C	3.14%	-	2.37%
of which: collateralised by commercial immovable property	C	0.91%	1.28%	C	C	3.23%	4.69%	C	5.79%	-	1.13%
of which: Households	C	0.47%	1.75%	C	C	1.09%	2.05%	C	1.84%	-	1.25%
of which: collateralised by residential immovable property	C	C	0.72%	C	C	0.90%	1.12%	C	0.95%	-	0.94%
of which: credit for consumption	C	0.81%	C	C	C	C	4.99%	C	2.83%	-	3.65%

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
C: the value is suppressed for confidentiality reasons.
1) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.
2) "cb" refers to "cash balances at central banks and other demand deposits".
3) There are no significant institutions at the highest level of consolidation in Slovakia.

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

(EUR billions; percentages)

Item (Q2 2026)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs [3)]	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Loans and advances (including cb) [1) 2)]	**19,577.50**	961.49	178.57	C	2,163.59	7,918.14	968.04	175.76	6,815.38	C
Loans and advances (excluding cb) [1) 2)]	**17,111.96**	847.27	118.31	C	1,934.30	6,895.43	911.63	143.03	5,921.03	C
of which: Other financial corporations	**1,757.35**	87.04	24.92	3.15	122.62	801.57	28.23	C	686.53	C
of which: Non-financial corporations	**6,175.19**	476.68	C	148.13	766.81	2,381.60	200.02	54.27	2,129.94	C
of which: Small and Medium-sized Enterprises	**2,382.26**	143.66	C	80.13	366.49	829.91	67.42	31.43	862.75	C
of which: collateralised by commercial immovable property	**1,322.80**	171.99	C	C	194.72	391.97	27.02	29.36	483.47	C
of which: Households	**6,730.21**	64.22	C	0.78	865.36	2,926.81	557.29	70.17	2,214.35	C
of which: collateralised by residential immovable property	**4,121.09**	47.11	C	C	663.92	1,372.40	345.53	45.69	1,630.11	C
of which: credit for consumption	**1,086.52**	C	C	C	99.73	535.35	116.96	15.35	305.70	C
Non-performing loans and advances (including cb) [1) 2)]	**370.73**	19.80	1.25	C	45.37	171.58	15.11	2.09	110.17	C
Non-performing loans and advances (excluding cb) [1) 2)]	**370.54**	19.80	1.25	C	45.35	171.54	15.11	2.08	110.04	C
of which: Other financial corporations	**9.28**	1.11	0.00	C	0.80	4.85	0.11	C	2.24	C
of which: Non-financial corporations	**212.29**	17.68	C	4.86	25.56	89.72	6.36	1.07	66.10	C
of which: Small and Medium-sized Enterprises	**112.49**	6.27	C	C	17.34	45.24	2.96	0.62	36.02	C
of which: collateralised by commercial immovable property	**57.63**	11.41	C	C	8.90	17.69	0.87	0.64	16.59	C
of which: Households	**143.78**	0.85	C	0.00	18.17	74.63	8.58	0.90	40.24	C
of which: collateralised by residential immovable property	**55.61**	0.31	C	C	9.80	22.72	3.99	0.31	18.37	C
of which: credit for consumption	**60.66**	C	C	C	4.72	37.02	2.95	0.45	15.03	C
Non-performing loans ratio (including cb) [1) 2)]	**1.89%**	2.06%	0.70%	1.44%	2.10%	2.17%	1.56%	1.19%	1.62%	C
Non-performing loans ratio (excluding cb) [1) 2)]	**2.17%**	2.34%	1.05%	1.62%	2.34%	2.49%	1.66%	1.46%	1.86%	C
of which: Other financial corporations	**0.53%**	1.27%	0.00%	C	0.65%	0.61%	0.37%	C	0.33%	C
of which: Non-financial corporations	**3.44%**	3.71%	C	3.28%	3.33%	3.77%	3.18%	1.98%	3.10%	C
of which: Small and Medium-sized Enterprises	**4.72%**	4.37%	C	C	4.73%	5.45%	4.39%	1.98%	4.18%	C
of which: collateralised by commercial immovable property	**4.36%**	6.64%	C	C	4.57%	4.51%	3.23%	2.17%	3.43%	C
of which: Households	**2.14%**	1.32%	1.10%	0.23%	2.10%	2.55%	1.54%	1.28%	1.82%	C
of which: collateralised by residential immovable property	**1.35%**	0.66%	C	C	1.48%	1.66%	1.15%	0.68%	1.13%	C
of which: credit for consumption	**5.58%**	C	C	C	4.73%	6.92%	2.52%	2.95%	4.92%	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) 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".
3) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T04.03.1 Forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forborne exposures									
	Q2 2025		Q3 2025		Q4 2025		Q1 2026		Q2 2026	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	C	C	C	C	C	C	C	C	C	C
Loans and advances [1]	140.91	4.41%	139.14	4.61%	133.73	4.68%	138.21	4.58%	136.06	4.64%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	0.54	3.41%	0.55	2.33%	0.54	3.01%	0.54	1.88%	0.49	1.22%
Credit institutions	C	C	C	C	C	C	C	C	C	C
Other financial corporations	4.55	4.70%	4.50	4.91%	4.53	4.47%	4.91	4.92%	5.37	4.70%
Non-financial corporations	97.32	3.98%	96.16	4.27%	90.90	4.36%	93.93	4.25%	91.29	4.33%
Households	38.48	5.50%	37.92	5.49%	37.75	5.50%	38.82	5.38%	38.91	5.39%
Debt securities	0.48	2.60%	0.49	C	0.47	C	0.61	C	0.40	C
Other [2]	C	C	C	5.49%	C	C	C	7.66%	C	6.97%
Off-balance sheet exposures	13.74	1.53%	14.99	1.68%	15.04	1.75%	14.02	1.79%	13.76	1.74%
Total	**155.68**	**4.16%**	**155.21**	**4.33%**	**149.79**	**4.39%**	**152.94**	**4.34%**	**150.31**	**4.38%**

Type of instrument and counterparty	Non-performing forborne exposures									
	Q2 2025		Q3 2025		Q4 2025		Q1 2026		Q2 2026	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	C	C	C	C	C	C	C	C	C	C
Loans and advances [1]	134.79	36.04%	135.18	35.82%	132.74	35.71%	135.71	35.55%	140.01	35.16%
Central banks	0.01	86.39%	0.01	86.99%	0.01	92.79%	C	C	C	C
General governments	0.38	20.00%	0.41	23.54%	0.38	27.28%	0.40	18.06%	0.30	20.74%
Credit institutions	0.15	36.21%	0.14	38.90%	0.18	44.00%	C	44.54%	C	46.11%
Other financial corporations	3.35	44.17%	3.41	39.74%	3.17	40.44%	3.43	41.30%	3.83	38.47%
Non-financial corporations	85.15	36.37%	86.68	35.97%	84.70	35.70%	85.65	35.48%	89.47	35.17%
Households	45.75	34.94%	44.53	35.32%	44.29	35.43%	46.06	35.38%	46.25	34.90%
Debt securities	1.78	20.20%	1.70	22.20%	1.83	20.50%	2.00	21.87%	2.08	21.28%
Other [2]	C	57.81%	C	54.02%	C	56.44%	C	57.44%	C	56.29%
Off-balance sheet exposures	5.42	12.69%	5.35	12.35%	5.07	12.59%	5.31	11.55%	5.54	11.49%
Total	**143.61**	**35.20%**	**143.86**	**35.00%**	**141.75**	**35.00%**	**144.38**	**34.69%**	**149.19**	**34.31%**

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 2026)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	800.32	0.19%	8.54	42.77%	2.45	2.31%	2.27	28.29%
Bulgaria	C	C	C	C	C	C	C	C
Germany	5,095.25	0.20%	62.72	30.40%	32.95	2.07%	30.12	27.31%
Estonia	40.84	0.23%	0.38	26.19%	0.32	2.30%	0.18	29.32%
Ireland	753.71	0.25%	5.18	25.78%	3.28	5.70%	2.73	23.41%
Greece	395.09	0.42%	7.82	38.00%	1.87	6.20%	3.19	31.66%
Spain	4,608.16	0.38%	78.00	44.99%	22.47	6.95%	28.32	43.49%
France	9,782.90	0.31%	149.44	41.89%	37.06	5.24%	42.84	35.77%
Croatia [1)]	-	-	-	-	-	-	-	-
Italy	3,395.20	0.30%	45.18	46.03%	15.31	6.15%	12.50	45.47%
Cyprus	C	C	C	C	C	C	C	C
Latvia	68.78	0.21%	0.25	29.62%	0.28	1.99%	0.12	29.55%
Lithuania	70.01	0.20%	0.25	47.69%	0.18	2.69%	0.07	36.68%
Luxembourg	C	C	C	C	C	C	C	C
Malta	C	C	C	C	C	C	C	C
Netherlands	3,043.35	0.10%	31.54	23.94%	19.03	2.29%	15.52	22.32%
Austria	1,010.64	0.39%	15.37	40.21%	7.48	5.13%	6.55	35.54%
Portugal	C	C	C	C	C	C	C	C
Slovenia	67.16	0.48%	0.95	50.11%	0.27	11.28%	0.44	39.47%
Slovakia [1)]	-	-	-	-	-	-	-	-
Finland	823.90	0.08%	6.49	20.56%	5.14	1.53%	2.68	17.41%
Total	**30,387.81**	**0.28%**	**418.39**	**39.22%**	**150.31**	**4.38%**	**149.19**	**34.31%**

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 business model

(EUR billions; percentages)

Category (Q2 2026)	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	1,358.92	0.28%	21.44	29.28%	19.18	1.97%	13.65	27.80%
Custodian and asset managers	321.25	0.08%	1.26	33.55%	C	C	C	C
Development/promotional lenders	C	C	C	C	1.59	1.10%	1.77	C
Diversified lenders	3,464.92	0.39%	53.65	42.06%	19.58	5.41%	18.47	39.22%
G-SIBs [1)]	12,362.64	0.28%	187.85	39.73%	58.88	4.71%	62.19	34.79%
Retail and consumer credit lenders	1,299.00	0.33%	16.17	38.51%	3.56	4.40%	3.35	40.44%
Small market lenders	234.80	0.38%	2.16	45.18%	1.21	6.84%	0.92	38.75%
Universal and investment banks	10,809.85	0.24%	127.40	40.46%	45.45	4.60%	48.28	33.94%
Not classified	C	C	C	C	C	C	C	C
Total	**30,387.81**	**0.28%**	**418.39**	**39.22%**	**150.31**	**4.38%**	**149.19**	**34.31%**

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
C: the value is suppressed for confidentiality reasons.
1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T04.04.1 Fair value hierarchy by reference period

(EUR billions; percentages)

Type of instrument	Fair value hierarchy														
	Q2 2025			Q3 2025			Q4 2025			Q1 2026			Q2 2026		
	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	17.15	1,815.72	42.42	19.58	1,646.43	39.56	C	1,686.60	44.31	19.19	1,880.57	53.39	20.70	1,892.98	58.66
Equity instruments	477.42	26.32	81.85	520.10	27.16	82.28	547.05	24.99	83.42	547.42	24.81	84.63	617.00	27.48	87.42
Debt securities	1,704.46	449.87	37.83	1,740.29	459.23	35.98	1,662.98	445.04	36.85	1,874.70	474.04	41.90	1,951.09	499.17	45.28
Loans and advances	16.92	1,444.17	85.66	17.01	1,457.98	85.34	C	1,392.89	95.21	16.31	1,499.86	105.50	16.87	1,569.00	119.50
Total	**2,215.95**	**3,736.08**	**247.76**	**2,296.98**	**3,590.80**	**243.16**	**2,241.31**	**3,549.51**	**259.78**	**2,457.62**	**3,879.29**	**285.42**	**2,605.66**	**3,988.64**	**310.86**
as a share of total assets	**7.99%**	**13.46%**	**0.89%**	**8.26%**	**12.91%**	**0.87%**	**8.08%**	**12.80%**	**0.94%**	**8.51%**	**13.44%**	**0.99%**	**8.84%**	**13.54%**	**1.05%**

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 2026)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	**722.40**	28.11	3.89%	31.37	4.34%	5.06	0.70%
Bulgaria	**C**	C	C	C	C	C	C
Germany	**5,551.51**	468.65	8.44%	1,270.58	22.89%	75.16	1.35%
Estonia	**36.46**	1.04	2.84%	0.07	0.20%	0.00	0.01%
Ireland	**733.48**	80.11	10.92%	116.21	15.84%	2.70	0.37%
Greece	**367.76**	13.41	3.65%	5.46	1.49%	1.68	0.46%
Spain	**4,182.69**	275.39	6.58%	324.22	7.75%	30.78	0.74%
France	**10,238.63**	1,109.70	10.84%	1,734.68	16.94%	140.47	1.37%
Croatia [1)]	**-**	-	-	-	-	-	-
Italy	**2,746.08**	282.77	10.30%	129.45	4.71%	19.93	0.73%
Cyprus	**C**	C	C	C	C	C	C
Latvia	**62.81**	1.14	1.82%	0.09	0.14%	0.00	0.00%
Lithuania	**68.26**	0.53	0.78%	0.12	0.18%	C	C
Luxembourg	**C**	C	C	C	C	C	C
Malta	**C**	C	C	C	C	C	C
Netherlands	**2,626.15**	213.08	8.11%	171.97	6.55%	15.54	0.59%
Austria	**881.48**	34.60	3.93%	18.36	2.08%	8.06	0.91%
Portugal	**C**	C	C	C	C	C	C
Slovenia	**57.82**	3.24	5.60%	1.09	1.88%	0.04	0.08%
Slovakia [1)]	**-**	-	-	-	-	-	-
Finland	**798.27**	71.12	8.91%	C	C	C	C
Total	**29,468.59**	**2,605.66**	**8.84%**	**3,988.64**	**13.54%**	**310.86**	**1.05%**

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 business model

(EUR billions; percentages)

Category (Q2 2026)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	**1,223.07**	97.15	7.94%	101.82	8.33%	9.90	0.81%
Custodian and asset managers	**350.70**	30.56	8.71%	47.39	13.51%	C	C
Development/promotional lenders	**C**	C	6.85%	C	2.59%	C	C
Diversified lenders	**3,070.25**	152.25	4.96%	54.11	1.76%	19.28	0.63%
G-SIBs [1)]	**12,779.98**	1,307.66	10.23%	2,314.57	18.11%	167.85	1.31%
Retail and consumer credit lenders	**1,307.13**	39.29	3.01%	34.74	2.66%	10.93	0.84%
Small market lenders	**210.04**	6.46	3.08%	1.64	0.78%	0.10	0.05%
Universal and investment banks	**10,021.33**	940.73	9.39%	1,422.41	14.19%	78.68	0.79%
Not classified	**C**	C	C	C	C	C	C
Total	**29,468.59**	**2,605.66**	**8.84%**	**3,988.64**	**13.54%**	**310.86**	**1.05%**

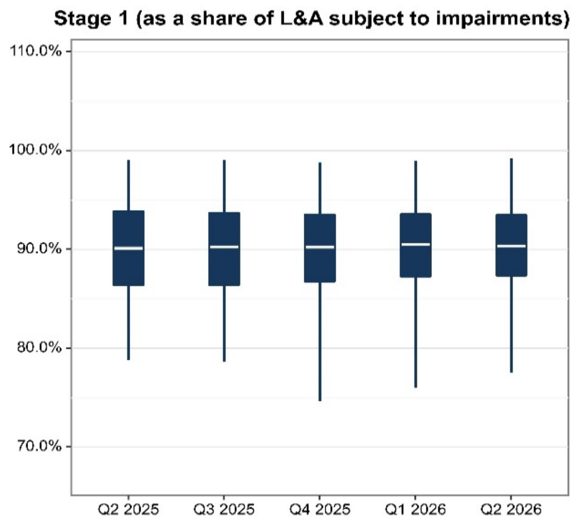
Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
The Level 1, 2 and 3 asset categories include only financial instruments measured at fair value.
C: the value is suppressed for confidentiality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

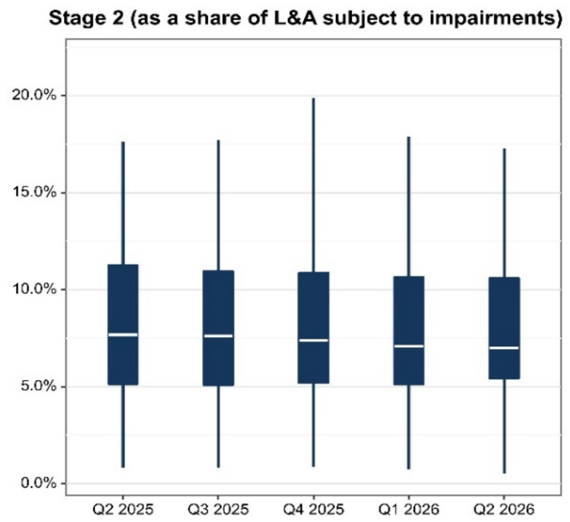
T04.05.1 Loans and advances subject to impairment review by reference period

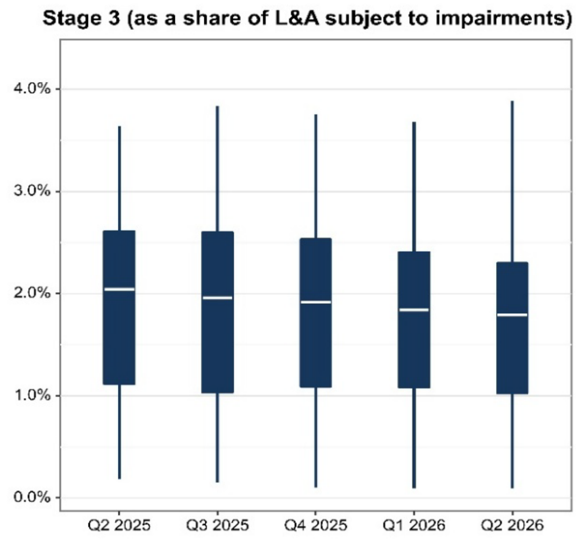
(EUR billions; percentages)

Item	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Total loans and advances subject to impairment review 1) 2)	15,321.92	15,359.29	15,486.05	15,921.19	16,318.87
Stage 1 loans and advances	13,506.33	13,554.44	13,694.98	14,090.49	14,460.96
Stage 1 as a share of total loans and advances 2)	88.15%	88.25%	88.43%	88.50%	88.61%
Stage 1 coverage ratio	0.19%	0.19%	0.18%	0.18%	0.17%
Stage 2 loans and advances	1,469.69	1,457.62	1,446.86	1,478.53	1,498.21
Stage 2 as a share of total loans and advances 2)	9.59%	9.49%	9.34%	9.29%	9.18%
Stage 2 coverage ratio	3.16%	3.18%	3.19%	3.18%	3.13%
Stage 3 loans and advances	333.57	333.66	331.43	338.01	345.07
Stage 3 as a share of total loans and advances 2)	2.18%	2.17%	2.14%	2.12%	2.11%
Stage 3 coverage ratio	42.71%	42.95%	42.59%	42.74%	42.51%
Purchased or originated credit-impaired loans and advances 3)	12.34	13.57	12.78	14.16	14.64
Purchased or originated credit-impaired as a share of total loans and advances 2)	0.08%	0.09%	0.08%	0.09%	0.09%
Purchased or originated credit-impaired coverage ratio	20.85%	23.59%	20.37%	19.80%	19.75%

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, as well as mergers and acquisitions.
C: the value is suppressed for confidentiality reasons.
1) Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.
2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).
3) Purchased or originated credit-impaired loans and advances are included in Stage 2 and Stage 3 loans and advances until Q2 2021.







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

(EUR billions; percentages)

Item (Q2 2026)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia [3]	Italy
Total loans and advances subject to impairment review [1] [2]	**16,318.87**	497.53	C	2,399.60	25.91	310.69	203.73	2,692.92	5,271.11	-	1,624.72
Stage 1 loans and advances	**14,460.96**	448.11	C	1,998.98	23.87	283.33	184.39	2,460.51	4,644.72	-	1,464.78
Stage 1 as a share of total loans and advances [2]	**88.61%**	90.07%	C	83.30%	92.11%	91.20%	90.51%	91.37%	88.12%	-	90.16%
Stage 1 coverage ratio	**0.17%**	0.09%	C	0.08%	0.18%	0.18%	0.36%	0.32%	0.18%	-	0.19%
Stage 2 loans and advances	**1,498.21**	41.55	C	353.80	1.68	22.91	12.29	165.31	490.01	-	125.72
Stage 2 as a share of total loans and advances [2]	**9.18%**	8.35%	C	14.74%	6.49%	7.37%	6.03%	6.14%	9.30%	-	7.74%
Stage 2 coverage ratio	**3.13%**	2.04%	C	1.50%	2.23%	4.34%	6.38%	5.19%	3.69%	-	4.95%
Stage 3 loans and advances	**345.07**	7.19	C	43.67	C	4.15	5.36	C	132.69	-	32.40
Stage 3 as a share of total loans and advances [2]	**2.11%**	1.45%	C	1.82%	C	1.34%	2.63%	C	2.52%	-	1.99%
Stage 3 coverage ratio	**42.51%**	47.43%	C	34.27%	26.63%	30.15%	38.28%	49.41%	43.90%	-	52.47%
Purchased or originated credit-impaired loans and advances	**14.64**	0.68	C	3.16	C	0.29	1.69	C	3.69	-	1.81
Purchased or originated credit-impaired as a share of total loans and advances [2]	**0.09%**	0.14%	C	0.13%	C	0.09%	0.83%	C	0.07%	-	0.11%
Purchased or originated credit-impaired coverage ratio	**19.75%**	C	C	20.07%	C	-2.85%	15.00%	C	22.60%	-	25.88%

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 2026)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia [3]	Finland
Total loans and advances subject to impairment review [1] [2]	C	41.97	30.86	C	C	1,933.26	575.32	C	36.80	-	451.02
Stage 1 loans and advances	C	37.46	29.27	C	C	1,742.28	493.89	C	33.18	-	416.37
Stage 1 as a share of total loans and advances [2]	C	89.26%	94.86%	C	C	90.12%	85.85%	C	90.15%	-	92.32%
Stage 1 coverage ratio	C	0.19%	0.19%	C	C	0.06%	0.20%	C	0.41%	-	0.04%
Stage 2 loans and advances	C	C	1.35	C	C	161.95	66.68	C	2.69	-	29.07
Stage 2 as a share of total loans and advances [2]	C	C	4.38%	C	C	8.38%	11.59%	C	7.31%	-	6.44%
Stage 2 coverage ratio	C	C	5.87%	C	C	1.19%	3.34%	C	5.59%	-	1.35%
Stage 3 loans and advances	C	0.20	C	C	C	28.73	13.31	C	0.81	-	5.31
Stage 3 as a share of total loans and advances [2]	C	0.47%	C	C	C	1.49%	2.31%	C	2.19%	-	1.18%
Stage 3 coverage ratio	C	35.52%	50.73%	C	C	25.63%	43.02%	C	54.43%	-	22.48%
Purchased or originated credit-impaired loans and advances	C	C	C	C	C	0.31	1.43	C	0.13	-	0.28
Purchased or originated credit-impaired as a share of total loans and advances [2]	C	C	C	C	C	0.02%	0.25%	C	0.35%	-	0.06%
Purchased or originated credit-impaired coverage ratio	C	C	C	C	C	C	12.49%	C	14.28%	-	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) There are no significant institutions at the highest level of consolidation in Slovakia.

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

(EUR billions; percentages)

Item (Q2 2026)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs [3]	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Total loans and advances subject to impairment review [1] [2]	**16,318.87**	799.74	98.40	C	1,811.66	6,649.26	804.73	143.03	5,672.73	C
Stage 1 loans and advances	**14,460.96**	656.66	93.76	C	1,621.48	5,884.04	670.98	129.90	5,086.09	C
Stage 1 as a share of total loans and advances [2]	**88.61%**	82.11%	95.28%	93.63%	89.50%	88.49%	83.38%	90.82%	89.66%	C
Stage 1 coverage ratio	**0.17%**	0.08%	0.04%	C	0.25%	0.17%	0.21%	0.28%	0.17%	C
Stage 2 loans and advances	**1,498.21**	125.74	3.39	C	146.44	598.21	120.74	11.06	476.65	C
Stage 2 as a share of total loans and advances [2]	**9.18%**	15.72%	3.45%	4.76%	8.08%	9.00%	15.00%	7.73%	8.40%	C
Stage 2 coverage ratio	**3.13%**	1.78%	2.86%	1.92%	4.62%	3.56%	1.89%	3.86%	2.82%	C
Stage 3 loans and advances	**345.07**	C	C	C	39.18	163.00	12.45	1.92	105.48	C
Stage 3 as a share of total loans and advances [2]	**2.11%**	C	C	1.60%	2.16%	2.45%	1.55%	1.34%	1.86%	C
Stage 3 coverage ratio	**42.51%**	31.41%	35.67%	C	47.78%	42.41%	42.33%	48.25%	43.50%	C
Purchased or originated credit-impaired loans and advances	**14.64**	C	C	C	4.56	4.01	0.56	0.15	4.51	C
Purchased or originated credit-impaired as a share of total loans and advances [2]	**0.09%**	C	C	C	0.25%	0.06%	0.07%	0.10%	0.08%	C
Purchased or originated credit-impaired coverage ratio	**19.75%**	C	C	C	17.34%	24.10%	13.25%	14.21%	20.68%	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.

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

(EUR billions; percentages)

Item	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Stage 2 loans and advances [1) 2)]	1,469.69	1,457.62	1,446.86	1,478.53	1,498.21
Central banks	4.05	C	C	C	C
General governments	26.65	27.79	28.71	32.22	30.94
Credit institutions	10.77	C	C	C	C
Other financial corporations	57.91	54.11	62.89	65.18	69.56
Non-financial corporations	776.53	773.67	769.52	780.82	793.03
of which: Small and Medium-sized Enterprises	348.40	347.26	347.07	349.69	349.62
of which: collateralised by commercial immovable property	225.35	221.07	223.22	222.85	220.29
Households	593.78	589.74	573.14	586.40	591.22
of which: collateralised by residential immovable property	322.64	316.22	309.00	315.25	313.16
of which: credit for consumption	118.08	121.98	125.79	131.25	134.26
Stage 2 as a share of total loans and advances subject to impairment review [2)]	9.59%	9.49%	9.34%	9.29%	9.18%
Central banks	2.19%	C	C	C	C
General governments	2.97%	3.07%	3.12%	3.46%	3.26%
Credit institutions	0.98%	0.83%	0.87%	0.93%	0.85%
Other financial corporations	4.88%	4.41%	5.12%	4.81%	4.84%
Non-financial corporations	13.65%	13.57%	13.32%	13.22%	13.13%
of which: Small and Medium-sized Enterprises	15.65%	15.45%	15.09%	15.07%	14.93%
of which: collateralised by commercial immovable property	18.29%	17.76%	17.93%	17.55%	17.22%
Households	9.48%	9.41%	9.03%	9.13%	9.03%
of which: collateralised by residential immovable property	8.46%	8.33%	8.04%	8.11%	7.90%
of which: credit for consumption	11.78%	12.01%	12.12%	12.39%	12.41%

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).

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

(EUR billions; percentages)

Item (Q2 2026)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia [3]	Italy
Stage 2 loans and advances [1) 2)]	**1,498.21**	41.55	C	353.80	1.68	22.91	12.29	165.31	490.01	-	125.72
Central banks	**C**	C	C	0.09	C	C	C	C	C	-	C
General governments	**30.94**	3.05	C	3.99	C	C	C	0.76	15.35	-	3.40
Credit institutions	**C**	C	C	7.76	C	C	C	C	C	-	C
Other financial corporations	**69.56**	1.05	C	36.42	C	3.34	0.15	2.41	12.48	-	6.92
Non-financial corporations	**793.03**	21.28	C	209.98	1.05	14.13	5.76	60.95	277.83	-	73.90
of which: Small and Medium-sized Enterprises	**349.62**	15.23	C	56.76	0.64	2.97	3.40	29.78	143.04	-	36.13
of which: collateralised by commercial immovable property	**220.29**	8.75	C	86.18	0.73	3.15	2.42	11.71	47.28	-	16.93
Households	**591.22**	16.15	C	95.56	0.60	5.41	6.33	101.12	183.26	-	37.68
of which: collateralised by residential immovable property	**313.16**	12.85	C	38.25	0.47	4.28	4.39	58.04	53.26	-	22.17
of which: credit for consumption	**134.26**	1.39	C	42.10	0.06	0.47	0.85	37.12	31.89	-	6.73
Stage 2 as a share of total loans and advances subject to impairment review [2)]	**9.18%**	8.35%	C	14.74%	6.49%	7.37%	6.03%	6.14%	9.30%	-	7.74%
Central banks	**C**	C	C	1.29%	C	C	C	C	C	-	C
General governments	**3.26%**	11.56%	C	2.53%	C	C	C	0.60%	3.80%	-	5.98%
Credit institutions	**0.85%**	C	C	2.08%	C	C	C	0.04%	0.32%	-	0.85%
Other financial corporations	**4.84%**	6.03%	C	8.92%	C	5.41%	0.54%	1.38%	3.78%	-	3.49%
Non-financial corporations	**13.13%**	13.56%	C	23.82%	9.25%	16.36%	4.97%	6.72%	13.54%	-	11.15%
of which: Small and Medium-sized Enterprises	**14.93%**	15.86%	C	24.71%	9.91%	19.79%	8.27%	9.72%	15.35%	-	13.77%
of which: collateralised by commercial immovable property	**17.22%**	13.36%	C	34.35%	9.57%	21.62%	9.05%	10.35%	13.93%	-	14.18%
Households	**9.03%**	6.57%	C	16.71%	4.51%	5.19%	12.96%	7.81%	8.60%	-	6.16%
of which: collateralised by residential immovable property	**7.90%**	5.94%	C	9.92%	4.03%	4.71%	13.64%	6.89%	8.43%	-	4.97%
of which: credit for consumption	**12.41%**	10.71%	C	35.64%	8.38%	9.99%	10.09%	10.44%	8.50%	-	7.80%

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.

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

(EUR billions; percentages)

Item (Q2 2026)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia [3]	Finland
Stage 2 loans and advances [1] [2]	C	C	1.35	C	C	161.95	66.68	C	2.69	-	29.07
Central banks	C	C	C	C	C	C	C	C	C	-	C
General governments	C	C	C	C	C	0.49	3.30	C	0.02	-	0.24
Credit institutions	C	C	C	C	C	C	C	C	C	-	C
Other financial corporations	C	C	C	C	C	3.19	2.35	C	C	-	0.57
Non-financial corporations	C	1.73	0.36	C	C	63.12	39.47	C	1.50	-	13.62
of which: Small and Medium-sized Enterprises	C	1.22	0.21	C	C	24.64	23.23	C	1.03	-	5.70
of which: collateralised by commercial immovable property	C	1.19	0.22	C	C	21.83	13.54	C	0.64	-	2.41
Households	C	C	0.99	C	C	94.92	21.24	C	1.16	-	14.63
of which: collateralised by residential immovable property	C	C	0.35	C	C	87.30	12.21	C	0.34	-	10.54
of which: credit for consumption	C	C	C	C	C	2.06	5.75	C	0.48	-	2.60
Stage 2 as a share of total loans and advances subject to impairment review [2]	C	C	4.38%	C	C	8.38%	11.59%	C	7.31%	-	6.44%
Central banks	C	C	C	C	C	C	C	C	C	-	C
General governments	C	C	C	C	C	0.42%	15.27%	C	1.33%	-	1.12%
Credit institutions	C	C	C	C	C	0.22%	0.65%	C	C	-	C
Other financial corporations	C	C	C	C	C	1.97%	7.65%	C	C	-	3.70%
Non-financial corporations	C	10.94%	6.09%	C	C	9.69%	17.00%	C	9.98%	-	7.29%
of which: Small and Medium-sized Enterprises	C	11.70%	8.58%	C	C	11.17%	21.90%	C	11.18%	-	8.50%
of which: collateralised by commercial immovable property	C	12.67%	5.96%	C	C	11.65%	17.73%	C	10.87%	-	6.37%
Households	C	C	10.24%	C	C	10.70%	8.96%	C	6.38%	-	6.55%
of which: collateralised by residential immovable property	C	C	6.49%	C	C	10.56%	7.53%	C	4.55%	-	5.67%
of which: credit for consumption	C	C	C	C	C	7.22%	12.36%	C	7.80%	-	14.79%

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.

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

(EUR billions; percentages)

Item (Q2 2026)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs [3)]	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Stage 2 loans and advances [1) 2)]	**1,498.21**	125.74	3.39	C	146.44	598.21	120.74	11.06	476.65	C
Central banks	**C**	C	C	C	C	C	C	C	C	C
General governments	**30.94**	1.19	C	C	3.64	13.31	0.64	0.03	8.50	C
Credit institutions	**C**	C	C	C	C	C	C	C	C	C
Other financial corporations	**69.56**	16.53	C	C	4.76	17.72	1.94	0.05	28.10	C
Non-financial corporations	**793.03**	100.77	C	11.61	81.43	300.22	47.69	5.39	243.67	C
of which: Small and Medium-sized Enterprises	**349.62**	36.02	C	C	49.00	130.14	13.09	3.43	110.98	C
of which: collateralised by commercial immovable property	**220.29**	54.76	C	C	25.34	54.36	4.31	3.17	75.10	C
Households	**591.22**	6.00	0.80	C	55.95	265.23	70.36	5.59	186.69	C
of which: collateralised by residential immovable property	**313.16**	3.69	C	C	35.76	115.69	21.34	3.32	132.84	C
of which: credit for consumption	**134.26**	C	0.12	C	9.97	54.41	C	1.33	29.43	C
Stage 2 as a share of total loans and advances subject to impairment review [2)]	**9.18%**	15.72%	3.45%	4.76%	8.08%	9.00%	15.00%	7.73%	8.40%	C
Central banks	**C**	C	C	C	C	C	C	C	C	C
General governments	**3.26%**	1.32%	C	C	7.40%	3.83%	0.67%	0.92%	4.38%	C
Credit institutions	**0.85%**	C	C	C	0.54%	0.51%	0.38%	C	1.18%	C
Other financial corporations	**4.84%**	19.53%	C	C	4.20%	2.84%	11.23%	1.96%	4.91%	C
Non-financial corporations	**13.13%**	22.98%	C	7.85%	11.28%	12.70%	24.73%	9.92%	11.57%	C
of which: Small and Medium-sized Enterprises	**14.93%**	25.29%	C	C	14.31%	15.71%	19.98%	10.92%	13.04%	C
of which: collateralised by commercial immovable property	**17.22%**	32.14%	C	C	14.60%	13.90%	17.00%	10.79%	16.13%	C
Households	**9.03%**	9.34%	2.87%	C	6.96%	9.06%	14.84%	7.97%	8.58%	C
of which: collateralised by residential immovable property	**7.90%**	7.83%	C	C	5.88%	8.43%	7.54%	7.27%	8.34%	C
of which: credit for consumption	**12.41%**	C	C	C	10.16%	10.17%	C	8.68%	9.71%	C

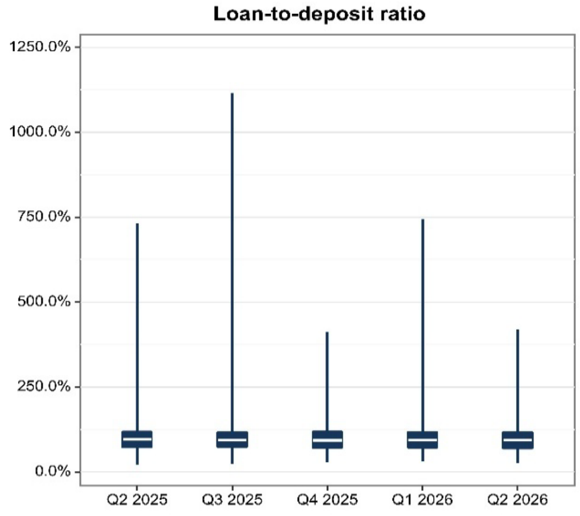
Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB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

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

(EUR billions; percentages)

Item	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Total loans and advances to non-financial corporations and households	12,189.18	12,205.73	12,375.18	12,563.16	12,819.54
Total deposits from non-financial corporations and households	11,915.41	12,023.66	12,315.20	12,366.30	12,608.06
Loan-to-deposit ratio	**102.30%**	**101.51%**	**100.49%**	**101.59%**	**101.68%**

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 2026)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Belgium	400.29	407.61	98.20%
Bulgaria	C	C	C
Germany	1,679.35	1,491.19	112.62%
Estonia	24.44	20.95	116.62%
Ireland	190.86	286.18	66.69%
Greece	161.60	254.62	63.47%
Spain	2,161.50	2,176.16	99.33%
France	4,191.85	3,992.88	104.98%
Croatia [1)]	-	-	-
Italy	1,264.84	1,405.22	90.01%
Cyprus	C	C	C
Latvia	35.35	47.08	75.08%
Lithuania	15.30	54.79	27.92%
Luxembourg	C	C	C
Malta	C	C	C
Netherlands	1,533.99	1,392.48	110.16%
Austria	464.21	482.89	96.13%
Portugal	C	C	C
Slovenia	32.53	43.45	74.86%
Slovakia [1)]	-	-	-
Finland	477.97	278.27	171.76%
Total	**12,819.54**	**12,608.06**	**101.68%**

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 business model

(EUR billions; percentages)

Category (Q2 2026)	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	534.61	297.81	179.52%
Custodian and asset managers	44.97	72.94	61.66%
Development/promotional lenders	C	C	3070.75%
Diversified lenders	1,601.08	1,911.61	83.76%
G-SIBs [1)]	5,302.67	5,192.63	102.12%
Retail and consumer credit lenders	747.54	796.63	93.84%
Small market lenders	122.75	150.18	81.74%
Universal and investment banks	4,315.12	4,142.24	104.17%
Not classified	C	C	C
Total	**12,819.54**	**12,608.06**	**101.68%**

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.

T05.02.1 Deposits to total funding ratio by reference period

(percentages)

Indicator	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Deposits from credit institutions and other financial corporations to total funding	20.26%	20.29%	19.57%	20.64%	20.82%
Deposits from non-financial corporations to total funding	17.89%	18.27%	18.99%	18.30%	18.20%
Deposits from households to total funding	34.49%	34.17%	34.86%	34.02%	33.83%

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 2026)	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	16.36%	15.77%	46.76%
Bulgaria	C	C	C
Germany	35.25%	12.90%	22.36%
Estonia	13.14%	27.95%	36.55%
Ireland	29.64%	25.83%	26.25%
Greece	8.30%	23.81%	55.97%
Spain	14.71%	17.90%	41.20%
France	21.62%	20.41%	28.94%
Croatia [1)]	-	-	-
Italy	18.10%	20.53%	40.44%
Cyprus	C	C	C
Latvia	9.82%	25.07%	58.35%
Lithuania	3.97%	19.22%	71.61%
Luxembourg	C	C	C
Malta	C	C	C
Netherlands	13.60%	16.96%	41.30%
Austria	14.50%	18.35%	44.50%
Portugal	C	C	C
Slovenia	5.76%	20.42%	66.02%
Slovakia [1)]	-	-	-
Finland	C	15.87%	23.88%

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
C: the value is suppressed for confidentiality reasons.
1) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.

T05.02.3 Deposits to total funding ratio by business model

(percentages)

Category (Q2 2026)	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	36.84%	10.61%	16.62%
Custodian and asset managers	59.83%	2.66%	22.91%
Development/promotional lenders	7.50%	1.15%	C
Diversified lenders	11.88%	21.34%	49.61%
G-SIBs [1)]	21.49%	19.71%	31.02%
Retail and consumer credit lenders	9.06%	7.24%	61.58%
Small market lenders	9.00%	23.15%	57.76%
Universal and investment banks	22.12%	19.13%	31.78%
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.

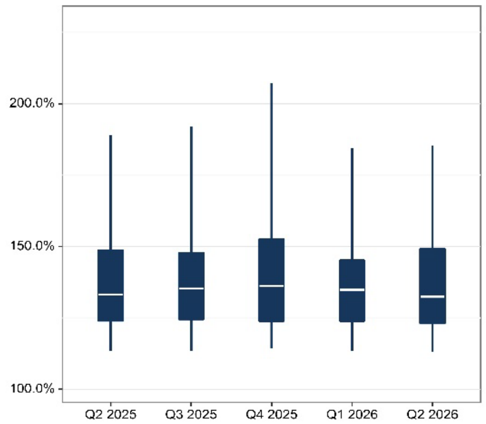
1) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T05.03.1 Net stable funding ratio by reference period

(EUR billions; percentages)

Net stable funding ratio and its components	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Available stable funding	16,461.41	16,548.17	16,769.91	16,898.89	17,234.25
Capital items and instruments	2,095.87	2,113.80	2,146.06	2,156.37	2,195.18
Retail deposits	7,853.03	7,893.54	8,038.20	8,061.83	8,183.85
of which: maturity < 6 months	7,346.77	7,392.15	7,502.91	7,511.13	7,616.54
of which: maturity >= 6 months to < 1 year	234.54	227.16	237.44	248.18	254.18
of which: maturity >= 1 year	271.72	274.23	297.85	302.51	313.13
Other non-financial customers (except central banks)	2,064.45	2,081.68	2,120.21	2,160.49	2,203.73
of which: maturity < 6 months	2,097.93	2,133.32	2,189.96	2,212.64	2,275.25
of which: maturity >= 6 months to < 1 year	63.22	68.07	73.53	78.74	80.18
of which: maturity >= 1 year	224.10	229.80	236.01	236.97	244.11
Operational deposits	574.92	602.84	638.96	637.80	670.29
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment [1)]	C	C	C	C	C
Financial customers and central banks	1,286.76	1,295.21	1,279.81	1,292.39	1,326.24
of which: liabilities provided by the ECB or the central bank of a Member State	10.53	9.57	9.37	7.23	8.25
Liabilities provided where the counterparty cannot be determined	2,258.37	2,240.89	2,223.37	2,281.52	2,353.31
Independent liabilities	C	C	C	C	C
Other liabilities	293.86	287.59	283.30	275.44	268.00
Required stable funding	12,990.46	13,105.93	13,252.77	13,454.41	13,771.56
Central bank assets	15.87	16.65	17.78	9.95	11.62
Liquid assets	299.82	308.35	319.57	323.02	334.83
Securities other than liquid assets	802.86	841.31	837.64	864.96	900.27
Loans	9,881.25	9,929.96	10,026.04	10,208.29	10,439.94
of which: residential mortgages	1,339.58	1,353.46	1,317.52	1,359.02	1,398.31
Interdependent assets	C	C	C	C	C
Assets within a group or an IPS if subject to preferential treatment [1)]	C	C	C	C	C
Derivatives	263.58	258.29	258.14	259.39	278.51
Contributions to CCP default fund [2)]	21.02	20.55	20.73	21.64	23.24
Other assets	1,427.72	1,441.87	1,467.15	1,457.88	1,464.66
Off-balance sheet items	277.37	287.98	304.80	308.29	317.74
Net stable funding ratio	**126.72%**	**126.26%**	**126.54%**	**125.60%**	**125.14%**

Net stable funding ratio



Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, as well as mergers and acquisitions.
C: the value is suppressed for confidentiality reasons.
1) IPS stands for institutional protection scheme.
2) CCP stands for central counterparty.

T05.03.2 Net stable funding ratio by country/1

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2026)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia [3)]	Italy
Available stable funding	17,234.25	501.99	C	2,712.56	26.90	373.29	283.98	2,803.21	5,343.79	-	1,827.67
Capital items and instruments	2,195.18	53.00	C	391.39	3.92	74.32	44.01	320.15	693.33	-	249.09
Retail deposits	8,183.85	322.27	C	922.35	13.04	154.38	184.88	1,568.25	2,192.87	-	1,010.68
of which: maturity < 6 months	7,616.54	301.47	C	744.20	12.47	147.12	172.89	1,493.34	2,071.70	-	940.07
of which: maturity >= 6 months to < 1 year	254.18	6.71	C	103.95	0.53	4.21	9.57	55.56	27.47	-	11.08
of which: maturity >= 1 year	313.13	14.09	C	74.19	0.03	3.04	2.41	19.35	93.70	-	59.53
Other non-financial customers (except central banks)	2,203.73	53.79	C	395.66	3.43	54.72	35.62	339.69	791.23	-	208.74
of which: maturity < 6 months	2,275.25	51.69	C	345.53	5.24	69.46	33.03	372.94	785.58	-	246.26
of which: maturity >= 6 months to < 1 year	80.18	1.24	C	19.73	0.04	1.62	1.09	14.81	27.68	-	4.96
of which: maturity >= 1 year	244.11	2.44	C	93.56	0.06	0.63	2.32	21.11	81.66	-	21.58
Operational deposits	670.29	14.36	C	140.99	2.07	27.83	1.06	76.76	237.32	-	69.50
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment [1)]	C	C	C	C	C	C	C	C	C	-	C
Financial customers and central banks	1,326.24	55.00	C	254.50	2.54	43.89	4.97	134.01	603.43	-	131.57
of which: liabilities provided by the ECB or the central bank of a Member State	8.25	C	C	C	C	C	C	C	4.13	-	0.20
Liabilities provided where the counterparty cannot be determined	2,353.31	C	C	520.94	C	17.51	6.60	307.60	740.19	-	122.55
Independent liabilities	C	C	C	C	C	C	C	C	C	-	C
Other liabilities	268.00	0.92	C	53.08	0.04	C	C	C	C	-	C
Required stable funding	13,771.56	373.37	C	2,251.96	19.30	242.43	210.85	2,155.05	4,636.43	-	1,409.04
Central bank assets	11.62	C	C	C	C	1.84	C	1.41	0.84	-	0.05
Liquid assets	334.83	9.76	C	51.56	C	8.45	3.60	28.95	169.82	-	30.84
Securities other than liquid assets	900.27	11.31	C	263.03	C	8.82	17.89	67.12	341.84	-	93.06
Loans	10,439.94	320.04	C	1,597.37	18.26	185.03	141.14	1,678.05	3,375.85	-	995.58
of which: residential mortgages	1,398.31	C	C	72.80	C	59.07	7.20	88.36	580.67	-	118.10
Interdependent assets	C	C	C	C	C	C	C	C	C	-	C
Assets within a group or an IPS if subject to preferential treatment [1)]	C	C	C	C	C	C	C	C	C	-	C
Derivatives	278.51	6.61	C	66.78	0.05	6.76	1.44	21.09	109.40	-	35.51
Contributions to CCP default fund [2)]	23.24	C	C	7.11	C	0.39	0.38	1.16	9.87	-	2.19
Other assets	1,464.66	20.53	C	196.11	0.51	18.56	43.03	316.35	523.83	-	212.64
Off-balance sheet items	317.74	5.08	C	62.12	0.32	C	3.35	C	C	-	C
Net stable funding ratio	**125.14%**	**134.45%**	**C**	**120.45%**	**139.35%**	**153.98%**	**134.68%**	**130.08%**	**115.26%**	**-**	**129.71%**

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) IPS stands for institutional protection scheme.
2) CCP stands for central counterparty.
3) There are no significant institutions at the highest level of consolidation in Croatia.

T05.03.2 Net stable funding ratio by country/2

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2026)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia [3]	Finland
Available stable funding	C	C	54.27	C	C	1,821.30	650.61	C	47.55	-	465.32
Capital items and instruments	C	C	4.40	C	C	169.18	89.25	C	6.86	-	57.24
Retail deposits	C	C	42.00	C	C	1,000.64	344.97	C	33.42	-	168.41
of which: maturity < 6 months	C	C	41.76	C	C	954.78	326.67	C	32.31	-	165.65
of which: maturity >= 6 months to < 1 year	C	C	C	C	C	16.28	5.62	C	0.73	-	2.49
of which: maturity >= 1 year	C	C	C	C	C	29.58	12.69	C	0.38	-	0.27
Other non-financial customers (except central banks)	C	C	3.30	C	C	153.13	80.29	C	4.94	-	49.59
of which: maturity < 6 months	C	C	5.85	C	C	183.59	72.57	C	4.12	-	67.20
of which: maturity >= 6 months to < 1 year	C	C	C	C	C	5.55	1.79	C	0.20	-	C
of which: maturity >= 1 year	C	C	0.07	C	C	11.26	6.38	C	0.63	-	C
Operational deposits	C	C	2.72	C	C	60.79	7.82	C	C	-	21.69
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment [1]	C	C	C	C	C	C	C	C	C	-	C
Financial customers and central banks	C	C	C	C	C	59.76	23.59	C	1.94	-	6.91
of which: liabilities provided by the ECB or the central bank of a Member State	C	C	C	C	C	C	0.32	C	C	-	C
Liabilities provided where the counterparty cannot be determined	C	C	C	C	C	364.77	102.26	C	C	-	158.09
Independent liabilities	C	C	C	C	C	C	C	C	C	-	C
Other liabilities	C	C	C	C	C	C	C	C	0.09	-	C
Required stable funding	C	C	25.68	C	C	1,380.68	461.66	C	29.84	-	376.74
Central bank assets	C	C	C	C	C	C	C	C	C	-	C
Liquid assets	C	C	C	C	C	13.45	6.65	C	0.35	-	5.53
Securities other than liquid assets	C	C	C	C	C	40.07	22.48	C	2.62	-	10.30
Loans	C	C	21.51	C	C	1,218.84	382.02	C	24.52	-	326.69
of which: residential mortgages	C	C	C	C	C	380.35	C	C	C	-	C
Interdependent assets	C	C	C	C	C	C	C	C	C	-	C
Assets within a group or an IPS if subject to preferential treatment [1]	C	C	C	C	C	C	C	C	C	-	C
Derivatives	C	C	0.02	C	C	25.69	2.39	C	C	-	1.47
Contributions to CCP default fund [2]	C	C	C	C	C	1.85	0.15	C	C	-	C
Other assets	C	C	1.12	C	C	53.35	40.96	C	1.70	-	21.92
Off-balance sheet items	C	C	0.25	C	C	27.40	6.97	C	0.60	-	10.56
Net stable funding ratio	**C**	**C**	**211.32%**	**C**	**C**	**131.91%**	**140.93%**	**C**	**159.36%**	**-**	**123.51%**

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) IPS stands for institutional protection scheme.
2) CCP stands for central counterparty.
3) There are no significant institutions at the highest level of consolidation in Slovakia.

T05.03.3 Net stable funding ratio by business model

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2026)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs [3]	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Available stable funding	17,234.25	748.17	178.37	C	2,271.19	6,822.61	1,001.68	127.78	5,686.73	C
Capital items and instruments	2,195.18	91.53	31.27	C	287.41	803.50	115.85	17.59	811.64	C
Retail deposits	8,183.85	172.18	73.54	C	1,395.21	3,082.46	630.13	81.68	2,716.16	C
of which: maturity < 6 months	7,616.54	142.24	63.33	C	1,320.04	2,891.78	562.63	79.23	2,525.79	C
of which: maturity >= 6 months to < 1 year	254.18	9.90	C	C	38.34	81.70	38.45	1.80	83.23	C
of which: maturity >= 1 year	313.13	20.03	C	C	36.84	108.97	29.05	0.65	107.14	C
Other non-financial customers (except central banks)	2,203.73	136.15	7.16	C	264.48	998.58	61.74	12.83	708.01	C
of which: maturity < 6 months	2,275.25	92.39	6.19	C	269.70	1,018.33	49.43	15.77	817.88	C
of which: maturity >= 6 months to < 1 year	80.18	6.97	C	0.09	6.63	42.94	2.82	0.35	20.24	C
of which: maturity >= 1 year	244.11	49.05	1.25	C	21.28	99.93	16.27	0.80	45.23	C
Operational deposits	670.29	30.59	35.51	C	39.29	306.31	7.93	4.38	245.13	C
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment [1]	C	C	C	C	C	C	C	C	C	C
Financial customers and central banks	1,326.24	98.19	15.67	C	73.71	698.78	42.58	7.76	382.52	C
of which: liabilities provided by the ECB or the central bank of a Member State	8.25	C	C	C	0.61	6.38	C	C	1.26	C
Liabilities provided where the counterparty cannot be determined	2,353.31	209.53	C	289.59	186.69	822.21	101.01	2.47	728.76	C
Independent liabilities	C	C	C	C	C	C	C	C	C	C
Other liabilities	268.00	7.45	2.17	16.29	C	C	C	C	63.40	C
Required stable funding	13,771.56	634.89	98.25	C	1,576.23	5,822.55	771.97	86.35	4,493.11	C
Central bank assets	11.62	0.54	C	C	C	8.23	C	C	1.11	C
Liquid assets	334.83	15.86	12.84	C	32.71	176.32	8.81	0.84	77.79	C
Securities other than liquid assets	900.27	31.25	13.26	C	82.67	410.74	53.42	3.29	278.85	C
Loans	10,439.94	520.27	54.19	C	1,250.45	4,222.34	605.92	77.60	3,469.76	C
of which: residential mortgages	1,398.31	C	C	C	128.52	797.85	150.63	5.71	278.54	C
Interdependent assets	C	C	C	C	C	C	C	C	C	C
Assets within a group or an IPS if subject to preferential treatment [1]	C	C	C	C	C	C	C	C	C	C
Derivatives	278.51	7.47	4.27	C	7.99	130.76	4.35	0.15	117.15	C
Contributions to CCP default fund [2]	23.24	0.67	0.67	C	1.47	12.05	0.10	C	8.28	C
Other assets	1,464.66	45.13	11.41	C	175.02	722.56	89.73	3.02	413.79	C
Off-balance sheet items	317.74	C	C	1.91	24.22	C	8.89	1.39	C	C
Net stable funding ratio	**125.14%**	**117.84%**	**181.55%**	**131.68%**	**144.09%**	**117.18%**	**129.76%**	**147.99%**	**126.57%**	**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) IPS stands for institutional protection scheme.
2) CCP stands for central counterparty.
3) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T06.01.1 Liquidity coverage ratio by reference period

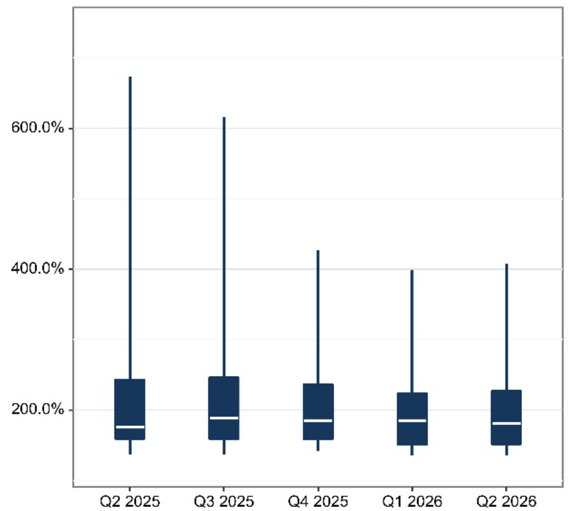
(EUR billions; percentages)

Liquidity coverage ratio and its components [1]	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Numerator: Liquidity buffer	5,121.44	5,141.79	5,112.35	5,159.44	5,246.83
Level 1 assets: unadjusted	4,872.21	4,888.47	4,855.92	4,917.84	4,990.05
Cash, central bank reserves and central bank assets	2,456.73	2,463.26	2,273.14	2,253.35	2,103.67
Central government assets	1,600.72	1,584.92	1,626.30	1,669.15	1,800.86
Regional government / local authority assets	135.93	144.29	150.87	164.66	167.12
Public sector entity assets	80.23	85.06	108.60	100.59	111.79
EHQCB [2]	288.61	290.72	321.51	336.73	348.87
Other Level 1 securities assets	310.00	320.21	375.50	393.37	457.74
Level 2 assets: unadjusted	C	C	C	C	C
Level 2A assets	130.20	118.22	112.19	109.06	107.10
Level 2B assets	C	C	C	C	C
Excess liquidity asset amount [3]	C	C	C	C	C
Denominator: Net liquidity outflow	3,247.41	3,281.27	3,223.26	3,351.65	3,386.91
Total outflows	4,852.22	4,905.10	4,720.66	5,118.58	5,247.68
Reduction for inflows	1,604.81	1,623.83	1,497.40	1,766.93	1,860.77
Liquidity coverage ratio	**157.71%**	**156.70%**	**158.61%**	**153.94%**	**154.91%**

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) Data refer to the end of the quarter specified in the column header.
2) EHQCB stands for Extremely High Quality Covered Bonds.
3) As calculated in accordance with Annex 1 of Commission Delegated Regulation (EU) 2015/61, the excess liquid asset amount constitutes the amount of Level 1 and Level 2 assets held by institutions in excess of the applicable regulatory caps and limits provided and is therefore deducted from the total amount of high-quality liquid assets for the purpose of calculating the LCR. This concept should not be confused with excess liquidity held by banks with the Eurosystem, which refers to the aggregate amount of central bank reserves in the banking system in excess of minimum reserve requirements and is recorded under cash, reserves and central bank assets.

See ECB explainer

Liquidity coverage ratio



T06.01.2 Liquidity coverage ratio[1)] by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q2 2026)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia [4)]	Italy
Numerator: Liquidity buffer	**5,246.83**	187.14	C	1,042.47	9.06	219.19	87.24	663.44	1,537.26	-	514.45
Level 1 assets: unadjusted	**4,990.05**	180.59	C	984.11	9.04	216.45	86.48	651.50	1,434.83	-	486.18
Cash, central bank reserves and central bank assets	**2,103.67**	74.52	C	475.25	5.83	127.61	23.73	254.63	672.94	-	103.08
Central government assets	**1,800.86**	68.23	C	238.06	2.67	66.96	56.57	320.05	430.59	-	301.88
Regional government / local authority assets	**167.12**	4.99	C	63.06	C	3.03	C	4.85	37.32	-	8.50
Public sector entity assets	**111.79**	C	C	27.20	C	2.65	C	30.16	26.37	-	8.27
EHQCB [2)]	**348.87**	18.31	C	109.40	C	7.78	1.98	18.87	69.29	-	35.22
Other Level 1 securities assets	**457.74**	C	C	71.14	0.24	8.41	3.10	22.92	198.31	-	29.24
Level 2 assets: unadjusted	**C**	C	C	C	C	C	C	C	C	-	C
Level 2A assets	**107.10**	5.11	C	41.18	C	C	0.31	3.88	28.38	-	10.93
Level 2B assets	**C**	C	C	C	C	0.78	C	C	C	-	C
Excess liquidity asset amount [3)]	**C**	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	**3,386.91**	115.58	C	726.55	5.11	138.54	43.97	412.47	1,042.39	-	313.21
Total outflows	**5,247.68**	135.83	C	1,092.64	6.28	169.65	48.05	598.67	1,881.05	-	426.42
Reduction for inflows	**1,860.77**	20.25	C	366.09	1.17	31.11	4.08	186.20	838.67	-	113.22
Liquidity coverage ratio	**154.91%**	**161.91%**	**C**	**143.48%**	**177.13%**	**158.22%**	**198.41%**	**160.84%**	**147.47%**	**-**	**164.25%**

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.
C: the value is suppressed for confidentiality reasons.
1) Data refer to the end of the quarter specified in the column header.
2) EHQCB stands for Extremely High Quality Covered Bonds.
3) As calculated in accordance with Annex 1 of Commission Delegated Regulation (EU) 2015/61, the excess liquid asset amount constitutes the amount of Level 1 and Level 2 assets held by institutions in excess of the applicable regulatory caps and limits provided and is therefore deducted from the total amount of high-quality liquid assets for the purpose of calculating the LCR. This concept should not be confused with excess liquidity held by banks with the Eurosystem, which refers to the aggregate amount of central bank reserves in the banking system in excess of minimum reserve requirements and is recorded under cash, reserves and central bank assets.

See ECB explainer

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

T06.01.2 Liquidity coverage ratio[1)] by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q2 2026)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia [4)]	Finland
Numerator: Liquidity buffer	C	C	30.83	C	C	460.42	190.19	C	12.86	-	165.05
Level 1 assets: unadjusted	C	C	30.68	C	C	435.01	187.68	C	12.81	-	155.56
Cash, central bank reserves and central bank assets	C	C	20.22	C	C	175.75	71.82	C	3.17	-	66.22
Central government assets	C	C	3.25	C	C	136.25	87.46	C	6.90	-	C
Regional government / local authority assets	C	C	C	C	C	19.75	2.03	C	0.54	-	15.87
Public sector entity assets	C	C	C	C	C	6.75	1.54	C	C	-	0.57
EHQCB [2)]	C	C	C	C	C	25.43	14.69	C	C	-	42.29
Other Level 1 securities assets	C	C	C	C	C	71.07	10.14	C	1.94	-	C
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	-	C
Level 2A assets	C	C	C	C	C	2.14	2.06	C	0.01	-	5.35
Level 2B assets	C	C	C	C	C	C	C	C	C	-	C
Excess liquidity asset amount [3)]	C	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	C	C	8.08	C	C	302.49	125.92	C	5.84	-	100.34
Total outflows	C	C	C	C	C	519.12	166.00	C	7.49	-	C
Reduction for inflows	C	C	C	C	C	216.62	40.08	C	1.65	-	C
Liquidity coverage ratio	**C**	**C**	**381.66%**	**C**	**C**	**152.21%**	**151.04%**	**C**	**220.35%**	**-**	**164.49%**

Source: ECB.
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available.
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See ECB explainer
4) There are no significant institutions at the highest level of consolidation in Slovakia.

T06.01.3 Liquidity coverage ratio1) by business model

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q2 2026)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs [4]	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Numerator: Liquidity buffer	**5,246.83**	242.48	163.82	C	703.83	1,989.83	163.50	39.75	1,849.96	C
Level 1 assets: unadjusted	**4,990.05**	226.70	155.26	64.09	685.12	1,873.74	156.34	C	1,765.29	C
Cash, central bank reserves and central bank assets	**2,103.67**	96.38	43.34	C	199.77	815.60	46.70	17.24	831.08	C
Central government assets	**1,800.86**	39.85	67.71	C	367.20	657.14	80.29	18.76	559.88	C
Regional government / local authority assets	**167.12**	32.71	5.96	C	19.95	47.73	7.70	0.60	45.84	C
Public sector entity assets	**111.79**	4.61	5.12	2.24	12.11	39.94	3.24	C	43.11	C
EHQCB [2]	**348.87**	35.39	13.59	C	47.31	69.03	13.05	0.57	164.00	C
Other Level 1 securities assets	**457.74**	17.76	19.53	3.58	38.78	244.30	5.37	C	121.38	C
Level 2 assets: unadjusted	**C**	C	C	5.51	C	C	C	0.16	C	C
Level 2A assets	**107.10**	11.17	5.15	C	11.49	37.87	2.68	0.11	36.74	C
Level 2B assets	**C**	C	C	C	C	C	C	0.06	C	C
Excess liquidity asset amount [3]	**C**	C	C	C	C	C	C	C	C	C
Denominator: Net liquidity outflow	**3,386.91**	156.52	86.41	C	367.09	1,389.41	77.55	18.75	1,253.12	C
Total outflows	**5,247.68**	225.69	132.83	C	463.03	2,440.61	111.37	22.62	1,803.25	C
Reduction for inflows	**1,860.77**	69.17	46.42	C	95.94	1,051.21	33.82	3.87	550.13	C
Liquidity coverage ratio	**154.91%**	**154.92%**	**189.59%**	**210.19%**	**191.73%**	**143.21%**	**210.83%**	**212.06%**	**147.63%**	**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.
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1) Data refer to the end of the quarter specified in the column header.
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See ECB explainer

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

T06.02.1 Liquidity coverage ratio band by reference period

(number of institutions)

Indicator	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
LCR [1] ≤ 100%	-	-	-	-	-
100% < LCR ≤ 150%	20	23	21	25	24
LCR > 150%	92	87	89	83	83
Total	**112**	**110**	**110**	**108**	**107**

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 2026)	LCR [2] ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	1	4
Bulgaria	-	-	1
Germany	-	9	16
Estonia	-	-	3
Ireland	-	1	4
Greece	-	-	4
Spain	-	2	8
France	-	4	8
Croatia [1]	-	-	-
Italy	-	3	7
Cyprus	-	-	1
Latvia	-	-	2
Lithuania	-	-	3
Luxembourg	-	-	2
Malta	-	-	2
Netherlands	-	1	6
Austria	-	3	4
Portugal	-	-	2
Slovenia	-	-	3
Slovakia [1]	-	-	-
Finland	-	-	3
Total	**-**	**24**	**83**

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.

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The cut-off date for the statistics included in this issue was 30 August 2026.