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BANKING SUPERVISION

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BANKENTOEZICHT

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BANKTILSYN BANKU UZRAUDZĪBA

BANKŲ PRIEŽIŪRA NADZÓR BANKOWY

VIGILANZA BANCARIA

BANKFELÜGYELET

BANKING SUPERVISION

SUPERVISION BANCAIRE BANČNI NADZOR

MAOIRSEACHT AR BHAINCÉIREACHT NADZOR BANAKA

BANKING SUPERVISION

PANGANDJUSJÄRELEVALVE

SUPERVISÃO BANCÁRIA

BANKOVNÍ DOHLED

БАНКОВ НАДЗОР

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BANKENAUF SICHT

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

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T00.01 Overview

(EUR billions: percentages; number of institutions)

Main figures	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Number of SIs					
Full sample	109	110	114	111	113
Liquidity sample ¹⁾	101	102	106	103	105
Balance sheet composition					
Total assets	21,223.46	21,369.46	22,695.57	22,650.52	23,262.69
Total liabilities	19,817.47	19,916.55	21,184.12	21,161.00	21,743.19
Equity	1,405.99	1,452.91	1,511.45	1,489.53	1,519.50
Key indicators					
Return on equity	6.85%	6.16%	5.76%	6.01%	5.83%
Cost-to-income ratio	65.08%	65.85%	69.18%	66.43%	65.48%
Capital adequacy and leverage					
CET 1 ratio ²⁾	14.19%	14.40%	14.35%	14.33%	14.37%
Tier 1 ratio ²⁾	15.40%	15.60%	15.60%	15.55%	15.58%
Total capital ratio ²⁾	17.83%	18.01%	18.01%	18.00%	18.05%
Leverage ratio (transitional definition)	5.32%	5.50%	5.41%	5.42%	5.42%
Leverage ratio (fully phased-in definition)	5.11%	5.29%	5.23%	5.24%	5.26%
Asset quality					
Level 1 as a share of total assets ³⁾	8.17%	7.37%	7.74%	7.70%	7.43%
Level 2 as a share of total assets ³⁾	12.65%	12.66%	13.03%	14.01%	15.30%
Level 3 as a share of total assets ³⁾	0.85%	0.90%	0.84%	0.86%	0.87%
Non-performing loans ratio	4.17%	3.81%	3.68%	3.56%	3.41%
Funding					
Loan-to-deposit ratio	118.42%	118.69%	118.03%	117.04%	116.84%
Liquidity					
Liquidity coverage ratio	140.92%	145.09%	149.08%	146.85%	145.16%

Source: ECB.

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

1) Only banks that are required to report liquidity information at the highest level of consolidation in the Single Supervisory Mechanism (SSM) are included in the liquidity coverage ratio calculations.

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).

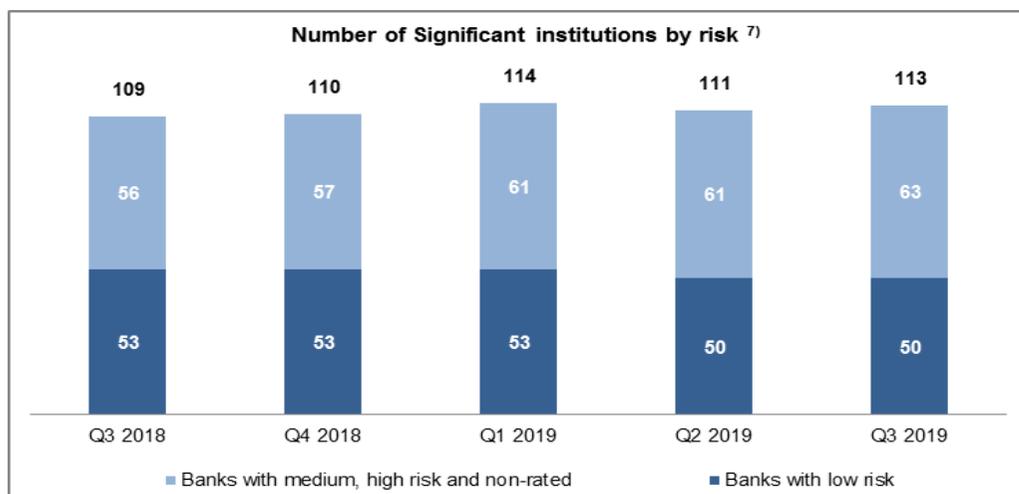
3) The Level 1, 2 and 3 asset categories include only financial instruments measured at fair value.

T01.01 Significant institutions by country and classification

(number of institutions)

Country	Q3 2019	Size	Q3 2019
Belgium	7	Banks with total assets	
Germany	21	<i>Less than €30 billion</i>	28
Estonia	3	<i>Between €30 billion and €100 billion</i>	46
Ireland	6	<i>Between €100 billion and €200 billion</i>	13
Greece	4	<i>More than €200 billion</i>	18
Spain	12	G-SIBs ²⁾	8
France	11	Total	113
Italy	12		
Cyprus	3		
Latvia	3		
Lithuania	2		
Luxembourg	5		
Malta	3		
Netherlands	6		
Austria	6		
Portugal	3		
Slovenia	3		
Slovakia ¹⁾	-		
Finland	3		
Total	113		

Geographical diversification	Q3 2019
Banks with significant domestic exposures ³⁾	19
Banks with largest non-domestic exposures	
SSM	57
Non-SSM EEA ⁴⁾	17
Non-EEA Europe ⁵⁾	6
RoW ⁶⁾	14
Total	113



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, which generally occur on an annual basis, and mergers and acquisitions.

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

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

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

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

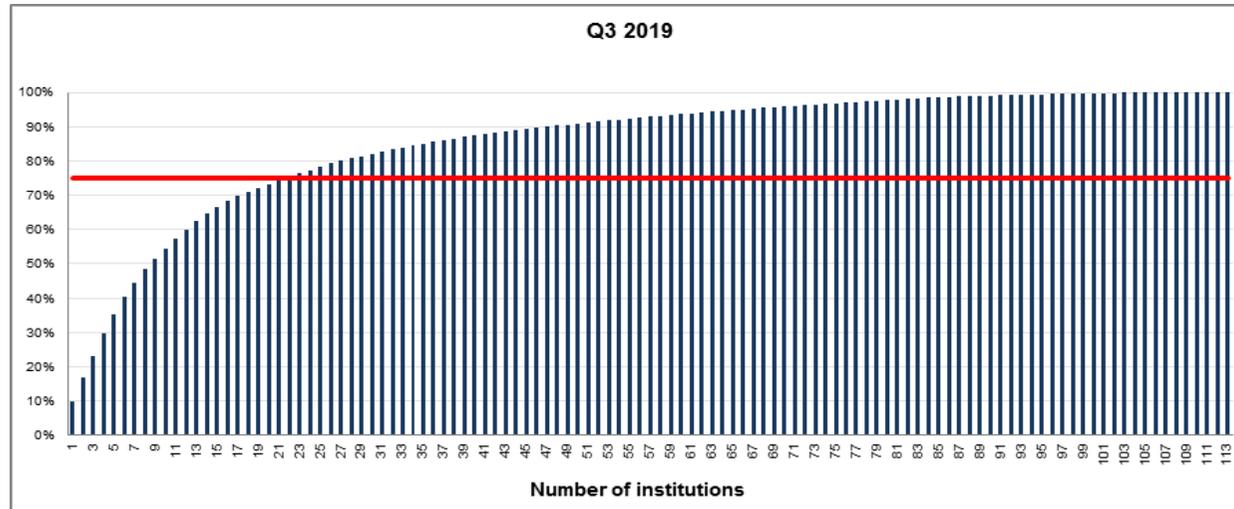
5) European countries not in the EEA.

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

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

T01.02 Concentration of total assets

(cumulative percentages of total assets)



Source: ECB.

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

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

T02.01.1 Profit and loss figures by reference period

(EUR millions)

Profit and loss ^{1) 2)}	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Net interest income	194,393.19	268,033.11	67,007.93	134,700.47	202,921.82
Net fee and commission income	103,052.28	141,029.93	35,288.85	70,881.39	107,220.43
Net trading income	14,236.07	7,112.78	17,425.17	25,314.55	32,117.23
Exchange differences, net	-592.38	21.78	2,053.20	3,968.18	6,430.79
Net other operating income	27,754.44	39,477.91	-6,751.83	-2,567.11	-1,420.05
Operating income ³⁾	338,843.61	455,675.51	115,023.32	232,297.48	347,270.22
Administrative expenses and depreciation	-220,507.27	-300,052.46	-79,568.58	-154,321.99	-227,409.77
Net income before impairment, provisions and taxes	118,336.34	155,623.05	35,454.74	77,975.50	119,860.45
Impairment and provisions ⁴⁾	-32,138.04	-51,636.75	-10,548.96	-26,576.89	-41,897.25
Other	11,153.18	14,360.40	4,747.52	9,528.26	13,346.90
Profit and loss before tax ⁵⁾	96,926.25	117,881.96	29,790.16	62,445.48	92,747.17
Tax expenses or income	-24,730.38	-28,373.98	-8,042.99	-17,653.51	-26,302.76
Net profit/loss	72,195.87	89,507.98	21,747.18	44,791.98	66,444.41

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

2) Figures reported are year-to-date.

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

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

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

T02.01.2 Profit and loss figures by country

(EUR millions)

Profit and loss ^{1) 2)} (Q3 2019)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Net interest income	202,921.82	4,912.45	24,256.66	414.03	4,538.46	4,147.31	50,721.86	51,021.32	23,056.16	591.07
Net fee and commission income	107,220.43	2,369.04	14,627.01	145.43	1,996.33	868.28	18,215.60	37,952.69	17,452.32	168.73
Net trading income	32,117.23	410.42	1,695.81	23.68	C	79.29	969.31	26,428.75	1,341.22	C
Exchange differences, net	6,430.79	30.50	58.46	-0.02	C	36.86	-34.71	C	-331.84	31.34
Net other operating income	-1,420.05	-590.31	1,825.35	80.77	1,156.85	639.90	1,187.53	C	5,385.36	C
Operating income ³⁾	347,270.22	7,132.10	42,463.29	663.89	8,404.25	5,771.63	71,059.59	108,333.03	46,903.23	857.49
Administrative expenses and depreciation	-227,409.77	-4,993.19	-35,327.97	-334.37	-5,505.24	-2,888.60	-37,389.07	-77,635.02	-30,288.08	-560.01
Net income before impairment, provisions and taxes	119,860.45	2,138.90	7,135.32	329.52	2,899.01	2,883.03	33,670.51	30,698.01	16,615.15	297.49
Impairment and provisions ⁴⁾	-41,897.25	C	-3,263.10	C	-413.49	-1,775.88	-16,610.98	-7,416.16	-7,114.36	C
Other	13,346.90	C	852.25	C	120.03	-474.06	2,506.30	6,764.29	2,549.12	-3.40
Profit and loss before tax ⁵⁾	92,747.17	2,049.68	4,762.35	312.22	2,605.54	752.27	19,565.88	30,060.60	13,406.99	C
Tax expenses or income	-26,302.76	-551.52	-4,094.03	-37.83	-549.01	-95.90	-6,312.55	-7,198.30	-2,809.84	C
Net profit/loss	66,444.41	1,498.17	668.32	274.39	2,056.53	656.37	13,253.33	22,862.30	10,597.15	236.02

Profit and loss ^{1) 2)} (Q3 2019)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁶⁾	Finland
Net interest income	C	C	913.21	246.74	23,036.42	7,476.70	2,495.58	368.86	-	4,395.96
Net fee and commission income	91.19	C	1,173.31	C	4,911.05	3,286.80	1,167.73	188.66	-	2,403.49
Net trading income	13.30	C	171.39	C	-165.32	-280.31	-115.17	9.71	-	955.87
Exchange differences, net	C	C	16.37	16.44	798.52	542.91	117.78	0.55	-	C
Net other operating income	12.32	C	166.26	3.37	1,117.21	-144.12	-131.08	39.79	-	C
Operating income ³⁾	C	C	2,440.54	347.88	29,697.87	10,881.98	3,534.83	607.58	-	7,571.52
Administrative expenses and depreciation	C	C	-1,751.32	-224.07	-16,533.34	-6,701.69	-1,994.79	-358.79	-	-4,658.93
Net income before impairment, provisions and taxes	C	C	689.22	123.81	13,164.53	4,180.29	1,540.05	248.79	-	2,912.60
Impairment and provisions ⁴⁾	C	C	-55.70	C	-2,008.21	-449.16	-887.74	C	-	C
Other	-0.40	C	0.13	C	211.95	107.24	165.48	C	-	C
Profit and loss before tax ⁵⁾	42.74	C	633.65	133.89	11,368.26	3,838.37	837.05	296.42	-	1,743.07
Tax expenses or income	C	C	-167.71	-38.44	-2,974.31	-796.42	-374.51	-27.20	-	-353.68
Net profit/loss	C	C	465.94	95.45	8,393.95	3,041.96	462.54	269.22	-	1,389.38

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

(EUR millions)

Profit and loss ^{1) 2)} (Q3 2019)	Total	Banks with significant domestic exposures ⁶⁾	Banks with largest non-domestic exposures			
			SSM	non-SSM EEA ⁷⁾	non-EEA Europe ⁸⁾	RoW ⁹⁾
Net interest income	202,921.82	10,961.18	58,851.74	22,738.63	1,790.89	108,579.38
Net fee and commission income	107,220.43	7,563.84	33,446.42	9,289.29	714.72	56,206.17
Net trading income	32,117.23	334.91	4,935.81	676.29	159.69	26,010.52
Exchange differences, net	6,430.79	-118.29	204.26	726.85	5.94	5,612.03
Net other operating income	-1,420.05	2,062.27	6,935.69	318.73	375.91	-11,112.65
Operating income ³⁾	347,270.22	20,803.92	104,373.92	33,749.79	3,047.15	185,295.45
Administrative expenses and depreciation	-227,409.77	-14,375.83	-67,448.99	-20,203.49	-1,766.96	-123,614.50
Net income before impairment, provisions and taxes	119,860.45	6,428.09	36,924.93	13,546.29	1,280.20	61,680.95
Impairment and provisions ⁴⁾	-41,897.25	-2,704.26	-10,028.50	-4,426.87	-443.56	-24,294.05
Other	13,346.90	970.92	5,447.03	679.99	-51.13	6,300.10
Profit and loss before tax ⁵⁾	92,747.17	4,708.86	33,636.28	9,812.98	904.32	43,684.73
Tax expenses or income	-26,302.76	-1,214.59	-7,959.58	-1,899.79	-120.23	-15,108.58
Net profit/loss	66,444.41	3,494.28	25,676.70	7,913.19	784.09	28,576.15

Source: ECB.

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

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

2) Figures reported are year-to-date.

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

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

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

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

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

8) European countries not in the EEA.

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

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

(EUR millions)

Profit and loss ^{1) 2)} (Q3 2019)	Total	Banks with total assets				G-SIBs ⁶⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Net interest income	202,921.82	3,126.36	25,355.53	13,377.32	64,452.56	96,610.05
Net fee and commission income	107,220.43	2,230.50	10,862.21	7,791.30	33,187.61	53,148.81
Net trading income	32,117.23	268.73	636.10	602.97	2,970.65	27,638.78
Exchange differences, net	6,430.79	84.88	139.20	177.10	1,665.26	4,364.36
Net other operating income	-1,420.05	354.89	4,826.71	516.40	4,657.09	-11,775.13
Operating income ³⁾	347,270.22	6,065.35	41,819.75	22,465.08	106,933.17	169,986.87
Administrative expenses and depreciation	-227,409.77	-4,261.90	-25,274.52	-16,130.71	-67,966.40	-113,776.25
Net income before impairment, provisions and taxes	119,860.45	1,803.45	16,545.23	6,334.38	38,966.77	56,210.62
Impairment and provisions ⁴⁾	-41,897.25	-780.15	-5,676.68	-2,379.50	-11,012.11	-22,048.81
Other	13,346.90	31.20	1,613.70	686.17	4,774.97	6,240.86
Profit and loss before tax ⁵⁾	92,747.17	1,068.73	12,665.82	4,515.08	32,736.90	41,760.65
Tax expenses or income	-26,302.76	-161.88	-2,907.50	-998.37	-7,846.98	-14,388.03
Net profit/loss	66,444.41	906.84	9,758.32	3,516.71	24,889.92	27,372.63

Source: ECB.

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

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

2) Figures reported are year-to-date.

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

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

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

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

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

(EUR millions)

Profit and loss ^{2) 3)} (Q3 2019)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	202,921.82	129,975.01	72,946.80
Net fee and commission income	107,220.43	66,262.91	40,957.52
Net trading income	32,117.23	18,380.92	13,736.31
Exchange differences, net	6,430.79	6,056.21	374.58
Net other operating income	-1,420.05	-1,581.95	161.91
Operating income ⁴⁾	347,270.22	219,093.10	128,177.12
Administrative expenses and depreciation	-227,409.77	-135,182.93	-92,226.84
Net income before impairment, provisions and taxes	119,860.45	83,910.17	35,950.28
Impairment and provisions ⁵⁾	-41,897.25	-26,032.73	-15,864.52
Other	13,346.90	10,022.66	3,324.24
Profit and loss before tax ⁶⁾	92,747.17	67,959.65	24,787.52
Tax expenses or income	-26,302.76	-17,958.76	-8,344.00
Net profit/loss	66,444.41	50,000.89	16,443.52

Source: ECB.

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

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

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

3) Figures reported are year-to-date.

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

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

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

T02.02.1 Key performance indicators by reference period

(percentages)

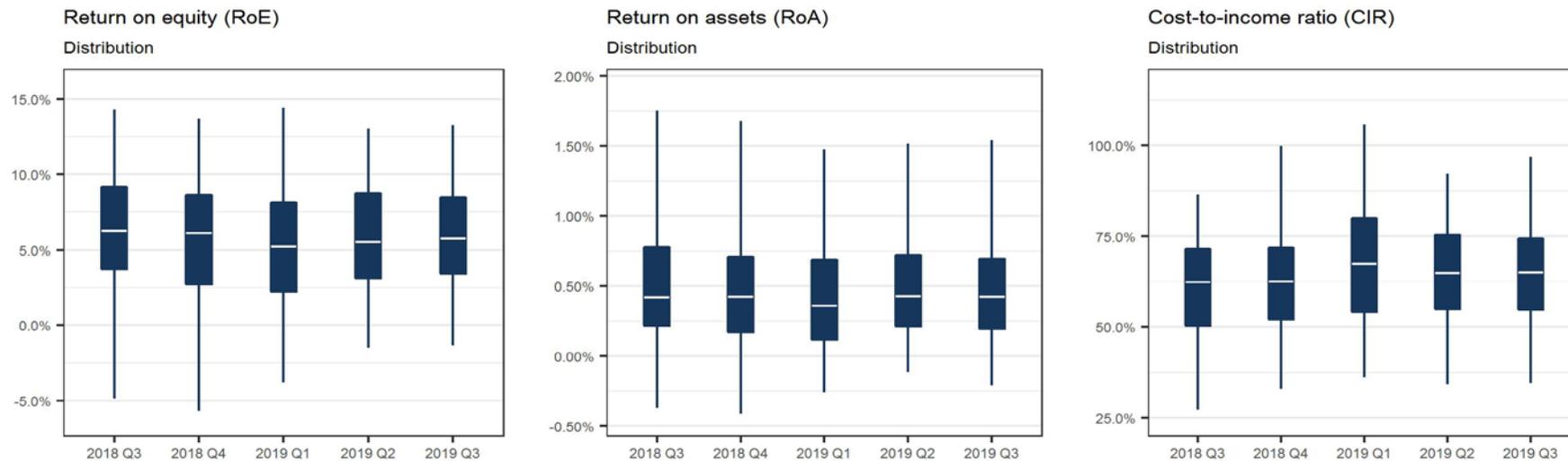
Indicator ^{1) 2)}	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Return on equity (RoE)	6.85%	6.16%	5.76%	6.01%	5.83%
Return on assets (RoA)	0.45%	0.42%	0.38%	0.40%	0.38%
Cost-to-income ratio (CIR)	65.08%	65.85%	69.18%	66.43%	65.48%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

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



T02.02.2 Key performance indicators by country

(percentages)

Country ^{1) 2)} (Q3 2019)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Belgium	4.68%	0.30%	70.01%
Germany	0.42%	0.02%	83.20%
Estonia	8.38%	1.17%	50.36%
Ireland	5.20%	0.65%	65.51%
Greece	3.05%	0.35%	50.05%
Spain	7.16%	0.53%	52.62%
France	6.32%	0.39%	71.66%
Italy	7.59%	0.57%	64.58%
Cyprus	8.15%	0.75%	65.31%
Latvia	4.58%	0.54%	53.29%
Lithuania	C	C	C
Luxembourg	4.80%	0.39%	71.76%
Malta	6.99%	0.61%	64.41%
Netherlands	8.74%	0.49%	55.67%
Austria	8.91%	0.77%	61.59%
Portugal	3.03%	0.29%	56.43%
Slovenia	11.89%	1.61%	59.05%
Slovakia ³⁾	-	-	-
Finland	4.22%	0.26%	61.53%

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

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

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

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

(percentages)

Category ^{1) 2)} (Q3 2019)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with significant domestic exposures ³⁾	4.32%	0.35%	69.10%
Banks with largest non-domestic exposures			
SSM	6.57%	0.45%	64.62%
Non-SSM EEA ⁴⁾	6.76%	0.50%	59.86%
Non-EEA Europe ⁵⁾	7.57%	0.56%	57.99%
RoW ⁶⁾	5.29%	0.32%	66.71%

Source: ECB.

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

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

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

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

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

5) European countries not in the EEA.

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

T02.02.3 Key performance indicators by classification (size)

(percentages)

Category ^{1) 2)} (Q3 2019)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with total assets			
<i>Less than €30 billion</i>	4.00%	0.35%	70.27%
<i>Between €30 billion and €100 billion</i>	5.07%	0.49%	60.44%
<i>Between €100 billion and €200 billion</i>	4.29%	0.26%	71.80%
<i>More than €200 billion</i>	7.14%	0.46%	63.56%
G-SIBs ³⁾	5.54%	0.32%	66.93%

Source: ECB.

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

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

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

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

T02.02.3 Key performance indicators by classification (risk-based) ¹⁾

(percentages)

Category ^{2) 3)} (Q3 2019)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with low risk	6.99%	0.46%	61.70%
Banks with medium, high risk and non-rated	3.88%	0.25%	71.95%

Source: ECB.

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

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

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

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

T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Cash, cash balances at central banks, other demand deposits	1,839.91	1,777.66	1,956.57	1,863.33	1,886.06
Loans and advances	13,652.48	13,869.40	14,518.15	14,489.21	14,726.70
Central banks	235.57	232.96	236.86	254.63	232.03
General governments	930.43	928.83	937.43	905.56	908.01
Credit institutions	1,311.47	1,212.59	1,415.26	1,325.89	1,363.66
Other financial corporations	1,315.89	1,276.16	1,448.63	1,452.15	1,577.91
Non-financial corporations	4,698.13	4,859.33	5,019.87	5,053.60	5,090.75
Households	5,160.99	5,359.54	5,460.11	5,497.37	5,554.34
Debt securities	2,755.68	2,762.54	2,995.10	2,923.35	2,996.94
Equity instruments	422.45	312.12	391.42	380.66	347.16
Derivatives	1,360.13	1,391.62	1,484.27	1,636.22	1,938.96
Trading	1,239.83	1,266.72	1,346.60	1,481.28	1,758.89
Derivatives – hedge accounting	120.30	124.91	137.67	154.94	180.07
Investments in subsidiaries, joint-ventures and associates	139.23	135.91	141.18	143.18	150.40
Intangible assets and goodwill	133.18	137.73	138.59	136.83	136.40
Other assets ¹⁾	920.40	982.48	1,070.30	1,077.74	1,080.08
Total assets	21,223.46	21,369.46	22,695.57	22,650.52	23,262.69
<i>Share of unencumbered assets ²⁾</i>	<i>79.81%</i>	<i>79.99%</i>	<i>79.97%</i>	<i>80.03%</i>	<i>80.35%</i>
<i>Share of encumbered assets ²⁾</i>	<i>20.19%</i>	<i>20.01%</i>	<i>20.03%</i>	<i>19.97%</i>	<i>19.65%</i>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) 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 (Q3 2019)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Cash, cash balances at central banks, other demand deposits	1,886.06	42.77	475.51	5.74	61.47	13.97	202.88	595.97	124.18	10.24
Loans and advances	14,726.70	427.73	2,306.88	24.31	262.49	151.19	2,226.86	4,864.07	1,601.71	21.50
Central banks	232.03	C	26.52	C	4.78	C	29.16	71.91	37.87	C
General governments	908.01	46.80	173.49	0.51	1.16	C	92.54	384.82	48.70	0.17
Credit institutions	1,363.66	58.70	383.03	0.07	29.54	6.07	141.34	429.68	105.92	0.32
Other financial corporations	1,577.91	C	338.17	C	21.18	5.22	107.84	664.62	199.25	C
Non-financial corporations	5,090.75	111.70	834.96	9.53	92.63	73.53	709.42	1,545.37	705.34	8.62
Households	5,554.34	163.14	550.70	12.44	113.20	65.69	1,146.57	1,767.66	504.63	9.04
Debt securities	2,996.94	133.44	534.29	0.54	44.11	27.46	463.61	866.57	485.04	6.69
Equity instruments	347.16	2.93	45.78	0.03	1.03	0.78	33.60	209.80	28.52	0.03
Derivatives	1,938.96	38.23	624.42	C	37.36	10.27	162.55	803.77	96.53	0.03
Trading	1,758.89	34.70	609.82	0.08	35.21	10.19	141.58	712.36	84.23	C
Derivatives – hedge accounting	180.07	3.53	14.60	C	2.15	0.07	20.97	91.41	12.30	C
Investments in subsidiaries, joint-ventures and associates	150.40	C	19.77	0.38	1.22	0.55	24.78	65.72	20.60	0.08
Intangible assets and goodwill	136.40	C	14.09	C	1.62	1.33	42.91	47.26	15.75	0.08
Other assets ¹⁾	1,080.08	18.66	85.87	0.24	12.93	43.17	204.13	459.07	123.68	3.04
Total assets	23,262.69	668.54	4,106.59	31.34	422.21	248.72	3,361.31	7,912.23	2,496.01	41.70
<i>Share of unencumbered assets ²⁾</i>	80.35%	<i>84.21%</i>	<i>73.78%</i>	C	<i>90.36%</i>	<i>79.56%</i>	<i>78.99%</i>	<i>83.44%</i>	<i>73.59%</i>	C
<i>Share of encumbered assets ²⁾</i>	19.65%	<i>15.79%</i>	<i>26.22%</i>	C	<i>9.64%</i>	<i>20.44%</i>	<i>21.01%</i>	<i>16.56%</i>	<i>26.41%</i>	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.

T02.03.2 Composition of assets by country/2

(EUR billions; percentages)

Assets (Q3 2019)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Cash, cash balances at central banks, other demand deposits	C	C	27.99	4.51	197.05	52.16	10.63	2.70	-	51.27
Loans and advances	C	C	93.98	10.55	1,735.79	372.12	128.13	12.72	-	467.57
Central banks	C	C	C	C	7.54	23.28	C	C	-	C
General governments	0.08	C	C	C	122.18	12.85	4.62	0.60	-	16.81
Credit institutions	C	C	40.54	0.80	129.34	14.19	3.89	C	-	C
Other financial corporations	0.10	C	12.50	1.17	151.79	19.18	C	0.28	-	C
Non-financial corporations	3.67	C	11.32	C	588.03	159.16	43.81	4.99	-	179.86
Households	C	C	27.80	4.70	736.90	143.47	73.19	6.56	-	219.19
Debt securities	C	C	28.94	5.19	179.76	75.48	53.78	6.07	-	85.09
Equity instruments	C	C	C	C	12.41	2.00	4.07	0.15	-	C
Derivatives	C	C	C	C	90.22	10.35	2.64	C	-	C
Trading	C	C	1.73	C	63.94	8.50	C	0.04	-	C
Derivatives – hedge accounting	C	C	C	C	26.28	1.85	C	C	-	6.49
Investments in subsidiaries, joint-ventures and associates	C	C	0.03	0.13	4.83	4.61	1.29	C	-	3.72
Intangible assets and goodwill	C	C	0.83	0.08	2.99	2.86	0.32	0.07	-	4.10
Other assets¹⁾	0.14	C	2.72	0.47	70.34	10.29	15.17	0.57	-	C
Total assets	C	C	157.85	21.00	2,293.39	529.85	216.03	22.31	-	705.97
<i>Share of unencumbered assets²⁾</i>	C	C	94.94%	96.14%	86.92%	87.43%	85.46%	96.04%	-	70.62%
<i>Share of encumbered assets²⁾</i>	C	C	5.06%	3.86%	13.08%	12.57%	14.54%	3.96%	-	29.38%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q3 2019)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾
Cash, cash balances at central banks, other demand deposits	1,886.06	71.07	634.75	164.93	20.91	994.39
Loans and advances	14,726.70	852.29	4,993.13	1,423.70	116.51	7,341.06
Central banks	232.03	C	68.39	C	C	101.02
General governments	908.01	102.13	386.74	76.46	3.15	339.54
Credit institutions	1,363.66	C	561.57	C	C	695.15
Other financial corporations	1,577.91	30.82	435.61	65.36	9.29	1,036.83
Non-financial corporations	5,090.75	273.47	1,863.90	551.32	44.81	2,357.24
Households	5,554.34	414.22	1,676.92	603.35	48.57	2,811.28
Debt securities	2,996.94	274.30	1,106.52	296.05	27.15	1,292.93
Equity instruments	347.16	23.21	65.78	8.06	0.95	249.16
Derivatives	1,938.96	16.30	417.61	C	C	1,401.36
Trading	1,758.89	10.47	368.56	C	C	1,297.65
Derivatives – hedge accounting	180.07	5.82	49.05	C	C	103.71
Investments in subsidiaries, joint-ventures and associates	150.40	12.65	65.21	C	C	64.14
Intangible assets and goodwill	136.40	4.38	31.50	C	C	87.76
Other assets ¹⁾	1,080.08	59.72	280.04	111.68	15.40	613.24
Total assets	23,262.69	1,313.92	7,594.55	2,122.13	188.06	12,044.03
<i>Share of unencumbered assets ²⁾</i>	80.35%	<i>71.56%</i>	<i>76.63%</i>	<i>80.31%</i>	<i>68.63%</i>	<i>83.85%</i>
<i>Share of encumbered assets ²⁾</i>	19.65%	<i>28.44%</i>	<i>23.37%</i>	<i>19.69%</i>	<i>31.37%</i>	<i>16.15%</i>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

5) European countries not in the EEA.

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

T02.03.3 Composition of assets by classification (size)

(EUR billions; percentages)

Assets (Q3 2019)	Total	Banks with total assets				G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Cash, cash balances at central banks, other demand deposits	1,886.06	59.76	257.75	130.40	585.14	853.01
Loans and advances	14,726.70	195.49	1,683.94	1,177.63	4,802.92	6,866.72
Central banks	232.03	1.40	6.85	18.46	81.18	124.14
General governments	908.01	2.95	118.74	175.48	298.98	311.86
Credit institutions	1,363.66	15.62	132.31	130.70	490.98	594.05
Other financial corporations	1,577.91	20.15	91.81	77.90	357.91	1,030.14
Non-financial corporations	5,090.75	61.37	619.58	451.33	1,743.34	2,215.13
Households	5,554.34	93.99	714.65	323.78	1,830.53	2,591.39
Debt securities	2,996.94	67.81	423.66	322.38	923.47	1,259.63
Equity instruments	347.16	1.13	38.12	7.97	45.30	254.64
Derivatives	1,938.96	6.87	95.53	83.80	435.46	1,317.30
Trading	1,758.89	6.72	76.34	57.54	400.80	1,217.50
Derivatives – hedge accounting	180.07	0.16	19.18	26.27	34.66	99.80
Investments in subsidiaries, joint-ventures and associates	150.40	0.95	18.60	9.50	60.72	60.63
Intangible assets and goodwill	136.40	1.61	9.05	5.91	40.30	79.52
Other assets ¹⁾	1,080.08	12.01	142.48	79.94	283.08	562.58
Total assets	23,262.69	345.63	2,669.13	1,817.54	7,176.38	11,254.02
<i>Share of unencumbered assets ²⁾</i>	80.35%	83.13%	76.70%	76.23%	77.20%	83.82%
<i>Share of encumbered assets ²⁾</i>	19.65%	16.87%	23.30%	23.77%	22.80%	16.18%

Source: ECB.

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

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

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

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

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

(EUR billions; percentages)

Assets (Q3 2019)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Cash, cash balances at central banks, other demand deposits	1,886.06	1,146.44	739.62
Loans and advances	14,726.70	9,456.90	5,269.80
Central banks	232.03	134.14	97.89
General governments	908.01	643.02	264.98
Credit institutions	1,363.66	917.93	445.73
Other financial corporations	1,577.91	888.93	688.98
Non-financial corporations	5,090.75	3,238.85	1,851.90
Households	5,554.34	3,634.02	1,920.32
Debt securities	2,996.94	1,719.79	1,277.15
Equity instruments	347.16	211.30	135.85
Derivatives	1,938.96	964.06	974.90
Trading	1,758.89	841.55	917.34
Derivatives – hedge accounting	180.07	122.50	57.57
Investments in subsidiaries, joint-ventures and associates	150.40	116.42	33.97
Intangible assets and goodwill	136.40	98.15	38.25
Other assets ²⁾	1,080.08	631.78	448.31
Total assets	23,262.69	14,344.84	8,917.85
<i>Share of unencumbered assets ³⁾</i>	80.35%	<i>80.90%</i>	<i>79.48%</i>
<i>Share of encumbered assets ³⁾</i>	19.65%	<i>19.10%</i>	<i>20.52%</i>

Source: ECB.

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

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

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

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

T02.04.1 Composition of liabilities and equity by reference period

(EUR billions)

Liabilities and equity	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Deposits	13,524.88	13,469.35	14,251.92	14,274.48	14,407.62
Central banks	880.71	867.27	920.87	904.63	922.04
General governments	540.41	516.41	573.22	594.19	591.76
Credit institutions	1,564.01	1,451.20	1,700.83	1,624.67	1,652.16
Other financial corporations	2,214.06	2,024.65	2,177.57	2,135.79	2,130.61
Non-financial corporations	2,671.19	2,799.62	2,866.65	2,917.33	2,976.01
Households	5,654.49	5,810.21	6,012.78	6,097.87	6,135.04
Debt securities issued	3,640.36	3,784.12	3,976.32	3,793.64	3,909.04
<i>of which: subordinated</i>	327.41	272.24	282.03	276.57	284.70
Derivatives	1,394.43	1,419.00	1,518.21	1,677.05	1,992.98
<i>of which: trading</i>	1,222.77	1,243.87	1,317.97	1,455.57	1,738.22
Provisions ¹⁾	136.99	138.29	138.78	136.67	138.82
Other liabilities ²⁾	1,120.80	1,105.79	1,298.90	1,279.15	1,294.75
Equity	1,405.99	1,452.91	1,511.45	1,489.53	1,519.50
Paid-up capital	646.04	650.16	660.99	643.79	649.16
Reserves	632.66	655.58	746.90	719.01	719.79
Minority interests	58.00	59.40	61.77	59.45	59.90
Other comprehensive income	-57.92	-53.57	-45.00	-43.18	-36.07
Other ³⁾	127.21	141.34	86.79	110.46	126.73
Total liabilities and equity	21,223.46	21,369.46	22,695.57	22,650.52	23,262.69

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

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

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

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

(EUR billions)

Liabilities and equity (Q3 2019)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Deposits	14,407.62	404.70	2,312.29	25.81	293.42	195.59	2,357.62	4,581.11	1,753.54	36.60
Central banks	922.04	11.35	95.31	C	5.04	7.47	192.17	298.27	219.40	C
General governments	591.76	18.17	194.31	2.66	4.52	12.51	106.70	112.61	68.21	C
Credit institutions	1,652.16	50.45	522.37	2.39	60.52	16.63	208.52	427.73	181.76	2.79
Other financial corporations	2,130.61	48.48	487.13	C	29.95	7.79	192.05	866.35	184.57	3.73
Non-financial corporations	2,976.01	67.26	383.48	8.86	90.31	30.51	461.45	1,073.94	334.04	7.16
Households	6,135.04	208.97	629.69	10.56	103.07	120.67	1,196.72	1,802.22	765.56	22.13
Debt securities issued	3,909.04	139.22	666.53	C	20.03	5.76	423.30	1,387.58	303.71	0.44
of which: subordinated	284.70	5.11	28.71	C	3.77	1.37	52.91	87.77	35.57	C
Derivatives	1,992.98	69.73	611.95	0.08	36.93	9.08	160.88	800.67	109.56	0.09
of which: trading	1,738.22	34.71	590.90	0.08	35.40	7.20	143.98	710.37	82.77	0.01
Provisions ¹⁾	138.82	1.30	35.67	C	1.52	1.35	30.50	33.02	23.58	0.18
Other liabilities ²⁾	1,294.75	10.92	266.44	0.41	17.59	8.21	142.12	627.72	119.53	0.53
Equity	1,519.50	42.68	213.70	4.36	52.73	28.73	246.88	482.14	186.10	3.86
Paid-up capital	649.16	15.95	113.54	C	17.93	52.48	126.96	138.41	104.52	2.24
Reserves	719.79	24.93	86.36	2.39	32.90	-27.24	113.71	268.45	68.70	C
Minority interests	59.90	0.60	5.15	C	C	0.16	22.42	19.24	1.90	C
Other comprehensive income	-36.07	-2.00	-0.10	C	C	0.62	-27.94	10.70	-7.17	0.16
Other ³⁾	126.73	3.21	8.75	0.27	2.96	2.71	11.73	45.34	18.14	0.45
Total liabilities and equity	23,262.69	668.54	4,106.59	31.34	422.21	248.72	3,361.31	7,912.23	2,496.01	41.70

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions)

Liabilities and equity (Q3 2019)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	C	C	129.34	18.34	1,392.74	401.58	175.55	18.71	-	286.88
Central banks	C	C	C	C	48.13	10.33	11.01	C	-	C
General governments	0.33	C	C	0.34	20.18	23.36	5.83	0.40	-	13.54
Credit institutions	C	C	11.07	0.19	76.62	55.24	6.38	0.56	-	C
Other financial corporations	0.37	C	61.22	2.13	188.85	27.64	6.89	0.55	-	21.22
Non-financial corporations	2.39	C	12.95	3.02	306.47	77.95	34.87	C	-	74.67
Households	4.60	C	36.91	C	752.50	207.06	110.57	14.10	-	127.07
Debt securities issued	C	C	9.13	0.30	615.83	61.33	9.19	0.06	-	265.92
<i>of which: subordinated</i>	C	C	0.39	0.30	42.96	11.49	2.70	C	-	C
Derivatives	C	C	3.19	0.04	119.41	8.81	2.54	C	-	C
<i>of which: trading</i>	C	C	1.55	0.02	65.82	7.22	2.14	0.03	-	C
Provisions¹⁾	C	C	0.60	0.14	3.70	3.82	1.80	0.14	-	C
Other liabilities²⁾	0.59	C	2.63	0.35	33.71	8.79	6.59	C	-	48.07
Equity	C	C	12.95	1.82	127.99	45.52	20.36	3.02	-	43.88
Paid-up capital	0.86	C	5.58	0.81	35.35	13.48	9.59	1.68	-	7.30
Reserves	0.28	C	6.03	0.91	66.30	26.09	10.87	1.01	-	36.54
Minority interests	C	C	C	C	1.41	5.61	2.47	C	-	C
Other comprehensive income	C	C	C	C	2.31	-4.99	-3.96	0.02	-	C
Other ³⁾	0.04	C	0.64	0.09	22.62	5.33	1.39	C	-	2.57
Total liabilities and equity	C	C	157.85	21.00	2,293.39	529.85	216.03	22.31	-	705.97

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q3 2019)	Total	Banks with significant domestic exposures ⁴⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁵⁾	Non-EEA Europe ⁶⁾	RoW ⁷⁾
Deposits	14,407.62	972.80	4,911.54	1,284.77	123.08	7,115.43
Central banks	922.04	69.41	305.67	67.28	7.35	472.33
General governments	591.76	25.68	250.77	47.06	11.31	256.93
Credit institutions	1,652.16	77.23	749.81	115.78	11.09	698.26
Other financial corporations	2,130.61	76.30	692.25	104.20	21.22	1,236.63
Non-financial corporations	2,976.01	117.93	863.26	307.00	14.80	1,673.02
Households	6,135.04	606.24	2,049.79	643.46	57.32	2,778.24
Debt securities issued	3,909.04	C	1,357.61	C	C	1,856.55
<i>of which: subordinated</i>	284.70	11.17	85.30	30.76	0.06	157.42
Derivatives	1,992.98	C	473.27	C	C	1,386.93
<i>of which: trading</i>	1,738.22	10.50	362.15	77.39	3.69	1,284.48
Provisions ¹⁾	138.82	7.58	58.32	6.85	0.91	65.16
Other liabilities ²⁾	1,294.75	42.30	272.84	72.81	7.49	899.30
Equity	1,519.50	107.95	520.96	156.12	13.80	720.66
Paid-up capital	649.16	48.73	226.49	59.98	20.91	293.05
Reserves	719.79	49.08	250.83	86.68	-8.20	341.40
Minority interests	59.90	C	7.83	C	C	38.44
Other comprehensive income	-36.07	2.52	-5.35	-11.81	0.20	-21.63
Other ³⁾	126.73	C	41.17	C	C	69.40
Total liabilities and equity	23,262.69	1,313.92	7,594.55	2,122.13	188.06	12,044.03

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

6) European countries not in the EEA.

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

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

(EUR billions)

Liabilities and equity (Q3 2019)	Total	Banks with total assets				G-SIBs ⁴⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Deposits	14,407.62	255.83	1,821.37	1,001.10	4,661.28	6,668.04
Central banks	922.04	6.27	96.66	80.00	271.94	467.18
General governments	591.76	8.88	83.26	54.80	210.75	234.06
Credit institutions	1,652.16	14.62	241.64	139.23	645.44	611.24
Other financial corporations	2,130.61	45.16	276.19	138.80	493.88	1,176.58
Non-financial corporations	2,976.01	45.01	283.20	174.69	967.63	1,505.48
Households	6,135.04	135.89	840.42	413.58	2,071.64	2,673.51
Debt securities issued	3,909.04	42.56	376.23	508.10	1,293.55	1,688.60
<i>of which: subordinated</i>	284.70	1.84	18.28	16.47	115.94	132.17
Derivatives	1,992.98	8.13	104.13	139.42	450.91	1,290.39
<i>of which: trading</i>	1,738.22	6.57	76.87	56.48	404.70	1,193.60
Provisions ¹⁾	138.82	1.59	17.76	10.37	45.54	63.56
Other liabilities ²⁾	1,294.75	7.33	93.18	49.18	260.61	884.44
Equity	1,519.50	30.19	256.46	109.38	464.49	658.98
Paid-up capital	649.16	17.11	145.59	46.04	186.16	254.26
Reserves	719.79	12.18	89.76	63.04	222.60	332.21
Minority interests	59.90	0.10	5.46	2.00	20.67	31.67
Other comprehensive income	-36.07	-0.69	-0.35	-6.66	-12.12	-16.25
Other ³⁾	126.73	1.50	15.99	4.96	47.19	57.09
Total liabilities and equity	23,262.69	345.63	2,669.13	1,817.54	7,176.38	11,254.02

Source: ECB.

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

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q3 2019)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Deposits	14,407.62	8,920.90	5,486.72
Central banks	922.04	541.67	380.36
General governments	591.76	357.57	234.19
Credit institutions	1,652.16	1,005.31	646.85
Other financial corporations	2,130.61	1,395.16	735.45
Non-financial corporations	2,976.01	1,827.42	1,148.59
Households	6,135.04	3,793.77	2,341.28
Debt securities issued	3,909.04	2,705.71	1,203.33
<i>of which: subordinated</i>	284.70	185.36	99.34
Derivatives	1,992.98	1,007.30	985.68
<i>of which: trading</i>	1,738.22	829.84	908.38
Provisions ²⁾	138.82	86.26	52.55
Other liabilities ³⁾	1,294.75	670.41	624.34
Equity	1,519.50	954.26	565.24
Paid-up capital	649.16	338.43	310.73
Reserves	719.79	508.87	210.92
Minority interests	59.90	41.77	18.13
Other comprehensive income	-36.07	-16.25	-19.81
Other ⁴⁾	126.73	81.44	45.28
Total liabilities and equity	23,262.69	14,344.84	8,917.85

Source: ECB.

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

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

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

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

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

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

(EUR millions)

Exposure to General governments	Q4 2018	Q2 2019 ⁵⁾
SSM		
Belgium	123,549.79	121,072.77
Germany	358,736.36	275,360.87
Estonia	687.71	743.63
Ireland	23,421.41	21,774.08
Greece	16,047.06	21,208.88
Spain	351,159.09	337,002.77
France	631,201.67	677,180.95
Italy	362,259.27	427,837.45
Cyprus	7,676.92	8,044.47
Latvia	1,324.03	1,343.37
Lithuania	1,400.78	1,470.79
Luxembourg	23,556.09	23,155.97
Malta	1,728.35	1,348.22
Netherlands	193,161.46	196,542.00
Austria	67,043.07	63,197.79
Portugal	46,172.94	48,475.64
Slovenia	5,539.52	5,095.10
Slovakia	12,238.40	10,561.39
Finland	92,737.47	82,484.29
Non-SSM EEA ¹⁾	211,165.94	235,130.37
Non-EEA Europe ²⁾	31,676.39	31,643.35
RoW ³⁾	369,136.00	380,348.64
Total non-domestic unallocated exposure ⁴⁾	50,966.29	61,836.32
Total exposure	2,982,586.00	3,032,859.09

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 Article 5(b), point 3 of Regulation (EU) No 680/2014, 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 is smaller than the full sample of entities. Specifically, there are 106 banks in the fourth quarter of 2018 and in the second quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

5) This table is based on Template C 33.00.a. Institutions are required to report this template twice a year only, in the second and fourth quarters. The sample of entities and their classification does not change between the second and third quarters.

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

(EUR millions)

Exposure to General governments (Q2 2019)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
SSM										
Belgium	121,072.77	54,558.16	4,336.54	C	1,029.91	C	C	28,558.11	1,047.12	C
Germany	275,360.87	1,027.68	185,428.24	C	1,229.58	C	C	27,371.19	19,820.32	22.07
Estonia	743.63	C	C	565.64	C	C	C	C	C	C
Ireland	21,774.08	1,725.90	471.50	C	12,648.70	C	232.87	3,054.64	969.07	C
Greece	21,208.88	C	1,032.17	C	C	18,728.97	C	290.52	C	C
Spain	337,002.77	7,607.71	7,339.12	C	1,834.51	610.10	257,070.49	17,057.98	33,348.88	C
France	677,180.95	12,941.96	7,648.99	C	3,110.18	C	4,097.11	625,169.54	8,657.14	C
Italy	427,837.45	23,234.60	23,220.66	C	1,591.25	4,019.10	39,211.07	48,865.59	284,541.30	C
Cyprus	8,044.47	C	C	C	C	880.13	C	C	C	7,132.76
Latvia	1,343.37	71.64	331.81	89.08	C	C	C	C	C	C
Lithuania	1,470.79	C	C	378.02	C	C	C	C	43.20	C
Luxembourg	23,155.97	1,385.22	382.45	C	C	1,107.15	C	9,359.57	391.30	C
Malta	1,348.22	C	5.23	C	C	C	C	C	C	C
Netherlands	196,542.00	1,402.89	2,062.45	C	344.58	C	C	4,380.98	577.47	C
Austria	63,197.79	C	11,476.67	C	C	C	C	3,182.22	C	C
Portugal	48,475.64	C	2,497.73	C	C	136.05	14,990.71	4,790.61	1,139.42	C
Slovenia	5,095.10	407.71	183.31	C	C	C	C	568.52	C	C
Slovakia	10,561.39	C	197.06	C	12.88	C	C	378.73	1,047.48	C
Finland	82,484.29	324.80	1,073.49	C	C	C	C	2,760.28	37.23	C
Non-SSM EEA ¹⁾	235,130.37	49,667.88	19,626.25	C	5,061.43	566.47	C	26,393.69	C	C
Non-EEA Europe ²⁾	31,643.35	5.32	2,431.03	C	1.56	437.54	86.13	6,626.97	3,641.44	C
RoW ³⁾	380,348.64	17,720.64	53,424.64	C	2,170.76	C	87,634.94	118,985.72	32,233.56	174.80
Total non-domestic unallocated exposure ⁴⁾	61,836.32	C	22,636.64	C	C	C	C	7,438.86	7,556.77	C
Total exposure	3,032,859.09	179,784.80	345,846.86	1,087.92	31,027.23	28,516.63	438,364.65	935,338.88	440,935.19	12,788.73

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

(EUR millions)

Exposure to General governments (Q2 2019)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁵⁾	Finland
SSM										
Belgium	C	C	1,391.52	C	28,276.92	314.62	136.77	227.30	-	396.17
Germany	C	C	268.39	C	29,463.30	2,131.30	C	C	-	5,426.73
Estonia	C	C	C	C	C	C	C	C	-	C
Ireland	C	C	498.67	C	529.99	462.07	930.14	123.85	-	C
Greece	C	C	C	C	C	C	C	C	-	C
Spain	C	C	1,274.68	C	C	702.35	5,080.31	139.38	-	C
France	C	C	1,988.71	C	11,317.34	682.19	635.71	174.61	-	223.65
Italy	C	C	C	C	334.80	1,199.67	1,174.81	43.71	-	C
Cyprus	C	C	C	C	C	C	C	C	-	C
Latvia	312.79	C	22.05	C	C	49.52	C	53.22	-	C
Lithuania	47.07	C	104.51	C	C	71.46	C	53.17	-	C
Luxembourg	C	C	6,076.17	C	2,846.43	387.82	508.56	C	-	575.10
Malta	C	C	C	C	C	C	C	C	-	C
Netherlands	C	C	73.47	C	186,149.86	159.28	C	109.84	-	C
Austria	C	C	170.27	C	7,309.90	29,252.11	C	142.13	-	C
Portugal	C	C	C	C	38.48	167.72	19,719.08	C	-	C
Slovenia	C	C	47.75	C	C	602.39	C	2,616.79	-	C
Slovakia	C	C	268.03	C	C	5,672.78	C	119.79	-	C
Finland	C	C	62.82	C	7,617.17	145.45	C	68.80	-	69,808.01
Non-SSM EEA ¹⁾	C	C	707.69	C	11,431.72	34,000.97	C	368.07	-	C
Non-EEA Europe ²⁾	C	C	8,755.94	C	2,901.63	5,822.14	C	C	-	C
RoW ³⁾	C	C	1,795.61	C	36,189.27	1,232.82	3,777.68	119.46	-	C
Total non-domestic unallocated exposure ⁴⁾	C	C	433.89	C	8,643.99	202.78	C	119.26	-	C
Total exposure	407.97	C	24,312.00	C	337,914.56	83,263.80	36,691.53	5,238.64	-	128,654.77

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2019)	Total	Banks with total assets				G-SIBs ⁵⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
SSM						
Belgium	121,072.77	2,987.94	C	C	32,008.53	43,970.74
Germany	275,360.87	813.94	33,575.81	14,162.79	160,664.45	66,143.88
Estonia	743.63	565.64	C	C	C	0.06
Ireland	21,774.08	595.20	8,816.12	C	C	3,504.92
Greece	21,208.88	10.74	18,807.24	1.81	1,477.87	911.22
Spain	337,002.77	1,418.52	61,292.30	11,907.10	185,236.30	77,148.54
France	677,180.95	2,692.67	82,568.94	15,010.42	144,985.13	431,923.80
Italy	427,837.45	4,752.40	82,933.50	123,293.27	106,222.14	110,636.14
Cyprus	8,044.47	7,142.35	901.91	C	C	C
Latvia	1,343.37	525.33	141.99	231.73	271.68	172.64
Lithuania	1,470.79	1,104.07	114.35	91.64	C	C
Luxembourg	23,155.97	4,198.04	6,034.44	770.63	2,659.73	9,493.14
Malta	1,348.22	C	C	C	C	4.85
Netherlands	196,542.00	573.65	C	C	22,691.06	13,942.47
Austria	63,197.79	1,410.68	17,774.36	11,837.24	16,067.98	16,107.53
Portugal	48,475.64	197.18	23,460.07	C	C	14,251.01
Slovenia	5,095.10	2,847.29	350.70	94.44	709.26	1,093.42
Slovakia	10,561.39	354.59	C	C	7,033.10	1,006.76
Finland	82,484.29	184.82	C	C	32,549.40	5,464.81
Non-SSM EEA ¹⁾	235,130.37	1,538.47	12,881.06	20,891.22	108,978.95	90,840.67
Non-EEA Europe ²⁾	31,643.35	9,477.96	C	C	6,396.94	6,928.34
RoW ³⁾	380,348.64	1,952.98	14,727.00	22,524.40	112,410.52	228,733.74
Total non-domestic unallocated exposure ⁴⁾	61,836.32	C	5,047.81	C	36,544.75	11,704.99
Total exposure	3,032,859.09	51,599.50	481,389.53	380,014.48	985,809.38	1,134,046.21

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2019)	Total	Banks with low risk	Banks with medium, high risk and non-rated
SSM			
Belgium	121,072.77	111,316.82	9,755.94
Germany	275,360.87	164,878.50	110,482.36
Estonia	743.63	C	C
Ireland	21,774.08	6,618.40	15,155.68
Greece	21,208.88	1,003.30	20,205.59
Spain	337,002.77	206,985.25	130,017.52
France	677,180.95	620,261.68	56,919.27
Italy	427,837.45	149,920.15	277,917.31
Cyprus	8,044.47	C	C
Latvia	1,343.37	881.56	461.81
Lithuania	1,470.79	1,033.30	437.49
Luxembourg	23,155.97	17,314.82	5,841.16
Malta	1,348.22	C	C
Netherlands	196,542.00	191,250.43	5,291.58
Austria	63,197.79	18,924.00	44,273.79
Portugal	48,475.64	17,256.61	31,219.02
Slovenia	5,095.10	682.11	4,412.99
Slovakia	10,561.39	3,865.00	6,696.39
Finland	82,484.29	C	C
Non-SSM EEA ²⁾	235,130.37	101,358.61	133,771.77
Non-EEA Europe ³⁾	31,643.35	16,405.99	15,237.35
RoW ⁴⁾	380,348.64	233,098.75	147,249.89
Total non-domestic unallocated exposure ⁵⁾	61,836.32	45,047.11	16,789.21
Total exposure	3,032,859.09	1,963,645.94	1,069,213.15

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) Risk-based classification using Supervisory Review and Evaluation Process (SREP) results. Non-rated banks are those which have not been assigned a score in a specific SREP cycle, owing for example a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk. Data for the calculation of exposure to general governments for the fourth quarter of 2018 for one significant institution (total assets less than €30 billion) has been excluded due to data quality issues at the cut-off date.

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

3) European countries not in the EEA.

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

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

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

(EUR billions; percentages)

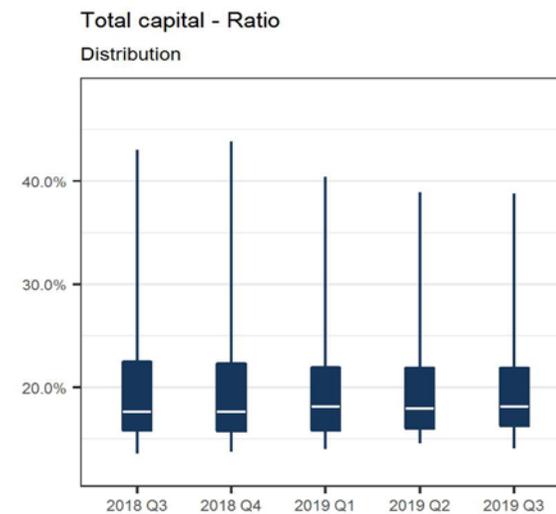
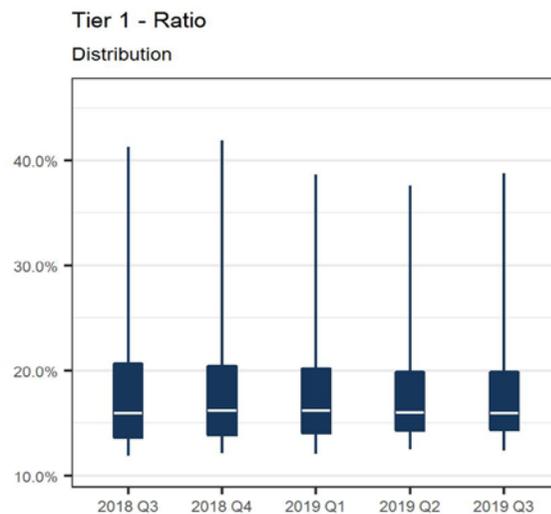
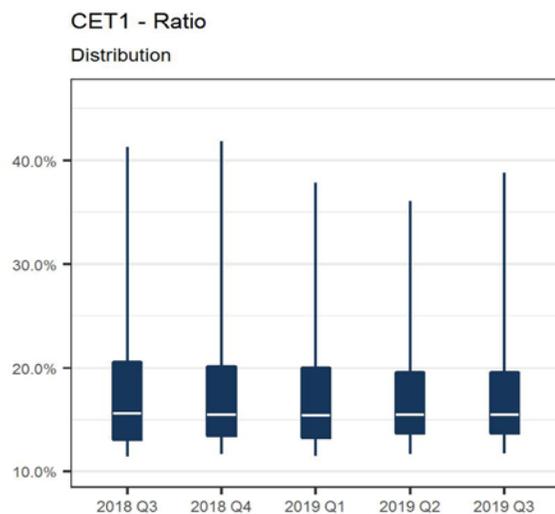
Indicator	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Total risk exposure amount	7,738.13	7,929.79	8,233.35	8,204.82	8,299.68
CET1 ratio ^{1) 2)}	14.19%	14.40%	14.35%	14.33%	14.37%
Tier 1 ratio ²⁾	15.40%	15.60%	15.60%	15.55%	15.58%
Total capital ratio ²⁾	17.83%	18.01%	18.01%	18.00%	18.05%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) CET1 stands for Common Equity Tier 1.

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 (Q3 2019)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	207.48	43.35	20.90%	39.30	18.94%	37.18	17.92%
Germany	1,196.37	214.01	17.89%	184.64	15.43%	170.67	14.27%
Estonia	C	C	27.50%	C	27.50%	C	27.50%
Ireland	228.90	48.98	21.40%	44.79	19.57%	43.33	18.93%
Greece	173.70	29.39	16.92%	27.68	15.93%	27.67	15.93%
Spain	1,474.37	226.18	15.34%	197.11	13.37%	175.67	11.92%
France	2,529.90	459.08	18.15%	392.87	15.53%	367.31	14.52%
Italy	1,100.65	187.62	17.05%	161.66	14.69%	149.95	13.62%
Cyprus	21.08	3.90	18.52%	3.71	17.59%	3.36	15.93%
Latvia	4.78	1.01	21.10%	1.00	20.91%	1.00	20.91%
Lithuania	C	C	C	C	C	C	C
Luxembourg	57.62	11.61	20.14%	11.42	19.82%	11.27	19.56%
Malta	9.08	1.83	20.21%	1.57	17.26%	1.57	17.26%
Netherlands	653.71	151.69	23.20%	123.20	18.85%	107.48	16.44%
Austria	269.50	47.47	17.62%	39.58	14.69%	36.33	13.48%
Portugal	123.05	19.19	15.59%	16.99	13.81%	15.87	12.90%
Slovenia	14.23	2.69	18.88%	2.64	18.56%	2.64	18.56%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	213.82	44.71	20.91%	39.92	18.67%	36.36	17.01%
Total	8,299.68	1,498.10	18.05%	1,293.45	15.58%	1,193.05	14.37%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) There are no significant institutions at the highest level of consolidation in 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 capital ratio and its components by classification (geographical diversification)

(EUR billions; percentages)

Category (Q3 2019)	Total risk exposure amount	Total capital ⁵⁾		Tier 1 ⁵⁾		CET1 ^{5), 6)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with significant domestic exposures ¹⁾	567.24	104.85	18.48%	96.08	16.94%
Banks with largest non-domestic exposures							
SSM	2,851.13	523.49	18.36%	457.83	16.06%	428.43	15.03%
Non-SSM EEA ²⁾	818.57	154.74	18.90%	137.34	16.78%	126.11	15.41%
Non-EEA Europe ³⁾	77.75	13.69	17.61%	12.79	16.45%	12.78	16.43%
RoW ⁴⁾	3,984.99	701.34	17.60%	589.41	14.79%	530.72	13.32%
Total	8,299.68	1,498.10	18.05%	1,293.45	15.58%	1,193.05	14.37%

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

6) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q3 2019)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2),3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with total assets					
<i>Less than €30 billion</i>	140.28	28.45	20.28%	26.62	18.98%	25.80	18.39%
<i>Between €30 billion and €100 billion</i>	1,252.27	243.30	19.43%	224.88	17.96%	220.31	17.59%
<i>Between €100 billion and €200 billion</i>	618.85	111.35	17.99%	98.31	15.89%	93.55	15.12%
<i>More than €200 billion</i>	2,615.01	487.50	18.64%	405.65	15.51%	369.98	14.15%
G-SIBs ¹⁾	3,673.27	627.51	17.08%	537.99	14.65%	483.40	13.16%
Total	8,299.68	1,498.10	18.05%	1,293.45	15.58%	1,193.05	14.37%

Source: ECB.

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

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q3 2019)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2),3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with low risk	5,145.52	927.90	18.03%	800.04	15.55%
Banks with medium, high risk and non-rated	3,154.16	570.21	18.08%	493.41	15.64%	453.84	14.39%
Total	8,299.68	1,498.10	18.05%	1,293.45	15.58%	1,193.05	14.37%

Source: ECB.

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

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

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

3) CET1 stands for Common Equity Tier 1.

T03.02.1 CET1 ratio band by reference period

(number of institutions)

Indicator	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
CET1 ratio ¹⁾ ≤ 10%	1	1	2	3	3
10% < CET1 ratio ≤ 20%	80	81	82	83	84
CET1 ratio > 20%	28	28	30	25	26
Total	109	110	114	111	113

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

T03.02.2 CET1 ratio band by country

(number of institutions)

Country (Q3 2019)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	4	3
Germany	1	15	5
Estonia	-	1	2
Ireland	-	4	2
Greece	-	4	-
Spain	-	12	-
France	-	9	2
Italy	1	11	-
Cyprus	-	2	1
Latvia	1	1	1
Lithuania	-	1	1
Luxembourg	-	2	3
Malta	-	3	-
Netherlands	-	3	3
Austria	-	6	-
Portugal	-	3	-
Slovenia	-	1	2
Slovakia ¹⁾	-	-	-
Finland	-	2	1
Total	3	84	26

Source: ECB.

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

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

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

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

(number of institutions)

Category (Q3 2019)	CET1 ratio ⁵⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures ¹⁾	1	13	5
Banks with largest non-domestic exposures			
SSM	2	42	13
Non-SSM EEA ²⁾	-	12	5
Non-EEA Europe ³⁾	-	4	2
RoW ⁴⁾	-	13	1
Total	3	84	26

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

T03.02.3 CET1 ratio band by classification (size)

(number of institutions)

Category (Q3 2019)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
<i>Less than €30 billion</i>	2	16	10
<i>Between €30 billion and €100 billion</i>	-	33	13
<i>Between €100 billion and €200 billion</i>	1	9	3
<i>More than €200 billion</i>	-	18	-
G-SIBs ¹⁾	-	8	-
Total	3	84	26

Source: ECB.

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

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

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

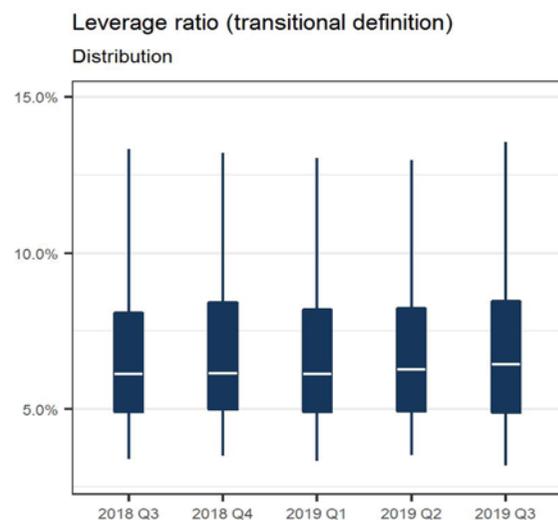
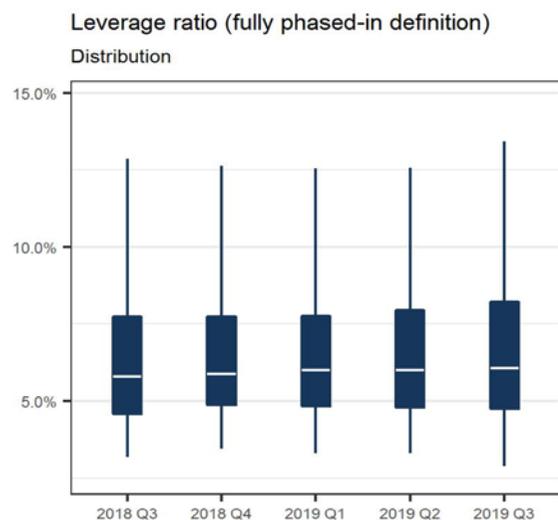
(EUR billions; percentages)

Leverage ratio and its components	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Exposure values	22,592.35	22,606.12	23,957.35	23,742.47	24,062.32
Assets other than derivatives and securities financing transactions	18,566.04	18,761.71	19,809.78	19,567.82	19,816.83
Derivatives	C	C	C	C	C
Securities financing transactions	1,536.38	1,395.66	1,673.44	1,712.37	1,766.95
Off-balance sheet items	1,653.23	1,699.28	1,791.30	1,825.69	1,870.34
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C
Fully phased-in definition					
Tier 1 capital	1,144.39	1,185.55	1,241.78	1,232.41	1,254.69
Total exposure	22,391.53	22,398.89	23,744.26	23,532.50	23,854.76
Exposure values	22,592.35	22,606.12	23,957.35	23,742.47	24,062.32
Asset amount deducted from Tier 1 capital	-200.82	-207.23	-213.09	-209.97	-207.55
Leverage ratio (fully phased-in definition)	5.11%	5.29%	5.23%	5.24%	5.26%
Transitional definition					
Tier 1 capital	1,191.68	1,233.59	1,284.60	1,275.68	1,293.45
Total exposure	22,407.86	22,415.65	23,761.34	23,549.40	23,871.50
Exposure values	22,592.35	22,606.12	23,957.35	23,742.47	24,062.32
Asset amount deducted from Tier 1 capital	-184.49	-190.47	-196.01	-193.08	-190.82
Leverage ratio (transitional definition)	5.32%	5.50%	5.41%	5.42%	5.42%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.



T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q3 2019)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Exposure values	24,062.32	649.84	3,993.47	C	459.38	250.16	3,519.48	7,901.26	2,780.92	43.12
Assets other than derivatives and securities financing transactions	19,816.83	596.86	3,236.14	C	366.98	235.76	3,049.62	6,204.76	2,244.36	41.83
Derivatives	C	C	C	C	C	C	C	C	C	C
Securities financing transactions	1,766.95	45.08	254.94	C	21.10	5.46	153.80	858.69	174.89	0.05
Off-balance sheet items	1,870.34	38.56	283.17	C	61.23	6.37	249.06	664.15	315.96	1.22
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C	C	C	C
Fully phased-in definition										
Tier 1 capital	1,254.69	39.12	178.66	C	42.58	22.44	191.52	388.18	149.80	3.41
Total exposure	23,854.76	646.50	3,971.85	C	452.20	243.13	3,458.23	7,842.30	2,752.87	42.79
Exposure values	24,062.32	649.84	3,993.47	C	459.38	250.16	3,519.48	7,901.26	2,780.92	43.12
Asset amount deducted from Tier 1 capital	-207.55	-3.34	-21.61	C	-7.18	-7.03	-61.26	-58.96	-28.05	-0.33
Leverage ratio (fully phased-in definition)	5.26%	6.05%	4.50%	C	9.42%	9.23%	5.54%	4.95%	5.44%	7.97%
Transitional definition										
Tier 1 capital	1,293.45	39.30	184.64	C	44.79	27.68	197.11	392.87	161.66	3.71
Total exposure	23,871.50	646.50	3,971.86	C	454.24	248.03	3,461.37	7,842.30	2,759.24	43.00
Exposure values	24,062.32	649.84	3,993.47	C	459.38	250.16	3,519.48	7,901.26	2,780.92	43.12
Asset amount deducted from Tier 1 capital	-190.82	-3.34	-21.61	C	-5.14	-2.13	-58.12	-58.96	-21.67	-0.12
Leverage ratio (transitional definition)	5.42%	6.08%	4.65%	C	9.86%	11.16%	5.69%	5.01%	5.86%	8.62%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q3 2019)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁾	Finland
Exposure values	10.63	C	165.04	21.87	2,669.95	577.91	225.77	25.13	-	716.61
Assets other than derivatives and securities financing transactions	9.93	C	148.36	20.98	2,290.07	495.57	212.29	22.25	-	592.29
Derivatives	C	C	C	C	C	C	C	C	-	C
Securities financing transactions	C	C	8.61	C	154.50	40.99	0.23	C	-	C
Off-balance sheet items	0.61	C	6.15	0.86	148.18	32.46	11.70	2.83	-	45.12
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C	C	-	C
Fully phased-in definition										
Tier 1 capital	1.00	C	11.42	1.55	120.88	39.48	16.76	2.64	-	39.86
Total exposure	10.58	C	163.82	21.71	2,662.27	574.37	223.91	25.02	-	711.56
Exposure values	10.63	C	165.04	21.87	2,669.95	577.91	225.77	25.13	-	716.61
Asset amount deducted from Tier 1 capital	-0.06	C	-1.22	-0.16	-7.68	-3.54	-1.87	-0.11	-	-5.05
Leverage ratio (fully phased-in definition)	9.44%	C	6.97%	7.16%	4.54%	6.87%	7.48%	10.56%	-	5.60%
Transitional definition										
Tier 1 capital	1.00	C	11.42	1.57	123.20	39.58	16.99	2.64	-	39.92
Total exposure	10.58	C	163.82	21.72	2,662.27	574.37	223.96	25.02	-	711.56
Exposure values	10.63	C	165.04	21.87	2,669.95	577.91	225.77	25.13	-	716.61
Asset amount deducted from Tier 1 capital	-0.06	C	-1.22	-0.15	-7.68	-3.54	-1.82	-0.11	-	-5.05
Leverage ratio (transitional definition)	9.45%	C	6.97%	7.21%	4.63%	6.89%	7.59%	10.56%	-	5.61%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.3 Leverage ratios by classification (geographical diversification)

(EUR billions; percentages)

Leverage ratio and its components (Q3 2019)	Total	Banks with significant domestic exposures ¹⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ²⁾	Non-EEA Europe ³⁾	RoW ⁴⁾
Exposure values	24,062.32	1,366.10	8,163.92	2,189.93	190.97	12,151.40
Assets other than derivatives and securities financing transactions	19,816.83	1,278.12	6,967.27	1,910.11	177.95	9,483.38
Derivatives	C	C	C	C	C	C
Securities financing transactions	1,766.95	35.42	431.61	131.95	1.91	1,166.06
Off-balance sheet items	1,870.34	77.76	686.82	114.40	10.93	980.44
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C
Fully phased-in definition						
Tier 1 capital	1,254.69	92.72	442.83	131.74	11.46	575.94
Total exposure	23,854.76	1,353.91	8,112.98	2,167.01	189.04	12,031.82
Exposure values	24,062.32	C	8,163.92	C	C	12,151.40
Asset amount deducted from Tier 1 capital	-207.55	C	-50.94	C	C	-119.58
Leverage ratio (fully phased-in definition)	5.26%	6.85%	5.46%	6.08%	6.06%	4.79%
Transitional definition						
Tier 1 capital	1,293.45	96.08	457.83	137.34	12.79	589.41
Total exposure	23,871.50	1,356.86	8,118.75	2,172.18	189.66	12,034.06
Exposure values	24,062.32	1,366.10	8,163.92	2,189.93	190.97	12,151.40
Asset amount deducted from Tier 1 capital	-190.82	-9.24	-45.18	-17.75	-1.31	-117.34
Leverage ratio (transitional definition)	5.42%	7.08%	5.64%	6.32%	6.74%	4.90%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

T03.03.3 Leverage ratios by classification (size)

(EUR billions; percentages)

Leverage ratio and its components (Q3 2019)	Total	Banks with total assets				G-SIBs ¹⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Exposure values	24,062.32	363.68	2,773.90	1,844.92	7,479.57	11,600.24
Assets other than derivatives and securities financing transactions	19,816.83	331.35	2,473.49	1,692.73	6,349.63	8,969.63
Derivatives	C	C	C	C	C	C
Securities financing transactions	1,766.95	9.91	76.40	72.78	432.45	1,175.42
Off-balance sheet items	1,870.34	15.19	173.64	110.05	556.61	1,014.84
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C
Fully phased-in definition						
Tier 1 capital	1,254.69	26.00	214.74	93.05	396.19	524.70
Total exposure	23,854.76	360.60	2,747.44	1,830.65	7,423.43	11,492.64
Exposure values	24,062.32	363.68	2,773.90	1,844.92	7,479.57	11,600.24
Asset amount deducted from Tier 1 capital	-207.55	-3.08	-26.46	-14.27	-56.14	-107.60
Leverage ratio (fully phased-in definition)	5.26%	7.21%	7.82%	5.08%	5.34%	4.57%
Transitional definition						
Tier 1 capital	1,293.45	26.62	224.89	98.32	405.65	537.98
Total exposure	23,871.50	360.82	2,755.32	1,834.02	7,428.70	11,492.64
Exposure values	24,062.32	363.68	2,773.90	1,844.92	7,479.57	11,600.24
Asset amount deducted from Tier 1 capital	-190.82	-2.86	-18.59	-10.90	-50.87	-107.60
Leverage ratio (transitional definition)	5.42%	7.38%	8.16%	5.36%	5.46%	4.68%

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.

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

(EUR billions; percentages)

Leverage ratio and its components (Q3 2019)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Exposure values	24,062.32	14,958.69	9,103.63
Assets other than derivatives and securities financing transactions	19,816.83	12,487.66	7,329.16
Derivatives	C	C	C
Securities financing transactions	1,766.95	1,099.07	667.88
Off-balance sheet items	1,870.34	1,116.73	753.60
Deductions of exposures to public sector entities funding general interest investments	C	C	C
Fully phased-in definition			
Tier 1 capital	1,254.69	783.45	471.24
Total exposure	23,854.76	14,826.00	9,028.76
Exposure values	24,062.32	14,958.69	9,103.63
Asset amount deducted from Tier 1 capital	-207.55	-132.69	-74.87
Leverage ratio (fully phased-in definition)	5.26%	5.28%	5.22%
Transitional definition			
Tier 1 capital	1,293.45	800.04	493.42
Total exposure	23,871.50	14,830.35	9,041.14
Exposure values	24,062.32	14,958.69	9,103.63
Asset amount deducted from Tier 1 capital	-190.82	-128.34	-62.48
Leverage ratio (transitional definition)	5.42%	5.39%	5.46%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.04.1 Leverage ratio band by reference period

(number of institutions)

Indicator	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
LR ¹⁾ ≤ 3%	4	4	4	4	6
3% < LR ≤ 6%	53	53	53	51	48
LR > 6%	52	52	57	56	59
Total	109	109	114	111	113

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) LR stands for Leverage Ratio.

T03.04.2 Leverage ratio band by country

(number of institutions)

Category (Q3 2019)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	5	2
Germany	1	12	8
Estonia	-	-	3
Ireland	-	1	5
Greece	-	-	4
Spain	-	8	4
France	2	6	3
Italy	1	7	4
Cyprus	-	-	3
Latvia	1	-	2
Lithuania	-	-	2
Luxembourg	-	3	2
Malta	-	-	3
Netherlands	1	4	1
Austria	-	-	6
Portugal	-	-	3
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	2	1
Total	6	48	59

Source: ECB.

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

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

2) LR stands for Leverage Ratio.

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

(number of institutions)

Category (Q3 2019)	LR ⁵⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures ¹⁾	2	7	10
Banks with largest non-domestic exposures			
SSM	4	24	29
Non-SSM EEA ²⁾	-	5	12
Non-EEA Europe ³⁾	-	3	3
RoW ⁴⁾	-	9	5
Total	6	48	59

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

5) LR stands for Leverage Ratio.

T03.04.3 Leverage ratio band by classification (size)

(number of institutions)

Category (Q3 2019)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
<i>Less than €30 billion</i>	3	5	20
<i>Between €30 billion and €100 billion</i>	1	16	29
<i>Between €100 billion and €200 billion</i>	2	6	5
<i>More than €200 billion</i>	-	13	5
G-SIBs ¹⁾	-	8	-
Total	6	48	59

Source: ECB.

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

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

2) LR stands for Leverage Ratio.

T03.05.1 Risk exposures composition by reference period

(EUR billions; percentages)

Risk exposures	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Credit risk-weighted exposure amounts	6,571.54	6,690.83	6,984.96	6,959.38	7,030.41
Standardised approach (SA)	2,788.69	2,811.51	3,005.35	2,931.56	2,930.19
<i>of which: exposures to institutions</i>	131.24	126.56	135.94	112.96	114.49
<i>of which: exposures to corporates</i>	978.92	997.93	1,073.36	1,026.83	1,018.05
<i>of which: exposures to retail</i>	504.95	517.06	540.34	536.37	538.68
<i>of which: exposures secured by mortgages on immovable property</i>	299.75	303.52	320.82	324.53	326.10
Internal ratings based approach (IRB)	3,776.27	3,873.41	3,973.81	4,021.07	4,093.91
<i>of which: exposures to institutions</i>	218.38	211.01	221.14	221.45	220.00
<i>of which: exposures to corporates</i> ¹⁾	2,055.02	2,134.73	2,195.52	2,240.34	2,268.44
<i>of which: exposures to retail</i> ²⁾	358.89	370.33	372.70	378.98	386.08
<i>of which: exposures to retail secured by real estate</i> ³⁾	516.26	530.82	527.73	531.48	529.66
Risk exposure for contributions to the default fund of a CCP ⁴⁾	6.58	5.91	5.80	6.75	6.31
Settlement/delivery risk exposure amount	0.10	0.27	0.24	0.53	0.51
Market risk exposure amount	256.66	280.94	270.49	261.56	276.10
Market risk exposure under SA ⁵⁾	92.23	93.08	95.50	91.83	95.30
Market risk exposure under IM approach ⁶⁾	164.42	187.86	174.99	169.73	180.80
Operational risk exposure amount	809.88	836.06	845.89	850.65	850.17
Operational risk exposure under BIA ⁷⁾	42.43	44.10	57.94	55.70	57.34
Operational risk exposure under TSA/ASA ⁸⁾	313.59	330.33	334.24	334.46	335.71
Operational risk exposure under AMA ⁹⁾	453.87	461.63	453.71	460.49	457.13
Risk exposure for credit valuation adjustment	62.74	59.74	62.67	60.69	62.04
Other ¹⁰⁾	37.21	61.95	69.10	72.01	80.45
Total risk exposure amount	7,738.13	7,929.79	8,233.35	8,204.82	8,299.68

Risk weights SA vs. IRB - Credit Risk ¹¹⁾	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Standardised approach (SA)					
<i>Risk weights of exposures to institutions</i>	16.11%	15.71%	15.86%	14.90%	14.72%
<i>Risk weights of exposures to corporates</i>	92.03%	92.38%	92.32%	92.32%	92.29%
<i>Risk weights of exposures to retail</i>	70.61%	70.58%	70.27%	70.12%	70.29%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	40.83%	40.80%	40.72%	40.96%	41.03%
Internal ratings based approach (IRB)					
<i>Risk weights of exposures to institutions</i>	18.32%	18.45%	18.18%	17.78%	17.59%
<i>Risk weights of exposures to corporates</i> ¹⁾	44.82%	45.52%	45.40%	45.85%	45.97%
<i>Risk weights of exposures to retail</i> ²⁾	28.54%	28.54%	28.07%	28.33%	28.47%
<i>Risk weights of exposures to retail secured by real estate</i> ³⁾	14.99%	14.77%	14.51%	14.53%	14.34%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) This category includes "corporates – SME", "corporates – specialised lending" and "corporates – other".

2) This category includes "retail – qualifying revolving", "retail – other SME" and "Retail – other non-SME".

3) This category includes "retail – secured by real estate SME" and "retail – secured by real estate non-SME".

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

10) 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".

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

T03.05.2 Risk exposures composition by country/1

(EUR billions; percentages)

Risk exposures (Q3 2019)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Credit risk-weighted exposure amounts	7,030.41	167.69	943.39	C	198.84	155.87	1,272.59	2,182.00	954.37	18.23
Standardised approach (SA)	2,930.19	35.26	213.17	C	126.95	139.33	773.76	860.38	463.41	18.23
<i>of which: exposures to institutions</i>	114.49	1.70	9.32	0.11	4.03	2.13	20.37	35.13	24.30	0.44
<i>of which: exposures to corporates</i>	1,018.05	12.27	89.56	C	78.15	31.07	213.22	327.16	143.04	5.72
<i>of which: exposures to retail</i>	538.68	2.02	53.47	1.14	8.75	8.79	181.82	164.09	69.00	2.02
<i>of which: exposures secured by mortgages on immovable property</i>	326.10	1.01	14.90	C	13.13	18.22	115.01	83.41	30.86	1.64
Internal ratings based approach (IRB)	4,093.91	132.25	728.44	4.96	C	C	498.44	1,318.95	490.60	C
<i>of which: exposures to institutions</i>	220.00	8.57	67.04	C	3.93	C	18.10	54.39	28.74	C
<i>of which: exposures to corporates ¹⁾</i>	2,268.44	62.62	442.68	3.57	34.76	C	257.62	641.82	323.42	C
<i>of which: exposures to retail ²⁾</i>	386.08	5.92	49.29	0.46	4.71	C	67.09	164.88	35.24	C
<i>of which: exposures to retail secured by real estate ³⁾</i>	529.66	20.29	50.79	0.79	26.06	C	91.44	144.45	60.19	C
Risk exposure for contributions to the default fund of a CCP ⁴⁾	6.31	0.18	1.77	C	C	C	0.40	2.67	0.36	C
Settlement/delivery risk exposure amount	0.51	C	0.25	C	C	C	0.02	0.02	0.06	C
Market risk exposure amount	276.10	5.57	71.17	0.05	4.78	3.98	51.02	69.53	39.50	C
Market risk exposure under SA ⁵⁾	95.30	1.49	20.67	C	C	1.22	23.07	21.76	11.37	C
Market risk exposure under IM approach ⁶⁾	180.80	4.08	50.50	C	C	2.76	27.94	47.77	28.12	C
Operational risk exposure amount	850.17	C	149.66	1.21	21.25	12.57	138.24	255.98	92.62	2.76
Operational risk exposure under BIA ⁷⁾	57.34	1.51	7.47	C	C	C	C	9.25	18.31	C
Operational risk exposure under TSA/ASA ⁸⁾	335.71	16.59	37.00	C	21.25	12.57	105.85	78.41	17.80	1.98
Operational risk exposure under AMA ⁹⁾	457.13	C	105.18	C	C	C	C	168.32	56.51	C
Risk exposure for credit valuation adjustment	62.04	5.31	20.69	C	3.04	0.24	5.14	14.93	4.92	0.02
Other ¹⁰⁾	80.45	10.81	11.22	C	C	C	7.36	7.44	9.19	C
Total risk exposure amount	8,299.68	207.48	1,196.37	C	228.90	173.70	1,474.37	2,529.90	1,100.65	21.08

Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q3 2019)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Standardised approach (SA)										
<i>Risk weights of exposures to institutions</i>	14.72%	17.06%	3.87%	24.21%	44.25%	15.28%	28.50%	13.87%	27.85%	27.44%
<i>Risk weights of exposures to corporates</i>	92.29%	77.99%	91.48%	C	91.79%	99.45%	97.07%	86.94%	95.88%	99.52%
<i>Risk weights of exposures to retail</i>	70.29%	66.09%	73.26%	65.01%	73.67%	69.72%	70.25%	70.12%	68.35%	71.34%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	41.03%	45.61%	38.00%	C	62.49%	44.23%	38.08%	44.04%	37.49%	39.99%
Internal ratings based approach (IRB)										
<i>Risk weights of exposures to institutions</i>	17.59%	9.12%	19.66%	C	14.47%	C	13.30%	14.69%	35.32%	-
<i>Risk weights of exposures to corporates ¹⁾</i>	45.97%	43.09%	38.97%	C	73.87%	C	55.30%	44.93%	49.93%	-
<i>Risk weights of exposures to retail ²⁾</i>	28.47%	19.21%	29.85%	C	48.28%	C	43.73%	23.54%	28.20%	-
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	14.34%	12.66%	13.83%	C	29.26%	C	15.52%	13.10%	18.93%	-

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) This category includes "corporates – SME", "corporates – specialised lending" and "corporates – other".

2) This category includes "retail – qualifying revolving", "retail – other SME" and "Retail – other non-SME".

3) This category includes "retail – secured by real estate SME" and "retail – secured by real estate non-SME".

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

10) 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".

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

T03.05.2 Risk exposures composition by country/2

(EUR billions; percentages)

Risk exposures (Q3 2019)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹²⁾	Finland
Credit risk-weighted exposure amounts	4.23	C	51.39	8.14	528.43	231.11	108.10	12.22	-	174.71
Standardised approach (SA)	0.51	C	28.51	8.14	63.08	99.02	60.56	12.22	-	18.64
<i>of which: exposures to institutions</i>	C	C	8.25	0.72	2.78	2.34	1.55	0.42	-	0.73
<i>of which: exposures to corporates</i>	C	C	17.23	3.13	26.64	36.84	21.40	3.79	-	4.55
<i>of which: exposures to retail</i>	0.09	C	C	C	13.43	15.96	7.89	4.56	-	4.74
<i>of which: exposures secured by mortgages on immovable property</i>	C	C	0.47	2.13	C	18.93	12.21	0.73	-	C
Internal ratings based approach (IRB)	C	C	C	C	464.52 C	C	C	C	-	C
<i>of which: exposures to institutions</i>	C	C	C	C	20.60	5.30	C	C	-	6.60
<i>of which: exposures to corporates ¹⁾</i>	2.37	C	8.81	C	267.73	89.23	20.48	C	-	100.52
<i>of which: exposures to retail ²⁾</i>	0.47	C	1.13	C	27.25	14.16	2.15	C	-	11.29
<i>of which: exposures to retail secured by real estate ³⁾</i>	0.71	C	2.16	C	83.15	12.08	5.99	C	-	25.31
Risk exposure for contributions to the default fund of a CCP ⁴⁾	C	C	C	C	0.82	C	C	C	-	C
Settlement/delivery risk exposure amount	C	C	C	C	C	C	C	C	-	C
Market risk exposure amount	0.02	C	0.59	C	12.45	6.63	4.44	C	-	5.65
Market risk exposure under SA ⁵⁾	C	C	C	C	0.79	3.24	C	C	-	C
Market risk exposure under IM approach ⁶⁾	C	C	C	C	11.66	3.39	C	C	-	C
Operational risk exposure amount	0.53	C	4.11	0.85	93.75	27.10	9.15	1.43	-	20.35
Operational risk exposure under BIA ⁷⁾	C	C	C	0.59	C	4.63	C	1.43	-	C
Operational risk exposure under TSA/ASA ⁸⁾	C	C	3.36	C	C	7.46	9.15	C	-	19.93
Operational risk exposure under AMA ⁹⁾	C	C	C	C	89.99	15.01	C	C	-	C
Risk exposure for credit valuation adjustment	0.00	C	0.41	0.00	4.44	1.10	0.45	0.01	-	1.32
Other ¹⁰⁾	C	C	C	C	C	C	C	C	-	C
Total risk exposure amount	4.78	C	57.62	9.08	653.71	269.50	123.05	14.23	-	213.82

Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q3 2019)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹²⁾	Finland
Standardised approach (SA)										
<i>Risk weights of exposures to institutions</i>	C	C	21.07%	28.22%	13.82%	16.30%	25.84%	32.94%	-	12.08%
<i>Risk weights of exposures to corporates</i>	C	C	96.78%	95.22%	95.21%	97.09%	98.24%	98.37%	-	99.22%
<i>Risk weights of exposures to retail</i>	66.37%	C	C	C	71.85%	69.41%	68.12%	71.35%	-	74.09%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	C	C	C	44.86%	C	43.73%	C	38.55%	-	C
Internal ratings based approach (IRB)										
<i>Risk weights of exposures to institutions</i>	C	C	C	-	18.45%	21.20%	C	-	-	C
<i>Risk weights of exposures to corporates ¹⁾</i>	C	C	C	-	40.19%	64.01%	C	-	-	C
<i>Risk weights of exposures to retail ²⁾</i>	C	C	C	-	37.14%	38.40%	C	-	-	C
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	C	C	C	-	11.50%	17.18%	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) This category includes "corporates – SME", "corporates – specialised lending" and "corporates – other".

2) This category includes "retail – qualifying revolving", "retail – other SME" and "Retail – other non-SME".

3) This category includes "retail – secured by real estate SME" and "retail – secured by real estate non-SME".

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

10) 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".

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

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

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

(EUR billions; percentages)

Risk exposures (Q3 2019)	Total	Banks with significant domestic exposures ¹²⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ¹³⁾	Non-EEA Europe ¹⁴⁾	RoW ¹⁵⁾
Credit risk-weighted exposure amounts	7,030.41	514.49	2,458.54	690.70	68.14	3,298.53
Standardised approach (SA)	2,930.19	399.46	961.88	242.52	55.60	1,270.71
<i>of which: exposures to institutions</i>	114.49	22.12	43.78	4.84	3.32	40.44
<i>of which: exposures to corporates</i>	1,018.05	109.72	367.60	65.64	18.82	456.28
<i>of which: exposures to retail</i>	538.68	57.99	162.86	34.08	5.76	278.00
<i>of which: exposures secured by mortgages on immovable property</i>	326.10	75.38	77.57	37.83	5.47	129.87
Internal ratings based approach (IRB)	4,093.91	C	1,494.90	C	C	2,023.88
<i>of which: exposures to institutions</i>	220.00	C	94.03	18.19	C	104.14
<i>of which: exposures to corporates ¹⁾</i>	2,268.44	64.42	860.33	266.78	8.16	1,068.74
<i>of which: exposures to retail ²⁾</i>	386.08	C	101.00	38.23	C	228.50
<i>of which: exposures to retail secured by real estate ³⁾</i>	529.66	27.30	174.12	75.63	2.85	249.75
Risk exposure for contributions to the default fund of a CCP ⁴⁾	6.31	C	1.76	C	C	3.93
Settlement/delivery risk exposure amount	0.51	C	0.23	C	C	0.06
Market risk exposure amount	276.10	5.60	93.75	18.70	2.34	155.71
Market risk exposure under SA ⁵⁾	95.30	C	38.94	C	C	43.55
Market risk exposure under IM approach ⁶⁾	180.80	C	54.81	C	C	112.16
Operational risk exposure amount	850.17	45.64	243.66	82.45	6.70	471.71
Operational risk exposure under BIA ⁷⁾	57.34	18.25	19.38	5.12	1.29	13.30
Operational risk exposure under TSA/ASA ⁸⁾	335.71	C	104.32	C	C	138.87
Operational risk exposure under AMA ⁹⁾	457.13	C	119.97	C	C	319.55
Risk exposure for credit valuation adjustment	62.04	1.12	24.45	5.65	0.54	30.27
Other ¹⁰⁾	80.45	C	30.49	C	C	28.71
Total risk exposure amount	8,299.68	567.24	2,851.13	818.57	77.75	3,984.99

Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q3 2019)	Total	Banks with significant domestic exposures ¹²⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ¹³⁾	Non-EEA Europe ¹⁴⁾	RoW ¹⁵⁾
Standardised approach (SA)						
<i>Risk weights of exposures to institutions</i>	14.72%	27.21%	13.34%	17.87%	21.40%	12.41%
<i>Risk weights of exposures to corporates</i>	92.29%	90.00%	93.42%	95.61%	98.53%	91.26%
<i>Risk weights of exposures to retail</i>	70.29%	66.00%	70.81%	71.87%	70.29%	70.76%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	41.03%	38.02%	40.11%	46.05%	37.81%	42.37%
Internal ratings based approach (IRB)						
<i>Risk weights of exposures to institutions</i>	17.59%	31.77%	17.45%	18.52%	C	17.28%
<i>Risk weights of exposures to corporates ¹⁾</i>	45.97%	58.26%	47.43%	56.12%	C	42.56%
<i>Risk weights of exposures to retail ²⁾</i>	28.47%	31.18%	24.30%	34.02%	C	29.79%
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	14.34%	22.94%	14.67%	16.69%	C	13.13%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) This category includes "corporates – SME", "corporates – specialised lending" and "corporates – other".

2) This category includes "retail – qualifying revolving", "retail – other SME" and "Retail – other non-SME".

3) This category includes "retail – secured by real estate SME" and "retail – secured by real estate non-SME".

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

10) 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".

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

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

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

14) European countries not in the EEA.

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

T03.05.3 Risk exposures composition by classification (size)

(EUR billions; percentages)

Risk exposures (Q3 2019)	Total	Total assets				G-SIBs ¹²⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Credit risk-weighted exposure amounts	7,030.41	119.15	1,114.57	523.51	2,208.18	3,065.00
Standardised approach (SA)	2,930.19	94.28	819.45	215.00	677.95	1,123.52
<i>of which: exposures to institutions</i>	114.49	5.41	37.27	12.56	29.01	30.25
<i>of which: exposures to corporates</i>	1,018.05	30.87	299.30	70.65	231.54	385.69
<i>of which: exposures to retail</i>	538.68	14.81	117.19	27.12	121.02	258.53
<i>of which: exposures secured by mortgages on immovable property</i>	326.10	14.13	111.47	21.13	61.97	117.40
Internal ratings based approach (IRB)	4,093.91	C	294.97	C	C	1,938.02
<i>of which: exposures to institutions</i>	220.00	1.37	17.21	15.01	100.73	85.67
<i>of which: exposures to corporates ¹⁾</i>	2,268.44	13.67	156.55	204.02	858.32	1,035.88
<i>of which: exposures to retail ²⁾</i>	386.08	2.38	33.09	20.71	113.30	216.60
<i>of which: exposures to retail secured by real estate ³⁾</i>	529.66	6.22	51.53	37.82	180.53	253.56
Risk exposure for contributions to the default fund of a CCP ⁴⁾	6.31	C	0.15	C	C	3.46
Settlement/delivery risk exposure amount	0.51	C	0.07	C	C	0.09
Market risk exposure amount	276.10	1.72	21.51	24.86	93.80	134.20
Market risk exposure under SA ⁵⁾	95.30	C	C	C	29.59	33.47
Market risk exposure under IM approach ⁶⁾	180.80	C	C	C	64.21	100.73
Operational risk exposure amount	850.17	15.64	98.34	54.69	255.30	426.20
Operational risk exposure under BIA ⁷⁾	57.34	C	C	C	13.73	7.42
Operational risk exposure under TSA/ASA ⁸⁾	335.71	8.66	74.86	25.08	102.44	124.66
Operational risk exposure under AMA ⁹⁾	457.13	C	C	C	139.14	294.12
Risk exposure for credit valuation adjustment	62.04	1.17	9.81	9.06	19.62	22.38
Other ¹⁰⁾	80.45	C	7.97	C	C	25.39
Total risk exposure amount	8,299.68	140.28	1,252.27	618.85	2,615.01	3,673.27

Risk weights SA vs. IRB - Credit Risk ¹¹⁾ (Q3 2019)	Total	Total assets				G-SIBs ¹²⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Standardised approach (SA)						
<i>Risk weights of exposures to institutions</i>	14.72%	25.93%	22.92%	18.16%	10.62%	12.00%
<i>Risk weights of exposures to corporates</i>	92.29%	93.36%	94.79%	91.47%	92.03%	90.64%
<i>Risk weights of exposures to retail</i>	70.29%	68.83%	69.80%	66.74%	70.62%	70.84%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	41.03%	38.17%	40.74%	41.83%	38.03%	43.38%
Internal ratings based approach (IRB)						
<i>Risk weights of exposures to institutions</i>	17.59%	14.61%	14.08%	10.97%	20.35%	17.57%
<i>Risk weights of exposures to corporates ¹⁾</i>	45.97%	62.74%	47.69%	54.12%	47.44%	43.19%
<i>Risk weights of exposures to retail ²⁾</i>	28.47%	29.45%	30.66%	28.43%	24.65%	30.61%
<i>Risk weights of exposures to retail secured by real estate ³⁾</i>	14.34%	14.06%	17.96%	16.61%	13.18%	14.36%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) This category includes "corporates – SME", "corporates – specialised lending" and "corporates – other".

2) This category includes "retail – qualifying revolving", "retail – other SME" and "Retail – other non-SME".

3) This category includes "retail – secured by real estate SME" and "retail – secured by real estate non-SME".

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

7) BIA stands for basic indicator approach.

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

9) AMA stands for advanced measurement approach.

10) 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".

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

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

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

(EUR billions; percentages)

Risk exposures (Q3 2019)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Credit risk-weighted exposure amounts	7,030.41	4,425.42	2,604.99
Standardised approach (SA)	2,930.19	1,702.75	1,227.44
<i>of which: exposures to institutions</i>	114.49	56.87	57.63
<i>of which: exposures to corporates</i>	1,018.05	607.58	410.47
<i>of which: exposures to retail</i>	538.68	376.61	162.07
<i>of which: exposures secured by mortgages on immovable property</i>	326.10	171.88	154.23
Internal ratings based approach (IRB)	4,093.91	2,718.32	1,375.60
<i>of which: exposures to institutions</i>	220.00	141.40	78.60
<i>of which: exposures to corporates</i> ²⁾	2,268.44	1,429.40	839.05
<i>of which: exposures to retail</i> ³⁾	386.08	271.57	114.51
<i>of which: exposures to retail secured by real estate</i> ⁴⁾	529.66	335.74	193.91
Risk exposure for contributions to the default fund of a CCP ⁵⁾	6.31	4.36	1.95
Settlement/delivery risk exposure amount	0.51	0.12	0.38
Market risk exposure amount	276.10	168.53	107.57
Market risk exposure under SA ⁶⁾	95.30	62.96	32.34
Market risk exposure under IM approach ⁷⁾	180.80	105.57	75.23
Operational risk exposure amount	850.17	488.40	361.77
Operational risk exposure under BIA ⁸⁾	57.34	31.23	26.11
Operational risk exposure under TSA/ASA ⁹⁾	335.71	209.74	125.97
Operational risk exposure under AMA ¹⁰⁾	457.13	247.44	209.69
Risk exposure for credit valuation adjustment	62.04	30.20	31.84
Other ¹¹⁾	80.45	32.85	47.60
Total risk exposure amount	8,299.68	5,145.52	3,154.16

Risk weights SA vs. IRB - Credit Risk ¹²⁾ (Q3 2019)	Total	Low risk banks	Medium, high risk and non-rated banks
Standardised approach (SA)			
<i>Risk weights of exposures to institutions</i>	14.72%	11.89%	19.24%
<i>Risk weights of exposures to corporates</i>	92.29%	91.93%	92.83%
<i>Risk weights of exposures to retail</i>	70.29%	70.84%	69.04%
<i>Risk weights of exposures secured by mortgages on immovable property</i>	41.03%	41.92%	40.08%
Internal ratings based approach (IRB)			
<i>Risk weights of exposures to institutions</i>	17.59%	16.06%	21.22%
<i>Risk weights of exposures to corporates</i> ²⁾	45.97%	47.11%	44.15%
<i>Risk weights of exposures to retail</i> ³⁾	28.47%	27.50%	31.08%
<i>Risk weights of exposures to retail secured by real estate</i> ⁴⁾	14.34%	13.42%	16.26%

Source: ECB.

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

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

2) This category includes "corporates – SME", "corporates – specialised lending" and "corporates – other".

3) This category includes "retail – qualifying revolving", "retail – other SME" and "Retail – other non-SME".

4) This category includes "retail – secured by real estate SME" and "retail – secured by real estate non-SME".

5) CCP stands for central counterparty.

6) SA stands for standardised approach.

7) IM stands for internal model.

8) BIA stands for basic indicator approach.

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

10) AMA stands for advanced measurement approach.

11) 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".

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

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

(EUR billions; percentages)

Parameters and type of counterparty (Q3 2019)	Residence of the obligor ¹⁾													
	AT	BE	CH	CZ	DE	ES	FI	FR	GB	IE	IT	LU	NL	US
PD assigned to the obligor grade or pool (%)														
Institutions	0.14%	0.09%	0.07%	0.29%	0.14%	0.27%	0.10%	0.12%	0.12%	0.22%	1.01%	0.25%	1.82%	0.26%
Corporates	1.15%	1.85%	1.14%	1.77%	1.09%	2.54%	1.28%	1.67%	0.82%	1.63%	6.16%	1.11%	1.94%	1.28%
of which: SME	2.17%	2.61%	0.83%	2.30%	1.16%	2.64%	1.70%	2.63%	2.56%	3.13%	9.73%	1.86%	2.68%	2.83%
Retail	1.51%	1.16%	0.84%	1.82%	1.23%	1.90%	1.33%	1.77%	2.31%	2.12%	2.56%	1.42%	0.75%	2.24%
of which: Retail - Secured by immovable property - Non-SME	1.04%	0.91%	0.88%	1.11%	1.03%	1.24%	0.87%	1.09%	2.32%	1.91%	1.46%	1.16%	0.59%	1.08%
of which: Qualifying Revolving	C	0.87%	1.72%	4.02%	0.63%	2.61%	1.66%	3.41%	1.99%	2.91%	C	C	C	1.65%
of which: Other Retail	2.02%	1.85%	0.92%	3.29%	2.04%	3.08%	3.05%	2.15%	2.77%	4.15%	6.31%	2.59%	2.22%	C
Exposure weighted average LGD (%)														
Institutions	26.62%	15.26%	31.72%	24.80%	26.09%	22.28%	19.13%	21.61%	27.21%	29.12%	21.46%	25.21%	25.23%	32.31%
Corporates	32.89%	26.26%	32.36%	32.24%	36.12%	39.01%	37.25%	34.79%	33.68%	34.08%	38.11%	31.45%	25.29%	28.91%
of which: SME	33.69%	26.60%	25.49%	31.73%	32.49%	40.33%	35.86%	35.10%	32.62%	38.11%	40.11%	33.15%	18.00%	15.78%
Retail	25.28%	17.34%	19.36%	27.33%	26.29%	27.83%	24.07%	18.12%	12.24%	26.60%	26.50%	13.78%	13.41%	26.00%
of which: Retail - Secured by immovable property - Non-SME	11.46%	13.69%	19.56%	20.73%	16.64%	19.26%	21.59%	12.44%	8.17%	23.99%	18.37%	12.39%	11.19%	16.72%
of which: Qualifying Revolving	C	49.58%	51.90%	53.61%	62.48%	60.86%	55.84%	42.75%	73.41%	56.03%	55.71%	C	58.93%	58.41%
of which: Other Retail	49.96%	31.35%	17.76%	44.08%	43.98%	52.83%	33.27%	23.37%	53.58%	60.50%	42.15%	19.58%	44.09%	C
Exposure value														
Institutions	15.54	55.98	32.58	6.26	107.10	50.89	10.96	322.51	171.53	7.40	53.37	24.25	46.73	83.54
Corporates	96.63	204.30	81.74	54.54	662.86	277.96	72.96	670.59	247.63	72.41	447.51	140.25	311.29	530.62
of which: SME	21.16	47.19	2.89	17.07	118.18	69.64	26.32	143.47	11.02	11.91	153.74	12.05	78.97	14.02
Retail	74.64	263.34	13.03	61.01	603.54	418.04	97.68	1,452.75	275.49	74.50	450.55	161.39	590.89	10.44
of which: Retail - Secured by immovable property - Non-SME	40.33	179.98	9.05	43.72	410.04	295.87	73.97	754.77	254.84	68.97	278.42	151.42	530.51	1.58
of which: Qualifying Revolving	C	1.51	0.15	1.12	40.34	23.10	0.00	47.40	10.37	1.77	4.73	C	4.69	0.09
of which: Other Retail	24.56	49.59	3.64	15.09	138.28	78.97	21.77	546.89	10.24	3.76	141.19	8.14	28.66	C
Risk weight (%)														
Institutions	17.31%	9.43%	14.59%	23.09%	17.26%	18.37%	12.10%	10.30%	14.02%	26.41%	30.95%	11.72%	18.23%	16.06%
Corporates	47.15%	42.17%	33.40%	57.45%	40.45%	57.93%	54.55%	54.67%	39.59%	47.26%	55.49%	39.11%	42.03%	33.45%
of which: SME	50.67%	44.41%	24.11%	54.66%	36.55%	57.36%	54.30%	69.53%	58.39%	74.67%	55.44%	49.57%	38.31%	40.98%
Retail	18.13%	13.12%	13.16%	28.26%	19.47%	20.73%	19.45%	16.64%	15.34%	34.84%	25.16%	9.43%	12.06%	24.18%
of which: Retail - Secured by immovable property - Non-SME	10.81%	10.40%	12.81%	20.76%	14.71%	14.66%	14.71%	11.05%	12.82%	33.17%	18.78%	9.06%	9.94%	15.98%
of which: Qualifying Revolving	C	11.09%	19.90%	30.05%	11.53%	20.47%	14.22%	20.56%	34.40%	C	43.24%	1.43%	32.66%	21.06%
of which: Other Retail	30.62%	22.10%	13.71%	45.34%	36.65%	42.39%	34.51%	21.64%	58.72%	67.60%	36.45%	15.66%	34.67%	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 Part Three, Title II, Chapter 3 of the CRR are met, the competent authority shall permit institutions to calculate their risk-weighted exposure amounts using the IRB approach. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

1) 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 Asset quality: performing and non-performing exposures by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q3 2018		Q4 2018		Q1 2019		Q2 2019		Q3 2019	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances ¹⁾	14,429.86	0.44%	14,647.25	0.42%	15,380.68	0.41%	15,202.12	0.39%	15,387.17	0.38%
Central banks	1,809.66	0.00%	1,748.13	0.00%	1,912.89	0.00%	1,806.34	0.00%	1,796.84	0.00%
General governments	906.79	0.08%	899.19	0.07%	912.15	0.07%	881.34	0.07%	884.59	0.07%
Credit institutions	1,235.31	0.05%	1,153.26	0.06%	1,330.52	0.05%	1,248.09	0.03%	1,283.90	0.03%
Other financial corporations	923.57	0.16%	924.59	0.15%	1,048.66	0.14%	1,023.98	0.13%	1,074.87	0.12%
Non-financial corporations	4,497.66	0.67%	4,661.28	0.63%	4,814.34	0.63%	4,840.99	0.57%	4,885.95	0.57%
Households	5,056.87	0.59%	5,260.79	0.57%	5,362.12	0.57%	5,401.38	0.54%	5,461.01	0.53%
Debt securities	2,270.58	0.08%	2,329.73	0.08%	2,467.43	0.07%	2,366.63	0.07%	2,425.97	0.07%
Other ²⁾	27.27	0.63%	48.81	0.58%	38.71	0.39%	10.90	0.75%	9.79	1.14%
Off-balance sheet exposures	5,148.57	0.10%	5,192.20	0.11%	5,504.89	0.11%	5,537.54	0.11%	5,645.72	0.11%
Total	21,876.28	0.32%	22,217.99	0.31%	23,391.71	0.31%	23,117.19	0.29%	23,468.66	0.28%

Type of instrument and counterparty	Non-performing exposures									
	Q3 2018		Q4 2018		Q1 2019		Q2 2019		Q3 2019	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances ¹⁾	627.91	47.42%	580.20	46.51%	587.08	46.57%	561.78	46.25%	542.71	46.01%
Central banks	0.05	61.44%	0.05	61.38%	0.05	60.84%	0.04	92.16%	0.03	93.81%
General governments	6.11	20.69%	5.73	22.29%	5.67	21.95%	4.90	24.82%	4.65	25.85%
Credit institutions	1.71	47.87%	1.74	47.56%	1.91	44.38%	1.84	46.60%	2.11	47.36%
Other financial corporations	16.03	48.13%	13.96	52.93%	14.19	51.61%	13.53	50.86%	13.89	48.64%
Non-financial corporations	370.93	50.87%	337.87	49.63%	343.30	49.52%	327.42	49.17%	315.02	49.28%
Households	233.07	42.58%	220.85	41.95%	221.95	42.33%	214.05	41.96%	207.02	41.28%
Debt securities	4.70	51.74%	5.06	49.59%	5.03	48.84%	4.48	52.31%	4.08	53.45%
Other ²⁾	23.83	65.89%	17.61	61.50%	11.21	50.48%	10.72	61.45%	14.63	60.96%
Off-balance sheet exposures	38.22	16.85%	39.06	17.45%	39.55	17.21%	39.15	17.29%	40.18	16.55%
Total	694.67	46.40%	641.92	45.18%	642.86	44.85%	616.13	44.72%	601.60	44.45%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

2) Other includes Debt instrument held for sale.

T04.02.1 Asset quality: non-performing loans and advances by reference period

(EUR billions; percentages)

Item	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Loans and advances ¹⁾	15,057.77	15,227.45	15,967.76	15,763.90	15,929.88
Non-performing loans and advances	627.91	580.20	587.08	561.78	542.71
Non-performing loans ratio	4.17%	3.81%	3.68%	3.56%	3.41%

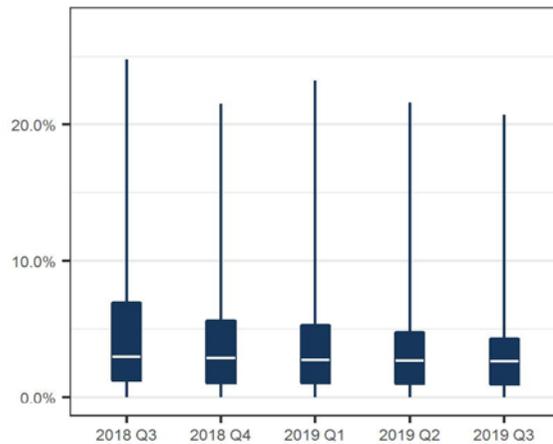
Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

Non-performing loans ratio

Distribution



T04.02.2 Asset quality: non-performing loans and advances by country

(EUR billions; percentages)

Category (Q3 2019)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Belgium	473.53	8.97	1.89%
Germany	2,747.12	32.49	1.18%
Estonia	30.03	0.53	1.77%
Ireland	325.97	12.29	3.77%
Greece	199.10	74.47	37.40%
Spain	2,425.73	83.46	3.44%
France	4,767.87	124.16	2.60%
Italy	1,779.45	130.41	7.33%
Cyprus	34.52	6.27	18.15%
Latvia	C	C	3.48%
Lithuania	C	C	C
Luxembourg	122.23	1.12	0.91%
Malta	15.16	0.46	3.03%
Netherlands	1,925.92	35.36	1.84%
Austria	420.16	9.89	2.35%
Portugal	146.42	14.44	9.86%
Slovenia	15.54	0.72	4.66%
Slovakia ¹⁾	-	-	-
Finland	475.18	7.14	1.50%
Total	15,929.88	542.71	3.41%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

T04.02.3 Asset quality: non-performing loans and advances by classification (geographical diversification)

(EUR billions; percentages)

Category (Q3 2019)	Loans and advances ⁵⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures ¹⁾	939.62	46.01	4.90%
Banks with largest non-domestic exposures			
SSM	5,648.83	184.04	3.26%
Non-SSM EEA ²⁾	1,566.96	78.88	5.03%
Non-EEA Europe ³⁾	145.78	16.70	11.46%
RoW ⁴⁾	7,628.69	217.07	2.85%
Total	15,929.88	542.71	3.41%

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

T04.02.3 Asset quality: non-performing loans and advances by classification (size)

(EUR billions; percentages)

Category (Q3 2019)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with total assets			
<i>Less than €30 billion</i>	260.30	13.96	5.37%
<i>Between €30 billion and €100 billion</i>	1,999.88	139.84	6.99%
<i>Between €100 billion and €200 billion</i>	1,328.34	61.04	4.59%
<i>More than €200 billion</i>	5,312.05	139.86	2.63%
G-SIBs ¹⁾	7,029.31	188.01	2.67%
Total	15,929.88	542.71	3.41%

Source: ECB.

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

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

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

T04.02.3 Asset quality: non-performing loans and advances by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q3 2019)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with low risk	10,041.19	259.00	2.58%
Banks with medium, high risk and non-rated	5,888.69	283.71	4.82%
Total	15,929.88	542.71	3.41%

Source: ECB.

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

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

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

T04.03.1 Asset quality: forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forborne exposures									
	Q3 2018		Q4 2018		Q1 2019		Q2 2019		Q3 2019	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances ¹⁾	144.16	6.29%	138.03	6.15%	135.58	7.23%	131.08	5.99%	128.01	6.15%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	2.38	1.32%	2.32	1.38%	2.35	1.05%	2.22	1.37%	2.04	0.89%
Credit institutions	C	1.40%	C	1.28%	0.01	C	0.01	C	C	C
Other financial corporations	1.96	3.16%	1.75	2.81%	1.84	2.99%	1.77	3.48%	1.39	2.57%
Non-financial corporations	68.13	5.85%	65.33	5.78%	66.55	5.72%	64.94	5.62%	64.67	5.82%
Households	71.56	6.96%	68.51	6.76%	64.83	9.12%	62.14	6.61%	59.91	6.78%
Debt securities	0.25	8.50%	0.25	5.26%	0.23	5.53%	0.29	2.66%	0.26	1.25%
Other ²⁾	0.21	19.85%	0.19	16.74%	0.15	16.52%	0.29	15.42%	0.19	30.14%
Off-balance sheet exposures	4.54	1.11%	4.87	1.28%	4.96	1.56%	4.70	2.44%	4.99	2.30%
Total	149.16	6.15%	143.34	6.00%	140.92	7.04%	136.37	5.88%	133.45	6.04%

Type of instrument and counterparty	Non-performing forborne exposures									
	Q3 2018		Q4 2018		Q1 2019		Q2 2019		Q3 2019	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances ¹⁾	254.53	39.38%	233.04	38.87%	230.47	39.24%	221.78	38.91%	213.61	38.52%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.00	15.43%	1.03	16.47%	1.06	14.17%	0.98	14.24%	0.87	15.63%
Credit institutions	C	44.09%	C	42.97%	C	32.49%	C	33.10%	C	28.02%
Other financial corporations	7.24	41.57%	6.09	49.86%	5.84	50.91%	5.29	51.28%	5.58	49.75%
Non-financial corporations	154.61	43.82%	139.47	42.80%	139.39	43.15%	134.14	42.57%	127.98	42.65%
Households	91.54	31.96%	86.30	32.01%	83.93	32.27%	81.12	32.38%	78.94	31.32%
Debt securities	1.25	56.05%	1.37	48.36%	1.40	48.10%	1.25	50.20%	1.27	49.06%
Other ²⁾	6.53	51.80%	6.03	53.24%	5.63	50.34%	3.57	55.87%	4.29	52.64%
Off-balance sheet exposures	2.95	6.42%	2.91	7.23%	2.76	12.25%	2.76	12.08%	2.94	11.05%
Total	265.26	39.40%	243.34	38.90%	240.26	39.24%	229.36	38.92%	222.11	38.49%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

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

2) Other includes Debt instrument held for sale and it is only applicable from Q1 2018 onwards.

T04.03.2 Asset quality: non-performing exposures and forbearance by country

(EUR billions; percentages)

Country (Q3 2019)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	695.04	0.21%	9.40	42.57%	1.77	3.00%	2.96	24.46%
Germany	3,893.12	0.16%	36.30	37.74%	9.58	5.46%	17.02	40.79%
Estonia	34.60	0.14%	0.55	31.52%	C	C	C	C
Ireland	479.22	0.24%	13.27	25.17%	4.80	2.99%	8.77	24.93%
Greece	180.01	1.42%	80.90	46.88%	14.66	7.63%	32.15	36.86%
Spain	3,489.28	0.51%	89.71	42.22%	38.10	8.94%	46.07	40.57%
France	7,470.00	0.28%	137.48	47.61%	14.14	6.98%	31.03	38.63%
Italy	2,947.79	0.33%	150.75	50.25%	25.37	5.27%	47.93	43.64%
Cyprus	38.84	0.37%	6.54	45.55%	1.30	1.45%	3.03	34.82%
Latvia	C	0.17%	C	44.78%	0.09	4.16%	0.12	25.38%
Lithuania	C	C	C	C	C	C	C	C
Luxembourg	176.92	0.07%	1.21	27.29%	0.24	C	0.40	20.06%
Malta	23.22	0.29%	0.54	24.14%	0.06	7.37%	0.26	25.64%
Netherlands	2,511.45	0.10%	38.85	22.53%	13.74	1.68%	17.18	20.27%
Austria	594.35	0.33%	10.52	51.69%	2.21	3.42%	3.85	48.97%
Portugal	215.62	0.51%	16.38	53.17%	3.95	2.54%	7.98	57.93%
Slovenia	24.54	0.71%	0.81	59.06%	0.18	8.11%	0.39	56.86%
Slovakia ¹⁾	-	-	-	-	-	-	-	-
Finland	664.61	0.12%	7.85	27.78%	3.10	0.92%	2.80	C
Total	23,468.66	0.28%	601.60	44.45%	133.45	6.04%	222.11	38.49%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T04.03.3 Asset quality: non-performing exposures and forbearance by classification (geographical diversification)

(EUR billions; percentages)

Category (Q3 2019)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures ¹⁾	1,405.80	0.36%	51.54	41.13%	11.66	5.00%	18.19	37.21%
Banks with largest non-domestic exposures								
SSM	8,355.93	0.24%	209.94	46.54%	47.10	4.64%	77.20	42.42%
Non-SSM EEA ²⁾	2,109.80	0.30%	83.89	42.69%	C	5.52%	39.09	35.61%
Non-EEA Europe ³⁾	191.95	0.49%	20.09	53.73%	C	C	7.09	44.34%
RoW ⁴⁾	11,405.17	0.30%	236.14	43.16%	50.85	7.66%	80.55	35.89%
Total	23,468.66	0.28%	601.60	44.45%	133.45	6.04%	222.11	38.49%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

T04.03.3 Asset quality: non-performing exposures and forbearance by classification (size)

(EUR billions; percentages)

Category (Q3 2019)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with total assets								
<i>Less than €30 billion</i>	357.54	0.24%	14.85	44.98%	2.90	2.61%	5.82	38.75%
<i>Between €30 billion and €100 billion</i>	2,731.01	0.39%	153.52	43.79%	32.96	6.27%	63.62	38.65%
<i>Between €100 billion and €200 billion</i>	1,920.30	0.26%	66.62	44.86%	14.71	4.08%	26.77	39.61%
<i>More than €200 billion</i>	7,703.08	0.24%	155.50	41.38%	38.69	4.61%	60.09	34.09%
G-SIBs ¹⁾	10,756.73	0.29%	211.11	47.04%	44.19	7.98%	65.80	41.87%
Total	23,468.66	0.28%	601.60	44.45%	133.45	6.04%	222.11	38.49%

Source: ECB.

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

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

T04.03.3 Asset quality: non-performing exposures and forbearance by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q3 2019)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with low risk	14,579.73	0.31%	284.86	43.35%	70.27	6.73%	97.35	36.80%
Banks with medium, high risk and non-rated	8,888.93	0.25%	316.74	45.45%	63.19	5.27%	124.76	39.81%
Total	23,468.66	0.28%	601.60	44.45%	133.45	6.04%	222.11	38.49%

Source: ECB.

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

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

T04.04.1 Asset quality: fair value hierarchy by reference period

(EUR billions; percentages)

Type of instrument	Fair value hierarchy														
	Q3 2018			Q4 2018			Q1 2019			Q2 2019			Q3 2019		
	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	31.67	1,292.54	34.41	39.47	1,312.02	37.75	35.39	1,409.52	37.04	35.39	1,558.64	40.38	35.48	1,853.40	47.17
Equity instruments	327.67	40.44	46.71	222.37	35.53	48.08	299.81	36.40	50.43	287.28	38.08	50.80	263.95	28.46	50.16
Debt securities	1,368.22	336.25	42.83	1,302.72	382.29	46.02	1,419.77	385.35	45.83	1,416.49	391.46	46.23	1,423.36	418.22	47.53
Loans and advances	7.42	1,016.38	56.08	9.42	975.87	59.95	2.48	1,125.03	57.77	4.05	1,185.90	56.76	4.91	1,259.75	58.25
Total	1,734.99	2,685.61	180.03	1,573.98	2,705.70	191.79	1,757.46	2,956.31	191.06	1,743.22	3,174.09	194.17	1,727.70	3,559.82	203.12
<i>as a share of total assets</i>	<i>8.17%</i>	<i>12.65%</i>	<i>0.85%</i>	<i>7.37%</i>	<i>12.66%</i>	<i>0.90%</i>	<i>7.74%</i>	<i>13.03%</i>	<i>0.84%</i>	<i>7.70%</i>	<i>14.01%</i>	<i>0.86%</i>	<i>7.43%</i>	<i>15.30%</i>	<i>0.87%</i>

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

T04.04.2 Asset quality: fair value hierarchy by country

(EUR billions; percentages)

Country (Q3 2019)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	668.54	27.50	4.11%	38.35	5.74%	13.69	2.05%
Germany	4,106.59	243.90	5.94%	965.34	23.51%	60.58	1.48%
Estonia	31.34	0.49	1.56%	C	C	0.02	0.06%
Ireland	422.21	33.01	7.82%	48.97	11.60%	3.33	0.79%
Greece	248.72	16.51	6.64%	13.05	5.25%	1.01	0.40%
Spain	3,361.31	262.05	7.80%	297.71	8.86%	12.46	0.37%
France	7,912.23	636.97	8.05%	1,654.48	20.91%	73.46	0.93%
Italy	2,496.02	274.97	11.02%	140.42	5.63%	14.07	0.56%
Cyprus	41.70	1.57	3.78%	0.04	0.09%	C	C
Latvia	C	C	3.22%	0.07	0.73%	C	C
Lithuania	C	C	C	C	C	C	C
Luxembourg	157.85	3.24	2.05%	6.31	4.00%	C	C
Malta	21.00	1.25	5.94%	0.46	2.21%	0.11	0.51%
Netherlands	2,293.39	120.07	5.24%	171.68	7.49%	8.33	0.36%
Austria	529.85	29.18	5.51%	14.78	2.79%	4.58	0.86%
Portugal	216.03	32.62	15.10%	2.95	1.36%	6.39	2.96%
Slovenia	22.31	3.03	13.57%	0.47	2.10%	0.08	0.38%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	705.97	40.45	5.73%	C	C	3.48	0.49%
Total	23,262.69	1,727.70	7.43%	3,559.82	15.30%	203.12	0.87%

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 Slovakia.

T04.04.3 Asset quality: fair value hierarchy by classification (geographical diversification)

(EUR billions; percentages)

Category (Q3 2019)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures ¹⁾	1,313.92	75.39	5.74%	30.64	2.33%	12.36	0.94%
Banks with largest non-domestic exposures							
SSM	7,594.55	560.26	7.38%	692.98	9.12%	82.93	1.09%
Non-SSM EEA ²⁾	2,122.13	133.98	6.31%	248.35	11.70%	12.38	0.58%
Non-EEA Europe ³⁾	188.06	6.17	3.28%	10.51	5.59%	0.74	0.39%
RoW ⁴⁾	12,044.03	951.91	7.90%	2,577.35	21.40%	94.71	0.79%
Total	23,262.69	1,727.70	7.43%	3,559.82	15.30%	203.12	0.87%

Source: ECB.

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

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

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

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

3) European countries not in the EEA.

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

T04.04.3 Asset quality: fair value hierarchy by classification (size)

(EUR billions; percentages)

Category (Q3 2019)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
<i>Less than €30 billion</i>	345.63	14.24	4.12%	14.62	4.23%	2.41	0.70%
<i>Between €30 billion and €100 billion</i>	2,669.13	188.04	7.04%	127.06	4.76%	46.99	1.76%
<i>Between €100 billion and €200 billion</i>	1,817.54	119.26	6.56%	116.16	6.39%	23.35	1.28%
<i>More than €200 billion</i>	7,176.38	490.94	6.84%	823.28	11.47%	39.53	0.55%
G-SIBs ¹⁾	11,254.02	915.23	8.13%	2,478.70	22.02%	90.84	0.81%
Total	23,262.69	1,727.70	7.43%	3,559.82	15.30%	203.12	0.87%

Source: ECB.

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

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

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

T04.04.3 Asset quality: fair value hierarchy by classification (risk-based) ¹⁾

(EUR billions, percentages)

Category (Q3 2019)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Low risk banks	14,344.84	1,020.39	7.11%	1,969.36	13.73%	116.50	0.81%
Medium, high risk and non-rated banks	8,917.85	707.32	7.93%	1,590.46	17.83%	86.62	0.97%
Total	23,262.69	1,727.70	7.43%	3,559.82	15.30%	203.12	0.87%

Source: ECB.

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

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

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

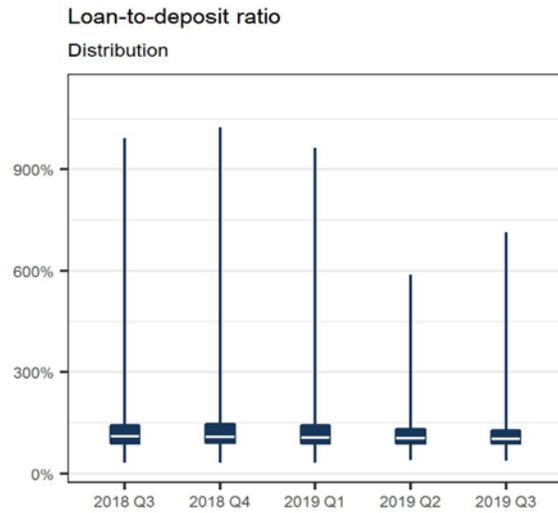
T05.01.1 Loan-to-deposit ratio by reference period

(EUR billions; percentages)

Indicator	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Total loans and advances to non-financial corporations and households	9,859.12	10,218.87	10,479.98	10,550.97	10,645.09
Total deposits to non-financial corporations and households	8,325.69	8,609.83	8,879.43	9,015.20	9,111.05
Loan-to-deposit ratio	118.42%	118.69%	118.03%	117.04%	116.84%

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. Specifically, there are 109 banks in the third quarter of 2018, 110 in the fourth quarter of 2018, 114 in the first quarter of 2019, 111 in the second quarter of 2019 and 113 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.



T05.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q3 2019)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Belgium	274.85	276.24	99.50%
Germany	1,385.66	1,013.17	136.76%
Estonia	21.97	19.43	113.11%
Ireland	205.83	193.39	106.43%
Greece	139.21	151.18	92.08%
Spain	1,855.99	1,658.18	111.93%
France	3,313.03	2,876.15	115.19%
Italy	1,209.97	1,099.60	110.04%
Cyprus	17.66	29.30	60.26%
Latvia	C	C	94.68%
Lithuania	C	C	C
Luxembourg	39.12	49.86	78.45%
Malta	7.92	15.69	50.46%
Netherlands	1,324.94	1,058.97	125.12%
Austria	302.63	285.01	106.18%
Portugal	117.00	145.44	80.45%
Slovenia	11.56	17.02	67.92%
Slovakia ¹⁾	-	-	-
Finland	399.05	201.75	197.80%
Total	10,645.09	9,111.05	116.84%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q3 2019)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with significant domestic exposures ¹⁾	687.69	724.17	94.96%
Banks with largest non-domestic exposures			
SSM	3,540.82	2,913.05	121.55%
Non-SSM EEA ²⁾	1,154.67	950.46	121.49%
Non-EEA Europe ³⁾	93.38	72.11	129.49%
RoW ⁴⁾	5,168.53	4,451.26	116.11%
Total	10,645.09	9,111.05	116.84%

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q3 2019)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with total assets			
<i>Less than €30 billion</i>	155.36	180.89	85.88%
<i>Between €30 billion and €100 billion</i>	1,334.23	1,123.62	118.74%
<i>Between €100 billion and €200 billion</i>	775.10	588.27	131.76%
<i>More than €200 billion</i>	3,573.87	3,039.27	117.59%
G-SIBs ¹⁾	4,806.53	4,178.99	115.02%
Total	10,645.09	9,111.05	116.84%

Source: ECB.

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

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

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

(EUR billions; percentages)

Category (Q3 2019)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with low risk	6,872.87	5,621.19	122.27%
Banks with medium, high risk and non-rated	3,772.22	3,489.86	108.09%
Total	10,645.09	9,111.05	116.84%

Source: ECB.

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

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

T06.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
Numerator: Liquidity buffer	3,157.56	3,254.40	3,532.78	3,399.01	3,529.23
Level 1 assets: unadjusted	2,999.02	3,105.52	3,363.69	3,224.05	3,333.46
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	50.43	99.83	119.43	107.57	94.40
<i>Level 1 assets: adjusted amount before cap application</i>	3,049.45	3,205.35	3,483.12	3,331.63	3,427.86
Excluding EHQCB ²⁾	2,934.56	3,053.66	3,324.39	3,173.99	3,269.17
EHQCB	114.89	151.69	158.73	157.63	158.69
Level 2 assets: unadjusted	163.53	155.10	170.72	177.40	196.92
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	6.75	-4.00	-9.01	-8.40	-1.53
<i>Level 2 assets: adjusted amount before cap application</i>	170.28	151.10	161.71	169.00	195.39
Level 2A	85.00	90.90	90.38	92.66	118.59
Level 2B	85.27	60.20	71.33	76.34	76.80
Excess liquidity asset amount	13.67	9.33	1.63	2.44	1.16
Denominator: Net liquidity outflow	2,240.66	2,242.96	2,369.78	2,314.68	2,431.29
Total outflows	3,454.15	3,334.65	3,675.06	3,555.79	3,690.06
Reduction for inflows	1,213.49	1,091.69	1,305.28	1,241.11	1,258.78
Liquidity coverage ratio	140.92%	145.09%	149.08%	146.85%	145.16%

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 liquidity coverage requirement are accounted in the table. According to Article 11(3) of Regulation (EU) No 575/2013, where a group comprises one or more banks, the EU parent institution shall report the liquidity requirement. As such, the list of banks used for this table is a subset of the list employed elsewhere in the publication, as the scope of reporting on liquidity differs from the scope of prudential reporting on own funds and specific waivers may apply. Specifically, there are 101 banks in the third quarter of 2018, 102 in the fourth quarter of 2018, 106 in the first quarter of 2019, 103 in the second quarter of 2019 and 105 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

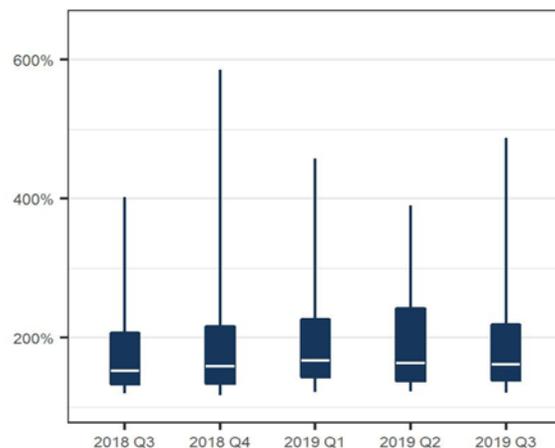
According to Commission Implementing Regulation (EU) 2016/322 of 10 February 2016 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions of the liquidity coverage requirement, banks are required to report the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

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

Liquidity coverage ratio

Distribution



T06.01.2 Liquidity coverage ratio by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q3 2019)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Numerator: Liquidity buffer	3,529.23	137.43	686.05	C	99.15	25.18	498.24	1,002.00	407.10	15.06
Level 1 assets: unadjusted	3,333.46	129.39	652.09	C	97.36	24.88	476.44	917.78	392.77	14.80
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	94.40	-2.59	13.54	C	C	1.58	-13.75	22.13	8.87	0.03
<i>Level 1 assets: adjusted amount before cap application</i>	3,427.86	126.81	665.62	C	C	26.46	462.70	939.91	401.65	14.83
Excluding EHQCB ²⁾	3,269.17	120.57	614.22	C	91.82	C	458.40	908.29	391.72	14.70
EHQCB	158.69	6.24	51.40	C	C	C	4.30	31.61	9.93	0.13
Level 2 assets: unadjusted	196.92	C	C	C	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	-1.53	C	C	C	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	195.39	8.20	36.70	C	C	0.38	24.58	82.72	15.72	0.26
Level 2A	118.59	5.45	23.28	C	C	0.07	C	52.93	10.41	C
Level 2B	76.80	2.75	13.42	C	C	0.32	C	29.79	5.31	C
Excess liquidity asset amount	1.16	C	C	C	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,431.29	90.55	470.90	C	69.56	21.81	314.98	754.43	246.22	4.55
Total outflows	3,690.06	118.38	663.07	C	82.82	25.44	406.56	1,313.21	361.85	5.59
Reduction for inflows	1,258.78	27.84	192.17	C	13.26	3.63	91.58	558.78	115.63	1.04
Liquidity coverage ratio	145.16%	151.78%	145.69%	C	142.54%	115.43%	158.18%	132.82%	165.34%	331.02%

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 liquidity coverage requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

T06.01.2 Liquidity coverage ratio by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q3 2019)	Latvia	Lithuania ³⁾	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Numerator: Liquidity buffer	C	-	34.38	C	345.05	97.31	43.56	5.97	-	124.12
Level 1 assets: unadjusted	C	-	31.80	C	323.50	96.32	42.51	5.90	-	119.60
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	C	-	4.45	C	25.97	6.76	C	C	-	C
<i>Level 1 assets: adjusted amount before cap application</i>	C	-	36.24	C	349.48	103.08	C	C	-	C
Excluding EHQCB ²⁾	C	-	33.17	C	338.82	97.98	42.76	5.48	-	117.07
EHQCB	C	-	3.08	C	10.66	5.10	C	C	-	C
Level 2 assets: unadjusted	C	-	C	C	C	C	C	C	-	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	-	C	C	C	C	C	C	-	C
<i>Level 2 assets: adjusted amount before cap application</i>	C	-	2.71	C	15.55	0.98	1.06	0.07	-	4.33
Level 2A	C	-	2.19	C	7.35	0.53	C	0.03	-	C
Level 2B	C	-	0.53	C	8.20	0.45	C	0.04	-	C
Excess liquidity asset amount	C	-	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	C	-	24.33	C	271.23	70.07	20.05	1.63	-	67.49
Total outflows	C	-	48.33	C	430.02	105.80	32.70	2.39	-	89.54
Reduction for inflows	C	-	24.01	C	158.79	35.74	12.64	0.76	-	22.05
Liquidity coverage ratio	C	-	141.34%	C	127.22%	138.88%	217.23%	366.79%	-	183.92%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q3 2019)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾
Numerator: Liquidity buffer	3,529.23	192.31	1,217.12	393.44	35.28	1,691.08
Level 1 assets: unadjusted	3,333.46	188.80	1,161.62	377.91	34.60	1,570.53
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	94.40	0.54	12.10	33.28	0.24	48.24
<i>Level 1 assets: adjusted amount before cap application</i>	3,427.86	189.34	1,173.71	411.19	34.84	1,618.77
Excluding EHQCB ²⁾	3,269.17	183.70	1,102.46	375.09	33.60	1,574.32
EHQCB	158.69	5.64	71.25	36.10	1.23	44.46
Level 2 assets: unadjusted	196.92	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	-1.53	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	195.39	3.51	60.59	14.48	0.68	116.13
Level 2A	118.59	2.14	30.62	7.55	0.61	77.68
Level 2B	76.80	1.37	29.97	6.93	0.07	38.45
Excess liquidity asset amount	1.16	C	C	C	C	C
Denominator: Net liquidity outflow	2,431.29	93.43	794.38	254.43	18.55	1,270.51
Total outflows	3,690.06	125.58	1,136.17	338.93	27.71	2,061.68
Reduction for inflows	1,258.78	32.15	341.79	84.50	9.16	791.17
Liquidity coverage ratio	145.16%	205.84%	153.22%	154.64%	190.17%	133.10%

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 liquidity coverage requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

5) European countries not in the EEA.

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

T06.01.3 Liquidity coverage ratio by classification (size)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q3 2019)	Total	Banks with total assets				G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Numerator: Liquidity buffer	3,529.23	71.84	457.13	294.43	1,150.20	1,555.63
Level 1 assets: unadjusted	3,333.46	69.56	442.56	280.73	1,096.18	1,444.44
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	94.40	1.33	10.35	-0.22	51.15	31.78
<i>Level 1 assets: adjusted amount before cap application</i>	3,427.86	70.89	452.91	280.51	1,147.33	1,476.22
Excluding EHQCB ²⁾	3,269.17	67.05	430.81	263.34	1,068.39	1,439.58
EHQCB	158.69	3.83	22.10	17.17	78.94	36.64
Level 2 assets: unadjusted	196.92	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	-1.53	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	195.39	2.32	13.69	16.07	47.89	115.42
Level 2A	118.59	1.82	6.59	5.58	27.99	76.61
Level 2B	76.80	0.50	7.10	10.49	19.91	38.81
Excess liquidity asset amount	1.16	C	C	C	C	C
Denominator: Net liquidity outflow	2,431.29	35.51	264.47	183.66	784.51	1,163.15
Total outflows	3,690.06	47.51	383.80	233.80	1,066.39	1,958.58
Reduction for inflows	1,258.78	11.99	119.33	50.14	281.88	795.43
Liquidity coverage ratio	145.16%	202.31%	172.85%	160.31%	146.61%	133.74%

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 liquidity coverage requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

T06.01.3 Liquidity coverage ratio by classification (risk-based) ¹⁾

(EUR billions; percentages)

Liquidity coverage ratio and its components ²⁾ (Q3 2019)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Numerator: Liquidity buffer	3,529.23	2,119.36	1,409.86
Level 1 assets: unadjusted	3,333.46	1,967.75	1,365.71
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	94.40	17.64	76.75
<i>Level 1 assets: adjusted amount before cap application</i>	3,427.86	1,985.39	1,442.47
Excluding EHQCB ³⁾	3,269.17	1,897.02	1,372.15
EHQCB	158.69	88.37	70.32
Level 2 assets: unadjusted	196.92	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	-1.53	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	195.39	C	C
Level 2A	118.59	82.32	36.26
Level 2B	76.80	C	C
Excess liquidity asset amount	1.16	C	C
Denominator: Net liquidity outflow	2,431.29	1,529.09	902.20
Total outflows	3,690.06	2,237.85	1,452.22
Reduction for inflows	1,258.78	708.76	550.01
Liquidity coverage ratio	145.16%	138.60%	156.27%

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 liquidity coverage requirement are accounted in the table.

C: the value is suppressed for confidentiality reasons.

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

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

3) EHQCB stands for Extremely High Quality Covered Bonds.

T06.02.1 Liquidity coverage ratio band by reference period

(number of institutions)

Indicator ¹⁾	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019
LCR ²⁾ ≤ 100%	3	4	3	3	2
100% < LCR ≤ 150%	44	39	32	38	36
LCR > 150%	54	59	71	62	67
Total	101	102	106	103	105

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 liquidity coverage requirement are accounted in the table. According to Article 11(3) of Regulation (EU) No 575/2013, where a group comprises one or more banks, the EU parent institution shall report the liquidity requirement. As such, the list of banks used for this table is a subset of the list employed elsewhere in the publication, as the scope of reporting on liquidity differs from the scope of prudential reporting on own funds and specific waivers may apply. Specifically, there are 101 banks in the third quarter of 2018, 102 in the fourth quarter of 2018, 106 in the first quarter of 2019, 103 in the second quarter of 2019 and 105 in the third quarter of 2019. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

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

2) LCR stands for Liquidity Coverage Ratio.

T06.02.2 Liquidity coverage ratio band by country

(number of institutions)

Country (Q3 2019)	LCR ³⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	2	5
Germany	-	8	13
Estonia	-	1	-
Ireland	-	4	2
Greece	2	1	1
Spain	-	1	11
France	-	4	6
Italy	-	1	11
Cyprus	-	-	3
Latvia	-	-	1
Lithuania ¹⁾	-	-	-
Luxembourg	-	4	1
Malta	-	-	2
Netherlands	-	4	2
Austria	-	5	1
Portugal	-	1	2
Slovenia	-	-	3
Slovakia ²⁾	-	-	-
Finland	-	-	3
Total	2	36	67

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 liquidity coverage requirement are accounted in the table.

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

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

3) LCR stands for Liquidity Coverage Ratio.

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

(number of institutions)

Category (Q3 2019)	LCR ⁵⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures ¹⁾	-	1	14
Banks with largest non-domestic exposures			
SSM	-	18	38
Non-SSM EEA ²⁾	2	6	7
Non-EEA Europe ³⁾	-	1	5
RoW ⁴⁾	-	10	3
Total	2	36	67

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 liquidity coverage requirement are accounted in the table.

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

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

3) European countries not in the EEA.

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

5) LCR stands for Liquidity Coverage Ratio.

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

(number of institutions)

Category (Q3 2019)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
<i>Less than €30 billion</i>	-	5	16
<i>Between €30 billion and €100 billion</i>	2	10	34
<i>Between €100 billion and €200 billion</i>	-	6	7
<i>More than €200 billion</i>	-	9	8
G-SIBs ¹⁾	-	6	2
Total	2	36	67

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 liquidity coverage requirement are accounted in the table.

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

2) LCR stands for Liquidity Coverage Ratio.

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