EUROPEAN CENTRAL BANK

BANKING SUPERVISION

Methodological note for the publication of aggregate Supervisory Banking Statistics

This document presents the main features of the publication *Supervisory Banking Statistics* with respect to the scope and content of the data published, the methodology underlying data aggregation and the approach to applying confidentiality requirements.

The note is structured as follows: Section 1 focuses on the content and scope of the publication and sets out the sample of banks considered, the data presented, and the breakdowns applied. Section 2 describes the different classifications which are employed to provide complementary views of the sample of banks. Section 3 illustrates the methodology followed with respect to selected aspects of the derivation of the aggregate data. Section 4 defines confidentiality and explains the approach used for this publication.

1 Content of the data

1.1 Sample of banks

The list of banks used for *Supervisory Banking Statistics* comprises banks designated as significant institutions (SIs) and less significant institutions (LSIs) by the European Central Bank (ECB).[1] SIs and LSIs, pursuant to their obligations under the Capital Requirements Directive and the associated Capital Requirements Regulation, are required to submit detailed information on their capital adequacy and financial positions (based on the accounting framework used to prepare statutory accounts) according to harmonised reporting frameworks, known as FINREP and COREP.[2] Such frameworks cover both consolidated and individual (solo) reporting. For the purpose of this publication the level of reporting corresponds to the highest level of consolidation[3] in the SSM, thereby avoiding double counting issues.

SIs are required to submit COREP. Initially, those SIs that prepared their accounts under international standards, i.e. IFRS/IAS, were required to submit FINREP at the

[1] The full list of supervised institutions is available in the ECB Banking Supervision website.

[2] The Capital Requirements Regulation specifies the reporting obligations under COREP and FINREP for credit institutions. These reporting obligations are further detailed in Commission Implementing Regulation (EU) 2021/451 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014.

[3] In the case of stand-alone entities (i.e. entities that do not have subsidiaries that are banks), the highest level of consolidation refers to individual reporting.

consolidated level; however, from end-2015, FINREP reporting obligations[4] have been extended to SIs that prepare their accounts under national accounting standards (nGAAP) for both the consolidated and solo level and to those SIs that report only at the solo level.

The LSI aggregate Supervisory Banking Statistics are closely aligned to the Supervisory Banking Statistics for SIs. However, only indicators that can be calculated based on the proportionate version of FINREP, as described in the ECB Reporting Taxonomy[5], and COREP are included in the LSI Supervisory Banking Statistics, this means that some indicators present in the SI publication are either excluded or adapted depending on data availability in the proportionate version of FINREP and COREP. Various LSIs prepare financial reports in accordance with national GAAP. Jurisdictional specificities are also taken into account.

With the objective of providing as complete as possible and harmonised information to the public, the group of SIs and LSIs covered in each reference period includes only those banks reporting FINREP together with COREP at that point in time. Accordingly, the list of banks used for the various reference periods may differ as the list of significant institutions changes and as banks start to report under FINREP obligations. Moreover, bank branches might not be required to submit all COREP modules, and SI-designated branches of credit institutions established in European Union (EU) Member States not participating in European banking supervision are excluded from the sample. Banks that have recently been designated as SI and do not yet report FINREP – because of the time lapse between the significance decision and the start of corresponding reporting obligations or of the ECB direct supervision – are also excluded from the sample.

With regards to statistics showing the liquidity coverage ratio (LCR), *Supervisory Banking Statistics* have been published from the third quarter of 2016 onwards for SIs.[6] Up to the end of the reference period Q4 2019, LCR information was derived by aggregating individual reporting for stand-alone entities and consolidated reporting for banking groups where the EU ultimate parent is in the Single Supervisory Mechanism (SSM). Therefore, for the purpose of deriving the aggregate LCR, institutions at the highest level of consolidation in the SSM that have a parent institution in an EU country outside the SSM were excluded from the sample. As of the reference period Q1 2020, these entities are also included in the liquidity sample, using the data reported to the ECB at the highest level of consolidation available at the cut-off date. Nevertheless, entities with a parent institution in an EU country outside the SSM might not be subject to report LCR information at the highest level of consolidation within the SSM. According to Commission Implementing Regulation (EU) 2016/322 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards regarding supervisory reporting of institutions of the liquidity coverage requirement, banks are required to report the liquidity coverage

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4 See Regulation (EU) 2015/534 of the European Central Bank.

5 The EBA Reporting Taxonomy is available in the ECB Banking Supervision website.

6 Part Six of the CRR specifies the liquidity coverage requirement and liquidity reporting for credit institutions. The CRR is supplemented by Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 with regard to liquidity coverage requirement for Credit Institutions.

ratio and its components on a monthly basis. For the Supervisory Banking Statistics, the data refers to the end of the specified quarter.

With regards to the statistics showing the total exposure to general governments by country of the counterparty, in accordance with Article 6(3), point (a) of Regulation (EU) No 2021/451, reporting requirements apply to sovereign exposures where the aggregate carrying amount of financial assets from the counterparty sector "General governments" 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 used for calculating exposures to general governments is smaller than the full sample of entities. The template for sovereign exposure is reported on a semi-annual basis, with Q2 and Q4 as the reference periods.

Focusing on the SI aggregate Supervisory Banking Statistics, information on Internal Ratings Based (IRB) credit risk parameters is also published from the third quarter of 2018 onwards. 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. Accordingly, the statistics showing IRB credit risk parameters are derived by considering only a part of the SIs at the highest level of consolidation in the SSM.

Focusing on the LSI aggregate Supervisory Banking Statistics, entities classified as providers of financial market infrastructures (in particular Central Counterparties and Central Securities Depositories) are excluded from the sample to ensure that the statistics are representative for the LSI sector. Indeed, Central Counterparties and Central Securities Depositories are subject to specific EU legislations which significantly narrow the scope of their activities that are quite distinct from core banking activities. It is also important to note that LSIs vary greatly across Member States participating in the SSM in terms of number of institutions, size of assets and business models, with implications for the comparability of LSI country aggregates.

1.2 Supervisory Banking Statistics reported

Supervisory Banking Statistics is split into five sections that incorporate areas of relevance for banking supervision:

1. balance sheet composition and profitability;
2. capital adequacy and leverage;
3. asset quality;
4. funding;
5. liquidity.

Most of the data are presented along three different dimensions. First, to facilitate the identification of time trends , data are provided for reference periods. Additionally, the data is broken down i) by country (i.e. the country where the bank is supervised)[7] and ii) by classification.

The breakdowns by classification allow entities to be grouped along several dimensions of interest. This approach facilitates complementary views of the data and highlights certain aspects of banks' behaviour, showing whether banks belonging to different categories under a given classification have distinctive features.

The following Supervisory Banking Statistics are published:

1. General statistics	
Number of institutions	- by reference period - by reference area - by classification
2. Balance sheet composition and profitability	
Profit and loss figures	- by reference period - by reference area - by classification
Key performance indicators	- by reference period - by reference area - by classification
Composition of assets	- by reference period - by reference area - by classification
Composition of liabilities and equity	- by reference period - by reference area - by classification
Total exposure to general governments by country of the counterparty	- by reference period - by reference area - by classification
3. Capital adequacy, leverage and asset quality	
Total capital ratio and its components	- by reference period - by reference area - by classification
CET1 ratio band	- by reference period - by reference area - by classification
Leverage ratios	- by reference period - by reference area - by classification
Leverage ratio band	- by reference period - by reference area - by classification
Risk exposures composition	- by reference period - by reference area - by classification
IRB credit risk parameters by residence of the obligor[8]	- by reference period
4. Asset quality	
Performing and non-performing exposures by instrument and counterparty	- by reference period

[7] In a very small number of cases, this differs from the country where most of the bank's activities are conducted.

[8] Statistics available only for significant institutions.

Non-performing loans and advances	- by reference period - by reference area - by classification
Forbearance by instrument and counterparty[8]	- by reference period
Non-performing exposures and forbearance[8]	- by reference area - by classification
Fair value hierarchy[8]	- by reference period - by reference area - by classification
Loans and advances subject to impairment review[8]	- by reference period - by reference area - by classification
Loans and advances with significant increase in credit risk (stage 2) by counterparty[8]	- by reference period - by reference area - by classification
5. Funding	
Loan-to-deposit ratio	- by reference period - by reference area - by classification
Deposits to total funding ratio	- by reference period - by reference area - by classification
Net stable funding ratio	- by reference period - by reference area - by classification
6. Liquidity	
Liquidity coverage ratio	- by reference period - by reference area - by classification
Liquidity coverage ratio band[8]	- by reference period - by reference area - by classification

1.3 Data availability and cut-off dates

Supervisory Banking Statistics are available for SIs since reference date June 2015. For the first release in November 2016 the statistics are based on a data cut-off date of 15 October 2016. Resubmissions of data after the cut-off date are not taken into consideration for that publication. In the subsequent publications the cut-off date has been set to three months after the relevant reference date, e.g. 30 June for Q1 publications. As of the Q4 2018 publication, the cut-off dates have been slightly advanced

The cut-off date for SI data is on the 14th working day following the relevant remittance date referred to in Implementing Regulation (EU) 2021/451 and Implementing Regulation (EU) 2021/453. For example, for Q2 2025 the remittance date was 12/11/2025 and the final cut-off 01/12/2025.

The LSI aggregate Supervisory Banking Statistics have been available since May 2023, with a first reference date of June 2020. The remittance date for LSI data is on the 25th working day following the relevant remittance date referred to in Implementing Regulation (EU) 2021/451 and Implementing Regulation (EU)

2021/453.[9] The cut-off date is on the 14th working day following the relevant LSI remittance date.

For both SI and LSI, whenever data for a new reference quarter are published, the data for the preceding four quarters might also be updated in case of ITS resubmissions.

2 Classifications of banks

In addition to the breakdown by country, data in *Supervisory Banking Statistics* are presented broken down by entities' classifications. These classifications should not be interpreted as reflecting supervisory priorities; their purpose is to contribute to transparency regarding specific aspects of the data that are of potential interest to the general public.

The classifications are defined based on the following objectives:

- to offer insights into the data, i.e. they are defined along dimensions which shed light on important aspects of banking activities (e.g. with respect to their risk or profitability);
- to facilitate the analysis of the data by distinguishing groups of institutions within the sample that may exhibit differing features (e.g. with respect to solvency, risk or profitability);
- to provide a simple, understandable, and concisely expressed breakdown.

The classifications distinguish between banks based on activities, scale of operations and risk and are provided taking into consideration the approach to confidentiality as outlined in Section 4.

Business profile
Business model classification
Activities-based classification[10]
Geographical diversification: focus of international exposures
Scale of operations[10]
Size: the amount of total assets and the designation of the institution as being of systemic relevance
Risk profile[10]
Overall risk and vulnerabilities based on the Supervisory Review and Evaluation Process (SREP) scores

As of the reference period Q2 2024, the PDF report available for SI aggregate Supervisory Banking Statistics provides breakdowns by country and business model, while all the classifications for both SI and LSI are made available in the ECB Data Portal.

[9] See Article 3(1)(c) of Decision (EU) 2023/1681 of the European Central Bank of 17 August 2023 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities (ECB/2023/18).

[10] Classification available for SIs only.

2.1 Classifications based on business model

The business model classification allows for analysis of profitability, business model viability and structural changes in the banking system. In particular, it allows for peer group comparisons and analysis. The definition of the business model classifications is firstly based on the income generating activities, where we distinguish between (i) institutions, centred on traditional credit business and related fee generating activities, (ii) institutions that rely on non-lending related fee business such as asset management activities, mergers and acquisitions, securities business and trading, and (iii) institutions that are involved in lending as well as in non-lending related fee business. As a second step, the institutions are further distinguished according to the funding strategies, client base and their geographical focus. For LSIs, national competent authorities might have adjusted the classification of individual banks to reflect shifts in their underlying business.

Categories relevant for both SIs and LSIs:

Asset managers and custodians: fee and commission business is dominant for these banks. Asset managers invest on their clients' behalf with asset management fees as the most important source of income. Private banking with a focus on wealth management is also counted towards the asset managers if they predominantly rely on fee-based income. Custodians safeguard financial assets for their clients and custody fees are their primary source of income.

Corporate/wholesale lenders: lenders whose main clientele is the corporate and wholesale sector, both as clients and as source of funding.

Development/promotional lenders: state-owned banks which finance projects that governments deem of public utility. They are typically large and have a high share of wholesale lending from which they gain low margins.

Diversified lenders: have a balanced exposure to the retail and wholesale sector. In terms of funding, diversified lenders are often mainly financed by their clients (both retail and corporate), although sometimes complemented with significant wholesale funding.

Retail lenders and consumer credit lenders: focused on lending to retail clients, in many cases with a strong focus on residential real estate lending or consumer credit including car lending. While retail lenders are also funded through deposits, with a moderate reliance on wholesale funding, consumer credit lenders mainly rely on wholesale funding.

Universal and investment banks: universal banks engage both in lending activities and non-lending business like insurance, non-lending fee and commission business such as asset management, securities related fees, and trading activities. Investment banks have a relatively low share of net interest income (mostly wholesale), rather having fees, commissions and trading activities as their main income source.

Others/not classified: do not have a predominant business strategy or do not fall into any of the classifications defined above. Not classified entities show characteristics of different categories without an inclination strong enough to assign them to a single business model.

Categories relevant for SIs only:

Small market lenders: operate in small EU economies, making them important, despite their small size. Lending to customers is mostly domestic, with small exposures to neighbouring countries.

G-SIBs: stand out by their (i) G-SIB status as of the beginning of the respective year, (ii) size and far more international focus. While for some of them the main source of income is the lending business and related services, others are universal banks in that they have a far larger investment banking business, in particular trading.

Categories relevant for LSIs only:

Central savings or cooperative banks: these entities provide banking services within the system of savings or cooperative banks, facilitating the flow of funds within the group from banks with excess liquidity to those with liquidity needs.

Emerging market lenders: institutions that operate in countries classified as emerging markets. They include both banks domiciled in emerging markets with predominantly domestic exposure and banks domiciled elsewhere, but with important emerging markets exposure. They have a similar business model to diversified lenders but feature higher lending margins and higher risk.

2.2 Classifications based on geographical diversification

Classification available for SIs only

The location of international activities represents a significant distinguishing factor for banks, with implications for their risk exposure, diversification and profitability. For this reason, the geographical classification defines its categories based on the relative majority of exposures, i.e. banks are grouped according to the regions where they have the relative majority of their international exposures.

Computations are based on FINREP template F 20.04, which has to be submitted by SIs pursuant to Articles 4 and 5(5) of Commission Implementing Regulation (EU) No 2021/451. Whenever this template is not submitted by a bank, the latter is deemed to have significant domestic exposures based on the ratio of non-domestic original exposures to total original exposures as reported in COREP template C 04.00.

Following the United Nations (Department of Economic and Social Affairs) classification,[11] complemented by Table 7 of ECB Guideline (ECB/2011/23)[12] and advice from ECB Legal Services, we distinguish between:

1. *banks with significant domestic exposures*: domestic exposures are more than 95% of the total amount of debt securities and loans and advances;

For institutions with international exposures of more than 5% of the total amount of debt securities and loans and advances:

2. *banks with largest non-domestic exposures to SSM*;
3. *banks with largest non-domestic exposures to non-SSM EEA countries*;
4. *banks with largest non-domestic exposures to non-EEA Europe*;
5. *banks with largest non-domestic exposures to Rest of the World*.

2.3 Size-based classification

Classification available for SIs only

Banks' size (expressed in terms of total assets) is strongly linked to their systemic importance and risk-taking. Using this classification, data users can examine whether, for instance, large banks present distinctive differences with respect to their capital, profitability and risk variables. Classification thresholds are defined in such a way as to foster comparability with the existing SSM and European Banking Authority (EBA) practices.

We distinguish between global systemically important banks (G-SIBs; as listed by the Financial Stability Board (FSB)), large banks, medium-sized banks (two sub-categories) and small banks. The EBA has defined an asset threshold of €200 billion for the identification of large institutions that are potentially systemically relevant.[13] Large banks have more than €200 billion assets, while G-SIBs are classified separately. Moreover, since one criterion for identifying banks as "significant" under SSM regulations is that their total assets should exceed €30 billion; this threshold has been used to distinguish "small banks" which enter the SI list via the other criteria[14]. Finally, medium-sized institutions include all those that fall between small and large and are clustered in two buckets separated by a €100 billion threshold.

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[11] See http://unstats.un.org/unsd/methods/m49/m49regin.htm. The classification is followed other than for Cyprus, which has been assigned to "southern Europe". Countries that according to the UN classification belong to "Western Europe" and "Eastern Europe" are grouped together under "central Europe".

[12] Guideline of the European Central Bank of 9 December 2011 on the statistical reporting requirements of the European Central Bank in the field of external statistics.

[13] https://www.eba.europa.eu/regulation-and-policy/own-funds/global-systemically-important-institutions-g-sii-.

[14] Council Regulation (EU) No 1024/2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions, Article 6(4).

In more detail, the five categories are as follows:

1. *banks with total assets of less than €30 billion*;
2. *banks with total assets between €30 billion and €100 billion*;
3. *banks with total assets between €100 billion and €200 billion*;
4. *banks with total assets of more than €200 billion that are not G-SIBs*;
5. *banks listed as G-SIBs by the FSB*.

2.4 Risk-based classification using SREP results

Classification available for SIs only

The Supervisory Review and Evaluation Process (SREP)[15] assessment provides an overview of banks' risk profiles and vulnerabilities based on four elements, namely:

- element 1: business model;
- element 2: governance and risk management;
- element 3: risks to capital;
- element 4: risk to liquidity and funding.

A score is derived as part of the SREP process, which examines the aforementioned bank-specific elements plus the external environment (peer comparisons and the macroeconomic environment). As the SSM's SREP methodology explains: "the overall SREP score reflects the supervisor's overall assessment of the viability of the institution: higher scores reflect an increased risk to the viability of the institution stemming from one or several features of its risk profile, including its business model, its internal governance framework, and individual risks to its solvency or liquidity position".

Institutions with SREP scores 1 and 2 are grouped together in the category "low risk" banks. Entities with scores 3 and 4 and non-rated banks are included in the category "medium, high risk and non-rated". Non-rated banks are those for which a score has not been assigned in a specific SREP cycle, owing for example to a recent change in significance, a merger or restructuring, etc. Classification as non-rated does not therefore necessarily indicate a high risk. Given that the SREP assessment generally takes place annually, each publication round uses the latest available SREP score.

[15] For more information on the SSM SREP methodology please refer to: https://www.bankingsupervision.europa.eu/banking/srep/html/index.en.html

2.5 List of data points used in the classifications

Relevant for SIs only

Variable[16]	Definition	Template(s)
Geographical diversifications		
Debt securities	F0401_r0060_c0010 + F0402.1_r0050_c0010 + F0402.2_r0060_c0010 + F0403.1_r0050_c0010 + F0404.1_r0010_c0010 + F0406_r0060_c0010 + F0407_r0060_c0010 + F0408_r0060_c0010 + F0408_r0060_c0035 + F0409_r0010_c0050 + F0410_r0060_c0010	F 04.01, F 04.02.1, F 04.02.2, F 04.03.1, F 04.04.1 F 04.06, F 04.07 F 04.08, F 04.09 F 04.10
Loans and advances	F0401_r0120_c0010 + F0402.1_r0110_c0010 + F0402.2_r0120_c0010 + F0403.1_r0110_c0010 + F0404.1_r0070_c0010 + F0406_r0120_c0010 + F0407_r0120_c0010 + F0408_r0120_c0010 + F0408_r0120_c0035 + F0409_r0070_c0050 + F0410_r0120_c0010	F 04.01, F 04.02.1, F 04.02.2, F 04.03.1, F 04.04.1, F 04.06, F 04.07 F 04.08, F 04.09 F 04.10
Cash balances at central banks and other demand deposits (residence of counterparty)[17]	F2004_r0075_c001	F 20.04
Debt securities (residence of counterparty)	F2004_r0080_c0010	F 20.04
Loans and advances (residence of counterparty)	F2004_r0140_c0010	F 20.04
Non-domestic original exposures	C0400_r0850_c0010	C 04.00
Total original exposures	C0400_r0860_c0010	C 04.00
Size		
Total assets	F0101_r0380_c0010	F 01.01

3 Calculation

3.1 Aggregation

Supervisory Banking Statistics contain both amounts and ratios of the variables reported. The ratios are calculated by aggregating separately the numerator and the denominator for the sample of banks, and then dividing them. The amounts shown as “of which” positions are subsets of the related totals. In some cases, the sum of these individual “of which” positions may exceed the total amount owing to reporting definitions. For instance, loans to small and medium-sized enterprises (SMEs) and loans collateralised by commercial immovable property are “of which” positions within the category of loans to non-financial corporations (NFCs). Loans collateralised by commercial immovable property are classified based on the collateral, irrespective of the loan’s purpose. Therefore, a loan to an SME that is also collateralised by commercial immovable property would be included in both

16 Names of variables in the table follow those used in Sub-sections 2.1-2.6 to describe each classification.

17 With the introduction of the EBA reporting framework 3.0 as of the second quarter of 2021 the item “Cash balances at central banks and other demand deposits” is reported separately from “Loans and advances” in the template F20.04 and therefore is now included as a stand-alone data point in the Geographical diversifications list of data points.

categories. As a result, the sum of the two “of which” positions may exceed the total amount of loans to NFCs.

3.2 Probability of Default and Loss Given Default

Available for SIs only

Probability of default (PD) reported in COREP C09.02 is computed as a weighted average of defaulted and non-defaulted exposures. Therefore, PDs for non-defaulted exposures can be derived as follows:

$$PD_{non-default} = \frac{Exposure_{total} * PD_{COREP} - Exposure_{default}}{Exposure_{non-default}}$$

To avoid computing implausible values, the aggregate weighted average PDs consider only the individual PDs for non-defaulted exposures that have a positive numerator.

Following the same reasoning, only positive Loss Given Defaults (LGDs) are considered when calculating the aggregate weighted average LGDs.

3.3 Adjustment of the income statement for banks with a different financial year-end

Profit and loss figures and Key performance indicators

The vast majority of the entities in the sample have a financial year-end in December. For those which have a different financial year, a correction is needed for the income statement report (FINREP F 02.00), as it contains year-to-date data. In order to make the figures for such banks consistent and comparable with those for the other entities, whenever the financial year does not end on 31 December, a linear projection of the profit and loss figures is carried out.

For example, for an entity with its financial year-end in September 2015, the profit and loss figures reported in December 2015 represent only one quarter, so they are multiplied by four to be representative of the income of a complete financial year.

This approach can be expressed as follows:

$$\begin{aligned} &data\ used\ for\ this\ quarter \\ &\quad = data\ reported\ by\ the\ bank\ in\ this\ quarter \\ &\quad * \frac{M_R}{M_R - M_F + 12 * Ind(M_F \geq M_R)} \end{aligned}$$

where M_R is the month of the data reported and M_F the month of the financial year-end of the entity. For example, in the case of the figures for the fourth quarter of 2015 of an entity with a financial year-end in September, M_R is 12, M_F is 9 and hence the multiplier coefficient is 4. Note that when the financial year-end is December, this coefficient is always 1, i.e. no adjustment is made.

Additionally, certain entities are allowed under national legislation to report their financial information based on their accounting year-end, which may differ from the calendar year. In such cases, the reported reference dates are aligned to ensure that financial information is provided at intervals of three, six, or twelve months from their respective accounting year-end. For instance, for an entity with a financial year-end in October, the profit and loss figures reported for October represent the full financial year, and no further adjustment is required.

3.4 Annualisation of key performance indicators

Key performance indicators

An annualisation is performed on four of the key performance indicators published, return on assets (RoA), return on equity (RoE), cost of risk (CoR) and net interest margin (NIM), for the first, second and third quarters since the return reported in these periods does not correspond to a full year of activity. The numerator is adjusted linearly, this means year-to-date figures are multiplied by four for the first quarter, by two for the second quarter and by four over three in the third quarter.

The amounts presented as year-to-date in the profit and loss figures are also available as linearly annualised in the ECB Data Portal.

3.5 Total non-domestic unallocated exposures and international organisations

Total exposure to general governments by country of the counterparty statistics

Institutions meeting the reporting requirements for sovereign exposures, for which the value reported for domestic exposures of non-derivative financial assets is more than 90% of the value reported for domestic and non-domestic exposures, report the information specified in the COREP template C33.00 at a total and domestic level only. For such instances, the difference between the total and domestic exposures is presented in the row “Total non-domestic unallocated exposure and international organisations”.

3.6 Distribution

Available for SIs only

The boxplots presented in the PDF report of the SI *Supervisory Banking Statistics* show the distribution of the underlying ratios at institution level for each reference period. The whiskers display the 5th and 95th percentile, and the median is displayed as a mark in the box. The box indicates the interquartile range and ranges from the first to the third quartile of the distribution. Outliers are not presented in the boxplots.

3.7 Non-performing loans

Non-performing loans and advances statistics

In the first versions of the EBA ITS reporting framework, loans and advances were reported including the item “cash balances at central banks and other demand deposits”. As of the reference period Q2 2020, the reporting framework makes it possible to precisely separate the “cash balances at central banks and other demand deposits” from both performing and non-performing exposures.

As a result, the *Supervisory Banking Statistics* provide the non-performing loans ratio including cash balances at central banks and other demand deposits, and also – as of reference date Q2 2020 – the non-performing loans ratio excluding cash balances at central banks and other demand deposits.

4 Applicable confidentiality regime

4.1 Identification of confidential figures

The data published in S*upervisory Banking Statistics* does not disclose confidential data, as required under the professional secrecy obligation established under Article 27(1) Council Regulation (EU) No 1024/2013, Article 37 of the Statute of the ESCB and of the ECB, and Article 53(1) of Directive 2013/36/EU of the European Parliament and of the Council.

The measures taken to avoid the identification of individual entities are described in ECB Guideline ECB/2016/1 concerning the extension of common rules and minimum standards to protect the confidentiality of the statistical information collected by the European Central Bank assisted by the national central banks to national competent authorities of participating Member States and to the European Central Bank in its supervisory functions: *“All appropriate measures shall be taken to ensure that confidential statistical information is arranged in such a way that any published data covers at least three economic agents. Where one or two economic agents make up a sufficiently large proportion of any observation to make them indirectly identifiable, published data shall be arranged in such a way as to prevent their indirect identification. These rules shall not apply if the reporting agents or the other legal persons, natural persons, entities or branches that can be identified have explicitly given their consent to disclosure”*.

Two main aspects of confidentiality are referred to in the above Guideline. The first refers to the number of institutions used to calculate each published data value, which should not be less than three. In addition, and irrespective of the number of institutions per data value, no institution should represent a very high percentage, i.e. more than 85%, of the aggregate value. When variables can assume both positive and negative values, absolute values are considered.

4.2 Treatment of confidential figures

The content of any data point containing figures that are confidential as defined above is supressed. In addition, to avoid indirect derivation from the totals or sub-totals, the content of a third data point, arbitrarily selected, is also suppressed. All data points containing “C” in the supervisory data webpage documents indicate that the data point is suppressed under the confidentially regime. The related values are shown as “missing” in the related ECB data portal time series.