



EUROPEAN CENTRAL BANK

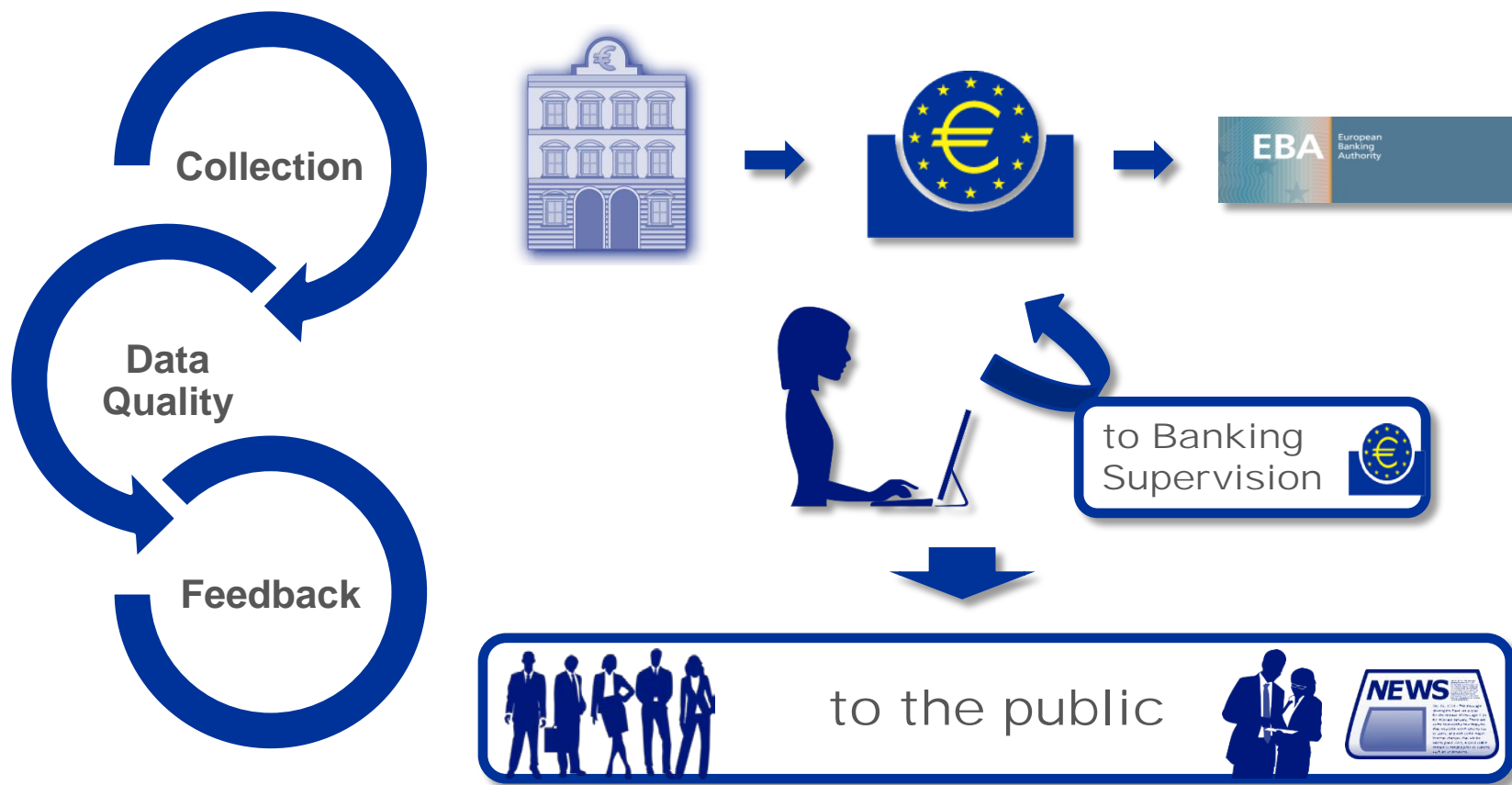
BANKING SUPERVISION

Gregorio Guidi
Banking Supervision Data Division

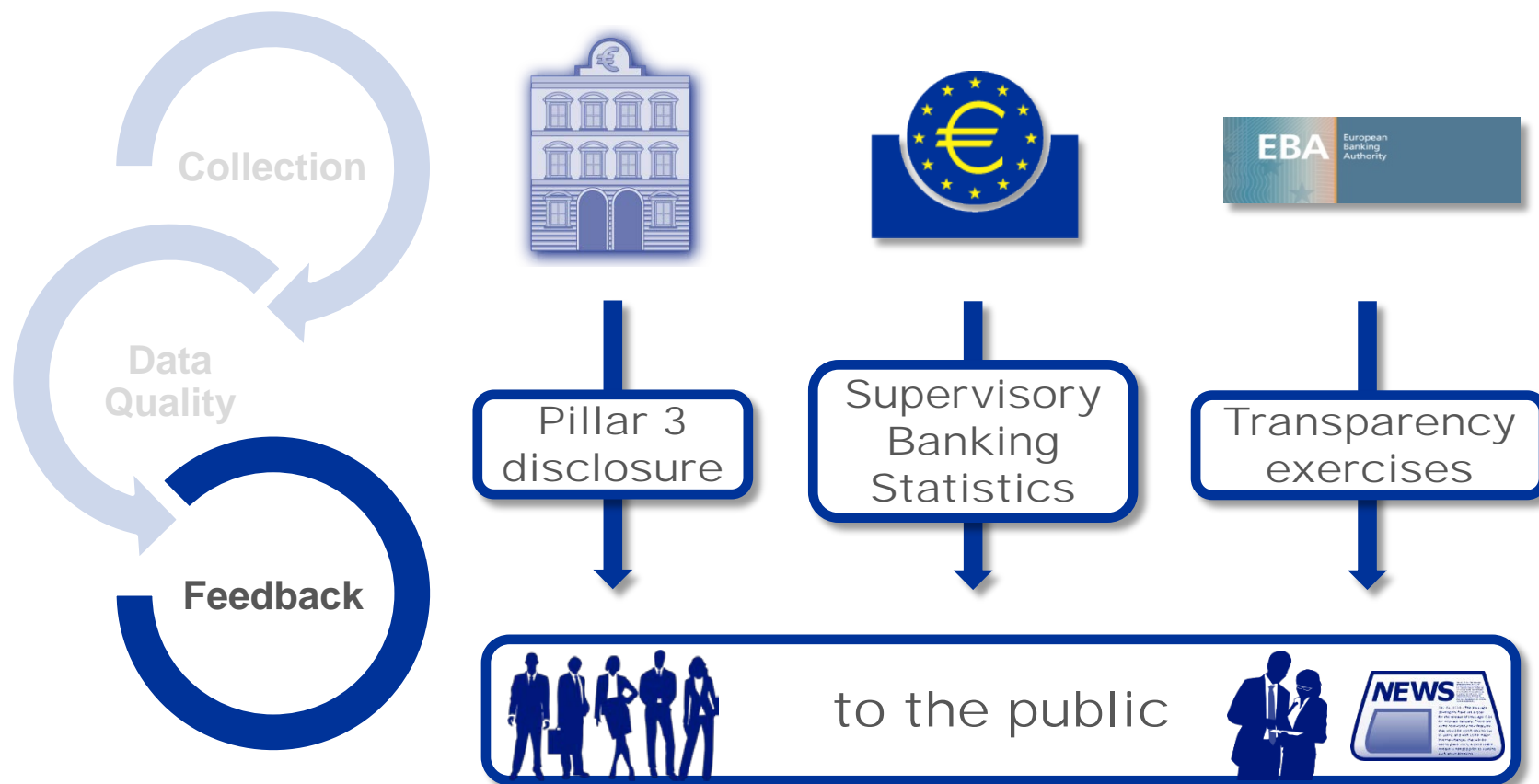
Enhancements to ECB supervisory banking statistics

Supervisory Reporting Conference
Frankfurt am Main, 15 November 2017

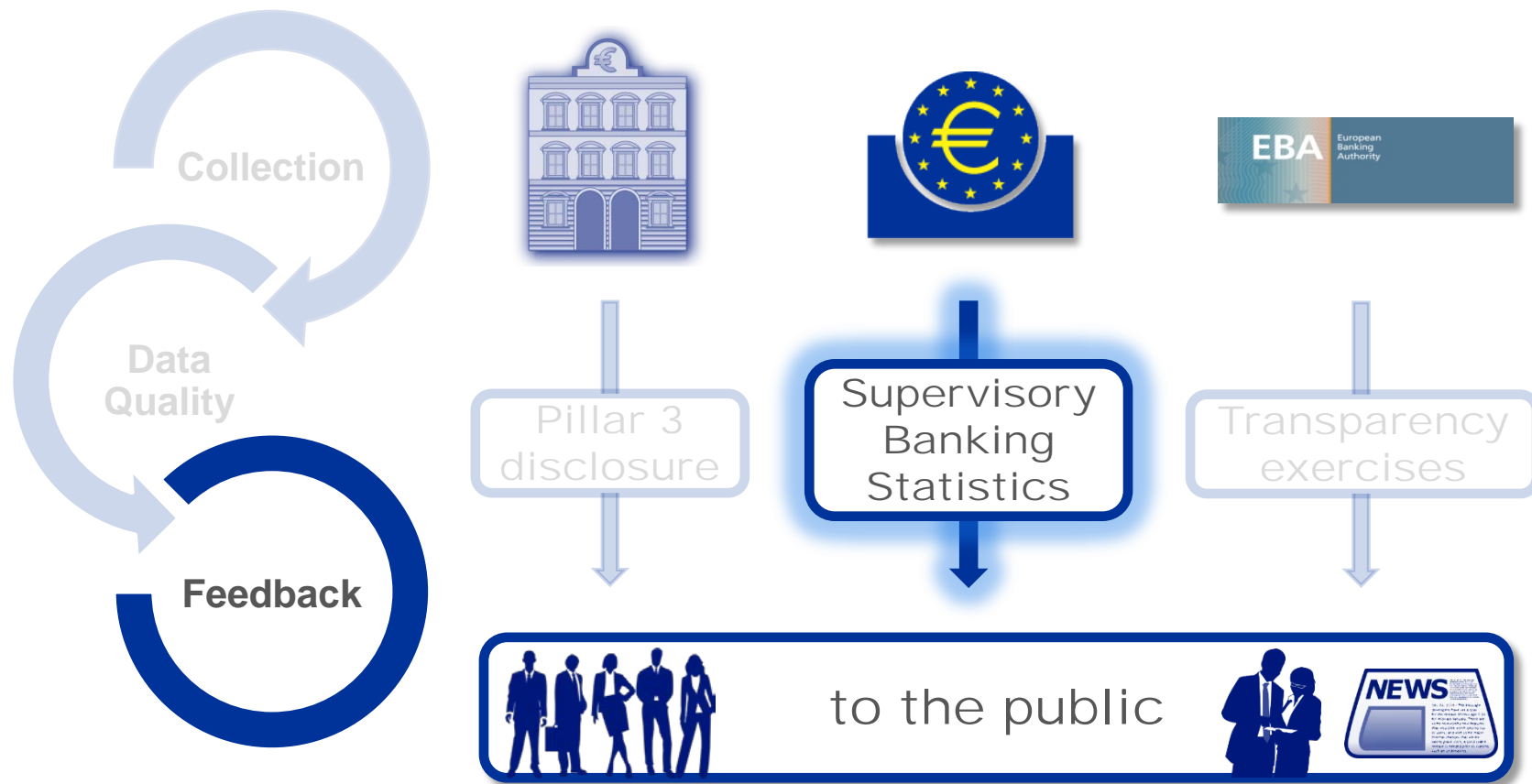
From collection to dissemination...



From collection to dissemination...



From collection to dissemination...



<https://www.bankingsupervision.europa.eu/banking/statistics/>

The screenshot displays the ECB Banking Supervision website. At the top left is the ECB logo and the text 'EUROPEAN CENTRAL BANK BANKING SUPERVISION'. A search bar is located to the right of the logo. In the top right corner, it says 'European Central Bank' and 'English'. Below the header is a navigation menu with items: 'About', 'Supervisory practices', 'Organisation & Governance', 'Legal Framework', 'Media & Publications', and 'Careers'. The breadcrumb trail reads 'Home > Supervisory practices > Statistics'. The main content area features the title 'Supervisory Banking Statistics' and a sub-header 'The ECB publishes Supervisory Banking Statistics on the following aspects of banks designated as significant institutions:'. A list of categories follows: 'general statistics', 'balance sheet composition and profitability', 'capital adequacy, leverage and asset quality', 'funding', 'liquidity', and 'data quality'. Below this, there are two download links: 'Supervisory Banking Statistics, second quarter 2017, xls' and '2016 solvency and leverage ratios, xls'. On the right side, there are sections for 'Find out more' (with links to Decision-making, Press releases, List of supervised banks, Supervision. Explained.: Supervisory statistics, and Supervision Newsletter) and 'Legal documents' (with links to SSM Framework Regulation, SSM Regulation, Implementing Technical Standards (ITS) on Supervisory Reporting, and ECB Regulation on reporting of supervisory financial information). A left sidebar contains a 'Supervisory practices' menu with sub-items like 'Supervisory review (SREP)', 'List of supervised banks', and 'Statistics'.

Transparency and accountability as goals...

*“In pursuing our objectives, we in the SSM attach utmost importance to credibility and accountability. In performing our tasks we are **transparent** while fully observing the applicable confidentiality requirements. We aim for effective communication with the citizens of Europe.”*

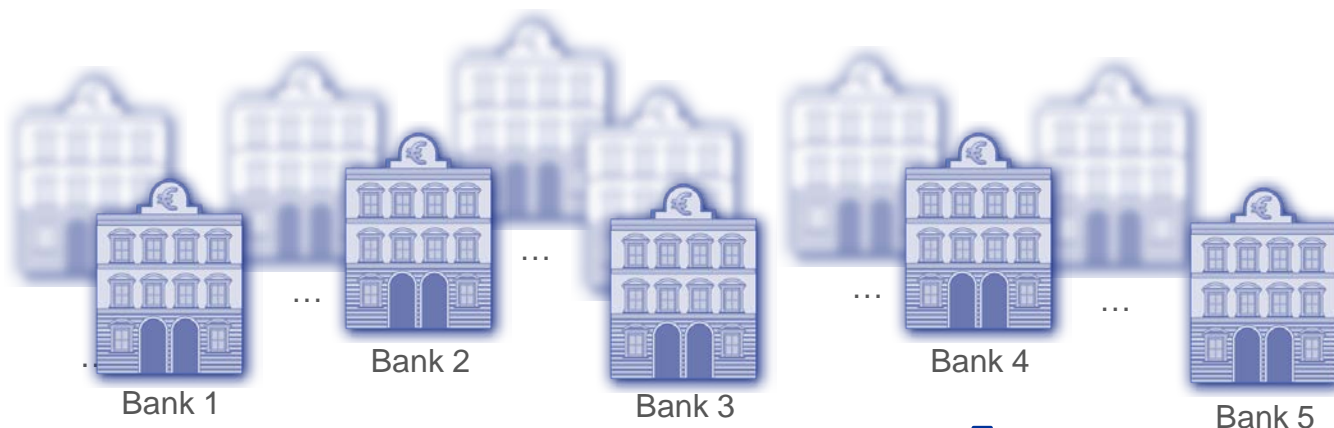
— Mission statement of the SSM

...respecting professional secrecy.

*“Confidential information which such persons, auditors or experts receive in the course of their duties may be **disclosed only in summary or aggregate form**, such that individual credit institutions cannot be identified, without prejudice to cases covered by criminal law.”*

— Article 53 of Directive 2013/36/EU (CRD IV)

Supervisory Banking Statistics – Main Principles








Data from **banks** and **banking groups** directly supervised by the ECB

(114 as of June 2017)

... is combined

Aggregated data for the SSM 

... and split again by banks' classifications.

- breakdown by country 
- breakdown by income source 
- breakdown by location of assets 
- breakdown by size 
- breakdown by risk 

What is included?

The screenshot shows the ECB Banking Supervision website. The main navigation bar includes 'About', 'Supervisory practices', 'Organisation & Governance', 'Legal Framework', 'Media & Publications', and 'Careers'. The current page is 'Supervisory Banking Statistics'. A sidebar on the left lists various categories under 'Supervisory practices', with 'Statistics' selected. The main content area features a heading 'Supervisory Banking Statistics' and a description: 'The ECB publishes Supervisory Banking Statistics on the following aspects of banks designated as significant institutions:'. A red box highlights the following list of aspects:

- > general statistics
- > balance sheet composition and profitability
- > capital adequacy, leverage and asset quality
- > funding
- > liquidity
- > data quality

Below the list, there are two download links:

- Download the report containing a comprehensive set of statistics, with a reference period of (or up to) June 2017:
[Supervisory Banking Statistics, second quarter 2017](#), [xls](#)
- Download the solvency and leverage ratios as published by significant institutions pursuant to Part Eight of the Capital Requirements Regulation:
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On the right side, there are sections for 'Find out more' (Decision-making, Press releases, List of supervised banks, Supervision. Explained.: Supervisory statistics, Supervision Newsletter) and 'Legal documents' (SSM Framework Regulation, SSM Regulation, Implementing Technical Standards (ITS) on Supervisory Reporting, ECB Regulation on reporting of supervisory financial information).

What is included?

- > general statistics
- > balance sheet composition and profitability
- > capital adequacy, leverage and asset quality
- > funding
- > liquidity
- > data quality



Based on the European framework for supervisory reporting – **COREP** and **FINREP**

- ✓ Granularity
- ✓ Harmonization
- ✓ Quarterly frequency

An example: details on the composition of assets

Assets	
→	Cash, cash balances at central banks, other demand deposits
→	Loans and advances
INSTRUMENTS	Central banks
	General governments
	Credit institutions
	Other financial corporations
	Non-financial corporations
	Households
→	Debt securities
	<i>of which: loans and receivables</i>
	<i>of which: held to maturity</i>
	<i>of which: available for sale</i>
	<i>of which: designated at fair value through profit or loss</i>
	<i>of which: held for trading</i>
	Equity instruments
	<i>of which: available for sale</i>
	<i>of which: designated at fair value through profit or loss</i>
	<i>of which: held for trading</i>
	Derivatives
	Trading
	Derivatives – hedge accounting
	Investments in subsidiaries, joint-ventures and associates
	Intangible assets and goodwill
	Other assets
	Total assets

<http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting>

How the data is used?

General risk information

Market analysis

Benchmarking

Profit and loss ^{1) 2)}	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017
Net interest income	65,676.46	131,816.76	198,599.13	262,738.88	66,347.77
Net fee and commission income	32,629.05	66,004.50	98,633.28	130,503.82	34,371.34
Net trading income	4,702.79	9,225.02	17,277.07	23,139.11	11,203.82
Exchange differences, net	1,643.77	2,636.68	2,728.29	2,982.51	676.86
Net other operating income	9,833.12	25,987.72	31,901.38	42,887.01	6,438.44
Operating income ³⁾	114,485.19	235,670.68	349,139.16	462,251.34	119,038.23
Administrative expenses and depreciation	-77,729.05	-151,357.76	-224,060.05	-304,268.95	-78,017.70
Net income before impairment, provisions and taxes	36,756.14	84,312.92	125,079.12	157,982.38	41,020.53
Impairment and provisions ⁴⁾	-15,220.18	-37,510.01	-54,918.94	-101,860.03	-15,068.53
Other	2,284.16	6,316.88	9,877.14	11,474.13	6,911.83
Profit and loss before tax from continued operation	23,820.12	53,119.79	80,037.32	67,596.49	32,863.82
Profit and loss before tax from discontinued operation ⁵⁾	563.32	-2,305.83	-2,222.37	-13.21	C
Tax expenses or income	-6,547.99	-13,349.51	-20,678.11	-22,603.26	C
Net profit/loss	17,835.45	37,464.44	57,136.83	44,980.01	25,330.08

On average, the profits of ECB directly supervised institutions increased in the first quarter of 2017 from Q1 2016 (mostly driven by net trading income)...

How the data is used?

General risk information

Market analysis

Benchmarking

Country (Q4 2016)	Total risk exposure amount	Total capital		Tier 1		CET 1 ²⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	195.51	40.11	20.52%	35.50	18.16%	33.92	17.35%
Germany	1,276.94	239.66	18.77%	205.25	16.07%	192.01	15.04%
Estonia	C	C	C	C	C	C	C
Ireland	136.67	29.36	21.48%	26.30	19.24%	24.94	18.25%
Greece	182.42	31.21	17.11%	31.04	17.01%	31.04	17.01%
Spain	1,555.99	226.75	14.57%	198.73	12.77%	195.91	12.59%
France	2,398.35	424.24	17.69%	359.68	15.00%	327.92	13.67%
Italy	1,063.31	145.89	13.72%	117.99	11.10%	110.67	10.41%
Cyprus	32.67	5.19	15.89%	5.10	15.62%	4.98	15.26%
Latvia	C	C	20.91%	C	18.91%	C	18.91%
Lithuania	8.30	1.64	19.82%	1.64	19.73%	1.64	19.73%
Luxembourg	30.16	6.51	21.58%	6.33	20.99%	6.23	20.66%
Malta	9.18	1.40	15.23%	1.15	12.57%	1.15	12.57%
Netherlands	669.29	151.83	22.69%	118.72	17.74%	102.48	15.31%
Austria	252.72	43.31	17.14%	33.23	13.15%	33.12	13.11%
Portugal	152.45	16.54	10.85%	15.58	10.22%	15.58	10.22%
Slovenia	12.24	2.20	17.99%	2.20	17.99%	2.20	17.99%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	99.63	24.69	24.79%	23.37	23.46%	22.29	22.38%
Total	8,088.26	1,394.17	17.24%	1,185.33	14.65%	1,109.62	13.72%

“[...] on average the directly supervised Spanish banks showed a CET1 ratio of 12.59% at 31 December 2016.”

— Public hearing of Danièle Nouy at the European Parliament

How the data is used?

General risk information

Market analysis

Benchmarking

Category	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017
Banks with net interest income more than 60% of operating income	66	64	61	64	60
Banks with non-interest income more than 40% of operating income	49	55	56	55	54
<i>Mostly net fee and commission income</i>					
<i>Mostly net trading income and foreign exchange gains and losses</i>	8	5	5	2	4
Total	123	124	122	121	118

“The number of big European banks with noninterest revenue accounting for over 40% of their operating income rose to 54 from 49 in the past year, according to the European Central Bank.”
 — Wall Street Journal, 31/07/2017

How the data is used?

General risk information

Market analysis

Benchmarking

Country (Q1 2017)	Total exposures				Country (Q2 2017)	Total exposures			
	Performing		Non-performing			Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio		Amount	Coverage ratio	Amount	Coverage ratio
Belgium	781.49	0.11%	15.17	0.11%	Belgium	785.20	0.13%	15.25	43.02%
Germany	4,010.83	0.24%	69.25	0.24%	Germany	3,973.13	0.24%	65.09	39.43%
Estonia	C	C	C	C	Estonia	C	C	C	C
Ireland	310.30	0.53%	31.54	0.48%	Ireland	315.73	0.48%	31.21	31.18%
Greece	191.45	1.00%	111.46	1.10%	Greece	182.15	1.10%	109.15	47.03%
Spain	3,301.46	0.65%	139.13	0.61%	Spain	3,286.57	0.61%	134.40	44.06%
France	6,809.28	0.24%	160.30	0.23%	France	6,704.75	0.23%	153.90	48.28%
Italy	2,652.69	0.26%	262.84	0.28%	Italy	2,657.37	0.28%	212.23	47.57%
Cyprus	40.49	0.54%	19.92	0.41%	Cyprus	40.93	0.41%	19.15	44.52%
Latvia	C	0.24%	C	0.23%	Latvia	C	0.23%	C	28.94%
Lithuania	20.09	0.13%	0.66	0.12%	Lithuania	20.45	0.12%	0.60	31.15%
Luxembourg	119.96	0.04%	1.29	0.03%	Luxembourg	128.50	0.03%	1.23	32.94%
Malta	21.98	0.21%	0.58	0.20%	Malta	22.17	0.20%	0.56	34.52%
Netherlands	2,422.13	0.10%	42.47	0.09%	Netherlands	2,325.06	0.09%	43.70	31.43%
Austria	528.78	0.33%	19.73	0.30%	Austria	552.08	0.30%	18.71	52.52%
Portugal	193.21	0.44%	35.04	0.38%	Portugal	194.76	0.38%	33.12	43.91%
Slovenia	21.51	1.00%	2.41	0.96%	Slovenia	21.44	0.96%	2.31	63.24%
Slovakia ¹⁾	-	-	-	-	Slovakia ¹⁾	-	-	-	-
Finland	191.39	0.03%	2.37	0.03%	Finland	191.06	0.03%	2.50	25.06%
Total	21,647.49	0.30%	914.64	45.11%	Total	21,431.32	0.29%	843.59	44.74%

“Italian banks’ non-performing exposure, which includes unpaid loans and other types of foul credit, fell by 50 billion euros (\$58.77 billion) to 212 billion euros in the three months to June - a greater drop than in any other country in absolute and relative terms, the ECB quarterly statistics showed.”

— Reuters, 24/10/2017

What is new?

European Central Bank English

EUROPEAN CENTRAL BANK
BANKING SUPERVISION

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Supervisory practices

- + Supervisory review (SREP)
 - Priorities
- + List of supervised banks
 - Relocating to the euro area
 - Supervisory sanctions
 - Letters to banks
- Statistics**
- + Tasks
- + Approach
- + Report a breach

Supervisory Banking Statistics

The ECB publishes Supervisory Banking Statistics on the following aspects of banks designated as significant institutions:

- > general statistics
- > balance sheet composition and profitability
- > capital adequacy, **leverage** and asset quality
- > **funding**
- > **liquidity**
- > data quality

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Find out more

- > Decision-making
- > Press releases
- > List of supervised banks
- > Supervision. Explained.: Supervisory statistics
- > Supervision Newsletter

Legal documents

- [SSM Framework Regulation](#)
- [SSM Regulation](#)
- [Implementing Technical Standards \(ITS\) on Supervisory Reporting](#)
- > ECB Regulation on reporting of supervisory financial information

What is new?

- > general statistics
- > balance sheet composition and profitability
- > capital adequacy **leverage** and asset quality
- > funding
- > liquidity
- > data quality

- **Leverage Ratio**: a **non risk-based** measure for capital adequacy.
- **Backstop** for risk-based capital ratios.
- No binding minimum standard (for now), but the internationally-agreed minimum of **3%** is a **strong target**.
- Reporting available back to **Q3 2016**.

Leverage ratio and its components	Q2 2017
Exposure values	22,319.36
Assets other than derivatives and securities financing transactions	18,616.59
Derivatives	C
Securities financing transactions	1,345.38
Off-balance sheet items	1,609.90
Deductions of exposures to public sector entities funding general interest investments	C
Fully phased-in definition	
Tier 1 capital	1,128.28
Total exposure	22,115.19
Exposure values	22,319.36
Asset amount deducted from Tier 1 capital	-204.18
Leverage ratio (fully phased-in definition)	5.10%
Transitional definition	
Tier 1 capital	1,177.84
Total exposure	22,129.15
Exposure values	22,319.36
Asset amount deducted from Tier 1 capital	-190.21
Leverage ratio (transitional definition)	5.32%

Reference:

Commission Delegated Regulation (EU) 2015/62

*“An underlying cause of the global financial crisis was the build-up of excessive on- and off-balance sheet leverage in the banking system. **In many cases, banks built up excessive leverage while apparently maintaining strong risk-based capital ratios.** At the height of the crisis, financial markets forced the banking sector to reduce its leverage in a manner that amplified downward pressures on asset prices.”*

— Basel III leverage ratio framework and disclosure requirements

Leverage in the news...

Leverage ratio emerging as crux of post-post-crisis reform

New EU bank rules threaten Eurex, LCH investment policies

CCPs with EU bank licences currently run leverage ratios of less than half the minimum

The EBA CRDIV CRR Basel III monitoring exercise shows further improvement of EU banks capital leverage and liquidity ratios

Top French banks sue ECB to reduce capital demands

Banks argue that this exposure to the CDC should not count towards the calculation of their leverage ratio, which is a measure of a lender's capital as a proportion of total assets.

Some examples...

Leverage ratio and its components (Q2 2017)	Total	Banks with total assets					G-SIBs ¹⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Exposure values	22,319.36	395.16	2,738.01	2,271.60	1,458.48	4,550.40	10,905.71
Assets other than derivatives and securities financing transactions	18,616.59	363.84	2,527.61	2,063.43	1,307.20	3,898.64	8,455.88
Derivatives	C	2.62	8.39	12.79	C	130.93	604.94
Securities financing transactions	1,345.38	5.72	69.72	64.85	71.66	180.45	952.99
Off-balance sheet items	1,609.90	22.99	132.29	130.53	91.80	340.38	891.90
Deductions of exposures to public sector entities funding general interest investments	C	0.00	0.00	0.00	C	0.00	0.00
Fully phased-in definition							
Tier 1 capital	1,128.28	30.46	185.95	121.52	71.53	241.73	477.09
Total exposure	22,115.19	393.27	2,715.62	2,252.74	1,449.69	4,507.63	10,796.24
Exposure values	22,319.36	395.16	2,738.01	2,271.60	1,458.48	4,550.40	10,905.71
Asset amount deducted from Tier 1 capital	-204.18	-1.89	-22.39	-18.87	-8.79	-42.77	-109.47
Leverage ratio (fully phased-in definition)	5.10%	7.75%	6.85%	5.39%	4.93%	5.36%	4.42%
Transitional definition							
Tier 1 capital	1,177.84	30.98	192.53	127.47	72.43	253.81	500.62
Total exposure	22,129.15	393.59	2,720.33	2,256.13	1,449.62	4,511.22	10,798.26
Exposure values	22,319.36	395.16	2,738.01	2,271.60	1,458.48	4,550.40	10,905.71
Asset amount deducted from Tier 1 capital	-190.21	-1.57	-17.68	-15.47	-8.85	-39.18	-107.45
Leverage ratio (transitional definition)	5.32%	7.87%	7.08%	5.65%	5.00%	5.63%	4.64%

Some examples...

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

What is new?

- > general statistics
- > balance sheet composition and profitability
- > capital adequacy, leverage and asset quality
- > funding
- liquidity
- > data quality

- **Liquidity Coverage Ratio (LCR):** ability of the bank to meet short-term obligations.
- Comparison of **available liquid assets** against **expected and potential outflows** in a stress scenario, over a **30 day horizon**.
- Binding minimum of **80% for 2017**, of **100% from 2018**.
- Reporting available back to **Q3 2016**.

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

Reference:
Commission Delegated Regulation (EU) 2015/61

Applicable only at the highest level in the EU:
sample reduced to 105 out of 114 SSM banks and groups

“During the early “liquidity phase” of the financial crisis that began in 2007, many banks – despite adequate capital levels – still experienced difficulties because they did not manage their liquidity in a prudent manner. [...] The first objective is to promote short-term resilience of a bank’s liquidity risk profile by ensuring that it has sufficient HQLA to survive a significant stress scenario lasting for one month.”

— Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools

LCR in the news...

ECB fines PTSB €2.5m for breaches of banking liquidity rules

PTSB has 'fully remediated the issue', says ECB following issuing of first banking fine
The group's LCR has been fully compliant since late April 2016, it said.
Specifically, the breach relates to a misinterpretation of how ECB funding is treated in the calculation of the ratio, according to the bank.

UK proposes gold plating of liquidity risk rules

Cashflow mismatch risk framework aims to plug holes in Basel Committee's liquidity coverage ratio

LCR altered banks' activity in call money market: RBI

The Reserve Bank of India (RBI) said in its annual report that introduction of the liquidity coverage ratio (LCR) has altered banks' activity in the call money market in the post-LCR regime.

Some examples...

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

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

In addition...

The screenshot shows the ECB Banking Supervision website. The main navigation bar includes 'About', 'Supervisory practices', 'Organisation & Governance', 'Legal Framework', 'Media & Publications', and 'Careers'. The current page is 'Supervisory Banking Statistics'. The left sidebar lists 'Supervisory practices' with sub-items like 'Supervisory review (SREP)', 'List of supervised banks', and 'Statistics'. The main content area features the title 'Supervisory Banking Statistics' and a list of aspects: general statistics, balance sheet composition and profitability, capital adequacy, leverage and asset quality, funding, liquidity, and data quality. A callout box points to the link '2016 solvency and leverage ratios, xlsx'.

European Central Bank English

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BANKING SUPERVISION

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Supervisory practices

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 - Priorities
- + List of supervised banks
 - Relocating to the euro area
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- Statistics**
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- > Press releases
- > List of supervised banks
- > Supervision. Explained.: Supervisory statistics
- > Supervision Newsletter

- SSM Regulation
- Implementing Technical Standards (ITS) on Supervisory Reporting
- ECB Regulation on reporting of supervisory financial information

Links to capital and leverage ratios in the banks' **Pillar 3 disclosures**

2016 solvency and leverage ratios as published by significant institutions pursuant to Part Eight of the Capital Requirements Regulation

Country	Name of the institution	LEI Code	Level of consolidation	Total capital ratio (transitional) ²⁾	CET1 ratio (transitional) ²⁾	Leverage ratio ³⁾	Source 1
AT	VTB Bank (Austria) AG	15DYKVGQPQCMYBH2DZ583	CON	19.16%	13.06%	11.17%	link
AT	Promontoria Sacher Holding N.V.	5299004SNO5GECIBWJ18	CON	17.90%	15.10%		link
AT	Volksbank Wien AG	529900D4CD6DIB3C1904	CON	15.10%	12.38%	6.45%	link
AT	Sberbank Europe AG	529900IZ8TASAYR3A694	CON	18.99%	15.35%	10.36%	link
AT	RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	529900SXEWJ1MRRX537	CON	20.38%	14.21%	6.83%	link
AT	Raiffeisenbankengruppe OO Verbund eGen	529900XSTAE561178282	CON	17.03%	14.62%	8.71%	link
AT	Raiffeisen Zentralbank Österreich Aktiengesellschaft	EVOYOND2GGP3UHGGE885	CON	14.80%	11.90%	5.50%	link
AT	Erste Group Bank AG	PQOH26KWDF7CG10L6792	CON	18.50%	13.40%	6.20%	link

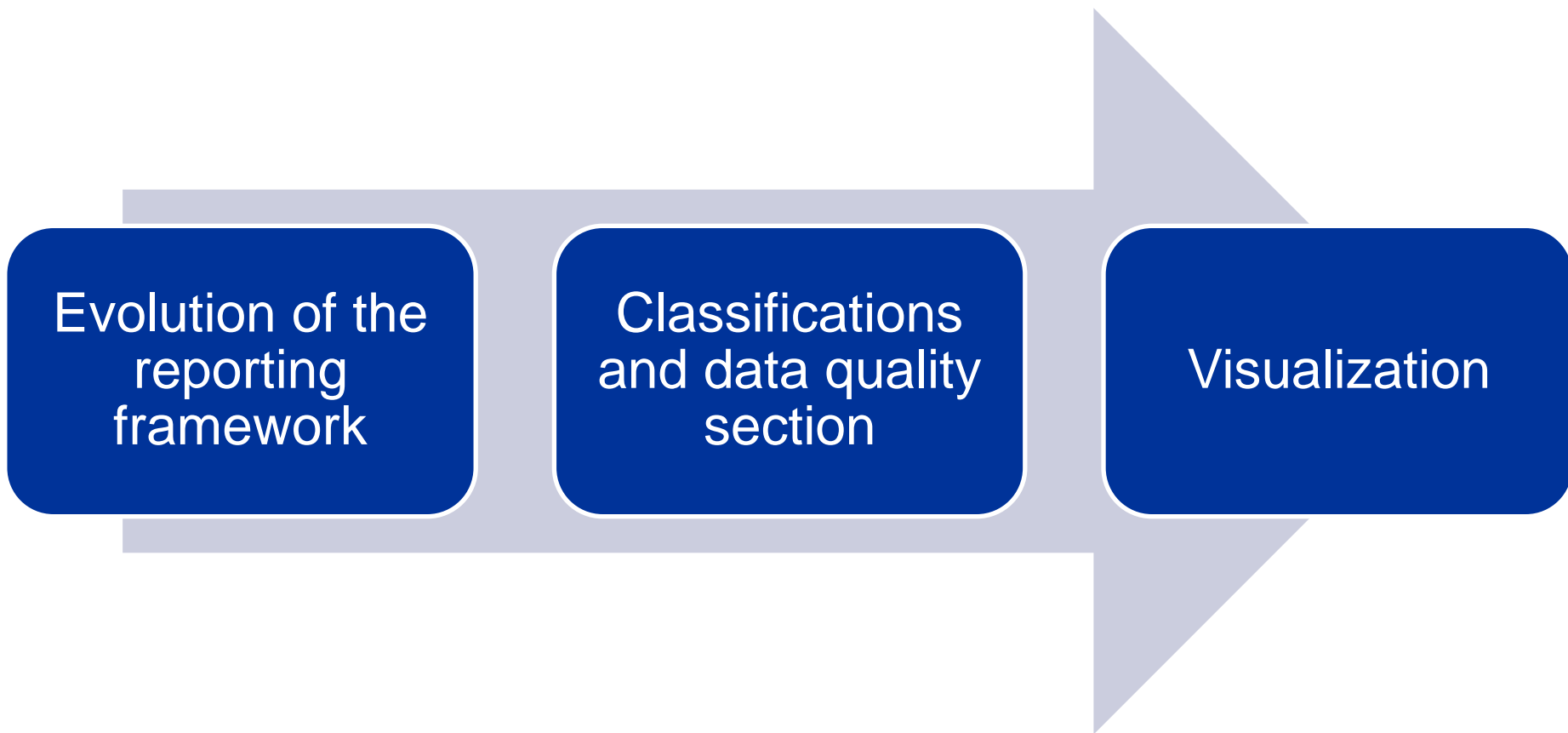
Links to Pillar 3 reports as published by supervised institutions.

Institutions' own Pillar 3 disclosures.

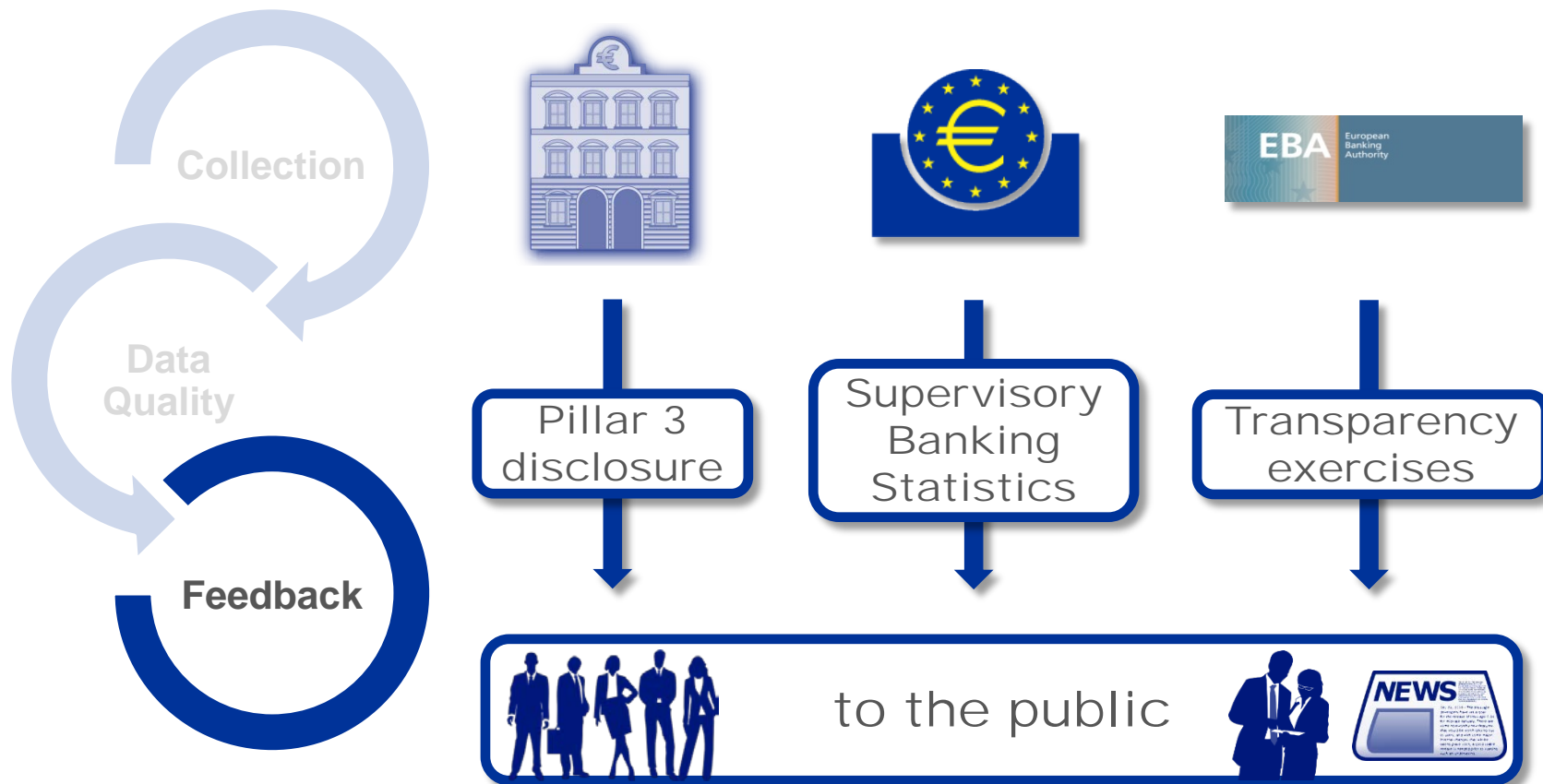
- Repository of Pillar 3 information as published by ECB supervised institutions.
- Joint Supervisory Teams involved to check the correctness of the files and data, including **reconciliation with supervisory reporting**.
- The repository informs the supervisors and the general public on the status of the **compliance** of individual institutions with the requirements of the regulation.

Enforcement of the requirements.

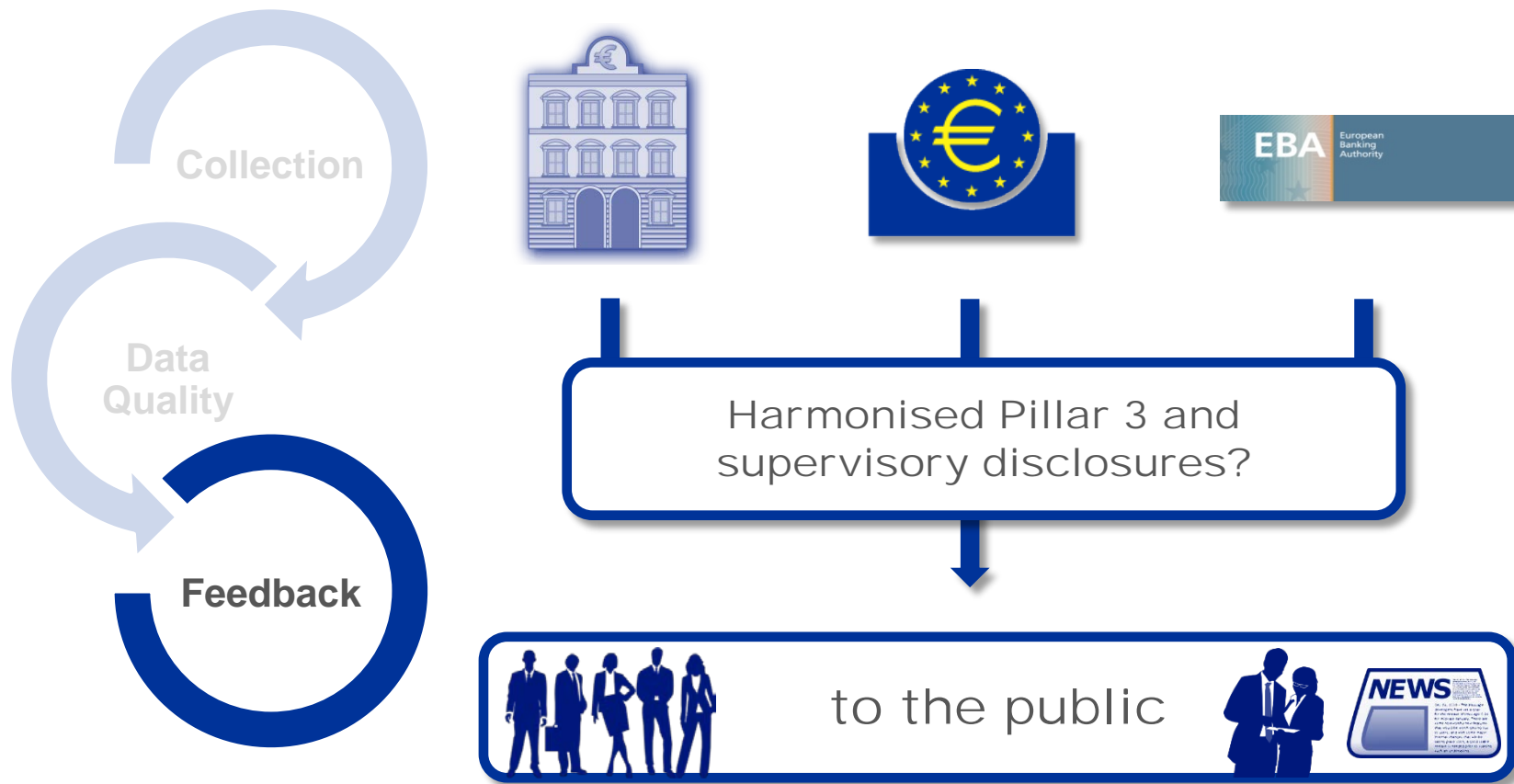
Future developments



Future developments?



Future developments?



- In one year from its first release, **Supervisory Banking Statistics became the official source of supervisory data of the SSM.**
- The breakdowns provide different looks of the data, while abiding to the applicable **confidentiality regime**. The ECB cannot disclose non-public bank-level data.
- Supervisory Banking Statistics **complements** other existing data releases such as **Pillar 3 disclosures** and **EBA transparency exercises**, enriching the information available to the market participants and the general public.
- **New challenges arise from changes in the regulatory environment:** the publication should reflect them promptly. Leverage and liquidity information were recent additions.