



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

Supervisory Banking Statistics for significant institutions

Fourth quarter 2024

BANKENTOEZICHT

March 2025

BANKTILLSYN 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

BANKOVNI DOHLED

БАНКОВ НАДЗОР

BANKTILLSYN

BANKENAUF SICHT

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

Table of contents

T00.01 Overview	2	T04.05.1 Loans and advances subject to impairment review by reference period	63
1. General statistics		T04.05.2 Loans and advances subject to impairment review by country	64
T01.01 Significant institutions by country and classification	3	T04.05.3 Loans and advances subject to impairment review by classification	66
T01.02 Concentration of total assets	4	T04.06.1 Loans and advances with significant increase in credit risk (stage 2) by counterparty and reference period	68
2. Balance sheet composition and profitability		T04.06.2 Loans and advances with significant increase in credit risk (stage 2) by counterparty and country	69
T02.01.1 Profit and loss figures by reference period	5	T04.06.3 Loans and advances with significant increase in credit risk (stage 2) by counterparty and classification	71
T02.01.2 Profit and loss figures by country	6	5. Funding	
T02.01.3 Profit and loss figures by classification	7	T05.01.1 Loan-to-deposit ratio by reference period	73
T02.02.1 Key performance indicators by reference period	9	T05.01.2 Loan-to-deposit ratio by country	74
T02.02.2 Key performance indicators by country	10	T05.01.3 Loan-to-deposit ratio by classification	75
T02.02.3 Key performance indicators by classification	11	T05.02.1 Deposits to total funding ratio by reference period	77
T02.03.1 Composition of assets by reference period	13	T05.02.2 Deposits to total funding ratio by country	78
T02.03.2 Composition of assets by country	14	T05.02.3 Deposits to total funding ratio by classification	79
T02.03.3 Composition of assets by classification	16	T05.03.1 Net stable funding ratio by reference period	81
T02.04.1 Composition of liabilities and equity by reference period	18	T05.03.2 Net stable funding ratio by country	82
T02.04.2 Composition of liabilities and equity by country	19	T05.03.3 Net stable funding ratio by classification	84
T02.04.3 Composition of liabilities and equity by classification	21	6. Liquidity	
T02.05.1 Total exposure to general governments by country of the counterparty by reference period	23	T06.01.1 Liquidity coverage ratio by reference period	86
T02.05.2 Total exposure to general governments by country of the counterparty by country	24	T06.01.2 Liquidity coverage ratio by country	87
T02.05.3 Total exposure to general governments by country of the counterparty by classification	26	T06.01.3 Liquidity coverage ratio by classification	89
3. Capital adequacy and leverage		T06.02.1 Liquidity coverage ratio band by reference period	91
T03.01.1 Total capital ratio and its components by reference period	28	T06.02.2 Liquidity coverage ratio band by country	92
T03.01.2 Total capital ratio and its components by country	29	T06.02.3 Liquidity coverage ratio band by classification	93
T03.01.3 Total capital ratio and its components by classification	30		
T03.02.1 CET1 ratio band by reference period	32		
T03.02.2 CET1 ratio band by country	33		
T03.02.3 CET1 ratio band by classification	34		
T03.03.1 Leverage ratios by reference period	35		
T03.03.2 Leverage ratios by country	36		
T03.03.3 Leverage ratios by classification	38		
T03.04.1 Leverage ratio band by reference period	40		
T03.04.2 Leverage ratio band by country	41		
T03.04.3 Leverage ratio band by classification	42		
T03.05.1 Risk exposures composition by reference period	43		
T03.05.2 Risk exposures composition by country	44		
T03.05.3 Risk exposures composition by classification	46		
T03.06 IRB credit risk parameters by residence of the obligor	48		
4. Asset quality			
T04.01 Performing and non-performing exposures by instrument and counterparty	49		
T04.02.1 Non performing loans and advances by reference period	50		
T04.02.2 Non performing loans and advances by country	51		
T04.02.3 Non performing loans and advances by classification	53		
T04.03.1 Forbearance by instrument and counterparty	55		
T04.03.2 Non-performing exposures and forbearance by country	56		
T04.03.3 Non-performing exposures and forbearance by classification	57		
T04.04.1 Fair value hierarchy by reference period	59		
T04.04.2 Fair value hierarchy by country	60		
T04.04.3 Fair value hierarchy by classification	61		

T00.01 Overview

(EUR billions; percentages; number of institutions)

Main figures	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Number of SIs					
Full sample	107	110	110	109	109
Liquidity sample	106	109	109	108	108
Balance sheet composition					
Total assets	25,944.38	26,614.35	26,607.34	26,933.22	26,836.78
Total liabilities	24,175.49	24,814.88	24,815.42	25,082.67	24,952.51
Equity	1,768.89	1,799.48	1,791.91	1,850.55	1,884.27
Key indicators					
Net interest margin	1.60%	1.62%	1.61%	1.58%	1.60%
Cost-to-income ratio	57.00%	55.94%	54.24%	53.70%	54.89%
Cost of risk	0.46%	0.49%	0.46%	0.46%	0.47%
Return on equity	9.32%	9.67%	10.11%	10.09%	9.54%
Capital adequacy and leverage					
CET 1 ratio ¹⁾	15.87%	15.74%	15.81%	15.74%	15.86%
Tier 1 ratio ¹⁾	17.25%	17.12%	17.22%	17.16%	17.33%
Total capital ratio ¹⁾	19.85%	19.81%	19.91%	19.83%	19.99%
Leverage ratio (transitional definition)	5.83%	5.73%	5.77%	5.78%	5.91%
Leverage ratio (fully phased-in definition)	5.80%	5.71%	5.76%	5.76%	5.89%
Asset quality					
Non-performing loans ratio (including cb) ²⁾	1.89%	1.91%	1.92%	1.94%	1.93%
Non-performing loans ratio (excluding cb) ²⁾	2.30%	2.31%	2.30%	2.31%	2.28%
Stage 2 as a share of total loans and advances ³⁾	9.73%	9.50%	9.45%	9.74%	9.93%
Funding					
Loan-to-deposit ratio	102.74%	102.80%	102.12%	102.13%	100.43%
Net stable funding ratio	126.68%	126.93%	127.32%	126.88%	126.85%
Liquidity					
Liquidity coverage ratio	164.30%	157.95%	159.36%	158.18%	158.01%

Source: ECB.

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

1) 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).

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

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

T01.01 Significant institutions by country and classification

(number of institutions)

Country	Q4 2024
Belgium	5
Bulgaria	1
Germany	24
Estonia	3
Ireland	5
Greece	4
Spain	10
France	11
Croatia ¹⁾	-
Italy	12
Cyprus	1
Latvia	3
Lithuania	3
Luxembourg	3
Malta	2
Netherlands	7
Austria	6
Portugal	3
Slovenia	3
Slovakia ¹⁾	-
Finland	3
Total	109

Business model classification	Q4 2024
Corporate/wholesale lenders	9
Custodian and asset managers	7
Development/promotional lenders	5
Diversified lenders	30
G-SIBs ²⁾	7
Retail and consumer credit lenders	13
Small market lenders	13
Universal and investment banks	24
Not classified	1
Total	109

Size	Q4 2024
Banks with total assets	
Less than €30 billion	18
Between €30 billion and €100 billion	44
Between €100 billion and €200 billion	20
More than €200 billion	20
G-SIBs ²⁾	7
Total	109

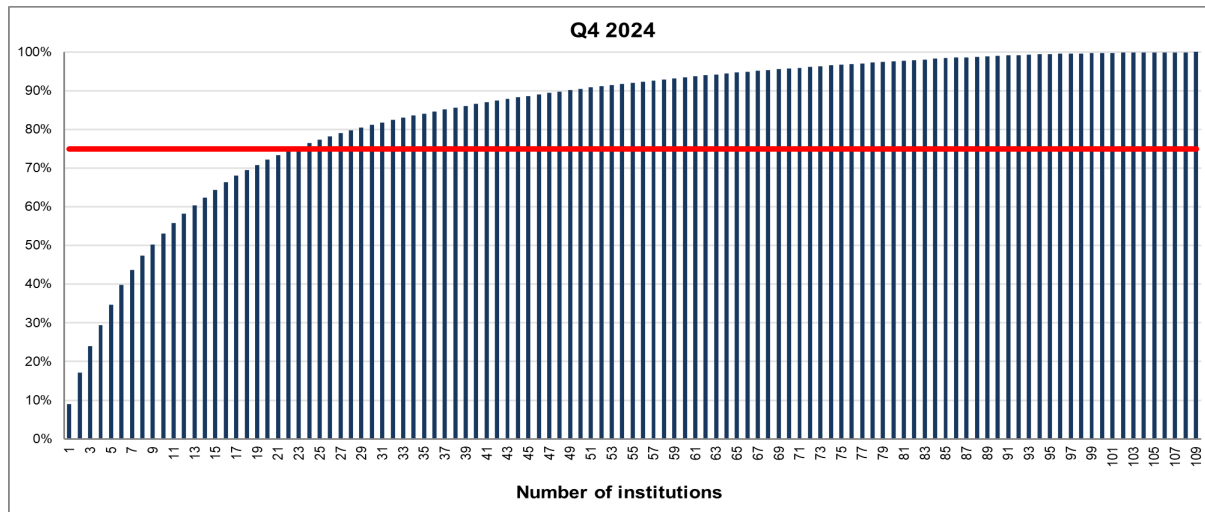
Source: ECB.

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

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

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

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



Source: ECB.

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

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

T02.01.1 Profit and loss figures by reference period

(EUR millions; percentages)

Profit and loss ^{1) 2)}	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Net interest income	356,547.45	92,438.92	184,447.90	274,149.09	365,652.27
Net fee and commission income	164,276.44	44,075.11	88,786.89	132,886.48	178,817.75
Net trading (and investment) income	39,980.74	15,199.91	26,465.47	37,121.21	50,635.81
Net gains or losses from hedge accounting	812.45	350.96	197.24	244.16	89.94
Exchange differences, net	6,169.39	-972.94	101.11	2,900.01	1,830.36
Net other operating income	15,816.00	1,685.83	8,599.55	15,701.63	24,121.78
Operating income ³⁾	583,602.47	152,777.79	308,598.16	463,002.57	621,147.91
Administrative expenses and depreciation	-332,657.81	-85,462.04	-167,390.04	-248,623.07	-340,936.09
Net income before impairment, provisions and taxes	250,944.66	67,315.75	141,208.13	214,379.50	280,211.82
Impairment and provisions ⁴⁾	-57,249.81	-13,336.50	-30,108.43	-43,634.20	-64,586.54
Other	21,024.79	4,811.16	9,278.48	14,615.76	20,312.90
Profit and loss before tax ⁵⁾	214,719.63	58,790.40	120,378.18	185,361.06	235,938.18
Tax expenses or income	-49,947.14	-15,269.94	-29,759.68	-45,309.92	-56,096.14
Net profit/loss	164,772.49	43,520.47	90,618.50	140,051.14	179,842.04
Net interest income to operating income	61.09%	60.51%	59.77%	59.21%	58.87%
Net fee and commission income to operating income	28.15%	28.85%	28.77%	28.70%	28.79%
Net trading (and investment) income to operating income	6.85%	9.95%	8.58%	8.02%	8.15%

Source: ECB.

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

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

2) Figures reported are year-to-date.

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

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

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

T02.01.2 Profit and loss figures^{1) 2)} by country

(EUR millions; percentages)

Profit and loss (Q4 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁶⁾	Italy
Net interest income	365,652.27	8,931.65	C	42,532.53	1,093.17	11,590.25	8,566.80	96,064.48	67,519.17	-	51,799.76
Net fee and commission income	178,817.75	3,841.01	C	27,779.23	198.74	4,033.20	1,979.56	29,682.70	59,760.09	-	28,081.92
Net trading (and investment) income	50,635.81	310.83	C	11,085.48	80.10	955.31	165.17	5,207.59	21,982.33	-	2,172.01
Net gains or losses from hedge accounting	89.94	-179.38	C	833.69	C	49.53	-3.95	-36.52	14.17	-	C
Exchange differences, net	1,830.36	136.11	C	22.78	-29.42	78.95	102.50	980.59	800.72	-	C
Net other operating income	24,121.78	421.59	C	3,765.79	C	1,544.56	272.87	-3,460.32	16,747.10	-	5,370.63
Operating income³⁾	621,147.91	13,461.81	C	86,019.51	1,359.22	18,251.80	11,082.95	128,438.52	166,823.57	-	87,422.30
Administrative expenses and depreciation	-340,936.09	-7,612.76	C	-53,002.21	-605.35	-8,406.37	-3,897.12	-56,070.11	-112,865.18	-	-44,744.92
Net income before impairment, provisions and taxes	280,211.82	5,849.05	C	33,017.31	753.87	9,845.43	7,185.84	72,368.41	53,958.39	-	42,677.38
Impairment and provisions ⁴⁾	-64,586.54	-395.02	C	-9,241.76	-48.58	-866.48	-1,717.44	-26,642.41	-13,424.39	-	-5,184.90
Other	20,312.90	826.49	C	3,046.16	-1.27	-80.67	208.90	3,912.45	8,465.31	-	3,065.54
Profit and loss before tax⁵⁾	235,938.18	6,280.51	C	26,821.71	704.02	8,898.28	5,677.29	49,638.45	48,999.32	-	40,558.03
Tax expenses or income	-56,096.14	-934.35	C	-6,877.88	-176.68	-1,623.78	-1,308.36	-13,790.50	-10,264.19	-	-9,308.14
Net profit/loss	179,842.04	5,346.17	C	19,943.82	527.34	7,274.51	4,368.93	35,847.95	38,735.13	-	31,249.88
Net interest income to operating income	58.87%	66.35%	C	49.45%	80.43%	63.50%	77.30%	74.79%	40.47%	-	59.25%
Net fee and commission income to operating income	28.79%	28.53%	C	32.29%	14.62%	22.10%	17.86%	23.11%	35.82%	-	32.12%
Net trading (and investment) income to operating income	8.15%	2.31%	C	12.89%	5.89%	5.23%	1.49%	4.05%	13.18%	-	2.48%

Profit and loss (Q4 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁶⁾	Finland
Net interest income	C	2,001.32	1,203.03	1,533.28	C	35,220.59	16,067.11	6,824.49	1,744.53	-	10,990.28
Net fee and commission income	C	380.36	C	734.05	C	8,544.62	6,634.81	1,724.43	521.61	-	3,362.08
Net trading (and investment) income	C	90.70	67.43	33.13	C	5,274.69	C	-1.45	48.99	-	C
Net gains or losses from hedge accounting	C	C	C	7.36	C	C	C	3.19	C	-	49.14
Exchange differences, net	C	C	-42.90	30.91	C	42.64	-693.84	106.80	C	-	C
Net other operating income	C	24.40	C	127.16	C	C	216.93	36.77	44.08	-	-518.63
Operating income³⁾	C	2,486.58	1,159.13	2,465.87	C	49,635.91	23,208.20	8,694.23	2,350.89	-	15,679.88
Administrative expenses and depreciation	C	-1,021.58	-497.68	-1,466.63	C	-27,070.34	-11,527.66	-3,034.19	-1,188.91	-	-6,925.78
Net income before impairment, provisions and taxes	C	1,464.99	661.45	999.24	C	22,565.57	11,680.54	5,660.04	1,161.98	-	8,754.09
Impairment and provisions ⁴⁾	C	C	-35.66	C	C	-2,632.05	-2,488.05	-1,017.20	-78.16	-	C
Other	C	C	8.91	C	C	493.16	-181.46	93.60	-1.31	-	C
Profit and loss before tax⁵⁾	C	1,545.98	634.70	770.79	C	20,426.68	9,011.03	4,736.43	1,082.51	-	8,683.81
Tax expenses or income	C	-293.26	-131.58	-127.50	C	-5,520.41	-2,362.06	-1,183.22	-119.66	-	-1,808.29
Net profit/loss	C	1,252.72	503.12	643.29	C	14,906.27	6,648.98	3,553.21	962.85	-	6,875.52
Net interest income to operating income	C	80.49%	103.79%	62.18%	C	70.96%	69.23%	78.49%	74.21%	-	70.09%
Net fee and commission income to operating income	C	15.30%	C	29.77%	C	17.21%	28.59%	19.83%	22.19%	-	21.44%
Net trading (and investment) income to operating income	C	3.65%	5.82%	1.34%	C	10.63%	C	-0.02%	2.08%	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

T02.01.3 Profit and loss figures^{1) 2)} by classification (business model)

(EUR millions; percentages)

Profit and loss (Q4 2024)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ⁶⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Net interest income	365,652.27	11,234.74	2,808.70	C	68,963.75	126,720.09	14,071.64	6,396.01	132,799.05	C
Net fee and commission income	178,817.75	2,148.06	5,888.53	C	23,538.80	76,518.92	5,669.87	1,507.45	62,464.77	C
Net trading (and investment) income	50,635.81	867.51	1,224.74	C	1,193.12	32,025.29	26.65	321.17	14,880.68	C
Net gains or losses from hedge accounting	89.94	67.18	C	-50.18	-88.20	775.50	-2.20	-5.91	-628.38	C
Exchange differences, net	1,830.36	67.47	C	-5.14	145.97	876.93	-14.38	-66.16	1,050.37	C
Net other operating income	24,121.78	945.61	131.52	C	2,137.96	14,650.27	2,240.15	112.04	3,966.17	C
Operating income³⁾	621,147.91	15,330.56	9,879.14	C	95,891.40	251,567.00	21,991.74	8,264.60	214,532.66	C
Administrative expenses and depreciation	-340,936.09	-8,512.84	-5,478.24	C	-45,851.08	-152,291.95	-13,588.29	-3,626.00	-109,783.70	C
Net income before impairment, provisions and taxes	280,211.82	6,817.72	4,400.90	C	50,040.32	99,275.05	8,403.45	4,638.60	104,748.96	C
Impairment and provisions ⁴⁾	-64,586.54	-2,254.31	C	-163.95	-9,419.69	-32,561.79	-2,308.58	-221.00	-17,449.60	C
Other	20,312.90	2,415.04	C	C	603.74	5,651.50	2,845.94	73.38	8,329.23	C
Profit and loss before tax⁵⁾	235,938.18	6,978.45	4,409.41	C	41,224.37	72,364.77	8,940.81	4,490.98	95,628.60	C
Tax expenses or income	-56,096.14	-811.49	-1,106.38	C	-9,110.11	-18,134.14	-1,957.71	-787.75	-23,874.95	C
Net profit/loss	179,842.04	6,166.96	3,303.02	C	32,114.26	54,230.63	6,983.11	3,703.22	71,753.65	C
Net interest income to operating income	58.87%	73.28%	28.43%	C	71.92%	50.37%	63.99%	77.39%	61.90%	C
Net fee and commission income to operating income	28.79%	14.01%	59.61%	C	24.55%	30.42%	25.78%	18.24%	29.12%	C
Net trading (and investment) income to operating income	8.15%	5.66%	12.40%	C	1.24%	12.73%	0.12%	3.89%	6.94%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

T02.01.3 Profit and loss figures^{1) 2)} by classification (size)

(EUR millions; percentages)

Profit and loss (Q4 2024)	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	365,652.27	6,919.92	40,575.82	49,529.27	141,907.17	126,720.09
Net fee and commission income	178,817.75	2,783.12	16,892.50	17,925.22	64,697.99	76,518.92
Net trading (and investment) income	50,635.81	315.77	2,796.28	1,263.96	14,234.50	32,025.29
Net gains or losses from hedge accounting	89.94	C	C	C	-749.97	775.50
Exchange differences, net	1,830.36	-62.02	-172.88	688.52	499.81	876.93
Net other operating income	24,121.78	C	C	C	4,047.03	14,650.27
Operating income³⁾	621,147.91	8,943.09	62,464.25	73,537.05	224,636.53	251,567.00
Administrative expenses and depreciation	-340,936.09	-4,415.10	-30,628.62	-36,317.07	-117,283.34	-152,291.95
Net income before impairment, provisions and taxes	280,211.82	4,527.98	31,835.62	37,219.97	107,353.19	99,275.05
Impairment and provisions ⁴⁾	-64,586.54	-396.91	-5,932.16	-6,850.16	-18,845.52	-32,561.79
Other	20,312.90	127.43	3,646.84	971.05	9,916.08	5,651.50
Profit and loss before tax⁵⁾	235,938.18	4,258.50	29,550.30	31,340.86	98,423.75	72,364.77
Tax expenses or income	-56,096.14	-786.00	-6,375.23	-6,142.10	-24,658.67	-18,134.14
Net profit/loss	179,842.04	3,472.50	23,175.07	25,198.76	73,765.08	54,230.63
Net interest income to operating income	58.87%	77.38%	64.96%	67.35%	63.17%	50.37%
Net fee and commission income to operating income	28.79%	31.12%	27.04%	24.38%	28.80%	30.42%
Net trading (and investment) income to operating income	8.15%	3.53%	4.48%	1.72%	6.34%	12.73%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

T02.02.1 Key performance indicators by reference period

(percentages)

Indicator ^{1) 2)}	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Net interest margin (NIM)	1.60%	1.62%	1.61%	1.58%	1.60%
Cost-to-income ratio (CIR)	57.00%	55.94%	54.24%	53.70%	54.89%
Cost of risk (CoR) ³⁾	0.46%	0.49%	0.46%	0.46%	0.47%
Return on equity (RoE)	9.32%	9.67%	10.11%	10.09%	9.54%
Return on assets (RoA)	0.64%	0.65%	0.68%	0.69%	0.67%

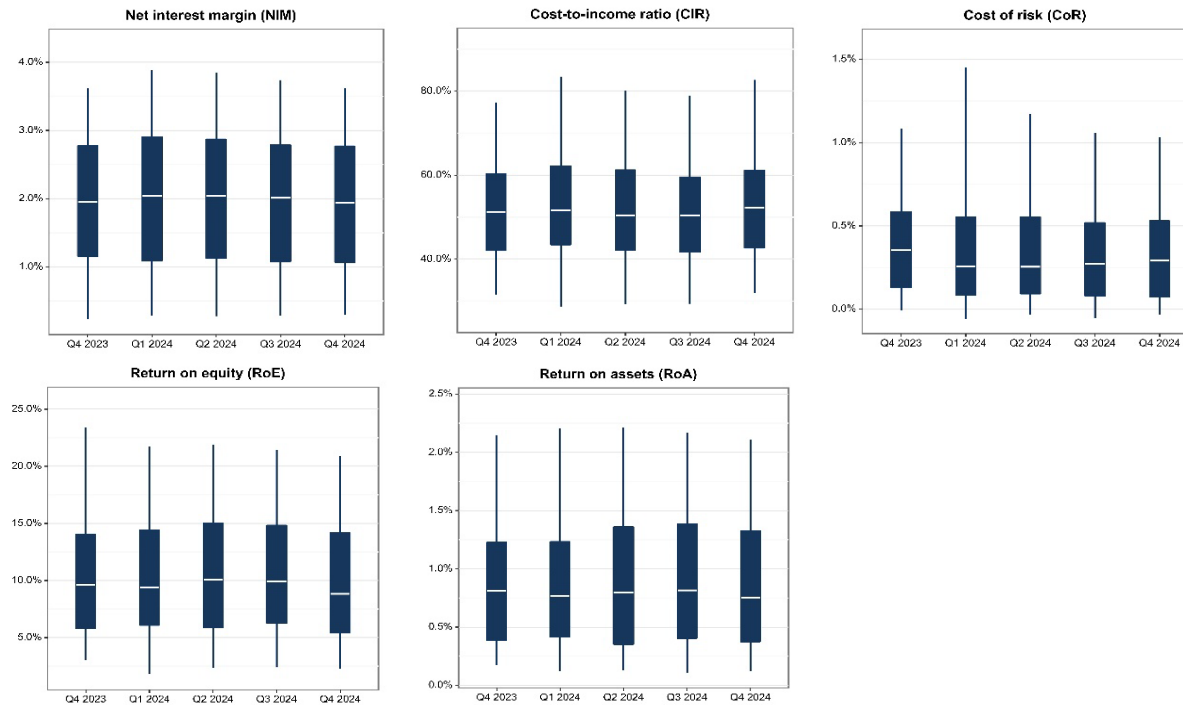
Source: ECB.

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

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

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

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



T02.02.2 Key performance^{1) 2)} indicators by country

(percentages)

Country (Q4 2024)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾	Return on equity (RoE)	Return on assets (RoA)
Belgium	1.41%	56.55%	0.14%	11.37%	0.80%
Bulgaria	C	C	C	C	C
Germany	1.06%	61.62%	0.46%	6.02%	0.40%
Estonia	3.31%	44.54%	-0.03%	15.46%	1.57%
Ireland	2.05%	46.06%	0.30%	10.32%	1.09%
Greece	3.04%	35.16%	0.43%	12.94%	1.34%
Spain	2.80%	43.66%	0.97%	14.21%	0.94%
France	0.89%	67.66%	0.45%	6.34%	0.41%
Croatia ³⁾	-	-	-	-	-
Italy	2.33%	51.18%	0.32%	14.36%	1.23%
Cyprus	C	C	C	C	C
Latvia	3.51%	41.08%	0.04%	18.11%	2.15%
Lithuania	3.08%	42.94%	0.26%	17.17%	1.25%
Luxembourg	1.64%	59.48%	0.55%	6.35%	0.65%
Malta	C	C	C	C	C
Netherlands	1.59%	54.54%	0.17%	10.36%	0.64%
Austria	2.39%	49.67%	0.55%	10.20%	0.93%
Portugal	2.91%	34.90%	0.22%	14.75%	1.42%
Slovenia	3.54%	50.57%	0.75%	15.00%	1.86%
Slovakia ³⁾	-	-	-	-	-
Finland	1.65%	44.17%	0.15%	13.52%	0.94%

Source: ECB.

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

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

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

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

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

T02.02.3 Key performance indicators^{1) 2)} by classification (business model)

(percentages)

Category (Q4 2024)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾	Return on equity (RoE)	Return on Assets (RoA)
Corporate/wholesale lenders	1.08%	55.53%	0.40%	8.69%	0.55%
Custodian and asset managers	0.98%	55.45%	0.16%	10.91%	1.00%
Development/promotional lenders	0.53%	48.10%	C	3.78%	0.34%
Diversified lenders	2.51%	47.82%	0.39%	12.24%	1.08%
G-SIBs ³⁾	1.33%	60.54%	0.61%	7.90%	0.46%
Retail and consumer credit lenders	1.31%	61.79%	0.59%	6.82%	0.57%
Small market lenders	3.49%	43.87%	0.38%	16.75%	1.96%
Universal and investment banks	1.76%	51.17%	0.36%	10.72%	0.81%
Not classified	C	C	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

T02.02.3 Key performance indicators^{1) 2)} by classification (size)

(percentages)

Category (Q4 2024)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾	Return on equity (RoE)	Return on assets (RoA)
Banks with total assets					
Less than €30 billion	3.25%	49.37%	0.45%	14.51%	1.56%
Between €30 billion and €100 billion	1.74%	49.03%	0.30%	10.28%	0.89%
Between €100 billion and €200 billion	2.02%	49.39%	0.33%	9.90%	0.90%
More than €200 billion	1.71%	52.21%	0.41%	10.63%	0.78%
G-SIBs ³⁾	1.33%	60.54%	0.61%	7.90%	0.46%

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

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

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

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

T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Cash, cash balances at central banks, other demand deposits	3,344.84	3,268.66	3,119.86	3,067.96	2,914.33
Loans and advances	15,800.43	16,188.65	16,267.62	16,438.54	16,352.83
Central banks	213.99	251.74	238.57	240.12	200.49
General governments	891.43	898.11	906.58	906.11	920.54
Credit institutions	1,335.66	1,464.31	1,463.91	1,480.75	1,426.86
Other financial corporations	1,602.52	1,791.06	1,812.94	1,949.07	1,801.45
Non-financial corporations	5,634.18	5,648.21	5,679.81	5,639.92	5,720.42
Households	6,122.65	6,135.24	6,165.80	6,222.57	6,283.06
Debt securities	3,210.96	3,458.55	3,534.74	3,632.95	3,625.89
Central banks	50.32	70.18	66.42	56.73	60.75
<i>of which: at amortised cost</i>	15.93	20.41	18.83	14.86	16.13
General governments	2,128.78	2,296.65	2,364.29	2,424.25	2,416.44
<i>of which: at amortised cost</i>	1,050.83	1,084.30	1,107.91	1,119.40	1,171.63
Credit institutions	544.77	587.24	593.79	619.05	614.67
<i>of which: at amortised cost</i>	177.77	194.10	200.38	206.10	210.02
Other financial corporations	306.48	320.28	324.80	336.67	341.48
<i>of which: at amortised cost</i>	181.79	185.00	185.26	186.48	192.78
Non-financial corporations	180.61	184.20	185.43	196.25	192.55
<i>of which: at amortised cost</i>	84.03	84.85	84.46	86.85	88.04
Equity instruments	418.97	544.74	557.77	568.27	555.32
Derivatives	1,899.71	1,851.91	1,825.94	1,778.77	1,966.72
Trading	1,748.31	1,701.71	1,674.87	1,646.54	1,833.08
Derivatives – hedge accounting	151.40	150.20	151.07	132.23	133.64
Investments in subsidiaries, joint-ventures and associates	162.00	165.57	161.61	162.43	163.42
Intangible assets and goodwill	121.18	121.15	121.78	122.72	125.72
Other assets ¹⁾	986.30	1,015.13	1,018.03	1,161.58	1,132.55
Total assets	25,944.38	26,614.35	26,607.34	26,933.22	26,836.78
Share of unencumbered assets ²⁾	82.84%	83.34%	83.66%	83.93%	84.05%
Share of encumbered assets ²⁾	17.16%	16.66%	16.34%	16.07%	15.95%

Source: ECB.

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

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

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

T02.03.2 Composition of assets by country/1

(EUR billions; percentages)

Assets (Q4 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Cash, cash balances at central banks, other demand deposits	2,914.33	96.48	C	641.71	8.60	173.08	33.03	354.02	966.01	-	153.53
Loans and advances	16,352.83	434.13	C	2,757.80	22.33	305.93	175.68	2,499.60	5,603.04	-	1,495.07
Central banks	200.49	C	C	17.91	C	3.68	C	37.98	58.12	-	15.85
General governments	920.54	24.71	C	147.90	0.65	2.03	C	100.05	434.34	-	50.78
Credit institutions	1,426.86	C	C	502.73	C	60.91	7.74	171.55	471.42	-	70.20
Other financial corporations	1,801.45	15.88	C	500.51	0.49	50.04	25.67	176.12	650.06	-	157.37
Non-financial corporations	5,720.42	137.11	C	930.08	9.66	88.29	95.34	805.37	1,944.28	-	624.44
Households	6,283.06	222.80	C	658.68	11.52	100.98	45.66	1,208.53	2,044.83	-	576.43
Debt securities	3,625.89	105.98	C	609.20	2.28	86.31	75.62	594.72	1,002.29	-	587.35
Central banks	60.75	C	C	12.74	C	C	C	8.46	21.56	-	0.93
<i>of which: at amortised cost</i>	16.13	C	C	C	C	C	C	C	9.00	-	C
General governments	2,416.44	70.58	C	288.01	1.98	58.85	59.66	489.39	667.82	-	438.60
<i>of which: at amortised cost</i>	1,171.63	51.43	C	60.63	1.52	11.30	50.64	301.30	246.64	-	270.55
Credit institutions	614.67	20.24	C	182.02	C	18.94	9.10	33.63	134.11	-	70.75
<i>of which: at amortised cost</i>	210.02	10.90	C	36.10	C	C	8.74	17.04	51.48	-	33.48
Other financial corporations	341.48	6.81	C	86.45	C	5.76	3.59	33.63	112.06	-	60.21
<i>of which: at amortised cost</i>	192.78	4.92	C	44.42	C	4.52	3.27	18.22	51.11	-	45.61
Non-financial corporations	192.55	C	C	39.97	C	C	C	29.61	66.74	-	16.87
<i>of which: at amortised cost</i>	88.04	4.47	C	8.85	C	C	2.06	19.55	26.01	-	7.83
Equity instruments	555.32	2.18	C	50.24	0.01	0.81	1.36	36.76	364.46	-	45.16
Derivatives	1,966.72	12.28	C	758.86	0.11	74.55	3.59	131.83	786.62	-	74.04
Trading	1,833.08	9.89	C	753.04	C	70.94	3.47	117.32	714.37	-	62.31
Derivatives – hedge accounting	133.64	2.39	C	5.82	C	3.61	0.12	14.51	72.25	-	11.73
Investments in subsidiaries, joint-ventures and associates	163.42	4.83	C	23.61	0.01	1.51	2.35	18.35	71.54	-	25.89
Intangible assets and goodwill	125.72	2.66	C	13.38	0.08	2.69	1.89	30.14	48.12	-	15.92
Other assets ¹⁾	1,132.55	7.55	C	170.67	0.16	20.91	33.40	165.45	563.28	-	134.23
Total assets	26,836.78	666.09	C	5,025.46	33.58	665.79	326.92	3,830.89	9,405.36	-	2,531.20
Share of unencumbered assets ²⁾	84.05%	87.26%	C	78.12%	94.69%	90.98%	93.04%	85.68%	85.29%	-	80.49%
Share of encumbered assets ²⁾	15.95%	12.74%	C	21.88%	5.31%	9.02%	6.96%	14.32%	14.71%	-	19.51%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.03.2 Composition of assets by country/2

(EUR billions; percentages)

Assets (Q4 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Cash, cash balances at central banks, other demand deposits	C	C	15.24	10.44	C	228.81	93.81	28.33	7.79	-	73.34
Loans and advances	C	38.04	18.28	54.14	C	1,781.97	462.93	131.37	30.37	-	507.86
Central banks	C	C	C	C	C	7.93	31.43	1.35	0.65	-	C
General governments	C	0.76	1.34	C	C	109.62	17.19	3.98	0.74	-	23.87
Credit institutions	C	6.13	5.07	5.66	C	88.70	15.58	2.26	0.94	-	2.76
Other financial corporations	C	C	C	4.65	C	169.13	23.49	2.90	0.53	-	C
Non-financial corporations	C	13.52	5.18	12.64	C	597.48	185.21	41.97	12.66	-	204.98
Households	C	17.03	6.50	29.98	C	809.11	190.03	78.92	14.85	-	248.75
Debt securities	C	1.78	5.81	29.40	C	212.89	122.56	76.21	12.11	-	86.45
Central banks	C	C	C	C	C	5.95	C	C	C	-	C
<i>of which: at amortised cost</i>	C	C	C	C	C	C	0.03	C	C	-	C
General governments	C	1.58	2.83	11.38	C	137.03	87.83	56.56	8.91	-	25.25
<i>of which: at amortised cost</i>	C	C	2.25	10.26	C	39.16	70.06	37.91	5.97	-	C
Credit institutions	C	C	C	10.20	C	46.07	22.49	4.73	2.49	-	53.01
<i>of which: at amortised cost</i>	C	C	C	9.63	C	C	14.88	2.59	1.97	-	C
Other financial corporations	C	C	C	3.48	C	18.52	4.24	C	0.41	-	C
<i>of which: at amortised cost</i>	C	C	C	3.24	C	11.87	3.23	1.24	0.31	-	C
Non-financial corporations	C	C	C	C	C	5.33	C	10.68	C	-	3.23
<i>of which: at amortised cost</i>	C	C	C	C	C	1.76	2.69	9.45	0.26	-	0.37
Equity instruments	C	0.01	C	C	C	C	5.15	1.78	0.29	-	C
Derivatives	C	0.08	0.04	1.93	C	82.77	7.94	1.57	0.14	-	30.06
Trading	C	C	C	0.55	C	71.23	5.64	0.64	0.02	-	C
Derivatives – hedge accounting	C	C	C	1.38	C	11.54	2.30	0.93	0.12	-	C
Investments in subsidiaries, joint-ventures and associates	C	C	C	C	C	4.20	5.82	1.13	0.03	-	3.74
Intangible assets and goodwill	C	C	0.05	0.89	C	2.29	3.01	0.58	0.16	-	C
Other assets¹⁾	C	0.33	C	0.41	C	C	10.77	9.89	0.95	-	5.64
Total assets	C	58.22	40.25	99.67	C	2,345.92	711.99	250.86	51.86	-	728.36
Share of unencumbered assets ²⁾	C	C	C	97.85%	C	89.61%	86.20%	97.34%	96.78%	-	68.58%
Share of encumbered assets ²⁾	C	C	C	2.15%	C	10.39%	13.80%	2.66%	3.22%	-	31.42%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q4 2024)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Cash, cash balances at central banks, other demand deposits	2,914.33	137.74	68.91	C	330.91	1,179.65	95.70	42.71	1,021.87	C
Loans and advances	16,352.83	775.75	114.72	C	1,835.78	7,026.62	830.68	120.65	5,331.63	C
Central banks	200.49	C	0.17	C	34.20	94.37	C	0.68	70.25	C
General governments	920.54	90.29	C	162.30	44.99	346.53	99.31	2.46	170.86	C
Credit institutions	1,426.86	120.64	42.76	8.58	70.73	537.30	C	11.14	607.52	C
Other financial corporations	1,801.45	C	C	C	107.54	996.55	31.96	1.88	563.00	C
Non-financial corporations	5,720.42	430.95	21.00	C	730.58	2,274.65	175.79	46.24	1,903.84	C
Households	6,283.06	56.94	27.53	C	847.73	2,777.22	497.39	58.25	2,016.15	C
Debt securities	3,625.89	128.21	103.43	C	603.56	1,357.57	152.86	21.92	1,198.69	C
Central banks	60.75	0.50	C	C	6.10	36.67	C	C	17.36	C
<i>of which: at amortised cost</i>	16.13	C	C	C	0.13	13.47	C	C	2.53	C
General governments	2,416.44	41.42	60.79	32.01	447.25	948.10	C	17.75	752.74	C
<i>of which: at amortised cost</i>	1,171.63	5.75	47.20	C	348.92	328.00	100.36	11.92	306.10	C
Credit institutions	614.67	70.56	28.89	C	91.89	142.29	21.65	3.18	241.61	C
<i>of which: at amortised cost</i>	210.02	8.07	12.20	C	60.07	61.01	9.77	2.56	48.83	C
Other financial corporations	341.48	12.98	9.42	7.91	28.65	137.27	9.64	C	135.15	C
<i>of which: at amortised cost</i>	192.78	1.86	6.98	C	23.42	66.74	2.85	0.34	83.31	C
Non-financial corporations	192.55	2.75	C	3.57	29.67	93.24	6.64	0.51	51.83	C
<i>of which: at amortised cost</i>	88.04	0.29	C	C	22.15	39.48	4.00	0.45	17.14	C
Equity instruments	555.32	7.07	7.38	C	21.50	367.75	6.82	0.36	122.85	C
Derivatives	1,966.72	36.65	22.96	C	34.15	1,073.76	14.36	0.39	771.11	C
Trading	1,833.08	34.06	22.07	C	19.32	1,001.70	6.26	0.20	748.55	C
Derivatives – hedge accounting	133.64	2.60	0.89	C	14.83	72.06	8.10	0.19	22.56	C
Investments in subsidiaries, joint-ventures and associates	163.42	7.06	C	C	14.38	46.48	23.35	0.31	67.26	C
Intangible assets and goodwill	125.72	1.10	2.44	C	14.12	70.05	3.74	0.41	33.51	C
Other assets ¹⁾	1,132.55	18.37	C	C	122.66	595.83	91.92	1.96	290.75	C
Total assets	26,836.78	1,111.95	329.32	C	2,977.06	11,717.70	1,219.43	188.70	8,837.66	C
Share of unencumbered assets ²⁾	84.05%	63.70%	85.67%	74.27%	86.28%	86.13%	80.34%	97.77%	83.70%	C
Share of encumbered assets ²⁾	15.95%	36.30%	14.33%	25.73%	13.72%	13.87%	19.66%	2.23%	16.30%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.03.3 Composition of assets by classification (size)

(EUR billions; percentages)

Assets (Q4 2024)	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	2,914.33	49.29	298.76	371.99	1,014.64	1,179.65
Loans and advances	16,352.83	123.74	1,590.56	1,611.82	6,000.08	7,026.62
Central banks	200.49	0.84	0.93	20.11	84.24	94.37
General governments	920.54	3.05	167.52	120.17	283.29	346.53
Credit institutions	1,426.86	10.17	127.12	107.60	644.66	537.30
Other financial corporations	1,801.45	3.63	151.71	140.69	508.88	996.55
Non-financial corporations	5,720.42	47.12	494.19	684.40	2,220.06	2,274.65
Households	6,283.06	58.93	649.10	538.85	2,258.96	2,777.22
Debt securities	3,625.89	42.16	455.91	476.09	1,294.16	1,357.57
Central banks	60.75	C	C	C	21.10	36.67
<i>of which: at amortised cost</i>	16.13	C	C	C	2.55	13.47
General governments	2,416.44	28.96	307.54	329.04	802.80	948.10
<i>of which: at amortised cost</i>	1,171.63	22.23	228.45	205.45	387.50	328.00
Credit institutions	614.67	10.83	90.41	89.64	281.50	142.29
<i>of which: at amortised cost</i>	210.02	9.74	46.75	33.59	58.94	61.01
Other financial corporations	341.48	1.43	35.40	28.51	138.86	137.27
<i>of which: at amortised cost</i>	192.78	1.11	24.46	22.04	78.42	66.74
Non-financial corporations	192.55	C	C	C	49.91	93.24
<i>of which: at amortised cost</i>	88.04	0.73	17.44	13.64	16.75	39.48
Equity instruments	555.32	0.44	29.54	41.13	116.47	367.75
Derivatives	1,966.72	0.90	120.68	154.77	616.61	1,073.76
Trading	1,833.08	0.33	98.30	141.27	591.49	1,001.70
Derivatives – hedge accounting	133.64	0.57	22.38	13.50	25.12	72.06
Investments in subsidiaries, joint-ventures and associates	163.42	0.23	17.75	17.93	81.03	46.48
Intangible assets and goodwill	125.72	0.94	8.80	8.56	37.37	70.05
Other assets ¹⁾	1,132.55	4.50	89.55	109.02	333.64	595.83
Total assets	26,836.78	222.20	2,611.55	2,791.32	9,494.01	11,717.70
Share of unencumbered assets ²⁾	84.05%	95.84%	80.70%	84.05%	82.12%	86.13%
Share of encumbered assets ²⁾	15.95%	4.16%	19.30%	15.95%	17.88%	13.87%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.04.1 Composition of liabilities and equity by reference period

(EUR billions)

Liabilities and equity	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Deposits	16,725.04	17,011.53	17,133.91	17,164.07	17,124.89
Central banks	606.52	426.07	365.08	356.08	280.39
General governments	611.42	701.05	737.17	770.40	666.66
Credit institutions	1,681.45	1,880.04	1,847.19	1,865.27	1,782.21
Other financial corporations	2,382.78	2,541.77	2,584.36	2,556.93	2,443.28
Non-financial corporations	4,078.51	4,018.21	4,049.79	4,044.68	4,235.37
Households	7,364.37	7,444.38	7,550.33	7,570.71	7,716.97
Debt securities issued	4,139.90	4,391.14	4,354.63	4,512.43	4,476.66
of which: subordinated	304.74	320.76	321.55	330.85	338.92
Derivatives	1,864.28	1,793.59	1,752.67	1,730.03	1,890.38
of which: trading	1,675.10	1,610.99	1,582.71	1,561.79	1,720.63
Provisions ¹⁾	105.03	104.15	103.05	103.60	110.38
Other liabilities ²⁾	1,341.25	1,514.47	1,471.16	1,572.54	1,350.19
Equity	1,768.89	1,799.48	1,791.91	1,850.55	1,884.27
Paid-up capital	584.98	585.12	581.98	593.71	595.57
Reserves	990.00	1,125.86	1,076.90	1,081.19	1,069.48
Minority interests	51.83	53.13	51.11	53.90	54.71
Other comprehensive income	-90.13	-87.76	-93.15	-93.09	-88.92
Other ³⁾	232.21	123.14	175.07	214.82	253.42
Total liabilities and equity	25,944.38	26,614.35	26,607.34	26,933.22	26,836.78

Source: ECB.

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

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 (Q4 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁴⁾	Italy
Deposits	17,124.89	500.62	C	2,866.75	26.37	423.92	263.23	2,757.74	5,616.52	-	1,802.27
Central banks	280.39	C	C	65.29	C	1.59	C	59.78	102.36	-	20.57
General governments	666.66	C	C	114.13	2.77	8.41	C	165.25	182.84	-	66.00
Credit institutions	1,782.21	37.13	C	633.91	C	53.91	10.56	217.96	506.47	-	161.34
Other financial corporations	2,443.28	56.34	C	636.43	2.33	82.64	9.13	232.41	986.41	-	183.63
Non-financial corporations	4,235.37	97.11	C	574.38	9.08	138.41	61.97	626.65	1,569.71	-	458.80
Households	7,716.97	281.48	C	842.62	10.45	138.96	170.69	1,455.68	2,268.75	-	911.93
Debt securities issued	4,476.66	97.77	C	756.44	3.29	33.41	18.44	514.58	1,743.32	-	338.28
of which: subordinated	338.92	5.86	C	53.06	0.32	8.41	5.29	74.14	106.43	-	27.40
Derivatives	1,890.38	12.75	C	720.01	0.06	67.54	3.45	114.24	788.13	-	75.49
of which: trading	1,720.63	8.03	C	708.71	0.05	64.04	2.69	102.75	678.43	-	66.41
Provisions ¹⁾	110.38	0.80	C	25.51	0.05	1.34	1.27	19.97	28.48	-	19.97
Other liabilities ²⁾	1,350.19	7.11	C	325.29	0.40	69.13	6.78	172.08	617.87	-	77.63
Equity	1,884.27	47.03	C	331.46	3.41	70.46	33.75	252.28	611.04	-	217.56
Paid-up capital	595.57	13.72	C	131.41	0.31	16.29	16.30	105.66	152.01	-	86.16
Reserves	1,069.48	27.36	C	159.68	2.55	43.74	12.45	156.31	373.96	-	97.98
Minority interests	54.71	C	C	3.57	C	C	0.10	12.94	22.05	-	1.73
Other comprehensive income	-88.92	C	C	-4.58	C	C	-0.60	-54.17	-4.83	-	-8.63
Other ³⁾	253.42	6.08	C	41.38	0.54	10.18	5.51	31.55	67.85	-	40.32
Total liabilities and equity	26,836.78	666.09	C	5,025.46	33.58	665.79	326.92	3,830.89	9,405.36	-	2,531.20

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q4 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	C	50.14	35.34	78.34	C	1,542.41	510.49	205.07	41.89	-	350.09
Central banks	C	C	C	C	C	14.82	C	C	C	-	C
General governments	C	C	1.72	10.17	C	21.26	C	5.47	C	-	27.03
Credit institutions	C	C	C	C	C	59.54	58.29	C	0.98	-	C
Other financial corporations	C	1.70	0.96	15.03	C	173.13	32.76	4.63	1.22	-	22.51
Non-financial corporations	C	13.63	7.58	7.93	C	376.23	109.45	45.37	9.67	-	C
Households	C	28.75	24.07	37.29	C	897.44	282.72	146.75	29.44	-	C
Debt securities issued	C	C	C	8.93	C	558.23	112.16	10.70	2.62	-	275.11
of which: subordinated	C	C	C	C	C	34.42	10.55	2.03	C	-	C
Derivatives	C	0.04	0.04	1.22	C	69.01	7.81	0.60	0.03	-	29.89
of which: trading	C	0.04	0.03	0.50	C	57.44	5.24	0.36	0.02	-	C
Provisions ¹⁾	C	C	0.02	0.31	C	3.01	5.33	3.15	0.18	-	C
Other liabilities ²⁾	C	0.79	C	0.74	C	29.41	11.01	7.26	0.72	-	C
Equity	C	6.92	2.93	10.14	C	143.84	65.19	24.08	6.42	-	50.85
Paid-up capital	C	C	1.24	1.79	C	35.45	11.42	8.56	1.49	-	7.57
Reserves	C	1.47	1.19	5.51	C	79.97	41.96	14.15	3.84	-	44.01
Minority interests	C	C	C	C	C	1.62	8.92	2.69	C	-	C
Other comprehensive income	C	C	C	C	C	-2.05	-7.24	-4.90	C	-	-2.88
Other ³⁾	C	1.26	0.51	1.12	C	28.85	10.12	3.59	1.03	-	C
Total liabilities and equity	C	58.22	40.25	99.67	C	2,345.92	711.99	250.86	51.86	-	728.36

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) 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 (business model)

(EUR billions)

Liabilities and equity (Q4 2024)	Total	Corporate/wholesale lenders	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ⁴⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Deposits	17,124.89	692.97	230.35	C	2,287.80	7,210.75	885.58	156.99	5,602.82	C
Central banks	280.39	8.82	0.19	C	24.47	178.85	C	0.00	65.22	C
General governments	666.66	67.43	6.34	1.68	93.45	231.72	C	8.03	219.61	C
Credit institutions	1,782.21	207.59	35.56	C	143.58	602.13	45.83	8.18	720.33	C
Other financial corporations	2,443.28	120.28	115.12	C	149.72	1,220.74	66.43	6.20	752.03	C
Non-financial corporations	4,235.37	122.09	8.75	C	550.28	1,957.58	76.39	40.99	1,470.67	C
Households	7,716.97	166.75	64.39	C	1,326.30	3,019.72	656.54	93.59	2,374.96	C
Debt securities issued	4,476.66	295.24	C	326.01	310.16	1,963.43	151.85	6.67	1,389.29	C
of which: subordinated	338.92	12.02	C	C	35.43	153.76	9.11	1.14	127.06	C
Derivatives	1,890.38	36.58	C	16.05	28.09	1,042.86	11.66	0.18	732.12	C
of which: trading	1,720.63	31.55	22.36	C	16.27	936.98	5.79	0.16	705.82	C
Provisions ¹⁾	110.38	7.82	1.54	C	19.42	38.85	5.67	0.39	36.57	C
Other liabilities ²⁾	1,350.19	8.36	10.29	C	69.25	775.41	62.24	2.36	407.42	C
Equity	1,884.27	70.98	30.29	C	262.33	686.41	102.44	22.10	669.44	C
Paid-up capital	595.57	31.91	5.33	C	76.21	202.47	35.97	7.38	212.81	C
Reserves	1,069.48	33.19	20.31	C	148.41	405.21	57.51	10.84	379.42	C
Minority interests	54.71	0.12	C	C	12.79	32.44	0.86	C	8.04	C
Other comprehensive income	-88.92	-2.52	C	-0.04	-13.09	-40.96	-2.01	0.02	-30.23	C
Other ³⁾	253.42	8.28	4.74	1.70	38.02	87.26	10.12	C	99.41	C
Total liabilities and equity	26,836.78	1,111.95	329.32	C	2,977.06	11,717.70	1,219.43	188.70	8,837.66	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q4 2024)	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	17,124.89	183.55	1,708.15	1,775.38	6,247.06	7,210.75
Central banks	280.39	C	C	C	75.68	178.85
General governments	666.66	C	C	C	257.80	231.72
Credit institutions	1,782.21	7.70	166.64	197.35	808.39	602.13
Other financial corporations	2,443.28	11.66	295.33	209.23	706.32	1,220.74
Non-financial corporations	4,235.37	43.47	248.67	451.37	1,534.29	1,957.58
Households	7,716.97	113.24	906.76	812.66	2,864.60	3,019.72
Debt securities issued	4,476.66	9.44	472.27	449.06	1,582.46	1,963.43
of which: subordinated	338.92	2.19	20.27	28.94	133.77	153.76
Derivatives	1,890.38	0.37	114.59	151.32	581.24	1,042.86
of which: trading	1,720.63	0.30	95.48	132.88	554.99	936.98
Provisions ¹⁾	110.38	0.69	13.56	16.02	41.26	38.85
Other liabilities ²⁾	1,350.19	4.22	77.59	144.98	348.00	775.41
Equity	1,884.27	23.93	225.38	254.56	693.99	686.41
Paid-up capital	595.57	6.45	74.51	92.16	219.99	202.47
Reserves	1,069.48	13.93	117.93	138.49	393.93	405.21
Minority interests	54.71	0.10	2.87	3.88	15.43	32.44
Other comprehensive income	-88.92	-0.17	0.91	-11.86	-36.84	-40.96
Other ³⁾	253.42	3.62	29.17	31.89	101.48	87.26
Total liabilities and equity	26,836.78	222.20	2,611.55	2,791.32	9,494.01	11,717.70

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.

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

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

(EUR millions)

Exposure to General governments ⁵⁾	Q2 2024	Q4 2024
SSM		
Belgium	145,531.43	155,596.58
Bulgaria	7,705.03	8,113.04
Germany	243,237.92	257,767.09
Estonia	1,606.40	2,010.64
Ireland	16,967.57	17,061.06
Greece	34,974.53	37,503.94
Spain	361,616.07	387,207.86
France	614,491.65	683,989.22
Croatia	11,870.70	12,123.12
Italy	405,749.89	402,707.75
Cyprus	3,992.76	3,928.43
Latvia	2,705.82	3,016.13
Lithuania	4,597.77	4,726.35
Luxembourg	21,390.83	25,747.66
Malta	2,991.08	3,510.13
Netherlands	115,241.28	117,864.97
Austria	56,387.77	58,954.01
Portugal	47,514.35	41,131.89
Slovenia	6,385.10	7,273.63
Slovakia	19,831.42	21,129.80
Finland	37,268.30	41,361.62
Non-SSM EEA ¹⁾	176,792.62	187,908.37
Non-EEA Europe ²⁾	44,763.89	55,605.87
RoW ³⁾	478,287.93	510,453.15
Total non-domestic unallocated exposure and international organisations ⁴⁾	68,962.08	87,198.67
Total exposure	2,930,864.17	3,133,890.97

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q4 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁵⁾	Italy
SSM											
Belgium	155,596.58	46,926.49	C	5,672.50	C	711.81	307.29	6,635.04	38,458.18	-	7,928.27
Bulgaria	8,113.04	C	C	C	C	C	C	C	C	-	C
Germany	257,767.09	807.23	C	166,796.64	C	1,185.09	2,750.62	938.41	29,817.71	-	24,757.53
Estonia	2,010.64	C	C	40.35	896.88	C	C	C	C	-	C
Ireland	17,061.06	736.68	C	839.48	C	8,462.57	C	92.99	1,728.09	-	2,313.53
Greece	37,503.94	C	C	126.65	C	C	37,081.80	C	C	-	210.70
Spain	387,207.86	2,882.72	C	7,586.86	C	1,590.83	4,223.36	280,527.88	21,244.40	-	50,624.72
France	683,989.22	6,088.19	C	12,492.20	C	2,495.47	1,463.30	9,297.16	598,069.14	-	29,774.10
Croatia	12,123.12	88.99	C	C	C	C	C	C	C	-	5,843.98
Italy	402,707.75	C	C	19,632.84	C	3,240.86	9,751.04	47,831.00	46,536.17	-	266,941.41
Cyprus	3,928.43	C	C	C	C	C	2,728.58	C	C	-	C
Latvia	3,016.13	320.94	C	248.75	C	C	45.05	C	C	-	96.37
Lithuania	4,726.35	513.60	C	6.54	841.99	C	C	C	C	-	C
Luxembourg	25,747.66	C	C	658.30	C	126.08	C	1,448.40	9,353.77	-	1,038.81
Malta	3,510.13	C	C	C	C	C	C	C	C	-	C
Netherlands	117,864.97	643.52	C	1,058.02	C	C	C	C	5,827.11	-	1,178.90
Austria	58,954.01	1,853.12	C	7,999.04	C	81.70	C	C	5,618.50	-	11,156.07
Portugal	41,131.89	C	C	1,020.05	C	C	518.97	12,660.98	5,842.62	-	3,555.36
Slovenia	7,273.63	903.34	C	386.02	C	39.66	C	C	C	-	1,134.62
Slovakia	21,129.80	C	C	648.90	C	C	C	C	722.93	-	3,634.55
Finland	41,361.62	440.39	C	1,651.89	C	308.63	C	C	3,218.95	-	769.16
Non-SSM EEA ¹⁾	187,908.37	C	C	14,153.55	C	C	C	C	26,100.76	-	14,447.93
Non-EEA Europe ²⁾	55,605.87	C	C	12,225.44	C	3,435.41	392.52	C	15,368.55	-	7,218.39
RoW ³⁾	510,453.15	5,822.88	C	51,046.11	C	7,796.11	C	156,624.86	176,878.02	-	47,271.15
Total non-domestic unallocated exposure and international organisations ⁴⁾	87,198.67	C	C	17,525.94	C	3,431.32	338.39	1,882.41	25,601.35	-	24,821.34
Total exposure	3,133,890.97	102,180.81	C	322,159.84	2,670.84	44,645.11	64,285.65	543,713.21	1,012,198.50	-	507,546.11

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q4 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁵⁾	Finland
SSM											
Belgium	C	C	C	1,647.03	C	32,634.97	3,830.88	7,423.54	C	-	C
Bulgaria	C	C	C	C	C	C	212.52	C	C	-	C
Germany	C	C	C	802.25	C	16,217.52	2,424.29	C	452.71	-	C
Estonia	C	644.71	C	C	C	C	66.90	C	18.48	-	C
Ireland	C	C	C	C	C	477.67	251.40	1,854.11	142.36	-	C
Greece	C	C	C	C	C	C	C	C	C	-	C
Spain	C	C	C	1,139.40	C	7,006.82	935.56	8,463.94	332.74	-	C
France	C	C	C	1,971.30	C	10,986.96	2,787.55	5,753.03	541.33	-	C
Croatia	C	C	C	C	C	C	5,518.26	C	C	-	C
Italy	C	C	C	C	C	2,233.36	594.53	3,415.56	107.75	-	C
Cyprus	C	C	C	C	C	C	C	C	C	-	C
Latvia	C	871.50	C	38.74	C	C	261.68	C	66.32	-	C
Lithuania	C	655.86	1,774.85	C	C	C	303.64	C	49.24	-	C
Luxembourg	C	C	C	C	C	9,096.27	C	C	C	-	C
Malta	C	C	C	C	C	C	C	C	C	-	C
Netherlands	C	C	C	C	C	106,000.59	319.35	1,466.71	C	-	C
Austria	C	C	C	170.80	C	5,775.21	24,122.03	744.15	371.34	-	C
Portugal	C	C	C	113.39	C	C	220.30	16,634.47	96.92	-	C
Slovenia	C	C	C	C	C	C	1,185.96	C	2,585.46	-	C
Slovakia	C	C	C	C	C	C	9,731.49	C	402.64	-	C
Finland	C	C	C	C	C	4,700.61	282.82	C	189.23	-	29,167.37
Non-SSM EEA ¹⁾	C	C	C	330.00	C	C	49,660.32	C	771.61	-	C
Non-EEA Europe ²⁾	C	C	C	C	C	871.37	3,492.01	C	2,075.63	-	C
RoW ³⁾	C	C	C	2,010.28	C	42,386.56	4,424.63	6,288.05	C	-	C
Total non-domestic unallocated exposure and international organisations ⁴⁾	C	C	C	2,396.31	C	C	C	C	C	-	1,662.88
Total exposure	C	2,294.03	4,538.60	13,828.86	C	255,666.60	113,645.48	64,647.51	10,075.54	-	59,526.82

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q4 2024)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lender	Diversified lenders	G-SIBs ⁵⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
SSM										
Belgium	155,596.58	1,294.43	2,130.15	C	15,379.75	61,810.42	4,764.17	856.79	68,222.75	C
Bulgaria	8,113.04	C	C	C	C	96.98	C	1,256.19	5,919.42	C
Germany	257,767.09	97,342.92	6,068.81	C	28,578.81	40,325.31	6,326.82	502.44	76,583.45	C
Estonia	2,010.64	C	C	C	170.69	C	C	1,565.17	186.01	C
Ireland	17,061.06	288.80	1,315.46	C	10,804.03	1,963.65	487.78	142.36	2,058.98	C
Greece	37,503.94	C	C	C	37,116.56	C	C	C	298.87	C
Spain	387,207.86	1,196.79	7,781.82	C	63,185.98	76,820.05	67,915.15	527.70	169,008.46	C
France	683,989.22	2,513.05	4,569.44	72,915.02	24,456.60	392,649.03	C	646.84	69,703.78	C
Croatia	12,123.12	C	C	C	5,257.12	C	C	687.90	5,925.43	C
Italy	402,707.75	1,845.40	19,871.48	C	151,316.19	60,396.00	22,643.18	253.30	142,899.43	C
Cyprus	3,928.43	C	C	C	3,897.97	C	C	C	C	C
Latvia	3,016.13	101.82	65.68	C	521.45	126.18	C	1,652.66	518.34	C
Lithuania	4,726.35	C	C	C	643.22	C	C	3,321.51	487.61	C
Luxembourg	25,747.66	372.45	50.58	C	3,944.76	9,742.83	295.47	C	5,986.66	C
Malta	3,510.13	C	C	C	C	C	C	C	C	C
Netherlands	117,864.97	72.08	C	C	2,299.85	8,137.90	2,817.77	214.27	8,468.35	C
Austria	58,954.01	6,110.54	1,659.35	C	24,919.73	6,961.48	742.19	476.30	16,768.47	C
Portugal	41,131.89	C	C	C	20,451.98	10,863.21	2,495.01	113.32	6,447.20	C
Slovenia	7,273.63	299.75	C	C	1,432.68	C	102.47	2,716.71	2,077.16	C
Slovakia	21,129.80	550.72	C	C	10,157.20	869.95	186.40	609.55	8,514.95	C
Finland	41,361.62	498.45	408.67	C	834.61	4,477.84	462.99	297.13	14,245.93	C
Non-SSM EEA ¹⁾	187,908.37	695.69	C	261.08	58,740.07	55,164.34	577.59	1,460.50	70,587.25	C
Non-EEA Europe ²⁾	55,605.87	303.97	C	C	4,031.34	32,381.17	754.87	2,456.72	14,329.17	C
RoW ³⁾	510,453.15	8,060.55	2,525.21	C	23,001.32	321,369.06	2,367.98	379.29	150,993.23	C
Total non-domestic unallocated exposure and international organisations ⁴⁾	87,198.67	8,990.84	10,219.70	C	13,584.95	21,736.96	2,891.46	C	28,753.97	C
Total exposure	3,133,890.97	131,381.49	58,953.60	C	507,770.25	1,106,701.12	231,781.94	20,542.63	869,976.72	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q4 2024)	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	155,596.58	1,599.11	8,769.75	37,113.19	46,304.10	61,810.42
Bulgaria	8,113.04	1,274.56	63.16	856.27	5,822.08	96.98
Germany	257,767.09	2,426.71	32,484.72	62,894.57	119,635.78	40,325.31
Estonia	2,010.64	1,088.93	C	158.44	93.51	C
Ireland	17,061.06	239.33	2,732.21	10,086.37	2,039.49	1,963.65
Greece	37,503.94	4.82	27,930.30	C	264.36	C
Spain	387,207.86	1,290.20	83,156.01	27,534.94	198,406.65	76,820.05
France	683,989.22	2,193.39	65,606.39	42,879.90	180,660.51	392,649.03
Croatia	12,123.12	773.39	119.28	C	9,782.23	C
Italy	402,707.75	844.89	102,902.32	100,201.12	138,363.41	60,396.00
Cyprus	3,928.43	C	662.86	C	C	C
Latvia	3,016.13	1,529.59	562.44	365.30	432.62	126.18
Lithuania	4,726.35	3,448.10	415.32	360.75	C	C
Luxembourg	25,747.66	C	3,336.33	C	6,271.63	9,742.83
Malta	3,510.13	C	C	C	1,120.99	C
Netherlands	117,864.97	259.61	C	C	10,065.33	8,137.90
Austria	58,954.01	741.31	11,758.48	8,082.70	31,410.04	6,961.48
Portugal	41,131.89	170.28	7,125.12	14,332.65	8,640.63	10,863.21
Slovenia	7,273.63	2,811.57	558.91	C	2,911.36	C
Slovakia	21,129.80	C	1,001.01	C	14,775.23	869.95
Finland	41,361.62	C	C	5,779.40	9,681.64	4,477.84
Non-SSM EEA ¹⁾	187,908.37	1,652.69	2,422.77	34,479.95	94,188.61	55,164.34
Non-EEA Europe ²⁾	55,605.87	2,493.30	4,251.67	4,564.00	11,915.74	32,381.17
RoW ³⁾	510,453.15	1,519.49	9,882.33	25,842.24	151,840.02	321,369.06
Total non-domestic unallocated exposure and international organisations ⁴⁾	87,198.67	1,383.71	20,779.01	14,494.06	28,804.94	21,736.96
Total exposure	3,133,890.97	32,796.64	470,194.63	450,327.16	1,073,871.42	1,106,701.12

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR billions; percentages)

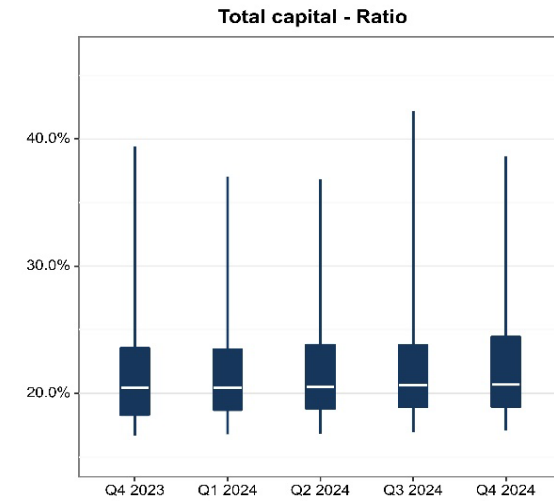
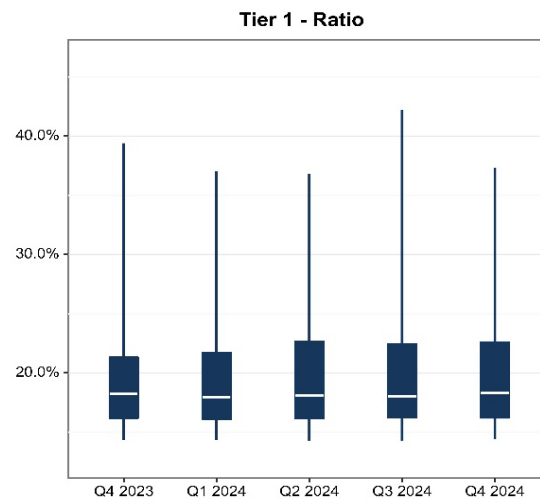
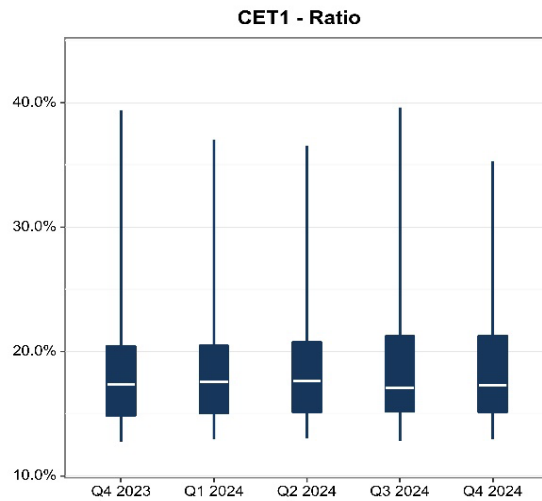
Indicator	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
CET1 amount ¹⁾²⁾	1,392.26	1,405.33	1,417.31	1,434.82	1,461.37
Tier 1 amount ²⁾	1,512.58	1,528.53	1,543.03	1,564.61	1,597.40
Total capital amount ²⁾	1,741.16	1,768.43	1,784.14	1,807.58	1,842.91
Total risk exposure amount	8,770.21	8,927.59	8,962.37	9,116.94	9,217.05
CET1 ratio ¹⁾²⁾	15.87%	15.74%	15.81%	15.74%	15.86%
Tier 1 ratio ²⁾	17.25%	17.12%	17.22%	17.16%	17.33%
Total capital ratio ²⁾	19.85%	19.81%	19.91%	19.83%	19.99%

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

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



T03.01.2 Total capital ratio and its components by country

(EUR billions; percentages)

Country (Q4 2024)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	220.71	45.73	20.72%	40.74	18.46%	38.13	17.28%
Bulgaria	C	C	C	C	C	C	C
Germany	1,524.71	335.56	22.01%	283.34	18.58%	259.61	17.03%
Estonia	14.25	3.21	22.55%	2.92	20.52%	2.89	20.27%
Ireland	295.28	63.41	21.48%	57.00	19.30%	53.63	18.16%
Greece	151.84	30.24	19.92%	25.60	16.86%	24.30	16.00%
Spain	1,525.05	261.32	17.14%	221.08	14.50%	196.49	12.88%
France	2,965.81	582.28	19.63%	509.75	17.19%	473.03	15.95%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	950.33	193.21	20.33%	169.11	17.79%	153.50	16.15%
Cyprus	C	C	C	C	C	C	C
Latvia	25.15	5.97	23.73%	5.55	22.05%	5.55	22.05%
Lithuania	10.91	2.51	23.00%	2.41	22.11%	2.36	21.65%
Luxembourg	37.24	8.07	21.66%	7.71	20.70%	7.41	19.90%
Malta	C	C	C	C	C	C	C
Netherlands	776.82	159.73	20.56%	138.45	17.82%	120.87	15.56%
Austria	321.55	65.37	20.33%	56.34	17.52%	51.20	15.92%
Portugal	109.04	22.15	20.32%	20.25	18.58%	19.67	18.04%
Slovenia	31.98	6.06	18.94%	5.41	16.90%	5.32	16.63%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	229.14	51.29	22.38%	45.78	19.98%	41.67	18.18%
Total	9,217.05	1,842.91	19.99%	1,597.40	17.33%	1,461.37	15.86%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q4 2024)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ²⁾³⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Corporate/wholesale lenders	356.41	71.31	20.01%	59.14	16.59%
Custodian and asset managers	85.38	26.35	30.86%	25.60	29.99%	23.78	27.85%
Development/promotional lenders	C	C	31.23%	C	31.23%	C	30.64%
Diversified lenders	1,205.73	246.05	20.41%	216.85	17.98%	201.89	16.74%
G-SIBs ¹⁾	3,577.35	667.53	18.66%	574.03	16.05%	510.46	14.27%
Retail and consumer credit lenders	507.72	101.87	20.07%	90.77	17.88%	87.22	17.18%
Small market lenders	92.73	20.09	21.66%	18.40	19.84%	18.23	19.66%
Universal and investment banks	3,281.96	675.43	20.58%	578.34	17.62%	529.29	16.13%
Not classified	C	C	C	C	C	C	C
Total	9,217.05	1,842.91	19.99%	1,597.40	17.33%	1,461.37	15.86%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q4 2024)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ²⁾³⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with total assets					
Less than €30 billion	98.36	21.98	22.35%	19.98	20.32%	19.43	19.75%
Between €30 billion and €100 billion	927.31	208.65	22.50%	186.71	20.13%	178.33	19.23%
Between €100 billion and €200 billion	1,131.74	241.38	21.33%	217.99	19.26%	207.37	18.32%
More than €200 billion	3,482.30	703.38	20.20%	598.69	17.19%	545.78	15.67%
G-SIBs ¹⁾	3,577.35	667.53	18.66%	574.03	16.05%	510.46	14.27%
Total	9,217.05	1,842.91	19.99%	1,597.40	17.33%	1,461.37	15.86%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

T03.02.1 CET1 ratio¹⁾ band by reference period

(number of institutions)

Indicator	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
CET1 ratio ≤ 10%	-	-	-	-	-
10% < CET1 ratio ≤ 20%	76	78	77	75	73
CET1 ratio > 20%	31	32	33	34	36
Total	107	110	110	109	109

Source: ECB.

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

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

T03.02.2 CET1 ratio²⁾ band by country

(number of institutions)

Country (Q4 2024)	CET1 ratio ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	2	3
Bulgaria	-	-	1
Germany	-	16	8
Estonia	-	1	2
Ireland	-	3	2
Greece	-	4	-
Spain	-	10	-
France	-	8	3
Croatia ¹⁾	-	-	-
Italy	-	8	4
Cyprus	-	1	-
Latvia	-	1	2
Lithuania	-	2	1
Luxembourg	-	1	2
Malta	-	1	1
Netherlands	-	4	3
Austria	-	5	1
Portugal	-	2	1
Slovenia	-	3	-
Slovakia ¹⁾	-	-	-
Finland	-	1	2
Total	-	73	36

Source: ECB.

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

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

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

T03.02.3 CET1 ratio²⁾ band by classification (size)

(number of institutions)

Category (Q4 2024)	CET1 ratio ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
Less than €30 billion	-	9	9
Between €30 billion and €100 billion	-	25	19
Between €100 billion and €200 billion	-	13	7
More than €200 billion	-	19	1
G-SIBs ¹⁾	-	7	-
Total	-	73	36

Source: ECB.

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

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

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)

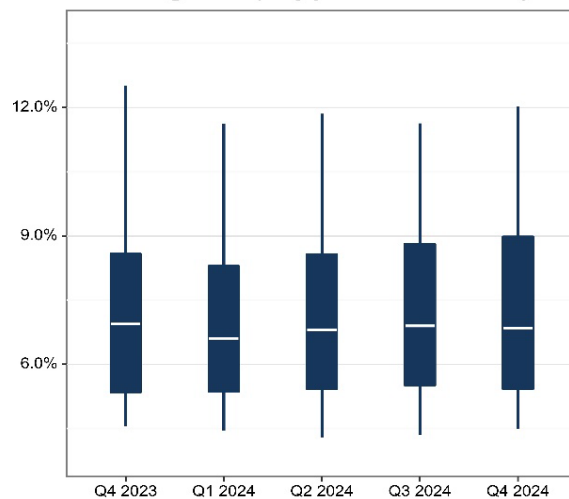
Leverage ratio and its components	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Exposure values	26,114.48	26,865.66	26,917.74	27,273.11	27,210.76
Other on-balance sheet items	21,990.84	22,333.71	22,342.93	22,568.27	22,610.38
Derivatives	927.05	966.52	985.99	987.92	1,073.01
Securities financing transactions	1,799.29	2,063.04	2,084.03	2,193.50	1,972.85
Regular-way purchases and sales awaiting settlement	15.01	71.43	81.58	79.77	44.16
Cash pooling arrangements	21.42	22.46	21.59	22.78	22.78
Off-balance sheet items	2,018.65	2,077.78	2,079.25	2,108.29	2,183.56
Deductions of exposures promoting public policy objectives	-657.78	-669.30	-677.62	-687.41	-695.97
Fully phased-in definition					
Tier 1 capital	1,504.45	1,523.22	1,538.80	1,559.67	1,592.21
Total exposure	25,931.10	26,682.11	26,732.95	27,085.46	27,019.43
Exposure values	26,114.48	26,865.66	26,917.74	27,273.11	27,210.76
Asset amount deducted from Tier 1 capital	-183.37	-183.55	-184.80	-187.66	-191.34
Leverage ratio (fully phased-in definition)	5.80%	5.71%	5.76%	5.76%	5.89%
Transitional definition					
Tier 1 capital	1,512.58	1,528.53	1,543.03	1,564.61	1,597.40
Total exposure	25,936.88	26,684.96	26,735.67	27,089.23	27,023.43
Exposure values	26,114.48	26,865.66	26,917.74	27,273.11	27,210.76
Asset amount deducted or added from Tier 1 capital	-177.60	-180.70	-182.08	-183.88	-187.34
Leverage ratio (transitional definition)	5.83%	5.73%	5.77%	5.78%	5.91%

Source: ECB.

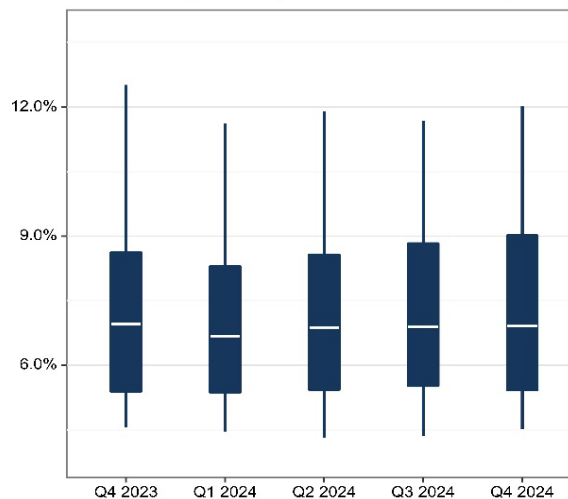
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision,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

C: the value is suppressed for confidentiality reasons.

Leverage ratio (fully phased-in definition)



Leverage ratio (transitional definition)



T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q4 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹⁾	Italy
Exposure values	27,210.76	712.75	C	4,737.32	35.11	710.14	340.45	4,048.89	9,393.06	-	2,757.49
Other on-balance sheet items	22,610.38	624.72	C	3,569.01	33.44	517.20	319.88	3,457.84	7,738.38	-	2,349.92
Derivatives	1,073.01	6.33	C	349.18	0.17	33.16	3.35	92.01	435.06	-	52.07
Securities financing transactions	1,972.85	33.81	C	468.33	C	66.13	3.94	194.70	854.69	-	104.29
Regular-way purchases and sales awaiting settlement	44.16	C	C	C	C	C	C	C	C	-	C
Cash pooling arrangements	22.78	C	C	C	C	0.79	C	C	C	-	2.36
Off-balance sheet items	2,183.56	43.72	C	409.98	1.49	86.99	13.08	267.37	795.53	-	248.14
Deductions of exposures promoting public policy objectives	-695.97	C	C	-68.77	C	C	C	C	-431.91	-	C
Fully phased-in definition											
Tier 1 capital	1,592.21	40.71	C	282.16	2.92	57.00	25.60	220.94	507.80	-	167.40
Total exposure	27,019.43	709.51	C	4,710.77	35.02	703.85	335.18	4,012.01	9,325.66	-	2,732.18
Exposure values	27,210.76	712.75	C	4,737.32	35.11	710.14	340.45	4,048.89	9,393.06	-	2,757.49
Asset amount deducted from Tier 1 capital	-191.34	-3.24	C	-26.55	-0.08	-6.29	-5.26	-36.89	-67.40	-	-25.32
Leverage ratio (fully phased-in definition)	5.89%	5.74%	C	5.99%	8.35%	8.10%	7.64%	5.51%	5.45%	-	6.13%
Transitional definition											
Tier 1 capital	1,597.40	40.74	C	283.34	2.92	57.00	25.60	221.08	509.75	-	169.11
Total exposure	27,023.43	709.54	C	4,712.31	35.02	703.85	335.18	4,012.18	9,326.29	-	2,733.71
Exposure values	27,210.76	712.75	C	4,737.32	35.11	710.14	340.45	4,048.89	9,393.06	-	2,757.49
Asset amount deducted or added from Tier 1 capital	-187.34	-3.21	C	-25.01	-0.08	-6.29	-5.26	-36.72	-66.77	-	-23.78
Leverage ratio (transitional definition)	5.91%	5.74%	C	6.01%	8.35%	8.10%	7.64%	5.51%	5.47%	-	6.19%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q4 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁾	Finland
Exposure values	C	60.72	41.11	104.47	C	2,376.15	772.04	266.04	54.56	-	734.00
Other on-balance sheet items	C	58.02	37.48	92.35	C	2,115.28	672.29	249.60	51.30	-	660.76
Derivatives	C	C	0.11	0.97	C	66.63	5.70	1.96	0.19	-	25.58
Securities financing transactions	C	C	C	5.34	C	156.74	48.92	0.34	C	-	C
Regular-way purchases and sales awaiting settlement	C	C	C	C	C	C	C	C	C	-	C
Cash pooling arrangements	C	C	C	C	C	C	C	C	C	-	C
Off-balance sheet items	C	2.33	1.51	5.81	C	192.36	45.17	14.14	2.64	-	51.03
Deductions of exposures promoting public policy objectives	C	C	C	C	C	-156.58	C	C	C	-	C
Fully phased-in definition											
Tier 1 capital	C	5.55	2.40	7.71	C	138.47	56.25	20.20	5.41	-	45.78
Total exposure	C	60.59	41.05	103.26	C	2,366.56	768.79	265.12	54.30	-	729.35
Exposure values	C	60.72	41.11	104.47	C	2,376.15	772.04	266.04	54.56	-	734.00
Asset amount deducted from Tier 1 capital	C	-0.13	-0.07	-1.22	C	-9.60	-3.25	-0.92	-0.26	-	-4.65
Leverage ratio (fully phased-in definition)	C	9.16%	5.85%	7.46%	C	5.85%	7.32%	7.62%	9.95%	-	6.28%
Transitional definition											
Tier 1 capital	C	5.55	2.41	7.71	C	138.45	56.34	20.25	5.41	-	45.78
Total exposure	C	60.59	41.05	103.26	C	2,366.56	768.80	265.16	54.30	-	729.35
Exposure values	C	60.72	41.11	104.47	C	2,376.15	772.04	266.04	54.56	-	734.00
Asset amount deducted or added from Tier 1 capital	C	-0.13	-0.06	-1.22	C	-9.59	-3.24	-0.88	-0.26	-	-4.65
Leverage ratio (transitional definition)	C	9.16%	5.87%	7.46%	C	5.85%	7.33%	7.64%	9.95%	-	6.28%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.3 Leverage ratios by classification (business model)

(EUR billions; percentages)

Leverage ratio and its components (Q4 2024)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ¹⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Exposure values	27,210.76	1,078.01	329.93	C	3,127.70	11,955.76	1,177.13	198.05	9,122.52	C
Other on-balance sheet items	22,610.38	975.66	257.88	403.11	2,854.28	C	1,161.43	187.48	7,295.02	C
Derivatives	1,073.01	24.71	16.65	1.15	C	574.79	6.56	0.86	425.45	C
Securities financing transactions	1,972.85	44.18	43.69	C	82.11	1,118.73	26.97	C	654.10	C
Regular-way purchases and sales awaiting settlement	44.16	C	C	C	0.27	35.97	C	C	7.30	C
Cash pooling arrangements	22.78	C	C	C	0.18	C	C	0.09	12.81	C
Off-balance sheet items	2,183.56	102.27	6.95	37.63	168.08	1,022.62	43.21	9.11	C	C
Deductions of exposures promoting public policy objectives	-695.97	-68.88	C	-240.70	C	-259.16	C	C	C	C
Fully phased-in definition										
Tier 1 capital	1,592.21	59.01	25.60	C	216.53	570.98	90.73	18.36	576.72	C
Total exposure	27,019.43	1,073.85	327.27	C	3,102.63	11,856.88	1,169.77	197.42	9,074.86	C
Exposure values	27,210.76	1,078.01	329.93	C	3,127.70	11,955.76	1,177.13	198.05	9,122.52	C
Asset amount deducted from Tier 1 capital	-191.34	-4.17	-2.66	C	-25.07	-98.88	-7.36	-0.64	-47.65	C
Leverage ratio (fully phased-in definition)	5.89%	5.49%	7.82%	16.96%	6.98%	4.82%	7.76%	9.30%	6.36%	C
Transitional definition										
Tier 1 capital	1,597.40	59.14	25.60	C	216.85	574.03	90.77	18.40	578.34	C
Total exposure	27,023.43	1,073.98	327.27	C	3,102.66	11,859.05	1,169.80	197.46	9,076.45	C
Exposure values	27,210.76	1,078.01	329.93	C	3,127.70	11,955.76	1,177.13	198.05	9,122.52	C
Asset amount deducted or added from Tier 1 capital	-187.34	-4.04	-2.66	C	-25.03	-96.71	-7.32	-0.59	-46.07	C
Leverage ratio (transitional definition)	5.91%	5.51%	7.82%	16.96%	6.99%	4.84%	7.76%	9.32%	6.37%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.3 Leverage ratios by classification (size)

(EUR billions; percentages)

Leverage ratio and its components (Q4 2024)	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	27,210.76	231.16	2,497.21	2,839.37	9,687.26	11,955.76
Other on-balance sheet items	22,610.38	C	2,324.62	2,502.86	8,108.64	C
Derivatives	1,073.01	0.88	70.19	84.58	342.57	574.79
Securities financing transactions	1,972.85	3.87	118.24	134.17	597.84	1,118.73
Regular-way purchases and sales awaiting settlement	44.16	0.00	2.67	7.08	-1.56	35.97
Cash pooling arrangements	22.78	C	C	0.91	12.09	C
Off-balance sheet items	2,183.56	9.84	126.76	228.67	795.66	1,022.62
Deductions of exposures promoting public policy objectives	-695.97	C	C	-118.90	-167.99	-259.16
Fully phased-in definition						
Tier 1 capital	1,592.21	19.94	185.28	217.74	598.26	570.98
Total exposure	27,019.43	229.98	2,479.03	2,818.23	9,635.31	11,856.88
Exposure values	27,210.76	231.16	2,497.21	2,839.37	9,687.26	11,955.76
Asset amount deducted from Tier 1 capital	-191.34	-1.18	-18.17	-21.14	-51.96	-98.88
Leverage ratio (fully phased-in definition)	5.89%	8.67%	7.47%	7.73%	6.21%	4.82%
Transitional definition						
Tier 1 capital	1,597.40	19.98	186.71	217.99	598.69	574.03
Total exposure	27,023.43	230.02	2,480.39	2,818.26	9,635.69	11,859.05
Exposure values	27,210.76	231.16	2,497.21	2,839.37	9,687.26	11,955.76
Asset amount deducted or added from Tier 1 capital	-187.34	-1.14	-16.81	-21.11	-51.57	-96.71
Leverage ratio (transitional definition)	5.91%	8.69%	7.53%	7.73%	6.21%	4.84%

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

T03.04.1 Leverage ratio band by reference period

(number of institutions)

Indicator	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
LR ¹⁾ ≤ 3%	-	-	-	-	-
3% < LR ≤ 6%	40	39	39	38	37
LR > 6%	67	71	71	71	72
Total	107	110	110	109	109

Source: ECB.

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

1) LR stands for Leverage Ratio.

T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q4 2024)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	3	2
Bulgaria	-	-	1
Germany	-	8	16
Estonia	-	-	3
Ireland	-	1	4
Greece	-	-	4
Spain	-	5	5
France	-	5	6
Croatia ¹⁾	-	-	-
Italy	-	7	5
Cyprus	-	-	1
Latvia	-	-	3
Lithuania	-	1	2
Luxembourg	-	1	2
Malta	-	1	1
Netherlands	-	3	4
Austria	-	1	5
Portugal	-	-	3
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	1	2
Total	-	37	72

Source: ECB.

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

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

2) LR stands for Leverage Ratio.

T03.04.3 Leverage ratio band by classification (size)

(number of institutions)

Category (Q4 2024)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
Less than €30 billion	-	2	16
Between €30 billion and €100 billion	-	13	31
Between €100 billion and €200 billion	-	4	16
More than €200 billion	-	11	9
G-SIBs ¹⁾	-	7	-
Total	-	37	72

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 composition¹⁾ by reference period

(EUR billions; percentages)

Risk exposures	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Credit risk-weighted exposure amounts	7,359.00	7,505.52	7,546.77	7,688.10	7,750.75
Standardised approach (SA)	2,956.84	2,998.18	3,014.44	3,126.85	3,167.82
of which: exposures to institutions	129.78	135.79	135.32	140.23	137.44
of which: exposures to corporates	1,101.42	1,107.66	1,127.74	1,164.00	1,186.19
of which: exposures to retail	518.57	524.90	528.05	551.84	555.21
of which: exposures secured by mortgages on immovable property	315.54	316.43	317.40	315.70	322.89
Internal ratings based approach (IRB)	4,252.59	4,357.87	4,383.85	4,409.15	4,416.56
of which: exposures to institutions	186.19	198.20	198.98	197.37	194.91
of which: exposures to corporates	2,453.13	2,522.29	2,554.47	2,564.60	2,575.65
of which: exposures to retail	414.03	415.25	420.50	423.12	415.70
of which: exposures to retail secured by real estate	583.37	590.68	595.22	613.09	617.75
Risk exposure for contributions to the default fund of a CCP ²⁾	14.45	14.35	14.62	14.82	16.43
Securitisation positions	135.13	135.12	133.86	137.26	149.94
Settlement/delivery risk exposure amount	0.91	0.84	0.95	0.68	0.91
Market risk exposure amount	329.51	349.46	344.16	345.97	336.49
Market risk exposure under SA ³⁾	150.02	153.61	153.13	155.15	149.58
Market risk exposure under IM approach ⁴⁾	179.49	195.85	191.02	190.82	186.90
Operational risk exposure amount	891.56	906.94	910.46	917.42	963.81
Operational risk exposure under BIA ⁵⁾	68.43	70.30	71.54	76.77	84.26
Operational risk exposure under TSA/ASA ⁶⁾	459.59	467.60	467.73	470.69	509.67
Operational risk exposure under AMA ⁷⁾	363.54	369.05	371.19	369.96	369.88
Risk exposure for credit valuation adjustment	76.57	73.74	68.87	67.74	67.65
Other⁸⁾	112.66	91.08	91.17	97.04	97.45
Total risk exposure amount	8,770.21	8,927.59	8,962.37	9,116.94	9,217.05
Risk weights SA vs. IRB - Credit Risk					
Standardised approach (SA)					
Risk weights of exposures to institutions ⁹⁾	15.06%	15.48%	15.33%	15.45%	15.76%
Risk weights of exposures to corporates ⁹⁾	85.67%	85.51%	84.92%	85.03%	84.19%
Risk weights of exposures to retail ⁹⁾	68.85%	68.89%	68.59%	69.00%	68.96%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	38.49%	38.44%	38.42%	38.44%	38.49%
Internal ratings based approach (IRB)					
Risk weights of exposures to institutions ⁹⁾	17.07%	17.33%	17.79%	18.48%	18.60%
Risk weights of exposures to corporates ⁹⁾	45.12%	45.98%	46.07%	46.86%	46.11%
Risk weights of exposures to retail ⁹⁾	31.09%	31.37%	31.52%	32.00%	31.72%
Risk weights of exposures to retail secured by real estate ⁹⁾	13.78%	13.99%	14.05%	14.39%	14.45%

Source: ECB.

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

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

2) CCP stands for central counterparty.

3) SA stands for standardised approach.

4) IM stands for internal model.

5) BIA stands for basic indicator approach.

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

7) AMA stands for advanced measurement approach.

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

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

T03.05.2 Risk exposures composition¹⁾ by country/1

(EUR billions; percentages)

Risk exposures (Q4 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹⁰⁾	Italy
Credit risk-weighted exposure amounts	7,750.75	192.26	C	1,217.11	12.19	238.56	131.31	1,326.57	2,559.85	-	790.20
Standardised approach (SA)	3,167.82	59.30	C	423.98	9.31	172.03	127.68	678.91	953.70	-	346.71
of which: exposures to institutions	137.44	2.39	C	22.71	C	13.94	5.26	21.56	34.43	-	18.68
of which: exposures to corporates	1,186.19	21.55	C	221.22	4.66	107.70	53.94	185.50	343.50	-	101.41
of which: exposures to retail	555.21	6.55	C	59.88	1.19	10.12	10.40	168.98	179.80	-	44.19
of which: exposures secured by mortgages on immovable property	322.89	5.92	C	18.94	2.80	20.95	16.46	81.42	69.64	-	38.04
Internal ratings based approach (IRB)	4,416.56	132.62	C	751.77	C	C	C	629.04	1,551.04	-	422.11
of which: exposures to institutions	194.91	6.54	C	48.73	C	C	C	C	63.79	-	C
of which: exposures to corporates	2,575.65	81.25	C	463.67	C	C	C	346.69	866.66	-	252.03
of which: exposures to retail	415.70	7.65	C	53.92	C	C	C	86.53	165.73	-	43.20
of which: exposures to retail secured by real estate	617.75	19.54	C	69.14	C	C	C	115.34	168.58	-	60.73
Risk exposure for contributions to the default fund of a CCP ²⁾	16.43	0.11	C	5.34	C	C	C	C	8.92	-	0.43
Securitisation positions	149.94	0.23	C	36.03	C	9.15	3.63	C	46.18	-	20.94
Settlement/delivery risk exposure amount	0.91	C	C	0.35	C	0.01	C	C	0.33	-	C
Market risk exposure amount	336.49	3.69	C	110.69	0.12	19.04	2.99	36.97	88.52	-	28.55
Market risk exposure under SA ³⁾	149.58	0.86	C	54.02	C	5.04	1.02	18.91	30.55	-	15.33
Market risk exposure under IM approach ⁴⁾	186.90	2.84	C	56.67	C	14.00	1.98	18.06	57.97	-	13.22
Operational risk exposure amount	963.81	23.13	C	159.31	1.62	30.68	16.98	155.70	278.06	-	121.10
Operational risk exposure under BIA ⁵⁾	84.26	C	C	C	1.45	C	C	C	15.44	-	25.08
Operational risk exposure under TSA/ASA ⁶⁾	509.67	C	C	74.86	C	C	15.87	147.64	98.93	-	34.00
Operational risk exposure under AMA ⁷⁾	369.88	C	C	C	C	C	C	C	163.69	-	62.02
Risk exposure for credit valuation adjustment	67.65	1.34	C	28.32	0.02	4.16	0.54	3.13	20.20	-	C
Other⁸⁾	97.45	C	C	8.92	C	2.83	C	C	18.85	-	7.50
Total risk exposure amount	9,217.05	220.71	C	1,524.71	14.25	295.28	151.84	1,525.05	2,965.81	-	950.33
Risk weights SA vs. IRB - Credit Risk (Q4 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia¹⁰⁾	Italy
Standardised approach (SA)											
Risk weights of exposures to institutions ⁹⁾	15.76%	18.99%	C	6.68%	C	31.33%	37.40%	27.62%	14.32%	-	27.57%
Risk weights of exposures to corporates ⁹⁾	84.19%	79.21%	C	84.89%	87.84%	88.71%	72.47%	91.78%	81.33%	-	77.92%
Risk weights of exposures to retail ⁹⁾	68.96%	66.18%	C	72.15%	65.54%	72.37%	69.56%	68.36%	69.03%	-	64.11%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	38.49%	C	C	36.80%	35.78%	55.92%	39.49%	36.40%	40.77%	-	36.75%
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions ⁹⁾	18.60%	30.81%	C	17.67%	C	C	C	C	18.79%	-	C
Risk weights of exposures to corporates ⁹⁾	46.11%	58.96%	C	40.13%	C	C	C	57.71%	46.60%	-	47.16%
Risk weights of exposures to retail ⁹⁾	31.72%	22.88%	C	34.41%	C	C	C	50.42%	24.63%	-	33.34%
Risk weights of exposures to retail secured by real estate ⁹⁾	14.45%	9.53%	C	15.54%	C	C	C	17.77%	11.42%	-	19.12%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) CCP stands for central counterparty.

3) SA stands for standardised approach.

4) IM stands for internal model.

5) BIA stands for basic indicator approach.

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

7) AMA stands for advanced measurement approach.

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

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

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

T03.05.2 Risk exposures composition¹⁾ by country/2

(EUR billions; percentages)

Risk exposures (Q4 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁰⁾	Finland
Credit risk-weighted exposure amounts	C	21.16	9.10	31.05	C	624.89	262.67	92.72	26.43	-	190.35
Standardised approach (SA)	C	4.85	4.70	11.20	C	82.18	104.59	60.55	C	-	77.44
of which: exposures to institutions	C	C	1.23	1.10	C	7.24	2.82	1.35	1.03	-	1.02
of which: exposures to corporates	C	1.27	0.46	6.30	C	37.93	35.20	21.44	9.32	-	C
of which: exposures to retail	C	0.99	1.45	0.06	C	19.89	17.79	7.20	9.18	-	12.61
of which: exposures secured by mortgages on immovable property	C	C	C	C	C	C	16.63	C	2.19	-	22.72
Internal ratings based approach (IRB)	C	C	C	C	C	535.75	153.73	C	C	-	C
of which: exposures to institutions	C	C	C	C	C	C	C	C	C	-	C
of which: exposures to corporates	C	C	C	C	C	331.70	100.17	C	C	-	C
of which: exposures to retail	C	C	C	C	C	23.35	16.44	C	C	-	C
of which: exposures to retail secured by real estate	C	C	C	C	C	97.86	20.72	C	C	-	C
Risk exposure for contributions to the default fund of a CCP ²⁾	C	C	C	C	C	1.05	0.01	C	C	-	C
Securitisation positions	C	C	0.43	C	C	5.90	4.34	C	C	-	C
Settlement/delivery risk exposure amount	C	C	C	C	C	C	C	C	C	-	C
Market risk exposure amount	C	0.04	0.14	C	C	18.65	15.73	2.92	C	-	6.28
Market risk exposure under SA ³⁾	C	C	C	C	C	5.34	12.16	C	C	-	C
Market risk exposure under IM approach ⁴⁾	C	C	C	C	C	13.32	3.57	C	C	-	C
Operational risk exposure amount	C	C	1.50	3.83	C	86.25	39.25	12.81	3.97	-	23.26
Operational risk exposure under BIA ⁵⁾	C	C	1.25	C	C	C	C	C	C	-	C
Operational risk exposure under TSA/ASA ⁶⁾	C	C	C	C	C	C	20.61	C	C	-	22.81
Operational risk exposure under AMA ⁷⁾	C	C	C	C	C	66.36	C	C	C	-	C
Risk exposure for credit valuation adjustment	C	0.01	C	0.16	C	C	C	0.23	0.03	-	C
Other⁸⁾	C	0.48	C	C	C	42.35	3.12	C	C	-	8.19
Total risk exposure amount	C	25.15	10.91	37.24	C	776.82	321.55	109.04	31.98	-	229.14
Risk weights SA vs. IRB - Credit Risk (Q4 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁰⁾	Finland
Standardised approach (SA)											
Risk weights of exposures to institutions ⁹⁾	C	C	29.18%	30.94%	C	26.35%	19.05%	23.91%	34.11%	-	21.63%
Risk weights of exposures to corporates ⁹⁾	C	86.33%	89.33%	73.03%	C	82.31%	92.25%	94.06%	92.11%	-	C
Risk weights of exposures to retail ⁹⁾	C	64.77%	73.09%	74.37%	C	71.67%	68.85%	68.69%	70.63%	-	72.23%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	C	C	C	C	C	C	37.26%	C	37.65%	-	34.83%
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions ⁹⁾	C	C	C	C	C	C	C	C	C	-	C
Risk weights of exposures to corporates ⁹⁾	C	C	C	C	C	37.27%	61.64%	C	C	-	C
Risk weights of exposures to retail ⁹⁾	C	C	C	C	C	39.59%	46.34%	C	C	-	C
Risk weights of exposures to retail secured by real estate ⁹⁾	C	C	C	C	C	12.50%	20.62%	C	C	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) CCP stands for central counterparty.

3) SA stands for standardised approach.

4) IM stands for internal model.

5) BIA stands for basic indicator approach.

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

7) AMA stands for advanced measurement approach.

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

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

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

T03.05.3 Risk exposures composition¹⁾ by classification (business model)

(EUR billions; percentages)

Risk exposures (Q4 2024)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ¹⁰⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Credit risk-weighted exposure amounts	7,750.75	311.56	58.23	97.63	1,012.06	3,031.81	C	79.41	2,704.23	C
Standardised approach (SA)	3,167.82	67.90	42.55	96.65	551.04	980.49	380.71	C	990.85	C
of which: exposures to institutions	137.44	4.43	4.23	C	27.22	23.35	18.92	3.83	53.01	C
of which: exposures to corporates	1,186.19	33.70	18.79	C	183.04	307.00	132.85	18.40	448.26	C
of which: exposures to retail	555.21	5.59	3.72	C	71.52	229.07	73.23	17.18	148.68	C
of which: exposures secured by mortgages on immovable property	322.89	7.86	5.92	C	98.91	86.25	41.97	8.93	70.51	C
Internal ratings based approach (IRB)	4,416.56	236.35	C	C	445.61	1,962.19	72.63	23.12	1,661.87	C
of which: exposures to institutions	194.91	15.19	C	C	10.37	89.57	C	0.28	76.75	C
of which: exposures to corporates	2,575.65	191.93	C	C	272.28	1,106.21	13.30	14.99	965.03	C
of which: exposures to retail	415.70	C	C	C	44.35	194.51	24.70	C	144.25	C
of which: exposures to retail secured by real estate	617.75	2.13	C	C	88.80	271.06	28.77	5.44	221.55	C
Risk exposure for contributions to the default fund of a CCP ²⁾	16.43	0.31	0.15	C	0.10	12.53	C	C	3.27	C
Securitisation positions	149.94	7.00	C	0.98	15.31	76.60	0.63	0.13	48.23	C
Settlement/delivery risk exposure amount	0.91	C	C	C	0.02	0.24	0.02	C	0.60	C
Market risk exposure amount	336.49	14.49	6.45	C	29.04	116.60	8.48	1.90	158.71	C
Market risk exposure under SA ³⁾	149.58	6.81	C	C	21.61	42.60	C	C	64.05	C
Market risk exposure under IM approach ⁴⁾	186.90	7.68	C	C	7.43	74.01	C	C	94.66	C
Operational risk exposure amount	963.81	C	19.11	6.18	153.42	392.32	41.85	10.44	314.48	C
Operational risk exposure under BIA ⁵⁾	84.26	C	C	C	27.13	C	6.58	5.76	25.90	C
Operational risk exposure under TSA/ASA ⁶⁾	509.67	22.93	10.71	1.94	103.91	C	C	3.83	181.39	C
Operational risk exposure under AMA ⁷⁾	369.88	C	C	C	22.38	233.50	C	0.84	107.18	C
Risk exposure for credit valuation adjustment	67.65	3.41	1.56	2.42	3.26	18.66	3.05	C	35.20	C
Other⁸⁾	97.45	1.85	C	C	7.92	17.72	C	0.92	68.76	C
Total RWA	9,217.05	356.41	85.38	C	1,205.73	3,577.35	507.72	92.73	3,281.96	C

Risk weights SA vs. IRB - Credit Risk (Q4 2024)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ¹⁰⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Standardised approach (SA)										
Risk weights of exposures to institutions ⁹⁾	15.76%	3.94%	15.72%	27.05%	29.15%	11.41%	23.75%	26.50%	15.97%	C
Risk weights of exposures to corporates ⁹⁾	84.19%	81.12%	94.95%	79.15%	83.36%	83.19%	90.01%	90.50%	83.72%	C
Risk weights of exposures to retail ⁹⁾	68.96%	65.61%	64.59%	C	67.54%	68.96%	71.44%	70.08%	68.66%	C
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	38.49%	38.59%	35.84%	C	38.57%	39.09%	35.95%	40.61%	39.17%	C
Internal ratings based approach (IRB)										
Risk weights of exposures to institutions ⁹⁾	18.60%	11.65%	C	C	20.27%	20.59%	C	C	18.57%	C
Risk weights of exposures to corporates ⁹⁾	46.11%	41.16%	C	C	59.31%	40.57%	51.34%	76.78%	51.79%	C
Risk weights of exposures to retail ⁹⁾	31.72%	C	C	C	36.06%	29.14%	34.57%	C	34.14%	C
Risk weights of exposures to retail secured by real estate ⁹⁾	14.45%	12.30%	C	C	18.45%	13.60%	14.10%	27.75%	14.21%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) CCP stands for central counterparty.

3) SA stands for standardised approach.

4) IM stands for internal model.

5) BIA stands for basic indicator approach.

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

7) AMA stands for advanced measurement approach.

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

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

10) 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 composition¹⁾ by classification (size)

(EUR billions; percentages)

Risk exposures (Q4 2024)	Total	Total assets				G-SIBs ¹⁰⁾
		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	7,750.75	83.55	776.99	933.40	2,925.00	3,031.81
Standardised approach (SA)	3,167.82	74.00	514.77	584.72	1,013.84	980.49
of which: exposures to institutions	137.44	4.04	29.83	33.20	47.02	23.35
of which: exposures to corporates	1,186.19	25.34	219.23	242.96	391.66	307.00
of which: exposures to retail	555.21	19.74	49.91	59.67	196.82	229.07
of which: exposures secured by mortgages on immovable property	322.89	12.97	82.75	79.13	61.81	86.25
Internal ratings based approach (IRB)	4,416.56	9.01	249.21	333.34	1,862.81	1,962.19
of which: exposures to institutions	194.91	C	C	11.76	87.54	89.57
of which: exposures to corporates	2,575.65	7.04	131.22	231.19	1,099.98	1,106.21
of which: exposures to retail	415.70	0.31	43.29	22.77	154.83	194.51
of which: exposures to retail secured by real estate	617.75	1.40	48.46	49.59	247.23	271.06
Risk exposure for contributions to the default fund of a CCP ²⁾	16.43	C	C	C	2.88	12.53
Securitisation positions	149.94	C	C	C	45.47	76.60
Settlement/delivery risk exposure amount	0.91	C	0.14	C	0.23	0.24
Market risk exposure amount	336.49	2.14	27.10	55.96	134.69	116.60
Market risk exposure under SA ³⁾	149.58	C	C	C	72.68	42.60
Market risk exposure under IM approach ⁴⁾	186.90	C	C	C	62.00	74.01
Operational risk exposure amount	963.81	12.04	102.55	123.15	333.74	392.32
Operational risk exposure under BIA ⁵⁾	84.26	C	27.69	C	23.58	C
Operational risk exposure under TSA/ASA ⁶⁾	509.67	C	67.69	97.61	191.23	C
Operational risk exposure under AMA ⁷⁾	369.88	C	7.17	C	118.92	233.50
Risk exposure for credit valuation adjustment	67.65	C	14.24	C	22.65	18.66
Other⁸⁾	97.45	C	6.29	C	65.99	17.72
Total risk exposure amount	9,217.05	98.36	927.31	1,131.74	3,482.30	3,577.35

Risk weights SA vs. IRB - Credit Risk (Q4 2024)	Total	Total assets				G-SIBs ¹⁰⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Standardised approach (SA)						
Risk weights of exposures to institutions ⁹⁾	15.76%	31.18%	23.14%	23.96%	12.15%	11.41%
Risk weights of exposures to corporates ⁹⁾	84.19%	89.75%	84.96%	85.52%	83.40%	83.19%
Risk weights of exposures to retail ⁹⁾	68.96%	70.57%	66.02%	68.25%	69.80%	68.96%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	38.49%	39.86%	37.71%	38.84%	38.04%	39.09%
Internal ratings based approach (IRB)						
Risk weights of exposures to institutions ⁹⁾	18.60%	C	20.40%	21.22%	16.57%	20.59%
Risk weights of exposures to corporates ⁹⁾	46.11%	67.25%	48.88%	58.68%	50.32%	40.57%
Risk weights of exposures to retail ⁹⁾	31.72%	30.24%	37.26%	31.71%	34.10%	29.14%
Risk weights of exposures to retail secured by real estate ⁹⁾	14.45%	17.27%	14.99%	17.92%	14.78%	13.60%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) CCP stands for central counterparty.

3) SA stands for standardised approach.

4) IM stands for internal model.

5) BIA stands for basic indicator approach.

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

7) AMA stands for advanced measurement approach.

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

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

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

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

(EUR billions; percentages)

Parameters and type of counterparty (Q4 2024)	Residence of the obligor ¹⁾													
	AT	BE	CH	CZ	DE	ES	FR	GB	IE	IT	LU	NL	SE	US
PD assigned to the obligor grade or pool (%)														
Institutions	0.14%	0.25%	0.08%	0.16%	0.12%	0.18%	0.09%	0.11%	0.19%	1.02%	0.21%	0.28%	0.07%	0.11%
Corporates	1.51%	2.20%	1.05%	2.12%	1.16%	1.42%	1.53%	0.85%	1.16%	2.88%	0.88%	1.25%	1.18%	1.82%
of which: SME	3.41%	2.46%	2.24%	3.46%	1.18%	1.79%	1.86%	3.51%	4.17%	6.23%	2.46%	2.08%	C	2.49%
Retail	1.30%	0.95%	0.76%	1.44%	1.07%	1.46%	1.28%	1.43%	1.13%	1.82%	0.91%	0.68%	C	1.77%
Retail - Secured by immovable property - Non-SME	0.99%	0.68%	0.77%	1.07%	0.85%	1.03%	0.67%	1.35%	0.93%	1.12%	0.71%	0.59%	C	0.89%
Qualifying Revolving	C	C	1.69%	3.64%	0.98%	2.04%	2.02%	2.24%	C	3.97%	1.85%	C	1.21%	1.16%
Other Retail	1.87%	1.81%	1.03%	2.40%	2.30%	2.47%	1.82%	2.49%	C	3.21%	1.87%	2.70%	1.68%	C
Exposure weighted average Igd (%)														
Institutions	21.57%	26.27%	34.02%	30.55%	26.37%	22.78%	26.49%	28.64%	37.43%	25.91%	26.08%	28.66%	21.86%	40.72%
Corporates	36.40%	30.44%	31.92%	32.65%	36.82%	40.71%	36.18%	33.83%	25.85%	36.18%	30.90%	27.47%	31.01%	27.15%
of which: SME	33.70%	31.07%	28.22%	31.00%	33.37%	42.67%	36.36%	29.76%	39.29%	38.14%	30.73%	19.57%	C	19.67%
Retail	27.93%	17.65%	19.27%	24.95%	27.26%	34.88%	19.56%	15.70%	31.63%	28.22%	16.14%	15.25%	C	25.37%
Retail - Secured by immovable property - Non-SME	18.46%	13.79%	18.60%	18.60%	19.56%	27.35%	13.85%	12.05%	29.20%	22.59%	15.00%	14.33%	C	19.57%
Qualifying Revolving	79.12%	C	52.90%	59.02%	64.21%	71.97%	38.45%	72.96%	C	49.61%	37.04%	C	67.09%	58.62%
Other Retail	52.56%	32.95%	21.04%	43.28%	46.67%	55.66%	27.89%	47.58%	C	37.98%	21.56%	44.83%	30.56%	C
Exposure value														
Institutions	18.90	46.70	29.21	6.12	120.69	39.01	245.27	83.60	10.03	43.72	28.13	32.51	24.32	81.98
Corporates	117.57	233.89	98.66	68.19	736.76	317.99	909.97	281.73	113.39	355.97	200.24	361.31	68.61	734.04
of which: SME	23.51	67.76	1.27	15.18	107.44	63.40	234.40	5.94	11.10	79.42	10.98	72.84	C	19.47
Retail	87.99	329.06	13.81	81.52	740.97	498.60	1,713.79	288.30	52.79	452.04	228.83	597.21	C	14.44
Retail - Secured by immovable property - Non-SME	58.91	220.25	10.51	61.00	533.96	368.01	999.79	266.18	48.39	273.36	219.05	558.93	C	3.07
Qualifying Revolving	4.61	C	0.15	0.71	33.19	26.28	73.91	10.63	C	8.54	0.03	C	0.02	0.06
Other Retail	15.29	53.48	2.97	18.63	159.07	88.99	493.42	11.46	C	151.57	9.07	15.30	9.08	C
Risk weight (%)														
Institutions	16.58%	20.80%	15.11%	22.12%	15.74%	19.21%	13.08%	15.10%	22.06%	30.80%	11.64%	17.47%	12.63%	18.20%
Corporates	47.41%	50.27%	29.81%	57.03%	39.57%	63.89%	56.34%	40.60%	34.07%	52.38%	42.49%	42.85%	39.60%	34.64%
of which: SME	43.11%	49.28%	50.10%	52.90%	31.88%	66.95%	59.05%	46.10%	75.91%	50.23%	45.01%	42.37%	C	49.29%
Retail	23.08%	12.52%	12.67%	25.96%	19.27%	25.82%	15.17%	17.50%	31.07%	27.10%	8.41%	12.29%	C	33.75%
Retail - Secured by immovable property - Non-SME	18.65%	8.97%	12.24%	19.43%	14.89%	19.19%	9.39%	14.33%	28.83%	20.34%	7.88%	10.87%	C	16.86%
Qualifying Revolving	20.57%	C	12.02%	28.07%	11.81%	21.93%	17.98%	45.05%	C	33.87%	9.14%	C	16.33%	12.76%
Other Retail	38.30%	23.41%	14.33%	43.80%	35.85%	51.29%	23.67%	65.39%	C	38.69%	18.66%	43.61%	32.45%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q4 2023		Q1 2024		Q2 2024		Q3 2024		Q4 2024	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	3,274.04	0.00%	3,202.04	0.01%	3,056.07	0.00%	3,001.29	0.00%	2,841.22	0.00%
Loans and advances ¹⁾	14,723.33	0.53%	14,993.58	0.52%	15,099.71	0.50%	15,244.22	0.49%	15,269.50	0.49%
Central banks	156.32	0.04%	191.03	0.04%	186.61	0.03%	184.82	0.03%	157.36	0.02%
General governments	862.68	0.05%	873.01	0.05%	880.73	0.05%	878.68	0.05%	889.58	0.05%
Credit institutions	991.01	0.04%	1,089.97	0.03%	1,088.51	0.03%	1,127.72	0.03%	1,104.80	0.03%
Other financial corporations	1,172.65	0.19%	1,296.94	0.18%	1,332.60	0.17%	1,444.87	0.16%	1,360.09	0.17%
Non-financial corporations	5,470.30	0.75%	5,462.21	0.75%	5,500.70	0.72%	5,444.95	0.72%	5,533.24	0.70%
Households	6,070.37	0.57%	6,080.42	0.55%	6,110.57	0.54%	6,163.18	0.53%	6,224.43	0.52%
Debt securities	2,580.23	0.08%	2,710.50	0.08%	2,763.73	0.07%	2,813.56	0.06%	2,918.00	0.06%
Other ²⁾	42.28	0.59%	53.26	0.95%	39.35	0.96%	44.07	0.95%	31.60	0.83%
Off-balance sheet exposures	6,340.26	0.14%	6,591.89	0.13%	6,570.09	0.13%	6,696.15	0.13%	6,681.98	0.13%
Total	26,960.14	0.33%	27,551.27	0.32%	27,528.95	0.31%	27,799.29	0.31%	27,742.30	0.31%

Type of instrument and counterparty	Non-performing exposures									
	Q4 2023		Q1 2024		Q2 2024		Q3 2024		Q4 2024	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	0.19	56.27%	0.25	43.51%	0.21	51.82%	0.20	50.16%	0.22	56.73%
Loans and advances ¹⁾	346.59	42.14%	354.55	41.58%	355.88	41.97%	360.84	41.65%	356.75	41.43%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	4.18	24.10%	4.23	23.62%	4.42	23.02%	4.20	24.07%	4.12	23.83%
Credit institutions	C	56.70%	C	60.23%	C	56.51%	C	57.93%	C	60.49%
Other financial corporations	8.25	43.47%	8.31	43.37%	7.56	48.65%	7.58	47.38%	7.80	47.71%
Non-financial corporations	197.24	42.64%	201.29	42.14%	203.19	42.72%	206.24	42.11%	201.95	42.05%
Households	135.69	41.74%	139.55	41.06%	139.43	40.97%	141.63	41.07%	141.70	40.56%
Debt securities	3.42	55.45%	3.69	54.51%	3.86	52.71%	4.10	46.13%	6.04	35.21%
Other ²⁾	6.71	58.47%	8.72	53.88%	8.61	58.14%	7.76	60.27%	6.75	61.39%
Off-balance sheet exposures	33.52	19.67%	33.68	19.05%	34.49	18.65%	36.37	17.70%	36.49	18.23%
Total	390.44	40.61%	400.89	40.08%	403.05	40.42%	409.27	39.93%	406.25	39.60%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Other includes Debt instrument held for sale.

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

(EUR billions; percentages)

Item	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Loans and advances (including cb) ^{1) 2)}	18,344.15	18,550.42	18,511.87	18,606.55	18,467.69
Loans and advances (excluding cb) ^{1) 2)}	15,069.92	15,348.13	15,455.59	15,605.06	15,626.25
of which: Other financial corporations	1,180.90	1,305.25	1,340.16	1,452.45	1,367.89
of which: Non-financial corporations	5,667.54	5,663.51	5,703.90	5,651.19	5,735.20
of which: Small and Medium-sized Enterprises	2,275.53	2,253.35	2,258.13	2,245.15	2,269.28
of which: collateralised by commercial immovable property	1,246.99	1,260.01	1,266.12	1,270.19	1,277.65
of which: Households	6,206.06	6,219.97	6,250.00	6,304.81	6,366.13
of which: collateralised by residential immovable property	3,815.11	3,841.47	3,846.17	3,869.53	3,907.18
of which: credit for consumption	937.63	944.62	954.69	983.43	989.36
Non-performing loans and advances (including cb) ^{1) 2)}	346.78	354.80	356.09	361.04	356.97
Non-performing loans and advances (excluding cb) ^{1) 2)}	346.59	354.55	355.88	360.84	356.75
of which: Other financial corporations	8.25	8.31	7.56	7.58	7.80
of which: Non-financial corporations	197.24	201.29	203.19	206.24	201.95
of which: Small and Medium-sized Enterprises	105.09	107.52	108.62	109.65	107.86
of which: collateralised by commercial immovable property	56.55	57.96	58.32	57.98	58.80
of which: Households	135.69	139.55	139.43	141.63	141.70
of which: collateralised by residential immovable property	60.26	62.00	60.86	60.84	60.41
of which: credit for consumption	50.11	51.27	51.06	52.49	52.75
Non-performing loans ratio (including cb) ^{1) 2)}	1.89%	1.91%	1.92%	1.94%	1.93%
Non-performing loans ratio (excluding cb) ^{1) 2)}	2.30%	2.31%	2.30%	2.31%	2.28%
of which: Other financial corporations	0.70%	0.64%	0.56%	0.52%	0.57%
of which: Non-financial corporations	3.48%	3.55%	3.56%	3.65%	3.52%
of which: Small and Medium-sized Enterprises	4.62%	4.77%	4.81%	4.88%	4.75%
of which: collateralised by commercial immovable property	4.53%	4.60%	4.61%	4.56%	4.60%
of which: Households	2.19%	2.24%	2.23%	2.25%	2.23%
of which: collateralised by residential immovable property	1.58%	1.61%	1.58%	1.57%	1.55%
of which: credit for consumption	5.34%	5.43%	5.35%	5.34%	5.33%

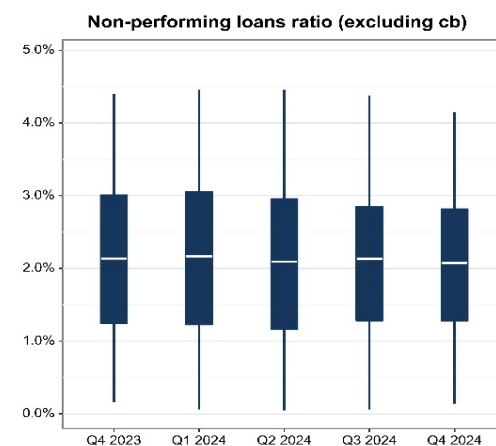
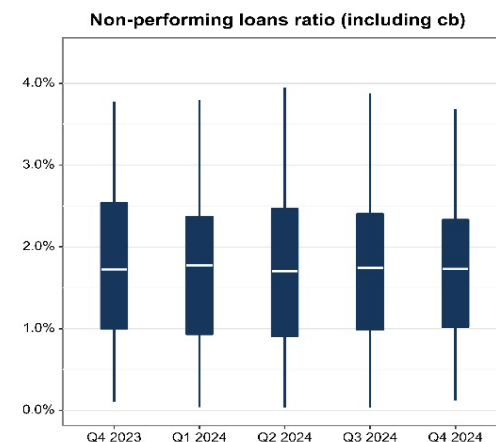
Source: ECB.

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

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

As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

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



T04.02.2 Non-performing loans and advances by country/1

(EUR billions; percentages)

Item (Q4 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Loans and advances (including cb) ^{1) 2)}	18,467.69	533.30	C	3,313.61	30.93	478.25	209.57	2,773.13	5,968.51	-	1,656.00
Loans and advances (excluding cb) ^{1) 2)}	15,626.25	438.60	C	2,676.33	22.49	306.32	179.33	2,441.92	5,016.63	-	1,514.33
of which: Other financial corporations	1,367.89	16.05	C	473.24	0.51	49.50	25.73	137.80	301.32	-	157.52
of which: Non-financial corporations	5,735.20	140.28	C	933.41	9.75	88.36	97.15	821.72	1,925.58	-	638.16
of which: Small and Medium-sized Enterprises	2,269.28	86.32	C	257.51	6.30	24.17	36.86	305.41	898.18	-	267.09
of which: collateralised by commercial immovable property	1,277.65	47.03	C	304.37	6.20	16.21	23.78	123.41	307.94	-	121.18
of which: Households	6,366.13	223.51	C	665.87	11.57	101.85	47.37	1,236.90	2,075.20	-	586.58
of which: collateralised by residential immovable property	3,907.18	199.43	C	476.32	10.18	88.22	31.32	823.95	624.27	-	425.39
of which: credit for consumption	989.36	11.40	C	106.23	0.66	9.50	7.50	326.05	346.67	-	78.45
Non-performing loans and advances (including cb) ^{1) 2)}	356.97	7.05	C	48.93	0.25	5.02	6.00	74.36	120.22	-	38.24
Non-performing loans and advances (excluding cb) ^{1) 2)}	356.75	7.05	C	48.85	0.25	5.02	6.00	74.36	120.20	-	38.14
of which: Other financial corporations	7.80	0.26	C	2.21	C	0.06	C	0.49	2.67	-	0.80
of which: Non-financial corporations	201.95	4.62	C	34.68	0.10	2.72	2.75	27.54	71.18	-	24.28
of which: Small and Medium-sized Enterprises	107.86	2.95	C	10.31	0.08	1.24	1.81	18.32	42.40	-	15.02
of which: collateralised by commercial immovable property	58.80	1.61	C	18.35	0.05	0.75	1.37	6.63	10.39	-	7.07
of which: Households	141.70	1.57	C	10.72	0.08	2.24	3.15	46.15	44.98	-	12.12
of which: collateralised by residential immovable property	60.41	1.04	C	4.47	0.07	1.78	1.77	20.64	11.88	-	5.61
of which: credit for consumption	52.75	0.27	C	3.89	0.01	0.29	0.45	21.32	18.97	-	2.76
Non-performing loans ratio (including cb) ^{1) 2)}	1.93%	1.32%	C	1.48%	0.80%	1.05%	2.86%	2.68%	2.01%	-	2.31%
Non-performing loans ratio (excluding cb) ^{1) 2)}	2.28%	1.61%	C	1.83%	1.10%	1.64%	3.35%	3.05%	2.40%	-	2.52%
of which: Other financial corporations	0.57%	1.64%	C	0.47%	C	0.12%	C	0.36%	0.89%	-	0.51%
of which: Non-financial corporations	3.52%	3.29%	C	3.71%	0.98%	3.08%	2.83%	3.35%	3.70%	-	3.81%
of which: Small and Medium-sized Enterprises	4.75%	3.42%	C	4.00%	1.22%	5.15%	4.90%	6.00%	4.72%	-	5.62%
of which: collateralised by commercial immovable property	4.60%	3.43%	C	6.03%	0.77%	4.65%	5.76%	5.37%	3.37%	-	5.83%
of which: Households	2.23%	0.70%	C	1.61%	0.69%	2.19%	6.64%	3.73%	2.17%	-	2.07%
of which: collateralised by residential immovable property	1.55%	0.52%	C	0.94%	0.65%	2.01%	5.65%	2.50%	1.90%	-	1.32%
of which: credit for consumption	5.33%	2.34%	C	3.67%	1.01%	3.03%	6.04%	6.54%	5.47%	-	3.51%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q4 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Loans and advances (including cb) ^{1) 2)}	C	55.52	33.43	65.05	C	1,998.20	558.42	162.29	37.87	-	546.77
Loans and advances (excluding cb) ^{1) 2)}	C	38.25	18.43	54.81	C	1,771.98	471.51	135.52	31.04	-	473.85
of which: Other financial corporations	C	C	0.19	4.73	C	157.33	23.74	3.04	0.54	-	15.10
of which: Non-financial corporations	C	13.64	5.24	13.01	C	603.15	190.28	44.29	12.98	-	185.72
of which: Small and Medium-sized Enterprises	C	8.92	2.24	4.83	C	174.30	80.47	29.78	7.68	-	72.46
of which: collateralised by commercial immovable property	C	7.58	3.35	4.63	C	177.12	63.19	11.26	4.53	-	49.55
of which: Households	C	17.13	6.59	30.22	C	811.75	193.25	80.57	15.19	-	243.82
of which: collateralised by residential immovable property	C	C	4.41	25.44	C	751.17	134.28	66.40	5.91	-	214.26
of which: credit for consumption	C	1.15	1.88	1.48	C	26.20	33.90	10.28	5.40	-	17.90
Non-performing loans and advances (including cb) ^{1) 2)}	C	0.23	0.15	1.87	C	29.49	13.34	3.77	0.67	-	6.64
Non-performing loans and advances (excluding cb) ^{1) 2)}	C	0.23	0.15	1.87	C	29.48	13.34	3.77	0.67	-	6.64
of which: Other financial corporations	C	0.00	C	0.16	C	0.33	0.43	C	C	-	C
of which: Non-financial corporations	C	0.11	0.07	1.06	C	18.75	8.56	1.96	0.35	-	2.93
of which: Small and Medium-sized Enterprises	C	0.11	C	0.50	C	6.58	4.76	1.54	0.29	-	1.70
of which: collateralised by commercial immovable property	C	0.05	0.04	0.51	C	6.97	3.32	0.76	0.17	-	0.62
of which: Households	C	0.11	0.09	0.65	C	9.80	4.11	1.64	0.31	-	3.63
of which: collateralised by residential immovable property	C	0.08	0.03	0.53	C	7.47	1.67	0.85	0.08	-	2.27
of which: credit for consumption	C	0.01	0.04	0.04	C	1.27	1.83	0.49	0.16	-	0.75
Non-performing loans ratio (including cb) ^{1) 2)}	C	0.41%	0.46%	2.88%	C	1.48%	2.39%	2.32%	1.77%	-	1.21%
Non-performing loans ratio (excluding cb) ^{1) 2)}	C	0.60%	0.84%	3.42%	C	1.66%	2.83%	2.78%	2.15%	-	1.40%
of which: Other financial corporations	C	C	C	3.42%	C	0.21%	1.81%	C	C	-	C
of which: Non-financial corporations	C	0.83%	1.24%	8.17%	C	3.11%	4.50%	4.42%	2.73%	-	1.58%
of which: Small and Medium-sized Enterprises	C	1.23%	C	10.38%	C	3.77%	5.91%	5.17%	3.75%	-	2.34%
of which: collateralised by commercial immovable property	C	0.63%	1.26%	11.10%	C	3.93%	5.26%	6.73%	3.87%	-	1.25%
of which: Households	C	0.67%	1.35%	2.14%	C	1.21%	2.13%	2.03%	2.03%	-	1.49%
of which: collateralised by residential immovable property	C	C	0.75%	2.10%	C	0.99%	1.24%	1.28%	1.28%	-	1.06%
of which: credit for consumption	C	0.77%	2.21%	2.92%	C	4.85%	5.41%	4.78%	2.96%	-	4.20%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q4 2024)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Loans and advances (including cb) ^{1) 2)}	18,467.69	889.54	183.55	C	2,182.36	7,548.43	920.74	162.80	6,224.99	C
Loans and advances (excluding cb) ^{1) 2)}	15,626.25	752.14	114.65	C	1,869.58	6,393.17	828.07	122.31	5,227.90	C
of which: Other financial corporations	1,367.89	65.92	20.43	3.88	107.97	632.57	22.24	C	512.98	C
of which: Non-financial corporations	5,735.20	435.62	21.42	C	752.54	2,251.07	180.67	47.03	1,908.19	C
of which: Small and Medium-sized Enterprises	2,269.28	136.94	0.55	C	373.23	796.51	62.72	27.64	808.79	C
of which: collateralised by commercial immovable property	1,277.65	179.18	C	C	199.60	392.75	26.80	23.07	432.32	C
of which: Households	6,366.13	57.37	27.73	C	861.32	2,818.39	502.82	59.07	2,037.52	C
of which: collateralised by residential immovable property	3,907.18	40.52	15.70	C	684.99	1,304.95	306.88	37.63	1,516.27	C
of which: credit for consumption	989.36	C	C	C	86.64	499.88	103.66	13.42	274.90	C
Non-performing loans and advances (including cb) ^{1) 2)}	356.97	17.47	1.41	C	52.08	158.64	14.23	1.67	106.61	C
Non-performing loans and advances (excluding cb) ^{1) 2)}	356.75	17.47	1.41	C	52.06	158.57	14.23	1.67	106.48	C
of which: Other financial corporations	7.80	0.47	0.08	0.12	1.07	3.64	0.14	C	2.21	C
of which: Non-financial corporations	201.95	16.34	1.04	C	30.26	81.95	5.96	0.74	61.26	C
of which: Small and Medium-sized Enterprises	107.86	4.59	0.01	C	20.67	41.17	3.01	0.60	34.06	C
of which: collateralised by commercial immovable property	58.80	11.52	C	C	10.83	17.05	1.11	0.35	16.60	C
of which: Households	141.70	0.50	0.29	C	20.36	70.85	8.07	0.83	40.77	C
of which: collateralised by residential immovable property	60.41	0.22	0.12	C	11.88	23.51	3.83	0.30	20.55	C
of which: credit for consumption	52.75	0.14	C	C	3.95	31.52	2.59	0.41	14.03	C
Non-performing loans ratio (including cb) ^{1) 2)}	1.93%	1.96%	0.77%	1.42%	2.39%	2.10%	1.55%	1.03%	1.71%	C
Non-performing loans ratio (excluding cb) ^{1) 2)}	2.28%	2.32%	1.23%	1.53%	2.78%	2.48%	1.72%	1.37%	2.04%	C
of which: Other financial corporations	0.57%	0.71%	0.38%	3.11%	0.99%	0.58%	0.63%	C	0.43%	C
of which: Non-financial corporations	3.52%	3.75%	4.84%	3.17%	4.02%	3.64%	3.30%	1.58%	3.21%	C
of which: Small and Medium-sized Enterprises	4.75%	3.35%	2.30%	C	5.54%	5.17%	4.80%	2.16%	4.21%	C
of which: collateralised by commercial immovable property	4.60%	6.43%	C	C	5.43%	4.34%	4.13%	1.51%	3.84%	C
of which: Households	2.23%	0.87%	1.06%	0.66%	2.36%	2.51%	1.60%	1.40%	2.00%	C
of which: collateralised by residential immovable property	1.55%	0.53%	0.79%	C	1.73%	1.80%	1.25%	0.79%	1.36%	C
of which: credit for consumption	5.33%	C	C	C	4.56%	6.30%	2.50%	3.02%	5.10%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q4 2024)	Total	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	
Loans and advances (including cb) ^{1) 2)}	18,467.69	172.90	1,883.72	1,992.46	6,870.17	7,548.43
Loans and advances (excluding cb) ^{1) 2)}	15,626.25	125.64	1,591.75	1,630.82	5,884.87	6,393.17
of which: Other financial corporations	1,367.89	3.67	144.96	140.46	446.22	632.57
of which: Non-financial corporations	5,735.20	47.98	503.49	699.55	2,233.12	2,251.07
of which: Small and Medium-sized Enterprises	2,269.28	26.76	220.89	316.93	908.19	796.51
of which: collateralised by commercial immovable property	1,277.65	22.55	172.30	162.54	527.52	392.75
of which: Households	6,366.13	59.90	657.41	546.59	2,283.84	2,818.39
of which: collateralised by residential immovable property	3,907.18	36.58	499.17	442.42	1,624.06	1,304.95
of which: credit for consumption	989.36	14.77	83.42	56.50	334.79	499.88
Non-performing loans and advances (including cb) ^{1) 2)}	356.97	2.21	32.73	42.43	120.96	158.64
Non-performing loans and advances (excluding cb) ^{1) 2)}	356.75	2.20	32.71	42.43	120.83	158.57
of which: Other financial corporations	7.80	0.13	0.62	0.90	2.50	3.64
of which: Non-financial corporations	201.95	1.03	18.86	28.34	71.78	81.95
of which: Small and Medium-sized Enterprises	107.86	0.74	11.10	16.41	38.43	41.17
of which: collateralised by commercial immovable property	58.80	0.46	10.09	10.36	20.84	17.05
of which: Households	141.70	1.02	12.85	12.33	44.65	70.85
of which: collateralised by residential immovable property	60.41	0.41	7.23	7.35	21.91	23.51
of which: credit for consumption	52.75	0.46	3.07	2.34	15.36	31.52
Non-performing loans ratio (including cb) ^{1) 2)}	1.93%	1.28%	1.74%	2.13%	1.76%	2.10%
Non-performing loans ratio (excluding cb) ^{1) 2)}	2.28%	1.75%	2.06%	2.60%	2.05%	2.48%
of which: Other financial corporations	0.57%	3.63%	0.43%	0.64%	0.56%	0.58%
of which: Non-financial corporations	3.52%	2.14%	3.75%	4.05%	3.21%	3.64%
of which: Small and Medium-sized Enterprises	4.75%	2.78%	5.03%	5.18%	4.23%	5.17%
of which: collateralised by commercial immovable property	4.60%	2.06%	5.85%	6.37%	3.95%	4.34%
of which: Households	2.23%	1.70%	1.95%	2.26%	1.96%	2.51%
of which: collateralised by residential immovable property	1.55%	1.11%	1.45%	1.66%	1.35%	1.80%
of which: credit for consumption	5.33%	3.09%	3.68%	4.15%	4.59%	6.30%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T04.03.1 Forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forborne exposures									
	Q4 2023		Q1 2024		Q2 2024		Q3 2024		Q4 2024	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	C	C	C	C	C	C	C	C	C	C
Loans and advances ¹⁾	140.40	5.09%	141.71	4.96%	142.84	4.85%	141.57	4.70%	141.13	4.66%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.28	2.17%	1.22	1.49%	1.12	1.92%	0.95	1.95%	0.55	2.85%
Credit institutions	C	C	C	C	C	C	C	C	C	C
Other financial corporations	3.51	3.69%	3.62	3.81%	3.61	4.58%	3.83	4.38%	3.81	4.57%
Non-financial corporations	87.33	4.47%	89.21	4.38%	92.07	4.34%	93.46	4.19%	95.53	4.16%
Households	48.27	6.39%	47.65	6.23%	46.03	5.97%	43.33	5.90%	41.23	5.87%
Debt securities	0.06	1.08%	0.08	0.50%	0.27	1.07%	0.30	0.95%	0.39	1.26%
Other ²⁾	C	9.09%	C	10.29%	C	5.70%	C	6.97%	C	3.64%
Off-balance sheet exposures	13.16	1.32%	13.88	1.39%	14.64	1.31%	13.88	1.49%	14.08	1.66%
Total	153.81	4.77%	155.81	4.65%	158.07	4.52%	156.05	4.41%	155.88	4.38%

Type of instrument and counterparty	Non-performing forborne exposures									
	Q4 2023		Q1 2024		Q2 2024		Q3 2024		Q4 2024	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	C	C	C	C	C	C	C	C	C	C
Loans and advances ¹⁾	129.39	37.88%	131.20	37.45%	129.96	37.58%	132.61	36.88%	132.23	36.84%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	0.32	15.45%	0.33	16.61%	0.33	15.97%	0.35	18.39%	0.37	17.08%
Credit institutions	C	30.34%	C	33.77%	C	35.10%	C	27.90%	C	29.00%
Other financial corporations	2.88	37.38%	2.91	36.40%	2.83	40.27%	2.74	43.33%	3.42	43.50%
Non-financial corporations	78.70	38.77%	80.33	38.19%	80.21	38.22%	82.78	37.35%	81.71	37.28%
Households	47.33	36.62%	47.48	36.43%	46.45	36.45%	46.56	35.84%	46.56	35.75%
Debt securities	0.28	59.74%	0.58	44.10%	0.56	44.88%	0.50	40.79%	1.19	20.06%
Other ²⁾	C	53.36%	C	50.27%	C	50.86%	C	58.94%	C	59.60%
Off-balance sheet exposures	4.20	10.37%	4.06	9.96%	4.20	12.41%	4.38	11.98%	5.25	12.08%
Total	136.52	37.38%	138.26	36.90%	138.05	37.16%	140.10	36.53%	140.98	36.15%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Other includes Debt instrument held for sale.

T04.03.2 Non-performing exposures and forbearance by country

(EUR billions; percentages)

Country (Q4 2024)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	736.47	0.19%	7.93	43.25%	2.26	1.68%	1.95	33.37%
Bulgaria	C	C	C	C	C	C	C	C
Germany	4,682.00	0.22%	56.72	30.47%	35.42	1.81%	24.33	28.72%
Estonia	37.44	0.29%	0.28	30.48%	0.37	C	0.15	29.00%
Ireland	723.65	0.26%	5.80	26.35%	4.47	4.93%	2.76	25.79%
Greece	341.94	0.43%	10.09	48.50%	4.04	4.81%	3.98	49.03%
Spain	4,178.12	0.41%	80.56	42.62%	25.21	7.88%	31.50	42.94%
France	9,072.07	0.33%	133.39	42.98%	32.50	4.73%	35.95	36.33%
Croatia ¹⁾	-	-	-	-	-	-	-	-
Italy	3,097.04	0.39%	48.25	47.20%	17.76	7.17%	13.23	50.11%
Cyprus	C	C	C	C	C	C	C	C
Latvia	62.57	0.24%	0.23	35.97%	0.39	2.42%	0.11	43.09%
Lithuania	42.11	0.22%	0.16	38.03%	0.17	C	0.05	24.30%
Luxembourg	105.79	C	2.06	21.28%	0.72	2.18%	0.76	18.34%
Malta	C	C	C	C	C	C	C	C
Netherlands	2,700.37	0.11%	32.45	22.75%	17.49	1.33%	15.19	20.90%
Austria	805.76	0.45%	14.08	41.92%	6.28	4.18%	5.70	36.53%
Portugal	275.79	0.78%	5.26	55.01%	2.05	10.60%	1.64	62.08%
Slovenia	60.41	0.55%	0.70	56.92%	0.26	6.92%	0.22	55.53%
Slovakia ¹⁾	-	-	-	-	-	-	-	-
Finland	752.08	0.14%	7.40	22.15%	5.87	1.88%	3.11	21.01%
Total	27,742.30	0.31%	406.25	39.60%	155.88	4.38%	140.98	36.15%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q4 2024)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Corporate/wholesale lenders	1,218.82	0.27%	19.05	28.05%	17.01	2.18%	11.01	28.14%
Custodian and asset managers	311.86	0.10%	1.44	31.86%	C	C	0.71	20.41%
Development/promotional lenders	C	C	C	C	0.97	1.21%	C	C
Diversified lenders	3,336.07	0.44%	63.56	45.55%	25.16	5.50%	22.69	44.52%
G-SIBs ¹⁾	11,438.33	0.30%	173.51	40.03%	59.74	4.48%	54.90	35.45%
Retail and consumer credit lenders	1,217.91	0.39%	15.60	41.17%	4.73	4.24%	3.53	41.89%
Small market lenders	209.46	0.45%	1.76	50.41%	1.41	6.31%	0.65	46.59%
Universal and investment banks	9,540.26	0.27%	123.66	38.90%	45.64	4.53%	46.01	35.10%
Not classified	C	C	C	C	C	C	C	C
Total	27,742.30	0.31%	406.25	39.60%	155.88	4.38%	140.98	36.15%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q4 2024)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with total assets								
Less than €30 billion	244.02	0.41%	2.42	46.17%	1.80	5.53%	0.96	40.70%
Between €30 billion and €100 billion	2,664.52	0.30%	39.59	40.47%	21.68	3.86%	16.50	39.09%
Between €100 billion and €200 billion	3,006.65	0.35%	52.38	37.96%	20.88	4.54%	17.68	36.64%
More than €200 billion	10,388.79	0.30%	138.34	39.31%	51.78	4.38%	50.95	35.70%
G-SIBs ¹⁾	11,438.33	0.30%	173.51	40.03%	59.74	4.48%	54.90	35.45%
Total	27,742.30	0.31%	406.25	39.60%	155.88	4.38%	140.98	36.15%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T04.04.1 Fair value hierarchy by reference period

(EUR billions; percentages)

Type of instrument	Fair value hierarchy														
	Q4 2023			Q1 2024			Q2 2024			Q3 2024			Q4 2024		
	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	14.34	1,833.18	38.38	19.90	1,775.42	40.46	20.06	1,753.67	38.99	22.34	1,704.36	39.54	12.53	1,901.12	39.09
Equity instruments	318.67	19.64	75.06	440.45	20.67	77.22	452.97	19.86	78.66	461.51	21.68	78.91	444.19	24.18	80.71
Debt securities	1,250.05	403.19	37.34	1,408.47	437.65	34.52	1,438.65	455.71	34.44	1,524.50	448.16	37.61	1,421.87	475.29	40.75
Loans and advances	16.49	1,247.29	74.35	11.75	1,411.29	70.44	11.48	1,374.80	75.09	12.15	1,442.40	78.80	14.07	1,298.51	83.91
Total	1,599.55	3,503.31	225.14	1,880.58	3,645.03	222.64	1,923.15	3,604.05	227.17	2,020.50	3,616.60	234.86	1,892.66	3,699.10	244.45
as a share of total assets	6.17%	13.50%	0.87%	7.07%	13.70%	0.84%	7.23%	13.55%	0.85%	7.50%	13.43%	0.87%	7.05%	13.78%	0.91%

Source: ECB.

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

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

T04.04.2 Fair value hierarchy by country

(EUR billions; percentages)

Country (Q4 2024)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	666.09	17.23	2.59%	27.93	4.19%	3.76	0.56%
Bulgaria	C	C	C	C	C	C	C
Germany	5,025.46	283.89	5.65%	1,226.96	24.41%	56.73	1.13%
Estonia	33.58	0.47	1.41%	0.13	0.37%	0.00	0.01%
Ireland	665.79	40.24	6.04%	132.58	19.91%	3.48	0.52%
Greece	326.92	9.94	3.04%	5.37	1.64%	1.62	0.49%
Spain	3,830.89	228.79	5.97%	279.19	7.29%	21.67	0.57%
France	9,405.36	810.30	8.62%	1,572.82	16.72%	105.14	1.12%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	2,531.20	248.89	9.83%	98.26	3.88%	18.80	0.74%
Cyprus	C	C	C	C	C	C	C
Latvia	58.22	0.82	1.41%	0.11	0.19%	0.00	0.00%
Lithuania	40.25	C	C	0.05	0.12%	C	C
Luxembourg	99.67	1.41	1.42%	2.65	2.66%	C	C
Malta	C	C	C	C	C	C	C
Netherlands	2,345.92	154.71	6.59%	162.36	6.92%	15.88	0.68%
Austria	711.99	24.82	3.49%	17.45	2.45%	5.12	0.72%
Portugal	250.86	22.17	8.84%	3.69	1.47%	2.55	1.02%
Slovenia	51.86	2.61	5.04%	1.40	2.70%	0.03	0.06%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	728.36	44.88	6.16%	C	C	C	C
Total	26,836.78	1,892.66	7.05%	3,699.10	13.78%	244.45	0.91%

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q4 2024)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	1,111.95	77.41	6.96%	110.16	9.91%	9.23	0.83%
Custodian and asset managers	329.32	17.71	5.38%	45.52	13.82%	2.19	0.67%
Development/promotional lenders	C	C	5.79%	C	3.50%	C	C
Diversified lenders	2,977.06	129.94	4.36%	53.13	1.78%	17.93	0.60%
G-SIBs ¹⁾	11,717.70	974.92	8.32%	2,133.02	18.20%	124.84	1.07%
Retail and consumer credit lenders	1,219.43	30.39	2.49%	31.78	2.61%	7.66	0.63%
Small market lenders	188.70	5.42	2.87%	1.92	1.02%	0.07	0.04%
Universal and investment banks	8,837.66	631.69	7.15%	1,308.33	14.80%	65.95	0.75%
Not classified	C	C	C	C	C	C	C
Total	26,836.78	1,892.66	7.05%	3,699.10	13.78%	244.45	0.91%

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

T04.04.3 Fair value hierarchy by classification (size)

(EUR billions; percentages)

Category (Q4 2024)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
Less than €30 billion	222.20	6.69	3.01%	2.91	1.31%	0.29	0.13%
Between €30 billion and €100 billion	2,611.55	103.67	3.97%	178.45	6.83%	17.76	0.68%
Between €100 billion and €200 billion	2,791.32	158.67	5.68%	276.22	9.90%	30.78	1.10%
More than €200 billion	9,494.01	648.71	6.83%	1,108.49	11.68%	70.77	0.75%
G-SIBs ¹⁾	11,717.70	974.92	8.32%	2,133.02	18.20%	124.84	1.07%
Total	26,836.78	1,892.66	7.05%	3,699.10	13.78%	244.45	0.91%

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Item	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Total loans and advances subject to impairment review ^{1) 2)}	14,500.62	14,710.82	14,818.06	14,930.31	14,997.68
Stage 1 loans and advances	12,750.29	12,966.88	13,069.26	13,122.97	13,159.80
Stage 1 as a share of total loans and advances ²⁾	87.93%	88.15%	88.20%	87.89%	87.75%
Stage 1 coverage ratio	0.21%	0.21%	0.20%	0.20%	0.20%
Stage 2 loans and advances	1,411.30	1,397.73	1,400.64	1,454.41	1,488.78
Stage 2 as a share of total loans and advances ²⁾	9.73%	9.50%	9.45%	9.74%	9.93%
Stage 2 coverage ratio	3.60%	3.59%	3.47%	3.30%	3.20%
Stage 3 loans and advances	326.25	333.67	335.72	340.18	337.00
Stage 3 as a share of total loans and advances ²⁾	2.25%	2.27%	2.27%	2.28%	2.25%
Stage 3 coverage ratio	43.35%	42.76%	43.06%	42.78%	42.44%
Purchased or originated credit-impaired loans and advances ³⁾	12.78	12.54	12.44	12.75	12.10
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.09%	0.09%	0.08%	0.09%	0.08%
Purchased or originated credit-impaired coverage ratio	21.24%	21.56%	21.17%	21.34%	21.25%

Source: ECB.

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

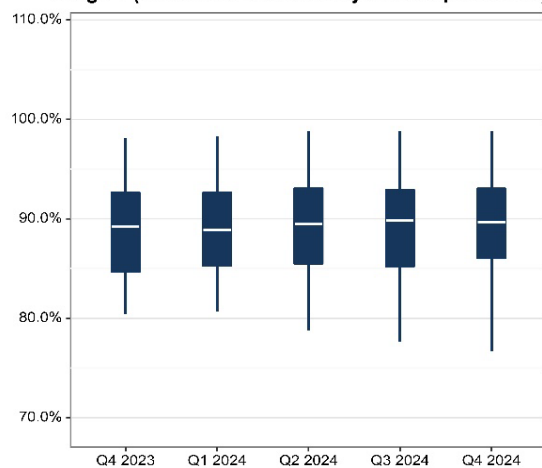
C: the value is suppressed for confidentiality reasons.

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

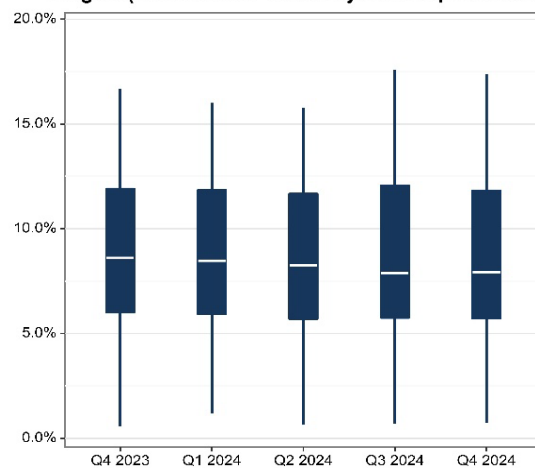
2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).

3) Purchased or originated credit-impaired loans and advances are included in Stage 2 and Stage 3 loans and advances until Q2 2021.

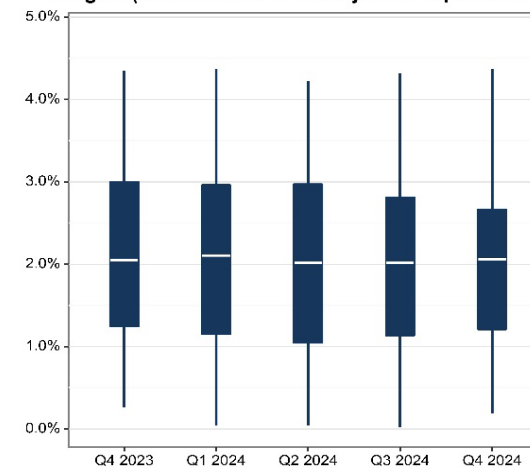
Stage 1 (as a share of L&A subject to impairments)



Stage 2 (as a share of L&A subject to impairments)



Stage 3 (as a share of L&A subject to impairments)



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

(EUR billions; percentages)

Item (Q4 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Total loans and advances subject to impairment review ^{1) 2)}	14,997.68	436.85	C	2,258.76	22.49	276.51	178.25	2,434.61	4,964.51	-	1,509.33
Stage 1 loans and advances	13,159.80	391.82	C	1,869.76	20.41	247.25	157.71	2,200.48	4,376.72	-	1,332.51
Stage 1 as a share of total loans and advances ²⁾	87.75%	89.69%	C	82.78%	90.74%	89.42%	88.47%	90.38%	88.16%	-	88.28%
Stage 1 coverage ratio	0.20%	0.11%	C	0.11%	0.18%	0.17%	0.33%	0.34%	0.20%	-	0.22%
Stage 2 loans and advances	1,488.78	37.80	C	344.48	1.84	24.44	13.27	164.35	467.24	-	138.42
Stage 2 as a share of total loans and advances ²⁾	9.93%	8.65%	C	15.25%	8.16%	8.84%	7.45%	6.75%	9.41%	-	9.17%
Stage 2 coverage ratio	3.20%	1.93%	C	1.60%	2.92%	4.14%	5.39%	5.29%	3.69%	-	5.31%
Stage 3 loans and advances	337.00	6.66	C	42.65	C	4.37	5.39	68.68	117.42	-	36.80
Stage 3 as a share of total loans and advances ²⁾	2.25%	1.53%	C	1.89%	C	1.58%	3.03%	2.82%	2.37%	-	2.44%
Stage 3 coverage ratio	42.44%	47.52%	C	34.08%	29.35%	29.90%	40.87%	46.26%	45.27%	-	52.71%
Purchased or originated credit-impaired loans and advances	12.10	0.56	C	1.87	C	0.45	1.88	1.10	3.13	-	1.60
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.08%	0.13%	C	0.08%	C	0.16%	1.05%	0.05%	0.06%	-	0.11%
Purchased or originated credit-impaired coverage ratio	21.25%	C	C	15.23%	C	-3.76%	10.48%	32.49%	23.49%	-	32.11%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q4 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Total loans and advances subject to impairment review ^{1) 2)}	C	38.25	18.42	54.77	C	1,713.88	468.85	135.45	31.04	-	420.98
Stage 1 loans and advances	C	34.16	17.32	46.77	C	1,512.81	392.52	116.63	27.57	-	384.11
Stage 1 as a share of total loans and advances ²⁾	C	89.33%	94.01%	85.40%	C	88.27%	83.72%	86.10%	88.82%	-	91.24%
Stage 1 coverage ratio	C	0.21%	0.29%	0.14%	C	0.06%	0.22%	0.58%	0.51%	-	0.07%
Stage 2 loans and advances	C	3.85	0.96	6.15	C	171.83	62.95	14.99	2.78	-	30.70
Stage 2 as a share of total loans and advances ²⁾	C	10.07%	5.22%	11.24%	C	10.03%	13.43%	11.07%	8.96%	-	7.29%
Stage 2 coverage ratio	C	1.78%	3.96%	C	C	1.05%	3.31%	8.12%	5.37%	-	1.85%
Stage 3 loans and advances	C	0.22	C	C	C	C	12.69	3.72	0.60	-	5.91
Stage 3 as a share of total loans and advances ²⁾	C	0.58%	C	C	C	C	2.71%	2.74%	1.92%	-	1.40%
Stage 3 coverage ratio	C	37.35%	41.90%	21.26%	C	24.41%	42.84%	59.14%	59.57%	-	25.44%
Purchased or originated credit-impaired loans and advances	C	0.01	C	C	C	C	0.69	0.12	0.09	-	0.27
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	C	0.03%	C	C	C	C	0.15%	0.09%	0.30%	-	0.06%
Purchased or originated credit-impaired coverage ratio	C	5.70%	C	C	C	C	23.67%	51.50%	24.52%	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q4 2024)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Total loans and advances subject to impairment review ^{1) 2)}	14,997.68	746.68	103.11	C	1,746.77	6,200.92	758.51	122.30	5,003.01	C
Stage 1 loans and advances	13,159.80	609.91	97.37	C	1,524.41	5,458.87	635.68	109.49	4,431.47	C
Stage 1 as a share of total loans and advances ²⁾	87.75%	81.68%	94.44%	92.43%	87.27%	88.03%	83.81%	89.53%	88.58%	C
Stage 1 coverage ratio	0.20%	0.13%	0.04%	C	0.25%	0.20%	0.23%	0.33%	0.20%	C
Stage 2 loans and advances	1,488.78	120.00	4.34	C	171.25	587.02	110.23	11.12	465.79	C
Stage 2 as a share of total loans and advances ²⁾	9.93%	16.07%	4.21%	6.06%	9.80%	9.47%	14.53%	9.09%	9.31%	C
Stage 2 coverage ratio	3.20%	1.70%	2.79%	C	4.56%	3.49%	2.57%	4.24%	2.92%	C
Stage 3 loans and advances	337.00	C	C	C	46.93	151.28	11.95	1.57	102.87	C
Stage 3 as a share of total loans and advances ²⁾	2.25%	C	C	1.51%	2.69%	2.44%	1.58%	1.28%	2.06%	C
Stage 3 coverage ratio	42.44%	30.32%	33.03%	C	48.35%	42.56%	45.69%	51.83%	42.13%	C
Purchased or originated credit-impaired loans and advances	12.10	C	C	C	4.17	3.75	0.65	0.12	2.88	C
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.08%	C	C	C	0.24%	0.06%	0.09%	0.10%	0.06%	C
Purchased or originated credit-impaired coverage ratio	21.25%	C	C	C	18.26%	21.68%	15.05%	23.52%	29.11%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q4 2024)	Total	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	
Total loans and advances subject to impairment review ^{1) 2)}	14,997.68	125.43	1,358.56	1,570.53	5,742.25	6,200.92
Stage 1 loans and advances	13,159.80	113.83	1,215.38	1,355.02	5,016.69	5,458.87
Stage 1 as a share of total loans and advances ²⁾	87.75%	90.76%	89.46%	86.28%	87.36%	88.03%
Stage 1 coverage ratio	0.20%	0.34%	0.20%	0.21%	0.19%	0.20%
Stage 2 loans and advances	1,488.78	9.36	113.76	173.06	605.59	587.02
Stage 2 as a share of total loans and advances ²⁾	9.93%	7.46%	8.37%	11.02%	10.55%	9.47%
Stage 2 coverage ratio	3.20%	5.22%	3.19%	3.39%	2.85%	3.49%
Stage 3 loans and advances	337.00	2.06	26.98	40.31	116.38	151.28
Stage 3 as a share of total loans and advances ²⁾	2.25%	1.64%	1.99%	2.57%	2.03%	2.44%
Stage 3 coverage ratio	42.44%	47.06%	41.68%	42.27%	42.44%	42.56%
Purchased or originated credit-impaired loans and advances	12.10	0.17	2.44	2.15	3.60	3.75
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.08%	0.14%	0.18%	0.14%	0.06%	0.06%
Purchased or originated credit-impaired coverage ratio	21.25%	26.76%	17.03%	21.43%	23.31%	21.68%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Stage 2 loans and advances ^{1) 2)}	1,411.30	1,397.73	1,400.64	1,454.41	1,488.78
Central banks	4.84	4.60	2.61	8.30	3.90
General governments	28.36	28.33	25.08	25.68	27.51
Credit institutions	12.76	13.96	12.14	11.64	9.28
Other financial corporations	60.44	58.31	64.30	65.04	63.17
Non-financial corporations	765.37	757.11	760.50	779.80	786.22
of which: Small and Medium-sized Enterprises	344.70	346.68	340.18	343.68	342.00
of which: collateralised by commercial immovable property	225.64	235.28	232.09	233.98	232.65
Households	539.52	535.42	536.01	563.95	598.69
of which: collateralised by residential immovable property	303.57	301.29	299.85	304.22	332.32
of which: credit for consumption	91.58	91.84	96.74	118.02	118.90
Stage 2 as a share of total loans and advances subject to impairment review ²⁾	9.73%	9.50%	9.45%	9.74%	9.93%
Central banks	3.48%	2.59%	1.49%	4.74%	2.60%
General governments	3.36%	3.31%	2.91%	2.98%	3.15%
Credit institutions	1.45%	1.45%	1.26%	1.14%	0.93%
Other financial corporations	6.10%	5.34%	5.76%	5.53%	5.64%
Non-financial corporations	13.73%	13.60%	13.56%	14.03%	13.93%
of which: Small and Medium-sized Enterprises	15.45%	15.70%	15.38%	15.60%	15.35%
of which: collateralised by commercial immovable property	18.83%	19.44%	19.08%	19.17%	18.95%
Households	8.89%	8.84%	8.80%	9.18%	9.64%
of which: collateralised by residential immovable property	8.18%	8.11%	8.06%	8.14%	8.80%
of which: credit for consumption	9.88%	9.84%	10.25%	12.13%	12.06%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

(EUR billions; percentages)

Item (Q4 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Stage 2 loans and advances¹⁾²⁾	1,488.78	37.80	C	344.48	1.84	24.44	13.27	164.35	467.24	-	138.42
Central banks	3.90	C	C	C	C	C	C	C	C	-	3.59
General governments	27.51	1.45	C	C	C	C	C	0.62	12.26	-	2.99
Credit institutions	9.28	C	C	7.23	C	0.32	C	C	C	-	0.47
Other financial corporations	63.17	0.67	C	31.86	C	2.20	0.03	1.90	9.82	-	9.17
Non-financial corporations	786.22	19.30	C	214.02	1.19	15.79	5.02	61.86	253.72	-	80.87
of which: Small and Medium-sized Enterprises	342.00	13.50	C	50.22	0.77	6.49	3.01	31.88	136.52	-	39.73
of which: collateralised by commercial immovable property	232.65	6.55	C	96.80	0.84	5.25	2.72	14.30	45.27	-	19.76
Households	598.69	16.38	C	86.75	0.61	6.12	8.20	99.86	190.81	-	41.34
of which: collateralised by residential immovable property	332.32	13.27	C	36.96	0.48	4.39	5.95	60.56	60.16	-	25.69
of which: credit for consumption	118.90	1.38	C	37.46	0.07	1.11	0.89	31.54	27.42	-	6.62
Stage 2 as a share of total loans and advances subject to impairment review²⁾	9.93%	8.65%	C	15.25%	8.16%	8.84%	7.45%	6.75%	9.41%	-	9.17%
Central banks	2.60%	C	C	C	C	C	C	C	C	-	22.63%
General governments	3.15%	5.88%	C	3.31%	C	C	C	0.64%	3.03%	-	6.17%
Credit institutions	0.93%	0.05%	C	1.90%	C	0.73%	C	0.09%	0.20%	-	0.70%
Other financial corporations	5.64%	4.25%	C	10.49%	C	5.66%	0.12%	1.41%	3.59%	-	5.88%
Non-financial corporations	13.93%	13.76%	C	24.38%	12.22%	18.21%	5.18%	7.55%	13.26%	-	12.71%
of which: Small and Medium-sized Enterprises	15.35%	15.64%	C	21.83%	12.23%	26.83%	8.18%	10.46%	15.22%	-	14.92%
of which: collateralised by commercial immovable property	18.95%	13.93%	C	35.39%	13.54%	32.84%	11.45%	11.63%	14.74%	-	16.34%
Households	9.64%	7.36%	C	15.77%	5.29%	6.03%	17.32%	8.07%	9.20%	-	7.06%
of which: collateralised by residential immovable property	8.80%	6.67%	C	9.68%	4.73%	5.00%	18.99%	7.35%	9.64%	-	6.05%
of which: credit for consumption	12.06%	12.84%	C	35.50%	11.05%	11.94%	11.80%	9.68%	7.91%	-	8.49%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q4 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Stage 2 loans and advances¹⁾²⁾	C	3.85	0.96	6.15	C	171.83	62.95	14.99	2.78	-	30.70
Central banks	C	C	C	C	C	C	C	C	C	-	C
General governments	C	C	C	C	C	3.23	1.83	0.36	0.01	-	C
Credit institutions	C	C	C	C	C	C	C	0.00	C	-	C
Other financial corporations	C	C	C	0.41	C	3.18	2.95	C	C	-	0.61
Non-financial corporations	C	1.65	0.46	3.22	C	67.62	37.04	6.65	1.43	-	14.65
of which: Small and Medium-sized Enterprises	C	1.06	0.24	C	C	22.55	20.98	5.22	0.80	-	6.25
of which: collateralised by commercial immovable property	C	1.08	0.32	C	C	19.06	12.97	1.99	0.54	-	2.62
Households	C	C	0.49	2.50	C	97.59	20.62	7.75	1.33	-	15.26
of which: collateralised by residential immovable property	C	C	C	2.02	C	90.25	12.48	5.92	0.42	-	11.48
of which: credit for consumption	C	C	0.18	0.17	C	2.08	5.17	1.36	0.56	-	2.23
Stage 2 as a share of total loans and advances subject to impairment review²⁾	C	10.07%	5.22%	11.24%	C	10.03%	13.43%	11.07%	8.96%	-	7.29%
Central banks	C	C	C	C	C	C	C	C	C	-	C
General governments	C	C	C	C	C	2.97%	10.68%	9.07%	1.83%	-	C
Credit institutions	C	0.00%	C	C	C	0.36%	C	0.01%	C	-	C
Other financial corporations	C	C	C	8.64%	C	2.52%	12.44%	C	1.70%	-	4.21%
Non-financial corporations	C	12.10%	8.71%	24.78%	C	11.25%	19.53%	15.02%	10.99%	-	8.66%
of which: Small and Medium-sized Enterprises	C	11.86%	10.52%	C	C	12.94%	26.22%	17.53%	10.45%	-	10.07%
of which: collateralised by commercial immovable property	C	14.26%	9.60%	C	C	10.76%	20.63%	17.68%	12.01%	-	7.94%
Households	C	C	7.43%	8.27%	C	12.04%	10.77%	9.63%	8.78%	-	7.34%
of which: collateralised by residential immovable property	C	C	C	7.94%	C	12.02%	9.34%	8.92%	7.12%	-	6.43%
of which: credit for consumption	C	C	9.49%	11.76%	C	8.22%	15.64%	13.29%	10.46%	-	12.48%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q4 2024)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Stage 2 loans and advances ^{1) 2)}	1,488.78	120.00	4.34	C	171.25	587.02	110.23	11.12	465.79	C
Central banks	3.90	C	C	C	C	0.19	C	C	3.60	C
General governments	27.51	2.12	C	6.04	2.38	10.17	0.52	C	6.26	C
Credit institutions	9.28	C	C	C	C	0.86	C	0.00	7.00	C
Other financial corporations	63.17	11.16	0.30	C	5.84	14.70	2.27	0.09	28.51	C
Non-financial corporations	786.22	99.13	C	12.49	96.46	290.04	41.97	5.81	236.90	C
of which: Small and Medium-sized Enterprises	342.00	27.45	0.03	C	60.35	126.36	10.39	3.26	104.52	C
of which: collateralised by commercial immovable property	232.65	56.68	C	C	32.82	60.80	4.31	3.10	68.87	C
Households	598.69	6.77	C	0.07	65.95	271.07	65.38	5.19	183.52	C
of which: collateralised by residential immovable property	332.32	4.39	C	C	46.17	123.22	21.24	2.93	133.92	C
of which: credit for consumption	118.90	C	C	C	10.06	45.07	C	1.40	27.48	C
Stage 2 as a share of total loans and advances subject to impairment review ²⁾	9.93%	16.07%	4.21%	6.06%	9.80%	9.47%	14.53%	9.09%	9.31%	C
Central banks	2.60%	C	C	C	C	0.36%	C	C	5.79%	C
General governments	3.15%	2.50%	C	3.76%	5.61%	3.22%	0.54%	1.07%	3.75%	C
Credit institutions	0.93%	0.78%	C	C	0.77%	0.31%	0.45%	0.00%	1.48%	C
Other financial corporations	5.64%	17.06%	1.97%	C	5.88%	2.92%	13.93%	4.89%	6.88%	C
Non-financial corporations	13.93%	22.81%	C	9.03%	13.68%	12.98%	23.80%	12.35%	12.56%	C
of which: Small and Medium-sized Enterprises	15.35%	20.12%	5.00%	C	17.36%	15.90%	17.12%	11.78%	13.10%	C
of which: collateralised by commercial immovable property	18.95%	31.76%	C	C	19.25%	15.54%	17.10%	13.45%	16.57%	C
Households	9.64%	11.81%	C	9.83%	8.24%	9.62%	14.65%	8.79%	9.18%	C
of which: collateralised by residential immovable property	8.80%	10.84%	C	C	7.32%	9.44%	8.00%	7.78%	9.05%	C
of which: credit for consumption	12.06%	C	C	C	11.78%	9.02%	C	10.41%	10.06%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q4 2024)	Total	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	
Stage 2 loans and advances ^{1) 2)}	1,488.78	9.36	113.76	173.06	605.59	587.02
Central banks	3.90	C	C	C	3.59	0.19
General governments	27.51	C	6.38	C	7.88	10.17
Credit institutions	9.28	0.00	C	C	3.24	0.86
Other financial corporations	63.17	0.14	8.27	10.32	29.74	14.70
Non-financial corporations	786.22	5.47	52.12	112.37	326.22	290.04
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	342.00	2.95	28.47	51.78	132.44	126.36
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	232.65	2.87	25.49	44.35	99.14	60.80
Households	598.69	3.73	42.51	46.47	234.91	271.07
Of which: Households (loans collateralised by residential immovable property)	332.32	1.71	32.08	33.98	141.33	123.22
Of which: Households (credit for consumption)	118.90	1.45	6.16	6.35	59.86	45.07
Stage 2 as a share of total loans and advances subject to impairment review ²⁾	9.93%	7.46%	8.37%	11.02%	10.55%	9.47%
Central banks	2.60%	C	C	C	4.67%	0.36%
General governments	3.15%	0.66%	3.93%	2.63%	2.86%	3.22%
Credit institutions	0.93%	0.00%	C	0.82%	0.61%	0.31%
Other financial corporations	5.64%	3.95%	7.93%	9.80%	7.37%	2.92%
Non-financial corporations	13.93%	11.44%	11.59%	16.11%	14.74%	12.98%
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	15.35%	11.04%	14.73%	16.37%	14.76%	15.90%
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	18.95%	12.82%	18.05%	27.35%	19.41%	15.54%
Households	9.64%	6.22%	7.85%	8.52%	10.47%	9.62%
Of which: Households (loans collateralised by residential immovable property)	8.80%	4.67%	7.93%	7.69%	8.91%	9.44%
Of which: Households (credit for consumption)	12.06%	9.80%	7.45%	11.29%	18.02%	9.02%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

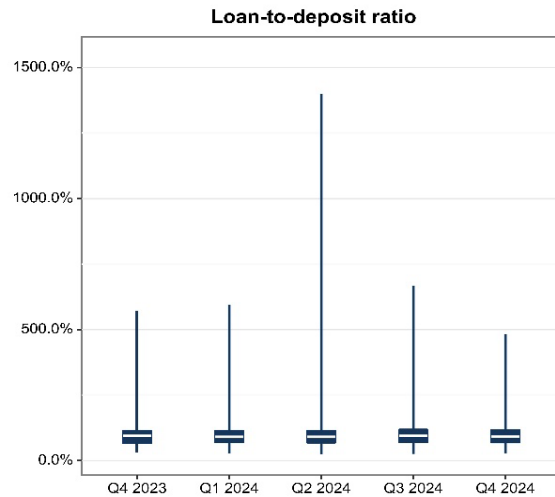
T05.01.1 Loan-to-deposit ratio by reference period

(EUR billions; percentages)

Item	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Total loans and advances to non-financial corporations and households	11,756.83	11,783.45	11,845.61	11,862.49	12,003.48
Total deposits from non-financial corporations and households	11,442.88	11,462.60	11,600.12	11,615.39	11,952.34
Loan-to-deposit ratio	102.74%	102.80%	102.12%	102.13%	100.43%

Source: ECB.

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



T05.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q4 2024)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Belgium	359.91	378.59	95.06%
Bulgaria	C	C	C
Germany	1,588.75	1,417.00	112.12%
Estonia	21.18	19.53	108.44%
Ireland	189.27	277.37	68.24%
Greece	141.00	232.66	60.60%
Spain	2,013.90	2,082.33	96.71%
France	3,989.11	3,838.46	103.92%
Croatia ¹⁾	-	-	-
Italy	1,200.87	1,370.73	87.61%
Cyprus	C	C	C
Latvia	30.55	42.38	72.09%
Lithuania	11.69	31.65	36.93%
Luxembourg	42.63	45.22	94.27%
Malta	C	C	C
Netherlands	1,406.58	1,273.67	110.44%
Austria	375.25	392.17	95.68%
Portugal	120.88	192.11	62.92%
Slovenia	27.51	39.11	70.35%
Slovakia ¹⁾	-	-	-
Finland	453.73	270.80	167.55%
Total	12,003.48	11,952.34	100.43%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q4 2024)	Total loans and advances		Total deposits	Loan-to-deposit ratio
	to non-financial corporations and households		from non-financial corporations and households	
Corporate/wholesale lenders	487.89		288.84	168.92%
Custodian and asset managers	48.54		73.14	66.36%
Development/promotional lenders	C		C	2402.13%
Diversified lenders	1,578.32		1,876.58	84.11%
G-SIBs ¹⁾	5,051.87		4,977.30	101.50%
Retail and consumer credit lenders	673.17		732.93	91.85%
Small market lenders	104.49		134.58	77.64%
Universal and investment banks	3,919.99		3,845.62	101.93%
Not classified	C		C	C
Total	12,003.48		11,952.34	100.43%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q4 2024)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with total assets			
Less than €30 billion	106.05	156.71	67.67%
Between €30 billion and €100 billion	1,143.29	1,155.43	98.95%
Between €100 billion and €200 billion	1,223.25	1,264.03	96.77%
More than €200 billion	4,479.02	4,398.88	101.82%
G-SIBs ¹⁾	5,051.87	4,977.30	101.50%
Total	12,003.48	11,952.34	100.43%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T05.02.1 Deposits to total funding ratio by reference period

(percentages)

Indicator	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Deposits from credit institutions and other financial corporations to total funding	19.16%	20.24%	20.23%	19.96%	19.23%
Deposits from non-financial corporations to total funding	19.23%	18.40%	18.49%	18.26%	19.27%
Deposits from households to total funding	34.72%	34.08%	34.47%	34.17%	35.11%

Source: ECB.

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

T05.02.2 Deposits to total funding ratio by country

(percentages)

Country (Q4 2024)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Belgium	15.55%	16.16%	46.83%
Bulgaria	C	C	C
Germany	33.80%	15.28%	22.42%
Estonia	13.62%	30.38%	34.97%
Ireland	28.51%	28.89%	29.01%
Greece	6.94%	21.85%	60.18%
Spain	13.43%	18.69%	43.41%
France	20.01%	21.04%	30.41%
Croatia ¹⁾	-	-	-
Italy	16.00%	21.28%	42.30%
Cyprus	C	C	C
Latvia	10.13%	26.82%	56.56%
Lithuania	5.48%	21.09%	66.97%
Luxembourg	26.26%	9.08%	42.68%
Malta	C	C	C
Netherlands	11.05%	17.87%	42.64%
Austria	14.53%	17.47%	45.13%
Portugal	3.39%	20.89%	67.57%
Slovenia	4.88%	21.50%	65.44%
Slovakia ¹⁾	-	-	-
Finland	C	C	24.22%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(percentages)

Category (Q4 2024)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Corporate/wholesale lenders	33.14%	12.34%	16.85%
Custodian and asset managers	56.40%	3.27%	24.10%
Development/promotional lenders	8.34%	1.50%	C
Diversified lenders	11.19%	21.00%	50.62%
G-SIBs ¹⁾	19.50%	20.94%	32.30%
Retail and consumer credit lenders	10.36%	7.05%	60.59%
Small market lenders	8.72%	24.85%	56.74%
Universal and investment banks	20.71%	20.69%	33.40%
Not classified	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(percentages)

Category (Q4 2024)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with total assets			
Less than €30 billion	9.96%	22.37%	58.27%
Between €30 billion and €100 billion	21.00%	11.30%	41.21%
Between €100 billion and €200 billion	17.89%	19.86%	35.76%
More than €200 billion	19.03%	19.27%	35.98%
G-SIBs ¹⁾	19.50%	20.94%	32.30%

Source: ECB.

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

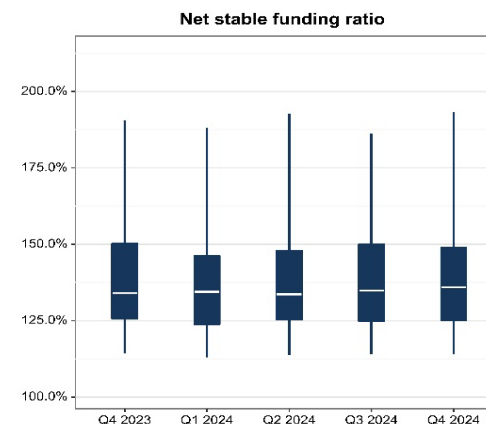
C: the value is suppressed for confidentiality reasons.

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

T05.03.1 Net stable funding ratio by reference period

(EUR billions; percentages)

Net stable funding ratio and its components	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Available stable funding	15,452.03	15,721.30	15,872.94	16,021.57	16,183.98
Capital items and instruments	1,933.85	1,971.82	1,987.49	2,021.52	2,049.22
Retail deposits	7,469.08	7,511.82	7,603.20	7,606.05	7,739.31
of which: maturity < 6 months	6,976.16	6,984.69	7,101.02	7,093.37	7,225.25
of which: maturity >= 6 months to < 1 year	247.45	274.93	252.28	245.35	257.02
of which: maturity >= 1 year	245.47	252.21	249.89	267.33	257.04
Other non-financial customers (except central banks)	1,879.00	1,919.99	1,958.16	1,985.67	1,976.20
of which: maturity < 6 months	1,931.76	1,959.27	1,998.08	2,038.33	2,059.54
of which: maturity >= 6 months to < 1 year	68.06	72.16	72.49	68.39	64.78
of which: maturity >= 1 year	183.88	179.97	184.35	183.48	188.56
Operational deposits	536.28	518.59	529.27	536.91	580.96
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C
Financial customers and central banks	1,259.19	1,296.89	1,281.75	1,301.56	1,299.98
of which: liabilities provided by the ECB or the central bank of a Member State	79.05	40.17	24.51	23.51	16.89
Liabilities provided where the counterparty cannot be determined	2,026.51	2,138.61	2,166.50	2,192.49	2,165.81
Independent liabilities	C	C	C	C	C
Other liabilities	315.05	331.70	312.15	343.59	333.10
Required stable funding	12,197.35	12,386.24	12,466.57	12,627.02	12,758.07
Central bank assets	9.76	9.36	9.29	10.63	10.80
Liquid assets	240.57	293.03	297.22	294.58	288.03
Securities other than liquid assets	698.15	734.52	747.41	753.83	771.83
Loans	9,459.23	9,522.88	9,571.83	9,609.10	9,697.27
of which: residential mortgages	1,285.65	1,281.95	1,294.02	1,305.27	1,328.97
Interdependent assets	C	C	C	C	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C
Derivatives	227.08	230.70	231.50	247.83	256.56
Contributions to CCP default fund ²⁾	16.88	17.55	18.97	19.68	20.15
Other assets	1,291.21	1,322.28	1,329.55	1,428.19	1,437.34
Off-balance sheet items	253.47	254.91	259.80	262.24	275.04
Net stable funding ratio	126.68%	126.93%	127.32%	126.88%	126.85%



Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

T05.03.2 Net stable funding ratio by country/1

(EUR billions; percentages)

Net stable funding ratio and its components (Q4 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Available stable funding	16,183.98	470.63	C	2,515.45	23.74	378.67	257.36	2,636.68	5,056.38	-	1,762.41
Capital items and instruments	2,049.22	46.02	C	366.33	3.30	72.98	38.65	299.35	656.15	-	227.16
Retail deposits	7,739.31	307.63	C	829.44	12.10	152.18	174.34	1,511.93	2,128.10	-	988.11
of which: maturity < 6 months	7,225.25	273.45	C	685.57	10.97	143.33	161.71	1,439.38	2,036.03	-	922.47
of which: maturity >= 6 months to < 1 year	257.02	17.68	C	91.57	C	4.14	9.27	57.02	22.87	-	12.69
of which: maturity >= 1 year	257.04	16.49	C	52.30	C	4.71	3.37	15.53	69.20	-	52.94
Other non-financial customers (except central banks)	1,976.20	46.16	C	371.06	3.31	50.78	28.61	273.68	685.78	-	220.20
of which: maturity < 6 months	2,059.54	45.44	C	324.43	4.67	65.84	26.59	316.04	718.62	-	226.01
of which: maturity >= 6 months to < 1 year	64.78	1.15	C	19.57	0.06	1.25	0.97	10.06	19.86	-	3.82
of which: maturity >= 1 year	188.56	1.41	C	66.98	0.08	0.80	2.19	18.18	54.74	-	25.92
Operational deposits	580.96	14.76	C	111.85	1.62	26.13	1.28	77.37	229.45	-	40.53
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-	C
Financial customers and central banks	1,299.98	52.98	C	265.60	2.05	57.63	4.64	131.64	555.85	-	137.19
of which: liabilities provided by the ECB or the central bank of a Member State	16.89	C	C	C	C	C	C	C	5.36	-	0.47
Liabilities provided where the counterparty cannot be determined	2,165.81	C	C	493.07	C	18.22	4.53	285.19	652.55	-	115.99
Independent liabilities	C	C	C	C	C	C	C	C	C	-	C
Other liabilities	333.10	0.86	C	38.72	0.05	C	C	C	C	-	C
Required stable funding	12,758.07	336.42	C	2,033.55	16.87	246.49	186.28	1,983.88	4,389.15	-	1,338.71
Central bank assets	10.80	C	C	C	C	1.83	C	0.90	0.54	-	0.01
Liquid assets	288.03	10.53	C	43.83	C	6.17	1.66	24.35	144.30	-	29.78
Securities other than liquid assets	771.83	10.99	C	217.12	C	8.19	16.26	55.86	281.21	-	92.93
Loans	9,697.27	286.52	C	1,482.01	15.81	194.69	121.50	1,541.52	3,213.91	-	943.84
of which: residential mortgages	1,328.97	C	C	C	C	56.15	C	87.71	564.64	-	111.13
Interdependent assets	C	C	C	C	C	C	C	C	C	-	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-	C
Derivatives	256.56	4.22	C	59.19	0.07	6.36	1.41	18.54	109.32	-	27.86
Contributions to CCP default fund ²⁾	20.15	C	C	6.24	C	0.36	C	0.65	8.16	-	1.96
Other assets	1,437.34	18.91	C	160.93	0.42	18.57	42.07	308.57	544.78	-	205.86
Off-balance sheet items	275.04	5.22	C	55.75	0.32	C	3.12	C	C	-	C
Net stable funding ratio	126.85%	139.89%	C	123.70%	140.77%	153.63%	138.16%	132.91%	115.20%	-	131.65%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

T05.03.2 Net stable funding ratio by country/2

(EUR billions; percentages)

Net stable funding ratio and its components (Q4 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Available stable funding	C	C	32.42	63.56	C	1,693.31	554.97	206.28	42.61	-	428.46
Capital items and instruments	C	C	2.54	9.19	C	168.09	68.77	22.68	6.08	-	53.66
Retail deposits	C	C	25.53	36.04	C	915.69	282.02	150.46	30.09	-	153.87
of which: maturity < 6 months	C	C	25.03	33.88	C	862.86	266.72	143.04	28.24	-	152.79
of which: maturity >= 6 months to < 1 year	C	C	C	1.03	C	25.26	4.50	6.02	1.38	-	1.02
of which: maturity >= 1 year	C	C	C	1.12	C	27.56	10.80	1.40	0.47	-	0.07
Other non-financial customers (except central banks)	C	C	1.47	12.66	C	140.49	61.99	15.04	4.14	-	C
of which: maturity < 6 months	C	C	2.95	10.76	C	166.69	56.47	18.71	3.59	-	65.97
of which: maturity >= 6 months to < 1 year	C	C	C	0.44	C	4.80	1.48	0.40	0.11	-	C
of which: maturity >= 1 year	C	C	0.07	1.86	C	10.46	4.56	C	0.44	-	C
Operational deposits	C	C	C	0.86	C	51.14	4.20	C	C	-	14.48
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-	C
Financial customers and central banks	C	C	C	0.44	C	56.28	24.28	C	1.56	-	4.01
of which: liabilities provided by the ECB or the central bank of a Member State	C	C	C	C	C	C	0.58	C	C	-	C
Liabilities provided where the counterparty cannot be determined	C	C	C	C	C	353.36	88.31	4.64	C	-	144.80
Independent liabilities	C	C	C	C	C	C	C	C	C	-	C
Other liabilities	C	C	C	3.51	C	C	C	5.36	0.25	-	C
Required stable funding	C	C	16.33	46.87	C	1,250.23	386.10	121.73	25.25	-	342.59
Central bank assets	C	C	C	C	C	C	C	C	C	-	C
Liquid assets	C	C	0.03	2.22	C	10.87	6.33	3.23	0.18	-	3.86
Securities other than liquid assets	C	C	C	7.47	C	34.79	20.27	9.83	2.18	-	10.42
Loans	C	C	13.37	32.74	C	1,105.26	308.55	92.66	20.87	-	293.15
of which: residential mortgages	C	C	C	C	C	363.44	C	C	C	-	C
Interdependent assets	C	C	C	C	C	C	C	C	C	-	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-	C
Derivatives	C	C	C	0.46	C	23.36	2.05	1.00	C	-	2.32
Contributions to CCP default fund ²⁾	C	C	C	C	C	2.32	C	C	C	-	C
Other assets	C	C	0.59	3.05	C	49.83	43.95	12.15	1.43	-	22.84
Off-balance sheet items	C	C	0.16	C	C	23.76	4.88	2.84	0.48	-	9.90
Net stable funding ratio	C	C	198.53%	135.63%	C	135.44%	143.74%	169.45%	168.79%	-	125.07%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

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

(EUR billions; percentages)

Net stable funding ratio and its components (Q4 2024)	Total	Corporate/wholesale lenders	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Available stable funding	16,183.98	672.23	174.93	C	2,256.82	6,472.65	893.54	111.81	5,246.33	C
Capital items and instruments	2,049.22	78.67	30.08	C	275.64	772.91	103.98	15.33	738.33	C
Retail deposits	7,739.31	146.33	71.80	C	1,374.35	2,973.44	574.21	73.18	2,509.19	C
of which: maturity < 6 months	7,225.25	134.99	60.40	C	1,293.73	2,809.59	516.96	69.03	2,324.70	C
of which: maturity >= 6 months to < 1 year	257.02	4.53	C	C	39.81	85.24	35.45	3.30	86.98	C
of which: maturity >= 1 year	257.04	6.80	C	C	40.81	78.61	21.80	0.84	97.52	C
Other non-financial customers (except central banks)	1,976.20	117.80	9.17	C	242.77	872.13	57.05	11.05	661.11	C
of which: maturity < 6 months	2,059.54	85.93	7.43	C	251.42	925.60	43.75	13.78	728.88	C
of which: maturity >= 6 months to < 1 year	64.78	8.95	0.62	C	6.51	30.87	2.15	0.25	15.26	C
of which: maturity >= 1 year	188.56	22.92	1.27	C	19.12	87.57	13.48	0.63	41.38	C
Operational deposits	580.96	13.05	37.63	C	39.42	299.40	3.24	3.88	184.34	C
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	C
Financial customers and central banks	1,299.98	100.61	10.70	C	90.30	644.76	46.37	5.57	392.09	C
of which: liabilities provided by the ECB or the central bank of a Member State	16.89	C	C	C	0.91	13.31	C	0.00	2.66	C
Liabilities provided where the counterparty cannot be determined	2,165.81	208.21	C	272.36	181.69	741.92	98.47	2.06	647.55	C
Independent liabilities	C	C	C	C	C	C	C	C	C	C
Other liabilities	333.10	C	1.99	C	C	C	C	C	74.33	C
Required stable funding	12,758.07	563.38	101.31	C	1,563.26	5,469.98	658.75	71.69	4,057.88	C
Central bank assets	10.80	C	C	C	C	C	C	C	1.22	C
Liquid assets	288.03	12.75	10.43	C	27.76	148.56	9.19	0.52	68.58	C
Securities other than liquid assets	771.83	28.55	13.31	C	88.21	315.67	45.52	2.80	252.48	C
Loans	9,697.27	470.83	58.06	C	1,207.88	4,026.75	506.25	64.46	3,138.88	C
of which: residential mortgages	1,328.97	C	10.35	C	116.04	810.58	136.59	5.44	249.98	C
Interdependent assets	C	C	C	C	C	C	C	C	C	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	C
Derivatives	256.56	7.50	4.73	C	9.52	124.06	2.83	0.22	101.22	C
Contributions to CCP default fund ²⁾	20.15	0.55	0.62	C	1.33	10.35	0.12	C	7.17	C
Other assets	1,437.34	33.14	12.50	C	204.54	720.53	85.71	2.51	374.11	C
Off-balance sheet items	275.04	9.90	C	C	22.37	116.26	8.08	C	C	C
Net stable funding ratio	126.85%	119.32%	172.66%	127.14%	144.37%	118.33%	135.64%	155.96%	129.29%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

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

(EUR billions; percentages)

Net stable funding ratio and its components (Q4 2024)	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	
Available stable funding	16,183.98	174.07	1,820.17	1,871.01	5,846.07	6,472.65
Capital items and instruments	2,049.22	23.05	226.70	262.44	764.13	772.91
Retail deposits	7,739.31	116.84	873.51	882.61	2,892.92	2,973.44
of which: maturity < 6 months	7,225.25	110.59	786.04	819.31	2,699.71	2,809.59
of which: maturity >= 6 months to < 1 year	257.02	4.50	42.82	27.98	96.48	85.24
of which: maturity >= 1 year	257.04	1.74	44.65	35.31	96.73	78.61
Other non-financial customers (except central banks)	1,976.20	18.14	152.64	197.78	735.51	872.13
of which: maturity < 6 months	2,059.54	19.74	135.58	214.82	763.81	925.60
of which: maturity >= 6 months to < 1 year	64.78	0.48	5.57	6.37	21.49	30.87
of which: maturity >= 1 year	188.56	1.53	28.60	16.10	54.75	87.57
Operational deposits	580.96	4.06	59.42	56.73	161.36	299.40
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C
Financial customers and central banks	1,299.98	8.10	146.93	144.92	355.27	644.76
of which: liabilities provided by the ECB or the central bank of a Member State	16.89	0.00	C	C	3.23	13.31
Liabilities provided where the counterparty cannot be determined	2,165.81	2.11	343.80	265.56	812.41	741.92
Independent liabilities	C	C	C	C	C	C
Other liabilities	333.10	C	C	C	85.08	C
Required stable funding	12,758.07	105.36	1,308.29	1,337.37	4,537.06	5,469.98
Central bank assets	10.80	C	C	2.05	0.81	C
Liquid assets	288.03	1.07	30.53	32.96	74.91	148.56
Securities other than liquid assets	771.83	7.04	85.47	85.19	278.46	315.67
Loans	9,697.27	88.31	1,028.92	1,022.99	3,530.29	4,026.75
of which: residential mortgages	1,328.97	11.69	111.32	84.91	310.47	810.58
Interdependent assets	C	C	C	C	C	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C
Derivatives	256.56	0.54	18.73	21.14	92.09	124.06
Contributions to CCP default fund ²⁾	20.15	C	1.97	C	C	10.35
Other assets	1,437.34	6.75	124.24	149.02	436.80	720.53
Off-balance sheet items	275.04	1.65	17.24	22.18	117.72	116.26
Net stable funding ratio	126.85%	165.21%	139.13%	139.90%	128.85%	118.33%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

T06.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Numerator: Liquidity buffer	4,934.80	5,003.66	4,991.40	5,026.14	4,952.79
Level 1 assets: unadjusted	4,736.70	4,759.81	4,740.32	4,811.27	4,742.54
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	47.04	26.45	31.16	26.00	36.61
Level 1 assets: adjusted amount	4,783.74	4,786.26	4,771.48	4,837.26	4,779.15
Excluding EHQCB ²⁾	4,562.44	4,545.07	4,509.73	4,573.41	4,502.52
EHQCB	221.30	241.19	261.75	263.85	276.63
Level 2 assets: unadjusted	199.46	C	C	C	246.44
Level 2 asset collaterals adjustments for 30 days outflows and inflows	30.75	C	C	C	45.67
Level 2 assets: adjusted amount	230.20	285.76	293.26	292.06	292.11
Level 2A	127.87	143.60	147.69	147.34	146.28
Level 2B	102.33	142.15	145.56	144.71	145.83
Excess liquidity asset amount	1.36	C	C	C	0.42
Denominator: Net liquidity outflow	3,003.46	3,167.81	3,132.17	3,177.42	3,134.51
Total outflows	4,287.34	4,703.62	4,641.22	4,724.79	4,558.04
Reduction for inflows	1,283.88	1,535.81	1,509.06	1,547.37	1,423.53
Liquidity coverage ratio	164.30%	157.95%	159.36%	158.18%	158.01%

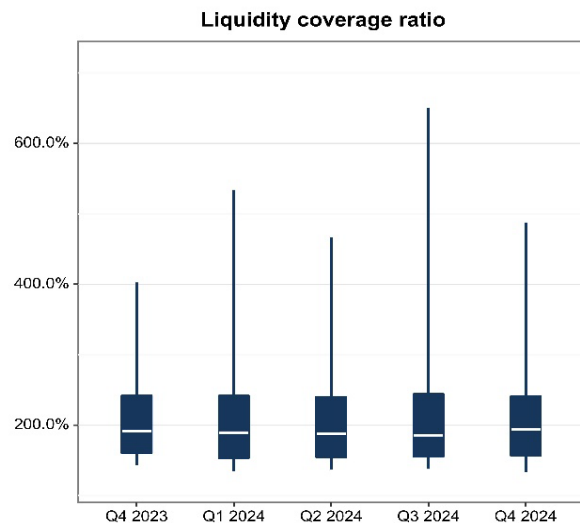
Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.



T06.01.2 Liquidity coverage ratio¹⁾ by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q4 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Numerator: Liquidity buffer	4,952.79	173.00	C	988.42	10.12	201.22	81.71	670.63	1,442.69	-	484.99
Level 1 assets: unadjusted	4,742.54	165.95	C	929.88	10.11	197.75	81.10	690.18	1,347.35	-	456.62
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	36.61	-0.52	C	7.12	C	C	-0.58	-32.21	6.49	-	-8.94
Level 1 assets: adjusted amount	4,779.15	165.43	C	936.99	C	C	80.52	657.97	1,353.84	-	447.68
Excluding EHQCB ²⁾	4,502.52	150.99	C	853.54	10.00	209.00	79.14	639.53	1,304.36	-	412.42
EHQCB	276.63	14.44	C	83.45	C	C	1.39	18.45	49.48	-	35.26
Level 2 assets: unadjusted	246.44	C	C	C	C	C	C	C	C	-	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	45.67	C	C	C	C	C	C	C	C	-	C
Level 2 assets: adjusted amount	292.11	7.20	C	58.69	C	3.50	0.61	24.66	125.16	-	31.04
Level 2A	146.28	C	C	45.71	C	C	C	C	41.44	-	17.34
Level 2B	145.83	C	C	12.98	C	C	C	C	83.72	-	13.71
Excess liquidity asset amount	0.42	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	3,134.51	102.39	C	667.65	5.56	116.67	38.20	399.48	1,009.70	-	286.97
Total outflows	4,558.04	120.70	C	888.52	6.19	138.25	42.21	539.17	1,691.57	-	384.08
Reduction for inflows	1,423.53	18.31	C	220.86	0.63	21.58	4.01	139.69	681.87	-	97.11
Liquidity coverage ratio	158.01%	168.97%	C	148.04%	182.11%	172.47%	213.89%	167.87%	142.88%	-	169.00%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

T06.01.2 Liquidity coverage ratio¹⁾ by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q4 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Numerator: Liquidity buffer	C	C	17.94	31.23	C	419.07	160.26	82.11	13.12	-	148.69
Level 1 assets: unadjusted	C	C	17.80	26.00	C	399.11	157.83	79.93	13.04	-	143.10
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	C	C	C	2.90	C	46.79	C	C	C	-	C
Level 1 assets: adjusted amount	C	C	C	28.90	C	445.91	C	C	C	-	C
Excluding EHQCB ²⁾	C	C	17.80	C	C	428.24	155.21	78.77	13.29	-	98.01
EHQCB	C	C	C	C	C	17.67	C	C	C	-	C
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	-	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C	C	C	C	-	C
Level 2 assets: adjusted amount	C	C	C	5.26	C	21.89	2.43	2.18	C	-	8.45
Level 2A	C	C	C	3.56	C	8.72	2.02	0.85	C	-	C
Level 2B	C	C	C	1.70	C	13.17	0.42	1.33	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	C	C	5.05	17.14	C	263.28	93.34	27.59	4.80	-	87.49
Total outflows	C	C	6.06	21.13	C	427.29	130.40	33.93	6.75	-	C
Reduction for inflows	C	C	1.01	3.99	C	164.01	37.07	6.35	1.95	-	C
Liquidity coverage ratio	C	C	355.44%	182.17%	C	159.17%	171.70%	297.62%	273.49%	-	169.96%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

T06.01.3 Liquidity coverage ratio¹⁾ by classification (business model)

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q4 2024)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Numerator: Liquidity buffer	4,952.79	228.19	148.18	C	695.07	1,876.12	169.22	39.22	1,738.84	C
Level 1 assets: unadjusted	4,742.54	214.13	139.72	C	676.51	1,796.93	163.47	38.86	1,659.44	C
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	36.61	0.84	0.35	C	-1.47	-12.76	-0.63	C	49.84	C
Level 1 assets: adjusted amount	4,779.15	214.97	140.08	41.06	675.05	1,784.17	162.85	C	1,709.28	C
Excluding EHQCB ²⁾	4,502.52	185.61	128.52	C	641.06	1,732.12	150.66	38.96	1,575.16	C
EHQCB	276.63	29.37	11.56	C	33.99	52.05	12.19	C	134.12	C
Level 2 assets: unadjusted	246.44	C	C	C	C	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	45.67	C	C	C	C	C	C	C	C	C
Level 2 assets: adjusted amount	292.11	13.52	9.10	4.45	18.79	156.35	6.83	C	82.58	C
Level 2A	146.28	11.55	C	1.14	11.33	62.71	2.75	0.28	50.65	C
Level 2B	145.83	1.98	C	3.31	7.45	93.64	4.08	C	31.92	C
Excess liquidity asset amount	0.42	C	C	C	C	C	C	C	C	C
Denominator: Net liquidity outflow	3,134.51	139.09	69.64	C	343.03	1,335.35	79.87	16.72	1,129.95	C
Total outflows	4,558.04	177.90	92.40	C	430.78	2,187.23	108.15	20.45	1,513.26	C
Reduction for inflows	1,423.53	38.81	22.76	C	87.75	851.88	28.28	3.73	383.30	C
Liquidity coverage ratio	158.01%	164.06%	212.79%	247.24%	202.63%	140.50%	211.88%	234.52%	153.89%	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) 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 ratio¹⁾ by classification (size)

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q4 2024)	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	4,952.79	76.28	580.54	601.13	1,818.71	1,876.12
Level 1 assets: unadjusted	4,742.54	75.01	557.27	584.66	1,728.68	1,796.93
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	36.61	0.59	4.59	14.37	29.82	-12.76
Level 1 assets: adjusted amount	4,779.15	75.60	561.87	599.02	1,758.49	1,784.17
Excluding EHQCB ²⁾	4,502.52	74.63	527.78	565.87	1,602.12	1,732.12
EHQCB	276.63	0.97	34.08	33.15	156.37	52.05
Level 2 assets: unadjusted	246.44	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	45.67	C	C	C	C	C
Level 2 assets: adjusted amount	292.11	1.25	24.43	16.05	94.03	156.35
Level 2A	146.28	0.99	13.96	8.59	60.03	62.71
Level 2B	145.83	0.26	10.47	7.46	34.00	93.64
Excess liquidity asset amount	0.42	C	C	C	C	C
Denominator: Net liquidity outflow	3,134.51	28.44	268.35	320.45	1,181.91	1,335.35
Total outflows	4,558.04	34.75	345.18	403.18	1,587.71	2,187.23
Reduction for inflows	1,423.53	6.30	76.83	82.73	405.80	851.88
Liquidity coverage ratio	158.01%	268.20%	216.34%	187.59%	153.88%	140.50%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

T06.02.1 Liquidity coverage ratio band by reference period

(number of institutions)

Indicator	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
LCR ¹⁾ ≤ 100%	-	-	-	-	-
100% < LCR ≤ 150%	15	24	24	20	20
LCR > 150%	91	85	85	88	88
Total	106	109	109	108	108

Source: ECB.

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

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

1) LCR stands for Liquidity Coverage Ratio.

T06.02.2 Liquidity coverage ratio band by country

(number of institutions)

Country (Q4 2024)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	-	5
Bulgaria	-	-	1
Germany	-	8	16
Estonia	-	1	2
Ireland	-	1	4
Greece	-	-	4
Spain	-	1	9
France	-	4	7
Croatia ¹⁾	-	-	-
Italy	-	3	9
Cyprus	-	-	1
Latvia	-	-	2
Lithuania	-	-	3
Luxembourg	-	1	2
Malta	-	-	2
Netherlands	-	1	6
Austria	-	-	6
Portugal	-	-	3
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	-	3
Total	-	20	88

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

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

(number of institutions)

Category (Q4 2024)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
Less than €30 billion	-	2	16
Between €30 billion and €100 billion	-	1	42
Between €100 billion and €200 billion	-	3	17
More than €200 billion	-	10	10
G-SIBs ¹⁾	-	4	3
Total	-	20	88

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

© European Central Bank, 2025

Postal address 60640 Frankfurt am Main, Germany

Telephone +49 69 1344 0

Website: www.ecb.europa.eu

All rights reserved. Reproduction for educational and non-commercial purposes is permitted provided that the source is acknowledged.

The cut-off date for the statistics included in this issue was 2 March 2025.