

Supervisory Banking Statistics for significant institutions

Second quarter 2024

September 2024

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T00.01 Overview

(EUR billions; percentages; number of institutions)

Main figures	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Number of Sis					
Full sample	110	109	107	110	110
Liquidity sample	110	109	106	109	109
Balance sheet composition					
Total assets	26,338.22	26,779.02	25,944.59	26,614.57	26,607.55
Total liabilities	24,624.42	25,032.84	24,175.49	24,814.88	24,815.42
Equity	1,713.79	1,746.18	1,769.10	1,799.69	1,792.13
Key indicators					
Net interest margin	1.53%	1.56%	1.60%	1.62%	1.61%
Cost-to-income ratio	57.29%	55.92%	57.00%	55.94%	54.24%
Cost of risk	0.45%	0.44%	0.46%	0.49%	0.47%
Return on equity	10.04%	10.01%	9.31%	9.67%	10.11%
Capital adequacy and leverage					
CET 1 ratio 1)	15.71%	15.61%	15.88%	15.74%	15.81%
Tier 1 ratio 1)	17.11%	17.03%	17.25%	17.12%	17.21%
Total capital ratio 1)	19.77%	19.68%	19.86%	19.81%	19.90%
Leverage ratio (transitional definition)	5.67%	5.64%	5.83%	5.73%	5.77%
Leverage ratio (fully phased-in definition)	5.63%	5.60%	5.80%	5.71%	5.75%
Asset quality					
Non-performing loans ratio (including cb) 2)	1.85%	1.85%	1.89%	1.91%	1.92%
Non-performing loans ratio (excluding cb) ²⁾	2.26%	2.27%	2.30%	2.31%	2.30%
Stage 2 as a share of total loans and advances 3)	9.19%	9.29%	9.73%	9.50%	9.45%
Funding					
Loan-to-deposit ratio	105.09%	104.45%	102.74%	102.80%	102.15%
Net stable funding ratio	126.34%	125.80%	126.60%	126.85%	127.51%
Liquidity					
Liquidity coverage ratio	157.96%	158.74%	164.32%	157.97%	159.39%

Source: ECB.

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) &}quot;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	Q2 2024
Belgium	5
Bulgaria	1
Germany	24
Estonia	3
Ireland	5
Greece	4
Spain	10
France	11
Croatia 1)	-
Italy	12
Cyprus	2
Latvia	3
Lithuania	3
Luxembourg	3
Malta	2
Netherlands	7
Austria	6
Portugal	3
Slovenia	3
Slovakia 1)	-
Finland	3
Total	110

Business model classification	Q2 2024
Corporate/wholesale lenders	9
Custodian and asset managers	7
Development/promotional lenders	5
Diversified lenders	31
G-SIBs 2)	7
Retail and consumer credit lenders	13
Small market lenders	13
Universal and investment banks	24
Not classified	1
Total	110

Size	Q2 2024
Banks with total assets	
Less than €30 billion	19
Between €30 billion and €100 billion	47
Between €100 billion and €200 billion	16
More than €200 billion	21
G-SIBs 2)	7
Total	110

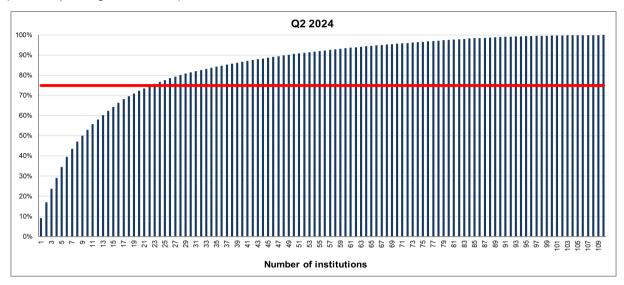
Source: ECB.

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

- 1) There are no significant institutions at the highest level of consolidation in Croatia and Slovakia.
- 2) G-SIBs: global systemically important banks. Data based on the last available list of G-SIBs as published by the Financial Stability Board.

T01.02 Concentration of total assets

(cumulative percentages of total assets)



Source: ECB.

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

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

T02.01.1 Profit and loss figures by reference period

(EUR millions; percentages)

Profit and loss ^{1) 2)}	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Net interest income	173,253.89	265,769.68	356,547.45	92,438.92	184,447.90
Net fee and commission income	82,135.81	122,992.38	164,276.44	44,075.11	88,786.89
Net trading (and investment) income	21,964.38	31,467.77	39,980.74	15,199.91	26,465.47
Net gains or losses from hedge accounting	605.12	1,428.00	812.45	350.96	197.24
Exchange differences, net	3,981.49	5,200.28	6,169.39	-972.94	101.11
Net other operating income	9,032.49	11,643.16	15,816.00	1,685.83	8,599.55
Operating income 3)	290,973.19	438,501.27	583,602.47	152,777.79	308,598.16
Administrative expenses and depreciation	-166,691.15	-245,224.04	-332,657.81	-85,462.04	-167,390.04
Net income before impairment, provisions and taxes	124,282.04	193,277.23	250,944.66	67,315.75	141,208.13
Impairment and provisions 4)	-24,797.71	-37,928.41	-57,249.81	-13,336.50	-30,121.72
Other	15,041.12	19,570.68	21,024.79	4,811.16	9,280.41
Profit and loss before tax 5)	114,525.46	174,919.51	214,719.63	58,790.40	120,366.82
Tax expenses or income	-28,489.46	-43,773.00	-49,947.14	-15,269.94	-29,759.68
Net profit/loss	86,036.00	131,146.51	164,772.49	43,520.47	90,607.14
Net interest income to operating income	59.54%	60.61%	61.09%	60.51%	59.77%
Net fee and commission income to operating income	28.23%	28.05%	28.15%	28.85%	28.77%
Net trading (and investment) income to operating income	7.55%	7.18%	6.85%	9.95%	8.58%

Source: ECB.

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

- 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").

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.

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

(EUR millions; percentages)

(2011 Illinoito, porcontagoo)											
Profit and loss (Q2 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁶⁾	Italy
Net interest income	184,447.90	4,430.41	С	21,731.07	562.08	5,825.85	4,199.82	48,580.65	33,948.38	-	26,070.05
Net fee and commission income	88,786.89	1,854.88	С	13,656.68	96.59	2,048.34	923.45	14,588.21	30,090.31	-	13,880.18
Net trading (and investment) income	26,465.47	255.90	С	6,327.96	40.85	455.50	39.52	2,307.02	10,601.53	-	1,584.35
Net gains or losses from hedge accounting	197.24	-119.83	С	398.03	С	18.51	-1.88	106.66	34.68	-	С
Exchange differences, net	101.11	15.96	С	-88.96	-14.30	-18.75	58.17	363.97	1,048.73	-	С
Net other operating income	8,599.55	288.62	С	1,552.20	С	712.60	123.19	-2,468.27	5,769.61	-	2,764.21
Operating income 3)	308,598.16	6,725.95	С	43,576.97	694.11	9,042.05	5,342.27	63,478.24	81,493.23	-	43,748.83
Administrative expenses and depreciation	-167,390.04	-4,137.13	С	-26,059.50	-305.04	-4,250.44	-1,733.22	-27,538.31	-55,743.61	-	-21,525.83
Net income before impairment, provisions and taxes	141,208.13	2,588.82	С	17,517.47	389.07	4,791.61	3,609.05	35,939.92	25,749.63	-	22,223.00
Impairment and provisions 4)	-30,121.72	-178.84	С	-4,870.64	-14.49	-323.88	-781.43	-13,103.83	-6,203.90	-	-2,030.54
Other	9,280.41	383.83	C	24.48	0.16	-171.27	154.12	1,566.00	5,195.11	-	1,371.32
Profit and loss before tax 5)	120,366.82	2,793.81	C	12,671.30	374.74	4,296.47	2,981.75	24,402.10	24,740.85	-	21,563.79
Tax expenses or income	-29,759.68	-589.04	С	-3,948.22	-89.80	-842.01	-709.30	-7,326.17	-4,778.09	-	-5,244.09
Net profit/loss	90,607.14	2,204.77	C	8,723.09	284.94	3,454.46	2,272.44	17,075.93	19,962.75	-	16,319.70
Net interest income to operating income	59.77%	65.87%	C	49.87%	80.98%	64.43%	78.62%	76.53%	41.66%	-	59.59%
Net fee and commission income to operating income	28.77%	27.58%	C	31.34%	13.92%	22.65%	17.29%	22.98%	36.92%	-	31.73%
Net trading (and investment) income to operating income	8.58%	3.80%	C	14.52%	5.88%	5.04%	0.74%	3.63%	13.01%		3.62%
Profit and loss (Q2 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁶⁾	Finland
Net interest income	С	1,018.18	585.81	761.22	С	17,704.25	7,942.10	3,434.55	793.51	-	5,569.96
Net fee and commission income	С	186.30	С	362.11	С	4,260.08	3,341.00	851.33	235.63	-	1,670.39
Net trading (and investment) income	С	47.98	48.72	9.86	С	2,724.82	С	32.93	15.84	-	С
Net gains or losses from hedge accounting	С	С	С	С	С	-47.88	-41.65	-11.17	С	-	11.62
Exchange differences, net	С	С	-22.74	13.12	С	-140.50	С	35.83	С	-	С
Net other operating income	С	1.11	С	С	С	374.22	129.72	-5.20	17.07	-	-205.35
Operating income 3)	С	1,248.37	504.91	1,239.68	С	24,874.98	11,579.13	4,338.27	1,061.38	-	8,021.39
Administrative expenses and depreciation	С	-494.05	-186.99	-720.74	С	-12,926.29	-5,745.26	-1,492.08	-515.74	-	-3,392.32
Net income before impairment, provisions and taxes	С	754.32	317.92	518.95	С	11,948.69	5,833.87	2,846.19	545.64	-	4,629.07
Impairment and provisions ⁴⁾	С	4.92	С	С	С	-1,058.08	С	-477.33	3.66	-	С
Other	С	17.72	С	С	С	238.82	С	30.73	3.36	-	С
Profit and loss before tax 5)	С	776.97	306.54	472.73	С	11,129.44	5,320.79	2,399.58	552.66	-	4,628.48
Tax expenses or income	_	-155.95	-61.59	-77.49	С	-3,007.70	-1,175.78	-570.84	-65.12	-	-951.67
	С	-100.00									
Net profit/loss	C	621.02	244.95	395.24	С	8,121.73	4,145.01	1,828.74	487.53	-	3,676.81
Net profit/loss					c C	8,121.73 71.17%	4,145.01 68.59%	1,828.74 79.17%	487.53 74.76%	-	3,676.81 69.44%
Net profit/loss Net interest income to operating income	С	621.02	244.95	395.24 61.40%	С	•	,	<u> </u>			69.44%
Net profit/loss	C C	621.02 81.56%	244.95 116.02%	395.24		71.17%	68.59%	79.17%	74.76%	-	•

Source: ECB.

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 (Q2 2024)	Total	Corporate/ wholesale lender	Custodian and asset managers		Diversified lenders	G-SIBs ⁶⁾	Retail and consumer credit lenders	Small market lenders	investment	Not classified
Net interest income	184,447.90	5,641.51	1,469.94	С	34,895.24	63,518.82	7,266.26	3,148.03	67,219.67	С
Net fee and commission income	88,786.89	1,053.84	2,733.69	С	11,602.61	37,885.60	2,734.11	713.12	31,584.16	С
Net trading (and investment) income	26,465.47	518.85	687.49	С	888.16	15,870.70	71.94	159.69	8,140.66	С
Net gains or losses from hedge accounting	197.24	17.55	С	-10.73	-49.50	424.80	-11.66	-2.36	-193.72	С
Exchange differences, net	101.11	28.60	С	С	-227.96	937.24	-11.78	-32.58	-374.94	С
Net other operating income	8,599.55	468.50	26.81	С	946.03	5,552.42	606.02	-17.71	837.70	С
Operating income 3)	308,598.16	7,728.84	4,744.04	С	48,054.57	124,189.59	10,654.88	3,968.19	107,213.53	С
Administrative expenses and depreciation	-167,390.04	-4,235.86	-2,661.06	С	-22,938.54	-75,029.91	-6,664.18	-1,683.37	-53,355.78	С
Net income before impairment, provisions and taxes	141,208.13	3,492.98	2,082.98	С	25,116.03	49,159.67	3,990.70	2,284.82	53,857.75	С
Impairment and provisions ⁴⁾	-30,121.72	-1,003.34	С	С	-3,820.31	-16,492.72	-909.07	-30.92	-7,669.66	С
Other	9,280.41	153.90	С	С	520.21	3,552.40	873.80	24.82	3,913.44	С
Profit and loss before tax 5)	120,366.82	2,643.55	2,119.68	С	21,815.92	36,219.36	3,955.43	2,278.71	50,101.53	С
Tax expenses or income	-29,759.68	-653.81	-537.62	С	-4,594.65	-9,147.20	-923.27	-410.71	-13,337.46	С
Net profit/loss	90,607.14	1,989.74	1,582.06	С	17,221.28	27,072.15	3,032.16	1,868.00	36,764.07	С
Net interest income to operating income	59.77%	72.99%	30.99%	С	72.62%	51.15%	68.20%	79.33%	62.70%	С
Net fee and commission income to operating income	28.77%	13.64%	57.62%	С	24.14%	30.51%	25.66%	17.97%	29.46%	С
Net trading (and investment) income to operating income	8.58%	6.71%	14.49%	С	1.85%	12.78%	0.68%	4.02%	7.59%	С

Source: ECB

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- 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 (Q2 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ⁶⁾
Net interest income	184,447.90	3,679.16	24,290.93	17,978.12	74,980.85	63,518.82
Net fee and commission income	88,786.89	1,323.36	8,573.00	6,860.79	34,144.14	37,885.60
Net trading (and investment) income	26,465.47	170.30	1,223.49	1,098.24	8,102.74	15,870.70
Net gains or losses from hedge accounting	197.24	-0.78	-38.10	17.72	-206.40	424.80
Exchange differences, net	101.11	-31.06	-181.45	163.56	-787.18	937.24
Net other operating income	8,599.55	-539.01	2,278.05	1,264.78	43.31	5,552.42
Operating income 3)	308,598.16	4,601.97	36,145.93	27,383.22	116,277.46	124,189.59
Administrative expenses and depreciation	-167,390.04	-2,184.74	-17,100.27	-14,011.80	-59,063.32	-75,029.91
Net income before impairment, provisions and taxes	141,208.13	2,417.23	19,045.66	13,371.42	57,214.14	49,159.67
Impairment and provisions ⁴⁾	-30,121.72	-114.02	-3,524.15	-1,432.40	-8,558.43	-16,492.72
Other	9,280.41	44.06	850.30	265.52	4,568.13	3,552.40
Profit and loss before tax 5)	120,366.82	2,347.27	16,371.81	12,204.54	53,223.84	36,219.36
Tax expenses or income	-29,759.68	-423.44	-3,851.28	-2,246.64	-14,091.12	-9,147.20
Net profit/loss	90,607.14	1,923.82	12,520.54	9,957.90	39,132.72	27,072.15
Net interest income to operating income	59.77%	79.95%	67.20%	65.65%	64.48%	51.15%
Net fee and commission income to operating income	28.77%	28.76%	23.72%	25.05%	29.36%	30.51%
Net trading (and investment) income to operating income	8.58%	3.70%	3.38%	4.01%	6.97%	12.78%

Source: ECB.

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.

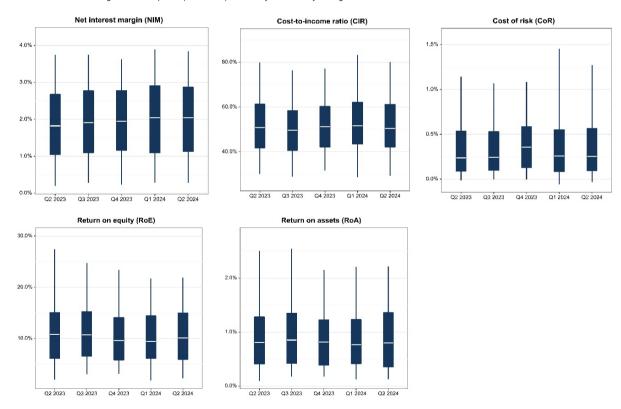
T02.02.1 Key performance indicators by reference period (percentages)

Indicator 1) 2)	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Net interest margin (NIM)	1.53%	1.56%	1.60%	1.62%	1.61%
Cost-to-income ratio (CIR)	57.29%	55.92%	57.00%	55.94%	54.24%
Cost of risk (CoR) 3)	0.45%	0.44%	0.46%	0.49%	0.47%
Return on equity (RoE)	10.04%	10.01%	9.31%	9.67%	10.11%
Return on assets (RoA)	0.65%	0.65%	0.64%	0.65%	0.68%

Source: ECB.

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

- 1) RoE and RoA are computed by dividing "net profit/loss" by, respectively, "equity" and "total assets" at the end of the corresponding reference period. The values of "net profit/loss", originally year-to-date, are annualised to increase the comparability of the ratios across quarters.
- 2) Returns figures may be based on different financial years. To increase consistency, if the end of the financial year is not 31 December, a linear projection of the figures has been made for each reporting period.
- 3) As set out in the list of definitions of ITS data points, the numerator of the cost of risk indicator is adjustments in allowances for estimated loan losses during the relevant period (annualised). Those adjustments may be negative in certain circumstances.



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

Country (Q2 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%	61.51%	0.12%	9.99%	0.67%
Bulgaria	С	С	С	С	С
Germany	1.07%	59.80%	0.46%	5.87%	0.35%
Estonia	3.64%	43.95%	-0.03%	17.45%	1.81%
Ireland	2.13%	47.01%	0.33%	10.29%	1.06%
Greece	3.32%	32.44%	0.46%	14.08%	1.49%
Spain	2.88%	43.38%	0.98%	14.09%	0.91%
France	0.89%	68.40%	0.43%	6.78%	0.43%
Croatia 3)	-	-	-	-	-
Italy	2.31%	49.20%	0.30%	15.47%	1.28%
Cyprus	С	С	С	С	С
Latvia	3.78%	39.58%	0.02%	19.84%	2.27%
Lithuania	3.67%	37.03%	С	20.57%	1.48%
Luxembourg	1.64%	58.14%	0.39%	8.29%	0.80%
Malta	С	С	С	С	С
Netherlands	1.56%	51.97%	0.18%	11.57%	0.68%
Austria	2.44%	49.62%	0.60%	13.09%	1.20%
Portugal	2.96%	34.39%	0.37%	16.29%	1.47%
Slovenia	3.63%	48.59%	0.57%	17.53%	2.13%
Slovakia 3)	-	-	-	-	-
Finland	1.71%	42.29%	0.18%	15.38%	1.03%

Source: ECB.

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

¹⁾ 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 (Q2 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	1.06%	54.81%	0.37%	5.94%	0.35%
Custodian and asset managers	1.03%	56.09%	0.11%	11.10%	0.97%
Development/promotional lenders	0.52%	38.98%	С	5.13%	0.48%
Diversified lenders	2.55%	47.73%	0.44%	13.75%	1.16%
G-SIBs 3)	1.32%	60.42%	0.58%	8.20%	0.47%
Retail and consumer credit lenders	1.46%	62.55%	0.62%	7.53%	0.56%
Small market lenders	3.73%	42.42%	0.26%	18.73%	2.15%
Universal and investment banks	1.77%	49.77%	0.37%	11.41%	0.82%
Not classified	С	С	С	С	С

Source: ECB.

- 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 (Q2 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	3.49%	47.47%	0.73%	16.30%	1.74%
Between €30 billion and €100 billion	1.88%	47.31%	0.50%	9.52%	0.88%
Between €100 billion and €200 billion	1.91%	51.17%	0.29%	11.46%	0.91%
More than €200 billion	1.75%	50.80%	0.38%	11.66%	0.80%
G-SIBs 3)	1.32%	60.42%	0.58%	8.20%	0.47%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Cash, cash balances at central banks, other demand deposits	3,558.34	3,565.49	3,344.84	3,272.43	3,119.36
Loans and advances	15,921.85	16,018.48	15,800.43	16,184.88	16,268.11
Central banks	247.39	258.73	213.99	251.74	239.08
General governments	885.82	877.73	891.43	898.11	903.08
Credit institutions	1,395.20	1,440.15	1,335.66	1,460.53	1,463.88
Other financial corporations	1,599.32	1,663.01	1,602.52	1,791.06	1,812.87
Non-financial corporations	5,658.99	5,647.13	5,634.23	5,652.80	5,671.37
Households	6,135.13	6,131.73	6,122.60	6,130.65	6,177.83
Debt securities	3,178.93	3,206.31	3,210.96	3,458.55	3,534.74
Central banks	46.54	51.34	50.32	70.18	66.42
of which: at amortised cost	15.64	15.29	15.93	20.41	18.83
General governments	2,125.76	2,152.05	2,128.78	2,296.65	2,363.08
of which: at amortised cost	1,032.36	1,038.95	1,050.83	1,084.30	1,106.69
Credit institutions	509.62	524.10	544.87	587.34	593.89
of which: at amortised cost	167.76	173.72	177.77	194.10	200.38
Other financial corporations	316.98	303.27	306.38	320.18	325.92
of which: at amortised cost	174.76	175.16	181.79	185.00	186.48
Non-financial corporations	180.03	175.54	180.61	184.20	185.43
of which: at amortised cost	84.62	85.05	84.03	84.85	84.46
Equity instruments	409.52	408.26	418.97	544.74	557.77
Derivatives	2,073.64	2,361.16	1,899.71	1,851.91	1,825.94
Trading	1,863.44	2,137.06	1,748.31	1,701.71	1,674.87
Derivatives – hedge accounting	210.20	224.09	151.40	150.20	151.07
Investments in subsidiaries, joint-ventures and associates	154.21	158.77	162.00	165.57	161.61
Intangible assets and goodwill	118.54	119.38	121.39	121.36	121.99
Other assets 1)	923.19	941.18	986.30	1,015.13	1,018.04
Total assets	26,338.22	26,779.02	25,944.59	26,614.57	26,607.55
Share of unencumbered assets ²⁾	81.78%	81.86%	82.84%	83.34%	83.66%
Share of encumbered assets ²⁾	18.22%	18.14%	17.16%	16.66%	16.34%

Source: ECB.

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

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

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

T02.03.2 Composition of assets by country/1

(EUR billions; percentages)

Assets (Q2 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Cash, cash balances at central banks, other demand deposits	3,119.36	103.01	С	756.67	7.96	167.02	33.77	322.28	1,023.80	-	178.55
Loans and advances	16,268.11	429.09	С	2,699.83	21.23	302.82	156.67	2,494.62	5,614.74	-	1,505.19
Central banks	239.08	С	С	21.43	С	4.36	С	42.43	65.90	-	19.40
General governments	903.08	24.11	С	151.88	0.58	2.34	С	104.22	419.73	-	48.84
Credit institutions	1,463.88	С	С	499.37	С	57.64	5.73	180.53	493.97	-	67.64
Other financial corporations	1,812.87	17.23	С	490.43	0.42	52.56	24.16	162.27	660.74	-	171.97
Non-financial corporations	5,671.37	133.29	С	907.34	9.24	87.95	86.00	799.10	1,930.49	-	637.73
Households	6,177.83	218.12	С	629.39	10.98	97.96	40.41	1,206.06	2,043.91	-	559.62
Debt securities	3,534.74	97.15	С	610.06	1.89	79.14	64.84	569.37	981.25	-	586.55
Central banks	66.42	С	С	9.01	С	С	С	С	22.31	-	1.14
of which: at amortised cost	18.83	С	С	С	С	С	С	С	10.52	-	С
General governments	2,363.08	64.45	С	300.68	1.61	53.68	51.44	466.17	666.00	-	441.64
of which: at amortised cost	1,106.69	47.27	С	56.73	С	10.21	43.27	288.38	228.49	-	267.66
Credit institutions	593.89	19.36	С	175.11	С	14.47	6.03	34.47	128.82	-	68.73
of which: at amortised cost	200.38	9.84	С	32.31	С	С	5.68	18.66	48.79	-	32.99
Other financial corporations	325.92	6.66	С	87.35	С	5.30	4.25	31.99	101.53	-	57.55
of which: at amortised cost	186.48	4.90	С	45.18	С	2.78	3.98	16.93	49.45	-	42.64
Non-financial corporations	185.43	С	С	37.91	С	С	С	С	62.60	-	17.48
of which: at amortised cost	84.46	4.68	С	8.41	С	С	1.96	18.47	22.65	-	8.32
Equity instruments	557.77	1.67	С	48.34	0.01	3.15	1.40	36.24	371.33	-	36.54
Derivatives	1,825.94	11.55	С	723.57	0.09	63.91	4.67	124.97	710.41	-	76.06
Trading	1,674.87	8.46	С	717.35	С	60.55	4.44	109.37	625.72	-	61.22
Derivatives – hedge accounting	151.07	3.09	С	6.22	С	3.36	0.23	15.60	84.69	-	14.84
Investments in subsidiaries, joint-ventures and associates	161.61	4.59	С	20.98	0.01	1.49	2.70	20.10	73.02	-	23.84
Intangible assets and goodwill	121.99	2.58	С	13.03	0.07	2.67	1.73	29.81	46.32	-	15.33
Other assets 1)	1,018.04	4.74	С	123.69	0.22	30.53	39.40	162.73	497.55	-	132.84
Total assets	26,607.55	654.37	С	4,996.18	31.48	650.73	305.18	3,760.12	9,318.44		2,554.90
Share of unencumbered assets ²⁾	83.66%	88.27%	С	77.44%	95.33%	90.89%	89.37%	85.58%	85.18%	-	79.40%
Share of encumbered assets 2)	16.34%	11.73%	С	22.56%	4.67%	9.11%	10.63%	14.42%	14.82%	-	20.60%

Source: ECB

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.03.2 Composition of assets by country/2

(EUR billions; percentages)

Assets (Q2 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Cash, cash balances at central banks, other demand deposits	С	С	11.76	10.47	С	263.76	95.53	34.28	8.46	-	70.19
Loans and advances	С	37.76	16.30	54.24	С	1,791.50	454.22	128.65	25.54	-	495.94
Central banks	С	С	С	С	С	С	36.72	1.37	0.69	-	С
General governments	С	0.74	1.02	С	С	105.99	15.71	4.10	0.53	-	21.20
Credit institutions	С	7.55	4.27	5.44	С	С	17.88	2.11	0.89	-	С
Other financial corporations	С	С	С	4.60	С	180.40	21.49	2.41	0.46	-	21.92
Non-financial corporations	С	12.54	4.88	12.96	С	588.71	189.13	42.26	11.09	-	203.89
Households	С	16.40	5.95	29.67	С	796.80	173.30	76.39	11.88	-	240.20
Debt securities	С	1.67	4.14	28.17	С	213.51	110.17	70.50	10.56	-	86.82
Central banks	С	С	С	С	С	8.82	1.69	С	С	-	С
of which: at amortised cost	С	С	С	С	С	С	0.02	С	С	-	С
General governments	С	1.44	1.83	10.73	С	135.32	77.38	51.38	7.58	-	21.86
of which: at amortised cost	С	С	1.32	9.67	С	39.27	61.63	35.68	4.81	-	С
Credit institutions	С	С	С	9.66	С	46.66	22.37	3.98	2.25	-	52.76
of which: at amortised cost	С	С	С	8.97	С	С	14.33	2.38	1.70	-	С
Other financial corporations	С	С	С	С	С	17.44	4.60	С	0.38	-	С
of which: at amortised cost	С	С	С	2.83	С	11.82	3.26	0.51	С	-	С
Non-financial corporations	С	С	С	4.53	С	5.27	4.14	11.08	С	-	3.30
of which: at amortised cost	С	С	С	4.42	С	1.66	2.73	9.95	0.28	-	С
Equity instruments	С	0.01	С	2.12	С	С	5.12	2.06	0.26	-	С
Derivatives	С	0.06	0.04	2.31	С	71.61	7.52	1.46	0.07	-	27.32
Trading	С	С	С	0.41	С	60.26	5.35	0.70	С	-	С
Derivatives – hedge accounting	С	С	С	1.90	С	11.36	2.17	0.76	С	-	С
Investments in subsidiaries, joint-ventures and associates	С	С	С	С	С	3.82	5.93	1.18	0.03	-	3.54
Intangible assets and goodwill	С	С	С	0.87	С	2.11	2.90	0.54	0.12	-	С
Other assets 1)	С	0.33	С	С	С	С	10.23	10.25	0.84	-	4.60
Total assets	С	54.82	33.17	98.28	С	2,371.82	691.62	248.90	45.87	-	712.56
Share of unencumbered assets 2)	С	С	С	97.75%	С	89.34%	86.29%	94.66%	96.67%	-	67.76%
Share of encumbered assets 2)	С	С	С	2.25%	С	10.66%	13.71%	5.34%	3.33%	-	32.24%

Source: ECB

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 (Q2 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	3,119.36	168.88	81.69	С	358.10	1,215.18	111.90	37.64	1,096.88	С
Loans and advances	16,268.11	765.48	109.27	С	1,810.80	7,079.83	745.86	114.29	5,335.70	С
Central banks	239.08	0.14	0.09	С	39.46	117.96	С	0.70	80.23	С
General governments	903.08	86.95	С	157.10	43.34	347.03	96.94	2.15	166.16	С
Credit institutions	1,463.88	118.50	41.68	8.66	72.69	561.75	С	13.07	627.67	С
Other financial corporations	1,812.87	77.07	С	4.05	104.20	999.98	27.09	1.95	580.31	С
Non-financial corporations	5,671.37	427.29	20.21	С	730.86	2,272.78	147.73	43.20	1,898.28	С
Households	6,177.83	55.53	26.49	С	820.27	2,780.32	454.84	53.22	1,983.05	С
Debt securities	3,534.74	128.89	94.79	С	580.28	1,323.65	141.48	19.12	1,191.85	С
Central banks	66.42	С	С	С	4.40	35.64	С	С	25.74	С
of which: at amortised cost	18.83	С	С	С	С	17.09	С	С	1.60	С
General governments	2,363.08	С	56.04	29.07	424.92	933.19	107.12	15.17	756.32	С
of which: at amortised cost	1,106.69	6.21	43.50	С	329.41	305.33	95.21	9.76	296.95	С
Credit institutions	593.89	69.65	25.71	С	90.30	141.13	22.06	2.89	228.53	С
of which: at amortised cost	200.38	7.32	10.13	С	58.54	60.34	10.30	2.23	44.99	С
Other financial corporations	325.92	14.92	9.65	7.85	30.34	125.90	6.55	С	130.26	С
of which: at amortised cost	186.48	2.04	7.38	С	24.53	63.61	2.63	0.31	78.33	С
Non-financial corporations	185.43	3.16	С	3.53	30.33	87.79	С	0.59	51.01	С
of which: at amortised cost	84.46	0.32	С	1.41	22.89	35.40	3.62	0.52	17.71	С
Equity instruments	557.77	5.00	7.55	С	21.00	376.07	6.61	0.32	118.57	С
Derivatives	1,825.94	36.46	20.09	12.23	37.02	931.77	С	0.27	774.00	С
Trading	1,674.87	33.22	18.89	С	20.35	850.25	С	0.20	747.31	С
Derivatives – hedge accounting	151.07	3.24	1.20	С	16.67	81.53	9.96	0.07	26.69	С
Investments in subsidiaries, joint-ventures and associates	161.61	6.87	С	С	14.35	49.99	С	0.23	64.16	С
Intangible assets and goodwill	121.99	1.06	2.68	С	13.56	68.20	3.28	0.36	32.48	С
Other assets 1)	1,018.04	17.46	С	-3.55	129.98	526.26	37.11	1.92	300.92	С
Total assets	26,607.55	1,130.10	324.59	С	2,965.08	11,570.95	1,082.00	174.15	8,914.56	С
Share of unencumbered assets ²⁾	83.66%	64.69%	86.08%	71.03%	84.76%	86.12%	78.27%	97.43%	83.39%	С
Share of encumbered assets ²⁾	16.34%	35.31%	13.92%	28.97%	15.24%	13.88%	21.73%	2.57%	16.61%	С

Source: ECB.

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)

			Banks with t	otal assets		
Assets (Q2 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs 3)
Cash, cash balances at central banks, other demand deposits	3,119.36	50.14	354.12	295.63	1,204.29	1,215.18
Loans and advances	16,268.11	120.95	1,737.89	1,232.90	6,096.54	7,079.83
Central banks	239.08	0.81	1.63	7.13	111.55	117.96
General governments	903.08	2.51	171.37	77.99	304.18	347.03
Credit institutions	1,463.88	10.21	126.03	101.56	664.34	561.75
Other financial corporations	1,812.87	3.47	139.35	138.16	531.92	999.98
Non-financial corporations	5,671.37	46.98	597.29	477.68	2,276.63	2,272.78
Households	6,177.83	56.97	702.23	430.38	2,207.93	2,780.32
Debt securities	3,534.74	41.88	495.28	353.86	1,320.07	1,323.65
Central banks	66.42	С	С	С	23.82	35.64
of which: at amortised cost	18.83	С	С	С	1.62	17.09
General governments	2,363.08	25.49	333.94	249.01	821.45	933.19
of which: at amortised cost	1,106.69	19.21	247.43	140.44	394.28	305.33
Credit institutions	593.89	12.66	90.98	57.51	291.61	141.13
of which: at amortised cost	200.38	11.58	47.16	20.66	60.64	60.34
Other financial corporations	325.92	2.56	39.76	24.83	132.88	125.90
of which: at amortised cost	186.48	2.19	27.96	17.52	75.19	63.61
Non-financial corporations	185.43	С	С	С	50.31	87.79
of which: at amortised cost	84.46	0.92	20.50	9.50	18.14	35.40
Equity instruments	557.77	0.44	52.87	18.23	110.15	376.07
Derivatives	1,825.94	0.86	79.63	165.87	647.81	931.77
Trading	1,674.87	0.34	53.44	153.14	617.70	850.25
Derivatives – hedge accounting	151.07	0.52	26.18	12.72	30.11	81.53
Investments in subsidiaries, joint-ventures and associates	161.61	0.26	20.65	10.96	79.75	49.99
Intangible assets and goodwill	121.99	0.93	9.55	6.13	37.18	68.20
Other assets 1)	1,018.04	6.04	108.55	104.51	272.68	526.26
Total assets	26,607.55	221.50	2,858.53	2,188.08	9,768.48	11,570.95
Share of unencumbered assets 2)	83.66%	95.55%	80.55%	82.46%	81.66%	86.12%
Share of encumbered assets 2)	16.34%	4.45%	19.45%	17.54%	18.34%	13.88%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.04.1 Composition of liabilities and equity by reference period (EUR billions)

Liabilities and equity	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Deposits	17,057.14	17,107.83	16,725.04	17,011.53	17,133.91
Central banks	817.51	751.87	606.52	426.07	365.08
General governments	734.90	672.96	611.42	701.05	737.17
Credit institutions	1,792.24	1,845.44	1,681.45	1,880.04	1,847.19
Other financial corporations	2,489.96	2,560.51	2,382.78	2,541.77	2,584.36
Non-financial corporations	3,871.80	3,969.79	4,078.58	4,018.29	4,049.74
Households	7,350.73	7,307.25	7,364.30	7,444.30	7,550.38
Debt securities issued	3,984.35	4,077.85	4,139.90	4,391.14	4,354.63
of which: subordinated	304.23	302.74	304.94	320.96	321.55
Derivatives	2,027.12	2,290.86	1,864.28	1,793.59	1,752.67
of which: trading	1,790.29	2,054.63	1,675.10	1,610.99	1,582.71
Provisions 1)	102.34	99.84	105.03	104.15	103.05
Other liabilities 2)	1,453.48	1,456.45	1,341.25	1,514.47	1,471.16
Equity	1,713.79	1,746.18	1,769.10	1,799.69	1,792.13
Paid-up capital	589.29	583.88	584.98	585.12	581.98
Reserves	1,000.90	997.51	990.21	1,126.07	1,077.12
Minority interests	49.31	50.74	51.83	53.13	51.11
Other comprehensive income	-94.39	-95.18	-90.13	-87.76	-93.15
Other 3)	168.69	209.23	232.21	123.14	175.06
Total liabilities and equity	26,338.22	26,779.02	25,944.59	26,614.57	26,607.55

Source: ECE

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

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

(EUR billions)

Liabilities and equity (Q2 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia 4)	Italy
Deposits	17,133.91	487.34	С	2,908.99	24.87	416.14	242.64	2,718.89	5,616.30	-	1,834.51
Central banks	365.08	4.30	С	80.00	С	2.96	8.32	70.81	120.92	-	45.86
General governments	737.17	24.59	С	141.28	2.96	9.48	6.55	180.31	199.29	-	70.85
Credit institutions	1,847.19	32.33	С	680.50	С	51.92	10.47	206.26	515.01	-	171.03
Other financial corporations	2,584.36	61.14	С	658.35	1.81	84.50	7.73	242.71	1,020.90	-	201.11
Non-financial corporations	4,049.74	94.25	С	535.56	8.94	130.52	55.54	591.63	1,498.75	-	467.58
Households	7,550.38	270.72	С	813.31	9.60	136.76	154.03	1,427.17	2,261.42	-	878.09
Debt securities issued	4,354.63	101.07	С	721.35	2.75	33.89	14.98	495.15	1,690.45	-	339.23
of which: subordinated	321.55	7.16	С	51.43	С	8.79	4.79	67.81	100.47	-	28.38
Derivatives	1,752.67	12.22	С	683.93	0.09	57.93	4.90	108.63	710.09	-	76.58
of which: trading	1,582.71	7.92	С	675.02	0.05	53.82	3.97	95.70	599.96	-	68.29
Provisions 1)	103.05	0.84	С	24.63	0.03	1.09	1.08	19.73	26.84	-	17.68
Other liabilities 2)	1,471.16	8.76	С	360.00	0.47	74.54	9.31	175.40	685.69	-	75.97
Equity	1,792.13	44.14	С	297.30	3.27	67.14	32.27	242.32	589.06	-	210.93
Paid-up capital	581.98	13.61	С	118.13	0.31	16.31	16.32	107.87	148.79	-	86.25
Reserves	1,077.12	27.42	С	152.94	2.65	45.50	13.42	156.92	375.57	-	102.07
Minority interests	51.11	С	С	3.50	С	С	0.10	11.55	21.17	-	1.37
Other comprehensive income	-93.15	С	С	-5.43	С	С	-0.69	-54.18	-6.05	-	-8.61
Other 3)	175.06	3.29	С	28.16	0.30	6.57	3.12	20.16	49.59	-	29.85
Total liabilities and equity	26,607.55	654.37	С	4,996.18	31.48	650.73	305.18	3,760.12	9,318.44	-	2,554.90

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	С	47.29	29.02	78.69	С	1,576.42	502.32	205.56	36.48	-	341.97
Central banks	С	0.00	С	С	С	19.73	С	С	С	-	С
General governments	С	С	1.11	С	С	24.56	С	С	С	-	26.69
Credit institutions	С	3.60	С	9.98	С	70.47	56.82	5.86	0.86	-	С
Other financial corporations	С	С	0.93	14.47	С	219.11	37.25	5.85	0.98	-	23.09
Non-financial corporations	С	12.47	6.38	8.20	С	355.39	110.98	45.99	7.48	-	С
Households	С	26.65	19.27	36.39	С	887.17	264.05	140.99	26.49	-	С
Debt securities issued	С	С	С	8.07	С	558.65	102.26	9.91	2.92	-	270.14
of which: subordinated	С	С	С	С	С	31.21	8.98	2.52	С	-	С
Derivatives	С	0.05	0.03	0.85	С	58.31	8.11	0.62	0.03	-	30.23
of which: trading	С	0.04	0.03	0.47	С	47.66	5.40	0.37	0.02	-	23.98
Provisions 1)	С	С	С	0.33	С	2.72	4.02	2.94	0.16	-	С
Other liabilities 2)	С	0.93	1.43	0.81	С	35.39	11.58	7.41	0.73	-	С
Equity	С	6.26	2.38	9.53	С	140.34	63.33	22.46	5.56	-	47.80
Paid-up capital	С	С	0.95	1.79	С	35.83	11.45	8.56	1.33	-	7.52
Reserves	С	1.44	1.19	5.52	С	83.51	42.77	14.49	3.65	-	44.02
Minority interests	С	С	С	С	С	1.44	8.49	2.48	С	-	С
Other comprehensive income	С	С	С	С	С	-2.34	-7.06	-5.11	С	-	-2.83
Other 3)	С	0.63	0.25	0.87	С	21.90	7.67	2.04	0.57	-	С
Total liabilities and equity	С	54.82	33.17	98.28	С	2,371.82	691.62	248.90	45.87	-	712.56

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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 (Q2 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	17,133.91	709.69	232.60	С	2,299.61	7,198.24	850.00	144.68	5,650.22	С
Central banks	365.08	11.03	С	2.99	57.03	205.20	4.06	С	84.04	С
General governments	737.17	79.01	С	2.45	110.98	257.30	37.94	7.99	233.98	С
Credit institutions	1,847.19	216.19	45.10	С	148.14	621.27	33.38	7.74	762.83	С
Other financial corporations	2,584.36	127.70	109.56	12.47	158.26	1,289.94	60.75	С	819.79	С
Non-financial corporations	4,049.74	116.16	8.79	С	542.39	1,841.70	76.22	36.96	1,420.90	С
Households	7,550.38	159.61	61.40	С	1,282.81	2,982.83	637.65	86.03	2,328.68	С
Debt securities issued	4,354.63	299.26	С	325.63	292.63	1,900.08	111.65	6.25	1,386.07	С
of which: subordinated	321.55	11.32	С	С	34.97	143.24	7.75	0.94	122.94	С
Derivatives	1,752.67	39.66	С	16.52	30.43	905.09	8.92	0.21	731.55	С
of which: trading	1,582.71	34.72	20.00	С	18.39	800.00	3.71	0.15	703.84	С
Provisions 1)	103.05	7.36	1.45	С	17.17	37.85	4.56	0.34	34.20	С
Other liabilities 2)	1,471.16	7.14	8.69	С	74.83	869.26	26.30	2.72	468.17	С
Equity	1,792.13	66.99	28.51	С	250.42	660.44	80.57	19.94	644.36	С
Paid-up capital	581.98	32.32	4.78	С	77.06	203.80	22.93	7.22	210.67	С
Reserves	1,077.12	33.16	20.54	С	152.03	407.85	51.24	10.72	386.81	С
Minority interests	51.11	0.22	С	С	12.07	30.39	0.88	0.08	7.12	С
Other comprehensive income	-93.15	-2.42	-0.29	С	-14.96	-44.63	-2.19	-0.04	-29.87	С
Other 3)	175.06	3.71	С	1.28	24.22	63.03	7.70	1.96	69.63	С
Total liabilities and equity	26,607.55	1,130.10	324.59	С	2,965.08	11,570.95	1,082.00	174.15	8,914.56	С

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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)

			Banks with to	otal assets		
Liabilities and equity (Q2 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ⁴⁾
Deposits	17,133.91	182.68	1,900.10	1,388.04	6,464.85	7,198.24
Central banks	365.08	С	С	С	100.36	205.20
General governments	737.17	С	С	С	312.46	257.30
Credit institutions	1,847.19	7.65	192.38	125.78	900.12	621.27
Other financial corporations	2,584.36	11.64	288.87	208.95	784.97	1,289.94
Non-financial corporations	4,049.74	41.18	297.69	340.14	1,529.03	1,841.70
Households	7,550.38	114.12	1,004.99	610.52	2,837.91	2,982.83
Debt securities issued	4,354.63	9.62	520.01	300.59	1,624.32	1,900.08
of which: subordinated	321.55	2.10	20.62	22.92	132.67	143.24
Derivatives	1,752.67	0.37	76.96	159.63	610.62	905.09
of which: trading	1,582.71	0.28	55.90	144.46	582.07	800.00
Provisions 1)	103.05	0.78	13.91	9.88	40.63	37.85
Other liabilities 2)	1,471.16	4.44	84.52	156.14	356.80	869.26
Equity	1,792.13	23.60	263.03	173.80	671.26	660.44
Paid-up capital	581.98	6.76	95.71	59.65	216.06	203.80
Reserves	1,077.12	14.52	146.94	102.50	405.32	407.85
Minority interests	51.11	0.10	4.43	1.01	15.19	30.39
Other comprehensive income	-93.15	-0.18	-3.97	-4.78	-39.58	-44.63
Other 3)	175.06	2.41	19.92	15.42	74.28	63.03
Total liabilities and equity	26,607.55	221.50	2,858.53	2,188.08	9,768.48	11,570.95

Source: ECB

C: the value is suppressed for confidentiality reasons.

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

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

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

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

T02.05.1 Total exposure to general governments by country of the counterparty by reference period (EUR millions)

Exposure to General governments ⁵⁾	Q4 2023	Q2 2024
SSM		
Belgium	132,237.15	145,531.43
Bulgaria	7,025.23	7,705.03
Germany	227,738.42	243,237.64
Estonia	1,600.05	1,606.40
Ireland	19,164.68	16,967.57
Greece	37,520.60	34,974.53
Spain	359,523.87	361,616.07
France	596,836.48	614,491.65
Croatia	12,280.55	11,870.70
Italy	410,406.59	405,749.89
Cyprus	3,699.38	3,992.76
Latvia	2,699.40	2,705.82
Lithuania	4,448.79	4,597.77
Luxembourg	20,113.89	21,390.83
Malta	2,821.28	2,991.08
Netherlands	113,028.45	115,241.28
Austria	50,835.08	56,379.28
Portugal	43,657.60	47,514.35
Slovenia	5,913.41	6,385.10
Slovakia	17,589.09	21,437.28
Finland	34,729.94	37,268.30
Non-SSM EEA 1)	166,092.99	171,019.15
Non-EEA Europe 2)	43,483.04	45,082.70
RoW 3)	455,437.81	479,135.94
Total non-domestic unallocated exposure 4)	58,738.36	68,970.86
Total exposure	2,827,622.13	2,927,863.38

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

T02.05.2 Total exposure to general governments by country of the counterparty by country/1 (EUR millions)

Exposure to General governments (Q2 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁵⁾	Italy
SSM											
Belgium	145,531.43	47,311.34	С	6,434.86	С	626.69	316.79	6,500.09	34,034.84	_	7,250.95
Bulgaria	7,705.03	С	С	С	С	С	С	С	С	-	С
Germany	243,237.64	1,006.20	С	157,235.87	С	711.56	2,589.17	721.35	29,049.46	_	24,494.33
Estonia	1,606.40	С	С	С	680.83	С	С	С	С	-	С
Ireland	16,967.57	1,015.38	С	835.25	С	8,182.71	С	92.87	1,718.98	-	2,307.88
Greece	34,974.53	С	С	109.87	С	С	34,744.85	С	14.48	-	50.16
Spain	361,616.07	2,931.44	С	8,270.81	С	1,437.42	3,570.16	256,426.89	21,262.40	-	50,298.88
France	614,491.65	4,349.57	С	11,958.00	С	1,793.97	635.68	4,757.09	542,028.08	-	26,793.58
Croatia	11,870.70	85.68	С	С	С	С	С	С	С	-	5,627.61
Italy	405,749.89	С	С	20,283.15	С	2,818.80	8,075.69	46,792.32	44,152.21	-	277,116.58
Cyprus	3,992.76	С	С	0.51	С	С	1,273.57	С	С	-	С
Latvia	2,705.82	316.65	С	254.54	С	С	38.53	С	С	-	102.17
Lithuania	4,597.77	505.13	С	6.27	693.08	С	С	С	С	-	С
Luxembourg	21,390.83	С	С	493.30	С	88.67	С	1,381.06	8,524.69	-	835.92
Malta	2,991.08	С	С	С	С	С	С	С	С	-	С
Netherlands	115,241.28	390.85	С	1,127.39	С	С	С	С	5,738.75	-	1,234.62
Austria	56,379.28	1,440.88	С	9,133.79	С	66.83	С	С	4,526.80	-	10,086.14
Portugal	47,514.35	С	С	1,196.90	С	С	567.04	11,992.16	6,185.55	-	3,624.54
Slovenia	6,385.10	875.38	С	268.46	С	С	С	С	С	-	1,053.91
Slovakia	21,437.28	С	С	546.86	С	С	С	С	2,402.80	-	2,862.18
Finland	37,268.30	С	С	1,711.11	С	337.19	С	219.93	2,968.33	-	664.77
Non-SSM EEA 1)	171,019.15	С	С	12,054.04	С	С	663.90	С	17,677.27	-	18,876.53
Non-EEA Europe 2)	45,082.70	С	С	5,371.89	С	3,185.81	546.18	6,802.33	16,374.73	-	6,024.65
RoW 3)	479,135.94	5,786.56	С	47,660.73	С	7,190.19	С	142,558.26	164,352.77	-	51,049.45
Total non-domestic unallocated exposure 4)	68,970.86	2,498.53	С	11,403.51	С	1,891.26	С	912.72	21,358.66	-	19,853.56
Total exposure	2,927,863.38	98,181.43	С	296,699.92	2,227.50	37,775.97	56,198.73	492,913.10	923,859.29	-	512,773.55

Source: ECE

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

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

²⁾ European countries not in the EEA.

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

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

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

T02.05.2 Total exposure to general governments by country of the counterparty by country/2 (EUR millions)

Exposure to General governments (Q2 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁵⁾	Finland
SSM											
Belgium	С	С	С	1,754.48	С	32,427.80	1,626.19	4,513.16	С	-	С
Bulgaria	С	С	С	С	С	С	270.02	С	С	-	С
Germany	С	С	С	735.86	С	14,870.42	3,300.37	2,345.62	433.53	-	С
Estonia	С	С	С	С	С	С	66.59	С	18.45	-	С
Ireland	С	С	С	С	С	452.95	247.60	1,844.02	123.29	-	С
Greece	С	С	С	С	С	С	С	С	С	-	С
Spain	С	С	С	1,133.99	С	7,160.50	498.68	7,744.28	275.49	-	С
France	С	С	С	1,731.40	С	10,865.42	2,471.30	5,830.99	376.24	-	С
Croatia	С	С	С	С	С	С	5,601.58	С	С	-	С
Italy	С	С	С	С	С	2,154.69	558.40	1,437.57	94.59	-	С
Cyprus	С	С	С	С	С	С	С	С	С	-	С
Latvia	С	783.56	С	34.60	С	С	231.20	С	54.72	-	С
Lithuania	С	649.46	2,001.38	С	С	С	250.34	С	44.85	-	С
Luxembourg	С	С	С	С	С	6,131.43	С	С	С	-	С
Malta	С	С	С	С	С	С	С	С	С	-	С
Netherlands	С	С	С	С	С	104,480.09	280.39	1,408.90	173.08	-	С
Austria	С	С	С	139.55	С	6,292.62	22,808.13	603.57	372.09	-	С
Portugal	С	С	С	106.00	С	С	218.59	23,306.11	97.19	-	С
Slovenia	С	С	С	С	С	С	1,151.16	С	2,136.03	-	С
Slovakia	С	С	С	229.08	С	С	9,664.75	С	351.27	-	С
Finland	С	С	С	С	С	3,958.77	219.40	С	178.75	-	26,441.39
Non-SSM EEA 1)	С	С	С	С	С	С	46,037.79	С	502.04	-	С
Non-EEA Europe ²⁾	С	С	С	С	С	699.05	3,323.05	С	С	-	С
RoW 3)	С	С	С	1,589.16	С	40,843.33	3,098.88	6,118.76	С	-	С
Total non-domestic unallocated exposure 4)	С	С	С	1,988.20	С	4,687.91	С	С	С	-	1,076.24
Total exposure	С	2,153.68	2,653.40	13,096.60	С	248,855.51	104,631.87	62,606.50	8,599.31	-	53,409.09

Source: ECB

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

C: the value is suppressed for confidentiality reasons.

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

²⁾ European countries not in the EEA.

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

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

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

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

Exposure to General governments (Q2 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	145,531.43	1,834.91	1,820.24	991.48	С	58,570.46	4,389.96	733.07	67,027.56	С
Bulgaria	7,705.03	С	С	С	666.16	С	С	1,215.90	5,638.80	С
Germany	243,237.64	92,682.31	5,570.64	С	26,986.88	41,167.07	6,186.05	486.29	69,471.82	С
Estonia	1,606.40	С	С	С	144.16	С	С	1,272.82	166.48	С
Ireland	16,967.57	286.63	1,358.82	С	10,461.81	1,936.31	483.19	123.29	2,317.51	С
Greece	34,974.53	С	С	С	34,823.75	С	С	С	115.81	С
Spain	361,616.07	1,206.62	6,015.00	556.28	61,471.27	47,586.33	69,273.43	445.93	С	С
France	614,491.65	3,169.95	3,607.77	69,078.53	21,687.76	358,936.63	С	428.23	47,199.49	С
Croatia	11,870.70	С	С	С	5,379.40	39.53	С	542.03	5,706.71	С
Italy	405,749.89	2,713.98	23,194.28	С	152,003.11	58,343.96	21,993.05	191.65	143,695.77	С
Cyprus	3,992.76	С	С	С	3,961.30	С	С	С	0.53	С
Latvia	2,705.82	95.81	75.65	С	386.41	129.19	С	1,529.96	459.39	С
Lithuania	4,597.77	С	С	С	487.93	60.93	С	3,351.88	480.29	С
Luxembourg	21,390.83	165.75	49.92	С	3,828.23	8,978.26	360.38	С	3,039.58	С
Malta	2,991.08	С	С	С	С	С	С	С	С	С
Netherlands	115,241.28	219.90	402.20	С	2,087.65	9,021.04	2,784.01	183.05	8,101.72	С
Austria	56,379.28	7,097.20	1,039.82	С	23,474.26	6,691.62	659.28	464.00	15,785.36	С
Portugal	47,514.35	526.11	С	С	27,109.51	11,191.37	2,048.14	107.84	6,159.90	С
Slovenia	6,385.10	212.69	С	С	1,326.74	С	98.88	2,234.81	1,968.96	С
Slovakia	21,437.28	419.62	С	С	9,962.48	2,588.87	187.75	548.37	7,474.30	С
Finland	37,268.30	440.31	276.15	С	829.11	4,316.34	С	286.04	12,189.30	С
Non-SSM EEA 1)	171,019.15	729.23	С	267.94	53,739.89	44,501.31	С	1,227.47	70,117.67	С
Non-EEA Europe 2)	45,082.70	526.61	170.96	С	5,936.28	20,045.47	394.40	2,345.77	14,964.80	С
RoW 3)	479,135.94	8,367.65	2,416.86	С	21,620.33	292,362.81	1,977.25	391.35	150,557.86	С
Total non-domestic unallocated exposure 4)	68,970.86	4,953.01	7,229.56	С	11,375.92	20,649.23	1,491.10	С	22,355.97	С
Total exposure	2,927,863.38	126,073.86	54,092.07	С	491,820.55	987,825.79	223,407.25	18,411.43	830,671.97	С

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

C: the value is suppressed for confidentiality reasons.

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

²⁾ European countries not in the EEA.

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

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

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

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

			Banks with t	otal assets			
Exposure to General governments (Q2 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ⁵⁾	
SSM							
Belgium	145,531.43	С	10,877.32	С	41,130.18	58,570.46	
Bulgaria	7,705.03	1,223.46	С	С	5,680.52	С	
Germany	243,237.64	1,311.13	33,131.72	23,617.69	144,010.04	41,167.07	
Estonia	1,606.40	843.88	С	78.43	145.98	С	
Ireland	16,967.57	211.19	3,262.25	9,253.49	2,304.32	1,936.31	
Greece	34,974.53	С	34,769.04	13.75	103.72	С	
Spain	361,616.07	1,174.96	86,240.07	23,124.68	203,490.02	47,586.33	
France	614,491.65	1,039.49	87,128.77	12,208.39	155,178.38	358,936.63	
Croatia	11,870.70	621.60	135.45	17.27	11,056.84	39.53	
Italy	405,749.89	791.94	107,554.14	99,905.18	139,154.66	58,343.96	
Cyprus	3,992.76	2,702.09	1,289.83	0.42	С	С	
Latvia	2,705.82	1,395.13	490.20	114.20	577.10	129.19	
Lithuania	4,597.77	3,442.95	422.31	76.41	595.17	60.93	
Luxembourg	21,390.83	С	3,455.05	С	3,115.99	8,978.26	
Malta	2,991.08	С	С	С	980.45	С	
Netherlands	115,241.28	284.51	С	С	10,166.79	9,021.04	
Austria	56,379.28	807.10	11,711.05	2,439.15	34,730.36	6,691.62	
Portugal	47,514.35	С	17,796.98	С	8,364.13	11,191.37	
Slovenia	6,385.10	2,298.69	450.61	175.96	С	С	
Slovakia	21,437.28	637.30	993.98	218.23	16,998.89	2,588.87	
Finland	37,268.30	С	С	4,945.10	8,315.68	4,316.34	
Non-SSM EEA 1)	171,019.15	С	9,006.65	С	106,547.28	44,501.31	
Non-EEA Europe 2)	45,082.70	2,381.17	4,235.61	4,458.25	13,962.20	20,045.47	
RoW 3)	479,135.94	1,213.33	12,503.44	20,171.59	152,884.77	292,362.81	
Total non-domestic unallocated exposure 4)	68,970.86	1,425.01	15,160.07	5,212.17	26,524.38	20,649.23	
Total exposure	2,927,863.38	29,472.27	519,907.75	301,709.97	1,088,947.60	987,825.79	

Source: ECE

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

C: the value is suppressed for confidentiality reasons.

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

²⁾ European countries not in the EEA.

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

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

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

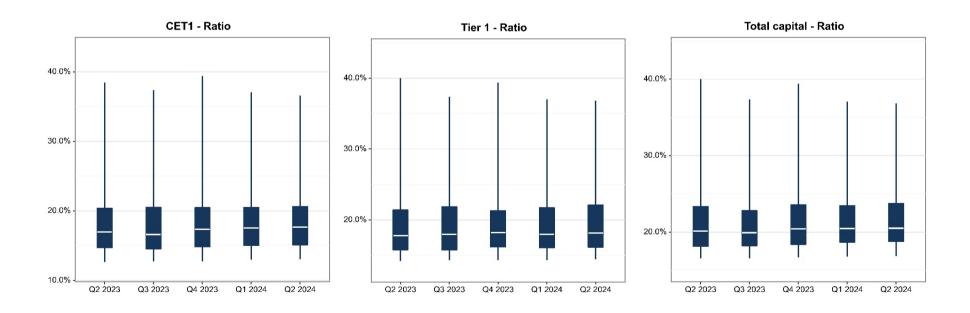
T03.01.1 Total capital ratio and its components by reference period (EUR billions; percentages)

Indicator	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
CET1 amount 1) 2)	1,364.93	1,363.25	1,392.41	1,405.45	1,416.96
Tier 1 amount ²⁾	1,486.42	1,486.66	1,512.73	1,528.64	1,542.68
Total capital amount 2)	1,718.10	1,718.68	1,741.30	1,768.57	1,783.79
Total risk exposure amount	8,689.23	8,732.18	8,769.87	8,927.34	8,961.61
CET1 ratio 1) 2)	15.71%	15.61%	15.88%	15.74%	15.81%
Tier 1 ratio ²⁾	17.11%	17.03%	17.25%	17.12%	17.21%
Total capital ratio 2)	19.77%	19.68%	19.86%	19.81%	19.90%

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	Total risk exposure	Total cap	ital ²⁾		2)		
(Q2 2024)	amount			Tier 1	-/	CET1 ²	() 3)
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	212.67	46.28	21.76%	39.71	18.67%	37.22	17.50%
Bulgaria	С	С	С	С	С	С	С
Germany	1,412.81	305.60	21.63%	255.81	18.11%	235.23	16.65%
Estonia	13.49	2.90	21.54%	2.83	21.02%	2.80	20.76%
Ireland	271.89	63.23	23.26%	56.41	20.75%	53.39	19.64%
Greece	150.28	28.66	19.07%	24.38	16.22%	23.38	15.56%
Spain	1,499.46	252.94	16.87%	214.46	14.30%	191.52	12.77%
France	2,907.08	567.42	19.52%	496.67	17.08%	461.73	15.88%
Croatia 1)	-	-	-	-	-	-	-
Italy	945.16	194.72	20.60%	168.72	17.85%	153.44	16.23%
Cyprus	С	С	С	С	С	С	С
Latvia	23.61	5.84	24.72%	5.52	23.39%	5.52	23.39%
Lithuania	10.41	2.13	20.44%	2.06	19.80%	2.06	19.80%
Luxembourg	36.13	7.94	21.96%	7.61	21.08%	7.32	20.26%
Malta	С	С	С	С	С	С	С
Netherlands	781.15	156.92	20.09%	136.60	17.49%	120.54	15.43%
Austria	319.70	64.68	20.23%	56.82	17.77%	52.04	16.28%
Portugal	105.64	21.32	20.18%	19.34	18.31%	18.76	17.76%
Slovenia	27.04	5.29	19.56%	4.61	17.05%	4.52	16.72%
Slovakia 1)	-	-	-	-	-	-	-
Finland	212.48	49.94	23.50%	44.09	20.75%	40.80	19.20%
Total	8,961.61	1,783.79	19.90%	1,542.68	17.21%	1,416.96	15.81%

Source: ECB

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	Total risk exposure	•		Tier 1	2)		
(Q2 2024)	amount			i lei i		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	352.24	70.03	19.88%	58.17	16.52%	56.40	16.01%
Custodian and asset managers	82.16	24.21	29.47%	23.41	28.49%	21.59	26.27%
Development/promotional lenders	С	С	31.73%	С	31.73%	С	31.14%
Diversified lenders	1,192.27	243.41	20.42%	213.20	17.88%	199.36	16.72%
G-SIBs 1)	3,519.47	648.06	18.41%	556.98	15.83%	498.99	14.18%
Retail and consumer credit lenders	390.83	78.03	19.96%	70.69	18.09%	67.13	17.18%
Small market lenders	85.26	18.53	21.73%	17.17	20.14%	17.04	19.99%
Universal and investment banks	3,229.60	666.92	20.65%	568.47	17.60%	522.48	16.18%
Not classified	С	С	С	С	С	С	С
Total	8,961.61	1,783.79	19.90%	1,542.68	17.21%	1,416.96	15.81%

Source: ECB.

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 (Q2 2024)	Total risk exposure	Total cap	ital ²⁾	Tier 1 ²⁾			
	amount			I ICI I		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
Less than €30 billion	97.72	22.01	22.52%	20.12	20.59%	19.48	19.94%
Between €30 billion and €100 billion	1,113.92	243.66	21.87%	222.52	19.98%	215.16	19.32%
Between €100 billion and €200 billion	796.04	172.96	21.73%	153.46	19.28%	145.87	18.32%
More than €200 billion	3,434.46	697.10	20.30%	589.61	17.17%	537.46	15.65%
G-SIBs 1)	3,519.47	648.06	18.41%	556.98	15.83%	498.99	14.18%
Total	8,961.61	1,783.79	19.90%	1,542.68	17.21%	1,416.96	15.81%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

³⁾ CET1 stands for Common Equity Tier 1.

T03.02.1 CET1 ratio band by reference period

(number of institutions)

Indicator	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
CET1 ratio ¹⁾ ≤ 10%	-	-	-	-	-
10% < CET1 ratio ≤ 20%	81	79	76	78	77
CET1 ratio > 20%	29	30	31	32	33
Total	110	109	107	110	110

Source: ECB.

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

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

T03.02.2 CET1 ratio band by country

(number of institutions)

Country (Q2 2024)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	2	3
Bulgaria	-	-	1
Germany	-	17	7
Estonia	-	1	2
Ireland	-	3	2
Greece	-	4	-
Spain	-	10	-
France	-	9	2
Croatia 1)	-	-	-
Italy	-	8	4
Cyprus	-	1	1
Latvia	-	2	1
Lithuania	-	2	1
Luxembourg	-	2	1
Malta	-	1	1
Netherlands	-	4	3
Austria	-	5	1
Portugal	-	2	1
Slovenia	-	3	-
Slovakia 1)	-	-	-
Finland		1	2
Total		77	33

Source: ECB.

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 ratio band by classification (size)

(number of institutions)

Category (Q2 2024)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
Less than €30 billion	-	11	8
Between €30 billion and €100 billion	-	29	18
Between €100 billion and €200 billion	-	10	6
More than €200 billion	-	20	1
G-SIBs 1)	-	7	-
Total		77	33

Source: ECB.

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

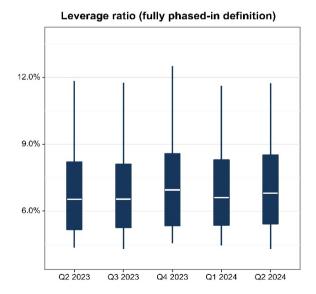
(EUR billions; percentages)

Leverage ratio and its components	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Exposure values	26,375.06	26,515.77	26,115.34	26,867.61	26,917.87
Other on-balance sheet items	22,121.83	22,173.41	21,991.64	22,334.36	22,343.48
Derivatives	911.21	913.53	927.11	966.58	985.91
Securities financing transactions	1,909.19	1,980.31	1,799.29	2,064.28	2,083.69
Regular-way purchases and sales awaiting settlement	37.86	47.08	15.01	71.43	81.58
Cash pooling arrangements	37.13	21.22	21.42	22.46	21.59
Off-balance sheet items	1,994.87	2,022.39	2,018.66	2,077.78	2,079.25
Deductions of exposures promoting public policy objectives	-637.03	-642.18	-657.78	-669.30	-677.62
Fully phased-in definition					
Tier 1 capital	1,474.63	1,474.86	1,504.59	1,523.34	1,538.46
Total exposure	26,196.82	26,332.75	25,931.88	26,683.94	26,732.96
Exposure values	26,375.06	26,515.77	26,115.34	26,867.61	26,917.87
Asset amount deducted from Tier 1 capital	-178.24	-183.02	-183.47	-183.66	-184.91
Leverage ratio (fully phased-in definition)	5.63%	5.60%	5.80%	5.71%	5.75%
Transitional definition					
Tier 1 capital	1,486.42	1,486.66	1,512.73	1,528.64	1,542.68
Total exposure	26,202.69	26,338.76	25,937.65	26,686.79	26,735.68
Exposure values	26,375.06	26,515.77	26,115.34	26,867.61	26,917.87
Asset amount deducted or added from Tier 1 capital	-172.36	-177.00	-177.69	-180.82	-182.19
Leverage ratio (transitional definition)	5.67%	5.64%	5.83%	5.73%	5.77%

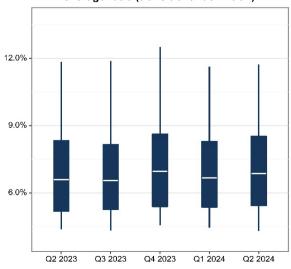
Source: ECB.

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 (transitional definition)



T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q2 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹⁾	Italy
Exposure values	26,917.87	699.04	С	4,641.23	32.96	688.33	314.53	3,955.24	9,334.30	-	2,774.83
Other on-balance sheet items	22,343.48	610.37	С	3,559.19	31.35	488.49	297.87	3,386.75	7,655.61	-	2,354.28
Derivatives	985.91	5.13	С	323.98	0.15	27.58	2.37	82.13	393.24	-	52.42
Securities financing transactions	2,083.69	37.15	С	448.19	С	63.67	3.60	206.94	911.45	-	125.67
Regular-way purchases and sales awaiting settlement	81.58	0.28	С	-4.85	С	С	С	С	С	-	3.25
Cash pooling arrangements	21.59	С	С	5.30	С	С	С	С	С	-	С
Off-balance sheet items	2,079.25	42.71	С	377.84	1.44	82.47	10.58	245.67	770.94	-	237.00
Deductions of exposures promoting public policy objectives	-677.62	С	С	-68.42	С	С	С	С	-422.35	-	С
Fully phased-in definition											
Tier 1 capital	1,538.46	39.68	С	255.63	2.83	56.40	24.38	214.29	494.78	-	167.00
Total exposure	26,732.96	696.10	С	4,616.40	32.87	681.93	308.66	3,919.56	9,267.98	-	2,751.04
Exposure values	26,917.87	699.04	С	4,641.23	32.96	688.33	314.53	3,955.24	9,334.30	-	2,774.83
Asset amount deducted from Tier 1 capital	-184.91	-2.94	С	-24.83	-0.09	-6.41	-5.87	-35.68	-66.33	-	-23.79
Leverage ratio (fully phased-in definition)	5.75%	5.70%	С	5.54%	8.63%	8.27%	7.90%	5.47%	5.34%		6.07%
Transitional definition											
Tier 1 capital	1,542.68	39.71	С	255.81	2.83	56.41	24.38	214.46	496.67	-	168.72
Total exposure	26,735.68	696.14	С	4,616.54	32.87	681.93	308.66	3,919.73	9,268.58	-	2,752.73
Exposure values	26,917.87	699.04	С	4,641.23	32.96	688.33	314.53	3,955.24	9,334.30	-	2,774.83
Asset amount deducted or added from Tier 1 capital	-182.19	-2.90	С	-24.69	-0.09	-6.40	-5.87	-35.51	-65.72	-	-22.10
Leverage ratio (transitional definition)	5.77%	5.70%	С	5.54%	8.63%	8.27%	7.90%	5.47%	5.36%	-	6.13%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q2 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁾	Finland
Exposure values	С	57.37	34.16	103.17	С	2,414.96	754.09	264.48	48.19	-	719.72
Other on-balance sheet items	С	54.58	31.10	90.99	С	2,124.40	644.36	247.59	45.33	-	643.67
Derivatives	С	С	0.11	0.95	С	66.44	5.47	2.01	0.11	-	23.30
Securities financing transactions	С	С	С	5.25	С	182.82	60.22	1.02	С	-	С
Regular-way purchases and sales awaiting settlement	С	С	С	С	С	С	С	С	С	-	С
Cash pooling arrangements	С	С	С	С	С	С	С	С	С	-	С
Off-balance sheet items	С	2.37	1.72	5.98	С	188.66	44.02	13.86	2.27	-	49.25
Deductions of exposures promoting public policy objectives	С	С	С	С	С	-150.55	С	С	С	-	С
Fully phased-in definition											
Tier 1 capital	С	5.52	2.05	7.61	С	136.61	56.68	19.30	4.61	-	44.09
Total exposure	С	57.26	34.10	102.11	С	2,406.10	751.02	263.28	47.99	-	715.55
Exposure values	С	57.37	34.16	103.17	С	2,414.96	754.09	264.48	48.19	-	719.72
Asset amount deducted from Tier 1 capital	С	-0.11	-0.06	-1.07	С	-8.86	-3.08	-1.20	-0.20	-	-4.17
Leverage ratio (fully phased-in definition)	С	9.64%	6.02%	7.46%	С	5.68%	7.55%	7.33%	9.61%		6.16%
Transitional definition											
Tier 1 capital	С	5.52	2.06	7.61	С	136.60	56.82	19.34	4.61	-	44.09
Total exposure	С	57.26	34.11	102.11	С	2,406.11	751.03	263.30	47.99	-	715.55
Exposure values	С	57.37	34.16	103.17	С	2,414.96	754.09	264.48	48.19	-	719.72
Asset amount deducted or added from Tier 1 capital	С	-0.11	-0.06	-1.07	С	-8.85	-3.06	-1.18	-0.20	-	-4.17
Leverage ratio (transitional definition)	С	9.64%	6.04%	7.46%	С	5.68%	7.57%	7.35%	9.61%	-	6.16%

Source: ECB.

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 (Q2 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	26,917.87	1,095.73	323.95	С	3,102.67	11,809.18	1,045.90	183.13	9,130.06	С
Other on-balance sheet items	22,343.48	993.69	260.08	407.17	2,825.43	9,358.11	1,040.74	172.92	С	С
Derivatives	985.91	21.78	13.71	0.78	С	525.24	4.32	0.77	398.97	С
Securities financing transactions	2,083.69	47.41	38.44	С	99.56	1,166.92	20.00	С	709.23	С
Regular-way purchases and sales awaiting settlement	81.58	0.08	С	С	0.41	С	С	0.12	34.06	С
Cash pooling arrangements	21.59	С	С	С	0.17	С	С	С	13.34	С
Off-balance sheet items	2,079.25	С	6.67	35.46	156.81	961.41	41.93	8.68	766.89	С
Deductions of exposures promoting public policy objectives	-677.62	-68.53	С	-231.10	С	-251.85	С	С	С	С
Fully phased-in definition										
Tier 1 capital	1,538.46	58.03	23.41	С	212.87	554.97	70.64	17.13	566.81	С
Total exposure	26,732.96	1,092.51	320.94	С	3,077.28	11,713.83	1,038.70	182.56	9,084.96	С
Exposure values	26,917.87	1,095.73	323.95	С	3,102.67	11,809.18	1,045.90	183.13	9,130.06	С
Asset amount deducted from Tier 1 capital	-184.91	-3.23	-3.01	С	-25.40	-95.35	-7.19	-0.57	-45.11	С
Leverage ratio (fully phased-in definition)	5.75%	5.31%	7.29%	16.37%	6.92%	4.74%	6.80%	9.38%	6.24%	С
Transitional definition										
Tier 1 capital	1,542.68	58.17	23.41	С	213.20	556.98	70.69	17.17	568.47	С
Total exposure	26,735.68	1,092.64	320.94	С	3,077.42	11,714.56	1,038.75	182.60	9,086.58	С
Exposure values	26,917.87	1,095.73	323.95	С	3,102.67	11,809.18	1,045.90	183.13	9,130.06	С
Asset amount deducted or added from Tier 1 capital	-182.19	-3.09	-3.01	С	-25.25	-94.62	-7.14	-0.53	-43.49	С
Leverage ratio (transitional definition)	5.77%	5.32%	7.29%	16.37%	6.93%	4.75%	6.81%	9.40%	6.26%	С

Source: ECB.

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)

			Banks with to	otal assets		
Leverage ratio and its components (Q2 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ¹⁾
Exposure values	26,917.87	230.66	2,802.37	2,165.44	9,910.22	11,809.18
Other on-balance sheet items	22,343.48	216.47	2,627.63	1,843.44	8,297.83	9,358.11
Derivatives	985.91	0.76	45.41	88.29	326.21	525.24
Securities financing transactions	2,083.69	3.11	104.97	139.92	668.76	1,166.92
Regular-way purchases and sales awaiting settlement	81.58	С	С	35.46	-6.91	С
Cash pooling arrangements	21.59	С	С	С	13.29	С
Off-balance sheet items	2,079.25	10.22	155.80	155.55	796.27	961.41
Deductions of exposures promoting public policy objectives	-677.62	С	-143.08	С	-185.21	-251.85
Fully phased-in definition						
Tier 1 capital	1,538.46	20.08	221.02	153.40	588.99	554.97
Total exposure	26,732.96	229.50	2,777.51	2,151.90	9,860.23	11,713.83
Exposure values	26,917.87	230.66	2,802.37	2,165.44	9,910.22	11,809.18
Asset amount deducted from Tier 1 capital	-184.91	-1.16	-24.86	-13.54	-50.00	-95.35
Leverage ratio (fully phased-in definition)	5.75%	8.75%	7.96%	7.13%	5.97%	4.74%
Transitional definition						
Tier 1 capital	1,542.68	20.12	222.52	153.46	589.61	556.98
Total exposure	26,735.68	229.54	2,778.94	2,151.96	9,860.68	11,714.56
Exposure values	26,917.87	230.66	2,802.37	2,165.44	9,910.22	11,809.18
Asset amount deducted or added from Tier 1 capital	-182.19	-1.12	-23.43	-13.48	-49.54	-94.62
Leverage ratio (transitional definition)	5.77%	8.76%	8.01%	7.13%	5.98%	4.75%

Source: ECB

C: the value is suppressed for confidentiality reasons.

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

T03.04.1 Leverage ratio band by reference period

(number of institutions)

Indicator	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
LR ¹) ≤ 3%	-	-	-	-	-
3% < LR ≤ 6%	46	45	40	39	39
LR > 6%	64	64	67	71	71
Total	110	109	107	110	110

Source: ECB.

T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q2 2024)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	3	2
Bulgaria	-	-	1
Germany	-	9	15
Estonia	-	-	3
Ireland	-	1	4
Greece	-	-	4
Spain	-	6	4
France	-	5	6
Croatia 1)	-	-	-
Italy	-	7	5
Cyprus	-	-	2
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	-	39	71

Source: ECB.

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 (Q2 2024)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
Less than €30 billion	-	2	17
Between €30 billion and €100 billion	-	14	33
Between €100 billion and €200 billion	-	4	12
More than €200 billion	-	12	9
G-SIBs 1)	-	7	-
Total	-	39	71

Source: ECB.

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

Risk exposures	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Credit risk-weighted exposure amounts	7,332.67	7,379.55	7,358.64	7,505.26	7,547.11
Standardised approach (SA)	2,948.20	2,938.67	2,956.82	2,998.14	3,015.04
of which: exposures to institutions	127.83	131.39	129.54	135.56	135.09
of which: exposures to corporates	1,072.41	1,081.34	1,101.39	1,107.62	1,128.31
of which: exposures to retail	531.84	519.76	518.57	524.90	528.05
of which: exposures secured by mortgages on immovable property	324.62	315.99	315.54	316.43	317.40
Internal ratings based approach (IRB)	4,253.74	4,302.66	4,252.25	4,357.65	4,383.59
of which: exposures to institutions	189.90	191.52	186.19	198.20	198.98
of which: exposures to corporates	2,483.73	2,497.12	2,453.17	2,522.41	2,554.52
of which: exposures to retail	396.24	408.41	414.40	415.61	420.86
of which: exposures to retail secured by real estate	588.16	584.99	582.62	589.98	594.56
Risk exposure for contributions to the default fund of a CCP 1)	7.90	14.20	14.45	14.35	14.62
Securitisation positions	122.83	124.02	135.13	135.12	133.86
Settlement/delivery risk exposure amount	1.12	0.96	0.91	0.84	0.95
Market risk exposure amount	335.74	330.85	329.52	349.46	343.98
Market risk exposure under SA 2)	144.43	142.29	150.03	153.61	152.96
Market risk exposure under IM approach 3)	191.31	188.56	179.49	195.85	191.02
Operational risk exposure amount	845.01	844.38	891.56	906.94	910.46
Operational risk exposure under BIA 4)	62.30	62.04	68.43	70.30	71.54
Operational risk exposure under TSA/ASA 5)	407.98	422.94	459.59	467.60	467.73
Operational risk exposure under AMA 6)	374.73	359.41	363.54	369.05	371.19
Risk exposure for credit valuation adjustment	78.03	76.31	76.57	73.74	68.83
Other 7)	96.66	100.12	112.68	91.09	90.28
Total risk exposure amount	8,689.23	8,732.18	8,769.87	8,927.34	8,961.61
Risk weights SA vs. IRB - Credit Risk	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Standardised approach (SA)					
Risk weights of exposures to institutions ⁹⁾	14.97%	15.25%	15.06%	15.47%	15.33%
Risk weights of exposures to corporates ⁹⁾	84.87%	85.55%	85.68%	85.51%	84.93%
Risk weights of exposures to retail ⁹⁾	68.78%	68.99%	68.85%	68.89%	68.59%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	38.58%	38.27%	38.49%	38.44%	38.42%
Internal ratings based approach (IRB)					
Risk weights of exposures to institutions ⁹⁾	17.13%	17.49%	17.07%	17.33%	17.79%
Risk weights of exposures to corporates ⁹⁾	45.69%	45.50%	45.12%	45.98%	46.07%
Risk weights of exposures to retail ⁹⁾	30.00%	30.76%	31.10%	31.38%	31.53%
Risk weights of exposures to retail secured by real estate ⁹⁾	13.90%	13.82%	13.76%	13.97%	14.04%

Source: ECB.

- 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

(Lort billions, percentages)											
Risk exposures (Q2 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹⁰⁾	Italy
Credit risk-weighted exposure amounts	7,547.11	182.17	С	1,111.04	11.66	224.28	132.74	1,312.28	2,521.64	-	791.60
Standardised approach (SA)	3,015.04	55.44	С	323.90	8.84	161.52	129.33	668.42	934.45	-	338.29
of which: exposures to institutions	135.09	1.86	С	21.30	С	10.64	5.18	20.88	34.21	-	20.42
of which: exposures to corporates	1,128.31	21.91	С	179.06	4.35	101.80	55.28	184.04	339.45	-	93.10
of which: exposures to retail	528.05	6.57	С	40.84	1.15	10.69	9.64	169.52	174.39	-	43.15
of which: exposures secured by mortgages on immovable property	317.40	5.90	С	19.49	2.64	18.87	16.96	80.48	71.25	-	37.55
Internal ratings based approach (IRB)	4,383.59	126.42	С	749.34	С	С	С	628.74	1,539.16	-	433.16
of which: exposures to institutions	198.98	6.40	С	51.34	С	С	С	С	65.29	-	С
of which: exposures to corporates	2,554.52	76.54	С	462.21	С	С	С	342.02	851.66	-	260.95
of which: exposures to retail	420.86	7.77	С	59.30	С	С	С	88.17	166.90	-	44.34
of which: exposures to retail secured by real estate	594.56	18.58	С	63.74	С	С	С	120.19	163.84	-	62.23
Risk exposure for contributions to the default fund of a CCP 2)	14.62	0.10	С	4.23	С	С	С	С	8.07	-	0.59
Securitisation positions	133.86	0.22	С	33.58	С	8.92	3.41	С	39.96	-	19.56
Settlement/delivery risk exposure amount	0.95	С	С	0.44	С	0.01	С	С	0.31	-	0.01
Market risk exposure amount	343.98	4.28	С	113.50	0.12	15.49	3.07	36.59	89.84	-	31.95
Market risk exposure under SA 3)	152.96	0.87	С	54.89	С	6.79	0.93	17.86	29.81	-	17.19
Market risk exposure under IM approach 4)	191.02	3.41	С	58.61	С	8.70	2.14	18.72	60.03	-	14.76
Operational risk exposure amount	910.46	21.47	С	151.09	1.43	25.32	13.93	140.16	270.47	-	114.43
Operational risk exposure under BIA 5)	71.54	С	С	С	1.27	С	С	С	9.78	-	22.58
Operational risk exposure under TSA/ASA 6)	467.73	С	С	66.66	С	С	С	133.88	97.17	-	29.79
Operational risk exposure under AMA 7)	371.19	С	С	С	С	С	С	С	163.52	-	62.06
Risk exposure for credit valuation adjustment	68.83	С	С	28.00	0.01	4.36	0.51	С	20.74	-	2.90
Other 8)	90.28	3.39	С	8.73	С	2.43	С	7.26	4.09	-	4.27
Total risk exposure amount	8,961.61	212.67	С	1,412.81	13.49	271.89	150.28	1,499.46	2,907.08		945.16
Risk weights SA vs. IRB - Credit Risk (Q2 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹⁰⁾	Italy
Standardised approach (SA)											
Risk weights of exposures to institutions ⁹⁾	15.33%	18.98%	С	6.23%	С	29.20%	39.27%	27.78%	13.90%	-	27.32%
Risk weights of exposures to corporates ⁹⁾	84.93%	83.34%	С	82.08%	87.64%	90.12%	86.60%	92.17%	80.30%	-	80.51%
Risk weights of exposures to retail ⁹⁾	68.59%	66.29%	С	72.44%	65.26%	72.47%	68.79%	67.69%	68.84%	-	64.15%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾ Internal ratings based approach (IRB)	38.42%	38.67%	С	36.80%	35.91%	54.18%	39.70%	36.12%	40.59%	-	36.85%
Risk weights of exposures to institutions ⁹⁾	17.79%	15.76%	С	18.46%	С	С	С	С	17.55%	-	С
Risk weights of exposures to corporates ⁹⁾	46.07%	57.81%	С	39.79%	С	С	С	56.87%	46.76%	-	47.82%
Risk weights of exposures to retail ⁹⁾	31.53%	22.36%	С	33.50%	С	С	С	51.11%	24.74%	-	34.25%
Risk weights of exposures to retail secured by real estate ⁹⁾	14.04%	9.28%	С	14.70%	С	С	С	18.46%	11.15%	-	19.51%

Source: ECB.

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 (Q2 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁰⁾	Finland
Credit risk-weighted exposure amounts	С	19.61	8.73	30.51	С	627.80	260.93	90.88	22.54	-	169.43
Standardised approach (SA)	С	4.70	4.53	11.08	С	84.64	105.50	58.53	С	-	74.50
of which: exposures to institutions	С	С	1.22	1.09	С	8.19	3.32	1.62	0.87	-	0.97
of which: exposures to corporates	С	1.15	0.65	6.25	С	39.12	38.01	19.75	8.34	-	С
of which: exposures to retail	С	0.90	1.26	С	С	19.32	17.78	7.00	7.39	-	12.81
of which: exposures secured by mortgages on immovable property	С	0.38	С	С	С	8.08	14.91	С	1.79	-	С
Internal ratings based approach (IRB)	С	С	С	С	С	536.36	152.36	С	С	-	С
of which: exposures to institutions	С	С	С	С	С	14.78	С	С	С	-	С
of which: exposures to corporates	С	С	С	С	С	330.77	99.53	С	С	-	С
of which: exposures to retail	С	С	С	С	С	23.10	15.58	С	С	-	С
of which: exposures to retail secured by real estate	С	С	С	С	С	98.50	18.70	С	С	-	С
Risk exposure for contributions to the default fund of a CCP 2)	С	С	С	С	С	1.07	0.01	С	С	-	С
Securitisation positions	С	С	0.29	С	С	5.73	3.06	С	С	-	С
Settlement/delivery risk exposure amount	С	С	С	С	С	С	С	С	С	-	С
Market risk exposure amount	С	0.03	0.12	0.44	С	20.37	17.39	2.76	С	-	С
Market risk exposure under SA 3)	С	С	С	С	С	5.34	13.30	С	С	-	1.68
Market risk exposure under IM approach 4)	С	С	С	С	С	15.03	4.09	С	С	-	С
Operational risk exposure amount	С	2.62	1.44	3.47	С	86.81	37.16	11.09	2.98	-	23.31
Operational risk exposure under BIA 5)	С	С	1.20	С	С	С	С	С	С	-	С
Operational risk exposure under TSA/ASA 6)	С	С	С	С	С	С	19.19	С	С	-	22.81
Operational risk exposure under AMA 7)	С	С	С	С	С	67.26	С	С	С	-	С
Risk exposure for credit valuation adjustment	С	0.01	С	0.14	С	С	С	С	0.03	-	1.24
Other 8)	С	С	С	С	С	41.02	3.39	С	С	-	11.98
Total risk exposure amount	С	23.61	10.41	36.13	С	781.15	319.70	105.64	27.04	-	212.48
Risk weights SA vs. IRB - Credit Risk (Q2 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁰⁾	Finland
Standardised approach (SA)											
Risk weights of exposures to institutions ⁹⁾	С	С	28.54%		С	24.59%	20.53%	26.14%	33.34%	-	19.96%
Risk weights of exposures to corporates ⁹⁾	С	85.38%	92.53%		С	87.61%	94.02%	95.13%	92.02%	-	С
Risk weights of exposures to retail ⁹⁾	С	64.43%	72.63%	С	С	71.68%	68.96%	68.95%	70.71%	-	72.28%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	С	40.88%	С	С	С	С	37.70%	С	37.66%	-	С
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions ⁹⁾	С	С	С	С	С	18.08%	С	С	С	-	С
Risk weights of exposures to corporates ⁹⁾	С	С	С	С	С	37.77%	60.58%	С	С	-	С
Risk weights of exposures to retail ⁹⁾	С	С	С	С	С	39.62%	44.76%	С	С	-	С
Risk weights of exposures to retail secured by real estate ⁹⁾	С	С	С	С	С	12.84%	19.10%	С	С	-	С
Courses FCD											

Source: ECB.

- 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)

(Lore billions; personages)		0 1	0 1 1	D 1			D 1 11 1	0 11	Universal and	
Risk exposures	Total	Corporate/ wholesale	Custodian	•	Diversified	O OUD 10)	Retail and	Small	- 7	Not
(Q2 2024)	Total	wnolesale lender	and asset	promotional lenders	lenders	G-SIBs ¹⁰⁾	consumer credit lenders	market lenders	investment banks	classified
Credit risk-weighted exposure amounts	7,547.11	C	managers 57.31	97.81	1,007.98	2,994.01	353.44	73.37	2,654.46	С
Standardised approach (SA)	3,015.04	67.51	39.88	97.01 C	553.86	958.76	279.62	51.61	967.03	C
of which: exposures to institutions	135.09	3.53	4.05	C	27.15	24.39	18.29	3.95	51.75	C
of which: exposures to corporates	1,128.31	33.17	16.58	C	183.45	306.11	94.01	17.27	434.82	C
of which: exposures to retail	528.05	5.45	3.57	C	72.82	229.00	53.44	15.14	142.62	C
of which: exposures secured by mortgages on immovable property	317.40	8.69	5.73	C	97.07	88.19	41.66	8.03	65.55	C
Internal ratings based approach (IRB)	4,383.59	232.60	С	C	440.24	1,958.25	73.05	21.62	1,640.00	C
of which: exposures to institutions	198.98	15.96	C	C	11.50	87.99	С	С	78.46	C
of which: exposures to corporates	2,554.52	189.18	C	C	265.18	1,097.45	13.93	14.19	962.19	C
of which: exposures to retail	420.86	С	C	C	45.61	201.42	24.33	1.79	142.79	С
of which: exposures to retail secured by real estate	594.56	1.99	С	С	86.73	264.34	29.66	4.95	206.89	С
Risk exposure for contributions to the default fund of a CCP 2)	14.62	С	0.16	С	0.10	10.67	С	С	3.28	С
Securitisation positions	133.86	6.76	С	1.02	13.78	66.33	С	С	44.15	С
Settlement/delivery risk exposure amount	0.95	С	0.02	С	0.03	0.29	С	С	0.58	С
Market risk exposure amount	343.98	15.87	6.04	С	30.90	120.08	2.70	1.82	165.76	С
Market risk exposure under SA 3)	152.96	7.66	С	С	22.83	40.58	С	С	73.18	С
Market risk exposure under IM approach 4)	191.02	8.20	С	С	8.07	79.50	С	С	92.58	С
Operational risk exposure amount	910.46	24.88	С	6.18	138.72	379.35	33.00	8.31	301.72	С
Operational risk exposure under BIA 5)	71.54	С	С	С	24.45	С	5.04	4.52	24.69	С
Operational risk exposure under TSA/ASA 6)	467.73	22.92	9.29	1.88	91.88	С	С	2.93	169.11	С
Operational risk exposure under AMA 7)	371.19	С	С	С	22.39	С	С	0.86	107.91	С
Risk exposure for credit valuation adjustment	68.83	3.53	1.40	2.39	3.53	19.59	1.34	С	36.98	С
Other 8)	90.28	0.74	С	С	11.11	6.16	С	1.70	70.11	С
Total RWA	8,961.61	352.24	82.16	С	1,192.27	3,519.47	390.83	85.26	3,229.60	С
Risk weights SA vs. IRB - Credit Risk		Corporate/	Custodian	Development/	Diversified		Retail and	Small	Universal and	Not
(Q2 2024)	Total	wholesale	and asset	promotional	lenders	G-SIBs 10)		market	investment	classified
		lender	managers	lenders	iondoro		credit lenders	lenders	banks	olacomoa
Standardised approach (SA)					/					
Risk weights of exposures to institutions 9)	15.33%	3.30%	15.00%	25.55%	29.23%	11.66%	24.25%	25.83%	14.89%	C
Risk weights of exposures to corporates 9)	84.93%	85.27%	94.88%	78.49%	88.65%	82.97%	88.08%	90.48%	84.29%	C
Risk weights of exposures to retail 9)	68.59%	65.48%	64.23%	С	67.61%	69.03%	71.52%	70.00%	67.50%	C
Risk weights of exposures secured by mortgages on immovable property 9)	38.42%	38.47%	35.73%	С	38.75%	38.75%	36.22%	40.69%	38.85%	С
Internal ratings based approach (IRB)	4= =60/	40.070/	_	_	10.040/	00.000/	_	•	47.050/	_
Risk weights of exposures to institutions 9)	17.79%	12.27%	С	С	19.84%	20.38%	C	C	17.85%	С
Risk weights of exposures to corporates ⁹⁾	46.07%	40.21%	С	C	57.94%	40.70%	54.11%	74.90%	51.93%	С
Risk weights of exposures to retail 9)	31.53%	C	С	C	35.92%	29.83%	34.93%	39.74%	32.60%	C
Risk weights of exposures to retail secured by real estate ⁹⁾ Source: ECB.	14.04%	11.86%	С	С	18.35%	13.31%	14.73%	26.01%	13.45%	С

Source: ECE

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)

Risk exposures			Total	assets		
(Q2 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ¹⁰⁾
Credit risk-weighted exposure amounts	7,547.11	84.10	966.23	646.79	2,855.97	2,994.01
Standardised approach (SA)	3,015.04	74.33	690.28	402.78	888.89	958.76
of which: exposures to institutions	135.09	4.35	34.27	24.87	47.20	24.39
of which: exposures to corporates	1,128.31	26.00	285.39	172.54	338.27	306.11
of which: exposures to retail	528.05	18.28	85.64	42.30	152.82	229.00
of which: exposures secured by mortgages on immovable property	317.40	13.08	88.62	65.29	62.22	88.19
Internal ratings based approach (IRB)	4,383.59	9.07	260.11	236.76	1,919.40	1,958.25
of which: exposures to institutions	198.98	С	C	8.19	96.40	87.99
of which: exposures to corporates	2,554.52	7.00	130.53	165.57	1,153.97	1,097.45
of which: exposures to retail	420.86	0.30	47.63	14.08	157.43	201.42
of which: exposures to retail secured by real estate	594.56	1.39	52.58	40.01	236.24	264.34
Risk exposure for contributions to the default fund of a CCP 2)	14.62	С	C	C	2.93	10.67
Securitisation positions	133.86	С	C	C	44.76	66.33
Settlement/delivery risk exposure amount	0.95	С	C	C	0.31	0.29
Market risk exposure amount	343.98	2.04	21.88	44.79	155.19	120.08
Market risk exposure under SA 3)	152.96	С	C	C	83.68	40.58
Market risk exposure under IM approach 4)	191.02	С	C	C	71.51	79.50
Operational risk exposure amount	910.46	11.05	107.21	79.36	333.49	379.35
Operational risk exposure under BIA 5)	71.54	7.24	26.94	С	22.40	С
Operational risk exposure under TSA/ASA 6)	467.73	С	73.16	58.23	191.63	С
Operational risk exposure under AMA 7)	371.19	С	7.11	С	119.46	С
Risk exposure for credit valuation adjustment	68.83	С	C	15.13	22.90	19.59
Other 8)	90.28	С	7.40	С	66.60	6.16
Total risk exposure amount	8,961.61	97.72	1,113.92	796.04	3,434.46	3,519.47
Risk weights SA vs. IRB - Credit Risk			Total	assets		
(Q2 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ¹⁰⁾
Standardised approach (SA)						
Risk weights of exposures to institutions 9)	15.33%	31.84%	22.64%	23.75%	11.73%	11.66%
Risk weights of exposures to corporates 9)	84.93%	90.02%	87.68%	88.91%	82.28%	82.97%
Risk weights of exposures to retail 9)	68.59%	70.51%	68.74%	67.73%	67.87%	69.03%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	38.42%	39.93%	37.94%	38.41%	38.37%	38.75%
Internal ratings based approach (IRB)						
Risk weights of exposures to institutions 9)	17.79%	С	8.98%	13.80%	17.26%	20.38%
Risk weights of exposures to corporates 9)	46.07%	68.06%	49.26%	60.87%	50.14%	40.70%
Risk weights of exposures to retail ⁹⁾	31.53%	30.96%	37.26%	26.54%	32.95%	29.83%
201	4.4.0.40/	47.040/	45.040/	40.050/	44.400/	40.040/

17.64%

15.24%

18.05%

14.12%

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.

Risk weights of exposures to retail secured by real estate $^{9)}$

- 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".

14.04%

- 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.

13.31%

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

(EUR billions; percentages)

Parameters and type of counterparty						R	esidence of t	the obligor ¹⁾						
(Q2 2024)	AT	BE	CH	CZ	DE	ES	FR	GB	ΙE	IT	LU	NL	SE	US
PD assigned to the obligor grade or pool (%)		'.	,	,	'	,			,	'			'	
Institutions	0.13%	0.15%	0.07%	0.19%	0.13%	0.21%	0.10%	0.12%	0.18%	0.92%	0.14%	0.25%	0.07%	0.16%
Corporates	1.12%	2.10%	0.78%	1.93%	0.98%	1.36%	1.59%	0.78%	1.36%	2.69%	0.96%	1.26%	0.76%	1.40%
of which: SME	2.72%	2.64%	3.20%	3.26%	1.02%	1.63%	1.77%	2.58%	4.36%	5.99%	2.93%	2.44%	С	1.98%
Retail	1.37%	0.94%	0.71%	1.33%	0.98%	1.56%	1.28%	1.45%	1.25%	1.67%	0.95%	0.70%	С	1.81%
Retail - Secured by immovable property - Non-SME	0.98%	0.67%	0.69%	0.97%	0.78%	1.11%	0.67%	1.37%	1.02%	1.33%	0.68%	0.59%	С	0.83%
Qualifying Revolving	С	С	1.74%	3.46%	0.84%	2.12%	2.02%	2.30%	С	3.84%	1.99%	С	1.11%	1.12%
Other Retail	2.26%	1.84%	1.06%	2.28%	1.79%	2.60%	1.81%	2.46%	С	3.33%	2.24%	2.80%	1.16%	С
Exposure weighted average Igd (%)														
Institutions	21.74%	17.45%	34.50%	29.13%	27.50%	22.81%	23.37%	28.15%	31.98%	25.51%	23.55%	29.42%	22.53%	39.97%
Corporates	36.37%	29.83%	30.39%	33.42%	36.42%	41.17%	35.76%	34.11%	23.49%	35.85%	30.83%	27.31%	30.47%	27.48%
of which: SME	33.78%	30.05%	27.62%	30.86%	32.46%	43.16%	36.60%	28.25%	39.45%	38.03%	29.33%	19.45%	С	17.96%
Retail	28.25%	17.84%	20.97%	24.60%	28.46%	34.52%	19.26%	15.90%	31.43%	28.04%	16.35%	15.12%	С	25.19%
Retail - Secured by immovable property - Non-SME	18.08%	13.94%	20.26%	18.32%	20.94%	27.28%	13.30%	11.98%	28.85%	21.75%	14.91%	14.13%	С	18.34%
Qualifying Revolving	78.38%	С	54.34%	56.66%	64.28%	70.45%	40.35%	72.89%	С	51.45%	37.86%	С	66.76%	60.62%
Other Retail	51.84%	33.33%	22.68%	41.64%	44.79%	54.85%	27.74%	51.34%	С	38.89%	22.56%	43.21%	36.52%	С
Exposure value														
Institutions	18.62	59.01	26.56	6.27	120.28	35.90	287.88	90.54	12.41	47.30	30.16	33.63	25.76	86.87
Corporates	118.06	224.44	93.76	68.09	738.46	317.77	906.24	289.95	112.82	370.02	195.41	360.48	69.35	708.04
of which: SME	23.97	64.42	1.27	16.07	108.17	67.08	228.87	7.30	10.30	82.57	10.10	72.69	С	22.47
Retail	87.75	325.01	13.60	79.09	747.95	497.32	1,715.17	289.35	50.89	452.23	224.92	585.89	С	13.88
Retail - Secured by immovable property - Non-SME	56.77	217.45	10.35	58.44	500.39	359.36	1,000.28	266.30	46.47	274.63	214.62	546.23	С	2.88
Qualifying Revolving	4.63	С	0.15	0.72	33.68	25.21	73.16	10.44	С	8.61	0.03	С	0.02	0.06
Other Retail	17.39	53.20	2.89	18.67	179.43	87.68	496.66	12.54	С	150.42	9.57	16.33	8.47	С
Risk weight (%)														
Institutions	16.50%	14.29%	15.41%	23.00%	17.19%	20.11%	11.65%	15.12%	20.71%	29.12%	11.08%	18.65%	12.74%	17.66%
Corporates	45.29%	48.83%	28.64%	57.33%	39.07%	63.92%	55.69%	40.91%	30.78%	53.20%	41.96%	45.27%	40.42%	34.78%
of which: SME	40.54%	48.98%	40.09%	52.45%	30.90%	67.75%	58.75%	49.58%	79.69%	50.27%	46.68%	44.90%	С	37.80%
Retail	21.55%	12.41%	13.31%	25.14%	19.01%	26.21%	15.10%	18.04%	30.99%	27.15%	8.46%	12.90%	С	33.57%
Retail - Secured by immovable property - Non-SME	16.57%	8.69%	12.95%	18.53%	14.45%	19.50%	9.29%	14.56%	28.69%	19.57%	7.86%	11.44%	С	15.83%
Qualifying Revolving	17.08%	С	11.73%	30.22%	10.51%	20.98%	18.29%	46.31%	С	33.54%	9.58%	С	14.57%	12.56%
Other Retail	37.58%	23.58%	14.30%	42.22%	34.62%	51.75%	23.50%	68.32%	С	40.48%	19.85%	42.85%	35.28%	С

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)

					Performing	exposures				
Type of instrument and counterparty	Q2 2	023	Q3 2	023	Q4 2	023	Q1 2	024	Q2 2	024
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	3,488.53	0.00%	3,497.05	0.00%	3,274.04	0.00%	3,205.81	0.01%	3,055.56	0.00%
Loans and advances 1)	14,813.48	0.55%	14,838.35	0.55%	14,723.33	0.53%	14,989.81	0.52%	15,100.20	0.50%
Central banks	187.26	0.02%	181.70	0.03%	156.32	0.04%	191.03	0.04%	187.11	0.03%
General governments	857.27	0.05%	852.14	0.04%	862.68	0.05%	873.01	0.05%	877.23	0.05%
Credit institutions	1,003.82	0.05%	1,035.58	0.04%	991.01	0.04%	1,086.20	0.03%	1,088.48	0.03%
Other financial corporations	1,182.03	0.20%	1,209.40	0.19%	1,172.65	0.19%	1,296.94	0.18%	1,332.53	0.17%
Non-financial corporations	5,501.25	0.78%	5,482.12	0.78%	5,470.35	0.75%	5,466.70	0.75%	5,492.27	0.72%
Households	6,081.85	0.57%	6,077.42	0.58%	6,070.32	0.57%	6,075.94	0.55%	6,122.59	0.54%
Debt securities	2,495.57	0.09%	2,517.48	0.08%	2,580.23	0.08%	2,710.50	0.08%	2,763.73	0.07%
Other ²⁾	10.83	5.13%	4.79	11.16%	42.28	0.59%	53.26	0.95%	57.90	0.65%
Off-balance sheet exposures	6,345.38	0.14%	6,460.00	0.14%	6,340.11	0.14%	6,591.89	0.13%	6,570.09	0.13%
Total	27,153.79	0.34%	27,317.67	0.34%	26,959.99	0.33%	27,551.27	0.32%	27,547.49	0.31%

	Non-performing exposures										
Type of instrument and counterparty	Q2 2	023	Q3 2	023	Q4 2	023	Q1 2	024	Q2 2	024	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	
Cash balances at central banks and other demand deposits	0.88	9.10%	0.74	15.28%	0.19	56.27%	0.25	43.51%	0.21	51.82%	
Loans and advances 1)	343.19	42.91%	344.54	42.50%	346.59	42.14%	354.55	41.58%	355.88	41.97%	
Central banks	0.03	99.85%	0.03	100.00%	С	С	С	С	С	С	
General governments	4.64	20.82%	4.45	23.08%	4.18	24.10%	4.23	23.62%	4.42	23.02%	
Credit institutions	1.25	56.46%	1.26	56.97%	С	56.70%	С	60.23%	С	56.53%	
Other financial corporations	7.78	43.64%	8.34	41.95%	8.25	43.47%	8.31	43.37%	7.56	48.65%	
Non-financial corporations	192.65	44.16%	193.08	43.73%	197.24	42.64%	201.44	42.12%	203.19	42.72%	
Households	136.83	41.71%	137.38	41.28%	135.69	41.74%	139.41	41.08%	139.43	40.97%	
Debt securities	3.26	55.93%	2.93	61.57%	3.32	54.06%	3.59	53.17%	3.75	51.37%	
Other 2)	5.32	61.38%	6.06	63.28%	6.71	58.47%	8.72	53.88%	9.10	47.82%	
Off-balance sheet exposures	34.28	19.40%	34.12	19.12%	33.54	19.66%	33.68	19.05%	34.49	18.66%	
Total	386.92	41.11%	388.39	40.86%	390.36	40.59%	400.79	40.06%	403.44	40.20%	

Source: ECB.

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

Item	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Loans and advances (including cb) 1) 2)	18,646.08	18,680.68	18,344.15	18,550.42	18,511.85
Loans and advances (excluding cb) 1) 2)	15,156.67	15,182.90	15,069.92	15,344.36	15,456.08
of which: Other financial corporations	1,189.81	1,217.74	1,180.90	1,305.25	1,340.09
of which: Non-financial corporations	5,693.90	5,675.20	5,667.58	5,668.13	5,695.46
of which: Small and Medium-sized Enterprises	2,270.29	2,273.73	2,278.86	2,254.46	2,265.16
of which: collateralised by commercial immovable property	1,248.25	1,250.94	1,246.99	1,260.42	1,267.71
of which: Households	6,218.69	6,214.80	6,206.02	6,215.34	6,262.02
of which: collateralised by residential immovable property	3,808.06	3,809.38	3,815.11	3,839.34	3,850.70
of which: credit for consumption	920.91	935.53	937.63	944.62	953.47
Non-performing loans and advances (including cb) 1) 2)	344.07	345.28	346.78	354.80	356.09
Non-performing loans and advances (excluding cb) 1) 2)	343.19	344.54	346.59	354.55	355.88
of which: Other financial corporations	7.78	8.34	8.25	8.31	7.56
of which: Non-financial corporations	192.65	193.08	197.24	201.44	203.19
of which: Small and Medium-sized Enterprises	102.15	102.86	105.22	107.56	109.34
of which: collateralised by commercial immovable property	51.32	52.75	56.55	57.98	58.39
of which: Households	136.83	137.38	135.69	139.41	139.43
of which: collateralised by residential immovable property	60.53	61.32	60.26	61.91	61.00
of which: credit for consumption	48.23	49.40	50.11	51.27	51.67
Non-performing loans ratio (including cb)	1.85%	1.85%	1.89%	1.91%	1.92%
Non-performing loans ratio (excluding cb)	2.26%	2.27%	2.30%	2.31%	2.30%
of which: Other financial corporations	0.65%	0.68%	0.70%	0.64%	0.56%
of which: Non-financial corporations	3.38%	3.40%	3.48%	3.55%	3.57%
of which: Small and Medium-sized Enterprises	4.50%	4.52%	4.62%	4.77%	4.83%
of which: collateralised by commercial immovable property	4.11%	4.22%	4.53%	4.60%	4.61%
of which: Households	2.20%	2.21%	2.19%	2.24%	2.23%
of which: collateralised by residential immovable property	1.59%	1.61%	1.58%	1.61%	1.58%
of which: credit for consumption	5.24%	5.28%	5.34%	5.43%	5.42%

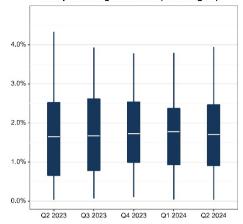
Source: ECB.

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

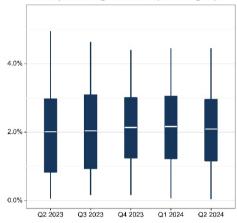
1) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, held for trading exposures are excluded. As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

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

Non-performing loans ratio (including cb)



Non-performing loans ratio (excluding cb)



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

(EUR billions; percentages)

Item (Q2 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Loans and advances (including cb) 1) 2)	18,511.85	534.57	С	3,369.98	29.19	470.14	191.87	2,733.21	5,961.59	-	1,698.31
Loans and advances (excluding cb) 1) 2)	15,456.08	433.15	С	2,617.11	21.40	304.03	160.39	2,428.98	4,951.26	-	1,529.10
of which: Other financial corporations	1,340.09	17.41	С	471.79	0.43	52.20	24.23	133.23	254.34	-	171.63
of which: Non-financial corporations	5,695.46	136.48	С	910.84	9.33	88.56	88.09	816.47	1,917.13	-	653.08
of which: Small and Medium-sized Enterprises	2,265.16	84.19	С	251.89	6.19	25.29	35.18	302.73	891.12	-	278.43
of which: collateralised by commercial immovable property	1,267.71	45.77	С	295.08	5.73	19.17	22.52	121.34	300.72	-	128.05
of which: Households	6,262.02	218.85	С	635.76	11.04	98.98	41.89	1,235.40	2,074.06	-	570.53
of which: collateralised by residential immovable property	3,850.70	195.95	С	469.72	9.72	84.73	29.28	821.64	633.68	-	414.17
of which: credit for consumption	953.47	12.02	С	82.65	0.64	10.04	9.70	318.45	342.20	-	76.09
Non-performing loans and advances (including cb) 1) 2)	356.09	7.08	С	43.39	0.27	5.84	6.57	76.19	120.99	-	40.89
Non-performing loans and advances (excluding cb) 1) 2)	355.88	7.08	С	43.31	0.27	5.84	6.57	76.19	120.97	-	40.78
of which: Other financial corporations	7.56	0.27	С	1.76	С	0.10	0.04	0.45	2.64	-	0.97
of which: Non-financial corporations	203.19	4.67	С	30.81	0.12	3.52	3.29	29.23	72.72	-	26.05
of which: Small and Medium-sized Enterprises	109.34	2.90	С	10.29	0.08	1.71	2.24	18.91	41.17	-	16.54
of which: collateralised by commercial immovable property	58.39	1.60	С	15.72	0.06	1.29	1.59	7.24	10.27	-	7.86
of which: Households	139.43	1.55	С	9.46	0.10	2.22	3.16	46.27	44.26	-	12.71
of which: collateralised by residential immovable property	61.00	0.98	С	3.99	0.09	1.70	1.95	22.04	12.15	-	6.08
of which: credit for consumption	51.67	0.29	С	3.52	0.01	0.35	0.61	20.07	19.28	-	2.78
Non-performing loans ratio (including cb)	1.92%	1.33%	С	1.29%	0.92%	1.24%	3.42%	2.79%	2.03%	-	2.41%
Non-performing loans ratio (excluding cb)	2.30%	1.64%	С	1.66%	1.26%	1.92%	4.10%	3.14%	2.44%	-	2.67%
of which: Other financial corporations	0.56%	1.55%	С	0.37%	С	0.19%	0.17%	0.34%	1.04%	-	0.57%
of which: Non-financial corporations	3.57%	3.42%	С	3.38%	1.28%	3.98%	3.73%	3.58%	3.79%	-	3.99%
of which: Small and Medium-sized Enterprises	4.83%	3.45%	С	4.09%	1.31%	6.75%	6.38%	6.25%	4.62%	-	5.94%
of which: collateralised by commercial immovable property	4.61%	3.50%	С	5.33%	1.11%	6.72%	7.08%	5.97%	3.42%	-	6.14%
of which: Households	2.23%	0.71%	С	1.49%	0.91%	2.24%	7.54%	3.75%	2.13%	-	2.23%
of which: collateralised by residential immovable property	1.58%	0.50%	С	0.85%	0.88%	2.01%	6.65%	2.68%	1.92%	-	1.47%
of which: credit for consumption	5.42%	2.42%	С	4.26%	0.88%	3.44%	6.33%	6.30%	5.63%	-	3.65%

Source: ECB.

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) &}quot;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

Item (Q2 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Loans and advances (including cb) 1) 2)	С	52.40	27.99	65.15	С	2,041.34	550.64	166.09	33.76	-	528.63
Loans and advances (excluding cb) 1) 2)	С	37.97	16.47	54.84	С	1,779.88	462.88	133.19	26.11	-	458.81
of which: Other financial corporations	С	С	С	4.69	С	168.47	21.73	2.52	0.47	-	15.14
of which: Non-financial corporations	С	12.67	4.93	13.27	С	594.13	194.16	44.84	11.35	-	185.03
of which: Small and Medium-sized Enterprises	С	8.36	2.20	5.15	С	176.06	80.31	30.23	6.50	-	72.66
of which: collateralised by commercial immovable property	С	7.07	3.04	4.54	С	178.41	62.65	11.41	4.05	-	50.06
of which: Households	С	16.50	6.06	29.87	С	799.65	176.63	78.20	12.17	-	235.22
of which: collateralised by residential immovable property	С	С	4.23	25.15	С	740.04	123.37	64.08	4.72	-	202.13
of which: credit for consumption	С	1.08	1.50	1.47	С	25.06	33.11	10.04	4.76	-	19.82
Non-performing loans and advances (including cb) 1) 2)	С	0.21	0.18	1.72	С	28.31	11.97	4.24	0.61	-	6.40
Non-performing loans and advances (excluding cb) 1) 2)	С	0.21	0.18	1.72	С	28.31	11.97	4.24	0.61	-	6.39
of which: Other financial corporations	С	С	С	0.21	С	0.42	0.36	0.20	0.00	-	С
of which: Non-financial corporations	С	0.10	0.07	0.84	С	18.51	7.32	2.30	0.34	-	2.87
of which: Small and Medium-sized Enterprises	С	0.07	С	0.37	С	6.82	4.08	1.81	0.24	-	1.69
of which: collateralised by commercial immovable property	С	0.04	0.05	0.37	С	7.15	3.10	0.87	0.20	-	0.71
of which: Households	С	0.11	0.11	0.67	С	8.61	4.05	1.73	0.27	-	3.43
of which: collateralised by residential immovable property	С	0.07	0.03	0.53	С	6.19	1.65	0.90	0.07	-	2.12
of which: credit for consumption	С	0.01	0.05	0.04	С	1.24	1.85	0.52	0.16	-	0.69
Non-performing loans ratio (including cb)	С	0.40%	0.65%	2.64%	С	1.39%	2.17%	2.55%	1.81%	-	1.21%
Non-performing loans ratio (excluding cb)	С	0.55%	1.10%	3.13%	С	1.59%	2.59%	3.18%	2.34%	-	1.39%
of which: Other financial corporations	С	С	0.01%	4.49%	С	0.25%	1.65%	8.02%	0.66%	-	С
of which: Non-financial corporations	С	0.78%	1.52%	6.35%	С	3.12%	3.77%	5.13%	2.95%	-	1.55%
of which: Small and Medium-sized Enterprises	С	0.79%	С	7.25%	С		5.09%	6.00%	3.68%	-	2.33%
of which: collateralised by commercial immovable property	С	0.59%	1.72%	8.17%	С		4.94%	7.62%	5.01%	-	1.41%
of which: Households	С	0.67%	1.75%	2.23%	С	1.08%	2.29%	2.21%	2.22%	-	1.46%
of which: collateralised by residential immovable property	С	С	0.82%	2.09%	С		1.33%	1.40%	1.51%	-	1.05%
of which: credit for consumption	С	0.68%	3.13%	2.65%	С	4.94%	5.60%	5.21%	3.30%	-	3.47%

Source: ECB.

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) &}quot;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)

Item (Q2 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)	18,511.85	915.07	191.04	С	2,187.27	7,600.03	851.07	151.42	6,258.43	С
Loans and advances (excluding cb) 1) 2)	15,456.08	746.51	109.36	С	1,846.04	6,405.93	742.15	115.82	5,181.85	С
of which: Other financial corporations	1,340.09	68.23	18.13	4.09	104.76	608.92	16.57	С	517.45	С
of which: Non-financial corporations	5,695.46	431.46	20.62	С	754.73	2,256.56	151.66	43.92	1,904.08	С
of which: Small and Medium-sized Enterprises	2,265.16	123.90	С	61.78	387.34	792.69	60.23	25.83	804.50	С
of which: collateralised by commercial immovable property	1,267.71	172.10	С	С	204.42	384.25	25.03	21.39	436.68	С
of which: Households	6,262.02	55.98	26.68	С	834.88	2,822.38	459.47	54.00	2,004.44	С
of which: collateralised by residential immovable property	3,850.70	39.46	15.39	С	658.33	1,311.51	302.23	34.98	1,488.58	С
of which: credit for consumption	953.47	С	С	С	94.06	497.64	71.39	12.42	267.97	С
Non-performing loans and advances (including cb) 1) 2)	356.09	15.77	1.31	С	55.62	159.30	12.85	1.62	104.85	С
Non-performing loans and advances (excluding cb) 1) 2)	355.88	15.77	1.31	С	55.60	159.22	12.85	1.61	104.74	С
of which: Other financial corporations	7.56	0.28	0.09	0.12	1.07	3.72	0.12	С	2.11	С
of which: Non-financial corporations	203.19	14.81	0.91	С	32.60	83.15	5.39	0.74	61.33	С
of which: Small and Medium-sized Enterprises	109.34	4.31	С	С	22.91	39.96	3.07	0.51	34.63	С
of which: collateralised by commercial immovable property	58.39	9.66	С	С	12.08	16.80	1.23	0.39	16.97	С
of which: Households	139.43	0.51	0.31	С	21.53	70.07	7.29	0.79	38.86	С
of which: collateralised by residential immovable property	61.00	0.23	0.15	С	12.62	24.17	3.94	0.32	19.58	С
of which: credit for consumption	51.67	0.14	С	С	4.47	31.54	1.90	0.38	13.13	С
Non-performing loans ratio (including cb)	1.92%	1.72%	0.69%	1.36%	2.54%	2.10%	1.51%	1.07%	1.68%	С
Non-performing loans ratio (excluding cb)	2.30%	2.11%	1.20%	1.54%	3.01%	2.49%	1.73%	1.39%	2.02%	С
of which: Other financial corporations	0.56%	0.41%	0.51%	3.00%	1.02%	0.61%	0.71%	С	0.41%	С
of which: Non-financial corporations	3.57%	3.43%	4.42%	3.21%	4.32%	3.68%	3.55%	1.69%	3.22%	С
of which: Small and Medium-sized Enterprises	4.83%	3.48%	С	С	5.91%	5.04%	5.09%	1.98%	4.30%	С
of which: collateralised by commercial immovable property	4.61%	5.61%	С	C	5.91%	4.37%	4.93%	1.83%	3.89%	С
of which: Households	2.23%	0.91%	1.15%	С	2.58%	2.48%	1.59%	1.47%	1.94%	С
of which: collateralised by residential immovable property	1.58%	0.59%	0.95%	С	1.92%	1.84%	1.30%	0.91%	1.32%	С
of which: credit for consumption	5.42%	С	С	С	4.75%	6.34%	2.67%	3.08%	4.90%	С

Source: ECB.

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) &}quot;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)

Item			Total a			
(Q2 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ³⁾
Loans and advances (including cb) 1) 2)	18,511.85	171.08	2,103.36	1,505.78	7,131.61	7,600.03
Loans and advances (excluding cb) 1) 2)	15,456.08	122.92	1,756.11	1,214.51	5,956.61	6,405.93
of which: Other financial corporations	1,340.09	3.51	138.14	112.31	477.21	608.92
of which: Non-financial corporations	5,695.46	47.85	610.92	488.49	2,291.65	2,256.56
of which: Small and Medium-sized Enterprises	2,265.16	27.26	295.79	237.02	912.41	792.69
of which: collateralised by commercial immovable property	1,267.71	23.09	199.90	103.43	557.05	384.25
of which: Households	6,262.02	58.01	712.70	436.35	2,232.59	2,822.38
of which: collateralised by residential immovable property	3,850.70	36.97	515.19	359.49	1,627.53	1,311.51
of which: credit for consumption	953.47	13.75	122.33	34.59	285.16	497.64
Non-performing loans and advances (including cb) 1) 2)	356.09	2.69	41.85	29.64	122.62	159.30
Non-performing loans and advances (excluding cb) 1) 2)	355.88	2.69	41.83	29.63	122.51	159.22
of which: Other financial corporations	7.56	0.12	0.80	0.44	2.49	3.72
of which: Non-financial corporations	203.19	1.15	25.01	18.52	75.35	83.15
of which: Small and Medium-sized Enterprises	109.34	0.79	16.70	12.49	39.40	39.96
of which: collateralised by commercial immovable property	58.39	0.64	11.70	5.90	23.36	16.80
of which: Households	139.43	1.39	15.54	10.09	42.33	70.07
of which: collateralised by residential immovable property	61.00	0.72	8.48	6.45	21.19	24.17
of which: credit for consumption	51.67	0.49	4.26	1.35	14.03	31.54
Non-performing loans ratio (including cb)	1.92%	1.57%	1.99%	1.97%	1.72%	2.10%
Non-performing loans ratio (excluding cb)	2.30%	2.19%	2.38%	2.44%	2.06%	2.49%
of which: Other financial corporations	0.56%	3.42%	0.58%	0.39%	0.52%	0.61%
of which: Non-financial corporations	3.57%	2.40%	4.09%	3.79%	3.29%	3.68%
of which: Small and Medium-sized Enterprises	4.83%	2.89%	5.65%	5.27%	4.32%	5.04%
of which: collateralised by commercial immovable property	4.61%	2.78%	5.85%	5.71%		4.37%
of which: Households	2.23%	2.40%	2.18%	2.31%		2.48%
of which: collateralised by residential immovable property	1.58%	1.95%	1.65%	1.79%		1.84%
of which: credit for consumption	5.42%	3.55%	3.48%	3.90%	4.92%	6.34%

Source: ECB.

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) &}quot;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)

					Performing forbo	orne exposures				
Type of instrument and counterparty	Q2 2	023	Q3 2	Q3 2023		2023	Q1 2	024	Q2 2	024
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	С	С	С	С	С	С	С	С	С	С
Loans and advances 1)	149.65	5.11%	143.04	5.24%	140.23	5.09%	141.48	4.96%	142.65	4.85%
Central banks	С	С	С	С	С	С	С	С	С	С
General governments	1.07	1.45%	1.08	1.26%	1.28	2.17%	1.22	1.49%	1.12	1.92%
Credit institutions	С	С	С	С	С	С	С	С	С	С
Other financial corporations	3.60	3.06%	3.94	3.07%	3.51	3.69%	3.62	3.81%	3.61	4.58%
Non-financial corporations	94.52	4.60%	88.85	4.69%	87.33	4.47%	89.21	4.38%	92.16	4.34%
Households	50.47	6.28%	49.13	6.48%	48.10	6.39%	47.42	6.23%	45.77	5.96%
Debt securities	0.11	1.95%	0.05	1.24%	0.06	1.08%	0.08	0.50%	0.28	1.05%
Other 2)	С	29.15%	С	С	С	9.09%	С	10.29%	С	4.63%
Off-balance sheet exposures	14.12	1.78%	13.32	1.77%	13.16	1.32%	13.88	1.39%	14.64	1.30%
Total	165.03	4.99%	156.99	5.06%	153.64	4.77%	155.59	4.64%	157.73	4.51%

				١	lon-performing fo	rborne exposures				
Type of instrument and counterparty	Q2 2	023	Q3 2	023	Q4 2	2023	Q1 2	024	Q2 2	024
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	С	С	С	С	С	С	С	С	С	С
Loans and advances 1)	131.04	38.93%	130.89	37.97%	129.38	37.88%	131.19	37.45%	130.19	37.65%
Central banks	С	С	С	С	С	С	С	С	С	С
General governments	0.36	14.85%	0.32	16.41%	0.32	15.45%	0.33	16.61%	0.33	15.97%
Credit institutions	С	26.70%	С	29.66%	С	30.34%	С	33.77%	С	35.10%
Other financial corporations	3.27	34.74%	3.18	36.80%	2.88	37.38%	2.91	36.40%	2.83	40.31%
Non-financial corporations	78.50	40.85%	78.61	39.64%	78.70	38.77%	80.35	38.18%	80.40	38.32%
Households	48.72	36.33%	48.58	35.51%	47.32	36.62%	47.45	36.43%	46.49	36.49%
Debt securities	0.41	58.40%	0.35	57.41%	0.28	59.74%	0.58	44.10%	0.56	44.88%
Other 2)	С	55.87%	С	58.03%	С	53.36%	С	50.27%	С	48.98%
Off-balance sheet exposures	3.89	9.07%	4.03	9.13%	4.20	10.37%	4.06	9.96%	4.20	12.62%
Total	137.46	38.40%	137.70	37.53%	136.51	37.38%	138.24	36.90%	138.00	37.17%

Source: ECB.

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)

		Total expos	ures			Forborne exp	osures	
Country (Q2 2024)	Perfo	ming	Non-per	forming	Perfor	ming	Non-per	forming
(QZ 2024)	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	730.10	0.21%	7.55	45.42%	2.47	2.09%	2.09	30.75%
Bulgaria	С	С	С	С	С	С	С	С
Germany	4,667.60	0.21%	48.61	30.75%	33.54	1.82%	18.52	30.58%
Estonia	35.15	0.31%	0.30	27.48%	С	С	0.14	20.09%
Ireland	699.01	0.29%	6.56	28.76%	4.74	5.26%	3.36	26.40%
Greece	310.29	0.48%	11.09	45.67%	4.86	5.51%	4.31	45.36%
Spain	4,078.09	0.42%	81.98	42.36%	29.33	7.45%	32.12	43.14%
France	9,031.42	0.33%	136.12	42.36%	29.18	4.68%	35.77	35.85%
Croatia 1)	-	-	-	-	-	-	-	-
Italy	3,137.09	0.40%	49.71	49.55%	18.35	7.69%	15.12	50.03%
Cyprus	С	С	С	С	С	С	С	С
Latvia	59.46	0.27%	0.22	37.70%	0.48	4.37%	0.12	43.46%
Lithuania	34.90	0.27%	0.18	43.68%	0.18	С	0.06	24.92%
Luxembourg	106.99	0.21%	1.86	23.65%	0.65	1.71%	0.68	24.00%
Malta	С	С	С	С	С	С	С	С
Netherlands	2,728.82	0.12%	31.81	24.54%	18.71	1.20%	15.07	22.74%
Austria	787.65	0.52%	12.61	43.72%	5.84	5.60%	4.90	39.54%
Portugal	271.20	0.82%	5.80	54.84%	2.33	10.11%	2.02	62.20%
Slovenia	53.20	0.51%	0.65	54.60%	0.25	6.41%	0.21	50.04%
Slovakia 1)	-	-	-	-	-	-	-	-
Finland	733.06	0.15%	7.01	24.79%	5.71	1.43%	2.92	23.86%
Total	27,547.49	0.31%	403.44	40.20%	157.73	4.51%	138.00	37.17%

Source: ECB.

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)

0-1		Total exp	osures		Forborne exposures						
Category (Q2 2024)	Perfor	ming	Non-per	forming	Perfor	ming	Non-performing				
(42 2024)	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio			
Corporate/wholesale lenders	1,238.66	0.28%	17.12	26.77%	14.30	1.98%	8.24	28.40%			
Custodian and asset managers	310.49	0.11%	1.34	31.08%	С	С	С	С			
Development/promotional lenders	С	С	С	С	1.54	0.98%	1.45	18.06%			
Diversified lenders	3,304.02	0.47%	66.06	46.40%	26.57	5.93%	24.28	44.83%			
G-SIBs 1)	11,356.21	0.31%	175.78	39.85%	61.43	4.53%	53.30	36.05%			
Retail and consumer credit lenders	1,126.01	0.35%	14.18	38.53%	4.72	4.15%	3.64	38.09%			
Small market lenders	193.59	0.45%	1.72	48.23%	1.52	5.39%	0.66	43.14%			
Universal and investment banks	9,554.62	0.28%	119.82	40.84%	46.25	4.58%	45.72	36.68%			
Not classified	С	С	С	С	С	С	С	С			
Total	27,547.49	0.31%	403.44	40.20%	157.73	4.51%	138.00	37.17%			

Source: ECB.

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		Total ex	posures			Forborne e	exposures		
(Q2 2024)	Perfor	ming	Non-per	forming	Perfor	rming	Non-performing		
(@2 2027)	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	
Banks with total assets									
Less than €30 billion	243.11	0.38%	3.08	41.05%	1.91	4.44%	1.21	37.02%	
Between €30 billion and €100 billion	2,991.70	0.36%	52.42	38.31%	24.87	4.26%	19.26	38.50%	
Between €100 billion and €200 billion	2,301.49	0.34%	33.65	43.33%	16.32	4.95%	11.87	38.44%	
More than €200 billion	10,654.98	0.30%	138.52	40.58%	53.19	4.47%	52.36	37.54%	
G-SIBs 1)	11,356.21	0.31%	175.78	39.85%	61.43	4.53%	53.30	36.05%	
Total	27,547.49	0.31%	403.44	40.20%	157.73	4.51%	138.00	37.17%	

Source: ECB

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)

		Fair value hierarchy													
Type of instrument		Q2 2023		Q3 2023		Q4 2023			Q1 2024			Q2 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	14.61	2,005.02	40.08	12.47	2,293.43	40.58	14.34	1,833.18	38.38	19.90	1,775.42	40.46	20.06	1,753.67	38.99
Equity instruments	312.57	22.04	71.49	306.86	25.87	71.53	318.67	19.64	75.06	440.45	20.67	77.22	452.97	19.86	78.66
Debt securities	1,277.61	377.96	37.68	1,255.69	413.11	39.13	1,250.05	403.19	37.34	1,408.47	437.65	34.52	1,438.65	455.71	34.44
Loans and advances	16.25	1,307.31	76.11	14.79	1,371.69	74.10	16.49	1,247.29	74.35	11.75	1,411.29	70.44	11.48	1,374.80	75.09
Total	1,621.05	3,712.32	225.37	1,589.80	4,104.10	225.33	1,599.55	3,503.31	225.14	1,880.58	3,645.03	222.64	1,923.15	3,604.05	227.18
as a share of total assets	6.15%	14.09%	0.86%	5.94%	15.33%	0.84%	6.17%	13.50%	0.87%	7.07%	13.70%	0.84%	7.23%	13.55%	0.85%

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.

T04.04.2 Fair value hierarchy by country

(EUR billions; percentages)

Country	Total assets	Level	1	Leve	el 2	Leve	el 3
(Q2 2024)	Total assets	Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	654.37	14.18	2.17%	27.27	4.17%	3.35	0.51%
Bulgaria	С	С	С	С	С	С	С
Germany	4,996.18	306.58	6.14%	1,181.71	23.65%	49.64	0.99%
Estonia	31.48	0.40	1.26%	0.10	0.33%	С	С
Ireland	650.73	37.26	5.73%	120.28	18.48%	2.87	0.44%
Greece	305.18	9.22	3.02%	6.40	2.10%	1.53	0.50%
Spain	3,760.12	208.87	5.55%	289.34	7.69%	17.79	0.47%
France	9,318.44	847.55	9.10%	1,520.22	16.31%	100.62	1.08%
Croatia 1)	-	-	-	-	-	-	-
Italy	2,554.90	244.17	9.56%	99.62	3.90%	19.65	0.77%
Cyprus	С	С	С	С	С	С	С
Latvia	54.82	0.65	1.19%	0.12	0.22%	0.00	0.00%
Lithuania	33.17	С	С	0.05	0.15%	С	С
Luxembourg	98.28	1.47	1.49%	3.21	3.27%	1.97	2.00%
Malta	С	С	С	С	С	С	С
Netherlands	2,371.82	158.03	6.66%	167.84	7.08%	14.18	0.60%
Austria	691.62	25.28	3.66%	13.23	1.91%	4.82	0.70%
Portugal	248.90	18.73	7.53%	3.89	1.56%	2.92	1.17%
Slovenia	45.87	С	С	1.31	2.86%	0.03	0.07%
Slovakia 1)	-	-	-	-	-	-	-
Finland	712.56	46.83	6.57%	С	С	С	С
Total	26,607.55	1,923.15	7.23%	3,604.05	13.55%	227.18	0.85%

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.

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

(EUR billions; percentages)

Category	Total assets	Level	1	Level	2	Level 3		
(Q2 2024)	i otal assets	Amount	Ratio	Amount	Ratio	Amount	Ratio	
Corporate/wholesale lenders	1,130.10	84.70	7.49%	96.43	8.53%	8.92	0.79%	
Custodian and asset managers	324.59	16.51	5.09%	45.68	14.07%	1.50	0.46%	
Development/promotional lenders	С	С	5.79%	С	3.25%	С	С	
Diversified lenders	2,965.08	129.03	4.35%	54.68	1.84%	17.36	0.59%	
G-SIBs 1)	11,570.95	996.15	8.61%	2,021.70	17.47%	115.10	0.99%	
Retail and consumer credit lenders	1,082.00	27.40	2.53%	29.52	2.73%	2.56	0.24%	
Small market lenders	174.15	5.06	2.90%	1.79	1.03%	0.07	0.04%	
Universal and investment banks	8,914.56	639.34	7.17%	1,340.25	15.03%	64.72	0.73%	
Not classified	С	С	С	С	С	С	С	
Total	26,607.55	1,923.15	7.23%	3,604.05	13.55%	227.18	0.85%	

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.

T04.04.3 Fair value hierarchy by classification (size)

(EUR billions; percentages)

Category	Total assets	Level	1	Level	2	Level 3		
(Q2 2024)	TOTAL ASSETS	Amount	Ratio	Amount	Ratio	Amount	Ratio	
Banks with total assets			<u> </u>		-			
Less than €30 billion	221.50	6.28	2.83%	2.88	1.30%	0.31	0.14%	
Between €30 billion and €100 billion	2,858.53	129.99	4.55%	115.32	4.03%	33.07	1.16%	
Between €100 billion and €200 billion	2,188.08	131.70	6.02%	294.15	13.44%	12.57	0.57%	
More than €200 billion	9,768.48	659.03	6.75%	1,170.00	11.98%	66.12	0.68%	
G-SIBs 1)	11,570.95	996.15	8.61%	2,021.70	17.47%	115.10	0.99%	
Total	26,607.55	1,923.15	7.23%	3,604.05	13.55%	227.18	0.85%	

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.

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

(EUR billions; percentages)

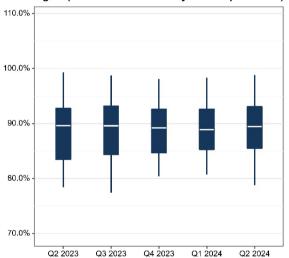
Item	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Total loans and advances subject to impairment review 1) 2)	14,573.55	14,596.76	14,500.62	14,707.05	14,818.55
Stage 1 loans and advances	12,899.08	12,903.65	12,750.29	12,963.11	13,069.73
Stage 1 as a share of total loans and advances 2)	88.51%	88.40%	87.93%	88.14%	88.20%
Stage 1 coverage ratio	0.23%	0.23%	0.21%	0.21%	0.20%
Stage 2 loans and advances	1,339.01	1,355.63	1,411.30	1,397.73	1,400.66
Stage 2 as a share of total loans and advances 2)	9.19%	9.29%	9.73%	9.50%	9.45%
Stage 2 coverage ratio	3.79%	3.75%	3.60%	3.59%	3.47%
Stage 3 loans and advances	321.54	323.72	326.25	333.67	335.72
Stage 3 as a share of total loans and advances 2)	2.21%	2.22%	2.25%	2.27%	2.27%
Stage 3 coverage ratio	44.26%	43.82%	43.35%	42.76%	43.06%
Purchased or originated credit-impaired loans and advances 3)	13.93	13.78	12.78	12.54	12.44
Purchased or originated credit-impaired as a share of total loans and advances 2)	0.10%	0.09%	0.09%	0.09%	0.08%
Purchased or originated credit-impaired coverage ratio	20.79%	21.24%	21.24%	21.56%	21.17%

Source: ECB.

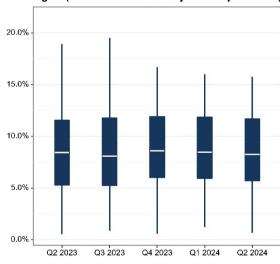
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision,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

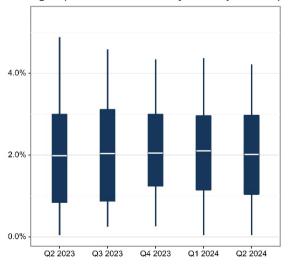




Stage 2 (as a share of L&A subject to impairments)



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 (Q2 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia 3)	Italy
Total loans and advances subject to impairment review 1) 2)	14,818.55	431.39	С	2,170.42	21.40	277.04	159.27	2,420.64	4,930.45	-	1,522.84
Stage 1 loans and advances	13,069.73	376.96	С	1,856.97	18.98	247.27	137.39	2,172.41	4,342.92	-	1,338.77
Stage 1 as a share of total loans and advances 2)	88.20%	87.38%	С	85.56%	88.72%	89.25%	86.26%	89.75%	88.08%	-	87.91%
Stage 1 coverage ratio	0.20%	0.10%	С	0.13%	0.22%	0.21%	0.34%	0.34%	0.21%	-	0.22%
Stage 2 loans and advances	1,400.66	47.10	С	273.92	2.14	24.11	14.14	177.19	466.43	-	143.03
Stage 2 as a share of total loans and advances 2)	9.45%	10.92%	С	12.62%	10.02%	8.70%	8.88%	7.32%	9.46%	-	9.39%
Stage 2 coverage ratio	3.47%	1.76%	С	1.73%	2.61%	4.50%	5.42%	5.15%	3.67%	-	5.46%
Stage 3 loans and advances	335.72	6.67	С	37.73	С	5.11	6.11	69.83	118.13	-	39.35
Stage 3 as a share of total loans and advances 2)	2.27%	1.55%	С	1.74%	С	1.84%	3.84%	2.88%	2.40%	-	2.58%
Stage 3 coverage ratio	43.06%	47.74%	С	33.90%	24.59%	32.25%	37.26%	45.92%	45.23%	-	54.08%
Purchased or originated credit-impaired loans and advances	12.44	0.65	С	1.80	С	0.55	1.64	1.21	2.97	-	1.70
Purchased or originated credit-impaired as a share of total loans and advances 2)	0.08%	0.15%	С	0.08%	С	0.20%	1.03%	0.05%	0.06%	-	0.11%
Purchased or originated credit-impaired coverage ratio	21.17%	С	С	14.89%	С	-0.20%	12.51%	28.76%	22.43%	-	37.26%

Source: ECB.

- C: the value is suppressed for confidentiality reasons.
- 1) Loans and advances in the asset quality tables are displayed at gross carrying amount. Cash balances at central banks and other demand deposits are excluded.
- 2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).
- 3) There are no significant institutions at the highest level of consolidation in Croatia.

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

(EUR billions; percentages)

Item (Q2 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Total loans and advances subject to impairment review 1) 2)	С	37.97	16.46	54.80	С	1,709.09	460.38	133.12	26.11	-	406.86
Stage 1 loans and advances	С	34.44	15.39	47.55	С	1,555.76	387.28	113.58	23.22	-	364.91
Stage 1 as a share of total loans and advances 2)	С	90.69%	93.51%	86.78%	С	91.03%	84.12%	85.32%	88.92%	-	89.69%
Stage 1 coverage ratio	С	0.21%	0.35%	0.15%	С	0.07%	0.23%	0.60%	0.51%	-	0.07%
Stage 2 loans and advances	С	3.32	0.90	5.56	С	125.43	60.89	15.25	2.27	-	35.95
Stage 2 as a share of total loans and advances ²⁾	С	8.75%	5.45%	10.15%	С	7.34%	13.23%	11.45%	8.68%	-	8.84%
Stage 2 coverage ratio	С	2.32%	4.05%	С	С	1.62%	4.09%	8.71%	5.05%	-	1.88%
Stage 3 loans and advances	С	0.20	С	С	С	С	11.46	4.16	0.55	-	5.66
Stage 3 as a share of total loans and advances 2)	С	0.52%	С	С	С	С	2.49%	3.13%	2.10%	-	1.39%
Stage 3 coverage ratio	С	40.57%	46.59%	24.28%	С	26.81%	44.54%	58.79%	57.27%	-	27.70%
Purchased or originated credit-impaired loans and advances	С	0.01	С	С	С	С	0.76	0.13	0.08	-	0.33
Purchased or originated credit-impaired as a share of total loans and advances 2)	С	0.04%	С		С	С	0.16%	0.10%	0.30%	-	0.08%
Purchased or originated credit-impaired coverage ratio	С	6.87%	С	С	С	С	23.36%	61.65%	25.10%	-	С

Source: ECB.

- 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 (Q2 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)	14,818.55	741.31	94.36	С	1,715.12	6,211.87	676.56	115.81	4,957.48	С
Stage 1 loans and advances	13,069.73	613.28	88.09	С	1,483.30	5,471.26	610.30	103.96	4,416.64	С
Stage 1 as a share of total loans and advances 2)	88.20%	82.73%	93.36%	С	86.48%	88.08%	90.21%	89.77%	89.09%	С
Stage 1 coverage ratio	0.20%	0.17%	0.05%	С	0.27%	0.20%	0.24%	0.34%	0.19%	С
Stage 2 loans and advances	1,400.66	112.76	4.96	С	176.84	585.67	55.00	10.22	436.68	С
Stage 2 as a share of total loans and advances 2)	9.45%	15.21%	5.25%	6.08%	10.31%	9.43%	8.13%	8.83%	8.81%	С
Stage 2 coverage ratio	3.47%	1.74%	3.49%	С	4.81%	3.57%	3.60%	4.10%	3.27%	С
Stage 3 loans and advances	335.72	14.96	С	С	50.62	151.09	10.64	1.51	101.10	С
Stage 3 as a share of total loans and advances 2)	2.27%	2.02%	С	1.50%	2.95%	2.43%	1.57%	1.31%	2.04%	С
Stage 3 coverage ratio	43.06%	28.43%	32.37%	С	48.86%	42.86%	43.13%	49.52%	43.61%	С
Purchased or originated credit-impaired loans and advances	12.44	0.31	С	С	4.37	3.86	0.62	0.12	3.07	С
Purchased or originated credit-impaired as a share of total loans and advances 2)	0.08%	0.04%	С	С	0.25%	0.06%	0.09%	0.10%	0.06%	С
Purchased or originated credit-impaired coverage ratio	21.17%	С	С	С	20.83%	19.78%	8.96%	23.38%	26.70%	С

Source: ECB.

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			Total a			2
(Q2 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs ³⁾
Total loans and advances subject to impairment review 1) 2)	14,818.55	122.72	1,500.32	1,164.36	5,819.28	6,211.87
Stage 1 loans and advances	13,069.73	110.38	1,325.04	1,015.79	5,147.26	5,471.26
Stage 1 as a share of total loans and advances 2)	88.20%	89.94%	88.32%	87.24%	88.45%	88.08%
Stage 1 coverage ratio	0.20%	0.36%	0.24%	0.20%	0.19%	0.20%
Stage 2 loans and advances	1,400.66	9.52	136.55	119.06	549.87	585.67
Stage 2 as a share of total loans and advances 2)	9.45%	7.75%	9.10%	10.22%	9.45%	9.43%
Stage 2 coverage ratio	3.47%	4.71%	3.87%	3.72%	3.20%	3.57%
Stage 3 loans and advances	335.72	2.38	35.55	27.92	118.78	151.09
Stage 3 as a share of total loans and advances 2)	2.27%	1.94%	2.37%	2.40%	2.04%	2.43%
Stage 3 coverage ratio	43.06%	45.39%	41.39%	46.19%	43.04%	42.86%
Purchased or originated credit-impaired loans and advances	12.44	0.44	3.17	1.59	3.37	3.86
Purchased or originated credit-impaired as a share of total loans and advances 2)	0.08%	0.36%	0.21%	0.14%	0.06%	0.06%
Purchased or originated credit-impaired coverage ratio	21.17%	10.56%	15.16%	30.26%	25.49%	19.78%

Source: FCF

C: the value is suppressed for confidentiality reasons.

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

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

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

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

Item	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Stage 2 loans and advances 1) 2)	1,339.01	1,355.63	1,411.30	1,397.73	1,400.66
Central banks	2.73	2.97	4.84	4.60	2.61
General governments	26.80	24.88	28.36	28.33	25.08
Credit institutions	14.99	15.13	12.76	13.96	12.14
Other financial corporations	61.45	63.50	60.44	58.31	64.30
Non-financial corporations	723.25	744.22	765.37	757.44	759.49
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	323.84	331.36	345.43	346.75	342.96
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	212.02	214.52	225.64	235.31	232.15
Households	509.79	504.92	539.52	535.10	537.04
Of which: Households (loans collateralised by residential immovable property)	278.61	276.26	303.57	301.09	300.72
Of which: Households (credit for consumption)	89.50	89.02	91.58	91.84	94.22
Stage 2 as a share of total loans and advances subject to impairment review 2)	9.19%	9.29%	9.73%	9.50%	9.45%
Central banks	1.57%	1.77%	3.48%	2.59%	1.48%
General governments	3.19%	2.98%	3.36%	3.31%	2.91%
Credit institutions	1.69%	1.65%	1.45%	1.46%	1.26%
Other financial corporations	6.19%	6.24%	6.10%	5.34%	5.76%
Non-financial corporations	12.93%	13.34%	13.73%	13.60%	13.57%
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	14.55%	14.86%	15.46%	15.70%	15.47%
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	17.64%	17.82%	18.83%	19.44%	19.07%
Households	8.38%	8.31%	8.89%	8.84%	8.80%
Of which: Households (loans collateralised by residential immovable property)	7.51%	7.44%	8.18%	8.11%	8.08%
Of which: Households (credit for consumption)	9.83%	9.63%	9.88%	9.84%	10.00%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

Item (Q2 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Stage 2 loans and advances 1) 2)	1,400.66	47.10	С	273.92	2.14	24.11	14.14	177.19	466.43	-	143.03
Central banks	2.61	С	С	С	С	С	С	С	0.19	-	С
General governments	25.08	1.43	С	С	С	С	С	0.75	12.62	-	2.71
Credit institutions	12.14	С	С	8.99	С	С	С	С	1.10	-	С
Other financial corporations	64.30	1.48	С	31.07	С	1.41	0.11	2.00	9.11	-	11.65
Non-financial corporations	759.49	27.10	С	183.57	1.50	15.02	5.48	65.42	251.76	-	82.09
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	342.96	17.65	С	47.09	1.05	6.54	3.76	33.48	130.97	-	39.94
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	232.15	9.58	С	89.08	1.10	6.43	2.84	14.59	43.41	-	20.76
Households	537.04	17.08	С	47.99	0.58	7.45	8.51	108.46	191.66	-	44.30
Of which: Households (loans collateralised by residential immovable property)	300.72	13.85	С	28.11	0.43	5.28	6.69	67.41	64.25	-	28.71
Of which: Households (credit for consumption)	94.22	1.60	С	10.87	0.06	1.49	1.23	33.99	25.92	-	6.03
Stage 2 as a share of total loans and advances subject to impairment review 2)	9.45%	10.92%	С	12.62%	10.02%	8.70%	8.88%	7.32%	9.46%	-	9.39%
Central banks	1.48%	С	С	С	С	С	С	С	0.46%	-	С
General governments	2.91%	5.96%	С	1.58%	С	С	С	0.73%	3.20%	-	5.65%
Credit institutions	1.26%	0.10%	С	2.53%	С	С	С	0.48%	0.42%	-	0.70%
Other financial corporations	5.76%	8.68%	С	10.19%	С	3.22%	0.48%	1.56%	3.62%	-	6.86%
Non-financial corporations	13.57%	19.86%	С	21.65%	16.03%	17.18%	6.24%	8.03%	13.20%	-	12.62%
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	15.47%	20.97%	С	21.48%	16.94%	25.87%	10.69%	11.08%	14.76%	-	14.38%
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	19.07%	20.93%	С	33.77%	19.22%	33.55%	12.64%	12.08%	14.52%	-	16.25%
Households	8.80%	7.83%	С	9.27%	5.25%	7.56%	20.32%	8.78%	9.25%	-	7.78%
Of which: Households (loans collateralised by residential immovable property)	8.08%	7.08%	С	7.39%	4.46%	6.27%	22.86%	8.21%	10.14%	-	6.94%
Of which: Households (credit for consumption)	10.00%	14.02%	С	14.47%	9.25%	15.10%	12.64%	10.68%	7.59%	-	7.97%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

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

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

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

Item (Q2 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Stage 2 loans and advances 1) 2)	С	3.32	0.90	5.56	С	125.43	60.89	15.25	2.27	-	35.95
Central banks	С	С	С	С	С	С	С	С	С	-	С
General governments	С	С	С	С	С	С	1.25	С	0.01	-	0.04
Credit institutions	С	С	С	С	С	С	С	С	С	-	С
Other financial corporations	С	0.00	С	0.51	С	3.51	2.50	0.17	С	-	0.63
Non-financial corporations	С	1.31	0.46	2.31	С	62.33	35.75	7.02	1.16	-	15.36
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	С	0.81	0.19	С	С	24.81	21.73	5.32	0.69	-	6.64
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	С	0.81	0.35	1.04	С	23.00	12.71	2.21	0.48	-	2.65
Households	С	С	0.43	2.71	С	55.81	20.22	7.74	1.08	-	19.91
Of which: Households (loans collateralised by residential immovable property)	С	С	С	2.20	С	50.27	12.63	5.92	0.36	-	12.32
Of which: Households (credit for consumption)	С	С	0.16	0.17	С	1.92	4.75	1.32	0.51	-	3.61
Stage 2 as a share of total loans and advances subject to impairment review 2)	С	8.75%	5.45%	10.15%	С	7.34%	13.23%	11.45%	8.68%	-	8.84%
Central banks	С	С	С	С	С	С	С	С	С	-	С
General governments	С	С	С	С	С	С	7.97%	С	2.00%	-	0.20%
Credit institutions	С	С	С	С	С	С	С	С	С	-	С
Other financial corporations	С	С	С	10.89%	С	2.70%	11.51%	6.91%	3.05%	-	4.29%
Non-financial corporations	С	10.31%	9.30%	17.43%	С	10.52%	18.46%	15.67%	10.23%	-	9.10%
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	С	9.73%	8.78%	С	С	14.09%	27.16%	17.61%	10.64%	-	10.60%
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	С	11.48%	11.60%	23.01%	С	12.89%	20.34%	19.39%	11.90%	-	7.82%
Households	С	С	7.16%	9.09%	С	6.99%	11.57%	9.91%	8.86%	-	9.95%
Of which: Households (loans collateralised by residential immovable property)	С	С	С	8.74%	С	6.80%	10.29%	9.23%	7.70%	-	7.38%
Of which: Households (credit for consumption)	С	С	10.55%	11.81%	С	7.97%	14.71%	13.20%	10.61%	-	18.21%

Source: ECB.

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 (Q2 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)	1,400.66	112.76	4.96	С	176.84	585.67	55.00	10.22	436.68	С
Central banks	2.61	С	С	С	С	0.22	С	С	С	С
General governments	25.08	0.97	С	5.93	1.77	10.75	0.10	С	С	С
Credit institutions	12.14	С	С	С	С	3.41	С	0.00	6.81	С
Other financial corporations	64.30	12.02	С	С	5.58	14.40	1.21	0.08	30.39	С
Non-financial corporations	759.49	94.21	С	12.08	97.18	288.87	20.15	5.36	237.71	С
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	342.96	24.66	С	С	63.29	129.61	8.75	3.13	102.55	С
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	232.15	52.70	С	С	34.12	61.06	3.53	3.05	71.57	С
Households	537.04	4.61	С	С	70.83	268.01	33.55	4.74	154.36	С
Of which: Households (loans collateralised by residential immovable property)	300.72	2.81	0.46	С	50.81	122.95	17.35	2.63	103.70	С
Of which: Households (credit for consumption)	94.22	0.34	С	С	10.19	45.33	7.87	1.34	28.95	С
Stage 2 as a share of total loans and advances subject to impairment review 2)	9.45%	15.21%	5.25%	6.08%	10.31%	9.43%	8.13%	8.83%	8.81%	С
Central banks	1.48%	С	С	С	С	0.32%	С	С	С	С
General governments	2.91%	1.19%	С	3.82%	4.33%	3.37%	0.10%	1.44%	3.37%	С
Credit institutions	1.26%	0.91%	С	С	1.48%	1.24%	С	0.00%	1.52%	С
Other financial corporations	5.76%	17.74%	С	С	5.78%	2.95%	8.76%	4.35%	7.04%	С
Non-financial corporations	13.57%	21.88%	С	9.15%	13.83%	12.90%	13.68%	12.21%	12.63%	С
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	15.47%	19.99%	С	С	17.74%	16.44%	15.07%	12.12%	12.92%	С
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	19.07%	30.73%	С	С	19.51%	16.00%	15.03%	14.25%	17.02%	С
Households	8.80%	8.23%	С	С	9.20%	9.50%	8.31%	8.78%	7.85%	С
Of which: Households (loans collateralised by residential immovable property)	8.08%	7.12%	3.02%	С	8.35%	9.38%	6.63%	7.52%	7.14%	С
Of which: Households (credit for consumption)	10.00%	С	С	С	11.84%	9.13%	11.10%	10.76%	10.88%	С

Source: ECB

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			Total a	assets		
(Q2 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 hillion	G-SIBs ³⁾
Stage 2 loans and advances 1) 2)	1,400.66	9.52	136.55	119.06	549.87	585.67
Central banks	2.61	С	С	C	2.38	0.22
General governments	25.08	С	6.39	C	6.60	10.75
Credit institutions	12.14	С	С	C	3.04	3.41
Other financial corporations	64.30	0.16	3.19	9.88	36.67	14.40
Non-financial corporations	759.49	5.65	73.46	65.82	325.69	288.87
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	342.96	3.33	43.27	37.50	129.25	129.61
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	232.15	3.39	31.36	24.50	111.84	61.06
Households	537.04	3.65	53.17	36.72	175.49	268.01
Of which: Households (loans collateralised by residential immovable property)	300.72	1.78	34.27	26.17	115.56	122.95
Of which: Households (credit for consumption)	94.22	1.38	11.65	3.91	31.95	45.33
Stage 2 as a share of total loans and advances subject to impairment review 2	9.45%	7.75%	9.10%	10.22%	9.45%	9.43%
Central banks	1.48%	С	С	C	2.42%	0.32%
General governments	2.91%	2.43%	3.84%	1.67%	2.22%	3.37%
Credit institutions	1.26%	0.00%	0.37%	C	0.59%	1.24%
Other financial corporations	5.76%	4.46%	3.40%	11.04%	8.30%	2.95%
Non-financial corporations	13.57%	11.85%	13.28%	13.52%	14.34%	12.90%
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	15.47%	12.24%	16.45%	15.85%	14.33%	16.44%
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	19.07%	14.80%	18.61%	23.73%	20.68%	16.00%
Households	8.80%	6.29%	8.95%	8.43%	8.00%	9.50%
Of which: Households (loans collateralised by residential immovable property)	8.08%	4.81%	8.06%	7.29%	7.26%	9.38%
Of which: Households (credit for consumption)	10.00%	10.02%	10.14%	11.38%	11.31%	9.13%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

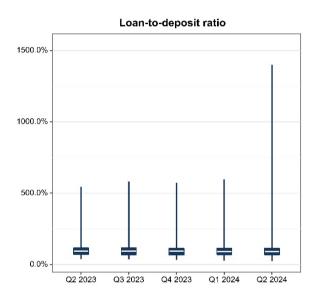
T05.01.1 Loan-to-deposit ratio by reference period

(EUR billions; percentages)

Item	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Total loans and advances to non-financial corporations and households	11,794.12	11,778.86	11,756.83	11,783.45	11,849.20
Total deposits from non-financial corporations and households	11,222.53	11,277.05	11,442.88	11,462.60	11,600.12
Loan-to-deposit ratio	105.09%	104.45%	102.74%	102.80%	102.15%

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.



T05.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q2 2024)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Belgium	351.40	364.97	96.28%
Bulgaria	С	С	C
Germany	1,536.73	1,348.87	113.93%
Estonia	20.22	18.54	109.05%
Ireland	185.91	267.27	69.56%
Greece	126.41	209.57	60.32%
Spain	2,005.16	2,018.80	99.32%
France	3,974.41	3,760.18	105.70%
Croatia 1)	-	-	-
Italy	1,197.34	1,345.67	88.98%
Cyprus	С	С	С
Latvia	28.94	39.12	73.98%
Lithuania	10.83	25.65	42.22%
Luxembourg	42.64	44.58	95.63%
Malta	С	С	С
Netherlands	1,385.51	1,242.56	111.50%
Austria	362.43	375.03	96.64%
Portugal	118.65	186.98	63.46%
Slovenia	22.97	33.97	67.62%
Slovakia 1)	-	-	-
Finland	444.09	258.31	171.92%
Total	11,849.20	11,600.12	102.15%

Source: ECB.

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 (Q2 2024)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	I nan-to-denosit ratio
Corporate/wholesale lenders	482.82	275.77	175.08%
Custodian and asset managers	46.69	70.19	66.53%
Development/promotional lenders	С	С	2574.93%
Diversified lenders	1,551.12	1,825.20	84.98%
G-SIBs 1)	5,053.10	4,824.53	104.74%
Retail and consumer credit lenders	602.56	713.87	84.41%
Small market lenders	96.42	122.99	78.40%
Universal and investment banks	3,881.33	3,749.58	103.51%
Not classified	С	С	C
Total	11,849.20	11,600.12	102.15%

Source: ECB.

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 (Q2 2024)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	l gan-to-denosit ratio
Banks with total assets			
Less than €30 billion	103.95	155.30	66.93%
Between €30 billion and €100 billion	1,299.52	1,302.67	99.76%
Between €100 billion and €200 billion	908.07	950.67	95.52%
More than €200 billion	4,484.56	4,366.94	102.69%
G-SIBs 1)	5,053.10	4,824.53	104.74%
Total	11,849.20	11,600.12	102.15%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

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

T05.02.1 Deposits to total funding ratio by reference period (percentages)

Indicator	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Deposits from credit institutions and other financial corporations to total funding	19.97%	20.40%	19.16%	20.24%	20.23%
Deposits from non-financial corporations to total funding	18.06%	18.38%	19.23%	18.40%	18.49%
Deposits from households to total funding	34.28%	33.83%	34.71%	34.08%	34.47%

Source: ECB.

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

T05.02.2 Deposits to total funding ratio by country

(percentages)

Country (Q2 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	15.76%	15.89%	45.64%
Bulgaria	C	С	C
Germany	35.47%	14.19%	21.54%
Estonia	12.05%	32.02%	34.37%
Ireland	27.96%	26.75%	28.03%
Greece	7.01%	21.40%	59.33%
Spain	13.60%	17.93%	43.25%
France	20.74%	20.24%	30.53%
Croatia 1)	-	-	-
Italy	16.99%	21.35%	40.09%
Cyprus	С	С	С
Latvia	11.16%	25.92%	55.40%
Lithuania	5.96%	21.55%	65.12%
Luxembourg	28.10%	9.42%	41.82%
Malta	С	С	С
Netherlands	13.52%	16.59%	41.41%
Austria	15.43%	18.20%	43.31%
Portugal	5.40%	21.20%	64.98%
Slovenia	4.61%	18.72%	66.32%
Slovakia 1)	-	-	-
Finland	С	С	24.51%

Source: ECB

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 (Q2 2024)	Deposits from credit institutions and other financial corporations to total funding		Deposits from households to total funding
Corporate/wholesale lenders	34.04%	11.50%	15.80%
Custodian and asset managers	57.82%	3.29%	22.95%
Development/promotional lenders	6.74%	1.18%	C
Diversified lenders	11.70%	20.72%	49.00%
G-SIBs 1)	20.50%	19.75%	31.99%
Retail and consumer credit lenders	9.66%	7.82%	65.45%
Small market lenders	8.65%	24.21%	56.35%
Universal and investment banks	22.06%	19.81%	32.47%
Not classified	C	C	C

Source: ECB.

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 (Q2 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	9.94%	21.23%	58.83%
Between €30 billion and €100 billion	19.60%	12.12%	40.93%
Between €100 billion and €200 billion	19.32%	19.63%	35.24%
More than €200 billion	20.56%	18.65%	34.62%
G-SIBs 1)	20.50%	19.75%	31.99%

Source: ECB.

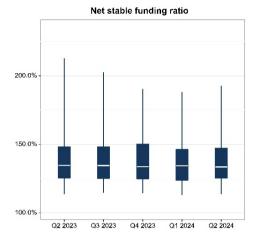
C: the value is suppressed for confidentiality reasons.

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

T05.03.1 Net stable funding ratio by reference period

(EUR billions; percentages)

Net stable funding ratio and its components	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Available stable funding	15,397.47	15,344.33	15,450.49	15,717.51	15,870.18
Capital items and instruments	1,914.19	1,921.91	1,932.31	1,971.97	1,987.04
Retail deposits	7,398.97	7,410.04	7,469.08	7,511.82	7,603.21
of which: maturity < 6 months	7,020.51	7,016.95	6,976.16	6,984.69	7,099.63
of which: maturity >= 6 months to < 1 year	175.27	178.88	247.45	274.93	253.56
of which: maturity >= 1 year	203.19	214.20	245.47	252.21	250.02
Other non-financial customers (except central banks)	1,832.84	1,883.30	1,879.00	1,920.80	1,958.17
of which: maturity < 6 months	1,869.83	1,923.52	1,931.76	1,960.08	1,997.84
of which: maturity >= 6 months to < 1 year	75.35	65.67	68.06	72.16	72.71
of which: maturity >= 1 year	183.76	185.53	183.88	179.97	184.38
Operational deposits	523.60	512.88	536.28	518.59	529.27
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	С	С	С	С	С
Financial customers and central banks	1,434.43	1,284.33	1,259.19	1,296.89	1,281.72
of which: liabilities provided by the ECB or the central bank of a Member State	294.92	127.36	79.05	40.17	24.51
Liabilities provided where the counterparty cannot be determined	1,963.21	1,996.48	2,026.51	2,138.61	2,166.50
Independent liabilities	С	С	С	С	С
Other liabilities	305.45	310.11	315.05	326.94	309.85
Required stable funding	12,186.87	12,197.09	12,204.17	12,390.77	12,446.38
Central bank assets	11.63	11.58	9.76	9.36	9.29
Liquid assets	256.97	244.58	240.57	293.03	297.22
Securities other than liquid assets	694.70	691.54	698.15	734.52	747.41
Loans	9,496.72	9,487.09	9,466.41	9,530.12	9,571.95
of which: residential mortgages	1,275.14	1,288.75	1,285.03	1,281.34	1,294.02
Interdependent assets	С	С	С	С	С
Assets within a group or an IPS if subject to preferential treatment 1)	С	С	С	С	С
Derivatives	206.64	212.53	226.57	230.39	231.50
Contributions to CCP default fund 2)	19.56	17.52	16.88	17.55	18.97
Other assets	1,248.31	1,276.20	1,291.35	1,319.86	1,309.24
Off-balance sheet items	251.24	254.96	253.47	254.91	259.80
Net stable funding ratio	126.34%	125.80%	126.60%	126.85%	127.51%



Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

¹⁾ IPS stands for institutional protection scheme.

²⁾ CCP stands for central counterparty.

T05.03.2 Net stable funding ratio by country/1

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Available stable funding	15,870.18	455.10	С	2,406.97	22.75	370.12	234.03	2,572.90	4,986.98	-	1,745.25
Capital items and instruments	1,987.04	46.64	С	337.10	2.97	73.12	36.37	289.39	641.20	-	224.87
Retail deposits	7,603.21	293.81	С	812.11	11.35	149.90	159.24	1,482.63	2,112.30	-	979.57
of which: maturity < 6 months	7,099.63	271.43	С	664.85	9.72	143.57	143.61	1,403.37	2,028.38	-	908.62
of which: maturity >= 6 months to < 1 year	253.56	7.13	С	94.97	1.43	2.49	12.50	61.65	24.98	-	14.08
of which: maturity >= 1 year	250.02	15.25	С	52.28	0.20	3.84	3.13	17.61	58.94	-	56.87
Other non-financial customers (except central banks)	1,958.17	45.96	С	369.71	3.29	48.71	25.81	275.38	679.27	-	219.73
of which: maturity < 6 months	1,997.84	45.17	С	310.11	4.51	61.33	24.17	310.09	698.64	-	221.17
of which: maturity >= 6 months to < 1 year	72.71	1.01	С	23.74	0.18	1.59	0.61	9.87	23.01	-	4.14
of which: maturity >= 1 year	184.38	1.29	С	67.87	0.17	0.50	2.10	16.78	53.10	-	25.17
Operational deposits	529.27	12.42	С	98.58	1.73	23.34	1.24	68.01	215.61	-	35.06
Liabilities and committed facilities within a group or an IPS if subject to	С	С	С	С	С	С	С	С	С	_	С
preferential treatment 1)	C			C				C	C	-	C
Financial customers and central banks	1,281.72	53.06	С	246.94	1.82	54.02	3.63	130.61	561.98	-	139.32
of which: liabilities provided by the ECB or the central bank of a Member State	24.51	С	С	С	С	С	С	С	6.04	-	0.94
Liabilities provided where the counterparty cannot be determined	2,166.50	С	С	473.62	С	20.33	4.14	283.25	634.86	-	116.31
Independent liabilities	С	С	С	С	С	С	С	С	С	-	С
Other liabilities	309.85	0.79	С	34.48	0.07	С	С	С	С	-	С
Required stable funding	12,446.38	328.27	С	1,923.70	16.02	241.98	175.04	1,952.52	4,265.44	-	1,314.77
Central bank assets	9.29	С	С	С	С	1.87	С	0.33	0.71	-	С
Liquid assets	297.22	9.53	С	45.38	0.11	5.41	1.33	25.63	152.49	-	28.18
Securities other than liquid assets	747.41	11.05	С	214.87	С	7.37	14.97	50.87	273.35	-	85.63
Loans	9,571.95	281.21	С	1,418.78	14.96	190.65	109.96	1,533.04	3,183.86	-	937.55
of which: residential mortgages	1,294.02	С	С	С	С	53.59	С	88.56	563.70	-	С
Interdependent assets	С	С	С	С	С	С	С	С	С	-	С
Assets within a group or an IPS if subject to preferential treatment 1)	С	С	С	С	С	С	С	С	С	-	С
Derivatives	231.50	2.88	С	56.57	С	6.34	1.31	17.53	95.41	-	24.24
Contributions to CCP default fund 2)	18.97	С	С	5.46	С	0.52	С	0.67	8.31	-	1.66
Other assets	1,309.24	18.70	С	125.53	0.44	20.23	44.67	291.86	468.51	-	201.91
Off-balance sheet items	259.80	4.85	С	49.89	0.35	С	2.61	С	С		35.58
Net stable funding ratio	127.51%	138.63%	С	125.12%	141.98%	152.95%	133.70%	131.77%	116.92%		132.74%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

¹⁾ IPS stands for institutional protection scheme.

²⁾ CCP stands for central counterparty.

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

T05.03.2 Net stable funding ratio by country/2

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Available stable funding	С	С	26.13	61.86	С	1,665.65	541.12	201.96	38.14	-	467.92
Capital items and instruments	С	С	2.15	8.91	С	168.88	67.61	21.42	5.25	-	51.82
Retail deposits	С	С	20.54	35.39	С	901.83	266.49	145.32	26.93	-	153.83
of which: maturity < 6 months	С	С	19.13	32.66	С	860.07	251.51	137.48	25.41	-	152.06
of which: maturity >= 6 months to < 1 year	С	С	С	1.40	С	14.46	5.47	6.62	1.00	-	1.68
of which: maturity >= 1 year	С	С	С	1.33	С	27.29	9.51	1.23	0.52	-	0.09
Other non-financial customers (except central banks)	С	С	1.31	11.96	С	137.44	64.50	16.02	3.32	-	С
of which: maturity < 6 months	С	С	2.30	10.37	С	162.47	58.41	19.24	2.84	-	59.88
of which: maturity >= 6 months to < 1 year	С	С	0.11	0.42	С	5.60	1.81	С	0.07	-	С
of which: maturity >= 1 year	С	С	0.04	1.50	С	9.45	4.73	С	0.41	-	С
Operational deposits	С	С	С	0.87	С	48.55	3.83	С	С	-	13.52
Liabilities and committed facilities within a group or an IPS if subject to	С	С	С	С	С	С	С	С	С	_	С
preferential treatment 1)	O	C	O	O	O	O	O	O	O	_	O
Financial customers and central banks	С	С	С	0.57	С	50.95	24.55	С	1.83	-	5.46
of which: liabilities provided by the ECB or the central bank of a Member	С	С	С	С	С	С	0.78	С	С	_	С
State											
Liabilities provided where the counterparty cannot be determined	С	С	С	С	С	346.27	86.59	4.12	С	-	191.46
Independent liabilities	С	С	С	С	С	С	С	С	С	-	С
Other liabilities	С	С	С	3.42	С	С	С	6.14	0.14	-	С
Required stable funding	С	С	14.00	44.92	С	1,228.12	376.72	120.67	21.47	-	377.23
Central bank assets	C	C	С	С	С	С	С	С	С	-	С
Liquid assets	C	С	С	2.26	С	10.96	6.53	4.04	0.26	-	3.92
Securities other than liquid assets	С	С	C	5.55	С	35.29	21.87	9.51	1.99	-	10.59
Loans	С	С	12.35	33.01	С	1,085.46	296.33	90.57	17.28	-	331.54
of which: residential mortgages	С	C	С	С	С	357.13	C	С	C	-	С
Interdependent assets	C	C	С	С	С	С	С	С	C	-	C
Assets within a group or an IPS if subject to preferential treatment 1)	С	C	С	C	С	04.70	C	С	C	-	C
Derivatives	С	C	С	0.48	С	21.73	1.81	0.82	0.08	-	1.93
Contributions to CCP default fund ²⁾	C C	C	C 0.57	C 2.74	C	2.00 50.25	0.03 45.51	C 12.95	C 1.43	-	C 19.38
Other assets Off-balance sheet items	C	C	0.57	2.74 C	C	50.25 22.38	45.51	2.75	1.43 C	-	9.78
Net stable funding ratio	C	C	186.66%	137.71%	C	135.63%	143.64%	167.36%	177.66%		9.78 124.04%
Net Stable funding Patio			100.00%	137.71%		135.63%	143.64%	167.36%	177.66%	-	124.04%

Source: ECB.

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 (Q2 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	15,870.18	671.81	169.43	С	2,222.84	6,335.50	804.66	102.92	5,218.54	С
Capital items and instruments	1,987.04	76.65	28.36	С	268.95	751.13	82.77	13.78	730.91	С
Retail deposits	7,603.21	138.17	71.64	С	1,341.75	2,932.33	558.34	67.34	2,481.09	С
of which: maturity < 6 months	7,099.63	123.36	60.13	С	1,255.26	2,784.44	504.43	62.23	2,298.15	С
of which: maturity >= 6 months to < 1 year	253.56	8.41	С	С	44.04	78.34	34.77	3.99	82.81	С
of which: maturity >= 1 year	250.02	6.40	С	С	42.45	69.55	19.14	1.12	100.12	С
Other non-financial customers (except central banks)	1,958.17	122.67	9.08	С	255.08	862.19	50.84	10.15	642.99	С
of which: maturity < 6 months	1,997.84	88.26	7.20	С	254.53	900.13	38.60	12.18	693.94	С
of which: maturity >= 6 months to < 1 year	72.71	8.91	С	0.14	6.53	37.46	1.81	0.41	16.58	С
of which: maturity >= 1 year	184.38	25.50	1.14	С	19.64	80.16	12.94	0.67	42.30	С
Operational deposits	529.27	12.16	34.23	С	30.95	281.13	3.80	3.42	163.59	С
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment 1)	С	С	С	С	С	С	С	С	С	С
Financial customers and central banks	1,281.72	101.76	10.35	С	92.53	638.56	33.11	5.46	392.36	С
of which: liabilities provided by the ECB or the central bank of a Member State	24.51	С	С	С	1.09	20.30	С	0.00	3.10	С
Liabilities provided where the counterparty cannot be determined	2,166.50	212.42	С	263.61	179.69	721.90	71.16	2.39	701.86	С
Independent liabilities	С	С	С	С	С	С	С	С	С	С
Other liabilities	309.85	С	2.29	С	С	С	С	С	71.31	С
Required stable funding	12,446.38	560.02	98.87	С	1,537.85	5,321.36	575.31	67.76	4,023.65	С
Central bank assets	9.29	С	С	С	С	С	С	С	0.78	С
Liquid assets	297.22	13.88	9.86	С	28.55	155.22	7.73	0.73	68.48	С
Securities other than liquid assets	747.41	33.92	13.64	С	85.00	299.33	45.96	2.58	244.76	С
Loans	9,571.95	463.37	56.97	С	1,177.44	3,990.45	455.45	60.57	3,151.93	С
of which: residential mortgages	1,294.02	С	2.54	С	91.33	809.85	135.14	5.27	249.87	С
Interdependent assets	С	С	С	С	С	С	С	С	С	С
Assets within a group or an IPS if subject to preferential treatment 1)	С	С	С	С	С	С	С	С	С	С
Derivatives	231.50	6.49	4.16	С	9.20	115.05	3.13	0.17	87.73	С
Contributions to CCP default fund 2)	18.97	0.51	0.56	С	1.16	9.66	0.10	С	6.98	С
Other assets	1,309.24	31.65	12.40	С	213.94	634.85	54.86	2.57	355.16	C
Off-balance sheet items	259.80	10.04	C	С	20.97	110.03	7.09	C	C	С
Net stable funding ratio	127.51%	119.96%	171.36%	128.68%	144.54%	119.06%	139.87%	151.90%	129.70%	С

Source: ECB.

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)

			Banks with	total assets		
Net stable funding ratio and its components (Q2 2024)	Total	Less than €30 billion	hillion and €100	Between €100 billion and €200 billion	More than €200 billion	G-SIBs 3)
Available stable funding	15,870.18	174.69	2,030.76	1,337.79	5,991.43	6,335.50
Capital items and instruments	1,987.04	22.85	261.96	190.79	760.31	751.13
Retail deposits	7,603.21	117.99	990.53	669.01	2,893.35	2,932.33
of which: maturity < 6 months	7,099.63	108.68	882.82	626.95	2,696.74	2,784.44
of which: maturity >= 6 months to < 1 year	253.56	6.41	58.99	14.69	95.12	78.34
of which: maturity >= 1 year	250.02	2.89	48.72	27.37	101.49	69.55
Other non-financial customers (except central banks)	1,958.17	17.50	164.51	149.98	763.99	862.19
of which: maturity < 6 months	1,997.84	18.53	146.51	164.04	768.62	900.13
of which: maturity >= 6 months to < 1 year	72.71	0.58	6.59	4.81	23.26	37.46
of which: maturity >= 1 year	184.38	1.51	29.98	7.73	65.02	80.16
Operational deposits	529.27	3.60	58.51	36.85	149.18	281.13
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment 1)	С	С	С	С	С	С
Financial customers and central banks	1,281.72	8.30	143.38	102.76	388.72	638.56
of which: liabilities provided by the ECB or the central bank of a Member State	24.51	0.00	С	С	4.11	20.30
Liabilities provided where the counterparty cannot be determined	2,166.50	2.46	375.11	167.42	899.62	721.90
Independent liabilities	С	С	С	С	С	С
Other liabilities	309.85	С	С	С	101.84	С
Required stable funding	12,446.38	106.84	1,470.98	946.67	4,600.53	5,321.36
Central bank assets	9.29	С	С	1.92	0.45	С
Liquid assets	297.22	1.72	39.86	19.89	80.54	155.22
Securities other than liquid assets	747.41	7.06	110.91	54.52	275.58	299.33
Loans	9,571.95	87.61	1,132.92	732.84	3,628.12	3,990.45
of which: residential mortgages	1,294.02	11.13	109.46	53.59	309.98	809.85
Interdependent assets	С	С	С	С	С	С
Assets within a group or an IPS if subject to preferential treatment 1)	С	С	С	С	С	С
Derivatives	231.50	0.51	15.81	19.30	80.83	115.05
Contributions to CCP default fund 2)	18.97	С	С	2.48	5.45	9.66
Other assets	1,309.24	8.27	149.89	98.72	417.50	634.85
Off-balance sheet items	259.80	1.65	19.06	С	С	110.03
Net stable funding ratio	127.51%	163.51%	138.05%	141.32%	130.23%	119.06%

Source: ECE

C: the value is suppressed for confidentiality reasons.

¹⁾ IPS stands for institutional protection scheme.

²⁾ CCP stands for central counterparty.

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

T06.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components 1)	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Numerator: Liquidity buffer	4,903.14	4,946.53	4,934.80	5,003.66	4,991.34
Level 1 assets: unadjusted	4,720.68	4,759.91	4,736.70	4,759.81	4,740.32
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	-11.61	104.78	47.04	493.94	464.38
Level 1 assets: adjusted amount	4,709.07	4,864.69	4,783.74	5,253.75	5,204.70
Excluding EHQCB 2)	4,530.71	4,670.14	4,562.44	5,011.92	4,942.11
EHQCB	178.37	194.55	221.30	241.82	262.60
Level 2 assets: unadjusted	С	С	199.46	С	С
Level 2 asset collaterals adjustments for 30 days outflows and inflows	С	С	30.75	С	С
Level 2 assets: adjusted amount	228.42	229.82	230.20	314.54	315.17
Level 2A	124.64	133.63	127.87	171.27	168.80
Level 2B	103.79	96.19	102.33	143.27	146.36
Excess liquidity asset amount	С	С	1.36	С	С
Denominator: Net liquidity outflow	3,104.05	3,116.16	3,003.08	3,167.48	3,131.55
Total outflows	4,552.73	4,541.97	4,286.96	4,703.29	4,640.48
Reduction for inflows	1,448.69	1,425.81	1,283.88	1,535.81	1,508.93
Liquidity coverage ratio	157.96%	158.74%	164.32%	157.97%	159.39%

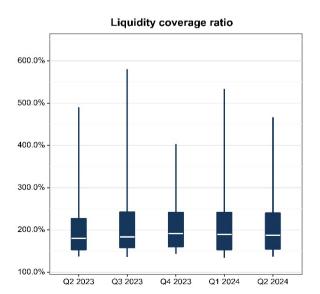
Source: ECB

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.

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) 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 (Q2 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Numerator: Liquidity buffer	4,991.34	182.01	С	1,014.59	9.05	196.70	74.99	641.42	1,468.08	-	494.85
Level 1 assets: unadjusted	4,740.32	174.84	С	956.64	С	193.52	74.45	622.35	1,374.05	-	465.02
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	464.38	0.09	С	С	С	С	С	-27.40	-9.16	-	-8.87
Level 1 assets: adjusted amount	5,204.70	174.93	С	С	9.03	С	С	594.95	1,364.89	-	456.15
Excluding EHQCB 2)	4,942.11	161.71	С	1,319.12	С	196.60	73.95	576.64	1,319.38	-	424.03
EHQCB	262.60	13.22	С	С	С	С	С	18.32	45.51	-	32.12
Level 2 assets: unadjusted	С	С	С	С	С	С	С	С	С	-	С
Level 2 asset collaterals adjustments for 30 days outflows and inflows	С	С	С	С	С	С	С	С	С	-	С
Level 2 assets: adjusted amount	315.17	7.17	С	79.24	С	3.24	0.55	27.60	127.90	-	32.07
Level 2A	168.80	С	С	64.03	С	С	С	С	46.05	-	19.08
Level 2B	146.36	С	С	15.21	С	С	С	С	81.85	-	13.00
Excess liquidity asset amount	С	С	С	С	С	С	С	С	С	-	С
Denominator: Net liquidity outflow	3,131.55	111.79	С	678.77	4.71	112.85	36.26	364.10	1,001.97	-	294.26
Total outflows	4,640.48	133.76	С	916.28	5.39	135.98	40.03	510.82	1,702.37	-	395.88
Reduction for inflows	1,508.93	21.97	С	237.50	0.69	23.13	3.77	146.71	700.41	-	101.62
Liquidity coverage ratio	159.39%	162.81%	С	149.47%	192.26%	174.30%	206.84%	176.17%	146.52%	-	168.17%

Source: ECB.

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 (Q2 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Numerator: Liquidity buffer	С	С	13.77	29.94	С	442.10	153.59	80.00	13.00	-	144.63
Level 1 assets: unadjusted	С	С	12.80	24.76	С	419.42	150.49	77.98	12.89	-	140.83
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	С	С	С	3.18	С	49.68	С	-0.14	С	-	-0.78
Level 1 assets: adjusted amount	С	С	С	27.94	С	469.10	С	77.84	С	-	140.06
Excluding EHQCB 2)	С	С	12.97	С	С	449.96	150.33	77.42	13.22	-	103.16
EHQCB	С	С	С	С	С	19.14	С	0.42	С	-	36.90
Level 2 assets: unadjusted	С	С	С	С	С	С	С	С	С	-	С
Level 2 asset collaterals adjustments for 30 days outflows and inflows	С	С	С	С	С	С	С	С	С	-	С
Level 2 assets: adjusted amount	С	С	С	5.13	С	21.27	2.20	2.02	0.11	-	4.30
Level 2A	С	С	С	3.48	С	6.62	1.92	0.80	С	-	С
Level 2B	С	С	С		С	14.65	0.28	1.22	С	-	С
Excess liquidity asset amount	С	С	С		С	С	С	С	С	-	С
Denominator: Net liquidity outflow	С	С	3.43	16.94	С	292.94	88.49	27.63	4.10	-	83.13
Total outflows	С	С	4.67	21.18	С	475.46	141.36	34.15	5.92	-	С
Reduction for inflows	С	С	1.24	4.23	С	182.52	52.88	6.51	1.82	-	С
Liquidity coverage ratio	С	С	401.48%	176.67%	С	150.92%	173.57%	289.49%	317.29%	-	173.99%

Source: ECB.

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 (Q2 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	4,991.34	254.39	138.76	С	683.37	1,906.24	177.88	34.00	1,725.52	С
Level 1 assets: unadjusted	4,740.32	234.70	130.94	56.60	664.58	1,788.90	171.78	С	1,649.94	С
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	464.38	4.86	-0.53	С	4.91	409.35	-3.69	С	48.87	С
Level 1 assets: adjusted amount	5,204.70	239.56	130.41	С	669.50	2,198.24	168.09	С	1,698.81	С
Excluding EHQCB 2)	4,942.11	208.51	120.92	С	636.94	2,144.72	158.31	33.79	1,577.19	С
EHQCB	262.60	31.05	9.49	С	32.56	53.53	9.78	С	121.62	С
Level 2 assets: unadjusted	С	С	С	4.38	С	С	С	0.38	С	С
Level 2 asset collaterals adjustments for 30 days outflows and inflows	С	С	С	С	С	С	С	С	С	С
Level 2 assets: adjusted amount	315.17	16.35	8.53	С	18.46	182.03	6.79	С	77.28	С
Level 2A	168.80	С	5.68	С	11.58	86.44	3.05	0.30	48.85	С
Level 2B	146.36	С	2.85	С	6.89	95.59	3.74	С	28.43	С
Excess liquidity asset amount	С	С	С	С	С	С	С	С	С	С
Denominator: Net liquidity outflow	3,131.55	160.02	68.22	С	337.84	1,315.04	78.57	14.34	1,122.06	С
Total outflows	4,640.48	205.32	106.58	С	441.91	2,168.20	100.59	17.95	1,555.46	С
Reduction for inflows	1,508.93	45.30	38.36	С	104.07	853.17	22.02	3.61	433.40	С
Liquidity coverage ratio	159.39%	158.97%	203.38%	178.80%	202.28%	144.96%	226.40%	237.11%	153.78%	С

Source: ECB.

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 (Q2 2024)	Total	Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	G-SIBs 3)
Numerator: Liquidity buffer	4,991.34	75.29	629.46	464.78	1,915.57	1,906.24
Level 1 assets: unadjusted	4,740.32	72.63	605.74	452.51	1,820.54	1,788.90
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	464.38	0.90	13.93	-2.12	42.33	409.35
Level 1 assets: adjusted amount	5,204.70	73.52	619.68	450.39	1,862.87	2,198.24
Excluding EHQCB 2)	4,942.11	71.61	586.88	427.31	1,711.59	2,144.72
EHQCB	262.60	1.91	32.79	23.08	151.28	53.53
Level 2 assets: unadjusted	С	С	С	С	С	С
Level 2 asset collaterals adjustments for 30 days outflows and inflows	С	С	С	С	С	С
Level 2 assets: adjusted amount	315.17	2.67	25.45	12.55	92.47	182.03
Level 2A	168.80	1.56	15.01	6.56	59.24	86.44
Level 2B	146.36	1.11	10.45	5.99	33.23	95.59
Excess liquidity asset amount	С	С	С	С	С	С
Denominator: Net liquidity outflow	3,131.55	26.11	291.83	258.42	1,240.16	1,315.04
Total outflows	4,640.48	33.00	390.24	331.20	1,717.84	2,168.20
Reduction for inflows	1,508.93	6.89	98.41	72.78	477.68	853.17
Liquidity coverage ratio	159.39%	288.40%	215.70%	179.86%	154.46%	144.96%

Source: ECB.

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	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
LCR ¹⁾ ≤ 100%	-	_	-	-	-
100% < LCR ≤ 150%	24	23	15	24	24
LCR > 150%	86	86	91	85	85
Total	110	109	106	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.

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

1) LCR stands for Liquidity Coverage Ratio.

T06.02.2 Liquidity coverage ratio band by country

(number of institutions)

Country (Q2 2024)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	1	4
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	-	-	2
Latvia	-	1	1
Lithuania	-	-	3
Luxembourg	-	1	2
Malta	-	-	2
Netherlands	-	3	4
Austria	-	-	6
Portugal	-	-	3
Slovenia	-	-	3
Slovakia 1)	-	-	-
Finland		<u> </u>	3
Total		24	85

Source: ECB.

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 (Q2 2024)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
Less than €30 billion	-	3	16
Between €30 billion and €100 billion	-	1	45
Between €100 billion and €200 billion	-	5	11
More than €200 billion	-	10	11
G-SIBs 1)	-	5	2
Total		24	85

Source: ECB.

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

²⁾ LCR stands for Liquidity Coverage Ratio.

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Postal address 60640 Frankfurt am Main, Germany

Telephone +49 69 1344 0

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The cut-off date for the statistics included in this issue was 1 September 2024.